

Smarter Living

What's your pleasure?

Martini sipper, whiskey swigger or craft beer savorer? There's a home bar for you. **4-5D**



Don't take it personally

REAL ESTATE



ALLEN NORWOOD

If you're borrowing money to buy a home or refinance a mortgage, all those intrusive questions and umpteen forms aren't personal. Honest.

And, Mom and Dad, if you're helping your offspring buy that first house or condo, the loan officer isn't picking on your kid. No, you didn't face such scrutiny when you bought a while back. But today your son or daughter will.

"It's not personal; it's just what has to be done to meet the requirements," said Chris Cope, president elect of the Mortgage Bankers Association of the Carolinas, which has 160 member firms across the two states.

His comments came during a wide-ranging interview about today's lending environment. I've heard other mortgage pros touch on the message, but not state it so succinctly. His take on protective parents' reaction to personal questions was especially interesting.

Cope, who's president of Allen Tate Mortgage, thinks his industry is doing a pretty good job explaining that interest rates hover near historic lows. Lower rates mean more people find home ownership within reach.

When a loan officer asks for just one more piece of paper, or asks the same question two or three times, he acknowledges, it can feel personal. Those buying for the first time are less likely to be offended or overwhelmed by the questions and paperwork. They assume that this is how the system works.

Parents and their offspring can have different comfort levels with questions about their private lives. They might have dramatically different takes on what's intrusive in this digital, connected age.

"For (young people), their life is laid out on Facebook," Cope said. "(Parents) are not used to laying their life out like that. ... They're also more sensitive to privacy issues. ... That can become a little bit of a sticking point."

Cope said that all of this is yet another reason to build relationships with experienced real estate professionals. Today it's more important than ever. Probing questions sound less intrusive coming from someone you know and trust. Your agent doesn't need to know lending regulations as intimately as your loan officer, but he or she does need to be able to explain what's coming, and why. Of course, you need to comfortably ask questions when you don't understand something.

Here's something else: While the lending environment is improving, and there's more access to credit, that doesn't mean there are fewer forms.

Special to the Observer: homeinfo@charter.net

Lavender landscape



York County lavender farm owner Chris Pinard was born in southern France.



PHOTOS BY ROBERT LAHSER - rlahser@charlotteobserver.com

A honeybee lands on the lavender at Chris and Jackie Pinard's York County lavender farm. Chris Pinard, a landscape designer, has planted more than 3,000 plants, including numerous types of lavender, rosemary and salvia.

A York County couple transforms their farm into a piece of Provence

La Bastide des Lavandes, or lavender homestead, is the culmination of four years of work.



BY AMBER VEVERKA
Correspondent

Arrive at Chris and Jackie Pinard's home this time of year and you are welcomed by a curve of purple – long lanes of lavender plants flanking the gravel drive.

They form fragrant ribbons that thread the drive's iron gates and lead visitors to the house, just a fraction of the lavender plants the couple is growing on the property, a farm that's transformed nine acres of northwest York County into a piece of Provence.

La Bastide des Lavandes, or "lavender homestead," as the farm is called, is the culmination of four years of work. But, as Chris explains, the seeds for the Mediterranean-style home and 2,500 plants that surround it were sown in his boyhood in the countryside of southern France.

"I spent my summers harvesting wheat, taking cows to SEE LAVENDER, 8D

I'M SO CLEVER

Fast fix for leaky birdbath

The winner: We have several birdbaths in our yard. After a time, they often get cracks and water seeps out quickly. Rather than trying to caulk or silicone the crack, I tried Behr Deck Over, a product now



on the market to go over aged decks that fills up the cracks in the wood. (There are other super-thick deck paint products as well.) Clean out the bird bath, let it dry, then apply two coats of the paint to the bowl. It works great! The great thing about this is you can get the 4X paint in just about any color you like. — MICHAEL TURNER, CHARLOTTE

Grill grate warning

Last week a Clever reader said his self-cleaning oven did a great job on grill grates. You should check with your manufacturer before trying this because not all materials fare well. For instance, cast iron grates should not be placed in self-cleaning ovens, according to at least one manufacturer.

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MORE CLEVER
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Enter our veggie photo contest



KAROLY MATUSZ

Hmm, should I give this critter name or just boil and mash it?

Got a funny-lookin' tomato? Zucchini? You could win a \$25 gift card by entering the Observer's oddball vegetable gardening contest. Go to charlotteobserver.com/home for instructions on how to enter your photo online. — ROLAND WILKERSON

SMARTER LIVING WHAT'S NEW, WHAT'S HOT, WHAT WORKS. PAGES 4-5D

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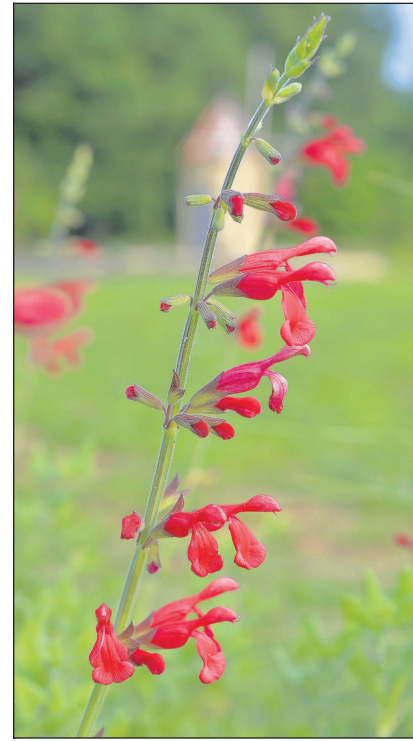
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A piece of Provence in York



The Pinards built a Mediterranean-style home, faced with stone, that has a clay-tile roof and terra-cotta floors. They favor evergreen plants to minimize leaf cleanup.



Salvia in bloom at the farm.

PHOTOS BY ROBERT LAHSER - rlahser@charlotteobserver.com



A whimsical bicycle holds pretty plants.



The Pinards' gazebo offers a lovely place to relax.



A raised fish pond graces the Pinards' grounds.

LAVENDER

[from ID]

pasture, baling up hay, milking cows," says Pinard, 46. "You don't take the country out of the country boy, so I tried to re-create it in my own way."

Pinard's vision – a home nestled amid a sun-drenched landscape that welcomes wildlife and requires little water or weeding – has come to fruition and turned into a business that, in its second year, is seeing a profit.

A former fitness therapist, Pinard now sells lavender plants, blossoms and products, gives educational tours to small groups and individuals, offers plein air painting classes with an impressionist painter and cooking classes with a chef and is considering new ventures for the future.

But before a visitor hears about what's coming, it's important to take time to focus on what's now. To, yes, smell the flowers. Because early summer is the time when many of the 44 varieties of lavender are in full bloom, bringing a flush of violet-blue glory to the property, located about 25 miles southwest of Charlotte.

Crunching along a gravel drive under a midday sun, a visitor is enveloped in the heady scent of the plants on either side. These are the 'Grosso' lavender variety, a cultivar celebrated for its high oil content. Pinard has planted them

in red clay mounded for good drainage – he adds a little lime once a year, but that's it for soil amendments. And every plant is jeweled with bees.

'Just the two of us'

After fleeing a Gaston County suburban lot and HOA four years ago, the Pinards picked their property – a cow pasture with adjoining woods. They built a home faced with stone and with clay dyed with natural pigments, designed a clay-tile roof and terra-cotta floors, and painted the shutters a deep, oceanic blue.

They added a small lavender-drying barn, chicken coop, greenhouse and goat shed, all with a style that echoes the Mediterranean house. And Chris began creating his outdoor rooms, gardens connected by amber-colored gravel paths and accented with fountains, enormous artisan-crafted pots, and in one case, a copper-roofed windmill.

Today the property includes a dry-shade garden, a white garden and plants that range from black-and-blue salvia to rare citrus crosses to Italian cypress to olive trees. The lavender is the constant, its foliage forming a silvery-gray network through every space.

"I wanted to feel like (I was) back home," Pinard says. "All the colors and materials being used are very typical of what's being used in the south of France."

Jackie Pinard, a pediatrician,

says she's always loved nature and gardening, but never imagined living with gardens on the scale the couple now has.

"I don't have the skill or talent Chris has (but) I enjoy helping him with it and I enjoy seeing his vision come to life," she says. "It's just the two of us doing everything here."

Noisette, the goat

Pinard insists his garden is low-maintenance, but it's clear a lot of work was done on the front end. In some places, he put down landscape fabric, but everywhere the plants are deeply mulched in bark or stone. Metal edgings create crisp borders for the planted pots and the vegetable garden. Drip hoses run on a timer.

Pinard concentrates on evergreen plants, and the only large deciduous trees in the main part of the farm are destination specimens – such as a large willow oak near the woods' edge. That focus on evergreens keeps leaf removal to a minimum. Weeding, meanwhile, takes about an hour a week, says Pinard. He doesn't use insecticides and laments the loss of bees and other insect life to products like Sevin.

Behind the house, the pet goats – all nannies, with French names such as Noisette – wander the pasture, nibbling at shrubs. "I love goats," Pinard says. "They're like puppies – they follow us around."

Hens murmur in the pen near-

ONLINE

See more photos of the farm. charlotteobserver.com/galleries

by. Pinard swings open the barn's blue doors to reveal a wagon that will soon hold a custom-made still for distilling lavender essential oil. Beyond the barn and goats, beehives are stationed near a fringe of trees. Pinard will begin selling honey this year. "Our honey this year, which was our first, had notes of peach, almond and rosemary," he says. "The advantage we have is all the flowers we provide for the bees ... it makes a very specific honey."

The honey, soap, lotion, potpourri and other products augment the central work, the lavender harvest, much of which takes place in late July, when buds are gray but have the most oil. "It's all harvested with a scythe. We bunch it, bind it up and hang it to dry in the barn, take it down, debud it and store the buds in a dark, cool place to retain the oils," says Pinard.

Landscaping lessons

Before that come the summer tours, for which Pinard suspends work on his other business, landscape design. Last year, the Pinards began with 10 tours, offered summer and fall, and this year they have nearly tripled that and added a waiting list.

During the three-hour tours, he describes how to create outdoor rooms with plants and paths, how

to grow Mediterranean herbs in humid, southeastern climate. (One tip: don't plant lavender in the summer, when it shows up in home improvement-store garden shelves. It fares better planted in late autumn.)

Along the way, he'll pass along ideas for more environmental-friendly landscaping and shatter a few gardening stereotypes. He steps into a pergola-shaded garden to stand beside one such stereotype: the Leyland cypress, much maligned in gardening circles for growing to monstrous heights everywhere someone wants a privacy hedge.

"You need to trim them, not let them grow to the maximum height and defoliate at the bottom," says Pinard, pointing out the way his small, pruned Leyland wall encloses the space but respects its boundaries.

"We're a lavender farm, but we don't just grow lavender. The whole goal is to show people there's not just 10 plants at a local nursery that you can grow," says Pinard. "You need to be surprised by your garden on a daily basis."

New things are still to come at the lavender farm, where the Pinards are contemplating additional gardens, more educational and possibly wellness retreats. "The business part of (this) grew with the landscape," says Chris. "I didn't really have a business model to begin with. I started it as an accomplishment of a dream."

Lavender tidbits

For details on products and tours of La Bastide des Lavandes, or lavender homestead, visit sclavender.com.

■ Lavender's name is derived from the Latin word "lavare," or "to wash," referencing the plant's use in bathing and cleaning.

■ Lavender essential oil is considered to have calming properties and is a natural antiseptic and anti-inflammatory. It's used as a natural headache remedy as well as a soothing oil for insect bites.

■ Ancient Egyptians relied on lavender to help create mummies. People in the Middle Ages used the plant to fight disease and in cooking. Renaissance painters fixed and enhanced paint color with the aid of lavender oil. And the earliest photographs were developed using a mixture that contained lavender essence.

■ Today there are 45 species of lavender and 450 varieties, with blooms ranging from the traditional purple-blue to pink to white.

■ Lavender loves full sun, is drought tolerant and must have good drainage. As a Mediterranean native, it thrives in dry, rocky soil

— SOURCES: THE U.S. LAVENDER GROWERS ASSN., WWW.SCLAVENDER.COM, WIKIPEDIA



Chris and Jackie Pinard



After today, gone to the beach, be back July 8th!

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