

Your Home

Inside & Out

First-time
home buyers'
CHECKLIST

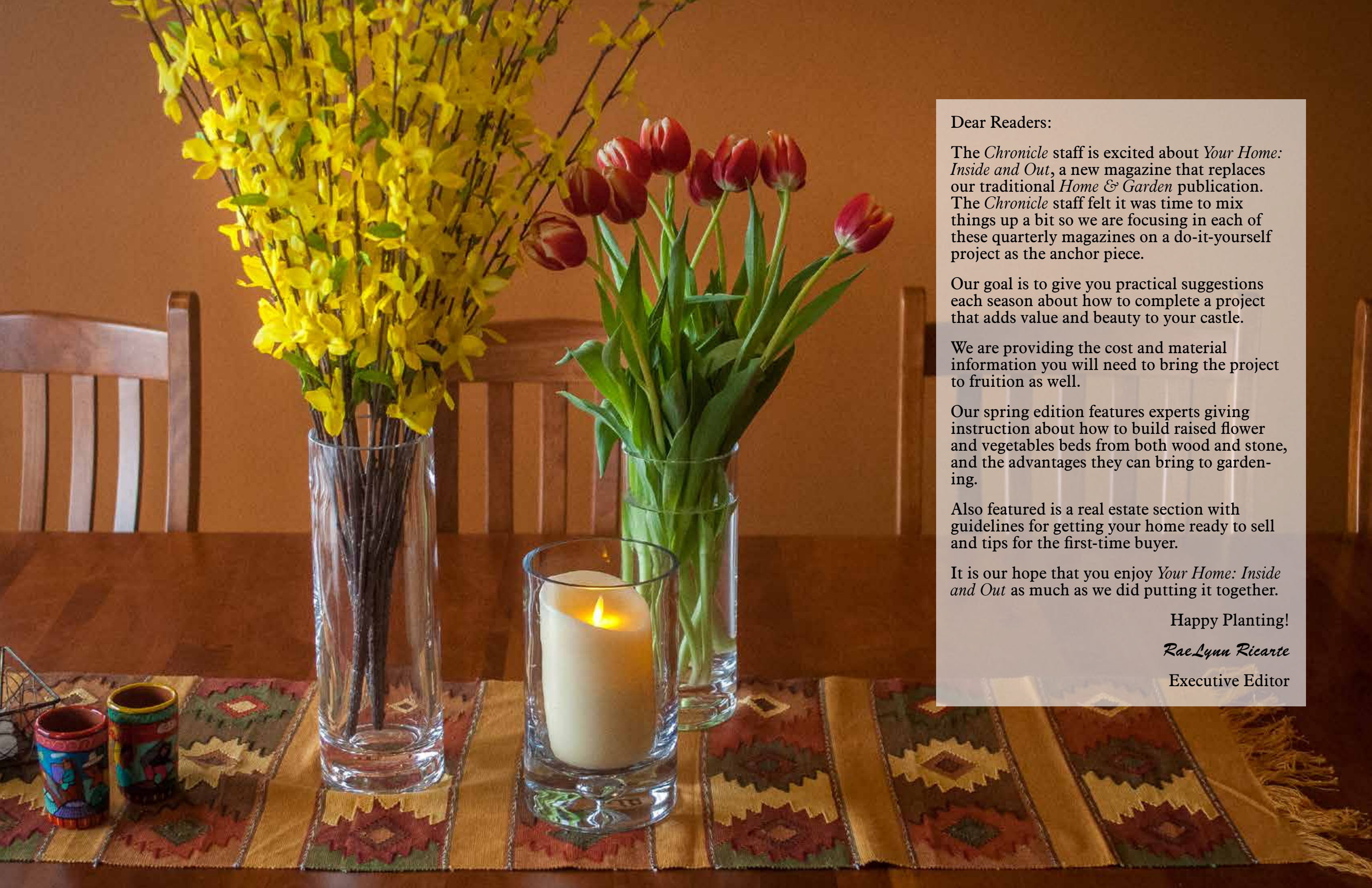
FLOWER BULBS
Perennial blooms

**HOME PROJECTS
TO AVOID**

DIY FEATURE

Build raised flower beds





Dear Readers:

The *Chronicle* staff is excited about *Your Home: Inside and Out*, a new magazine that replaces our traditional *Home & Garden* publication. The *Chronicle* staff felt it was time to mix things up a bit so we are focusing in each of these quarterly magazines on a do-it-yourself project as the anchor piece.

Our goal is to give you practical suggestions each season about how to complete a project that adds value and beauty to your castle.

We are providing the cost and material information you will need to bring the project to fruition as well.

Our spring edition features experts giving instruction about how to build raised flower and vegetables beds from both wood and stone, and the advantages they can bring to gardening.

Also featured is a real estate section with guidelines for getting your home ready to sell and tips for the first-time buyer.

It is our hope that you enjoy *Your Home: Inside and Out* as much as we did putting it together.

Happy Planting!

RaeLynn Ricarte

Executive Editor



Chris Campanella, a pro sales representative for Tum-A-Lum Lumber in The Dalles, shows the size of wood needed to complete a 3-foot by 6-foot raised flower or vegetable bed. He outlined how the project should be built and provided costs to get the job done with kiln-dried fir, cedar or treated side rails in a time period dependent upon a person's skill level.

RaeLynn Ricarte photo

Boxing in the blooms

By RaeLynn Ricarte

There are many advantages to a raised flower, vegetable or herb bed and building one can be undertaken with relative ease, says Chris Campanella of Tum-A-Lum Lumber in The Dalles.

"These things aren't very difficult to put together – anyone with a few tools can do it," he said.

Campanella, a pro sales representative at the 240 Terminal Avenue business, said lumber can even be cut to size if that makes building a raised bed easier for customers.

A raised bed is a good option for these reasons:

- If your yields are disappointing due to rocky or shallow soil, the bed can be filled with a rich, loamy soil that maximizes growth and provides good drainage, as well as protection from pests.
- Soil in the bed is not compacted from human feet, so it is easier for plant roots to spread out.
- Warmer soil earlier and longer during the growing season increases the growth of plants.
- Nutrients and moisture can be customized to meet the needs of plants, making for a good yield.
- Senior citizens and people with mobility issues can dig easily in raised beds without stooping.
- There are less weeds in a raised

bed and "invaders" are easier to pull.

- If you have a small yard, a raised bed will allow you to grow plants with more efficiency in less space.
- Yard maintenance can be cut back by building beds side-by-side with room to walk between them and laying mulch, brick or stone.

Lumber, plastic, railroad ties, bricks, rocks and synthetic wood are all options that can be used for raised beds, although Campanella said lumber is generally the easiest and most efficient method.

Before you get started, he said the ground where you want the bed should be levelled if you are concerned about aesthetics. To guard against rot where the wood meets the

ground, Campanella said people can dig a shallow trench and lay down 2-inches of gravel in the measured space.

He said assembling the bed itself is a matter of piecing the sides together with timber screws, adding a cap (optional) and then filling it with soil.

"It's a pretty cut and dried project," he said. "People can bring their plans in and we can help them get everything together that they will need."

He said kiln-dried fir will last three to five years, cedar for five to eight years and treated lumber for 15 to 25, although he does not recommend the last option for vegetables due to residual chemicals in the wood.

To build a 3-foot by 6-foot bed that is 16-inches tall, he said the cost, including screws (better than nails, which can work loose) will be \$77.87 with kiln-dried lumber, nearly \$116 with treated and about \$185 with cedar.

Lumber should be cut with a handsaw or, for greater ease a circular saw, before getting started to ensure the building process moves along quickly, said Campanella.

In addition, people should make sure they have a tape measure, drill and safety glasses to protect their eyes from wood debris while cutting.

He recommends that people who are novices at construction don't worry about mitering the corners of the box.

Instead, they can bring the side rails of 2x6 lumber to the edges of the four upright end pieces (4x4) and secure them with two bronze exterior screws, which will not rust.

Boards that make up the walls of the bed will butt against one another end-to-side at the corners.

Screws should be placed to create a straight descending line to give the box a better look.

The cap on the box is also made of 2x6 pieces laid on top of the 4X4s. A miter saw can give the corners a more polished appearance.

Deck stain can be used to protect the wood or it can be left alone, which will soon give it a more



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Planting in a raised garden bed is easy given that the soil is usually loamy and free of rocks and weeds. The wooden boxes work well for the elderly and other people who have difficulty stooping. *Contributed photos*

weathered look.

"People are welcome to stop in and ask for pointers and tips before they get started," said Campanella.

Although he can build a raised bed in about 20 minutes, Campanella said it will take longer for someone not used to working with wood.

"The time it takes just depends on the skill level," he said.

If someone wants to install a light hoop frame over the bed to create a mini-greenhouse, he said there is an additional cost of about \$23.49.

"I don't know that you want to do that in a warmer climate, but it's a pretty easy addition," he said.

Campanella said 1-inch PVC pipe cut into 8-inch supports can be

inserted into the ground at each corner of the box, and then secured to the structure with galvanized pipe straps. The supports should be placed every 12-16 inches inside the wooden bed.

The hoop frames are made from ½-inch PVC tubing, which is flexible enough to bend into a curve. These pieces should be six-feet in length.

Fit the ends of the smaller PCV pieces in the support on one side of the box and bend them to fit into the support directly opposite.

"This is going to be a little challenging because the pipe is not being used for its intended purpose — it wants to be straight," said Campanella.



Cover the structure with plastic, which needs to be ventilated as the weather warms to avoid over-heating plants.

The plastic should be stapled to the inside of the wooden box, not the outside.

"It's going to be a little more difficult to water with the plastic covering but it will work," said Campanella.

If Tum-A-Lum creates a kit of wood for the raised bed, there is a 50 cent per cut charge, he said.

"Sometimes, it is just easier for people who don't have all the tools to go home with everything they need ready to accomplish the task," he said.

For more information, he can be reached at 541-296-5414.



By Dean Fosdick

Daffodils and tulips are almost certain to bloom each spring, but even they can have a bad season.

Perennial bulbs need a long dormancy period after they finish flowering — a chance to regenerate. Without that, they're likely to be colorless the following year, or what horticulturists call "blind" plants.

Even after the plants have finished blooming and dropping their petals, they are actively photosynthesizing, said Chris-

tian Curless, a spokesman for Colorblends, a bulb company in Bridgeport, Connecticut.

"Leave them alone until the foliage is yellowed and withered," Curless said. "Be sensitive to how much sunlight each needs," Curless said. "Fill the space but leave breathing room," he said.

Other things to consider if foliage develops but the blooms don't follow:

• **Timing.** Maybe you're planting too early or too late for spring-blooming bulbs. Plant too early and they're susceptible to disease. Plant too late and

they may not have enough time to develop.

• **Depth.** Perhaps you're not planting the bulbs deep enough. Bulbs should be placed 2 to 3 times their height into the soil.

• **Growing conditions.** If leaves and stems don't appear, then dig down and check the bulbs. It's possible they rotted because the ground was too wet. Find areas with better drainage for the next batch of bulbs you plant.

• **Massing.** "If the leaves are small, the bulbs may have to be divided," said Sandra Mason, an extension horticulturist with the University of Illinois. "After a time, they get so tight in there that they're competing for food and have no space."

• **Predation.** If the bulbs don't sprout, it may be because voles or squirrels ate them, Mason said. There are no wild-life-proof bulbs but some — like daffodils — are more distasteful to foraging wildlife than others.

Unseasonable freeze-thaw cycles also hinder bulbs.

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Ring around the posies

By Raelynn Ricarte

People who might be challenged to build a wooden raised flower bed have another option that Lynn Jones, lawn and garden manager at Sawyer's True Value, believes is just as useful and can be more decorative.

Manor Stone, a 6-inch by 6-inch concrete block with a tapered side, lends itself to a circular raised bed and only has to be fitted in place, she said.

"I don't recommend that you build the raised bed around a tree because the roots will soak up the moisture and too much soil over the roots can smother them," she said.

Jones said some people assemble the stones around a standing lantern or a mailbox to add greenery as an accent touch. Others use the raised bed to highlight a profusion of blooms or for the practical purpose

Lynn Jones, shown in picture above, walks people through the steps needed to build a circular raised bed out of Manor Stone.

Raelynn Ricarte photo and contributed image

of gaining more yield from vegetables grown in enriched soil.

"You can get more plants in the bed because there is no need for a walking area," she said.

Each Manor Stone costs \$3.49 and Jones said it will take 68 blocks (\$76.78) to build a circle with a circumference of 22 feet that is 16 inches high.

"Twelves inches of soil is needed to grow most plants so this is a good height," she said.

Before laying the blocks, she advises people to remove sod where the raised bed will sit, or kill the grass with Roundup to prevent it growing through the soil later. Although the ground does not have to be level, she said doing so creates a more polished look.

It will take about seven days for the grass to die if Roundup is applied, said Jones, so people should plan ahead before building.

Laying a weed barrier will also help prevent unwanted "visitors" from springing up later. The cost is \$9.49 for a 25-foot roll, which will accommodate a double layer for the Manor Stone project.

"You don't want to end up with grass and weeds coming through once you have gone to all that work," said Jones.

When the stones have been laid out in a rough pattern, she said people wanting a perfect circle can pick a center point and insert a stake with string tied to it that has been measured to reach the outer edge. The string can be stretched to

determine where each block should be placed.

"I think you could have this built in three hours with one person and in two hours or less with two people," she said.

Sawyer's sells bags of enriched soil for raised beds, which includes kelp, poultry manure, bat guano, and peat most to retain moisture, among other ingredients.

The cost is \$12.99 for 3 cubic feet of dirt and Jones estimates it will take 19 bags (\$246.81) for the Manor Stone project.

"Everything I would add into soil is in that one," she said. "You can mix this half and half with regular dirt if you want to keep the cost down."

If the cost of Manor Stone seems too steep, Jones

said square cinder blocks, which measure 8-inches wide, 8-inches deep and 16-inches long, can be substituted to make a box-shaped bed at \$1.80 each. Also available at Sawyer's is the "Big Bag Bed" that costs \$40 and is made of a special fabric. It has a \$5-inch diameter with 12-inch walls and will last for three to five years.

"It's not as attractive but it's functional," said Jones.

She said people can bring plans for a raised bed, or any garden project, to Sawyer's and she will help them make variations as needed.

Sawyers is located at 500 E. Third Street in The Dalles and is open from 7:30 a.m. to 7 p.m. Monday through Friday, 8 a.m. to 6 p.m. Saturday and from 9 a.m. to 5 p.m. Sunday.

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HELPING YOUR CHILD BUY A HOME



Are you considering helping your child buy their first home? Here are a few ways you can make it happen.

- 1. Help with the down payment**
Gifting a portion or total of the initial down payment is a great way to help your child buy a home, as long as you can afford it.
- 2. Become a co-owner**
This option can be a bit more complicated if you're already a homeowner. Once sold, you'll have to pay capital tax gains on your child's house if it's considered your secondary residence.
- 3. Co-sign the mortgage**
Qualifying for a loan can be a big hurdle for many first-time buyers, so it's quite common for parents to add their names to their child's mortgage. Know that you become equally responsible for the debt, so this might not be the best option if your child doesn't have a stable income or has difficulty managing his or her finances.

A word of advice: helping your child purchase a home is a big investment, so take the time to weigh your options and finances before committing to anything.



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First-time homebuyer CHECKLIST

Are you ready to buy your first home?

Shopping for your first home (or planning to have it built) is one of life’s biggest and most exciting undertakings. Having your very own place lets you experience the freedom of no longer paying rent, the joys of redecorating as you see fit and the pleasures of entertaining in your own backyard—all thanks to an investment that could pay off in the long run. Ready to become a homeowner? Here are some tips to guide you through the process.

Building a new house

If you’ve decided to have the house of your dreams built, or to build most of it yourself, you need to:

- Establish your budget
- Get a mortgage loan
- Purchase land in an area you like
- Obtain all required building permits from your local government office
- Have your blueprints drawn up by an architect
- Sign an agreement with a building contractor
- Hire a lawyer or notary
- Purchase a comprehensive insurance policy

Finding help

Unless you’re extremely versatile and plan on doing everything yourself — which is quite the stretch — you’ll need to rely on the expertise of various tradespeople and specialists throughout the project.

Building your first home will require pros from the following fields, to name only some of them:

- Excavation
- Plumbing
- Electricity
- Ventilation
- Carpentry
- Insulation

- Roofing
- Masonry
- Window and door installation
- Landscaping
- Drywall installation and finishing
- Painting
- Staircase building

Avoid surprises

Avoid unpleasant surprises by doing business with companies that are recognized by a legitimate building or homebuilder’s association.

Ask for references from your family, friends, colleagues and neighbors: word of mouth can help you find a trustworthy builder.

Beware

A word of advice: if you’re offered a discount on “under-the-table” (i.e. undeclared) work, never, ever accept it. Not only are such transactions illegal, but work that’s done off the books can’t be guaranteed. That means that if it’s not done correctly, your only option is to start over with another company — a hefty price to pay for an attempt to save a few dollars.

Purchasing an existing home

Before you head out in search of the house that will sweep you off your feet, make an appointment with a mortgage broker to check your loan admissibility.

Then, pinpoint potentially interesting neighborhoods by considering what elements are important to you, such as proximity to parks, access to major highways, presence of young families and so on.

Finally, drive around those neighborhoods and spot the “for sale” signs!

Hire a broker

Make your research more efficient by hiring a real estate broker to find houses that meet your criteria and to set up showings at your convenience.

He or she will also be able to answer any questions you may have about buying property.

The more knowledge you have, the less stressful the process should be!

Making an offer

Once you have your heart set on a house, you can move on to the next step: making an offer to purchase.

Your offer should be contingent upon an inspection of the building.

The prepurchase home inspection



will bring to light any major defects that could be detrimental to the property’s function, comfort, value or safety.

If the inspection results are satisfactory, you can get back to your offer knowing that you’ve done your due diligence. Once you come to an agreement with the seller, all that’s left is to make it official with a lawyer or notary. Congratulations on your new home!

Moving

Contact a reputable moving company as soon as you find out when you’ll finally have the keys to your new home.

If you need to temporarily store some of your belongings, look for a storage facility that’s well lit, adequately ventilated and securely monitored.

Mortgage insurance

Don’t forget to get mortgage insurance — it could save you a lot of headache in the event of an emergency or mishap.



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Four renovation projects to avoid when planning to sell your home

When putting your house on the market, some remodeling projects can allow you to increase your asking price and make your home sell faster.

Updating your kitchen or bathroom will boost your property value and fetch you a 50, 75 or even 100 per cent return on your investment. Be careful though, because other costly renovations yield very little return and can even frighten potential buyers away.

- 1. Paving your driveway.** The majority of middle-class buyers won't pay more for your home simply because the driveway has been recently paved. Chances are, you'll only recoup 25 per cent of the amount you paid to finish it — maybe even less.
 - 2. A pool.** You'll be lucky to get back about 15 to 20 per cent of your money if you decide to install an above-ground or in-ground pool. And remember, certain buyers will avoid visiting your home because of the insurance, repair and maintenance costs that come with a swimming pool.
 - 3. A wine cellar, home movie theatre or solarium.** Unless you have a high-end home, these add-ons won't increase the value of your property or incite buyers to visit your house. Albeit unique, these remodelling projects only target a limited number of individuals.
 - 4. A luxury garage.** Building a two- or three-car garage requires a substantial outlay, but unfortunately you'll only see roughly a 50 per cent return on your investment. This ambitious project might also potentially limit your pool of potential buyers to a cluster of car enthusiasts, collectors and mechanics.
- It's always best to use caution when renovating your home to sell it. Avoid investing staggering sums in refurbishing your property. Instead, freshen up the interior and exterior with some neutral paint and fix little holes and cracks. For a few hundred dollars, you'll be able to attract more buyers and get the most out of your investment.



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