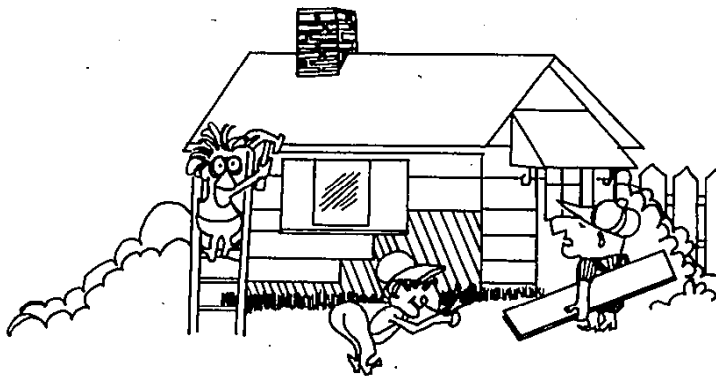


# the home improvement loan



## a good investment for your future.

You can get a home improvement loan for repairs of maintenance. Or, you may need additional space for a growing family.

And then there's the fun-type of home improvement ... your own swimming pool, or a new patio or central air-conditioning ... improvements that add to the value of your

home, and at the same time add to your comfort and enjoyment.

So see your contractor and then check with us. We even have low-cost FHA money available for most home improvements. Yes, a home improvement loan ... it's a good investment for your future.

### First Federal Savings of Oakland

Main Office: 761 W. Huron Street  
Pontiac, Michigan 48053 333-7071  
We're close to you!



#### OTHER OAKLAND COUNTY OFFICES:

AVON TOWNSHIP  
652-4600

BLOOMFIELD  
338-4056

CLARKSTON  
625-2631

DRAYTON PLAINS  
674-0327

HOLLY  
634-4465

LAKE ORION  
693-6228

MILFORD  
685-1555

OXFORD  
628-9755

DOWNTOWN PONTIAC  
332-9147

HIGHLAND  
887-4141

ROCHESTER  
651-5460

UNION LAKE  
363-7163

WALLED LAKE  
624-4534

WATERFORD PLAZA  
673-1278

HAZEL PARK  
543-8878

NORTHEAST PONTIAC 373-1030

## Lawns need attention

If April is here, can spring be far behind? To get ready for it, Michigan State University Extension specialists suggest the following lawn and garden activities.

Dethatch your lawn in early April to remove matted grass and other debris. Seed bare spots with a blend of bluegrass varieties or bluegrass and red fescue (for shaded areas). Loosen the soil surface before seeding. Then rake the seed in and firm the soil. Keep newly seeded areas moist until grass is well established. Rake lawns to remove twigs, leaves and other debris.

Roll severely frost-heaved lawns to level the turf. If rolling is necessary, do it before the turf dries out. Rolling after the lawn dries will do little good.

If you didn't take your lawnmower in for an overhaul and sharpening last fall, do it now.

Hold off fertilizing your bluegrass lawn this spring, until the second half of May, especially if you applied a complete fertilizer or nitrogen in late fall. Early spring fertilizing and quick spring green-up have been linked to the development of Fusarium blight in susceptible bluegrass varieties. Wait to fertilize until the lawn begins to lose its dark green color.

If you had a crabgrass problem last year, apply pre-emergence crabgrass controls before forsythia completes its bloom (in late March or early April). Fertilize shrubs, trees and perennials as they begin to grow.

**REMOVE BURLAP** or canvas sunscreens from evergreens around mid-March. Repair snow damage to evergreens such as juniper, yew and boxwood. Prune out broken branches and stake or support branches that need it.

Plant new gardens and tree and shrub plantings, and order plants soon. Move or plant ornamental trees and shrubs before the leaves come out. Leave the moving of large trees to your local nurseryman, who is trained and equipped

to do the job efficiently and safely.

Prune the old fruiting canes of red raspberries and thin out the weaker new canes. Cut self-supporting plants back to about 4½ feet. Prune trees and grape vines. Do not prune spring-flowering shrubs like lilacs and forsythia unless they have been damaged. Pruning now would remove the buds for this year's flowers. Uncover, prune and fertilize established roses in late March. Be sure to remove all winter-damaged canes.

Dig and prepare flower beds, garden plots and borders as soon as you can work the soil. If a handful of soil forms a wet clump when you squeeze it, it's too wet to work. It should crumble rather than cling together.

Start seeds of cold-hardy vegetables indoors this month. These include the cole crops — cabbage, brussels sprouts, broccoli, and cauliflower and spinach. Lettuce, onions, radishes and spinach can be planted outdoors in late March if the soil is thawed and workable.

**START SEEDS** of dusty miller, sweet alyssum, French marigold and flowering tobacco indoors for transplanting outdoors in May. For strong, compact plants, grow seedlings under fluorescent lights for 12 to 16 hours a day. Plant seeds of pansy and English daisy outdoors.

Check stored tubers and bulbs again and discard any showing signs of rot, mold or disease. Bring bulbs potted in November out of cold storage for forcing. Pot up tuberous begonias late this month.

Keep amaryllis foliage growing to build up the bulb so it will bloom again next year. Later let it dry off for 8-12 weeks before attempting to reflower it.

Remove part of the mulch from strawberry plants. But be ready to cover them again in case of a hard frost or freeze.

Check houseplants for overcrowding, and divide and repot any that need it.

## Storm damaged trees need special help

Winter ice storms have made firewood out of many a home landscape tree already this year. Shattered limbs, split crotches, broken tops and other injuries have been especially noticeable on willow, birch, Siberian and Chinese elms and silver maple.

What can the homeowner do according to Harold Davidson, extension horticulture specialist at Michigan State University, the best thing to do is wait for the plants to resume their normal positions after the ice melts and hope they haven't any internal injuries.

"Being bent down like that can damage the plant's circulation system so that it can't get food from

the leaves to the roots," the specialist says. "The plant gradually starves to death. It may take a year or more, however, so that by the time you're aware of it, you no longer connect the symptoms with the winter storm."

**SPLIT BRANCHES** or crotches of trees can sometimes be repaired, Davidson points out, but this sort of work is usually a job for an experienced tree doctor. Whether it's worth the expense depends on the extent of the damage and the importance of the tree.

Preventing serious injuries to landscape plants isn't always possible, but you do have some

(Continued from page 31)