for the speaker to answer your questions or if you don't want to interrupt, make a note of your questions and ask them after the session.

Unless the speaker's topic is how to read minds, he or she won't be able to answer all your questions in advance. Usually it's best to ask specific questions after the session so that you don't take time away from the speaker. Corner the speaker later if necessary. If you don't leave the room with the information you were hoping for, it's because you didn't ask enough questions.

As with the educational sessions, planning your tour of the trade show floor is helpful. Circle the booth locations of the those vendors you want to see. Don't go at them helter-skelter.

Plan your visits around the educational sessions. In some cases the show is designed so that educational sessions are at different times than the trade show, though some shows schedule them concurrently. Knowing booth locations and the hours you can visit them will allow you to make better use of your time.

As you go through the show, you will find that your information falls into several categories. From the sessions, you will have technical, product, regulatory and business information. It makes some sense to have your note-taking arranged so that you can record information within each of these categories.

Informal meetings are also excellent opportunities to obtain information. There is no need to "pump" people for ideas during social occasions, but you should have some idea of what you intend to learn, even at these informal meetings. Often the information you pick up here is as valuable as that from the trade show or educational sessions.

If you attend the show with a coworker, it's important to decide beforehand which of you has the responsibility to find out certain information. That way you won't waste time by looking for the same things.

#### Plan to plan

Remember this simple rhyme: Plan before you go; then plan again at the show. By doing this you'll increase the likelihood of seeing something or someone that can be helpful to you or your company. If you don't plan ahead, you'll miss the chance to take full advantage of the benefits of attending a trade show.

At the end of a show make a note of the things you enjoyed and the things you're going to avoid next time. This will help you make the next show even better than the last one! LM



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## **INSURANCE INSIGHTS**

## Training is best way to reduce liability risk

by Jim Leatzow

A great deal of confusion exists concerning possible insurance implications from using chemicals and even fertilizers. Essentially, three separate potential exposures are created by applying chemicals.

The first exposure is one that requires you to be covered by profes-

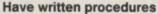
sional liability insurance. If plant material dies or is damaged after an employee sprays it, the only insurance available to pay for such a loss would be professional liability. However, since such coverage is generally not available, we can say with certainty that you virtually

have no protection whatsoever.

Certain safeguards need to be in place in your operations to make sure this kind of uninsured claim never occurs. Probably the largest exposure exists from combining chemicals in tanks that haven't been thoroughly washed and rinsed. The combined effects of multiple chemicals can result in a potentially harmful product that may injure plant material.

Also, segregate chemicals to eliminate confusion about which is to be used. Both measures will help reduce the chances of a mistake being made

in your shop.



It is very important for your operation to have written procedures that are known by your employees. The procedures should always include the routine maintenance plans to be performed on your tanks and storage units to prevent the unintended chemical mixing.

The next area of concern involves spray drift. This could occur if you're using a systemic, broad-spectrum herbicide that drifts and damages or kills plants that are not the object of your work. Coverage for this exposure can be obtained, but it often requires a special endorsement that broadens the "property damage liability" portion of your general liability insurance.

Because this specific area has the potential for sizable claims, some insurance companies are reluctant to provide this broadened protection. It is imperative for you to talk with your insurance broker directly in order to help him or her understand your concerns and find a way of alleviating such risks. If your broker is not knowledgeable about your industry and your specific insurance needs, it might be prudent to obtain some competitive quotations at your next policy anniversary.

Claiming pollution

The third potential area of insurance exposure involves pollution. The courts continue to broaden their position on pollution liability, which often results in ridiculous awards. The insurance industry has responded by dramatically restricting the coverages available that fall under the loose heading of "pollution."

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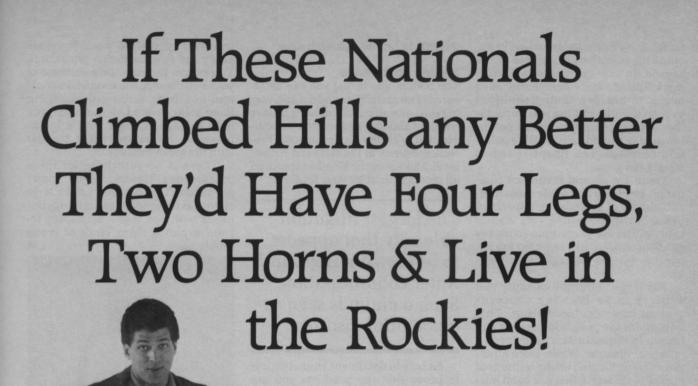


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policies available today basically exclude all pollution, regardless of the source. In our current competitive marketplace, some companies have begun to broaden their definitions ever so slightly, but the real impact is that insurance companies are not interested in providing exclusive pollution coverage. The financial risk is simply too great.

There are several insurance companies available that write these difficult classes of business on a specialty basis, but they involve very significant minimum premiums (possibly \$25,000) which make them far too expensive for the average small business.

The largest litigation calamity that appears to be brewing concerns groundwater contamination. This falls under the pollution heading and is seen in the insurance industry as a potential disaster. While more attention is being focused on the millions of tons of toxic waste that has been buried or merely discarded by errant parties across the United States, legal challenges are also being mounted against sprayers and applicators. These challenges are an attempt to prove that the products being applied in the green industry are the real

culprits in tainting groundwater.

#### Setting up defense

The bottom line is that you can be assured of no protection, and the best way to keep yourself out of trouble is to have frequent dialogue and written communication with the Environmental Protection Agency at the state and federal level. Make sure the EPA has approved all products used by your firm.

The largest litigation calamity that appears to be brewing is groundwater contamination. Such a claim is seen as a potential disaster.

Be sure to document your attempts to prove that the products you are using are safe and are being applied safely. By not doing so you may be leaving your company wide open to a claim that can ultimately bankrupt it.

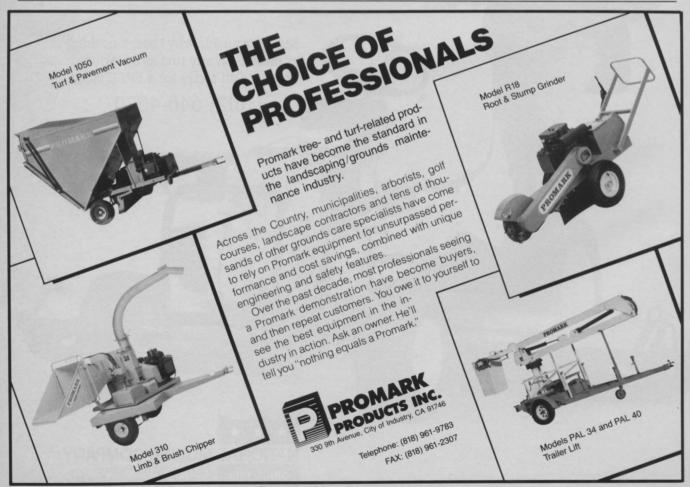
Since two out of three insurance exposures discussed above are virtually uninsurable, it is imperative that you

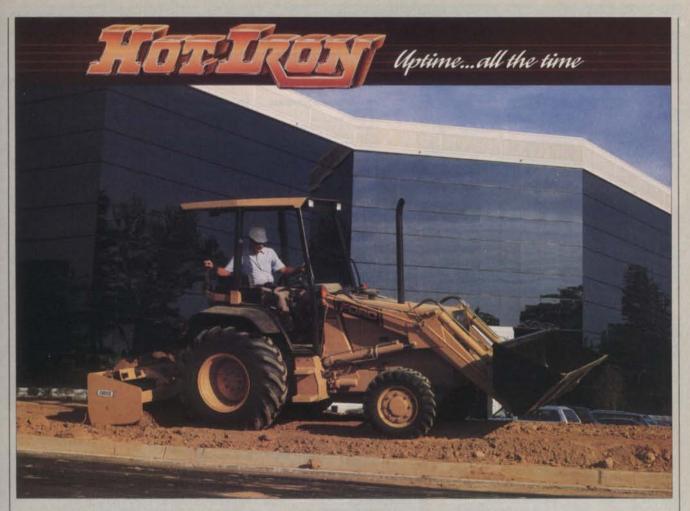
continually update your in-house safety and documentation procedures. You cannot increase the awareness of your staff enough, since a mistake could lead to a large, uninsured claim. For those areas covered by insurance, you need to align yourself with a knowledgeable insurance broker familiar with the green industry.

There is no substitute for these precautions. Unfortunately, many people don't realize that until a large claim has occured. By examining your needs now, you take a major step toward avoiding these kinds of costly problems.



James Leatzow is president of Leatzow & Associates, Glen Ellyn, III. He specializes in green industry matters.





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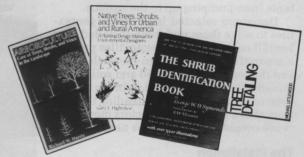
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# Geotextiles and matting improve surfaces

#### Geotextile works in landfill renovation

When the City of Charlotte decided to convert a landfill site into an 18-hole community golf course, its primary problem was how to stabilize the uneven surface of the landfill into a smooth, well-drained surface for tees and greens.

Moreover, a solution was needed to prevent the landfill from sinking and its contents from pumping up to the surface.

Designers selected heavy-duty geotextiles to solve these problems. Installed over landfill content and fill, geotextiles provide a separating layer between these elements and the top layers of the fill and soil. Additionally, they reinforce and stabilize the uneven content of the fill by spreading the load from above and save contractors money because considerably less fill is needed.

#### The installation

The first step in preparing the course was to place at least 12 inches of soil on top of the landfill material. Even so, it was anticipated that the subsurface might be unstable in some locations.

Since it was particularly critical that the tees and greens be solidly based, 8 oz.-per-square-yard Supac fabric was unrolled in tee and green locations on top of the backfill material. In addition to reinforcing and stabilizing the subsurface, Supac also acts as a filtering agent.

The fabric was overlapped 12 to 18 inches at the edges and end of each roll and shovelfuls of earth were deposited along the edges and randomly across the width of the fabric to prevent the wind from lifting it. Then approximately six inches of backfill was bladed onto the geotextile.

#### Before seeding...

Next, six inches of backfill were placed on top of the geotextile, followed by a 20-inch polyethylene sheet, a further six inches of fill, and finally six inches of topsoil prior to planting grass seed.

Supac geotextiles are manufactured by Phillips Fibers Corp. (Greenville, S.C.) with 100 percent manmade fibers that are mechanically interlocked.

Manufactured from polypropylene, a petrochemical-based polymer, Supac geotextiles are chemically and biologically inert. Supac will not decompose in soil due to bacterial or fungal action. It is unaffected by acids, alkalies, oils and most chemical solvents.

Geotextiles are also being used to line several ponds on the golf course and as sedimentation control barriers. They enjoy widespread acceptance in a wide range of civil engineering projects, including reinforcement, stabilization, drainage and erosion control.



About six inches of backfill was bladed onto the geotextile, spread in the direction of it overlap to keep the fabric from separating.

# Matting improves playground surface

The Chicago Park District is using a unique-looking black nylon geomatrix matting underneath playground surfaces to improve drainage and help provide a safer, more consistent playing surface for kids.

The compression-resistant, three-dimensional matting and wood chips are being used to replace sand playing surfaces and on playgrounds with asphalt surfaces. The matting, called Enkadrain, is manufactured by Akzo Industrial Systems, and distributed by American Excelsior Company.

#### Problems with sand

The sand-based playground design presented several problems: sand clogs drainage systems, children constantly moving it around creating an uneven playing surface, and the children unwittingly carrying it home in pockets, shoes and pants cuffs.

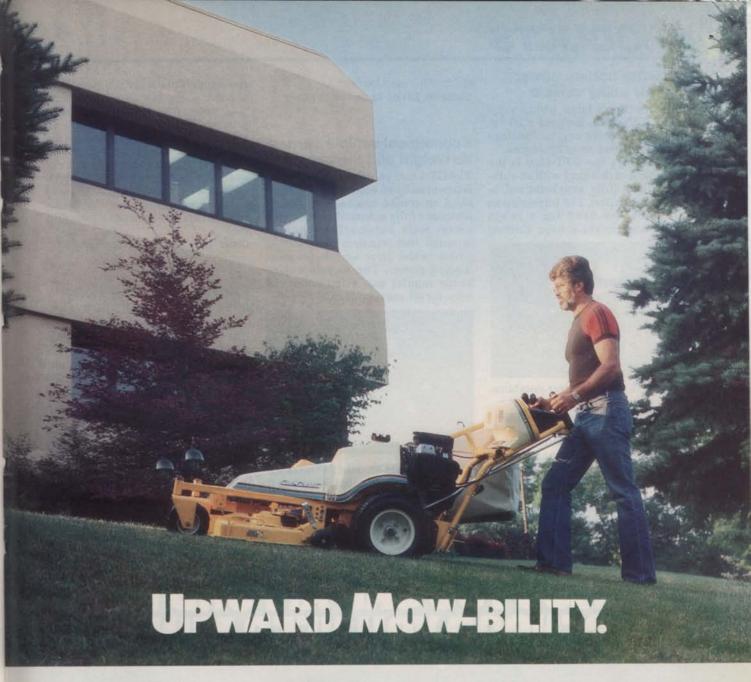
In some Chicago playgrounds, children's play apparatus stood on asphalt surfaces, which made for a hard landing surface that caused cuts and bruises.

The matting, which comes with a filter cloth on one side, was placed directly onto the existing asphalt paving with the fabric side up. Eighteen inches of fire-resistant, vermin-proof wood chips were placed on top of the matting, which was stapled to the inside of 18-inch-tall timber retaining walls that formed a boundary of the playing area.

The matting, which is available in 0.4- and 0.8-inch thicknesses, resembles a tangle of heavy black nylon fishing line. Its open, three-dimensional nature allows rain water to seep through the wood chips, which are kept out of the matting by the fabric, and into the drainage system.

#### Other applications

Enkadrain has also been used for highway shoulder drainage and as a drainage medium in commercial and residential planters. Its primary use has been for drainage against subsurface walls where it relieves hydrostatic pressure and helps keep basements dry.





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and stability. When the going gets rough, you'll like our pneumatic front tires with a built-in puncture sealant that helps prevent flats.

## The tough machine that does it all.

Choose from three powerful engines: 8.5 HP, 12.5 HP, 15 HP. Full-pressure lubrication for hillside cutting. Unique planetary 5-speed transmission that provides no-stop, no-clutch forward/reverse shifting. Power unit converts to a snowthrower, sweeper, dump cart, shredder/chipper, sprayer, and more—for year-round utilization.

Grounds maintenance doesn't have to be an uphill struggle. Switch to a powerful Cub Cadet GMT. It makes molehills out of mountains.

Contact Cub Cadet Corporation, P.O. Box 360930, Cleveland, Ohio 44136.



#### GROUNDS MAINTENANCE TRACTORS

Circle No. 105 on Reader Inquiry Card

## **PRODUCTS**

## Two extra horses power this new utility vehicle

E-Z-Go Textron's latest utility vehicle, the GXT-1500, features a 20 hp, twin-cylinder Onan engine. Previous models contained an 18 hp engine.

E-Z-Go says the GXT-1500 is the only vehicle of this kind with an automotive-type, fully synchronized 5-speed transmission. The transmission eliminates the need for a range changer and provides even shifting



for the best available gear combinations in any situation.

The GXT-1500 has a payload capacity of 1500 lbs. It has diamond-plated, Polane-topcoated steel panels and a welded tubular steel frame. The 19-cubic foot load bed measures 52" x 54" x 12", with removable sides and

tailgate for easy loading.

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## Economical vehicle carries its weight and then some

The GT-1 turf vehicle from Cushman is powered by an economical 8 hp gasoline air-cooled engine. The vehicle features a fully automatic torque converter with automotive-type differential that transfers more engine power to the drive wheels for more lugging power. The 4-cycle engine burns regular gas, eliminating the need for oil-gas mixtures.



The GT-1 has an outside clearance circle of 19.5 feet. Cushman reports it

has enough maneuverability for just about any type of grounds work, from golf courses to nurseries to campgrounds. The cargo box measures  $44'' \times 40'' \times 8''$ , and holds up to 8 cubic feet and 1,000 lbs. of payload.

A manual dump bed option is also available for easy unloading. With the additional option of the folding steel tailgate and loading ramp, one person can load and transport smaller equip-

nent.

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## Easy maneuvering along with sturdy endurance

A utility vehicle for the turf industry that incorporates the pure work characteristics of a rugged cargo carrier with both the maneuverability and ease of use of a Yamaha four-wheeler has been introduced by the Pro-4 division of Yamaha Motor Corporation, U.S.A.

The Pro-Hauler features turf tires specifically designed to protect delicate or expensive turf from unnecessary damage. It has a cargo capacity of more than 400 pounds that

