

## COLUMNS • LO 101's Ron Sussman's a hammer &amp; a nail

# A concrete or brick patio

Autumn is my favorite time of the year. I love the change of the seasons, the colors, nature preparing for the final stage of the year, winter.

The other day I was sitting out in the backyard. It was a beautiful Indian Summer afternoon and I was watching things fall and blow through the air on their way to a final resting place on the ground—things like leaves, the value of my Thrift Savings Plan, my now-broken dreams of ever being able to retire. It was beautiful. Nature at its most raw! Based on current economic projections, I should now be able to retire at the age of 124—the golden years!

But then, as I was sitting in the backyard watching my shattered hopes fly south, like the geese, I got to thinking how much nicer it would be if I were sitting on a patio.

A patio is really nothing more than an outdoor covering for dirt. No one likes sitting around in mud or dust, so the patio was invented. There are three basic types, poured concrete, brick and wood. Wood is just a ground-level deck, so we'll discuss the other two.

Poured concrete is easy. You just fill up a wheelbarrow full of money and take it over to the concrete contractor who will magically transform the money into your new patio. It's that simple! On the down side, you'll never actually be able to enjoy your new patio since you'll be working a second job at the mall for the rest of your life to pay for it.



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Besides the wheelbarrow full of money method, there are two ways you can make your own poured concrete patio, both of them bad. You can mix concrete in small batches in say, a wheelbarrow. You either buy about 10,000 bags of ready-mix, or you mix together one part portland cement, 2 1/2 parts sand, 2 3/4 parts gravel, 1/2 part water. Then you pour the concrete a little bit at a time, setting up forms, 2x4s on edge to form 3 1/2 inch thick slabs, as you go. Bury some rebar or metal screen in the concrete to keep it from cracking. Smooth the top with a float until the gravel doesn't show, and smooth the top edges with an edger. A former examining attorney did this once and it took him about two months to pour a 12x12 foot slab, and when he was done he had what appeared to be a large, gray checkerboard.

An even dumber idea is to buy the several cubic yards of concrete you need all at once. The concrete companies will even help you in your folly by letting you borrow a little single axle concrete hauling trailer that can be attached to your car. This, too, was once done by

a different former examining attorney. The attorney and his friends drove to the end of the driveway and after hauling a few loads by wheelbarrow, someone decided to disconnect the trailer from the car in order to pull it over the lawn, closer to the patio. I'm told beer was involved. A trailer full of concrete weighs about ten million pounds, and of course the second that the trailer was unhooked from the car, it flipped up, dumping concrete all over the ground. I don't believe the patio was ever finished, but to this day, there is a lovely abstract concrete sculpture at the end of

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Brick is easier, cheaper, and makes more sense for the do-it-yourself guy or gal. There are two ways to make a brick patio: brick-in-sand paving, and brick-in-mortar paving. Brick-in-sand is simple and yields surprisingly sturdy results. The key is to make strong edgings for the bricks so the bricks don't spread apart in time like too few teeth in too large a mouth. To keep your patio from looking like Madonna's mouth, lay out a row of bricks the length and width of your patio in your desired pattern in order to determine exactly how big the patio will be. Then install forms of metal or pressure treated wood and use metal stakes to hold the forms in place. These forms will hold the bricks together, so make them strong. Or, if you want to go to the trouble, you can make concrete curbs to hold the bricks together, but that smacks of way too much effort.

Dig the bed down nine to 12 inches deep. Then pour at least four inches of crushed gravel in the bed. Tamp it down with a hand tamper or better yet, rent a power tamper. Add a couple inches of sand and level it with a screed dragged across the forms. You want the level of the sand to be below the top of the forms the thickness of a brick. Then put the bricks in the bed in the pattern you have chosen. Be sure they all fit tightly together. If you've measured right, the bricks should fit between the forms perfectly. Finally, and this is important, sweep lots of sand into the narrow joints between the bricks. Each grain will act like a tiny wedge locking the bricks together. The great thing about brick-in-



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sand paving is that it looks good, and it allows for easy repair if it buckles due to tree roots or freezing weather.

Brick-in-mortar paving makes a very firm and secure patio, but the problem is that it requires a concrete slab underneath the brick. However, you can use an old cracked and settled slab you may already have and mortar the bricks directly to it, thus avoiding the hard work or cost, of breaking up the old slab and putting in a new one. Over the existing slab, screed half an inch of concrete, 1:4 ratio of cement to sand mix, and place the bricks in your chosen pattern, one half-inch apart. Use a mason's line and a level to ensure everything is perfectly straight. Tap each brick gently to bed it into the mortar. Use a small trowel to pack mortar into the joints. Neatness counts. Use a broom handle or a dowel or something to make the joints con-

cave. After several hours, scrub it with burlap or a stiff broom to clean up.

Now that the old, risky stock market-based Thrift Savings Plan "C" Fund has been replaced with the new, safer, more conservative Thrift Savings Dogtrack, or "D" Fund, I know I should feel more at ease about my retirement savings. But still, I worry. I've heard it's safest to spread retirement investments into many different funds so that if one does poorly, others may go up. With that in mind, I decided to put equal amounts into the "D" Fund, the Publishers' Clearinghouse Sweepstakes, McDonald's Monopoly, and of course, Beanie Babies. That way, I'm in good shape no matter what the economy does. It's like money in the bank; what could possibly go wrong? **TM**



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