

Greenhouse

Continued from D1

- Where should the greenhouse be located? Do I have a sunny location? Are there trees close to a possible site? Is the location close to the house? Would water and power be easily available?

- What type of accessories will be needed?

If your intent is to have a space for seed starting and plant propagation from cuttings, the greenhouse could be a structure consisting mainly of shelves to accommodate the filled seeding trays. You might consider designating and designing one area for potting. If you intend to grow the plants on to production you might want to consider a raised bed system to accommodate a larger soil volume.

If you have idealistic ideas of growing vegetables throughout the winter be prepared to mortgage the house and dip into what is left of the IRA. In a few short steps the \$4 summer tomato plant has turned into a \$164 winter tomato treasure.

Overwintering semi-hardy patio containers might require some pot protection but no heat as you wouldn't want to break plant dormancy. You would have to water several times during the storage period to avoid dehydration.

An 8-by-6 space may sound and look large enough on a piece of graph paper, in reality it may not be. A popular size for a hobby greenhouse is 12 feet by 8 feet.

A good exercise would be to buy some stakes and colored plastic tape to outline the dimensions at waist height. Then step inside and visualize how you would use the space.

Your greenhouse should be located where it will receive the most sunlight, ideally with a southern exposure. Could you incorporate some solar features? An important consideration should be an easy access to the house. A greenhouse can lose its appeal if you have to hike across the yard through high winds and rain. In the excitement of planning make sure you don't block a price-



Plants grow under a covered garden bed at the community garden at Discovery Park on Wednesday.

less view, but at the same time miss the opportunity to block a neighbor's ugly shed.

What were some of the points we missed investigating? We should have installed a fan system rather than using the free standing household type fan. The one problem that causes the most grief is that the greenhouse is situated fairly close to two juniper trees. The juniper roots are so invasive that every spring I have a massive job of turning the soil and pulling out roots from the foot high concrete raised beds.

We tried the year-round growing plan but the results in February and March were dismal. The plants weren't getting enough light. Economically it didn't seem feasible to add grow lights and use the gas heat to sustain growth.

A greenhouse is an investment of money and time; make sure your greenhouse will fulfill your specific need and expectation. Don't let it become a repository for outdated garden chemicals or plastic containers you will never use. Taking the time to do some size and site planning will keep you from having the "whoops" conversation later.

Niki Jabbar, author and monthly garden column writer for Horticulture magazine proves there are alternatives to growing in a greenhouse. Jabbar is noted for her year-round gardening techniques in

cold frames, plus low and high polytunnels, also called hoop-houses. The best part of her story is that Jabbar gardens in Halifax, Nova Scotia. Her latest book, "Growing Under Cover" is on my shopping list.

Jabbar's writings inspire me to either try new techniques and to revisit container gardening. Carrots in a pot, why not? As long as the container is deep enough for a long variety, or if the container is short, choose a short variety. Even corn has been developed to produce in a container.

Discovery Park Community Garden, located on Discovery Park Drive is an excellent example of raised bed cloche gardening. Assignment of available beds is done by lottery every April.

The cloche protects, and extends the growing season and harvest.

The raised bed structure also presents the opportunity to grow short-term varieties of tomatoes, peppers and melons. The program is under the management of the OSU Master Gardener Volunteers with support from Bend Park & Recreation District.

It is still early enough in the season to do some experimenting with a new technique, maybe a simple cold frame using cinder blocks and discarded windows. Or maybe a container of carrots.

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Thinking about a Peloton or trampoline?

BY LAURA DAILY

Special to The Washington Post
Did you recently receive a letter from your county's assessment office? You know the one. It lists your home's estimated market value so you can (gulp) prepare yourself for your property taxes. Whether your home increased or decreased in value, this may be a good time to also review your homeowners insurance policy.

Though your coverage may have kept pace with the cost to rebuild in case of a total loss, have you made any upgrades or purchases, such as an aboveground pool or trampoline, since you last chatted with your agent? Sure, these purchases seemed like good ideas at the time, making your home more livable or your backyard more suited to socializing, but they can also lead to higher homeowners insurance costs.

People assume that their policy covers everything, but it has its limits, says Carole Walker, executive director of the Rocky Mountain Insurance Information Association. "You need to know what is covered and what is not, because it can come back to haunt you," she says.

Insurance rates are based on a home's replacement cost — the amount it would cost to rebuild your house in case of a total loss. A policy also covers the contents of your home and provides liability protection against claims, should someone be injured on your property.

Before you take steps to improve your home or add a "fun" element, such as a fabulous "she shed," consider how doing so could affect

Insurance help

Looking for more helpful advice? The Insurance Information Institute has a number of consumer-friendly articles and videos on its website, iii.org, including one called "What is covered by standard homeowners insurance?"

you financially. This type of upgrade, Walker says, is "not necessarily a bad idea. It just may have financial consequences."

What you don't want to do is keep your insurer in the dark, says Michael Barry, spokesperson for the Insurance Information Institute. "Insurers look favorably on homeowners who proactively reduce risks on their property and let them know in advance of any major purchases or improvements," he says.

There are three types of increases that your purchases might trigger.

1. Replacement cost

Any home extension, such as an additional bedroom, entertainment center, backyard kitchen, screened porch or finished basement, is going to add to your home's value, because it expands your usable square footage, Barry says. Outdoor structures, like a large, finished deck or a tricked-out shed, are viewed the same way as additional bedrooms when it comes to increasing coverage.

The same goes for those major home improvements, such as replacing carpet with hardwood floors or laminate countertops with granite. Remember: If it was expensive to

build, it's going to be expensive to rebuild in case of a loss. Policyholders who find themselves underinsured could face out-of-pocket costs.

2. Contents coverage

According to Kenton Brine, president of the NW Insurance Council, the more money you invest in an item, the more money it's going to take to replace it. Although the contents of your home are covered as a percentage of your insurance policy, you may need to increase your overall coverage or purchase a rider — extra coverage — for pricey personal possessions.

"A \$1,500 road bike may be covered, but a rad \$6,000 electric bike may not," Brine says. The same is true for high-end golf clubs, art, an ergonomic office chair, a Peloton-type exercise bike, a Pilates tower or new, sleek, chef-quality appliances, outdoor grills or firepits. A basic rider to insure that new treadmill or office equipment may cost as little as \$25.

3. Liability

Big purchases to entertain yourself and your family are the ones that can make your home riskier in the eyes of insurers. Insurance companies call such purchases an "attractive nuisance," meaning you have something that could entice children (and adults) into entering your property. If people are injured, you can be sued, even if they gained access to the equipment without your permission. Think swimming pools, trampolines, treehouses, playground equipment, archery ranges, homemade ice rinks or skate parks, a waterfront floating dock with a slide or even a serene koi pond.

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