

Ask the Experts

*...eate a starter kitchen
types of plants would
ude? How important
l sun?*

*...alf day of sun. You
rbs, pepper, water-
toes.*

*...rate plants in my gar-
d delightful scents to
ome of my choices?*

*...the most popular
flower, the most
s of roses require
full sun, frequent
regular spraying
keep many roses*

*...bs which require
honeysuckle, but-
cs, mock orange,
a and some types
nce each of these
l different times
n, you can be as-
t-smelling garden
spring and sum-*

*...flowering peren-
avender, thyme,
nth.*

*...st fragrant plants
y must be brought
the winter. If you
fort, try a jasmine*

...den Center

*...lening has been
eased popularity
le of years. I have
rdeners who are
thing from but-
hite gardens and
resting ideas. In*

*...owever, gardens
the most popu-
it gardens, I re-
als like Catmint
r, Salvia (Sage),
), and Lilies. Not
ferful perennials
prance when they
so have aromatic
cannot forget to
ch as Lilac and
rite - the Rose
any garden!*

*...a at
Perennial Farm*

...min RT acts as an



*...of natural ointments or creams could
you recommend to protect me from mos-
quitoes and ticks?*

A: Regarding a pill to ward off mosquitoes, no I have not heard of that. For external protection, Avon Skin So Soft and Cactus Juice are great and both do not have Deet and are safe for the entire family.

- White's Pharmacy

*I'm thinking of installing an irrigation
system in my yard. For the health of my
plants, does it matter whether I am con-
nected to well water or public water? I've
heard that public water can sometimes
be treated with chlorine and other sub-
stances. Is this an issue in watering?*

A: Whether your irrigation system is supplied by well water or public water does not make too much difference to your landscape plants. Public water tends to have chlorine and fluoride but at levels that should not pose a problem to your outdoor plants. Public water also tends to have a higher pH. Check your acid-loving plants such as cam-

*...system needs to be replaced, accessibil-
ity will be an issue. How do I find out
where the septic system is before doing
all that work?*

A: There are several ways. We can flush a sensor down the toilet and go into the yard and tone it out. You can also put a camera into the waste line and visually locate the system. The last way is to manually probe for it. It's very important to locate the system before making the improvements.

- Hamptons Septic Services

*When should I consider refinancing?
I know there is a general rule to
follow in helping me make the decision,
but I can't remember what it is.*

A: To determine when to refinance, there is not a steadfast rule. People throw around so called rules such as "if you can save 1% it is worth refinancing."

However, the truth is that just about everyone is different in one way or another. People can have different loan amounts or different types of loans, such as Adjustable Rate Mortgages versus Fixed Rate Mortgages. Some people require withdrawing money from their homes for home improvements or other expenses. Others simply need to lower their payments. There are loan products that allow that to happen without actually lowering an interest rate such as interest only loans. As you can see there are a lot of factors to weigh and my best advice is to speak to one of our mortgage consultants in order to align your home loan financing with your financial goals.

*- Mark Poitras, Sales Manager
Par East*

*I'm trying to figure out how to site a
home on a piece of property I own so
that I won't need to apply for a variance.
How can a surveyor help me in deciding
where the structure should - or should
not - go?*

A: All of the towns and incorporated villages on the East End have zoning and land use ordinances that state "setback" requirements for principle buildings, accessory structures and other improvements to real property within their jurisdiction. In the case of construction of a new dwelling on an

*I want to eventually irrigate my whole
yard, but am not quite ready to do
that yet. If I start by putting irrigation
in just in my front yard where I plan
to do some landscaping, can the system
be easily added on to when I'm ready to
move to the back yard?*

A: With a little planning your new irrigation system can easily be expanded in the future. During the initial installation extra valves, wires and piping can be installed and wired into the controller. When you are ready you can tap into the pre-installed valves, etc., and expand from there. Pipes can be installed to remote garden beds and capped off until needed at a later date.

Don't forget to install "sleeves" under driveways, walkways and walls, which can make future installation more efficient and less expensive. Lastly, install a controller that has the capacity to handle your future needs.

- Dave Greene