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Circle No. 107 on Reader Inquiry Card

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should also know the safest, most efficient and most practical way to perform a task.

Insurance is invaluable. If anything can happen, it just might. Insurance companies may give you performance ratings. These numbers designate the type of services you provide. Some insurance policies are more

Well into an ongoing landscape job, the owners decided they wanted this large, damaged tree removed (above). How successful do you think this guy (inset) will be?



general than others. For instance, insurance for a lawn maintenance firm may not include snow plowing services, even though we often associate the two together.

The lack of equipment can have nasty consequences, particularly when it comes to safety and profitability. For instance, a customer sees how well a company is installing a landscape and asks if a large oak can be removed at the same time. You're there, the customer wants it and they

might pay more for the work because it makes it easier on them.

Often it's best to sub out the job

Now you have a problem because you have to figure out how that tree will come down, where it will land, how you will dispose of it, how you will clean up, if your

staff can do the work and if your insurance will cover the tree removal.

It may be better to hire a subcontractor. If you already have a subcontractor for that particular service, you already know the routine. If you don't, you must do your due diligence, both as a service provider and as a consumer.

If the job must be done quickly, don't

use a subcontractor you don't know. Ask other customers whom they have used and take your time finding one who does the level of work you want.

I work a lot with deck, brick and tree contractors. I use two contractors for each category depending on the type of work and time schedule. This kind of subcontractor may be the way to go. You can provide the service without making sacrifices with potentially dangerous outcomes. Be aware, though, that subcontractors can just as easily ruin as well as strengthen a customer relationship with your firm.

Turn it down

Refusing a job is one of the more difficult aspects to contracting. One of the advantages of a smaller company is the ability to provide services at many different levels and be a one-stop shop for your customers. But after balancing a job's requirements with your capabilities, refusing a job may be the best alternative.

In fact, refusing a job because it is not in your area of expertise is professional. It says that you are an expert in what you normally do, but not in that particular task. Customers, believe it or not, will respond better than you might have expected.

There are all sizes of companies out there. Many full-service contractors have been successful by providing convenient multiple services to their customers. But it must work both ways, for you and your customers.

Consider your boundaries and stay within those limits. It will ultimately make you, your staff and your customers much happier in the end.

— The author is president of Natural Landscape Design and Maintenance Inc., Keego Harbor, MI

When people do start thinking about retirement, they think it's too late. But that's not so. You can start your retirement plan any time and have success.



Plan for your future: It's never too late to save

Retiring in style is virtually everyone's dream. For most of us, unfortunately, we are least likely to plan for it when we're young. And obviously, this is more difficult than dreaming because there are senior citizens who never achieve the goal of financial freedom.

One of the reasons seems to be that when people do start thinking about retirement, they also tend to think it's too late. But that's not so. You can start your retirement plan in your 20s, 30s, 40s, even your 50s, and have success. But remember that starting later does make it more difficult.

Where do you start?

There are a number of considerations when preparing to retire. Truthfully, it's hard to decide how much money you need to retire. Much depends on your lifestyle. I like the idea (as a minimum) of having your house paid for in full and a million dollars in the bank. Then, if you don't take more than one world cruise a year or blow a ton on the lottery, you're probably going to be in good shape. Your dreams may be different.

Although \$1 million may not be your goal, let's look at what it takes (and how long) to amass that million if you're able to invest it and gain a 13% return. (According to Ibbotson and Associates, that's what the stock market as a whole has averaged over the past 25 years.)

\$1 million equals:

- ▶ \$10,000 lump sum invested for nearly 40 years

- ▶ \$100 per month invested for 38 years

Compare that with what you have to do in a shorter time to reach your \$1 million:

- ▶ \$294,590 lump sum invested for 10 years
- ▶ \$48,040 per year invested for 10 years

These are fairly big numbers for most people to generate. This also makes no allowances for taxes, and it assumes that you will make 13% per year — by no means a guarantee. In other words, it's anything but an easy task for most of us. And the less time you have, the harder it is. Consequently, the sooner you start saving, the better.

Here is another example:

- ▶ \$2,000 per year invested at 10% grows to \$100,000 in 18 years

- ▶ \$2,000 per year invested at 15% grows to \$100,000 in 14 years

The point of all this is twofold:

- ▶ The more you can invest and save now, the better
- ▶ The higher your rate of return, the faster it will grow

Most of us can come up with \$2,000 a year. And \$100,000 is a heck of a lot better than nothing. Again, this assumes you're going to do well on your choice of investments, but says nothing about how you're going to achieve these lofty rates.

Investment help

It's no longer difficult for the average investor to keep pace with the financial world and monitor his investments. If I had one place to go to get do-it-

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yourself investment advice, it would be the Motley Fool on the Internet. One of their model portfolios, which is called the "Rulebreaker," turned \$50,000 into over \$800,000 in less than six years. No foolin'!

Can they do it again? Who knows, but they also explain how they do it, and you owe it to yourself to learn everything you can. The site has a "Fool School" full of incredible information and investments ranging from the very conservative to the flamboyant. They give you a sound ap-

proach for where to put your hard-earned dollars, not to mention how to monitor them.

Another factor most of us don't calculate is the effects of inflation. Nevertheless, even a low rate creates big effects over long periods of time. If you factor in our current reduced rate of 2% vs. a 100-year average of 3%, in 30 years, a \$20,000 car will cost about \$35,000! A \$10 meal at a fast food restaurant will run about \$17. (Retrospectively speaking, some of us may even remember when you could get a

McDonald's hamburger for 15 cents). Today's social security check would go a long way in yesterday's marketplace. Unfortunately, it's not likely to ever work that way.

— The author is a registered principal/independent stock and commodity broker with more than 20 years' experience in the financial industry. Contact him at 800/643-1155.

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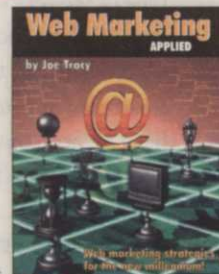
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NEWS YOU CAN USE

Say goodbye to Dursban

EPA SAYS PESTICIDE POSES HEALTH RISK TO CHILDREN

WASHINGTON, D.C. — Landscape managers will no longer be able to apply the popular pesticide Dursban now that its manufacturer, Dow AgroSciences, has agreed with the Environmental Protection Agency (EPA) to voluntarily cancel most in and around the home uses of it in the U.S.

The EPA contends that Dursban, manufactured by Dow AgroSciences, poses a health risk to children because it could harm their brains and

nervous systems. The contention is based on a study by Dow that found that chlorpyrifos, sold under the trade names Dursban and Lorsban, causes brain damage in fetal rats whose mothers were given the pesticide.

Despite the study, Bruce Miehle, general manager for Turf and Ornamental Products at Dow, insisted on chlorpyrifos' safety. "Because of FQPA (Food Quality Protection Act),
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Life after Dursban?

Now that the EPA has canceled Dursban, the question is, "Is there life after chlorpyrifos?" The answer in many corners is, "Yes."

First, remember that you can use Dursban under its current label indefinitely, and the EPA stated in *The Washington Post* that "the compound (Dursban) poses no imminent threat to public health, and consequently won't order a recall of products containing it." But there are alternatives.

Tim Maniscalco, Leader, Government & Public Affairs Urban Pest Management for Dow AgroSciences, says that while they don't cover as broad a spectrum and usage as Dursban, Dow products Spinosad and Conserve are comparable alternatives. Pyrethroids such as Talstar, Astro, Scimitar and Deltagard help manage surface insects such as chinch bugs, billbugs and sod webworms. Mach 2, Merit and Flagship can handle white grubs and a number of other chewing pests.

As to whether Dow's production of Dursban alternatives will step up, Maniscalco said he was not sure. "Production will depend on demand," he said.

Maniscalco couldn't offer specifics on any new products being developed for the turf and ornamental market. "We have a continued, on-going research effort in the turf and ornamental area, and we will focus our research people on that," he said.

Green Industry responds

Since the EPA's announcement regarding Dursban, Tom Delaney, executive vice president of PLCAA, has fielded calls from concerned PLCAA members.



Tom Delaney

"Where landscape professionals may have more problems is with commercial accounts or in public areas like parks or recreation sites," Delaney said. "And there's a different relationship between the homeowner and a landscape company and the general public and a company. The homeowner has more trust and receives specific benefits from the company. But the general public has more questions and are more likely to say, 'I don't want it on my ball-field where my kids play.'"

"Customers happen to be more educated than the general public," Delaney said.

"They hear all kinds of stories about saccharin and everything and are less likely to put a lot of weight on a flash in the pan article in the news."

Allen James, executive director of Responsible Industry for a Sound Environment (RISE), predicted a bleak future for other pesticides. "Compared to earlier decisions on other pesticides, it sets a track record and future ones will be treated the same," he said. "There's nothing to say they'll be more even-handed with other products. The process is broken, not the pesticide."

Debra Holder, executive director of ALCA, also voiced concerns about the future.

"With Dow AgroSciences announcing their agreement with the EPA on changes in the use of insecticides containing chlorpyrifos, we recognize that there will be changes and recommend that our landscape contractor follow the guidelines outlined," Holder said. "However, we do have concerns that the Food Quality Protection Act of 1996 appears to be setting standards that are not necessarily accepted by the scientific community or other regulatory boards internationally."

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Egarden joins with hardware co-ops

RALEIGH, NC — Egarden.com signed long-term strategic e-commerce agreements with Ace Hardware Corp., Do It Best Corp. and TruServe Corp. with the goal of establishing a strong initial base of buyers of lawn and garden products.

Textron unites E-Z-GO and Turf Care

AUGUSTA, GA — In a move aimed at strengthening its position in the golf, turf care and industrial markets, Textron consolidated management of E-Z-GO Textron and Textron Turf Care & Speciality Products into a single organization called Textron Golf and Turf.

Textron will continue to offer golf cars, professional/commercial turf care equipment and utility vehicles under the Bob-Cat, Brouwer, Buntton, Cushman, E-Z-GO, Jacobsen, Ransomes, Ryan and Steiner brand names.

Shemin Nurseries buys Schumacher's

DANBURY, CT — Shemin Nurseries Inc. acquired Schumacher's Wholesale Nursery and Landscaping Supplies, South St. Paul, MN.

Shemin, one of the nation's largest wholesale distributors of horticultural products and services, will now be operating 24 distribution centers in 12 different geographic markets.

Tyler opens Indy delivery operation

ELWOOD, IL — Tyler Enterprises opened a full-service 7,200-sq.-ft.

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Andersons completes acquisition of Scotts' U.S. turf business

MAUMEE, OH — The Andersons, Inc. has completed its acquisition of The Scotts Company's U.S. Professional Turf business and can now focus on the process of implementation.

"We have a plan in some stage of implementation," said Rick Anderson, president of The Andersons, Inc. Processing Group. "Part of our management philosophy is to take the strength of what we acquired and our own inherent strengths and make them work well together to achieve a 1+1=3 phenomenon. Part of doing that well is putting a team together that is a combination of both and

getting ideas from everyone involved."

The transaction included a long-term supply agreement under which Scotts will use its own manufacturing processes to produce value-added products for The Andersons. Specifically, the acquisition included ProTurf®, Contec™, PolyS® and other brand names, the distribution network, customer lists and all trademarks, patents, technologies and copyrights associated with the professional turf market. The transaction didn't include use of the Scotts® brand or any of Scotts' consumer, professional grass seed or professional horticultural businesses.

Weed Man ups the ante

Look for Weed Man to move into United States markets more quickly than planned, said company executives in an exclusive interview with Landscape Management. The Mississauga, Ontario-based lawn care franchise company, which is the largest in Canada, has restructured its original U.S. marketing plan and stepped up the pace, based on early and enthusiastic response.

According to Roger Mongeon, president of the U.S. subsidiary, "The initial interest was so great we started looking for the most efficient way to attack the United States market."

In response, Weed Man's U.S. company, Turf Holdings Inc., signed six sub-franchisors in key markets. Each of these will be responsible for high population or multi-state areas and will sell a number of local Weed Man franchises to lawn care operators, pest control operators and other interested parties.

Currently, the large sub-franchisor territories cover much of the Midwest and mid-Atlantic areas. For more information on Weed Man, contact Turf Holdings Inc. at 416/269-5754 or visit the Web-site at www.weed-man.com

Shaner appointed PGMS executive director

BALTIMORE, MD — The Professional Grounds Management Society (PGMS) recently named Thomas C. Shaner as its new executive director.

The PGMS also announced it has contracted with Joseph E. Shaner Co. (JES), of which Thomas Shaner is president, to provide full administrative and management services.

"Through the association management company approach, PGMS volunteer leaders will be able to spend most of their time focusing on the future for their society," Shaner said. "Operational details will be handled routinely from our offices. We are staffed so that PGMS services can be expanded and improved to meet the needs of the membership, now and in the future."

[CLIPPINGS]

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the rules have changed," Miehle said, "but the safety of chlorpyrifos hasn't. We ultimately felt that we had to reach an agreement with the EPA, but this does not change our conviction in the safety of chlorpyrifos for all labeled uses."

Users speak up

The decision hits companies across the industry in a variety of ways. Some landscape managers have stopped using Dursban, or plan to now, despite the fact that they will still be able to use it under its current label indefinitely and find it on store shelves until Dec. 31, 2002.

"Our company made a position as of Jan. 1 to suspend purchases of Dursban, work off our existing inventory and phase it out," said Kirk Hurto, Ph.D., director of

"I quit using it (Dursban) some time ago when I saw this coming."

— Michael Hornung, president, Valley Green

technical services for TruGreen-Chem-Lawn. "We had already brought down our inventory level significantly in the past with some development of alternative products."

Part of the company's decision, Hurto said, was not based on safety but rather the fact that it was a public issue. "Right now, when customers call, instead of putting our branches in a position of dealing with anxiety or clarifying information, we believe it's a lot easier to explain to customers that we want to phase Dursban out," Hurto said. "It's just so much easier to take a proactive stance, and customers in our business are looking for leadership and peace of mind. It's no longer a scientific issue than it is public policy."

"I quit using it some time ago when I saw this coming," says Michael Hornung, president of Valley Green, a lawn care

firm in St. Cloud, MN.

But it's not that simple for others who have come to rely on the material's broad spectrum of control. "The loss of Dursban is going to destroy us down here," notes Jerry Gaeta, partner in The Good Earth, a

full-service landscape contractor in Mt. Pleasant, SC. "We use it for termite treatments, fire ants, as a chemical in all potting plants, for a number of things. I don't know what we'll use in its place."

— Jason Stahl

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warehouse and delivery operation in Indianapolis. The building will serve as a distribution center for Tyler's custom-blended fertilizer products and speciality chemicals.

Wright Mfg. moving to expand

GAITHERSBURG, MD—Wright Manufacturing, Inc., is moving its headquarters to a new building in Frederick, MD, 21 miles north of its present headquarters.

Milliken new distributor for Sybron

SALEM, VA—Milliken Turf Products, Spartanburg, SC, recently became Sybron Chemicals' newest distributor for global turf markets.

Echo expands Lake Zurich facility

LAKE ZURICH, IL—Echo Inc. is adding over 155,000 sq. ft. of office and distribution space to its Lake Zurich facility. This is the third expansion at the Lake Zurich facility since the original building was built in 1989.

IGP acquires Vandenburg

BOSTON, MA—International Garden Products (IGP), Boston, MA, acquired Vandenburg Bulb Co., Chester, NY. IGP is a grower/supplier of ornamental plants and horticultural specialty products to U.S. garden centers and retailers. Vandenburg is a processor of perennials and flower bulbs from Holland, the U.S. and other sources worldwide.

[CLIPPINGS]

Info Center

VIDEOS AND LITERATURE FOR THE GREEN INDUSTRY

PLANTHEALTHCARE.COM ONLINE MAGAZINE...subscriptions are now available free



through registration online. The magazine provides in-depth information about mycorrhizal fungi, rhizobacteria, biopesticides and water management technologies as well as product information. In the future, the site will also feature a discussion forum, distributor services, interactive plant photo libraries and video clips. Log on at www.planthealthcare.com.

PROFESSIONAL TURFGRASS GUIDANCE AND TECHNIQUES...can be found in Turfgrass Science and Management, Third Edition by Robert D. Emmons. This book covers the entire spectrum of turfgrass management, including updated information and illustrations that reflect the latest trends in the industry. An appendix of related Web sites will help users access valuable information in any area of turfgrass management. List price is \$77.95, and copies can be ordered by calling Delmar, a division of Thomson Learning, at 800/347-7707.

People & companies

Netafim USA began a facility expansion project that will add 20,000 square feet and new production lines to its existing facility. The project is Phase 2 of the company's expansion plans which have involved capital investments of close to \$4 million.

Nature Safe hired **Chuck Barber** as regional sales manager for



the mid-Atlantic and New England states and **Ibsen Dow** as regional sales manager for the western U.S.

Environmental Industries (EII), the parent company of **Environmental Care (ECI)**, named **Richard Sperber** president of ECI. Sperber will also continue to serve as senior vice president and chief operating officer of EII.

Simplot Turf and Horticulture named **Bill Whitacre** president.

Bayer Corp. named **Dan Carrothers** head of marketing for the company's Garden & Professional Care unit. The company also named



Phil McNally, Ph.D. field research and development representative for the western U.S. and **Chuck Silcox, Ph.D.** field research and development representative for the northeastern U.S.