

Olsons' Custom Farm Services to better serve customers with U-Haul



U-Haul Company of Minnesota is pleased to announce that Olsons' Custom Farm Services, Inc. has signed on as a U-Haul® neighborhood dealer to serve the Sebeka community.

Olsons' Custom Farm Services at 29238 U.S. Hwy. 71 will offer U-Haul trucks, towing equipment, moving supplies and in-store pick-up for boxes.

The arrival of U-Haul Truck Share 24/7 is revolutionizing the moving industry through its more convenient, more secure way to pick up and return a truck. U-Haul live verification technology allows rental transactions to be carried out entirely on a smartphone at any hour – day or night. There are no membership fees. Simply visit uhaul.com to create an online account.

Normal business hours are 8 a.m.-5 p.m. Monday-Friday and 8 a.m.-2 p.m. Saturday. After-hours drop-off is available for customer convenience. Reserve U-Haul products at this dealer location by calling (218) 837-1022 or visiting <https://www.uhaul.com/Locations/Truck-Rentals-near-Sebeka-MN-56477/042156/> today.

Olsons' Custom Farm Services owner Mac Olson is proud to team with the industry leader in do-it-yourself moving and self-storage to better meet the demands of Wadena County.

U-Haul and Olsons' Custom Farm Services are striving to benefit the environment through sustainability initiatives. Truck sharing is a core U-Haul sustainability business practice that

allows individuals to access a fleet of trucks that is larger than what they could access on an individual basis.

Every U-Haul truck placed in a community helps keep 19 personally owned large-capacity vehicles, pickups, SUVs and vans off the road. Fewer vehicles means less traffic congestion, less pollution, less fuel burned and cleaner air.

Olsons' Custom Farm Services is a great place to become U-Haul Famous®. Take your picture in front of a U-Haul product, send it in and your face could land on the side of a U-Haul truck. Upload your photo through Instagram using #uhaulfamous, or go to www.uhaulfamous.com to submit photos and learn more.

Community Supported Agriculture Farms Now Accepting Sign-Ups

The Minnesota Department of Agriculture's Minnesota Grown Program encourages consumers interested in Community Support Agriculture (CSA) shares to sign-up for memberships now. CSA memberships offer many benefits, including subscriptions to healthy foods, the ability to connect with a local farmer, and the opportunity to directly support an agricultural business.

CSA farms sell subscriptions or memberships, and members receive a share of locally grown produce throughout the season, which generally lasts from 14-20 weeks. CSA farms deliver member shares to a drop site, where members can pick it up, take it home, and enjoy a variety of local agricultural products.

Lisa Baker is the owner and principal operator of the 15-acre organic certified Bakers' Acres farm in Avon, Minnesota. Baker and her staff grow produce, sell eggs, and raise poultry, grass-finished lamb, and beef. Bakers' Acres also offers a CSA program and Baker recommends signing up early.

"CSAs offer a journey through the seasons that's unique to each farmer and

customer," said Baker. "CSAs can help families get their kids to enjoy fruits and vegetables because they get to know their farmer and see where their food is grown. Plus, supporting small family farms keeps good land stewards in our communities."

Minnesota Commissioner of Agriculture Dave Frederickson encourages customers to look for a CSA option in their communities.

"Dozens of Minnesota farms offer CSAs, which give customers a chance to try new produce and even meat or dairy products," said Commissioner Frederickson. "Each CSA is different, so do some research. Many farms offer half shares that might work best for smaller families, and some deliver produce to multiple drop sites. Buying directly from a farmer is a great way to contribute to your local economy."

The Minnesota Grown Directory includes 82 CSA farms to choose from with 129 drop sites throughout the state. Visit the Minnesota Grown website for a searchable list of CSAs, or pre-order a free copy of the printed Minnesota Grown Directory by calling 1-800-657-3878 or visiting www.minnesotagrown.com.

What to expect during calving season



By Tierny Hamlin
Forum News Service

Calving season is said to be one of the most critical times for cow-calf operations in North Dakota and it is approaching, if not started already.

"The biggest issue this year is going to be feed. So from a cow/calf perspective it's important to make sure we have the feed, even though there is a feed shortage, said Kris Ringwall, director of the Dickinson Research and Extension Center.

Calving season varies for every operation, starting from mid-January to mid-April. Depending on the year, snow, wind and extreme cold, calving can come at anytime. Therefore, weather is an important factor.

"There is much preparation that goes into the calving season. Supplies and equipment are important because when calving season hits, it hits hard," according to the North Dakota Stockmen's Association. Depending on the operation size, the amount of calves entering the world every day varies from one to 20 and in some instances more.

NDSA added that taking a day to be prepared will be a lot more enjoyable than being in need of something on a dark, cold, wintry night.

One of the most critical supplies is said to be a calving book, in which information about each calf, such as weight, ear tag number, gender and date born, are entered.

On most operations, cattle are brought in close to buildings to prepare for calving. A new calf dives into the world head first with front feet extended and usually on cold snow or sloppy mud. During the process of the calf exiting the womb, if anything else instead of the feet comes first, there will most likely be complications.

People should have someone to call, such as a neighbor or local veterinarian, if complications do occur during calving season.

While calving cattle, the cows should be checked every two hours and watched for labor complications. A cow in labor will be restless, may get up and lie down and walk with her tail outstretched behind her. As long as the labor is normal, leaving the cow

alone is the best scenario. If there are complications, the cow is usually brought into a building or close quarters and assisted in birthing the calf.

Pulling a calf due to complications can go wrong but many ranchers are very experienced and will do this process on their own. The vet is usually called for more serious complications due to operations not having the correct equipment.

Calves usually weigh between 60-100 pounds and live off their mother's milk. In just a few months after birth, they will start grazing on grass.

Calving season is the time to see how genetic tests played out and how all the preparation has helped.

Calving season goes from generation to generation and there are many techniques and skills that producers accumulate through the years from their families.

Year-round preparation makes for a successful calving season. Feed is made to make sure to get through the winter and calving season when the grass doesn't exist. Producers study bulls and genetics to be able to pro-

duce the best calves possible and cattle are vaccinated throughout the year to make sure they are healthy for the upcoming calving season.

"The best recommendation is making sure the cattle are full when you come into calving time. And you want to make sure that they are getting the supplementation they need," Ringwall said.

In most operations producers calve first calf heifers, which is a young female cow who has not born a calf before and also cows who have likely had a calf before. In most instances, heifers are watched most closely as the more experienced cows usually don't need as much assistance.

Removing snow is important so that the yards hopefully won't get too sloppy when the snow melts. Where the snow is removed, straw is laid down for bedding. The calves will lie in it and try to maintain a healthy newborn body temperature of 101-102 degrees Fahrenheit. Calves and cattle can also be protected by shelters and are typically brought into barns.

How to overcome bad financial habits that lead to excessive debt

America's culture is on-demand everything. While there are benefits to 24-hour news coverage, Netflix and one-click purchases, the culture has weakened consumers' ability to delay gratification, especially when it comes to spending money.

"The desire for instant gratification and to keep up with the Joneses can wreak havoc on your finances," said Michael Sullivan, personal finance consultant with Take Charge America, a national nonprofit credit counseling and debt management agency. "As a result, many of us developed daily habits that may seem minor on the surface, but are actually hindering our long-term life goals."

Sullivan spotlights the most common bad habits that lead to excessive debt – and how to break them:

Bad Habit: Spending in a Vacuum – Consumers who don't follow a budget tend to underestimate how much they truly spend, especially when it comes to entertainment, clothes, gadgets and other "wants."

Break It: Create a Budget – For a reality check, create a budget using a traditional

spreadsheet or one of the many mobile apps available today. Insert your monthly bills and other known expenses. Then, take 30 days to track every penny you spend. You'll likely be surprised by just how much you're spending, and in which budget categories. It will then be easy to see where you can trim expenses.

Bad Habit: Impulse Shopping – Our on-demand world is filled with temptations that can provide short-term satisfaction – and long-term financial struggles.

Break It: Try Black-and-White Rules – Consider a ban on internet shopping, for example – or bring a friend on shopping trips to prevent frivolous spending. For some, a daily or weekly report with a family member is the best way to build in accountability.

Bad Habit: Paying Bills Late – People who regularly pay their bills late may face extra fees and have a lower credit score, which can lead to higher interest rates on loans and lines of credit.

Break It: Automate Payments – Automating the billing process ensures bills

are paid on time each month, and it takes one more thing off your to-do list.

Bad Habit: Always Out on the Town – Going out is fun – and it's expensive. A simple dinner and movie can easily exceed \$100. Think how that can add up every weekend.

Break It: Play Host – Invite friends and family over for a game night or mystery potluck. They, too, will be grateful to spend time together without breaking the bank.

Bad Habit: Misusing Loans – It's not uncommon for people to misuse home equity or student loans. It can be difficult to put off the temptation to spend when a bunch of cash lands in your account.

Break It: Keep Life Goals Top of Mind – Plaster reminder notes where you'll see them, create a vision board or enlist loved ones to provide accountability. You will be less likely to spend cash if your life goals are front and center.

For more financial tips or a free credit counseling session, visit www.takechargeamerica.org. **About Take Charge America, Inc.**

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 1.6 million consumers nationwide manage their personal finances and debts. To learn more, visit www.takechargeamerica.org or call (888) 822-9193.

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