

The Maple Lake MESSENGER *Extra*

Messenger Extra, March 2018

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Historic Roots

The history of Star Bank goes back over 100 years to 1904 when a national bank was chartered under the name of The First National Bank of Bertha, in Bertha, Minnesota. For the next 80 years, it operated as a single location bank, until 1984 when The First National Bank of Verndale (Minnesota) was purchased and merged into this charter as a branch office. The two offices operated as First National Bank of Bertha-Verndale until March 2000.

In March 1990, Harry Wahlquist formed a holding company now known as Midwest Bancorporation and purchased the Bertha-Verndale bank. Since that time, the organization we know as Star Bank has grown from two offices to ten offices, and over \$265 Million in assets. The bank has remained independent and family-owned during times when many other community banks have struggled. As a matter of fact, Star Bank has been on the Bauer Financial, Inc. "Recommended" list for over 10 consecutive years. Star Bank acquired the Maple Lake office of the First National Bank of Elk River in July 2012 and the bank's official State of Minnesota Charter is now located in Maple Lake. Star Bank has earned a "Five Star Recommended Rating" from Bauer Financial, Inc.



Harry Wahlquist



Andy Wahlquist

Family-Owned & Managed

The Wahlquists have been seasonal residents of Annandale and South Haven for 65 years, having spent almost 50 years on Bass Lake before relocating to Lake Sylvia. Harry Wahlquist says, "I grew up in this community as a young boy and have enjoyed building long-term relationships with local families and businesses over the years. The Heart of The Lakes is a beautiful area of our state and we are at home here." Wahlquist continues, "We are proud of the heritage of Star Bank, and appreciate the thousands of wonderful relationships that have been established in Maple Lake and Annandale. I am thankful for the trust that our clients have in us as community bankers."

Three members of the Wahlquist family are directly involved in senior management at Star Bank. Harry Wahlquist leads the bank as President/CEO and Chairman of the Board. Harry's son Andy

Wahlquist is Vice President, responsible for overseeing the strategic direction of the bank's two offices in Wright County. Katie (Wahlquist) Incantalupo is Vice President, overseeing Marketing and Human Resources for the entire organization. Harry and Mabs Wahlquist have two other sons, Kip and Charlie, who are also involved in Star Bank on a consultative basis.

Community Focus

Star Bank was recently named the Maple Lake Business of the Year for 2017 by the Maple Lake Chamber of Commerce. The award makes our company proud because one of our core values is about giving back to the communities we serve. We do this by donating our time and talent to local events such as the annual Ice Fishing Derby, St. Patrick's Day Parade, Gear Head Get Together Show and Swap Meet, the Maple Lake Teacher's Breakfast, and other events. Andy Wahlquist states, "It was a privilege to be named Business of the Year for 2017. We love get-

ting out into the community and helping to make it a great place to live and work. We had such a remarkable year as a bank in 2017. Being recognized as a leading business is a great honor, and we really appreciate the support of the Chamber and the entire community."

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Members of the Star Bank staff include, from left, Dale Vogl, Cathy Segner, Craig Manz, Angie Blizil, Julie Hudek, Justine Charmoli, Joni Ludwig, Skye VanLith, Leah Huikko, Carrie Beyler, Jean Kramer, Deanna Lauer, Shelley Fobbe, Andy Wahlquist.



Star Bank in Maple Lake is located at 100 State Highway 55 E. The phone number is 320-963-3161. More information is available at www.starbank.net. (Photos submitted)

Business Buzz

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From left, Vice President Andy Wahlquist, Vice President/Branch Manager Dale Vogl and Vice President, Ag & Commercial Lending Craig Manz work diligently to meet the lending needs of Maple Lake customers.

A Successful Technology Upgrade

Star Bank accomplished a major technology upgrade in March 2017 which was the culmination of 18 months of teamwork across the entire organization. The bank's core processor was upgraded to an award-winning banking software that has received stellar feedback from banks nationwide. In addition, the bank's Debit and ATM cards were updated, and several new eServices were launched including the bank's new Mobile Banking App! These new technologies give customers more seamless access to their accounts from whichever device they choose to use, 24/7. The bank will soon launch Person-to-Person payments and an upgrade to the Mobile Banking App which allows customers the ability to deposit a check into their bank

account by taking a picture of the check.

Andy Wahlquist states, "Our new banking technologies have received great feedback thus far and what's really exciting is that there is more to come! Banking through mobile phones and tablets is on the rise. Banking needs to be convenient. Our customers are always on the go. The Mobile Banking App, Person-to-Person Payments, and Mobile Check Deposit are great tools to help make banking more convenient.

Deanna Lauer, Cashier for the entire Star Bank organization, says, "Our customers asked for a Mobile App so they can transfer funds, review their accounts, and be closer to their finances. Our younger customers especially need these types of electronic tools. We are really excited about these enhancements and have appreciated hearing a positive response from the community. There are more enhancements to come! We want to continue serving our customers in better ways."



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Preparing garden beds for spring and beyond

Gardening enthusiasts may have been thinking about their landscape plans throughout the winter, eager to once again get their hands dirty with soil. Whether a home gardener is making preparations for edible crops or beautiful flowers, he or she must take time to make the soil amenable to planting. To establish hearty, durable plants, gardeners can focus on three main areas: addressing soil composition, cultivating,

and adding nutrients.

Soil composition

Many gardeners prefer growing a variety of plants in their gardens. Such an approach requires taking inventory of the type of soil in one's garden and making the necessary modifications so that the types of vegetables, herbs, shrubs, or flowers that will be planted can grow in strongly. In fact, according to the plant company Proven Winners, the

most important step to developing good roots is preparing the soil.

Take a sample of the soil and examine it to see what is present. If the soil is too full of clay, too sandy, too dense, or too loose, that can lead to problems where plants cannot grow in strong. Work with a garden center to add the right soil amendments to make a rich soil. This may include organic compost or manure, which will also add nutrients to the soil.

Cultivation

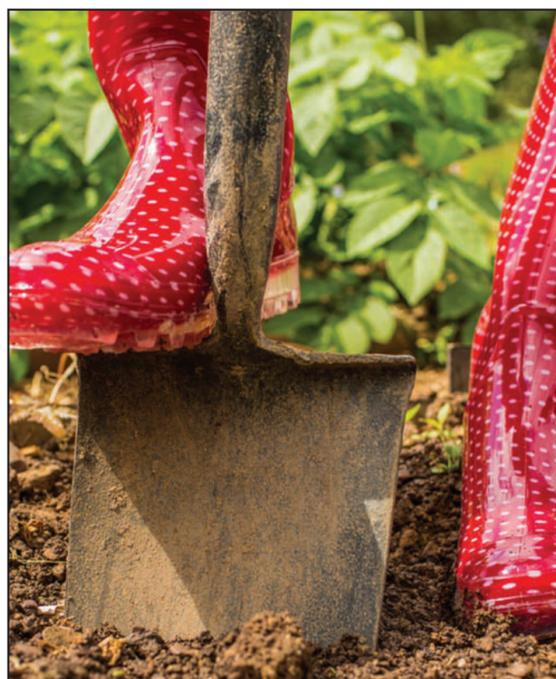
Cultivating the soil can involve different steps. Removal of weeds, errant rocks, roots, and other items will help prepare the soil. Mother Earth News suggests working on garden soil when the soil is damp but never wet; otherwise, garden soil can become messy and clumpy. Use a digging fork or shovel to lightly turn the soil when it's mostly dry. Gentle tillings also can open up the soil to incorporate the nutritional amendments and relieve compaction that likely occurred from freezing temps and snow pressure. Tilling also helps with drainage and oxygen delivery to roots. The DIY Network suggests turning over soil at a depth of 12 inches to

work the soil — about the length of a shovel spade. However, the resource Earth Easy says that existing garden beds have a complex soil ecosystem and simply top-dressing with compost or manure can be enough preparation for planting. Gardeners can experiment with the methods that work best for their gardens.

Nutrition

Testing the pH and the levels of certain nutrients in the soil, namely nitrogen, phosphorous and potassium, will give gardeners an idea of other soil additions that may be needed. Soils with a pH below 6.2 often can benefit from the addition of lime several weeks before planting. Soil tests will determine just how much fertilizer to add to the soil. Complete fertilizers will have equal amounts of nitrogen, phosphorous and potassium. Individual fertilizers can amend the soil with only these nutritional elements that are needed.

Top-dressing empty beds with a layer of mulch or compost can prevent weed growth and preserve moisture until it is time to plant. If existing



Begin preparing garden bed soil early for new plants. (Photo submitted)

shrubs or plants are in garden beds, use more care so as not to disturb roots or dig too deeply. Preparing garden beds takes some effort initially, but can be well worth the work when plants flourish throughout the growing season.

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Experiment with growing edibles indoors

Foodies find it hard to beat vine-ripened tomatoes plucked right out of a garden. Other edibles, such as fresh lettuce for a small luncheon salad or a handful of fresh parsley to add to a marinade, can also add flavor to meals.

The convenience and flavor of freshly grown edibles propels many home gardeners to grow produce and herb gardens in their yards. But those short on outdoor space may be happy to learn that many edibles grow equally as well indoors as outdoors.

Many people maintain comfortable temperatures between 70 and 75 F in their homes all year long, which can be the ideal condition for growing an array of edibles no matter the season. For those with homes that receive ample sunlight (or if homeowners are willing to supplement with artificial light), growing conditions can be even stronger.

An indoor garden can comprise as much space as a homeowner is willing to devote. Shelving can

maximize vertical areas and enable gardeners to include even more planting room.

Keep these tips in mind when cultivating indoor edible gardens.

- **Tomatoes:** Tomatoes should be reserved for the sunniest spot in a home or one where additional UV light can be used. Tomatoes will need pots or containers that are roughly six inches deep with ample drainage. Keep in mind that tomatoes grown indoors will be smaller than outside fruits, and you may want to consider plum or cherry tomato varieties.

- **Cucumbers:** For those fresh salad mixes, cucumbers can be grown indoors in large pots so they can have space to develop. Be sure to put a climbing structure in the pot so that vines can grow vertically, and place cucumbers in a sunny, warm location.

- **Carrots:** Natural Living Ideas says that if you have between four and five hours of bright sunlight per day and deep pots with loose, well-draining soil, you can culti-

vate carrots indoors. Carrots prefer cooler spots for sweet yields. Plus, carrot greens can make for attractive indoor decorations.

- **Microgreens:** Swiss chard, basil, dill, kale, and other greens can provide nutrient-dense additions to any meals. These plants do not require a lot of depth to a container and can thrive on a sunny windowsill in a room that's between 60 and 70 F.

- **Scallions:** These plants of the onion family add flavor to many recipes. When scallions are grown at home, gardeners can snip off the greens as needed. Choose deep pots so the scallions can establish strong root systems.

- **Turnips:** Large, deep pots are needed to grow turnips, says Loyal Gardener. You can grow them from seeds and be harvesting turnips in about two months.

Homeowners or apartment dwellers can experiment with different types of edibles indoors. The result can be fresh foods no matter the season.



Smaller varieties of tomatoes can do quite well when grown indoors in the right conditions. (Photo submitted)

When to tackle weeds in your lawn



A proactive approach that prevents weed growth is easier and less frustrating than dealing with weeds after they have sprouted. That means addressing weeds before they release seeds, and not waiting so long that the damage is already done. (Photo submitted)

Weeds are the bane of lawn and garden enthusiasts. Weeds can spread rapidly and overrun pristine grass, choking lawns and robbing them of their lush green look. In garden beds, weeds can steal water from thirsty plants, threatening their survival.

A proactive approach that prevents weed growth is easier and less frustrating than dealing with weeds after they have sprouted. That means addressing weeds before they release seeds, and not waiting so long that the damage is already done. According to the home and landscape experts with This Old House, spraying herbicide for weeds in June and July can address weeds before seeds are set. Tilling and installing a new lawn in late August or the beginning of September can help the lawn establish itself before the first frosts arrive, all the while avoiding weed

growth.

The weed control experts at Roundup also suggest a spring-time application of weed killer if this is the desired route. Early treatment can prevent weed roots from spreading too far in the soil, which can reduce the chances that weed remnants will be left behind to grow at a later time.

Homeowners with small lawns or gardens or those who prefer hand-weeding or using nonchemical ways to treat weeds must take steps to address the weeds early. Gardeners can try suffocating weeds by placing wood, blocks or plastic over them. Wet newspaper used as mulch can block weed formation and also clear patches of unwanted grass so that garden beds can be mapped out. Pouring boiling water on weeds or pulling them by hand is more ef-

fective when roots are young and have not yet spread.

The UK-based company Lawnsmith also suggests a mid-spring weed killer application. This ensures that all weeds that have surfaced are addressed and that none are missed by weeding too early.

The Idaho-based Town & Country Gardens suggests lawn and garden enthusiasts wait to tackle weeds. By waiting and applying weed treatments in the fall, when dandelions and other weeds are absorbing food and nutrients in larger quantities to survive winter, homeowners can rid their lawns and gardens of weeds efficiently.

Weeds are a nuisance and an eyesore in lawns and gardens. Choosing the right time to treat them can ensure they don't adversely affect lush landscapes and thriving gardens.

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3 ways to use your lawn to improve curb appeal

Returns on home improvement projects vary. In its annual Cost vs. Value Report, Remodeling magazine notes the projects that yield the best returns on investment in a given year. But a host of factors, including the type of market (buyers' or sellers') and the region where the home is being sold, ultimately combine to determine if homeowners' investments in home improvement projects will provide the returns they were hoping for.

Though there's no way of guaranteeing a home improvement project will yield a great return, real estate professionals often cite improving curb appeal as an excellent way to attract prospective buyers and potentially get the asking price or more when selling the home. Improving curb appeal makes even more sense in today's real estate market, when many people do their own searching via real estate websites such as Trulia or Zillow. When using such sites, buyers will likely be less inclined to click on a listing if exterior photos of the property are not eye-catching.

Various projects, including tending to lawns and gardens, can improve curb appeal. An added benefit to focusing on landscaping to improve curb appeal is it promotes spending time

outdoors in spring and summer. In addition, many lawn- and garden-related home improvement projects need not require professional expertise.

1. Maintain a lush green lawn.

Lawns that fall into disrepair may not give buyers a correct impression about how homeowners maintained their homes. Lawns with multiple dead spots and grass that appears more brown than green may lead many buyers to assume that the home's interior was equally ill-cared for. Maintaining lush green lawns is not as difficult as it may seem. Applying fertilizer and aerating at the appropriate times of year (this varies by region) can promote strong roots and healthy soil, making it easier for grass to survive harsh conditions like drought. When watering in summer, do so in early morning or evening so as little water is lost to evaporation as possible.

2. Address brown patch.

Even well-maintained lawns can fall victims to brown spots. According to the lawn care professionals at TruGreen, lawns in regions with hot temperatures and high humidity can be infected with brown patch, a common lawn disease that is caused by fungus, which can produce circular areas of brown, dead grass surrounded by narrow,

dark rings. Penn State's College of Agricultural Sciences notes that removing dew that collects on grass leaves each morning, which can be accomplished by mowing or dragging a water hose across affected areas, can be an effective way to reduce brown patch. Homeowners without much lawn care experience can consult professional landscapers to address the issue. But those looking to sell their properties should note that buyers often walk the grounds of homes they are considering buying. So addressing any issues on the lawn should be a priority for sellers.

3. Confine dogs to certain areas.

Dog owners may want to let their pets roam free in their yards. But homeowners about to put their properties up for sale may want to confine their four-legged friends to certain areas. That's because dog urine can be high in nitrogen. Nitrogen itself is not harmful to lawns, but in high concentrations it can contribute to yellow or brown spots. Also, highly acidic dog urine may even adversely affect pH levels in the soil.

Curb appeal can go a long way toward helping homeowners sell their homes, and a lush lawn can be used to catch the eye of prospective buyers.



Various projects, including tending to lawns and gardens, can improve curb appeal. An added benefit to focusing on landscaping to improve curb appeal is it promotes spending time outdoors in spring and summer. (Photo submitted)

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Ergonomic gardening techniques can make gardening less taxing

Gardening is a popular activity that seems to be gaining even more supporters. Statista reports that the number of people who gardened within the last 12 months in the United States rose from around 105 million in 2008 to 118 million in 2017.

Gardening can be relaxing yet physically demanding work. Gardeners who find themselves battling aches and pains after spending time in the garden may need to make a greater effort to reduce injuries and improve comfort when tilling, weeding or installing new landscape features.

Ergonomic gardening techniques and tools can help gardeners reduce their risk of injury and make gardening more comfortable.

Warm up

Just as novice athletes wouldn't dive right into a strenuous workout at the gym, nor should novice gardeners immediately pick up a shovel and jump into digging a hole for their new tree. Gardening requires bending, stooping, lifting, twisting, and

other movements that work the entire body. Spending 10 or more minutes stretching, walking and doing a few back and arm rotations can limber the body up for the physical activity to come.

Use proper form

Think about the mechanics of lifting weights during a workout, as home and garden tasks may mimic movements made when exercising. The occupational therapists at Bend Spinal Care say that strain on the lower back can be reduced by positioning objects close to the body and its center of gravity when lifting them. Furthermore, people can contract their abdominal (core) muscles when lifting and bending to support the back. When lifting heavy objects, power should be derived from the legs and buttocks rather than the back.

Keep items close

Keeping work closer to the body will reduce the need for stooping, leaning or reaching, which should cut down on pulled muscles. Long-handled tools can help minimize



Ergonomic gardening techniques and tools can help gardeners reduce their risk of injury and makes gardening more comfortable. (Photo submitted)

reaching. Use step ladders to reach high areas or get down on padded cushions to work closer to the ground. This alleviates strain to the neck from having to look up or down for extended periods of time. Raised garden beds can bring plants to a person's level. The therapists at ProCare Physical Therapy say that working below shoulder level whenever possible can prevent shoulder strains; otherwise, perform tasks for no more than five minutes at a time.

Invest in new tools

Cushioned grips and grip handles can prevent wrist fatigue, as can hand tools that keep wrists straight to improve strength and reduce repetitive motion injuries. Long-handled tools and push mowers should be as tall as the person using them. Seek out tools that keep the body in natural positions to maximize efficiency.

Even though gardening is viewed as a relaxing pastime, the work involved can be taxing on the body. Ergonomic tools and proper form can keep injuries at bay.

Savor these beautiful (and edible) flowers

Cultivating beautiful blooms is a popular pastime for gardeners near and far. While gazing at a yard full of vibrant colors or enjoying the aroma of freshly cut blooms is enough for many gardeners, others may want to embrace a long-enduring tradition — growing edible flowers.

Cooking with edible flowers is a trend that has endured for centuries. According to Fleurs Gourmandes, the first recorded history of edible flowers occurred in 140

BC. Use of calendula in salads dates back to the ancient Greeks and Romans. Victorian-era candied flowers and flower-en-crusteds sweets took edible flowers to new heights. Today, nothing may make a meal seem more gourmet than the inclusion of flower petals in the recipe.

Of course, before delving into the expanded world of cooking using edible blooms, some notes of caution should first be mentioned. Avoid flowers that may

have been sprayed with fungicides, herbicides or insecticides. To verify safety, only use edible flowers grown specifically for this purpose, not flowers picked from roadsides or from landscapes. Secondly, remember that not all flowers are edible. Some can be poisonous or cause severe gastrointestinal upset when consumed. That means all flowers should be carefully researched prior to experimenting with them in the kitchen.

To begin growing — and eating — edible flowers, refer to this list of varieties deemed safe and be careful to double-check against allergies and any interactions with medications prior to use.

- Allium: These are blossoms from the allium family, which include garlic, chives and leeks. These flowers can be used to add flavor to foods.
- Basil blossoms: It may be customary to pinch off the blos-

soms of basil, which come in colors from white to lavender in order to stimulate growth of the leaves of the plant. However, the blossoms, which are more mild than the leaves, can be tasty as well.

- Calendula: Sometimes known as "poor man's saffron," this yellow flower in the marigold family can taste like saffron when it's sautéed. Uncooked, calendula can have spicy notes that add variety to salads and garnishes.
- Chamomile: This plant features small, daisy-type flowers that can be used in treats and teas.
- Cilantro: The flowers from the cilantro plant can be eaten, just as the leaves and the seeds that form the spice coriander.
- Fennel: Just like the plant itself, the flowers of fennel have a subtle licorice flavor.
- Hibiscus: Hibiscus blooms are famously used in hibiscus tea,

which is tart and cranberry-like.

- Lavender: The sweet, perfumed taste of lavender works in cocktails and desserts.
- Marigolds: These tiny flowers may be used in vegetable gardens to repel animal and insect pests. Blossoms have a fresh citrus taste that can be used in cooking.
- Pansies: These vibrant early bloomers can take on a winter-green flavor and look beautiful when glazed on cakes and other desserts.
- Roses: Beautiful to behold, rose petals can lend a subtle, fruity flavor to many different foods as well.
- Zucchini: The blossoms from this squash, which have a slightly sweet taste, can be enjoyed in many different ways. Some people batter and fry the blossoms, while others may stuff them with herbs and cheeses.

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30						

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