

keep tees from becoming slippery.

10. Replace broken sprinkler head covers.

11. Protect pumphouses with fences and locks to keep children away.

12. Check brakes and locking devices for overnight storage of carts and equipment.

13. Remove all low hanging branches that could affect equipment operators and golf cart operators.

14. Use highly visible gates, not cables.

15. Remove rocks or cover from fairways and roughs that might ricochet a golf shot back to the golfer from across fairways.

16. Refrain from using railroad ties for sand trap facings.

17. Provide proper barriers in golf cart parking areas.



To minimize risk of injury to golfers, you should repair any eroded areas by grading, seeding or sodding.

Is your vehicle insurance a wreck?

Certain types of coverage are necessities—but that doesn't necessarily mean you should pay exorbitant premiums.

Basic vehicle liability coverages may be woefully inadequate to protect lawn maintenance operators in a serious mishap, according to Chester A. Pierce, benefits representative for the Lawn Maintenance Association in Florida.

Pierce's suggestions for making decisions on auto insurance, as listed in the organization's newsletter:

1) Set liability limits at a level high

enough to protect your assets.

2) Carry uninsured motorist coverage at the same levels as your liability policy.

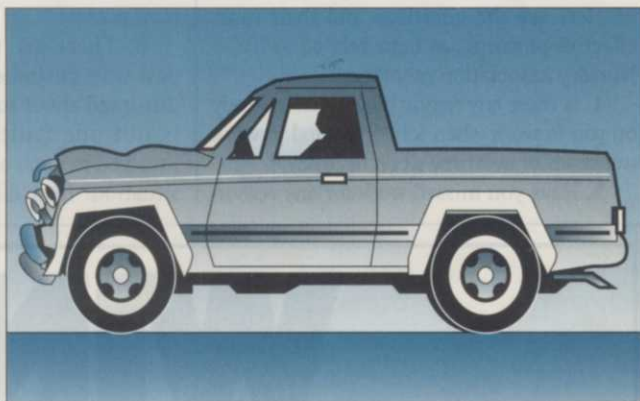
3) Buy personal injury protection which has no deductibles.

4) Consider higher deductible policies for collision coverage to keep premium payments down.

5) Carry comprehensive and collision coverage until the vehicle has little value.

Pierce also offers good preventive suggestions, including:

1) Use careful hiring practices, particu-



larly with those you expect will drive.

2) Hold safety sessions with employees.

3) Explain to drivers that premiums are directly affected by driving practices.

4) Set a good example yourself to employees.

Pierce recommends thorough review of all policies. Questions about coverage should be fully explained by your agent.

Defusing those volatile clients

There are specific steps you can take when faced with a difficult customer, according to a recent Garden Centers of America newsletter.

Defusing difficult situations:

● **SMILE:** Give the customer a warm, sincere hello with a smile.

● **ANTICIPATE:** Head off customer

complaints with a sincere, concerned comment. Take the offensive with kindness.

● **APOLOGIZE:** Take the blame for the customer's situation and empathize with them for their problem on behalf of your organization.

● **ACTION:** Solve the problems promptly.

Cooling irate customers:

● **LISTEN:** Let the customers know you are interested in their problems.

● **EMPATHIZE:** Put yourself in the customer's place. Use "warm fuzzies" that

are genuine, specific, timely and sincere.

● **QUESTION:** Ask questions in a mature, non-threatening manner that requires the customer to think about answers.

● **REPEAT:** Tell customers your understanding of the problem, then suggest one or more alternatives to answer their concerns.

● **APOLOGIZE:** But don't issue any blame.

● **SOLVE:** Identify solutions to satisfy the customer's needs or find someone who can.