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## Sell value, quality of life

**I**t's amazing when you look at what's going on this year: lowest interest rates in 40 years, people afraid to put money into the stock market and war. With so many advantages on our side, I would guess that 2003 is treating most landscapers well.

Many of you reading this are probably thinking that I've taken one too many whiffs of compost lately. Obviously, low interest rates are fantastic because homeowners can borrow money as low as 4.25% on a line of credit. Or even if they refinance their home, they can save hundreds of dollars per month from the higher rates of 9% to 10% that were the norm. If you do the math, every \$100,000 of mortgage refinanced from 9% to 5.5% will save you \$237 per month, based on a 30-year mortgage. With rates this low, homeowners can refinance and borrow 40% more than they currently owe and have the same payment they're used to!

On your next appointment, give your customers the name of a good mortgage banker. Help them to see the benefits of refinancing their home so that they can afford a beautiful new landscape, including that backyard patio where they can entertain their friends.

### Investing at home

Another advantage of being in the landscape business is we're helping people invest in their homes. Over time, home values continuously rise from 3% to 5%, depending on the area. In these conservative times, people will invest in their homes instead of the stock market. You can help them see their landscape as an investment because making 3% is a lot better than losing 30%.

Due to our war on terrorism and the war with Iraq, people aren't traveling as much as they have in the past. However, they still want the quality of life they're used to. So sell them on relaxing at home by having their very own retreat, spa or waterfall. I believe we tend to be negative about certain situations, but we need to become positive and stop talking about how bad things are. Sell and make things happen!

### Changes needed

So, with all these good things, why did many landscapers have a slow 2002? I believe that we have to change the way we advertise and market ourselves to the customer. We're competing for consumers' money because they have so many choices of how to spend it, including remodeling their homes or purchasing home entertainment systems, new cars, boats and hundreds of other big-ticket items. We need to ask ourselves, "How do we get the consumer to purchase landscaping with so many other choices?"

Most landscapers rely on word-of-mouth promotion. In my opinion, word of mouth (referrals) is the best form of advertising, but we do little to promote our referral business. Small ideas that have worked for my company are sending newsletters to existing customers, telling them of all your services and asking them to refer their friends to you or even give you a list of friends who are thinking of landscaping.

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