

From the Insurance Agent

Water Damage & Your Masonry Chimney

As odd as it may seem, water causes more damage to masonry chimneys than fire. Think about it for a moment. All the brick and other materials that make up your home are protected by the roof and eave—all except your chimney. The chimney bravely sticks up above the roof and is constantly exposed to all the elements. Water penetration can cause interior and exterior damage to your home and masonry chimney, including:

- Spalled and broken brickwork
- Deteriorated metal or masonry firebox assemblies
- Rusted damper assemblies
- Rotted adjacent wood and ruined wall coverings
- Deteriorated central heating system
- Decayed mortar
- Cracked flue liner systems

Preventing Water Damage

Install a chimney cap — Chimney caps, also called rain covers, are probably the least expensive preventive measure a homeowner can employ to prevent water penetration and damage to the chimney. Chimneys have one or more large openings (flues) at the top that collect rain water and funnel it directly to the chimney interior.

A strong, well designed cap both keeps water out and prevent birds and animals from entering and nesting in the chimney. Caps also function as spark arrestors, preventing sparks from landing on the roof or other nearby combustible material.

Repair or replace a damaged chimney crown — The crown, or wash, is the top element of a masonry chimney. It covers and seals the top of the chimney from the flue liners to the chimney edge. Most masonry chimneys are built with an inadequate crown constructed from common mortar mix, the same mixture used to lay the bricks of the chimney. This mortar is not designed for and will not withstand years of weather abuse without cracking, chipping or deteriorating—situations that allow water to penetrate the chimney. In fact, most sand-and-mortar crowns crack almost immediately after installation because of shrinkage. A proper crown should be constructed of a Portland cement-based mixture and cast or formed so it provides an overhang, or drip edge, projecting beyond all sides of the chimney by a minimum of two inches. This drip edge directs the runoff

from the crown away from the sides of the chimney, helping prevent erosion of the brick and mortar in the chimney's vertical surfaces.

There are also some modern waterproof, non-shrinking, cement-like coatings for repairing damaged mortar crowns that seem to work fine.

Repair or replace flashing — Flashing is the seal between the roofing material and the chimney. Flashing prevents rain water from running down the chimney into living spaces where it can damage ceilings or walls, or cause rot in rafters, joists, or other structural elements. The most effective flashing is made up of two elements, the flashing and the counter-flashing.

The base flashing is an L shaped piece of metal extending up the chimney side and under the roofing shingles. The counter flashing, which overlaps the base flashing, is imbedded and sealed in the chimney's masonry joints. This two element flashing allows both the roof and the chimney to expand or contract at their own rates without breaking the waterproof seal in either area.

Waterproof your chimney — Most masonry materials are porous and will absorb large amounts of water. Common brick is like a sponge, absorbing water and wicking moisture to the chimney interior. Defective mortar joints or the use of improper mortar or brick can greatly increase the tendency to absorb and convey water to the interior of the masonry chimney structure.

Several products have been developed specifically for use as waterproofing agents on masonry chimneys. These formulas are vapor permeable which means that they allow the chimney to breathe out, but not in. Thus water that has penetrated the chimney, or moisture that has originated from inside, is allowed to escape, while the waterproofing agent prevents water from entering from the outside.

Paint, or any non vapor permeable water sealer, should never be used as a waterproofing agent because it will trap moisture inside the chimney, accelerating deterioration. In conclusion: Water damage to masonry chimneys is usually a slow, subtle process. The problem is often not evident until it has become quite serious.

Although these water prevention measures may cost a few dollars initially, they will save you the major expense of large masonry repairs or rebuilding of the entire chimney in the not too distant future, and as such represent a wise investment in your home.

MSU Winter Dairy Meetings in February

Learn management techniques and tips from nationally renowned labor management consultant Robert Milligan, Ph.D., from Dairy Strategies. Make labor the most productive enterprise on your farm. Managing employees can be one of the most challenging areas yet critical for the success of the operation. Learn how to manage people and build a dynamic team through this interactive training at three locations across the state.

Topics to be featured include:

- Farm business success in turbulent times
- Employee involvement in the business
- Quality control through employees
- Labor management on the expanding enterprise
- Supervisory skills for exceptional employee performance

Dates and locations:

- Feb. 20-21 — Amway Grand Plaza Hotel, Grand Rapids; 6:30-8:30 p.m. Monday, 9 a.m. to 4 p.m. Tuesday
- Feb. 22 — Great Wolf Lodge, Traverse City; 9 a.m. to 4 p.m., then 6:30-8:30 p.m.
- Feb. 23-24 — Bavarian Inn and Conference Center, Frankenmuth; 6:30-8:30 p.m. Thursday, 9 a.m. to 4 p.m. Friday

Registration fees are \$125 per person, or \$210 per management team (two people from same farm).

In addition to the daylong training, the program will feature an evening session to foster discussion about family teamwork in management.

To register, visit <http://bit.ly/dairylabormgt> or contact ANR Event Management at honkemeg@msu.edu or 517-353-3175, ext. 229.

For more information, contact Phil Durst at 989-387-5346 or durstp@msu.edu; or Stan Moore at 231-533-8818 or moorest@msu.edu.

Agronomist Corner: Things to Ponder

In looking back on this past growing season it has been as diverse as any in recent memory.

The 2011 crop had too many obstacles on its way to harvest. Now that we have it harvested, where do we go from here?

Let's look back, first: Other than the weather, what would you like a do-over on?

Then maybe it's time to set some goals for next year. How do I maximize every acre? How do I control cost? Where is the biggest profit potential? Lastly, are there new opportunities out there that I need to explore.

Where will I be in January 2013 when I look back?

Antrim county newsletter

County 5

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Representing Antrim County Farm Bureau at MFB's 2011 Annual Meeting were (front row, from left) Brenda Ricksgers, Sara McGuire; (back) Greg Shooks, Robert Ricksgers, Pat McGuire and Triston Cole.

Local delegates help plot MFB's 2012 policy

A six-member delegate team traveled to Grand Rapids to represent Antrim County at Michigan Farm Bureau's 92nd Annual Meeting, Nov. 29 through Dec. 2.

The group consisted of Greg Shooks, Bob and Brenda Ricksgers. Delegates reviewed and voted on more than several policy recommendations submitted by county Farm Bureaus statewide.

Pat McGuire and Triston Cole were a part of the state policy and development committee.

In addition to policy-setting, delegates had the opportunity to attend several educational sessions and award presentations.

County FB members help fight hunger

Antrim County Farm Bureau members demonstrated their generosity and commitment to fulfilling agriculture's mission by contributing to the new Harvest for All program. Coordinated by the MFB Young Farmer and Promotion and Education committees, in conjunction with the Food Bank Council of Michigan, Harvest for All aims to fight hunger statewide.

Antrim members donated non-perishable food products, numerous hours of volunteer service to the Good Samaritan Food Pantry, many bushels of surplus fruits and vegetables and dozens of eggs.

"Our members are a generous folk and justifiably deserve this recognition," said Triston Cole, county president. Harvest for All encourages Farm Bureau members to fight hunger in their local communities in one of four ways: donate non-perishable food products, volunteer time at a local food bank or agency, donate money, or donate surplus agricultural commodities.

Antrim Welcomes new CAM

BY CHRISTINE BEZAK
COUNTY ADMINISTRATIVE MANAGER

Hello, Antrim County Farm Bureau members! As of Jan. 3, I am the new county administrative manager for Emmet, Charlevoix and Antrim county Farm Bureaus. I trained Jan. 3-4 in Lansing and started the next day at the Charlevoix office, where you'll find me 9 a.m. to 5 p.m. weekdays.

You'll also see me at board meetings and events in all three counties. I am excited about this new opportunity, and wish to thank the county presidents for their votes of confidence. This will be a great working relationship and I look forward to serving Farm Bureau members.

So who am I and what do I bring to the table? I'm a Michigan native, raised in metro Detroit but familiar with northern Michigan and enjoying it in every season. I co-owned a ground transportation company in Southfield, growing the business until its eventual sale to Coach USA. Then I began a second career in the nonprofit sector, utilizing my bachelor's degree in arts management.

In both arenas I found success through hard work, effective planning and problem-solving, creative marketing and strong relationship-building. I look forward to working for the Farm Bureau, expanding member benefits and outreach, among the many other responsibilities I'll soon learn about.



Christine Bezak

I live in Marion Township in the vacation home I've owned for seven years now. I'm now living my dream to work and play in Charlevoix as a full-fledged community member! I know I chose the right place at the right time when my oldest teenager pulled me aside after our first summer here and said to me, "Mom, you done good!"

I have three adult children who bring me as much joy and happiness as they did while they were young, although I have lost some memories from the teen years—selective memory, protecting my sanity! Actually those years are the ones I cherish most. I learned a great deal about my kids and myself, and what a huge responsibility it is to know when and how much to intervene to raise happy, healthy, productive young adults. For this reason I especially look forward to working with young farmers, supporting their work and education. To this day I learn as much from young people as I hope they learn from me.

I hope you have at least an idea now about who I am and how I can support Farm Bureau and its members. Feel free to stop in and say hi; my door will be open and I look forward to meeting members. I'm eager promote Michigan Farmers and their agricultural products.

I wish you and yours a happy, healthy and prosperous New Year!

Member Spotlight

Antrim County Farm Bureau members Bob and Brenda Ricksgers rode their rocky mountain horses from Lake Huron to Lake Michigan and back to Lake Huron in September—about 500 miles.

Bob is a county Farm Bureau board member and township supervisor. Brenda is the county Farm Bureau membership chair and a county commissioner.

Both were Antrim County delegates at MFB's 2011 State Annual Meeting in Grand Rapids.

They have a farm in southern Antrim County, where they raise dairy heifers, Rocky Mountain horses, hay and Saskatoon berries. They also sell Hudson Forestry Equipment.