

Prepare peonies by planting previous fall

BY ED HUTCHISON

Special to the Record-Eagle

Peonies are like puppies and potato chips — how can you not like them?

Peonies don't have a tail to wag or a crunchy taste but they offer a lot of other good stuff — rich, clear colors, deep fragrance, attractive foliage, easy maintenance, longevity and more. It's a shame more gardeners don't use them.

Peonies are at their best this month — most varieties planted in our Michigan gardens emerge from the cold soil around May 1 and quickly grow a robust stand of foliage, and by the end of the month, bear blossoms on strong, straight stems — great for garden color or bouquets to enjoy and share.

If you don't have any peonies, then this is a wonderful time to explore, learn, look and sniff — but not to plant. If you have peonies, it's a good time to do all of

these things, too, as well as providing the little care this robust perennial needs.

Potted peonies and bare-root peonies are offered for sale in the spring, but from the plant's perspective, it adapts to its surroundings better when planted in early fall. Adapting is important, as this plant can live for generations with little care and it pays to make sure it has a good home — much like a puppy.

The peony's culture is quite simple. It grows and blooms best when planted in full sun and soil that is rich, loamy and very well drained. Partial shade reduces the quality and quantity of blossoms and makes the plant more susceptible to disease.

Provide these conditions and your peony plantings will be spectacular. They are perfectly hardy in zones colder than our's.

The six weeks between Sept. 1 and Oct. 15 are ideal for planting, moving and

dividing. The soil is warm and the weather mellow and the roots have time to establish before cold weather arrives.

It's a good idea to test the soil pH before establishing a peony planting. Peonies can deal with some acidity but not at levels below 6.0. It's a good idea to always check soil pH before beginning a new garden or lawn. This is easily done with inexpensive kits available most places where lawn and garden products are sold.

If soil pH is out of kilter (too high or too low) for the plants being grown, the nutrients in the soil they need is not available to them. You can fertilize all you want but the plants simply cannot take it up. It can be a very frustrating experience for you and your plants. So, check and correct as needed.

Soil prep, aside from pH, is really important — again, keeping in mind this is a very long-lived perennial. Plants

should be spaced about four feet apart. The hole for each should be dug about two feet across and deep.

Sounds huge, but this is important. Replace the soil in the bottom 12 inches with good garden loam. It helps to amend the soil with either bone meal or superphosphate — each of which is readily available at garden centers. Add bonemeal at the rate of one and one-half cups to each bushel of soil replaced or superphosphate at the rate of one-half cup per bushel. Either material should be mixed in the soil very well and used in the bottom half of the hole.

If there is a tricky part to planting the peony root it is this: The root must be placed in the hole with the top of the eyes (they look like potato sprouts) two inches or a tad less from ground level when all the earth is backfilled. Take your time to do this as correct depth is really important — too deep and the plant



Photo/Ed Hutchison

Peonies.

won't flower well, if at all.

The hole should be backfilled, leveled and compacted gently — and watered well. For the first season, mulch over the new planting after the ground freezes. This helps prevent the root from being heaved from the soil during freeze-thaw cycles.

In the spring, after shoots are about eight inches tall, provide support for the entire plant — with stakes

and ties that won't cut into the stems or a peony wire hoop. The foliage does not need support but the flowers often do. Our weather is such that we usually get rain about the time peonies bloom and the weight of the flower and the rain can spoil the blossom — unless the plants are staked.

Ed Hutchison is a freelance writer from Midland.

Valuable goods: Insurance available for renters too

BY DAVID BRADLEY

The Associated Press

Suppose the tenant above your apartment left the bathtub running. The overflow cascaded down into your unit. Your couch, carpet, and TV are waterlogged and ruined.

So, how does all the mess get paid for?

You're in luck if the guilty occupant has renter's insurance. But if they — and you aren't covered, both sides will likely foot the bill. And that's the rub: few renters are insured for just such a catastrophe.

Fewer than 20 percent of renters are estimated to possess this specialized insurance. Why? According to one

insurance executive, renters often think they don't own enough property or they assume calamities are a landlord's problem. Such assumptions can hurt you directly in the pocketbook. But the fine print in many leases excuses owners from virtually any sort of responsibility.

"People find out the hard way and then it's too late," said Kevin Loyet of The Dana Company, a property insurer. "You need to be prepared for a worst-case scenario because it can happen."

A close relative to homeowner's coverage, renter's insurance protects in two ways. The primary mission is to insure you and your

belongings from theft or damage. Secondly, you're sheltered from liability or lawsuits for problems you cause.

Property amounts covered by renter policies are minuscule compared to homeowner's insurance. Typical coverage is \$20,000 to \$30,000 worth of loss or damage, plus \$300,000 in liability coverage. The cost: about \$12 per month. Policies can start as low as \$15,000 in property value.

While these insured amounts may seem astronomical if not irrelevant to most young renters, Loyet says tenants amass goods and property at a surprisingly rapid clip.

"If everything burns up

tomorrow in a fire, you don't realize how much stuff you build up over time, like a wardrobe. It's amazing how much stuff people accumulate," Loyet said.

It's all too easy, he says, to underestimate by 30 percent or more the replacement value of clothing and everyday items.

Look for policies offering full replacement value. Loyet notes that as some items plunge in retail price, notably computers and big screen TVs, the replacement cost will be below what was originally paid for the product.

Thieves target a relatively short list of possessions easily carried off and equally

easy to "fence." At the top of the list are guns, jewelry and watches. In insurance parlance, theft and damage are considered "perils."

But it's the policy fine print that trips up many renters. Most policies limit coverage such as \$1,000 on cash, \$5,000 on securities and \$2,500 for firearms. "Mysterious disappearance" such as the loss of a ring or a gemstone may also not be reimbursed.

If you own particularly valuable items you should "schedule" those items separately within your policy. Loyet says additional jewelry coverage is \$8.50 per \$1,000 in value.

Be prepared to prove ownership of items stolen, dam-

aged or lost. "Insurance companies will only pay what you can document," Loyet said.

Thus, a videotape record or item-by-item audit of personal property is a must. While the big items are easily tabulated, it's all the small items that elude the renter's memory. Loyet estimates at least 30 percent of plates and saucers, photo frames and other assorted knick-knacks are routinely overlooked.

If you are victimized by theft or damage, file a police report at the same time you contact your agent. This is where the paper trail and scheduling of personal property comes in handy: some insurers will pay documented claims in 10 days or less.

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