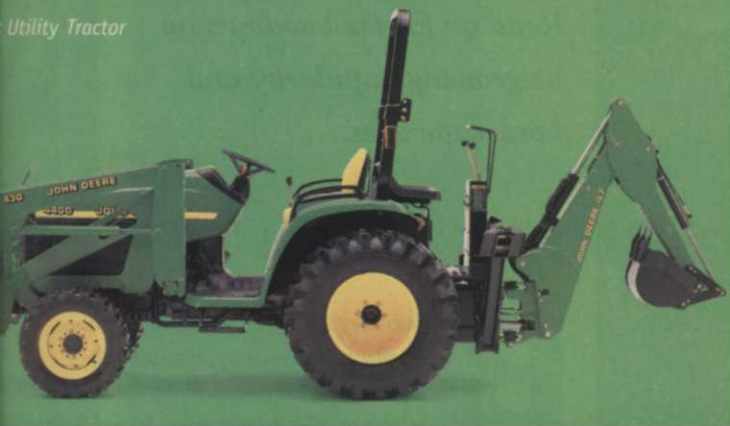


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# Bamboo may be for you

*Don't be bamboozled. Bamboo is a lot more versatile than you think. Read on for the lowdown on its growing popularity and landscape uses.*

By NANCY STAIRS

**B**amboo may not be on your list of landscape plants to use or to recommend, either because it isn't supposed to grow in your area or, if it does, it spreads rapidly and can become a nuisance. But there are many different types of this evergreen plant, including those that grow well in temperate zones and those that do not spread:

▶ Tropical bamboo grow outdoors in frost-free areas, such as southern Florida, southern California and Hawaii.

▶ Subtropical bamboo are somewhat tolerant to frost. They grow well in USDA Zones 9 and 10 with marginal performance of some species in Zone 8. These hardier selections are suitable for areas like much of coastal California, the Gulf States and the tropical areas.

▶ The temperate bamboo are quite frost hardy. Some withstand temperatures to -20 F or USDA Zones 4 and 5.

Generally, tropical bamboos tend to be clumpers and the temperate tend to be runners. But there are some exceptions that add options to your landscaping palette. Bamboo can be used for erosion control, privacy or wind screens, as well as for its form and

Mixed grouping of running bamboos in pots with a small clumping bamboo (*Thamnocalamus*). Use a raised pot rim to control the spread of running bamboo. Check yearly to remove escaped runners.

## Rules of bamboo

- 1) Don't crowd bamboo too close to a house, valuable plants, rock garden, etc. Keep a space around it that can be dug in; wide enough for you to walk through.
- 2) Thin bamboo regularly — take out all canes 4 years old and any that don't look good. Give new growth space to grow.
- 3) If using running bamboo and shoots

come up where you don't want them, cut them down deep in the ground with a narrow hoe-type tool. This will minimize regrowth and the sharp stubs that would result from using a lawn mower on shoots (which will not stop the spread of running bamboo).

- 4) Remember, running bamboo will infiltrate throughout, under and around, coming up where it can, so don't plant it

into a rock garden, next to a low deck or next to a patio.

- 5) In humid climates, bamboos planted next to rivers can be spread downstream by floods tearing off clumps. If you are introducing a species, choose wisely.

Source: From Northern Groves, Corvallis, OR; (541) 929-7152;  
[www.teleport.com/~dbrooks/bamboo.html](http://www.teleport.com/~dbrooks/bamboo.html)

texture. The constant motion with the sound of rustling leaves is a bonus.

#### Growing up fast

Whether they run or clump, bamboo should be thought of as a colony, not as an individual plant. The canes ("culms") are supported by rhizomes (which makes sense when you realize that bamboo is a member of the grass family). The rhizomes have nodes and internodes, with new rhizomes and canes arising from the internodes. They are evergreen and put on new leaves each spring, dropping old leaves to the ground.

New canes emerge from rhizome nodes at their mature diameter. They grow rapidly for 40 to 60 days. When the new shoots reach their full height, they unfold their branches and leaves. On average, the canes will live anywhere from 5 to 10 years, although some species can live longer. As the bamboo grove matures, the height and diameter of the canes increases, so that the smaller canes are generally the older ones and the larger canes are the newer ones.

Bamboo are not very temperamental, like humidity and will grow in most soil types (except waterlogged) and in sun or shade, although shaded plants will not be as tall as sun-loving species. It generally takes three years for new bamboo plantings to produce multiple shoots and take on the appearance of a small grove. Water newly planted bamboos frequently.

#### Baby it's cold outside

Many bamboo species can survive colder temperatures but, as could be expected, bamboos grown in colder climates (for example, Zone 4) will not grow as tall as they will in warmer zones. In very extreme temperatures, bamboos can act like herbaceous perennials, losing leaves and stems to the ground level. Sometimes the canes will lose their leaves in cold temperatures but will put out new leaves in the spring. Sheltered plants will survive colder temperatures better than plants in open, windy sites. Growing bamboo in the Northeast or Northwest and even in the Midwest is possible.

Some recommendations from Northern Groves, Corvallis, OR; Tradewinds Bamboo Nursery, Gold Beach, OR; and The Bamboo Garden, Portland, OR; include some of the hardier, clumping bamboos. They generally do not appreciate extreme heat:

### The Genus indicates whether a bamboo species is a runner or a clumper

#### CLUMPER

Bambusa  
Chusquea  
Dendrocalamus  
Drepanostachyum  
Fargesia  
Himalayacalamus  
Oatea  
Thammocalamus

#### RUNNER

Chimonobambubusa  
Indocalamus  
Phyllostachys  
Pleiolblastus  
Pseudosasa  
Sasa  
Semiarundinaria  
Shibatea  
Sinobambusa

SOURCE: TRADEWINDS BAMBOO NURSERY, GOLD BEACH, OR; 541/247-0835  
WWW.HARBORSIDE.COM/BAMBOO/

► *Drepanostachyum hookerianum* (Striped Himalayan bamboo) — 30 ft.; 2 in. canes at maturity; 15°F; less hardy; best in milder climates; beautiful in gardens

► *Fargesia dracocephala* (Dragon's head bamboo) — to 16 ft., but generally less; to 0.75 in. canes at maturity; -10°F; almost weeping habit; forms dense clump, good for screening

► *Fargesia fungosa* (Cottonflower bamboo) — 20 ft.; 1 in. canes at maturity; 15°F; less hardy; best in milder climates

► *Fargesia muriele* (Umbrella bamboo) — 12-15 ft.; 0.5 in. canes at maturity; -20°F; also called *Thammocalamus spathaceus* or *Sinarundinaria muriele*; weeping habit; delicate appearance; looks best out of direct sun

► *Fargesia nitida* (Fountain bamboo) — 12 ft.; 0.5 in. canes at maturity; -20°F; less robust than *F. muriele* or *F. utilis*, but hardier and more drought tolerant and most available; best in partial shade; many other varieties

► *Fargesia utilis* — 13 ft. estimated; 0.75 in. canes at maturity; 0°F; fastest *Fargesia* to get large; good in cool, moist microclimate

The subtropical clumping bamboo, which are hardy enough to grow in unheated atriums in the Pacific Northwest and to mild Zone 8 for outdoor planting:

► *Bambusa multiplex rivierorum* — 6 ft.; 0.25 in. canes at maturity; 15°F; also good for indoors

► *Bambusa multiplex* "Silverstripe" — 45 ft.; 1.5 in. canes at maturity; 15°F; a full-sized form of the preceding species. **LM**



## Build a business plan: *Benefit from your banker*

*Develop a working relationship with your banker and you'll have the leverage you need to expand, when the time is right.*

By ROBERT REAVES

**D**o you know who your broker is? Many banks have merged, leaving you to deal with the "manager of the month." How can you develop a good working relationship under these circumstances? Your "personal" banker will want to see several items before he or she will facilitate a loan. What is the primary thing your banker will look for when you meet? The answers may surprise you, but they start with a solid plan.

### **Steady date**

The basic thing a bank looks for is a long-term relationship with its customers, says Kevin Fowler, consumer banking manager for Norwest Bank Texas, N.A. in Austin. "Surprisingly, the most important thing is not how much money a customer has. Our banks goal is to get all the business of a credit worthy customer.

"It's to the bank's advantage to lend money to credit worthy people. There is no incentive for us not to lend money," remarks Fowler. "It is admittedly harder for a small business to get money, and that's why we ask for a business plan and financial information. A contractor may think his business is just to cut grass, but it's far more. He must have a grasp of his market and financial situation."

*continued on page 37*

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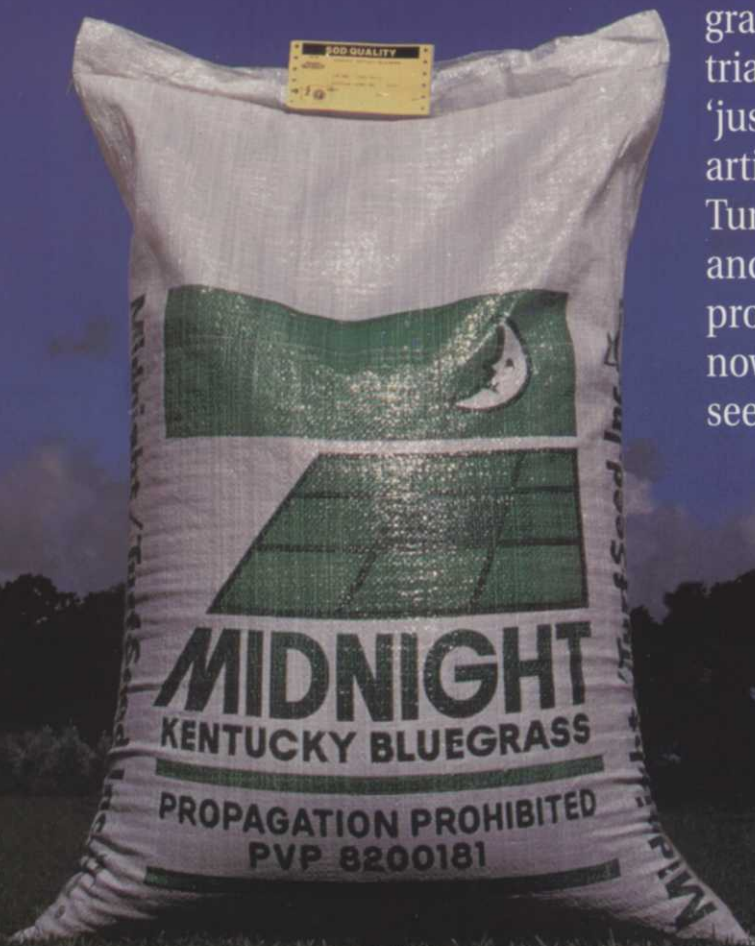
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continued on page 34

How do you build a strong relationship with a bank? Fowler says relationship building first entails showing the banker how your business cycle works. A prime example is a venetian blind manufacturer. "Until I met with this customer, I would have guessed his business would be busier during the summer months when houses are under construc-

tion." Fowler says it's just the opposite. His busy time is during the fall and winter when houses are decorated.

**Talk slowly, explain carefully**

What about the landscape contractor business cycle? "Recently, I spoke with a landscape contractor who helped me better understand his business

continued on page 38

# Credit crunch!

## 5 signs you have a financing crisis — whether you know it or not

**1.** You purchase equipment well in advance of anticipated need. "In our industry, we see something like an impulse buy at the checkout counter in the supermarket," says Brian Burley, vice president of Sheffield Financial Corp., Clemmons, NC. "Contractors will go into a dealer to get a chain saw, and they'll buy a \$10,000 mower. And they don't have the business for it yet! If you have work coming for sure and buy the equipment first, that's smart business. But a lot of people think, 'I'm doing pretty well right now — why don't I go ahead and buy a new mower?'"

**2.** Your monthly debt payment load becomes more than 50% of your gross income. "This is a pretty liberal standard," says Burley. "Most banks would say 35% to 40% is a problem; when you get up higher than 50%, you're stretching it. You may get into a vicious cycle of borrowing just to keep up with your monthly bills.

While you might be able to get away with it for a couple of months, a snag like a spell of bad weather, for example could put you out of business."

**3.** Your accounts receivable delinquency is steadily increasing. Burley ex-

plains: "We often call someone who hasn't made their payment in 45 days and they say, 'I've got customers who aren't paying ME.' Now, a customer who pays late on a consistent basis is not necessarily a bad customer. But when it comes to the point where you as a landscape contractor have \$30,000 in receivables a month and \$15,000 of it are consistently late, you need to look at paying someone to start collecting on those people."

**4.** You pay your creditors 30 days or more past the due date for more than three consecutive months. "There are a lot of people who consistently pay 45 days late — and that's not necessarily a bad customer for Sheffield," he says. The problem is when you go out to buy a house or a car, it shows on your credit report that you're paying two or three different companies more than 30 days late every month. That's not going to help you."

**5.** You are denied credit when applying for a loan. "If this happens to you, find out why — immediately — and correct it!" he recommends. "Sometimes the credit report is in error — I see it all the time. In some cases you have a real credit problem, but it's easy to fix. For example, you've



been denied because you were late 30 times on your truck loan. The loan is due on the 10th, you mailed your checks on the 10th, and you were two days late, 30 times. Moving up your mailing date to the 5th could make all the difference."

"If you do have several of these bad signs and can't correct them reasonably soon, you may think about bankruptcy," he explains. "Many landscapers do. We've seen bankruptcies go from 10 per year in 1995 to probably 150 a year now. Most of them are making a mistake.

"I recommend you reassess the need for bankruptcy — and talk to someone who's actually filed for it. A bankruptcy stays on your credit records for seven to 10 years, meaning you won't be able to get credit unless you're willing to pay 25 to 30 percent interest. In many cases, the businesses go under soon after filing because they've got to operate strictly on cash. You'd be better off trimming back the business and working with your creditors.

"The best thing to do is keep your creditors informed," he adds. "Call them and say, 'I've got a problem, I need to make some reduced payments for a couple of months. Can you work out a schedule for me?' Most creditors will work with that customer. They don't want you to go bankrupt, either!"

— George Witterschein



continued on page 37

cycle," he adds. "The winter months are the slow time of the year, which means a slower cash flow."

Fowler says every contractor's business will be a little different. That's why you need to explain your specific business cycle. Fowler's list of items will maximize your visit to the bank to get financing:

"Provide a business plan. This is essential for contractors who are asking for loans. It does not need to be elaborate, possibly a few paragraphs. The business plan should:

- ▶ List the objectives of the business.
- ▶ Provide a summary of the management team (experience and talent).
- ▶ Describe products/services. What do you sell?
- ▶ Explain distinguishing characteristics of the business. What sets you apart from your competition?

▶ Tell the banker how much money you need. He or she can't read your mind.

▶ Explain how the loan money will be used. Purchase of equipment? Salaries?

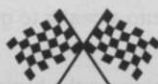
▶ Give a history of the business. When did it start? Who are the current owners? Was it purchased from somebody else?

▶ Provide a brief market analysis. What is the market demand for your business? How will you sell your service and make a profit? Who are your customers? Upscale residential, middle income residential, commercial or a combination? Discuss your marketing strategy and explain why customers should buy from you.

▶ Provide an organizational description of your business. How is the management team organized? This tells the banker who he needs to talk to. If there are key managers in your company, who are they?



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► Disclose financial information. This is important even if you are not asking for credit, because it allows the banker to see your financial status. Bring cash flow records, balance sheets, income statements and tax returns from the last three years.

#### That 'bad credit' thing

What if a contractor has a less-than-perfect credit history? Although this does make credit more difficult, it does depend on the bank, notes Fowler. Some banks are more conservative than others. Therefore, don't be discouraged if one bank turns you down. Keep trying at other banks.

Where should you bank? It is important to find a bank where you feel comfortable, says Fowler. If you don't like the atmosphere or the people, seek out another bank to do business. **LM**

—The author is with Irricom, a public relations and communications firm based in Austin, TX.

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