



DYLOX insecticide controls all species of white grubs in as little as 24 to 48 hours. It doesn't waste time. Then it doesn't hang around.

In these times, that's reason enough to use DYLOX. But there's more. It has no label restrictions on turf grass species or sites. So, you can spray your tees, greens and fairways for grubs, as well as cutworms and sod webworms. And with the DYLOX 80% formulation, you can also treat your flowers, shrubs and trees for armyworms, bagworms and stink bugs.



Add to that the fact that it's a low-odor compound available in 6.2% granular as well as 80% water soluble powder. Now you can understand why it is the fastest growing grub insecticide on the market.

For more information, contact Miles Inc., Specialty Products, Box 4913, Kansas City, MO 64120. (800) 842-8020.

The time is right for DYLOX.



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Circle No. 129 on Reader Inquiry Card

# Risk, Risk, risk, risk, risk: how much are you taking?

**Will you be reassured by this summary of insurance coverages? Or are there unknown gaps in your policy?**

by Ed Wandtke

■ Do you really know how many risks you are taking? Some of you may not be insured for a risk, or assume you are insured for a risk.

Although many insurance agents do not know what coverage you really need because they are not experienced with green industry issues, they place you in an insurance package which covers most service or construction companies—often not the right coverage, but a good starting point.

**Auto policy**—Commercial automobile policies contain an exclusion (you are not covered) for accidents which result in damage to the environment caused by a pollutant. Pollutants you normally handle are fertilizer, herbicides, insecticides, plant growth regulators, or gasoline for power equipment use.

If you have an accident and one of these pollutants spills on the highway, you alone can be responsible for the clean-up. Even if a third party causes the accident, you may remain liable for the clean-up.

**Customer property**—Did you know that a standard general liability insurance policy covers you for damage to persons or properties adjacent to your customer's property, but not direct damage to your

customers or their property?

Some states have enacted laws requiring the "herbicide and pesticide" endorsement for green industry companies to protect customers and their property. However, many of you do not realize you don't have this coverage and have accepted the risk for any damage on a customer's property.

An experienced agent working with a lawn care or landscape company that is fertilizing the turf (liquid or dry, organic or standard), spraying trees or shrubs, or putting vegetation control in landscape beds, will have sold you the "herbicide and pesticide endorsement" coverage. This is available in the form of a supplemental endorsement to your policy that would provide coverage for damage to a customer or its property, subject to a small deductible.

**Fire insurance**—Many of you do not adequately protect your business in the event of a fire or other catastrophe. Many policies have a very low clean-up limit, and if you do not have a containment system in your building you may be exposing your business to a very high risk.

Our research has shown that the standard industry policies provide \$10,000 for site clean-up after a fire. Based on today's costs, if the water poured on the fire spread a few bags of fertilizer, a gallon of herbicide, or several gallons of petroleum-based products on the floor of the building, you could have clean-up costs ranging from \$10,000 to \$50,000, depending on the volume and amount of materials that have to be removed.

**Business interruption**—This coverage, which is most often overlooked,

assures you continuous income if your business should suffer an inability to operate. Those companies in Florida that had the coverage before Hurricane Andrew are in business today. The cost is very affordable, in light of the risk you are taking.

**Extra expenses**—Business interruption insurance is good to have. But in this industry, extra expense insurance is more important. This type of insurance provides coverage for expenses that are a result of a loss and not normal operating expenses.

For example, if you were to have a loss and you had to rent a truck to continue to meet production, this would be covered by extra expense insurance, but by business interruption only if there were a loss in profits.

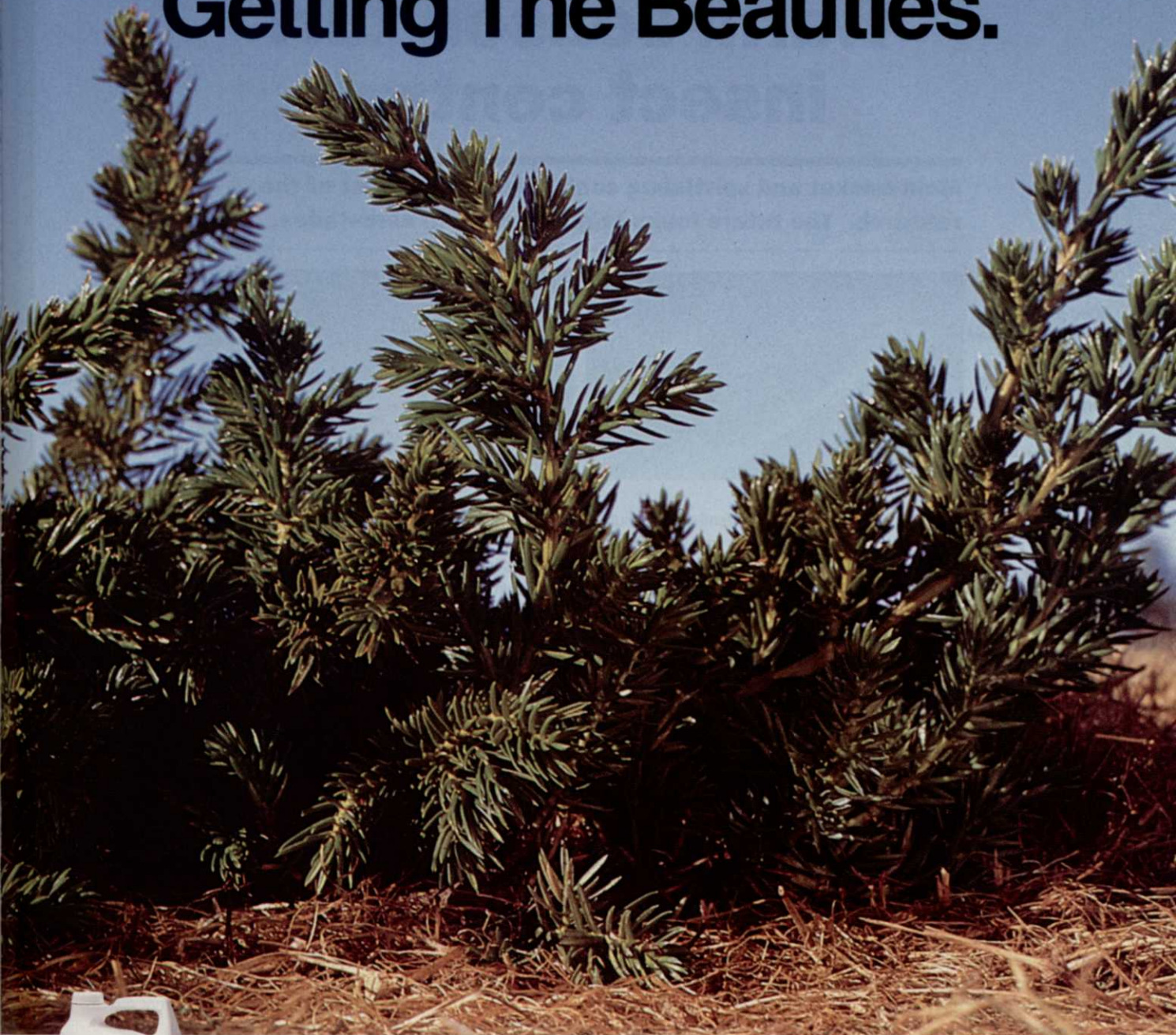
**Key person**—If one key person were lost to your company, would it go out of business? If the answer is yes, you need to purchase this type of coverage.

Insure for the replacement of the individual and the length of time it would take for a new individual to become as proficient as the person lost. Don't assume an individual needs to die for this coverage. Permanent health problems or incapacities can create a need. The survivability of your company will depend on having this insurance.

Key person insurance also avoids the issue of salary continuation being construed by the Internal Revenue Service as a dividend by the corporation to an owner of the company.

—Ed Wandtke is a principle in Wandtke & Associates, 2586 Oakstone Dr., Columbus, OH 43231. For further information about the items covered in this article, phone (614) 891-3111.

# Vantage Gets The Beasts Without Getting The Beauties.



Your grass problem doesn't have to be a frightening story. Because Vantage™ herbicide selectively controls grass even among your most fragile ornamentals.

You can apply Vantage over the top during almost any stage of your growth, eliminating the need for costly and

time-consuming hand weeding. And with Vantage, there's no worry of leaching.

Use Vantage on your ornamentals, and you'll see how it'll bring your grass problem to a happy ending. If you have any questions, please call us at 1-800-878-8060.

# BASF

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Always read and follow label directions.

Circle No. 110 on Reader Inquiry Card

## Warm-season turf insect control

**Mole cricket and spittlebug control is getting most of the research. The future looks bright, thanks to nematodes.**

The adult two-lined spittlebug is best controlled in the adult stage, usually in June and August in Florida.

Photo by James Castner



Mole cricket control is improving, due to research with nematodes and sub-surface injection.

Photo by James Castner

by Don Short, Ph.D.

Managing turf insects in the South is a never-ending challenge. Mole crickets continue to be the most troublesome insect pest in Florida and several other southeastern states. Spittlebugs have been causing more concern during recent years, primarily in north and northwest Florida. Tropical sod webworms, chinch bugs and fire ants make their presence known yearly.

**Mole crickets**—The major thrust of turf insect research in Florida is biologically controlling mole crickets with the nematode *Steinernema scapterisci* and the red-eyed Brazilian fly *Ormia depleta*. These natural enemies of mole crickets, imported from South America, are specific parasites of mole crickets and harmless to non-target organisms. The nematodes cause death by bacterial poisoning, the fly by depositing live maggots on or near the mole crickets.

Efforts with these two parasites seem to be paying off. The red-eyed fly, released in 1988, has spread to 30 Florida counties. The nematode now populates 13 Florida counties. Fifty-three percent of golf course super-

intendents in south Florida counties reported in 1991 either the same or less mole cricket damage than in previous years. None reported more mole cricket activity.

**Cultural practices**—Cultural practices can greatly influence the susceptibility of turfgrasses to insects and related pests. Here are some tips:

**1)** Do not over-apply water-soluble inorganic nitrogen fertilizers. They force rapid succulent growth that acts as an attractant and substantially increases the chances of insect attack. Pest damage, especially from chinch bugs and sod webworms, can be greatly reduced by using slow-release nitrogen fertilizers in combination with other nutrients.

**2)** Mow, water and fertilize properly to prevent thatch, which is an excellent habitat for chinch bugs and turf caterpillars and chemically ties up insecticides, thus reducing their effectiveness.

Proper mowing can make the grass more tolerant to pests and greatly reduce thatch build-up. Proper mowing heights:

St. Augustinegrass..... 3 to 3-1/2 inches  
St. Augustine (shaded)..... 4 inches

centipede grass..... 1-1/2 to 2 inches  
common bermudagrass..... 1/2 to 2 inches  
hybrid bermudagrass..... 1/4 to 3/4 inch  
bahia grass..... 3 to 4 inches

Sharpen the mower blade frequently. To minimize stress on the grass and reduce thatch problems, mow often enough so that no more than one-third of the grass blade is removed at each mowing.

**3)** Do not routinely collect clippings. The only two instances when they should be removed: to prevent the spread of a disease or weed problem, and when the grass has grown excessively tall. Never mow when the grass is wet since this can disperse disease.

**4)** Do not irrigate until the grass begins to wilt or turns a blue-green color, or footprints on the grass remain compressed for more than a few seconds. Irrigate with 3/4 to 1 inch of water and do not irrigate again until the above symptoms reappear. This encourages a deep, vigorous root system.

**Soil injection**—Injection or sub-surface placement of both liquid and granular insecticides, is becoming more popular for control

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when sodding or seeding, p. 56**

SCOTTS® Pendimethalin

No one can  
offer you a  
more effective  
preemergent  
weed control.



# And here are 7 reasons why:

**1. Broad Spectrum Control** - Prevents sprouting of six annual grassy weeds and nine annual dicot weeds.

**2. Control Effectiveness** - No other single pre-emergent herbicide controls so many weeds so well.

**3. Season-Long Control** - Pendimethalin's unique chemical properties allow for maximum performance season long.

**4. Application Flexibility** - Pendimethalin gives you more flexibility in programming preemergent applications.

**5. Scott Formulation Advantage** - Scott's smaller, uniformly sized particles provide better coverage with fewer application breaks and more effective control.

**6. Turf Safety** - When used as directed on a variety of cool and warm season turf grasses.

**7. Formulation Flexibility** - Your Scott Tech Rep is ready to help you select the right formulations to best meet your preemergent program needs.

# No other broad spec

## Control Effectiveness

Since 1984, SCOTTS® pendimethalin preemergent control products have provided the toughest, most cost-effective control of a broad spectrum of grassy and broadleaf weeds.

When selecting a preemergent herbicide, it is important to understand all the performance capabilities and limitations of the products you are considering. Season-long crabgrass control is only one aspect of a comprehensive weed control program, and pendimethalin provides it. But pendimethalin also offers performance advantages over other preemergent weed control products, advantages that will favorably impact your total turfgrass management program.

## Broad Spectrum Control

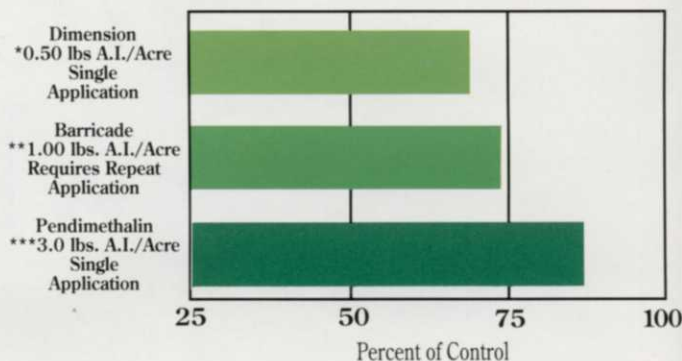
Pendimethalin effectively prevents sprouting of six annual grassy weeds and nine annual dicot weeds. No other single preemergent turf herbicide can match pendimethalin's broad spectrum control of these important weeds.



OXALIS • CUDWEED  
PROSTRATE SPURGE  
PURSLANE • ANOXYNEED  
HOP CLOVER  
EVENINGPRIMROSE  
CHICKWEED • HENBIT  
GOOSEGRASS • POA ANNUA  
CRABGRASS • BARNYARDGRASS  
FALL PANICUM • FOXTAIL

Your choice of a preemergent herbicide will impact other aspects of your weed control program. An effective preemergent will provide a high level of control on a wide variety of grassy and broadleaf weeds resulting in fewer costly and time consuming postemergent herbicide applications during the season. Pendimethalin provides superior performance on troublesome weeds such as goosegrass and oxalis.

## Goosegrass Control Comparison



\* The maximum label rate of 0.50 lbs. A.I./Acre/Year will only provide suppression of goosegrass in the South. Dimension is a trademark of Monsanto Company.

\*\* Repeat applications are required to control goosegrass. Product was applied at 0.75 lbs. A.I./Acre with a repeat application at 0.25 lbs. A.I./Acre. Barricade is a trademark of Sandoz Limited.

\*\*\* In the South, pendimethalin may be applied as a single 3.0 lb A.I./Acre application or as two 1.50 lb A.I./Acre applications for the control of goosegrass.

## Preemergent Control

	Crab-grass	Goose-grass
Dimension	H	M
Barricade	H	M
Pendimethalin	H	H

H = High level of control  
(Based on Scotts)



# er preemergent can match ctrum control, season-long

## Season-Long Control

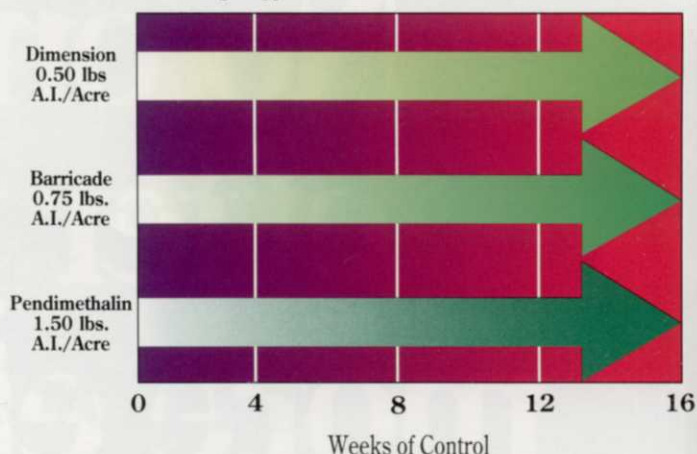
One of the major strengths of pendimethalin is its ability to provide season-long preemergent weed control. In cool season turf areas pendimethalin provides early control of crabgrass, season-long with a single, properly timed application.

In warm season turf areas where weed pressure is generally more severe, pendimethalin allows preemergent control of crabgrass, goosegrass and other troublesome weeds with a single, properly timed application.

Pendimethalin's favorable chemical properties allow for maximum performance in these critical areas:

- Ability to move into the zone of weed seed germination and maintain a viable barrier.
- Stability on the soil surface to minimize loss following application.
- Sufficient soil longevity to provide effective residual weed control.

Season-Long Crabgrass Control Comparison  
Single Application/Weeks of 90+% Control



Approved label directions and allowable rates are based on extensive testing to assure responsible use of control products. Pendimethalin's label offers an important advantage in this area by allowing the turf manager to choose from a wide range of product rates and application timing choices.

Pendimethalin compares well to Dimension and Barricade in the following key areas:

### Unlike Dimension:

1. Pendimethalin can be applied as a split- or single-rate application for crabgrass control in the North and/or as a split- or single-rate application for crabgrass and goosegrass control in the South.
2. Pendimethalin outperforms Dimension on the control of goosegrass. Dimension is labeled for goosegrass suppression only in the South.

### Unlike Barricade:

1. Pendimethalin can be applied as a single- or split-rate application in the South for control of both crabgrass and goosegrass.
2. Pendimethalin provides excellent control of goosegrass with a single application.

## Control Comparison

	Foxtail	Poa Annua	Oxalis	Spurge
	H	M	H	M
	H	M	M-H	M
	H	M	H	M

M = Medium level of control

(TORTS/university data)

# pendimethalin's combination performance and proven t

## Application Flexibility

Repeat  
Applications  
Allowed By Label

Single Application  
Control Effectiveness  
Crabgrass  
Goosegrass  
(South)

Dimension  
Barricade  
Pendimethalin

NO  
YES  
YES

YES  
YES  
YES

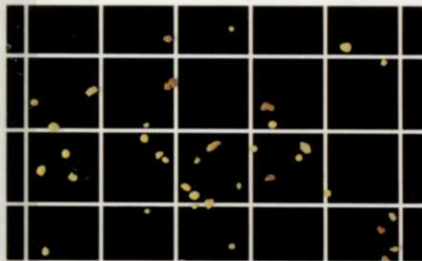
NO  
NO  
YES

## Scott Formulation Advantage

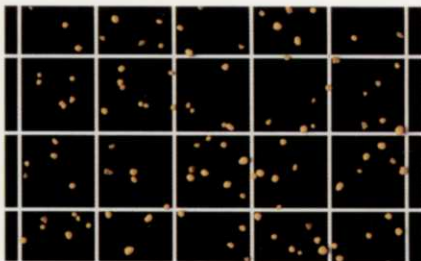
Pendimethalin particles are smaller and more consistently sized than typical competitive physical blends, reducing segregation potential while providing up to 3 times the coverage with SCOTTS Poly-S™/pendimethalin product and up to 8 times the coverage per square inch with Scotts Triaform™/pendimethalin product.

Note the improved particle distribution pattern achieved with SCOTTS fine-particle Triaform/pendimethalin fertilizer and Scotts Poly-S/pendimeth-

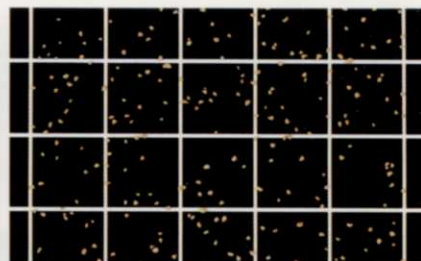
alin fertilizer products. Such distribution means the active ingredient is more evenly distributed over the soil surface for more consistent control and fewer application breaks. Uniformly sized particles reduce segregation potential and improve spreadability. Field tests show that poorly formulated combination products may sacrifice preemergent weed control by up to 15% or more. (Each square in the graph below represents a 1-inch square area.)



Typical Large-Particle Blended Product



SCOTTS Poly-S/Pendimethalin



SCOTTS Triaform/Pendimethalin



Typical Large-Particle Blended Product



SCOTTS Poly-S/Pendimethalin



SCOTTS Triaform/Pendimethalin

Uniformly sized particles reduce segregation potential and improve spreadability. Poorly formulated combination products may sacrifice weed control by up to 15% or more.