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## Has health care become unaffordable?

A LOOK AT HEALTH CARE COST INCREASES THIS YEAR AND HOW LANDSCAPE CONTRACTORS PLAN TO COPE.

**WHEN IT COMES** to health care costs, landscape business owners are in a quandary. Over the past decade the cost of providing health insurance for most have doubled, making it more challenging everyday to offer employees benefits.

For Bruce Bachand, vice president of Orlando's Carol King Landscape Maintenance, for instance, insurance costs increased 27% in June 2010. He's being told costs could go up as much as 50% by this June as a result of the new health care mandates.

On average, landscape businesses that offer health plans will see their costs jump 9% this year with most employees paying higher deductibles as a result. This from a survey of more than 700 employers by PricewaterhouseCoopers, which also revealed 2011 will be the first time a majority of U.S. workers are expected to have health insurance deductibles of \$400 or more.

In a similar survey conducted by the National Business Group on Health, the majority of employers (63%) said they were increasing the proportion of insurance premiums paid by their employees as a result of rising rates. Approximately 46% plan to raise the limit on annual out-of-pocket payments and 44% plan to raise deductibles for in-network services.

A health care analysis report by Hewitt Associates shows the average total health care premium per employee for large companies is \$9,821 this year, up from \$9,028 last year. The amount employees contribute toward this cost is \$2,209 — 22.5% of the total health care premium. This is up 12.4% from 2010, when employees contributed \$1,966 or 21.8%. Average employee

out-of-pocket costs, such as copayments, coinsurance and deductibles, are \$2,177 this year — a 12.5% hike from last year's \$1,934. These rates mean in 10 years total health care premiums have more than doubled from \$4,083 in 2001 to \$9,821 in 2011. And employees' share of medical costs, including employee contributions and out-of-pocket costs, have more than tripled from \$1,229 in 2001 to \$4,386 in 2011.

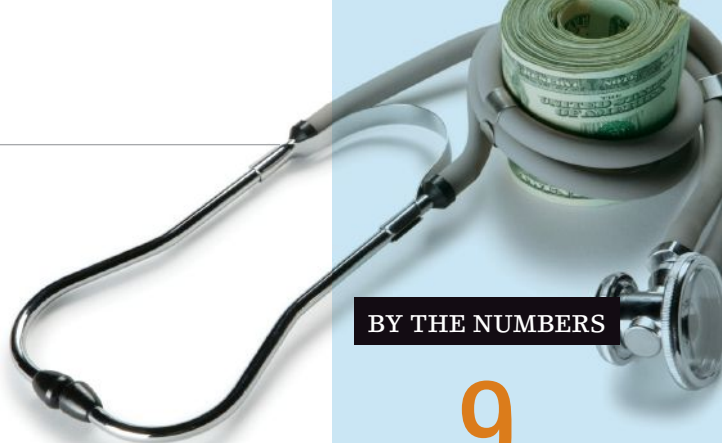
No wonder 47% of small business owners who provide health insurance to their employees said they are considering discontinuing health insurance because the costs are too high, according to Discover's Small Business Watch.

Nearly the same amount responding to Discover's study (46%) also said the Health-care Reform Act passed by Congress and signed into law by President Obama in 2010 may hurt their businesses.

But the feedback on this is not consistent. Rick Ungar at *Forbes'* The Policy Page says major U.S. health insurance companies are reporting an increase in small businesses offering health care benefits to their employees as a result of the Act. But more will be known when small businesses file their 2010 tax returns this April.

While the Healthcare Reform Act is still being discussed and debated on Capitol Hill, Burton M. Goldfield, president and CEO of TriNet, an HR outsourcing company, recommends landscape business owners familiarize themselves with proposed changes and be prepared to act accordingly. For more information, visit the "Small Employers" page at [Healthcare.gov](http://Healthcare.gov).

To control their costs landscape contractors continue to cut costs and drive efficiency in their businesses. Some of Carol King's cost cutting measures included reducing paper use, utilizing email more, using smaller pickup trucks and more diesel trucks to cut fuel expenses and cracking down on overtime. "We challenge everyone to look at every nook and cranny to see if there are places they can cut back," he says. Health care specific, Carol King has raised employee deductibles and out-of-pocket expenses.



### BY THE NUMBERS

9

% average health insurance increase for business owners this year.

SOURCE: PRICEWATERHOUSECOOPERS

69

% of small business owners who are having difficulty obtaining affordable health care for themselves and their employees.

SOURCE: DISCOVER SMALL BUSINESS WATCH, JANUARY 2011

38

% of small business owners who say rising health care costs have a major impact on their businesses.

SOURCE: DISCOVER SMALL BUSINESS WATCH, JANUARY 2011

47

% of small business owners who said they are considering discontinuing health insurance benefits for employees because the costs are too high.

SOURCE: DISCOVER SMALL BUSINESS WATCH, JANUARY 2011

44.8

% of American adults who get their health insurance through an employer.

SOURCE: GALLUP, NOVEMBER 2010

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## Theft inside the dolphin tank

*Don't play with the dolphins.*

*It makes them too tired to perform!!!*

**T**he message printed in bold letters on a small scrap of paper attached to my time card was plain enough. I understood. Yes, this is a story about dolphins and what I learned about them in the strangest job I will ever have. But, as much as I learned about dolphins one summer long ago, I learned as much about people — that even trusted employees, when offered the “perfect storm” of opportunity to steal, may steal. A surprisingly large number, in fact, if you believe what some “experts” say.

What circumstances encourage employee theft? They're staggeringly simple:

1. a need;
2. an inviting opportunity; and
3. a perception of minimal risk of any detection and arrest.

While there's little you can do to assuage an employee's needs, you can dramatically reduce opportunities for theft and increase the risk of detection within your operations by learning from the experiences of other owners in this month's cover article (see page 16).

OK, back to the dolphins.

Decades ago, I took a seasonal security job at a large amusement park and was promptly assigned to babysit four young Atlantic bottlenose dol-

phins. Each day, hundreds of people filled a huge, concrete, bowl-like arena to watch them launch themselves through hoops and perform other stunts. They represented a huge investment for the amusement park — the reason why I was hired to safeguard them from 11:30 p.m. to 7:30 a.m., six nights a week. Or at least that's what I surmised at the time.

We became acquainted, the dolphins and me. Perhaps even friends. Who knows? Sometimes we played together in the dark. One of the dolphins, feeling frisky, would snatch up a ball that had been bobbing in the pool and toss it out toward me. If I tossed it back, likely as not, another dolphin would chuck it back to me. Sometimes this, or some other diversion we invented, went on well into the night. It didn't occur to me that they, like me, would be tired once each day broke. Sleepy dolphins can't leap as high as rested dolphins.

Now, my people lesson.

Occasionally, prior to going to our assignments, the third-shift security force gathered for training. That's when a park police sergeant would go over a list of do's and don'ts, including the park's zero-tolerance policy on theft. He tried to impress upon us that he fully expected 70% of the park's seasonal employees to steal or attempt to steal something during their employment there.

The inference wasn't subtle. After all, we were seasonal employees, too. Unannounced visits to our security stations by police officers in the night's darkest, quietest hours reminded us of this.

I don't know how the police there came up with the 70% figure. I suppose they based it upon their on-the-job experiences. While I recall bristling over the suggestion that I might steal, too, looking back on that summer, blithely unaware of it then, I helped validate that 70% prediction. After all, wasn't my frolicking with the dolphins, resulting in them not performing as they should each day, *stealing* from the enjoyment of the hundreds who came expecting a great show?

---

The park police sergeant ... fully expected **70%** of the park's seasonal employees to **attempt to steal during their employment.**

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BY **RON HALL** EDITOR-AT-LARGE

# THEFT: LOCK IT UP

In ultra-competitive times  
where razor-thin margins are the rule,  
no business can afford additional losses.

---

**S**ome of your equipment is going to get stolen. It's just a matter of time. Your company's hand tools, trimmers, edgers, mowers, skid-steers, backhoes and even service trucks and equipment trailers — they're all vulnerable.

"Some of our stuff is going to get ripped off, hand tools especially. We know that and budget for that," says Jim Horung Jr., president of Elbers Landscape Co., Buffalo, NY.

"If thieves want to get your stuff, they'll find a way," says victim Scot Corley, owner of Lawns of Distinction, Ocala, FL.

What both companies fear most and guard against are the more costly thefts, the job-delaying rip-offs.

But thieves can be ingenious, both owners agree. The economic conditions spawned by the 2008 recession haven't helped, either. In fact, more than half (56%) of readers respond-

ing to a recent *Landscape Management* survey say they've experienced an increase in theft the past three years.

Horung cites the recent theft of equipment, including a snow blower, from his company's warehouse. Someone disabled the building's alarm and punched through a high, boarded-up window. Besides what they took, they forced open and badly damaged a warehouse door in extracting the units, he says.

Corley's losses, detailed later in this article, were greater and almost put him out of business.

Everyone interviewed for this report had his or her own theft story. Some were relatively minor (at least in terms of dollar value); others were financially and emotionally devastating. All agreed theft is an ever-present possibility and even minor lapses in security open their operations up to the loss of equipment, materials and, depending upon resulting service disruption, customers.

Whether the loss results from pre-meditated actions or spur-of-the-moment opportunity, heed the advice of the people we interviewed for this article, and implement their practical strategies to lessen the chance or severity of theft losses at your business.

**On the rise**

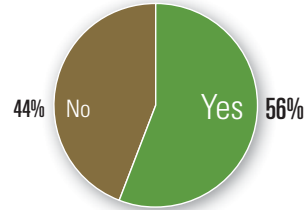
“There’s definitely been a big jump in theft claims this year,” says insurance professional Greg Botson, president of Avon, OH-based Botson Insurance Group, who just before this interview received a call from a client who had a truck and snow plow stolen. “We’ve had maybe 25 claims within the past year where a landscaper gets almost everything stolen.”

Even though respondents to our recent survey indicate the most commonly pilfered items are handheld power equipment (because it is easy to carry away and quickly sell for cash), this winter season — an unusually snowy one east of the Mississippi — has seen an unusual number of snow plows and skid-steers turn up missing as well. This is according to a spokesperson at the National Equipment Register (NER), a 10-year-old unit of Verisk Analytics that provides theft reporting and equipment identification services for equipment owners and insurers. Its services help facilitate information sharing with insurers, equipment owners and law enforcement to reduce theft and recover equipment.

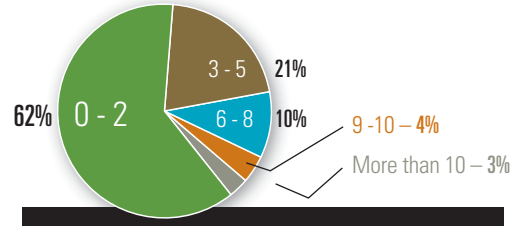
Indeed, that national database of stolen equipment estimates equipment losses (which includes professional mowing units) could be as much as \$1 billion annually. The NER maintains a database of more than 17 million equipment ownership records and 100,000 theft records. Those numbers continue to grow year to year as more owners take advantage of the service, which is recommended by their

**RECESSION DRIVES THEFT**

**HAS EQUIPMENT THEFT INCREASED IN YOUR BUSINESS OVER THE PAST THREE YEARS?**



**HOW MANY INCIDENTS OF EQUIPMENT THEFT HAVE YOU HAD IN THE PAST THREE YEARS?**



insurance carriers and law enforcement.

NER’s estimate doesn’t address the loss of smaller production tools and materials, most of which goes unreported. Also not included are stolen service vehicles, which is not as uncommon as you might think. Adding to this tsunami of financial losses is the soft, but nevertheless real, expenses attached to renting equipment to temporarily replace stolen units, management time lost to filing claims, and disrupted customer services.

But numbers alone don’t tell the whole story. The human toll is just as discouraging.

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## WHAT THIEVES WANT

### WHAT ARE THE MOST COMMON PRODUCTS/MATERIALS STOLEN BY OUTSIDE THIEVES?

Hand tools – 37%	Trucks – 11%
Fuel – 23%	Plants/nursery materials – 9%
Mowers – 20%	Construction equipment – 6%
	Hardscape materials – 3%

Handheld power equipment



### 'They knew what they were doing'

Florida landscaper Corley, mentioned previously in this piece, is practically starting over. At 50 years old and after 20 years in the business, Corley says he's been "limping along" since this past summer. That's because during a 10- to 15-minute stretch in the pre-dawn hours of July 19, 2010, thieves (Marion County sheriff deputies believe there were three) wiped him out. In spite of what Corley believed to be excellent security measures, they made off with his custom, 24-ft. enclosed trailer, three relatively new Scag mowers and a full compliment of STIHL equipment. He estimates his loss at \$50,000, a huge blow for his tiny company.

"You've heard the term obsessive-compulsive?" asks Corley. "That's the way I was with my equipment. I took excellent care of it, and I kept it clean. The hardest thing to replace was my custom trailer. It was a steel trailer, not aluminum. It was rugged. They wanted that trailer."

Everything was stolen from a chained and locked maintenance yard surrounded by a 7.5-ft. fence topped with barbed wire. The yard was lighted, and was monitored by three security cameras, but dew that morning coated the camera lenses with condensation. The thieves, including the truck they hooked to the landscape trailer, were recorded only as blurry images.

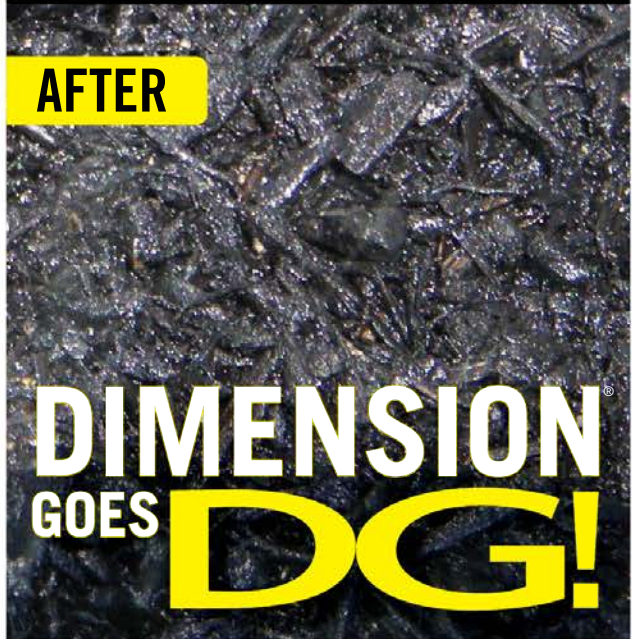
Corley believes he was the victim of a small, but well-organized gang of thieves, a conclusion he reached after learning of several similar break-ins in the same general area.

"They obviously had good contacts and surveillance. They knew what they were doing," says Corley, who was

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thankful for local friends in the landscape business who lent him a trailer and a couple of mowers immediately after the theft so he could service his customers, many of whom have been with him 10 to 15 years.

Corley was victimized in spite of what most of us would consider excellent security measures:

- › storing his equipment within a fenced-in area, parking it in a circle and chaining smaller units to larger equipment;
- › installing functioning security cameras and motion sen-



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Thieves have stolen equipment off trucks while workers were on jobs.

sors in storage areas and on jobsites, whenever possible; and  
› making law enforcement aware

of the presence of his equipment and requesting more frequent patrols, especially in known high-theft areas.

Stacy Kaufman, marketing and sales director for the NER, says these types of thefts are all too common. The thieves are usually familiar with the equipment's operation and value. Often, in fact, it's also someone who is familiar with the owner's habits and the company's security weaknesses. Sometimes this is a former or current employee, someone with a grudge against the owner. Sometimes it's another contractor. Regardless, the sooner the equipment is reported stolen, the better chance of its recovery, she says.

"Most of the equipment that is recovered is found within 100 miles of where it was stolen. It may be repainted and have a new pin number on it. And it may even be used on jobs to compete against you," Kaufman says. To date, the NER, through its information-sharing network, has led to the recovery of more than \$35 million worth of stolen equipment. But even so, in 2009 the recovery rate for stolen loaders was about 25%, for mowers just 10% and for smaller pieces, a smaller percentage yet. These items can be converted to cash, pronto.

Kaufman advises owners to maintain and regularly update an accurate list of all their important equipment with accurate serial numbers if they ever hope to recover it once it's stolen, regardless of whether contractors use NER's services. (There is a modest fee for registering equipment.) She emphasizes the word accurate. "I

*continued on page 24*

PHOTO COURTESY: STIHL