

from **appleton**, maine

By *Linda Tatelbaum* § The future may be unknown, but one thing is certain. You can't eat money. For this reason, back in 1977 my husband Kal and I made what our elders perceived as a risky investment. I suppose we did seem like fools when, after only a few years as a college dean and a professor, we cashed in our tiny pensions and plowed the money into what we thought of as Gardening Mutual—

Two vegetable advocates invest in the earth, growing their portfolio the old-fashioned way





We spread the risk so that no matter what weather the summer brings, the year

some rough acres in Maine. We figured we were investing in a proven asset: the earth, with its unmatched record of exuberant growth. We were young and didn't know beans about compounding. That money would have quadrupled by now, no doubt.

But beans were exactly what we wanted to know about. We left academia to become “back-to-the-land” homesteaders, quickly learning that beans are the ultimate compounds. A single bean, planted in May, produces a bushy plant heavy with approximately ten pods holding five beans each. In September, when the pods dry, our one bean yields fifty beans. Plant all fifty the next year, and in just two growing seasons, we're in the bean business for life. By this magic, the value of our initial purchase of land, frontloaded

with manure, has grown exponentially to produce a reliable annual dividend—the family food supply.

You can't eat money, but the sad truth is you can't live without it either. We came to Maine with enough to buy the land and build a small one-room house with a slightly crooked aluminum roof. We returned to professional careers, part-time, after two years—after our son was born, to be exact. Putting beans in a jar wasn't going to help pay for camp or college. So I became an English professor at nearby Colby College, and Kal opened a practice in marriage and family counseling. “Working out,” as it's called when a farmer goes off to earn money in town, diversifies our portfolio. We no longer put all our radishes in one basket. Instead, we each spend two days a week

working with people and return home to our life among the trees with great joy, and a paycheck.

Diversification is the rule in gardening, too. Unpredictable fluctuations are natural in a growing season. We have learned to spread the risk so that no matter what kind of weather the summer quarter brings, the year-end statement is bountiful. In a very hot year, we harvest an abundance of tomatoes, peppers, and eggplant. If it's cool, cabbage and kale thrive. There's always something to eat so long as you're willing to eat what there is.

For all the work of planting, watering, weeding, and fending off the deer, some crops do fail. This year, porcupines ate the raspberry canes down to the ground before a single blossom had a chance to become a berry. Even

When they started their Maine homestead in the 1970s, author Linda Tatelbaum and husband Kal Winer could never have predicted the range of benefits they would reap from investing in land, tools, and elbow grease.



worse was the season we nurtured a household staple, potatoes, all the way to harvest, only to dig up a crop of deformed spuds we couldn't use. But all losses are offset by gains in our compost heap. We toss the dregs onto the pile in autumn, where they turn into "black gold" to be spread on the soil in spring.

When our son went off to college in 1997, we looked into cutting our investment in Gardening Mutual in half. Considering such a change was difficult, because we love to see those rows of beans wave in the breeze, those sprawling tomatoes end up in Mason jars on cellar shelves. But the surplus income is taxing. It takes three people to polish off the stack of cucumbers that ripen all at once, or the pickles we make in a hurry before green beans come due, or the corn that we have to stuff ourselves with before the raccoons beat us to it. And not only are we missing one eater now, but our middle-aged appetites make us stop when we're full. Rather than cut back the garden, though, we opted to consider our excess

In addition, staying home to tend a huge garden insures our income by keeping us from spending it. We mow our own lawn; paint the trim; clean two chimneys; raise food and cook it the long way; chop wood; patch, mend, and glue what's broken. This frugality is good preparation for retirement, especially in our case since, unlike most people, our expenses are likely to increase as we age. We're going to need hired help to keep the homestead going: carpenters, mowers, chimney-sweeps, eventually even kitchen and garden helpers. Diminishing physical strength is one of those losses you can't just toss onto the compost heap and hope it turns to gold.

Compost to the contrary, a human life does end. But here's where compost has it right: by plowing the green under, death enriches the survivors. Whoever inherits our place can count on fertile soil, well-oiled tools, careful records of when to plant what, and a collection of heirloom seeds (especially beans). Perennial plantings, like asparagus, rhubarb, blueberries, raspberries, grapes, and apple and pear trees, also add value to our estate. You can't eat money, so doesn't it make sense to store our wealth in food? As we continue to grow more than we need in the second halves of our lives, we can afford the ultimate pleasure of doing well: sharing with others. The IRS allows us to bequeath up to 10,000 zucchini a year, tax-free. This seems a charitable gesture for two career vegetable advocates who've spent their life raking it in. *

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-end statement is bountiful

yields as health insurance. Maintaining a larger garden than we need keeps us from sitting around getting fat, and a fridge full of broccoli allows no space for luxury foods.

Meanwhile, we're also enjoying a complimentary bonus offered by Gardening Mutual—marriage insurance. How else can a couple hope to stay committed to each other, except by indulging in the mutual fun of puttering, pruning, and picking? Not that gardening is always an idyll. Sometimes the mosquitoes swarm, or we discover some new damage to the crops. It's too dry. It's too wet. We're having a fight. We're stiff from setting out 500 onion plants the day before, and we'd rather be...doing what? There's nothing like a garden to keep away the seven-year itch. A screen porch helps, too.