FOR SALE OUTDOOR REAL ESTATE SPECIALISTS HUNTING 4 LAND.com 810-597-1327

NEWSLETTER

from **Hunting 4 Land, LLC**

www.Hunting 4Land.com



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STORY OF THE MONTH – DOGS

My family and I have owned a lot of pets over the years. Dogs, and cats mostly though my son dabbled around with a couple mouse type creatures and I think maybe a turtle. I never developed much of a connection with the mice and turtles, seemed they were never around long enough to get attached. The dogs, well, they're another matter entirely.

My wife and I each had a dog when we got married. My wife had a German Sheppard mix, and me, a Brittany. The German Sheppard was one of those dogs you never trusted. First time I met that dog was at my future in-law's house. My wife told me to stand perfectly still when she let the dog in the house, and all would be fine. It took all I possessed not to scream. But stand still I did and sure enough the dog stopped at my feet, sniffed a bit and wandered away. I later found out the dog was really a much tougher opponent when you turned your back and walked away. No barks or growls, you'd just suddenly feel hot breath, dog spit and nipping teeth at your ankle.

Now my Brittany, she was a typical Brittany; timid, shy, and a pretty good hunter. I suspect she'd have been a great hunter if I spent the time to train her. However, when I got her I hunted mostly alone, and she was great company in the woods. She did a good job pointing grouse and woodcock; little stub tail straight up and quivering, body stone still, eyes wide. I'd ease up beside her, tell her "Get em", and she'd spring into action. Then it was my turn to seal the deal. Problem was I seldom ever hit what she pointed. I got many a sideways glance from her when the bird flew off untouched. In my opinion her best work was on chipmunks. I watched her many times dive toward a stump and set off to digging for 20 minutes. The whole time the chipmunk was usually sitting on the other side watching, and no doubt smirking just a little.

Wife and I once took my Brittany on a fall walk on some state land west of Chesaning. My Brittany was having a blast roaming thru the thigh high grass. At one point I jumped a rabbit. Typical bunny blasted off on a twisting turning run and about 20 feet into its escape it ran smack into the side of my Brittany, who had no idea at all it was coming. Both dog and rabbit lay there, stunned on the ground. Finally, both animals jumped to their feet looked at each other, and went their separate ways. It was as if an unspoken truce was called.

Out next dog was a rescue dog that turned out to be a Flat Coat Retriever. Kind of looked like a black Irish Setter. Amazingly fast for its size, but dumb as a box of rocks. Typical male, suffered from selective hearing. Try to get him to stop if he got out of the house without a leash? Save your breath. Soon after we brought him home my folks came by to see the new Continued on next page

FOR SALE



Ogemaw County - West Branch Area 182 Acres +/- \$349.000

Absolutely beautiful rolling, wooded acreage. Very secluded. Extensive trail system, several openings that would make ideal food plot locations, adjoins state forest, gated driveway, and the property has been recently surveyed.







No Matter Who Has It Listed, Give Me a Call

Any real estate agent can sell any other real estate agent's listing. If a buyer calls a bunch of agents, it's like starting over every single time. By walking properties with buyers, I learn what they're looking for, we narrow the search. If I know what a buyer is looking for, when a new listing comes on the market, I may be able to get it in front of them sooner.

If I email a buyer listings that are listed by other real estate agents, or share a listing to Facebook, I would appreciate a call back so I can schedule an appointment to walk the property, or help with getting questions answered, or to write a purchase agreement.

We all do our share of on-line surfing when shopping for anything, including real estate. I do it all the time for my clients. If you see something that looks interesting, give me a shout and I'll call the other agent for you.

If I show you another agent's listing, I become your Buyer's Agent. You get to use my experience of working for over a decade in the recreational land market. I will walk the property with you and encourage you to look at things like wetlands or checking with local agencies about how much taxes will go up after purchase, or land use restrictions, or a number of other things I've encountered. I will NEVER push you to buy something. Never. As I always say, it's just trees and dirt, don't lose sleep over a purchase and never rush into signing a purchase agreement.

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Continued from page 1

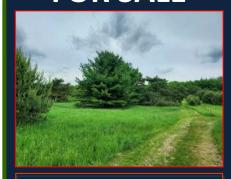
dog. Mom opened the front door, and zoom, that dog was gone. 50 MPH straight down the driveway headed for the main road. He seemed to just kick it into afterburner and was heading out the more we yelled. The problem was a big semi was driving past the house at about 60 MPH. I figured we weren't gonna have that dog long. Apparently the dog had 9 lives and used up 8 of them that day. He ran right under the tractor, BETWEEN the 18 wheels, at full stride. Seconds later after the semi breezed past, we could see the dog, now 50 yards out in the neighbors beanfield, still running for all he was worth. Surprisingly, he died of old age, not a semi.

Next dog was also a rescue, a yellow lab named Hammel. What a great dog he turned out to be. Lord knows how many times he played "Polar Bear" with my young son and his buddies. Crashing thru their tent forts, chasing them around the backyard. He did have a couple little quirks. Unlike nearly every lab I've known he wasn't much for being in the water. He loved boat rides, barking like a fool at every bird that neared "his" boat. However, the only way he ever got in the lake was by me tossing him in. We weren't even sure he could swim, so we outfitted him with his own dog sized life preserver. He was also gun shy. I was a little worried about that when we picked him up at the shelter. I could tell somebody had spent some time training him, and it seemed funny a well-trained dog would be in the shelter. Small game season finally rolled around, and I took Hammel out to see what he could do. 20 minutes out he flushed a grouse. Course I completely missed the bird, and unlike my Brittany, he didn't stay around to give me "the look". He bolted for the truck and didn't show any sign of slowing down.

I mentioned above Hammel didn't really like water. There was one exception. We had a nice sized garden goldfish pond. The pond attracted quite a batch of frogs, and Hammel absolutely loved to chase the frogs. Our cat eventually got in on the fun too. Lord knows those two spent hours chasing frogs. Ole Hammel would stand on the tiniest bit of deck, his nails would grip, and he'd stretch his nose WAY out to just touch one of the frogs. During one of his stretches he fell in the pond. At first, he panicked, but after a couple seconds he realized the water was only belly deep and by golly those frogs were now right at his nose level. He spent hours fussing with those frogs. We enjoyed a lot of evenings watching him.



FOR SALE



Ogemaw County - Prescott Area 31 Acres +/- \$89,000

A video is also available of this property on my website. Property is located on a private easement just a few miles NW of Prescott. Very nice land; rolling hills, thickets, openings, and a couple swamps. The openings would make a good camping spot or food plot location. Good mix of trees including oak, maple, poplar, pine and birch. Plenty of deer sign on this property!







This is a CRAZY Real Estate Market!!

For any of you looking for land or a home, you know Michigan is experiencing the most competitive real estate market in history. Home sale price increases are in the double-digit range with vacant land increases not far behind. The issue is the lack of listings making competition high. In Michigan, the number of listings plummeted 54% since January 2021. The national listing decline was 42% for the same time period. Low interest rates and the lack of available listings has created some absolutely crazy scenarios. Listing prices are just the baseline for anticipated offers anymore.

If you are in the market to buy, be ready when something comes on the market. If you are financing, make sure you are preapproved. When a new listing hits the market be prepared to visit the listing as quickly as possible – potentially within 24 hours.

BUT remember, at the end of the day you need to be comfortable with ANY purchase. Don't overpay beyond what you are capable of comfortably spending. If you want to enjoy your property for years to come, losing sleep over a payment will rob you of that joy.

What is a dual agent? A dual agent is a real estate agent who acts on behalf of both the seller and the buyer in a transaction. The dual agency is disclosed in the purchase agreement to both seller and buyer. A dual agent has the duty to be honest and deal fairly and in good faith with both parties. Sometimes a dual agent can streamline the transaction, have more info about the property than an agent acting solely for a single party, and may have the ability to reduce a commission. Still, some people are leery of a dual agency relationship because the loyalty of the agent is shared between the buyer and seller. If at any time a client is uncomfortable in a dual agent scenario, I am happy to co-broker a sale so everyone is comfortable with the transaction.

See My New Listings... PRONTO!

As quickly as possible I post new listings to www.Hunting4Land.com and also my Facebook page at Hunting4Land LLC. Check often. On Facebook I will also post other listings that I think would appeal to recreational buyers. If you see something I post that isn't my listing, I would appreciate a call back to work with you as your buyer's agent.

Al's Hometown Kitchen

Michigan Salmon Stuffed w/ Cream Cheese & Spinach

It's time to use up all that 2021 Salmon catch that has been sitting in your freezer. This is a delicious recipe to serve to family or friends to start off those Friday night gettogethers. Here's how we make it.



Ingredients:

4 (6-oz) salmon steaks (with or without skin) Kosher salt to taste Freshly ground pepper to taste ½ (8oz) block cream cheese, softened ½ c. shredded mozzarella cheese

 $\ensuremath{\%}$ c. frozen spinach, thawed and diced

¼ tsp. garlic powder

Pinch of red pepper flakes

2 tbsp. extra-virgin olive oil

2 tbsp. butter

Juice squeezed from ½ fresh lemon

Cooking directions:

- Season the salmon steaks with salt and pepper.
- In a large bowl, mix the cream cheese, mozzarella, spinach, garlic, and red pepper flakes together.
- Using a paring knife, slice a slit in the side of each of the salmon steaks about ¾'s of the way through to create a pocket. Stuff the pockets with the cream cheese mixture.
- Heat the oil on a grill mat or in a large skillet set to medium. Add the salmon, skin side down, and cook until seared or about 6 minutes. Flip the salmon steaks and repeat until the skin is crispy.
- Squeeze on the lemon juice and serve warm.

The easiest way to find something that is lost around the house is to....

buy a replacement

20 years ago, Michigan was ground zero for the invasion of the emerald ash borer, which devastated ash trees across the state by tunneling under bark. The invasive insect has now spread all the way across the country; it has been detected in Oregon.

Did you know... you can hunt year-round with a valid MI hunting license for: Opossum, porcupine, weasel, red squirrel, skunk, ground squirrel, woodchuck, Russian boar, feral pigeons, starling and house sparrows. Some would say, why?

FOR SALE



Ogemaw County – Prescott/Skidway Lake Area 40 Acres +/- \$79,000

Square parcel with about 14 acres that is rolling and wooded with 2 gates plus trails and the remaining acreage is brushy & seasonally wet/swamp. Blinds & plenty of wildlife will get you in the woods hunting this fall.









Why Hunting 4 Land Is Different

- 1. I try hard to stay connected with like-minded outdoor lovers through advertising, using services that disseminate my listings to land specific websites, by taking part in outdoor shows and banquets, and by emailing this outdoor newsletter.
- 2. I don't hire an electrician or other professional without experience in their field. I don't believe people looking to buy recreational property want to work with real estate agents who don't have experience in the outdoors. I've spent a lifetime hunting, fishing, hiking, camping, etc. and we have owned our share of recreational property over the years. Hopefully, my experience can help others in their search.



- 3. I know my listings like they were my own; I've walked them from corner to corner. When you look at my listings you'll see a lot of pictures, trail camera photos, drone footage, videos, and detailed descriptions. You will NEVER see just one picture taken from the road.
- 4. Gimmicks, quotas, and pushy sales pitches aren't my thing. When I started working for Michigan Outdoor Properties almost two decades ago and came up with Hunting 4 Land as my website - that was a big deal for me. I'm just a regular, hardworking guy who like most Michiganders spent almost 30 years working in an auto related industry. I was excited to be out of the shop and valued (and still value) every minute I get to spend outside doing what I love; looking for signs of wildlife, spotting runways, scrapes & rubs, admiring forests, and enjoying the quiet.

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The Michigan Natural Resources Trust Fund

The restricted fund was established in 1976 to provide funding for public acquisition of land for resource protection and outdoor recreation, as well as for public outdoor recreation development projects. It is funded through interest earned on funds derived from the development of publicly owned minerals, primarily oil and gas, and can only be used for public outdoor recreation. Over the past 40plus years, the Trust Fund has granted more than \$1 billion to local units of government and the DNR to develop and improve public outdoor recreation opportunities. The board's recommendations go to the Michigan Legislature for review as part of the appropriation process. The Legislature then forwards a bill to the governor for approval, which she signed in July. This year the board recommended \$22.3 million in acquisition grants and nearly \$23.3 million in recreation development grants. Collectively, the \$45.6 million of Trust Fund grants is matched with nearly \$39 million of additional funding for a total of nearly \$84.6 million being invested in land acquisition and development projects across the state.

Smokey Bear, the wildfire prevention icon, celebrated his 78 year birthday on August 9.

Our furry friend's message,

"Only you can prevent wildfires,"

still rings true today; 9 out of 10 wildfires are caused by humans.

Follow a few simple fire safety tips to prevent fires.

- 1. Check for permission to burn before lighting a fire.
- 2. When you do burn, clear area of dry grass/leaves.
- Keep fire at least 10' from logs, stumps or debris.
- 4. Never leave any fire unattended.
- 5. Keep a hose or other water source nearby.
- 6. When finished burning, douse your fire with water, stir ashes, and douse again.
- 7. Remember a hot muffler/engine can ignite leaves.
- 8. Trailer chains dragging on pavement causes sparks.

Prescribed Burns are one way to keep lands/forests healthy. Burns are conducted by highly trained DNR personnel in designated state-managed areas during appropriate weather conditions in cooperation with other authorities and local units of government. Sometimes burns are canceled at the last minute due to careful monitoring of weather and wind conditions. Stories, photos, videos and fire management activity can be seen at Michigan.gov/FireManagement.

Imagine if you will...

An atheist stuck at a green light behind a car with a "Honk if you love Jesus" bumper sticker.

State Parks Visitation went up 30% over the past two years, with annual visitation jumping from about 28 million to 35 million.

FOR SALE



Saginaw County – Birch Run Area 29.7 Acres +/- \$195,000

It has a BARN — Everyone always asks for one and here it is! Half tillable, half wooded with some massive old trees, and a couple wildlife ponds. Wouldn't be surprised is you'd see waterfowl as well as the many deer and turkey. The barn is 26' x 48' with concrete floor and drive thru doors. A 2004 Keystone RV comes with the sale. Only about 15 minutes to Frankenmuth, Birch Run or the Shiawassee Wildlife Refuge. Really, you can't ask for much better.





04:05PM 07/11/22



07/18/22



HOW TO PURCHASE VACANT LAND

Land is purchased and requires similar steps as purchasing a home.

New Mortgage: About 95% of recreational land is financed with a new mortgage. Several financial institutions offer financing. A major lender is Greenstone Farm Credit (greenstonefcs.com). 20% down is about the lowest I've seen.

<u>Cash</u>: Whether a buyer has cash or a new mortgage, at closing the seller gets paid in full. Will a seller take less money because someone has cash? That has not been my experience. Sellers prefer a cash sale and a cash sale usually closes faster than if it's financed.

Land Contract: These are rare because most sellers are still paying on a bank loan themselves and therefore can't offer it for sale on a land contract. When we do see a Land Contract it can involve credit checks, down payment similar to a bank, short term balloon pay off, limited property uses. I've never had a seller offer a land contract with zero or a low down payment.

Home Equity Loan: You owe 100K on your home, it's worth 300K, and you get a loan for the difference... that's a Home Equity Loan. If this is an option for you my advice is to get the loan approved before you look for land. It's disappointing to learn you have less equity than you thought, especially if you've already set your sights on a specific piece of property.

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Found in Michigan: Beech Leaf Disease

Recently confirmed, Invasive Beech Leaf Disease in a small, private woodlot in southern St. Clair County. The disease was not previously known to be in Michigan. It is associated with a microscopic worm, a nematode, that enters and spends the winter in leaf buds causing damage to leaf tissue. Trees weakened by leaf damage become susceptible to other diseases and can die within 6-10 years after initial symptoms. Michigan has approximately 37 million American beech trees. Currently there is no known treatment available. Beech leaf disease was first detected in Ohio in 2012, and with the detection in Michigan, there are now nine states plus Ontario with confirmed cases of the disease.

What are the symptoms?

- Dead buds and darkened, thick tissue bands between leaf veins.
- Striped effect on leaves best seen by looking upward at trees on a sunny day.
- Leaf curling and distortion
- Withered, dried or yellow leaves and a thin canopy.
- Noticeable leaf loss

To report Beech Leaf Disease email DNR-FRD-Forest-Health@Michigan.gov or call 517-284-5895.

You have to stay in shape. My mother started walking five miles a day when she was 60 years old. She's 97 now and we have no idea where she is.

Trees - they are amazing. They shade and cool cities from effects of hot concrete, soak up stormwater that causes flooding, and boost air quality. For every 10% increase in urban tree canopy, lung-damaging ozone gas is reduced by 3%-7%. Treelined streets have also been shown to reduce particles from car exhaust by as much as 60%. Trees are also one of the easiest and most cost-effective ways to draw carbon dioxide out of the atmosphere. MSU Extension reports that it takes about 1.5 pounds of carbon dioxide to grow a pound of wood in a tree. That carbon becomes part of the tree and eventually part of durable goods such as homes and furniture. Mature, healthy trees can increase property values as much as 15%. Most people would agree that it's way easier to plant a tree than a kitchen remodel. These benefits can be put into a tangible number using a tree value calculator such as My Tree from the USDA Forest Service. The My Tree calculator estimates a tree's benefits in monetary terms from expected impacts on air pollution, carbon absorption and stormwater interception, etc.

I think my wife put Gorilla Glue on all of my hunting gear. She denies it, but... I'm sticking to my guns. Woods-N-Water News
_____ 36th Annual

Outdoor Weekend

EVENTS/ACTIVITIES:

Over 250 Exhibitors
Family Entertainment
Hunting/Fishing Seminars/Demos
CBM Scoring
Wildgame Food Vendors
Ultimate Air Dog Competition
Chili Cook-Off Contest
Puppy Tent
Locked Antler Display
Native American Cultural Exhibit
Civil War/Frontier Encampments
Climbing Wall
Kid's Archery/Shooting Gallery

DATES/TIMES:

Friday September 9 3-9pm

Saturday September 10 9am – 7pm

Sunday September 11 9am – 5pm

LOCATION:

Eastern Michigan State Fair 195 Midway St. Imlay City, MI 48444





Ways to Offset Recreational Land Costs

By Kimberly Coo, GreenStone FCS, Financial Services Officer, Cadillac Branch

When purchasing recreational land, the expense can seem to add up. First, there is the 20 percent down and the closing costs (which may add another 2 to 2.5 percent). Buyers will also want to factor in the monthly interest, the loan principal payment, any liability and/or structural insurance, and the real estate taxes. It may seem like a lot, but buyers shouldn't fret. There are a number of programs available that can be used to help reduce and offset costs for things such as the tax base and management costs.

There are several programs available in different areas; here are a few to get you started:

Ducks Unlimited offers a number of various conservation programs. The organization is a leader in wetland as well as waterfowl conservation. Through a Ducks Unlimited program, land owners may be able to offset the cost of restoring and managing the land to a wildlife habitat.

Quality Deer Management Association is another organization that may be able to assist with the cost of a land restoration project through education, seed costs, or deer management.

There are also a number of government-funded programs. The Qualified Forest Program (QFP) offers conservation programs and tax exemptions; the Conservation Reserve Enhancement Program (CREP) offers conservation, restoration and tax base exemptions; and the Farmland Preservation Program (FPP, also formerly known as P.A. 116) also offers tax exemptions.

These are just a few of the programs available to help offset expenses. Local university extension offices often have information on these and other programs in your specific area. The key is to research and take the time to get the appropriate forms submitted and the necessary inspections complete. After that, retreat to your peaceful paradise, and enjoy!

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Deepest Egg Hunt in the Great Lakes

Fisheries researchers go to great lengths, or sometimes depths, to seek answers. Recently, a team of scientists aboard a DNR research vessel discovered the deepest occurrence of lake char (or lake trout) spawning in the Great Lakes at a depth of over 400 feet off the north side of Isle Royale in Lake Superior. Until this study, the spawning location and habitat of the deep-water lake trout was a mystery. Lake Superior is the last lake to retain the deep-water subspecies of lake trout, the siscowet, which is also the most abundant type found here due to the lake's vast depth. This diehard animal can be found at depths starting around 130 feet out to the deepest location in the entire Great Lakes – 1,320 feet – which was documented first by this research team back in 2006. Lake Superior was the only Great Lake not to suffer extinction of lake trout and today likely has the most abundant native lake trout population in the world, serving as a learning ground to help recover the species in the other lakes.

Sorry, Yes, Interest Rates are on the rise. Mortgage rates, which include vacant land loans, are more than two percentage points higher than at the start of the year, after registering the biggest quarterly climb in 28 years in the first quarter. Due to demand outweighing supply in the housing market, property values "should" level but that may not be the case for land.

Need Help Around Your Hunting Camp?

<u>Countryside Property Solutions</u>, Jeff Johnson 989-297-5267, can help with things like tree removal, brush hogging, gravel driveways, food plots, soil testing, and rototilling.

<u>Legendary Habitat LLC</u>, Colin Koskinen 248-978-3766 or www.legendaryhabitat.com is a habitat consultant helping to hold and attract wildlife and educate clients on wildlife movement, biology, and management.

The picture below is from one of my own 2021 food plots thanks to the help of both Jeff and Colin.



Larger Than Normal Alewife Die-Off

The DNR reports a larger than normal die-off than has been seen in years. They believe it is a natural event and not caused by pollutants or disease. Alewife are not native to the Great Lakes and migrated from the Atlantic through the Welland Canal in the 1920s. Seasonal die-off was common 20 – 60 years ago.



Group Land Purchase

Below is part of a GreenStone Farm Credit story by Tom Peterson.

Gathering friends or family members together to purchase land for recreational purposes can be a good way to enjoy outdoor activities without carrying the complete financial burden of the land. However, successful group purchases of land require thoughtful planning.

Establish an LLC or Holding Group - If the purchase involves more than two people, it is best to establish an LLC to handle the financial obligations. Establishing an LLC will require articles of organization prior to the closing of the loan.

Have a Written Plan - Plans should include everything from payment dates and amounts, to who can use the land and when. We highly recommend creating a schedule for the land indicating who is using the land and for what purpose. It is also important to establish rules, such as how others outside of the group can use the land. Unfortunately, poor communication on the front end of the arrangement often results in bad situations down the road. It is often best to consult with an attorney to structure a formal plan.

Establish a "Slush" Fund - Like owning any property, funds will be needed for maintenance, improvements, taxes and other costs associated with the property. Determining a monthly amount for each member to contribute provides the money necessary for ongoing expenses. Many groups will create a designated account to hold these funds and make loan payments and cover other expenses.

Ownership Transfers - The process should take into consideration situations including individuals wanting to sell their portion, inability to pay, and death. Often times, GreenStone is able to restructure the ownership without incurring additional fees normally realized in refinancing.

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Vacant Land Mortgage Interest Rates on the Rise

Many of you may not be aware that there are several lending institutions that will mortgage vacant land - not just for a construction loan – but for good ole recreational land from small parcels to unlimited acreage. Adjustable or fixed-rate financing options are available and some offer 30-year amortization terms. Down payments are generally in the 20% and higher range. Pole barns, outbuildings and other site improvements can be included in financing with some lenders. Competitive interest rates exist but unfortunately, those rates have started to climb. If you would like more information one of the major vacant land lenders in Michigan is GreenStone Farm Credit Services and can be found at www.greenstonefcs.com.

LISTINGS NEEDED!

Have you ever considered selling your hunting land or maybe your place up north? I sell real estate all over the state and would welcome the opportunity to list your property. Give me a call and I would be happy to provide a market analysis. It's a seller's market, so now is a great time to list property.

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Racial disparities in outdoor activities

About 90% of hunters are men, 97% are white, and about 60% are over the age of 45 years old. More than 95% of visitors to national parks and 90% of visitors to national forests are white according to a 2014 federal study. An outdoor industry report found that 72% of campers and hikers are white. In a study by the Journal of Wildlife Management which surveyed students at universities, they found that active hunters came from rural hometowns where hunting and fishing was encouraged. To try to reverse a longstanding decline in hunting and fishing the DNR has recently hosted community meetings in the state's more diverse cities and started buying hunting land closer to cities, among other efforts. The Detroit Outdoor Adventure Center offers archery training, fishing excursions and educational programming. In 2019 the DNR hired a diversity, inclusion and outreach officer. People feel more comfortable in group settings and school programs centered around archery and fishing could go a long way to increase interest in outdoor sports.

An Up-Tick in Ticks

Over the past decade ticks have been expanding their range across the state. Year-to-year weather or rodent populations can affect tick activity. If fall produced a lot of nuts, the mice and squirrels and other common tick host animals were well fed and produced more baby rodent tick hosts. Ticks are more active in early spring after winter dormancy. However, some can be active any time there are multiple days in a row above 32 degrees. Ticks prefer wooded, grassy locations. Wear long sleeves and pants, tuck your pant legs into your socks, and wear lighter colored clothing to make it easier to find ticks if they are crawling on you. Some blacklegged ticks are poppy-seed sized, so do a thorough tick-check when you get back to your car or home. If you find a tick, remove it gently with a finetipped tweezer, pulling the tick straight out without squeezing or twisting. You may want to take a photo or save the tick in a sealable bag just in case you develop any symptoms of a tick-borne illness. Wash and disinfect the bite site, your hands, and tweezers. Lyme disease and anaplasmosis is treatable if caught early. It takes 36 to 48 hours before the tick transmits bacteria. Symptoms can include fever or chills, aches, pains, weakness, and rash.

The word 'POLITICS' is derived from the word 'poly' meaning 'many' and the word 'ticks' meaning 'blood sucking parasites' You're welcome.

What if they close grocery stores and we have to hunt for our food? I don't even know where Little Debbie lives!

Commonly Asked Questions

Taxes: Once a property is sold property taxes come "uncapped" which means taxes will go up. You will not pay the same amount as the previous owner. To get an estimate of what taxes will be after the sale, contact local officials.

Building Codes / Zoning:

Things like campers, pole barns, sq. ft. requirements, driveways, etc. can be regulated by local governments. Before you purchase property make sure to contact local officials.

Deposits: A deposit, also called an Earnest Money Deposit (EMD) is required from the buyer once both buyer and seller have agreed on price/terms and the Purchase Agreement (PA) is fully signed. \$1,000 is an average amount for a deposit but can be part of the negotiations. The check is deposited into an Escrow Account until the date of closing at which time it will be applied to the purchase price.

Binding Contract: A Purchase Agreement is a binding contract. Once it is signed, if a buyer or seller changes their mind for any reason other than something written in the PA, legal action can take place by the buyer or seller. Do your due diligence and sleep on it before you sign on the dotted line.

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