



**OBSERVATIONS FROM THE DESK OF  
ALICE OLDFORD**

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**Need a referral? Please give me a call.**



**Owning a home is a keystone of wealth — both  
financial affluence and emotional security.**

*Suze Orman*

**Buying is Cheaper than Renting**

After factoring all cost components including transaction costs, taxes, and opportunity costs, Trulia found buying a home is 44 percent cheaper than renting. Trulia's chief economist Jed Koljo said "Although buying a home is still cheaper than renting, the gap is closing. In 2013, home prices should rise faster than rents, and mortgage rates are likely to rise in the next year as the economy improves. By next year, buying could be more expensive than renting in some housing markets, even for people with the best credit."

**Sellers who delay may miss out**

According to Redfin CEO Glenn Kelman "If you're selling one house just to move up to another, it does you no good to wait for prices to rise — the price of the move-up home will increase faster than the price of the place you're leaving behind." In addition, mortgage rates are expected to rise in the next year according to the Mortgage Bankers Association, which will increase the costs of financing your next home.



**Home and Business in SW Florida?**

It all starts during a winter vacation. First, you're looking for a 2nd home, then an idea bursts: why not go into business here? A number of Minnesotans did just that in Naples. Networking with snowbirds is a big benefit to business. For other professionals working remotely has proved relatively seamless. Residency in Florida also offers an attractive tax climate since there is no personal income tax. Just live in FL for 6 mos. + 1 day each year.



**Live your dream now!**

## National Association of Realtors survey says:

Many factors can influence the home choices buyers make.

- The typical buyer purchased a home with 3 bedrooms and 2 full bathrooms.
- 78% of all buyers purchased a home with a garage.

Most important home features:

- Central air conditioning
- Walk-in closet in the master bedroom
- Cable or satellite TV and internet ready
- Master bathroom
- Eat-in kitchen

Valuable information to share with your Realtor are your must-haves + wish list.

**Still time to  
donate**



**Dream BIG! Hope BIG! Relay BIG!**

**April 12 & 13, 2013**

**Lee County Sports Complex**

**Be part of this important work — join the team,  
donate, attend a fund raiser — something for  
everyone**

Check out my Relay website:

**[http://main.acevents.org/site/TR?  
fr\\_id=49915&pg=personal&px=6576736](http://main.acevents.org/site/TR?fr_id=49915&pg=personal&px=6576736)**

**It seems like spring has finally arrived, and I read an article about container gardening, which I've attached for your interest. Time to get outside and enjoy.**



## 10 Foolproof Vegetables for Container Gardening

By: [Danielle Beurteaux](#) Published: May 11, 2012

Want fresh veggies but don't have a back 40, the time, or the know-how for a full-size vegetable plot? Container vegetable gardening is the answer.

### Top reasons to grow veggies in containers

- minimal space needed
- hardly any weeds
- no back strain
- watering is easy
- growing your own food saves money

Mary Moss-Sprague, master gardener and author of *Stand Up and Garden* (Countryman Press, 2012), grows all her vegetables in containers after a disease ran rampant through her garden soil and decimated her tomato plants -- a non-problem with containers because they don't share soil. "I'm never going back to growing things in the ground," she says.

### Tips for container gardening

**Containers:** Any container will do, as long as it's deep enough for the plant (check the seed packet). Just drill ½-inch drainage holes in the bottom.

Moss-Sprague suggests snagging 5-gallon food buckets from your grocery store or deli, or asking your neighborhood garden center for 5- to 7-gallon grower's pots — both are free. Before using, wash out the container with a gallon of water mixed with a cup of chlorine bleach to kill off any lingering bacteria.

**Soil:** All-purpose soil is pretty goof-proof. But don't use topsoil -- it won't work because it doesn't have the required nutrients.

**Plants:** Read instructions on the seedling or seed packet first. The same rules for sun, watering, space, and hardiness zones apply to container vegetables.

### Top 10 container vegetables

**1. Tomatoes:** All kinds do well in pots. Try grape and cherry varieties for easy growing -- their small size makes them easy to handle. Put up a trellis because they love to climb.

- Pros: Growing them in containers makes them a snap to water because it's easier to get under their leaves; cherry tomatoes produce quickly.
- Cons: Don't seed directly in container -- young tomato plants need specific growing conditions to get started, which can be tricky; buy seedlings instead.

**2. Peppers:** Bell and chili peppers are good container contenders. Peppers can be picky when starting out, so plant seedlings instead of seeds.

- Pros: Red mini bell peppers are quick producers -- about 2 months until they're ready to eat.
- Cons: You'll need some patience -- regular peppers take up to 3 months to mature.

**3. Lettuce:** Any kind of lettuce will grow in pots. You can seed directly in the pot.

- Pros: Huge selection to choose from, and you can plant different varieties in the same container — a beautiful look.
- Cons: They need full sun — you might have to move your containers around to ensure good exposure.

**4. Spinach:** All different varieties really thrive in containers. Scatter the seeds and thin them out as they grow.

- Pros: You can trim off the leaves when you want them and they'll just keep growing more.
- Cons: Good drainage is really important for spinach; it prefers sunny days and cool nights.

**5. Radishes:** French Breakfast, White Icicle, and Short Cherry Bell are three varieties to try. Plant 1 to 2 inches between, and thin as they grow.

- Pros: Super quick! About 25 days and they're ready to crunch.
- Cons: They don't like heat -- if you live in a hot zone, look for varieties that are heat-resistant, or grow in the spring and fall.

**6. Green onions:** Very pretty and very easy to grow.

- Pros: They don't take much room and are easy to manage -- they like sun, but be sure to wait until the danger of frost has passed before planting.
- Cons: They take a couple of months until they're ready.

**7. Carrots:** Any type of carrot will work in containers -- when they're ready to harvest, soak the container with water first to making pulling easier.

- Pros: There are many types to choose from; "kaleidoscope" mixes come with a variety of flavors and beautiful colors.
- Cons: Some will take up to 80 days until they're ready; if you're an impatient gardener, look for quick-maturing types, such as Touchon and Little Finger.

**8. Swiss chard:** Seed directly in your container and trim leaves as needed — they'll continue to produce. Chard is tastiest when it's young.

- Pros: Very durable plant that tolerates warmth.
- Cons: Getting your kids to eat it (unusual flavors).

**9. Cucumbers:** Another good plant for impatient gardeners, cukes add crunch to summer salads and sandwiches.

- Pros: Quick to germinate and quick to grow.
- Cons: They need sturdy support posts or a trellis so the plants have somewhere to climb. Or try smaller, less-heavy bush cucumbers.

**10. Green beans:** So easy to grow, you can put your kids in charge.

- Pros: Quick growers and you'll have a bumper crop if you pick regularly — they'll just keep growing more.
- Cons: Climbing beans — called pole beans — grow 5 to 6 feet, so stick to bush beans, which hit 1-2 feet on sturdy, self-supporting stems.