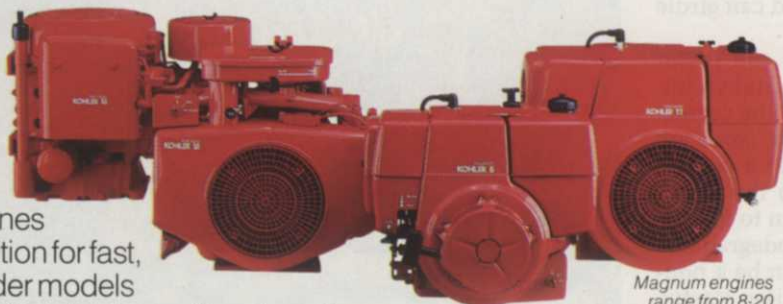




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Hemp cords left around a newly transplanted shrub will eventually cause stem girdling.

Determining the correct planting depth of each tree and shrub is a critical first step in proper placement. To do this, you must first untie all cords around the trunk and peel back all wrapping to examine the lower trunk and soil ball. Using the point where the trunk buttress forms at the root collar is the best location to aim for.

If you cannot see this point, begin digging carefully by hand around the soil ball until the major roots are found. Just above these is the buttress swell and the correct planting depth. Soil stains on the lower trunk can be misleading indicators of proper depth, as soil may have been mounded up during cultivation.

Wrapping and cords around the root ball are great for handling and storage, but become somewhat of a liability once a plant is set in the planting hole. Cords, regardless of type, do not biodegrade rapidly and can girdle or strangle the trunk.

Cord location around the lower trunk can also give the mistaken impression that it represents the correct planting level. Many times, cords are wound around the stem at a point a considerable distance up the trunk from where the roots begin to form.

Wrapping can be a biodegradable material like burlap or can be a non-biodegradable material like plastic, whether in a sheet or woven to look like burlap. Needless to say, non-biodegradable materials can cause a number of plant health problems if not removed at planting time.

Plastic wrap creates a low-oxygen/high-moisture condition that is ideal for microbial pathogens but not at all favorable for trees and shrubs. Plastic wrap is acceptable for transport and short-term storage, but often becomes

deadly when placed into the transplant hole. Plastic "burlap" is not as bad as plastic wrap, initially, since it is a mesh. However, plastic "burlap" will only expand to a limited extent as roots pass through it, resulting in root girdling at the edge of the root ball.

Examination of all layers of wrapping and removal of any non-biodegradable wraps is a must for proper planting.

The planting hole

The planting hole is a key factor in transplant survival. There is a general agreement that it should be at least twice the diameter of the root ball, but what about depth, backfill material and drainage?

A deep hole, improperly packed, will allow substantial settlement downward of a heavy root ball, and create an unhealthy deep planting condition.

Use of high quality loam to fill the transplant hole around the ball is

often a standard specification in landscaping contracts. However, much research on urban soils has shown that this practice often discourages the plant's roots from exploring soil outside the planting hole, and in the long run the tree or shrub becomes stunted or "pot-bound." Most urban soils are not similar to garden loam. Plants transplanted into them would adapt more successfully if parent soil were to be incorporated as much as possible into the backfill mix.

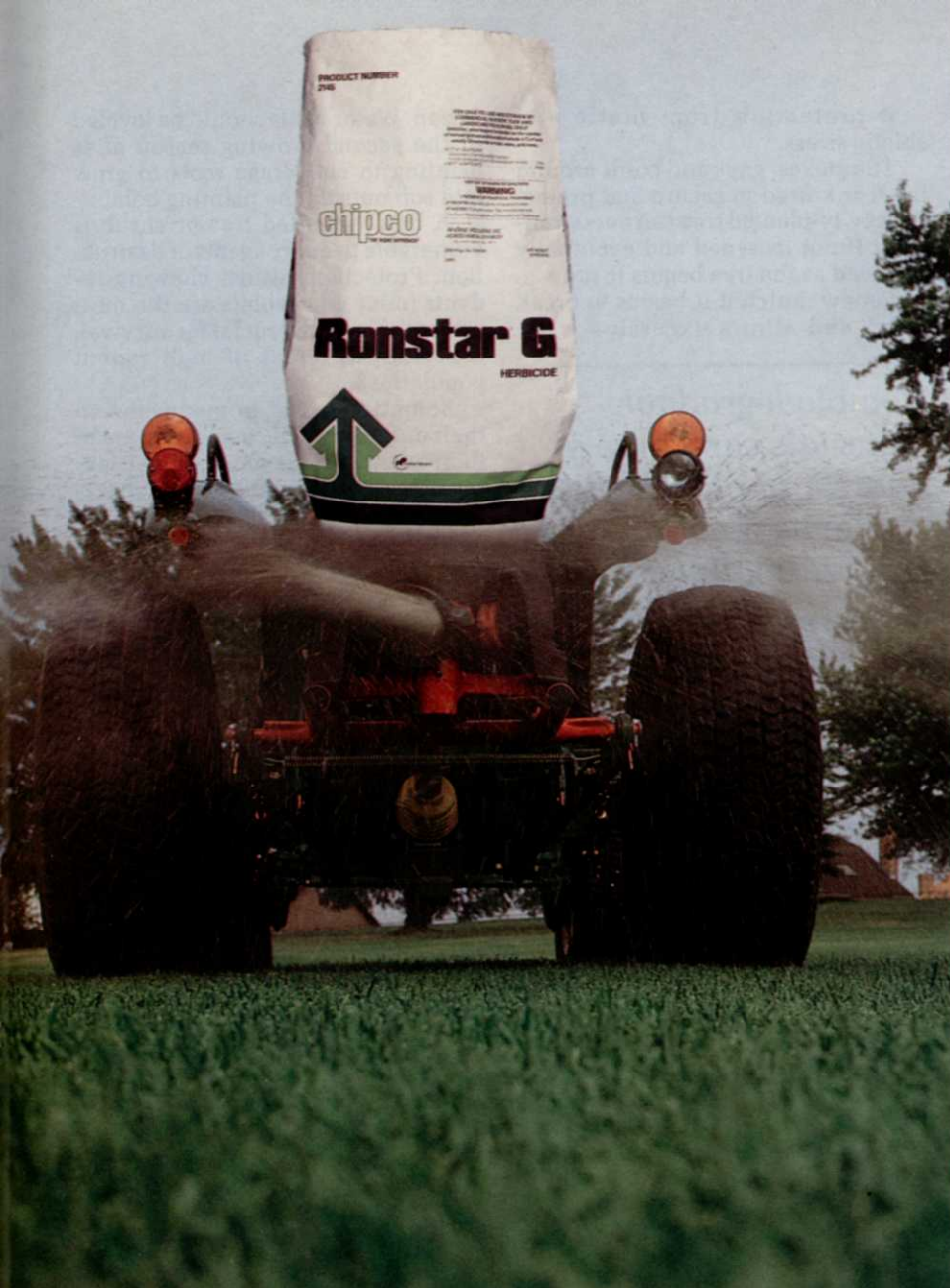
In addition, the resulting soil discontinuity can cause a "teacup" effect, where the soil around the tree is effectively isolated from soil moisture outside the planting hole. Surrounding soil can be wet, while the soil in the planting hole can be dry if soil texture inconsistencies exist around the planting hole.

Drainage out of the planting hole is crucial for essential aeration of the soil. Trees in poorly-draining holes usually die quickly from root suffoca-

continued on page 74



The author, Terry Tattar, installs wire mesh to protect a crabapple from chewing animal injury during winter.



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tion. Fill the planting hole with water and check how long it takes to empty.

If water remains overnight, downward or sideways drainage must be provided. Sometimes a clay hardpan exists beneath the planting hole that can be penetrated by digging a small hole. If this does not provide good drainage, a sideways French-drain can carry water away from the planting hole.

Once a tree has been set in the planting hole at the correct depth and backfilled, a water well is then constructed, and two to three inches of mulch is placed in it. Stakes or guys are installed to secure the tree and the trunk is wrapped to minimize chances of bark injury from sunscald. A final irrigation, and the tree or shrub is now properly planted. Or is it?

Follow-up care

If you feel that your work was done after the plant was set in the ground, you are overlooking a major cause of transplant failure: lack of post-planting follow-up. Post-planting problems fall into two general categories:

- continual care needed during transition to independent growth; and

- protection from biotic and abiotic stress.

The stakes, guys and cords around the trunk used to secure and protect the newly-planted tree can now strangle it if not loosened and eventually removed as the tree begins to grow.

Renew mulch if it begins to break down and allows excessive weed

Non-biodegradable materials can cause a number of plant health problems if not removed at planting time.

growth within it. Use only organic mulch or some material for mulch that allows both water and gas exchange between air and soil.

Avoid plastic sheeting which can suffocate roots.

Watering is needed when rainfall is inadequate to minimize moisture stress. Supplementary watering may be needed at any time during the entire period when the ground is not

frozen. Water wells should be leveled in the second growing season after planting to encourage roots to grow into soil outside the planting hole.

A newly-planted tree or shrub is vulnerable to many agents of destruction. Protection against chewing rodents (mice and rabbits are the most common) is often crucial for survival, especially in areas of high rodent populations.

Sometimes, the homeowners in their enthusiasm to "take good care of their plants" with extra tender-loving-care cause injuries. Too much watering or too much fertilizer, for example, can be just as bad or worse than none at all.

Injuries from lawn mowers and, more recently, string trimmers, needlessly kill and disfigure many young trees and shrubs.

Recommendations

A service to troubleshoot and manage health problems both before and after the guarantee period will decrease post-sale losses and provide an additional source of revenue. Many landscape operations already provide this type of maintenance service as part of their business. **LM**



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FEBRUARY 1988/LANDSCAPE MANAGEMENT 75

IT'S A JUNGLE OUT THERE

It's sometimes hard to understand insurance talk, since agents generally don't understand the green industry. But these tips from a well-known agent could make your next conversation more intelligible—and your next purchase more intelligent.

by James H. Leatzow

Talking to insurance brokers can be like coming to this planet from a different place and time. Their language is strange and unintelligible. Why is this so?

First, most insurance companies don't understand landscape contractors and aren't interested in learning about the green industry.

The insurance industry, for the most part, views a landscape contractor as something smaller than a small business, operating out of a garage, with a pick-up truck or two, and merely mowing lawns and planting bushes. They also think the pick-up truck is loaded with illegal aliens ready to tumble out the back gate at the first corner.

Obviously, this small and morally unstable group of contractors isn't worthy of the insurance industry's understanding because they don't develop sufficient premiums to justify any attention. It remains rather pathetic that this perverse and grossly inaccurate perception is the norm within the insurance industry, with only a few exceptions.

Well, folks, there's a glimmer of hope. Those handful of insurance companies that do have a more accurate understanding of landscape contracting will be the ones you want to build relationships with over time.

As with the recent stock market crash, the insurance industry will become difficult again. Then, you'll want to do business with those companies that understand you.

Dubious professionalism

The second problem confronting you is the rather dubious level of professionalism exhibited by so many insurance agents and brokers.

Here too it is imperative for you to find someone that truly understands your business and represents those



companies that are going to get the job done in the best possible fashion for you. From my perspective, the best test of whether an agent can meet your needs is found in the ease in which they communicate or solve problems for you, all in language you can understand.

All of this nonsense does not have to be confusing. There is no reason that simple insurance questions cannot be reduced to simple answers. If the answers are not intelligible, keep talking to your peers within the industry and find a specialist with whom you can communicate.

Once all of this is completed, the responsibility will fall upon you, the business owner. And you would be wise to grasp a more complete understanding of your insurance needs so that you can be in better position to improve your image.

This is critical to differentiate your firm from the "average" or less-than-acceptable-risk companies. Being viewed as a better than average contractor will produce reduced premiums, if you are able to maintain an acceptable (near loss-free) track record.

Workers' compensation

You have a great deal more control

over workman's compensation situations than you might guess. At a minimum, you should maintain workers' compensation coverage to cover job-related illness or injury to your employees.

Don't forget that a secretary running to the bank and being involved in an auto accident is job-related. Such claims are often more serious than routine cuts and scrapes.

Don't fall into the trap of considering all of your labor force as "independent contractors." That approach consistently does not hold water. You will be found responsible for their injuries if you provide them any benefits (tools, uniforms, rides to and from job sites, etc.) whether or not you maintain an actual insurance policy. If you do not now have an active safety program which, at a minimum, should include mandatory leather shoes, gloves, hearing protection on equipment, safety goggles, etc., you are not doing all you can do to reduce your potential for claims.

A good example of a way in which to reduce serious cuts from sharpening mower blades is to provide your employees with a pair of butcher gloves used in the meat cutting industry with palms of wire mesh to keep hands free of cuts.

Furthermore, annual classes on lifting techniques, done bi-lingually if necessary, will go great distances to reducing your workers' compensation claims.

Commercial auto

Your commercial auto policy is rather self-explanatory. Once again, make sure all of your vehicles, including trailers, are covered. At a minimum, make certain your insurance agent is maintaining and providing copies of your vehicle schedules, not just on the insurance policy endorsements.

continued on page 78

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This should all be updated at the beginning, mid-point and end of season to make certain nothing is missing. You ought to consider fairly sizeable deductibles on your commercial autos so as to reduce premium. You don't need a \$100 deductible on any vehicle in your fleet. You ought to consider \$250 or \$500 at a minimum.

You also ought to be obtaining a motor vehicle report (MVR) from your insurance agent, at your cost, on each of your drivers at least once a year at the beginning of the season.

If you have drivers with tickets, accidents or liquor-related violations, you are putting your business at risk. Statistically, such drivers are more likely to have accidents. It doesn't matter if they got the tickets away from work. Those habits can mean sincere trouble for you and your business.

Commercial auto remains one of your largest exposures to a major law suit as a result of your employees. You cannot be too careful.

General liability

General liability remains one of the most important policies.

There is a tremendous amount of

confusion about coverages you ought to be carrying. First, you should make sure your agent has included comprehensive general liability to cover all operations that you may be involved in as a landscape contractor. If you do not have comprehensive coverage, certain tasks that you now do occasionally (such as trimming branches) may not be insured.

The comprehensive portion provides coverage for anything that you do as long as it is within the scope of tasks typical to a landscape contractor. The comprehensive general endorsement is normally provided free. It therefore makes no sense not to carry it.

Existing liability

The next critical area covers your existing liability portion. You ought to open your policy to the liability portion and look for Code No. 07311. An X, C or U after the Code No. 07311 means that explosion, collapse and underground are excluded from coverage. There must be a charge showing the deletion of these exclusions in order for these coverages to apply. Unfortunately, many agents do not even understand this. You can forego explosion and collapse, but

every landscape contractor should carry underground liability coverage.

Fiber optics are being installed all across the United States. Unlike phone lines, fiber optics cannot be spliced. If you cut a fiber optic cable, the average cost to repair the damage from junction box to junction box, often a half-mile apart, will be about \$50,000.

If your present policy shows the "U" after the code number, you have no coverage for such a claim. If you hire a trenching firm to work for you and they do not carry underground liability, you will be responsible whether you carry the coverage or not. Once again: do not put a shovel in the ground unless you have underground liability and it is verified by your agent in writing.

Do not hesitate to accept a \$500 or \$1,000 deductible for underground if it will mean a rate reduction. Once underground claims begin coming in from the fiber optics mishaps, this important coverage will undoubtedly get more expensive than it now is. You should be calling "Julie" for every project to be staked prior to setting foot on the project.

If a claim does occur, make certain you photograph the actual damage
continued on page 80



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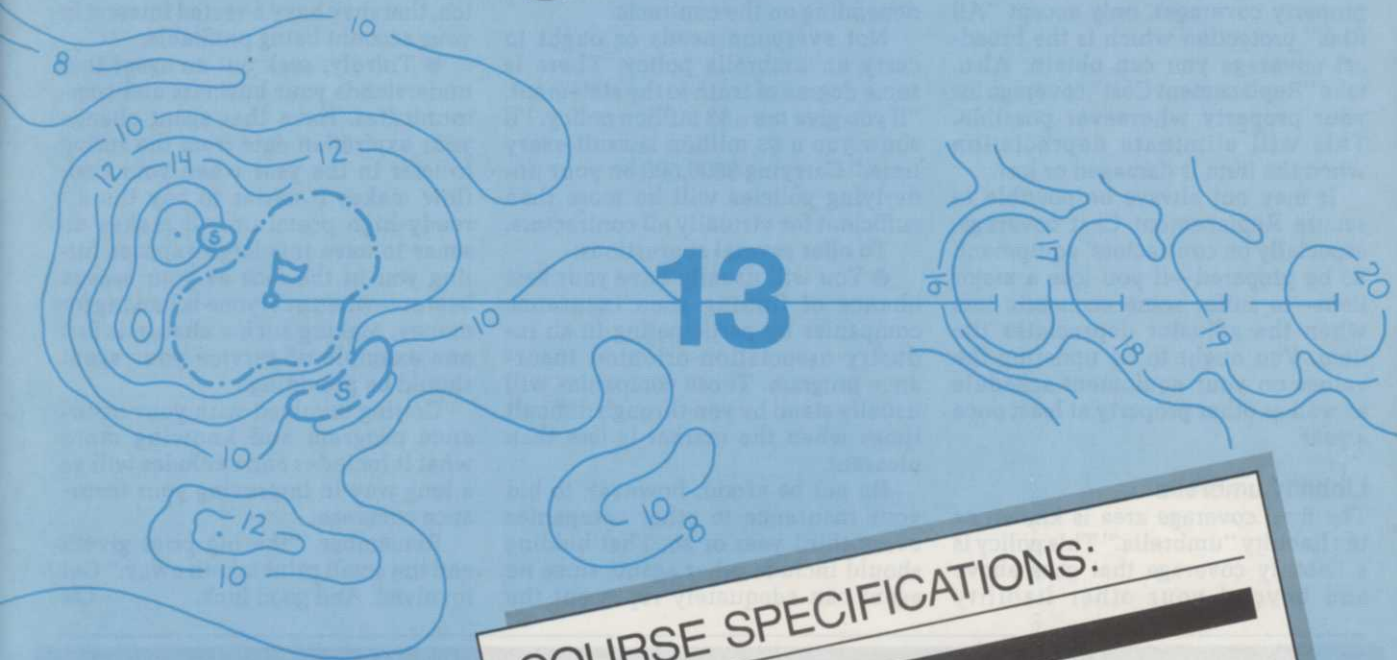
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and document the names of the utility company people that visit the accident site. If they mis-marked the site, it is possible to fight the claim. But only if you have documentation.

Property

Property coverage should include not only your office contents but your contracting equipment too. In any property coverages, only accept "All Risk" protection which is the broadest coverage you can obtain. Also, take "Replacement Cost" coverage for your property wherever possible. This will eliminate depreciation when the item is damaged or lost.

It may not always be possible to secure Replacement Cost coverage, especially on contractors' equipment. So be prepared—if you lose a major item—to suffer some economic loss when the adjuster depreciates the item. You ought to be updating the values on your equipment schedule as well as other property at least once a year.

Liability umbrella

The final coverage area is known as the liability "umbrella." This policy is a liability coverage that goes above and beyond your other liability

exposures.

Since the rates for this coverage have skyrocketed in the last few years, you might consider taking a minimum of \$1 million or even going without, if the cost is too high. Your contracts will demand that you carry higher limits at times, and you typically will be required to purchase one or increase your present policy, depending on the contracts.

Not everyone needs or ought to carry an umbrella policy. There is some degree of truth to the statement, "if you give me a \$3 million policy, I'll show you a \$3 million lawsuit every time." Carrying \$600,000 on your underlying policies will be more than sufficient for virtually all contractors.

To offer several suggestions:

● You will usually have your best chance of finding good insurance companies by participating in an industry association-oriented insurance program. Those companies will usually stand by you through difficult times when the market is less than pleasant.

Do not be afraid, however, to bid your insurance to other companies every third year or so. That bidding should include other agents since no agent can adequately represent the

entire marketplace.

Furthermore, such bidding forces your agent to remain competitive and on top of your account. Traditionally, competition should only make a good agent look better.

● Next, demand that your insurance company provide loss control services to help you reduce exposures and potential claims. Remind them, too, that they have a vested interest in your account being profitable.

● Thirdly, seek out an agent that understands your business and communicates. Have that agent change your expiration date from the spring to later in the year when your cash flow makes it easier to pay the already-high premiums. It makes no sense to have this large expense hitting you in the face as your season begins—when everyone is looking for money. Making such a change is just one example of service your agent should be providing.

Getting involved with your insurance program and knowing more what it includes and excludes will go a long way in improving your insurance coverage.

Remember, "the big print giveth and the small print taketh away." Get involved. And good luck. **LM**

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