



Photos by Larry Lederman/The Monacelli Press via AP

These gardens are featured in the book "Garden Portraits: Experiences of Natural Beauty," by Larry Lederman.

Colder months can be perfect time to photograph gardens

By Katherine Roth
Associated Press

NEW YORK — The coronavirus has led more people to spend time outdoors, and many find themselves walking the same paths and gazing at the same trees or shrubs day after day.

Author and self-taught landscape photographer Larry Lederman suggests looking at your surroundings anew by turning a camera on them. Fall and winter, he says, are the perfect time to take up landscape photography.

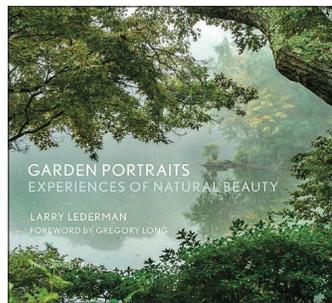
There's the gorgeous fall foliage but also the beauty of the bare trees and their shapes. Lederman says to start photographing now and then watch the year-round transformation of the landscape.

His new book, "Garden Portraits: Experiences of Natural Beauty" (The Monacelli Press), examines 16 East Coast gardens throughout the seasons, offering inspiration for novice landscape photographers.

"There's something to be said for shifting one's focus toward landscapes, particularly trees, many of which are at their most beautiful in the fall," says Gregory Long, who was president of the New York Botanical Garden for more than 25 years and wrote the book's foreword.

That shift in autumn is "liberating," Long says, "particularly when the focus is not so much on hedging and weeding, but more about beautiful trees and winding paths."

Lederman started out by taking long walks through the Botanical Garden every Sunday morning, making a sort of photographic inventory of the trees.



Larry Lederman/The Monacelli Press via AP

His advice to those trying to shoot beautiful landscape photos:

1. Begin in fall or winter, and watch as the year unfolds.

To get a good sense of a garden or landscape, Lederman recommends starting to photograph it in the winter, when "everything is bare and you can see the bones of the landscape. After that, everything is a surprise," he says.

"Some gardens are truly surprising. It's like watching a wave come in. It builds up more force, and suddenly you are inundated with this burst of light and color," he says.

"Some gardens have rooms, some have paths that let you wander, guiding you in so you can contemplate, escape and wonder. My job is to see that in a way that's new and interesting, and communicates the whole aura of the space," Lederman says.

2. Practice looking, then looking again.

And again. Take your time, Lederman emphasizes.

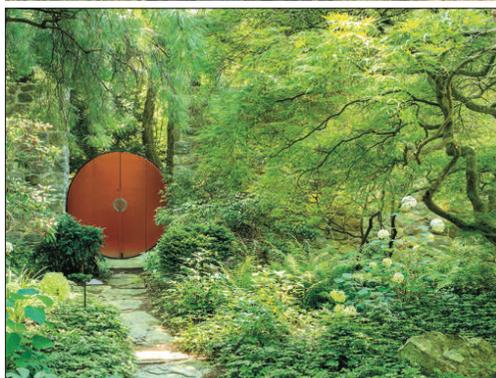
He spends two to three hours at a time in each garden, even in rain or snow, sometimes going straight from garden to garden, gear in tow, for a full day, observing lighting, shadow and composition.

"If you take photographs of your garden and you finished and say you've done it, you haven't even started," he says. "Try it again the next day, stand in a different place, and really look around and take your time. Think about where you want the sun, and what you want to emphasize, what you want to include or exclude. Then change your place again."

3. Think about composition; what do you want to include or exclude in the frame?

"The frame is everything, and your job is to fill the frame," Lederman says. It's the difference, he says, between a quick snapshot and an artistic photograph.

4. Consider order and balance, and pay attention to where your eye wanders.



"You can take pictures of a garden and it looks like a mess, just a lot of flowers or something. But that's not the art of it. The art of it is to give you a way in, and a sense of enchantment," Lederman says.

His photos tend to include a garden path, which guides the eye in, or sometimes a well-

placed stone wall.

5. Keep an eye out for the idiosyncracies and emotion of a place.

"I aim for images that capture both the quirkiness of the tree along with its inherent elegance and beauty. I'm looking for a sense of place, then I try to capture the visual qualities of it that give

you an emotional feel," Lederman says.

Reflections in a creek or pond, moss covering garden gate, an arbor or a branch leaning way over in a certain way — there's a lot to see in a great landscape, he says, even when the leaves have fallen and the colors faded.



By Liz Weston
NerdWallet

Beware high-risk homes that drive up insurance

When house hunting, the price of homeowners insurance probably isn't top of mind. But homes with hidden risks can make getting coverage difficult, expensive or both. Learning how to identify them could save you a bundle.

This could be a particularly important concern for first-time homebuyers and those moving from cities to suburban or rural areas who may not be aware of common hazards, says Jennifer Naughton, risk consulting officer for North America for Chubb, an insurance company.

Three out of 10 city dwellers told a Chubb survey in early August that they were considering moving out of the city because of the novel coronavirus outbreak. Meanwhile, the number of first-time homebuyers in the first half of 2020 rose 4% compared to a year earlier as lower interest rates made mortgages more affordable, according to Genworth Mortgage Insurance.

Where's the nearest fire hydrant?

A homeowners insurance premium can depend in part on distance to the nearest fire hydrant and fire station, Naughton says. Homes that are on narrow roads or otherwise difficult for fire trucks to access also could be more expensive to insure.

"If they have to cross over a bridge, it's not only a consideration of can a car go over that bridge, but also can a fire engine," she says.

Some homes are at such high risk of wildfires and severe weather — hurricanes, tornadoes, windstorms and hail — that private companies won't insure them. Without insurance, you can't get a mortgage, so you'd need to turn to state-run risk pools such as Beach and Windstorm Plans or Fair Access to Insurance Requirements Plans, better known as FAIR. These policies typically cost more and cover less than regular homeowners insurance.

Also, many homeowners policies in storm-prone areas have hurricane deductibles that are higher than the normal deductible, says Loretta Worters, vice president of media relations for the Insurance Information Institute, a trade group. Instead of paying the first \$500



Photos by Jeff Taylor/For The Daily

Beekeepers Tim Riggleman, left, and Doug Koch are shown with Koch's beehives in the backyard of his Winchester home.

'Happy bees are nice bees'

By Josette Keelor
The Northern Virginia Daily

As area beekeepers get ready to secure their hives for the winter, Frederick County resident Tim Riggleman said education is key to keeping honey bees safe and healthy.

Now in his second year of beekeeping, Riggleman said it's important to find good sources of information on the process, such as from experts and other local beekeepers.

"Education is first and foremost in my opinion," he said. Riggleman admittedly is an unlikely recruit to the Beekeepers of the Northern Shenandoah.

Thirty-five years ago at a family reunion, he was attacked by yellow jackets when a ball he was chasing fell into a nest. At the Emergency Room, he recalled the doctor telling his staff to count the number of stings.

"The nurse at one point said, 'Can we stop?' And he said, 'What are we up to?' and they said 200." Three decades later, when thinking about becoming a beekeeper, he understandably had reservations.

"I was a little skittish to think about doing this," he said. After talking with fellow Frederick County beekeeper Doug Koch, Riggleman said he took the chance.

"People are scared to death of bees," Riggleman said. "I understand; they sting, they hurt. Some people are allergic, severely allergic. But the honeybee is not like a yellowjacket, a wasp or a hornet. They're pretty docile. ... They don't come flying out to attack you."

In the last two years, he said, he's been stung about six times, and every time he figures it was his fault. "I moved too fast, I pinched one," he said. Koch agreed: "They're not going to bother you if one's



Beekeepers Doug Koch, left, and Tim Riggleman examine beehive frames.



Honeybees fill a hive frame in the back yard of Doug Koch.

just flying around you."

Bees are very particular to temperature and weather, Koch said. "They don't like wind, they don't like rain. They're kind of fair weather," he said. During the warmer months, they collect pollen and nectar from flowers to feed their colony. As the

food is passed from bee to bee, they produce honey, which is stored in the hive to use as needed. If the hive doesn't have enough honey during dry or cold months, the bees can starve. As beekeepers harvest honey from the hives, they'll leave enough for the bees to use during the winter, sometimes adding

more depending on how the hive is faring. The importance of honey bees is unparalleled, Koch said. Not only do they pollinate flowers as they fly from one to another collecting food, but their numbers are essential to keep hives healthy. "One honeybee will only produce 1/12 of a teaspoon [of honey]

in its lifetime," Koch said. "Twelve bees equals a teaspoon of honey."

There's usually 40,000 to 60,000 honey bees at a time in a hive, he said, or maybe fewer during the winter.

The website [sciencing.com](http://sciencing.com/life-span-honey-bee-6573678.html) gives details into the life of honey bees at sciencing.com/life-span-honey-bee-6573678.html

A bee colony is an extremely organized, sophisticated society made up of three castes or categories, the website states — a single fertile queen bee, hundreds of male drone bees and thousands of sterile female worker bees.

"A bee's caste, as well as the time of year in which it was born, affects its lifespan. Summer workers have the shortest honey bee lifespan, while the queen bee outlives both other castes," the website states.

If a hive gets too big, Koch said beekeepers might split it in two, especially if they can bring in or buy another queen bee. If a hive doesn't have a queen because



Jeff Taylor/For The Daily

Honeybees swarm in a bush in the front yard of a Roberts Street home in Winchester.

Bees

Continued from B9

it died or left with a swarm (a large part of the colony), the colony can make another queen from one of the larvae while feeding it a honey bee secretion called royal jelly.

Swarms are more common during the spring, he said, though he recently responded to a call about a swarm in downtown Winchester.

Riggelman said he built up his hives from two to five colonies early this season after receiving some phone calls about swarms around the area.

The Beekeepers of the Northern Shenandoah has about 200 members, Koch said, but it's always looking for more.

Bees are essential to pollinating other plants and keeping most crops growing.

Many beekeepers harvest enough honey to give extra jars as

gifts or sell them to local farm markets, and Koch said when it comes to honey sellers, there's no such thing as too many.

Encouraging others to get in on the game, Riggelman said he's gotten so used to working with bees, and they're so accustomed to him, that he often doesn't even wear his protective glove while in the hives for routine maintenance or to retrieve honey.

"I think they can learn to get to know you; they work from pheromone scents. I think that they know me, and I talk to them all the time."

On a recent overcast day following several days of rain, he said his bees weren't their usual happy selves.

Looking in the third hive, "I got lit up twice," he said. "You could just tell their temperament."

For more information, visit <http://www.valleybees.online/>.

Contact Joette Keelor at jkeelor@nvdaily.com.

Best time to plant a tree? Probably now

By Lee Reich
Associated Press

Planting a tree is one of the best things you can do to help the planet, and these days it's gotten easier. There's a better understanding now of what trees need, including when they should generally be planted (the fall).

Why plant trees? It's well-known that trees mitigate global warming by taking in and storing carbon dioxide. Their shade can cool things down in summer. As windbreaks, they can slow heat loss. Their beauty and delicious fruits and nuts are other perks.

Experts used to recommend planting trees in spring. But that's changed for most species.

With spring planting, there's a danger that stems can start to grow before the roots are established in the ground. Fall planting helps avoid that. Stems can't grow until they have experienced a winter's worth of cold. Roots, on the other hand, grow whenever the soil temperature is above about 40 degrees, so they can still make use of summer's lingering heat in the ground.

Best planting techniques are also easiest

Smaller nursery trees establish more quickly in their new homes than larger ones, and usually outgrow them.

But you don't need to dig as deep as conventional wisdom has held.



Lee Reich via AP

This undated photo shows Japanese and sugar maple trees in Bryn Mawr, Pennsylvania.

New research shows that tree roots take hold best in a cone-shaped planting hole only 2 to 3 times the diameter

of the root ball, and no deeper than necessary to stand the plant at the same level as it stood at the nursery. Or higher, if a mound is needed for improved drainage. The shallow hole sets plants on a firm base of undisturbed soil that won't settle with time.

The practice of dumping gravel or some other coarse material into the bottom of the planting hole to help drain away excess water is another dated notion. What results is the opposite of what was intended. A "perched" water table

forms above the layer of gravel; it doesn't drain until the upper layer becomes saturated.

Yet another myth that can be laid to rest is the recommendation to mix plenty of compost or other organic materials into the soil from the planting hole. The idea was to create a fluffy, rich substrate for the developing roots. But if you were a young root growing in such a place, would you ever want to leave? No. Spread compost and other organic materials on top of the ground as mulch.

Pruning, staking?

No need to do a lot of work with your pruning

tools either. Myth held that the tops of newly planted trees needed pruning to balance the loss of roots that occurred during transplanting. But many trees today are sold growing in containers, so they lose no roots at transplanting.

More important is that for every kind of nursery tree, the buds on stems, especially those near the tips, produce hormones that actually stimulate root growth. In general, limit any pruning to total removal of a few stems rather than lopping back many stems.

Once a tree is in the ground, staking is the traditional next order of business — another practice needing reconsideration. Generally, don't stake a tree unless it can't support itself, if trunk movement causes the root ball to rock, or if wind might uproot the whole plant. Even then, support for any young tree should let the top move freely and allow for some wiggle of the trunk, all without causing abrasion where the tie or ties make contact. The sooner the stake or stakes are removed, the sooner the plant can develop a strong trunk and root system. With most small trees, remove stakes after one year; larger trees might require stakes left in place for two years.

Watching year-to-year growth of a relatively small, young tree is satisfying. Before you know it, the tree will appear as a bold, beautiful and useful addition to the landscape.

Risk

Continued from B9

or \$1,000 of a claim out of pocket, you may have to pay 1% to 5% of the home's value before coverage kicks in.

Talking to the neighbors and a local insurance agent can give you a better idea of what costs you might face.

Water damage is a big deal

Getting coverage for an older house with outdated wiring, heating systems or plumbing can be a challenge as well because of the risk of fire or water damage.

Burst pipes and leaky water lines are among the biggest causes of water damage, which costs insurers and homeowners billions of dollars a year.

Homebuyers may be able to lower their insurance costs by updating those systems and by installing water sensors or a whole-house monitoring system, which shuts off the water supply if a leak is detected, Naughton says. Those systems can range from \$600 to several thousand dollars, she says.

Flood risk is also a concern, Naughton says. Flooding isn't covered by regular homeowners insurance policies, and typically only homes in

the highest-risk zones are required by mortgage lenders to buy special flood policies.

But the federal government's flood maps may underestimate the risk to many properties, especially as hurricanes get stronger and bring intense rainfall along with larger storm surges.

"We're seeing coastal flooding that's going in quite a bit," Naughton says. "People who previously didn't consider flood insurance should because of the rain aspect as well as the surges."

Again, talking to the neighbors and a local insurance agent can help you assess the potential costs. You can get quotes for flood insurance from

the National Flood Insurance Program as well as a few private insurers.

Earth-shaking risks

The U.S. Geological Survey says 16 states are at high risk for a damaging earthquake in the next half-century: Alaska, Arkansas, California, Hawaii, Idaho, Illinois, Kentucky, Missouri, Montana, Nevada, Oregon, South Carolina, Tennessee, Utah, Washington and Wyoming.

Earthquakes are another hazard excluded from homeowners policies, although some private insurers offer earthquake policies, and people in the Golden State can buy cover-

age from the California Earthquake Authority. Deductibles range from 5% to 25% of the policy limit.

Certain types of houses may be at particular risk of earthquake damage, including those built before 1980 that have a stem wall — a wood-framed first floor that rests on a concrete perimeter — or a cripple wall, which is a short wooden wall between the foundation and the wood-framed first floor. Both types can be made more secure by anchoring them to their foundations with bolts and braces. Post-and-pier houses, which rest on pilings rather than on a continuous foundation, would need to have a

concrete foundation created to make them safer.

Living spaces above garages or other large openings, also known as "soft story" buildings, and homes on steep hillsides should be evaluated by structural engineers for their vulnerability to damage.

Obviously, there's no such thing as a risk-free house, and you may decide that you're willing to pay the price of higher insurance or mitigation costs. But that's a choice you should make before you buy, rather than finding yourself stuck with a bill after it's too late.

"People should walk into these situations with eyes wide open," Naughton says.

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NVD families are not eligible to win.

* Participants can only win once every 3 months



At home: Making the most of lighting can keep moods lifted

By Melissa Rayworth
Associated Press

Sunset is arriving noticeably earlier, meaning less mood-lifting daylight for everyone. The weather is turning colder, so we'll soon spend even more time cooped up inside the homes where we've huddled, and some times completely quarantined, for six months.

Many of us are working and studying at home by day, then trying to shift into relaxation mode in the very same rooms at night. And we're doing all of this while battling the many stresses that 2020 keeps on delivering.

If ever there was an autumn when things could be a bit brighter, this is it.

So while better light bulbs or a repositioned lamp won't solve everything, it's a great year to reassess the way your home is lit — and possibly make some changes.

Differentiate night from day

It's hard to step away from work or school when you're living in your workspace. One way to shift the mood and tell your body and brain that it's time to relax is to change the lighting when day becomes night.

By day, use lightbulbs that mimic daylight (about 5000 Kelvin), Virginia-based architect Warren Ralston says this is usually the lighting we see in offices, because its cool white hue offers plenty of energizing brightness.

Smart LED bulbs can be set to this brightness in the morning and kept there all day.

"Another great thing about 5000K daylight LED is how well it works for video conferencing," says Atlanta-based interior designer Brian Patrick Flynn. "Anytime I'm working from home, I turn on the overhead LEDs and it eliminates yellowy shadows from the videos."

When your workday is over, switch to lamps and fixtures fitted with traditional warm bulbs or set your smart bulbs



ABOVE: This photo provided by Elena Colombo shows a fire feature in a New York home designed by Colombo. In the evening, the warm light from a fire feature like this one can change the mood in a home that's been used for work and school during the day.

RIGHT: This undated photo was provided by designer Brian Patrick Flynn and shows part of Flynn's Atlanta home. Flynn designed a 30-inch globe fixture made of opaque white acrylic and aged brass for a play on midcentury modern and traditional styles. Flynn always suggests having a main lighting source have pure white daylight output to keep spaces feeling bright, crisp and clean.

to a lower intensity (about 3000-3500 Kelvin, or as low as 2500 for very warm light). Many types of smart lightbulbs can be adjusted easily with a remote control or through an app, Flynn says. "This is hugely helpful for creating ambience and warmth versus using pure daylight for work purposes."

You can also set your lights on timers, so your preferred evening lighting comes on automatically.

Light your things, not your rooms

Brightening up your home may be about re-

positioning the lights you already have, rather than adding more.

"Light has to reflect off of something in order for your eyes to perceive that light," Ralston explains. "So you don't really light a space. You light a surface. You're lighting a wall or a floor or an object."

Try positioning lamps or overhead lights so the light bounces off items you want to highlight, or off surfaces like a glossy tabletop or lustrous fabric. Consider rearranging furniture



LIGHTING, B10

Tomatoes, turnips rule in big year for vegetable gardening



Suzan Ferreira, seen in 2019 at her home in rural New Hampshire, grows up to 150 tomato plants every year in her garden and saves the seeds for future use. She grows mostly heirloom varieties, with Brandywine being among her favorites.

By John Raby
Associated Press

CHARLESTON, W.Va. — In the year of the new coronavirus, when new gardeners came out in droves to try growing their own vegetables, tomatoes were still king. And in a twist, the respect-seeking turnip actually turned some heads.

Seed companies taking stock of what went well and what came out of the woodwork proclaimed the tomato as their top seller this year.

Specifically, at Burpee, the Bodacious Tomato was the best-selling vegetable seed. The company calls the large, disease-resistant but pricey hybrid indeterminate tomato, which is good with sandwiches, burgers, salads and more, "our new superstar."

The Park's Whopper



DiMare farm manager Jim Husk holds a ripe tomato in Homestead, Florida. Tomatoes and turnips are among the winners for U.S. seed company sales.

tomato has been an annual centerpiece for Park Seeds, "and 2020 was no different!" said Kelly Funk, president of parent J&P Park Acquisitions.

At Perry Morse, the Large-Fruited Red Cherry Tomato that fills out on tall, indeterminate vines was

crowned its No. 1 seller. "It's an easy-to-grow variety that produces prolifically all summer long," said Perry Morse chief marketing officer Rebecca Sears. Obviously, tomatoes aren't the only veggies that gardeners grow from seed. Cucumbers, peppers and beans also

are near the top of consumer retail sales.

At Burpee, the biggest surprise was the Silky Sweet Turnip, which chairman George Ball said was "kind of mind-blowing."

Yes, a turnip. That easy to grow but hard-to-figure-out-what-to-do-with root vegetable.

"It's the butt of many jokes and the bane of many appetites," Ball said.

Burpee's website compares the the Silky Sweet Turnip to a re-invented apple, whose sweetness "makes it seductively snacky."

Ball said Burpee bought the entire supply of the turnip variety from a breeder in Japan.

"If you think you've ever had a turnip before, this is going to change your mind," he said. In retrospect, "this thing was everything we had hoped for."

GARDENING, B10



This undated photo was provided by designer Brian Patrick Flynn and shows the inside of a home designed by Flynn, who recommends table lamps with pure white shades to help cast clean, bright white throughout a room, as shown here. Colored lamps shades, especially those with interior lining in different colors or metallics, can look amazing but also alter the color values of other design elements in a space.

Lighting

Continued from B9

and art to make better use of the light coming from ceiling fixtures and sconces.

Ralston sometimes uses virtual reality technology to show clients what a room will look like at different times of day, and how lighting options would look paired with different furnishings. He says they're often surprised at how different the light looks depending on what surfaces surround it.

Warm your space with firelight

In the fall, lighting a few logs in a traditional fireplace is a great way to shift the mood in your home. And if you don't have a fireplace, you can still enjoy that same warmth and flickering light, says designer and sculptor Elena Colombo, who creates fire features that range from elaborate

outdoor installations to delicate tabletop fire bowls.

A small fire bowl can be used on a coffee table or as a centerpiece on a dining-room table to create a warm, welcoming, flickering light that's a step beyond what candles offer, Colombo says. Many fire bowls burn an alcohol-based gel that requires no ventilation.

"As soon as your eye sees the flame," she says, "it just changes your mood."

When choosing your source of indoor firelight, just be sure to follow any fire safety restrictions where you live.

And when night falls, Colombo suggests switching on a few low-wattage lights near the door to your deck or patio. Just having a view of your warmly lit outdoor space can keep you from feeling penned in on a dark autumn night. It will make your home feel more expansive, and maybe even inspire you to grab a sweater and sit out under the stars.

Gardening

Continued from B9

As far as flower seeds go, the eye-catching Zesty Zinnia Mix was Burpee's top seller.

At Ferry Morse, Sears said that while the most popular vegetable and flower seeds have remained consistent every year, sales of wildflowers and lettuce increased more quickly than other seed types, a reflection of "gardeners trying their hands with easy and fast-growing plants."

Lettuce, she pointed out, can be grown in a windowsill container, so it works well in apartments as well as yards.

"There's no doubt that gardening surged in popularity this year," said Sears. "People have sought out an escape and productive activities during quarantine, and have found both in DIY gardening projects that connect them with nature while providing food and beauty."

Park Seed saw an influx of new customers across all age groups.

Supplies that get the family involved in gardening, such as seed starting kits, were a hit, Funk said.

"These customers are most excited about heirloom varieties and our salad bowl mix, which includes a blend of mustard greens, arugulas and lettuces," Funk said.

Susan Elliot, a spokeswoman for the Burlington, Vermont-based Gardener's Supply Co., said that in more than 35 years of business, "it has never been this busy."

Elliot said the employee-owned company's best sellers were functional items such as raised beds, tomato cages and water irrigation systems. She also said a folding bench that saves gardeners' knees sold surprisingly well. The company remains out of stock on some of its greenhouses.

Early this year, Gardener's Supply Co. obtained additional warehouse space and built what it thought was a month of inventory of raised beds.

"When March hit, we blew through that inventory in about a week, and the raised beds were back-ordered all summer, in all sizes," Elliot said.



ABOVE: In this photo taken in the spring of 2020 provided by Suzan Ferreira, dozens of pots of tomato seedlings and other plants are shown at Ferreira's home.

RIGHT: Hakurei turnips sit in a field after being harvested on Andrew Dunham's 80-acre organic farm, in Grinnell, Iowa.



Home goods retailer Lowe's also saw a surge this year in consumers looking to grow their own food, including high demand for seed starting, raised garden beds and tomato cages, spokeswoman Amy Allison said.

But back to tomatoes and their varieties:

Suzan Ferreira runs a website, It's My Sustainable Life, about organic gardening and sustainable living that ran a recent article on how to save tomato seeds for future use. She said she grows up to 150 tomato plants every year in her garden in central New Hampshire.

"My love of all things tomatoes has no

bounds," she said. "Call me the crazy tomato lady."

While some hybrids find their way into her garden, she swears by heirloom varieties, whose seeds have not been altered from their parent plants. Her favorite among the heirlooms is probably the Brandywine, which dates back nearly 140 years. Others in her wheelhouse are Pruden's Purple, Black Krim, Cherokee Purple, Blue Beech paste and San Marzano. She also suggests hybrid in-

determinate varieties such as Sungold Cherry and Black Cherry.

Ann Garlatta, a southern California organic gardener who calls herself an "urban homesteader," enjoys growing Early Girl tomatoes at the beginning of the season for flavor and high yield, until the slower-paced Oxhearts and White Beefsteaks — her "favor superstars" — are ready for picking.

"Trust me, they are worth the wait," she said.

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