

*continued from page 31*

On average, the problem costs customers \$1,100 to replace each stolen backflow device, Touchet says. Thefts often occur on Friday or Saturday evening, so by the time a client realizes the device is missing as much as 100,000 gallons of water could be lost.

“So they want us out there right away,” he says. “If you’re a contractor, you need to stop whatever you’re doing and take care of the problem for your client, so everything else is put on the back burner until you get this situation resolved.”

Upfront communication with customers is one of the keys to preventing future thefts, Touchet says. He recommends contractors include information with their invoices that describes the current problem and potential solutions, including the installation of cages. These words of caution can prevent testy exchanges with customers if thefts occur.

“I think it lessens the sting because the contractor gets in front of the response,” Touchet says. “They’re more likely to say, ‘I know you told me and sent me a letter stating that this is happening, and I should have acted on it.’ At that point they’re more apologetic rather than saying, ‘Why didn’t you tell me?’”

The installed price for backflow device cage is about \$800, Touchet says. Distributors list the product around \$549. He says contractors should seek cages with locks that are housed inside a steel box rather than those secured by a padlock and eye bolt. Eye bolts are weak and easy to cut, which does not provide good protection.

In addition to cages, strategic placement of the backflow devices themselves can reduce the likelihood of theft. Contractors should try to install the backflow preventer in shrubbery so the device is not visible from the street, Touchet says. Another potential protective measure is installing the device in a pump room so it’s not accessible from the outside.

“That’s the best way to protect it from everything,” Touchet says.

While an indoor installation may be the safest bet, it’s not always practical. Indoor installations often require copper or other more expensive materials, costing between \$1,000 and \$2,000 more to install than standard outdoor jobs.

*Katz is a freelance writer based in Cleveland.*

# Cash flow woes?

Flexible equipment payment options provide relief when money’s tight.

By MARISA PALMIERI

**C**ash flow concerns? Consider flexible payment options such as skip payments or seasonal payments, which are offered by several landscape equipment manufacturers. For Jerry Roberts, owner of Roberts Brothers Lawn Care & Landscaping in Sparta, Tenn., experience with flexible payment options in his cattle farming business led him down the road toward a skip-payment option for his landscape maintenance business. In farming, he manages cash flow by financing equipment with semi-annual and annual payment plans. “When the money comes in, that’s when you make your payment,” Roberts says.

The mower skip-payment option is similar. He purchased three John Deere Z960As in November 2011 with skip payments. His no-pay months are January, February and March, which are the slowest months in Tennessee, where mowing season typically runs March 1 to Dec. 1.

“The big thing is while those mowers are sitting in the shop not being used, I’m not making any payments on them,” Roberts says. The other nine months out of the year, the monthly payment is about \$100 higher, Roberts says.

That’s the idea, says Dan Gundacker, product marketing manager for John Deere Financial. “No matter what area of



Contractors should work with their dealers on flexible financing options.

the country you’re in, contractors’ expenses jump in certain months and the income doesn’t necessarily do the same,” he says.

In addition to skip payments, there’s a seasonal payment option, which offers up to six consecutive months of relief, lowering payments to 1 percent of the amount financed. Over the course of the year the interest and payment amounts are the same, but payments are arranged to match cash flow. “In Wisconsin, for example, there are six months where contractors don’t mow,” Gundacker says. “Just being able to skip payments for three months isn’t enough.”

Additionally, manufacturers may offer revolving lines of credit that can be used at dealers for parts and service, which can be beneficial just before the busy season.

“If you’re not mowing yet, and you’re not making money, your dealer could give you 60 or 90 days to pay, rather than paying with cash or credit card,” he says. “Very few contractors don’t have time periods where expenses are stressed.”

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