

Aug/Sept 2008



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2009 TPI Midwinter Conference
(Point Clear, AL, February 9-13)

Monday—Working Group & Committee Meetings

Tuesday—Prayer Breakfast

Mobile City Tour

The Lawn Institute Golf Tournament

Early Bird Reception

Wednesday—Women's Forum

Seminar: (Credit & Collections)

Exhibit Reception

Thursday—Education Session #1

Exhibit Lunch

The Lawn Institute Memorial Banquet
(Casino Night & Karaoke)

Friday—Education Session #2

Roundtable Forum

Farm Tour

Saturday—Field Day with Alabama
Turfgrass Association

BUSINESS MANAGEMENT

Turfgrass Producers International

A Guide to

Marketing and Sales Success in 2008

The sun has been rising on a new day in marketing and sales. That day is here and the most important issue is: "buyers are in charge." Someone sold General Motors on the idea that "green" marketing and an "alternative fuels" promotion would help change their diminished fortunes. Yet a recent Ipsos Reid study conducted for Icyne indicates that 75 percent of men and 65 percent of women believe labeling a product "green" is a marketing tactic; in other words, "green" comes across as just another gimmick.

There are other critical issues that can spell the difference between success and failure in the year ahead:

1— Pour on the education. What customers want is to look, learn and think. That's why every company can benefit from having a KHO (Kill-the-Hype Officer) with the authority to delete words and pictures that stand between the company and the customers, including the power to censor what the CEO says. Here's the rule: if it educates the customer, pour it on; if not, kill it.

2— Forget about getting through the door. If someone wants to see you, they will get in touch with you! "Today, the computer, the Internet and broadband access allow consumers to find what they want when they want it. You're not in control any more,"

Member Benefits for Non-Renewals to Stop Sept. 1

If you haven't already renewed your TPI Membership, September 1 is the deadline to do so in order to continue receiving *Turf News* magazine, *Business Management* newsletter, be included in the 2008-09 TPI Membership Directory and on the public-access section of the TPI website. Those are just a few of a wide range of benefits and other valuable services available to members only.

If your renewal notice has been misplaced, or you're not sure whether you renewed, contact the TPI office right away at 800/405-8873 or 847/649-5555.

writes Larry Weber in *Marketing to the Social Web*. This also applies to business-to-business buyers and not just consumers.

3— Don't even think about contacting prospects until you know everything about them. Any salesperson willing to invest the time can learn about a company, including its issues and opportunities. This background enables the salesperson a dialogue with the prospect in ways that convey competence and understanding.

4— Avoid pressing for buying decisions. Pushing for a buying decision only pushes buyers away and can encourage them to pursue other possibilities. Instead, ask the prospect if it's okay to stay in touch (it's all about opt-in). Encourage the prospect to contact you with questions, and provide additional useful information (not hype) to help build a relationship of reliability.

5— Take charge of your prospects. It might be something of an exaggeration but the number of salespeople with a "prospect plan" can be counted on the fingers of one hand. One of them is Richard B. Lockwood, III, Senior Vice President of Bankers' Bank Northeast. With clients averaging a 21-month buying cycle, he actively manages hundreds of prospective sales. When he was out sick for six months, his sales record during that time was remarkable. He had kept his prospect pipeline full and when the right moment arrived, sales were consummated even though he was away.

6— Stay glued to the customer. The opportunities for successful marketing and sales lie ahead, if we put aside our goals and wants so we can connect with customers.

Source John R. Graham

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Taking Care of Business

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How to Protect Yourself from Investment Scams

As consumers feel the pinch of a tight economy, many are looking for faster ways to make money and save for retirement. Unfortunately, such a mindset opens the door for investment scams which are on the rise in terms of quantity and variety. Regulators are usually unable to protect the victims after they have been "taken" by the scam.

The key to avoid being conned by an investment scam is to educate oneself on the various scams out there and to follow sound investing strategies. The following guidelines can help you with both.

What To Look Out For

You've probably received offers in the mail to attend a free lunch or dinner where you can learn more about a potential investment opportunity. Beware. The smooth-talking host could be a con artist, putting you at ease with some good food and then promises to protect you from market risk, estate taxes, and probate when you act now and invest today. The host may even claim that he or she has obtained a designation with "senior" in the title, hoping you'll never know many of these titles are not recognized by industry regulators.

This is not to say that all free lunch or dinner offers are scams. You have to do your homework. Some things to investigate are:

- ♦ Is the host (advisor) properly registered?
Dealing with an unregistered individual is a big risk.
- ♦ Have any regulatory authorities or professional associations taken disciplinary actions against the advisor? Check out www.finra.org
- ♦ Are the advisor's product recommendations legitimate? For an investment offering, make sure it is registered with an appropriate regulator such as your state securities agency or SEC. For insurance policies, check to make sure the policy and the insurer are approved by your state insurance department and that the advisor is licensed to do business in that state.

If you're wondering if the recent free lunch and dinner invitations you received are legitimate or scams, you need to know the top investment frauds to watch out for. Here are the five most common ones:

Ponzi Schemes or Investment

Pyramid—Named after Charles Ponzi, a swindler from the early 1900s, who conned \$10 million from investors by promising 40 percent returns, these scams promise rich rewards by using money from later investors to pay early investors. In time they collapse, leaving everyone connected with them, except the con artist, a lot poorer.

Unregistered Securities—Stocks and other funds sold on national exchanges must be registered with a state's security agency. This registration is important because it protects consumers from dubious investment opportunities. Unregistered securities typically promise no risk and high returns.

Prime Investment or Prime Bank Schemes—With this scam, con artists tell investors they will be given access to investment opportunities reserved for the world's elite or top Wall Street financiers. These investments often have names like "bank debentures," "bank guarantees" and "offshore trading programs." Such implied fancy programs don't exist.

Promissory Notes—These are short-term debt instruments often sold by independent insurance agents and issued by little known or non-existent companies. They "guarantee" above market, fixed interest rates, while "preserving" principal. They are usually worthless, as the borrower has no intention or ability to repay.

Affinity Fraud—With this scam, the con artist takes advantage of the tendency people have to trust others with whom they share similarities. As such, scammers use their victim's religious or ethnic identity to gain their trust and then steal their life savings.

Annuities—While annuities are not scams, a selling agent can mis-represent them, most notably with the omission of disclosures about costly surrender charges and steep sales commissions.

How to Protect Yourself

To protect yourself, keep the following strategies in mind:

- ✓ Take it slow. Don't rush to make an investment decision, no matter how "urgent," "hot" or "time sensitive" the advisor makes the investment seem.
- ✓ If it sounds too good to be true... The old saying may be trite, but it's especially

true when it comes to investing.

- ✓ Educate yourself. Be aware of what you're getting yourself into. Read all written materials and prospecti, and then ask questions. Don't be afraid to get a second opinion.
- ✓ Be of sound mind. Don't make investment decisions when you're vulnerable, such as after a death in the family, severe illness or before or after a wedding.
- ✓ Use logic, not emotion. Don't fall prey to either fear or greed. Scam artists often appeal to your emotions to get at your money.
- ✓ Fancy isn't always better. Just because someone has a fancy brochure doesn't mean the product is legitimate. Also remember that a friendly, authoritative voice can usually mask a worthless investment.
- ✓ Know whom you're paying. Never make a check out to an advisor. Instead, make the check out to the insurance or investment company providing the product. Also, do not pay cash for any investment or insurance.
- ✓ Stay in control. If you have already purchased a product and suddenly experience trouble getting access to your money, take action immediately. A reputable financial professional will never stall your withdrawal request.
- ✓ Read everything. Look for timely reports and statements. Read your statements thoroughly to check for excessive or unauthorized trading.

The more you learn about the various scams and the techniques to keep your money safe, the better decisions you'll make for your future.



Correction

The previous *Taking Care of Business* column entitled "Five Tips for Catching (and Correcting) Errors in Your Business Writing" should have included the following correct contact information:
Brent Sampson, President & CEO,
Outskirts Press, Tel: 888/672-6657
www.outskirtspress.com

The editor regrets any inconvenience this error might have caused.

Safety Management

Impact of Injuries and Illnesses on Your Company's Profitability

How much do job-related injuries and illnesses cut into your turfgrass sod farm's overall profitability? A free program developed by the U.S. Occupational Safety and Health Administration (OSHA) will help you get a better picture of how much sales you need to generate to offset the costs of employee injuries and illnesses.

Worksheets developed by the Safety Pays program can be used by turfgrass sod farms anywhere. These worksheets take into account both the direct and indirect costs of an injury or illness. The following worksheet is based on one developed by Safety Pays for small businesses. For more detailed information, including the average direct cost and indirect cost ratio of certain types of injuries, visit this Web site: www.osha.gov/dcsp/smallbusiness/safetypays/index.html

Note: The figures below are in U.S. dollars.

Estimated Impact of Occupational Injuries and Illnesses on Profitability

Direct Cost

To calculate the direct cost, determine the total value of an insurance claim for an injury or illness—includes insurance costs and indemnity payments.

Indirect Cost

To calculate the indirect cost of an injury or illness, multiply the direct cost by a cost multiplier. The cost multiplier you use will depend on the amount of the direct cost. Depending on your direct cost, use one of these cost multipliers.

Direct Cost	Cost Multiplier
\$0-\$2,999	4.5x
\$3,000-\$4,999	1.6x
\$5,000-\$9,999	1.2x
\$10,000 or more	1.1x

Total Cost

To calculate the total cost of an injury or illness:

Direct Costs \$ _____ + Indirect Costs \$ _____ = Total Costs \$ _____

Impact on Profitability

To calculate the impact of an injury or illness on profitability, use your company's profit margin to determine the sales that must be generated to pay for the injury or illness.

Total Profits \$ _____ divided by Total Sales \$ _____ = Total Profit Margin \$ _____

To determine how much sales you will need to pay for an injury or illness:

Total Cost of Injury or Illness \$ _____ divided by Profit Margin \$ _____ = Sales Needed \$ _____

Forklift Safety is Critical to Prevent Deaths

Safety and health officials within the U. S. report an increasing number of forklift-related fatalities over the last several years. In six midwestern states, 28 workers died in preventable forklift incidents in 2005 and 2006.

TPI members from throughout the world are using forklifts in greater numbers than in the past. According to *TPI's 2006 Turfgrass*

Sod Farm Equipment Survey, the typical turfgrass sod farm operated nine forklifts—four field and five portable—compared to a total of five forklifts in 2001. TPI members also reported that 84 percent of all unloading is done by forklifts.

The writer of *Safety Management* recently completed an OSHA 10-hour course in which forklift safety was cited as a major issue of concern. Investigations of those 28 deaths in six midwestern states found these causes: struck by falling objects (nine deaths), caught between objects (six deaths), falls from elevated platforms (four deaths), caught in equipment/machinery (three deaths), struck against objects (three deaths), forklift overturns (two deaths), and forklift collisions (one death). The following is Part 1 of a two-part checklist distributed as part of the recent OSHA 10-hour course. We will run Part 2 in our next issue of *Safety Management*. Be sure to pass this checklist onto all of your forklift operators.

Forklift Safety Checklist—Part 1

Before Starting a Forklift

- ✓ Check that brakes, controls, gauges and other mechanisms work properly.
- ✓ Check for leaks.
- ✓ Check that forks aren't bent, damaged or cracked.
- ✓ Report any problems so they can be handled by trained, authorized mechanics.
- ✓ Check load capacity—and stay within it.
- ✓ Be sure the truck is rated for the planned use and area.
- ✓ Check planned route for adequate lighting and head room.
- ✓ Note any surface problems or possible obstructions in the planned route. Remove if possible; otherwise, proceed with extra caution.

General Safety Precautions

- ✓ Only operate a forklift if you are trained and authorized.
- ✓ Always use the seat belt.
- ✓ Wear all required protective gear.
- ✓ Keep arms, hands and legs inside.
- ✓ Never indulge in horseplay or stunt driving.
- ✓ Never allow anyone to stand or pass under the elevated portion of the truck, even if it is empty.
- ✓ Never drive the forklift up to a person standing in front of a fixed object.

Loading a Forklift

- ✓ Set the forks high and wide to go under the load.
- ✓ Drive under the load until it slightly touches the carriage.
- ✓ Be sure the load is stable and centered.
- ✓ Stack and/or tie loose or uneven loads.
- ✓ Tilt the mast back and lift the load.

Operating a Forklift

- ✓ Obey speed limits and all other traffic regulations.
- ✓ Keep a three-truck length distance from other vehicles.
- ✓ Keep a clear view of the route. If a load blocks the view, drive in reverse (except up a slope).
- ✓ Drive a loaded truck with the forks six to eight inches above the ground. Keep the load low and tilted back.
- ✓ Don't raise or lower loads while moving.

- ✓ Don't carry anything on the overhead guard.
- ✓ Slow down, stop and sound the horn at intersections or any place where you can't see well.
- ✓ Yield the right of way to pedestrians and emergency vehicles, and stay out of pedestrian lanes.
- ✓ Don't pass vehicles at intersections, blind spots or other dangerous locations.
- ✓ Keep a safe distance from the edge of elevated ramps or platforms.
- ✓ Slow down on wet, slippery or uneven surfaces and before turning.
- ✓ Avoid sharp turns that could tip the truck.
- ✓ Avoid driving over loose objects.
- ✓ Try to cross railroad tracks diagonally.
- ✓ Drive closely and carefully over dock boards, and only when the load doesn't exceed their rated capacity.
- ✓ Slow down on slopes and point the load uphill if the grade is steeper than 10 percent. Raise the load enough to clear the surface.

Sample Cell Phone Safety Policy

Editor's note: In our last issue of "Safety Management," we talked about your company's potential liability for allowing drivers to use cell phones while on the road. As of late June, 27 U.S. states and the District of Columbia had passed legislation limiting the use of cell phones by drivers. In addition, some local communities have their own cell-phone-while-driving rules. The following is a sample cell phone policy you can use as is or modify for your operation.

Cell Phone Policy for _____

(Name of Company)

We appreciate the need for employees to use cell phones for business purposes. However, an increasing amount of research has shown that cell phone use while driving is a major distraction and can result in a serious accident. Because of this, our company prohibits the use of cell phones and similar electronic devices while driving. This prohibition applies to all employees, supervisors and other managers. It covers personal cell phones and similar electronic devices as well as cell phones owned by our company.

If you receive a cell phone call while driving, safely pull off to the side of the road and stop your vehicle before answering. If you are in an emergency situation and need to call for assistance, try to stop your vehicle if at all possible before making the call. Be extremely careful not to cause another accident while you are on the phone calling for emergency help.

Although this policy may result in some inconvenience, we believe that inconvenience is outweighed by our concern for your safety and the safety of others. This policy also applies to the use of cell phones and similar electronic devices while operating forklifts, skid-steer loaders and other potentially hazardous equipment.

Persons who violate this policy will be subject to disciplinary action, up to and including termination.

Lightning Safety Tips

The month of August is a major time of the year for lightning strikes. In the United States alone, 45 people were killed by lightning strikes last year. These fatal strikes occurred when the individuals were working outdoors, fishing, repairing their roofs, golfing, stand-

ing in open fields, seeking shelter under trees, trimming weeds, camping, riding their bicycles or standing near water.

In addition to these deaths, people who are struck by lightning but survive often have serious health problems the rest of their lives, ranging from severe burns to the loss of hearing or eyesight to central nervous system damage.

While lightning strikes are not always predictable, knowing when they are likely to occur and how to seek safe shelter will greatly reduce your chances of severe injury or death. For more information on lightning safety, visit these websites: National Weather Service: Lightning Safety www.LightningSafety.noaa.gov National Lightning Safety Institute www.LightningSafety.com and Struck by Lightning www.struckbylightning.org

Lightning Safety FACTS and FICTION

FICTION: Lightning never strikes the same place more than once.

FACT: Lightning DOES often strike the same place twice. In fact, it may strike the same object multiple times, especially if it is a tall, isolated object such as a tower or a tree.

FICTION: Lightning only strikes when it is dark and threatening outdoors.

FACT: Lightning can strike at any time, including when the sky is clear. If you can see the lightning or hear thunder, you are in danger of a lightning strike.

FICTION: It's safe to seek shelter under a tall tree to avoid a lightning strike.

FACT: Standing on top of a hill or under a tall, isolated tree will increase your chances of a lightning strike. Lightning will strike the tallest object around.

FICTION: Outdoor equipment and vehicles are safe places to stay in to avoid a lightning strike.

FACT: Certain equipment is unsafe. This includes tractors without cabs or rollover protective structures (ROPS), golf carts, and riding mowers without ROPS. If you are operating heavy equipment, shut it off, close the doors and sit still. Don't touch anything until the threat of lightning is over.

FICTION: It's best to run if in an open outdoor area where there is no place to seek shelter.

FACT: If you are in an open outdoor area, crouch down and put your head between your knees. Don't touch the ground with your hands—instead, keep them on your knees. If there is a low spot such as a ditch or ravine, crouch down in that low spot.

FICTION: Touching a person who has been struck by lightning will result in electrocution.

FACT: It's safe to touch someone who has been struck by lightning. In fact, administering first aid or cardiopulmonary resuscitation (CPR) may save that person's life. Seek professional emergency medical assistance as soon as possible.



Think Safety!

Marketing Tip

By John Graham
Graham Communications
www.grahamcomm.com

The Right Marketing & Sales Messages for Today's Customers

Sales and marketing professionals can benefit from words to work by. Here's a checklist of eight words that send the right message to today's customers:

1. Security—Avoiding unnecessary risk is on everyone's mind. "What are the implications if I make this buying decision?" is the common question. That's why addressing it with customers is key to closing sales. It's a lesson straight out of the IBM playbook of the late eighties and early nineties because the brand was so highly regarded. Work on helping customers understand why it's safe to buy your product or service.

2. Agility—Contrary to how it might seem, two of the most agile industries are real estate and restaurants. Both responded quickly and creatively to the economic slowdown. Instead of trying to talk consumers into changing their thinking about the housing situation, real estate companies changed their advertising almost instantly. Ads featured much lower priced homes in many communities. So, too, from fast foods to fine dining, restaurants began advertising interesting menus at lower prices. They created buzz by bringing consumers something "new and different" without discounting.

3. Productivity—The "doing it right" mentality is dangerous, dead-end thinking. It inevitably leads to the conclusion that once we get it right (whatever that happens to be) is enough.

Namely, position your product or service in terms of continuous productivity improvement. "We're not only going to help you increase productivity now, but here's how we are going to help you over the longer term."

A dramatic example of this approach is the Apple iPhone. From the start, it has been portrayed as a self-improving product, rather than "here's the latest and the greatest gizmo," which is the usual approach.

4. Convenience—Inchworm (inchworm.com) shoes for kids are actually three sizes in one shoe. When the shoe is shown to a group, everyone with children asks, "Where can I get them?" No one asks about the price. The Inchworm message is clear: convenience, no more running to the shoe store every six weeks. With time in as short supply as money, anything that helps

eliminate inconvenience sends a powerful message to buyers.

5. Leadership—Toyota hybrids (with its Prius taking 51.2 percent of the segment's market share in 2007) deliver on the promise of greater fuel efficiency, illustrating that leadership is all about performance. We recognize leadership when we see it, not when someone talks about it.

Whether it's delivering on promises or helping buyers be more successful, the task is to draw a picture of leadership that captivates customers.

6. Savings—Whenever we buy from a salesperson, there's a gnawing fear that the purchase will benefit the person making the sale more than the buyer. In tighter times, this fear seems far more pervasive.

The goal today is to help customers understand how making appropriate purchases can be the right step for reducing their total operating costs.

7. Reliability—Whether it's a trend is not clear, but some companies that jumped into outsourcing help desk services overseas a few years ago are bringing them home and for good reason: customers complained that the service was unreliable. Whether it's the reliability of equipment or service, showing customers they can count on you is the key to continuing sales.

8. Value—Even when many people are buying based on price, there is a significant segment who relate to value. They want their purchases to last. Apple's computer sales are a case in point. NPD Market Research data shows that Apple's share of the PC market grew from nine percent in February 2007 to 14 percent a year later, just at the time when there was both a decline in overall PC sales and, most importantly, prices. Yet, Apple's prices are higher than other brands, particularly with laptops.

It's easy to believe that price is all customers care about. It's what price represents that makes the difference.

Words count because they often symbolize crucial issues and words that capture what customers are thinking can help keep us focused on the right issues—if we want to make sales in even tighter times.

Shrewder Computing

Battery Back-ups— Are You Protected?

Many people don't realize that the power coming through their power lines may be damaging their computer hardware, even though there are no indications that something is wrong. Voltage spikes and sags, line noise, frequency variation and harmonic distortion are all common power problems that can be detrimental to the longevity of your computer equipment. Having a battery back-up system in place can help protect your expensive computer equipment including both desktop workstations and servers.

Computer hardware failure, including irreparable damage to hard drives, is one of the most common issues caused by electrical storms, power surges and power outages. Many of today's battery back-up units, also known as un-interruptible power supplies (UPS units), help protect against these problems through processes called line conditioning and voltage regulation.

One of the biggest advantages of a UPS unit is its ability to help protect your data during a power outage. With a battery back-up in place, you can continue working through the shorter power outages and have ample time to properly save your work and shut down your computer. Without an UPS unit, even the shortest power outage will cause your computer to turn off unexpectedly which is hard on your equipment and can cause work to be lost.

Modern UPS units come with software that can be configured to automatically power your computer off in the event that you are not around to do so. This is most useful for individuals who leave their computers on overnight and on weekends, and for servers that are left on 24x7. Utilizing this software helps protect your computer equipment even when you aren't around.

Source: ICSS Technology Report. For more information, visit www.ICSS.com



TPI Action

Mow Food, Please Cookbook to Debut in Calgary!

The biggest news for The Lawn Institute's *Mow Food, Please* cookbook will be printed and ready for orders at the 2008 TPI Summer Convention. Copies will be given to the book's sponsors and sample copies will be available for review, along with order forms (order forms will also be in the September/October *Turf News*). Individual cookbooks are \$25 each—quantity discounts are available—to help raise funds for research and education.

The Lawn Institute Media Kit Focuses on the Benefits of Turfgrass

The 2008 Lawn Institute Media Kit CD has been distributed to more than 3,000 media professionals. This year's CD showcases "The Benefits of Turfgrass" to coincide with the Benefits of Turfgrass PowerPoint presentation being developed for TPI members' use in helping educate their local decision-makers and the general public.

Although this media kit was developed for the news media, it includes a wide range of articles and other useful information members can include in their customer newsletters, as billing envelope stuffers and to reaffirm your credibility as "the source" for local news media and others seeking information about natural turfgrass.

A few minutes spent browsing through the CD could spark lots of ideas for using this material to help promote a positive image of your product.

To receive additional information on any of these items, contact the TPI Office at Tel: 800/405-8873 or 847/649-5555

Fax: 847/649-5678, or e-mail: info@TurfGrassSod.org

Website: <http://www.TurfGrassSod.org>

Spotlight on Member Benefits

TPI Conventions and Conferences Offer Opportunities to Get Involved

Attending TPI Conferences and Conventions is the first step for members to become more involved with their association. The next level is to join the hundreds of others participating in the Roundtable Forums to share their concerns and issues with peers. At each discussion table, a TPI Board or staff member will serve as a facilitator and report their group's recommendations to the full Board for consideration. As a result, the Board may create a short-term Task Force to investigate whether a specific issue impacts a significant number of members and, if so, whether the Task Force should become a long-term Working Group to resolve or continue addressing the issue. Upon completion of their specific assignments, Task Forces and Working Groups disband. Meanwhile, these groups provide members excellent opportunities to become more involved with their association and help make a significant difference. If interested in serving on one or more, contact the TPI office for additional information. Current groups include:

- Artificial Turf Working Group
- Regional Groups & Associations
- Public Relations Working Group
- Turfgrass Evaluation Working Group
- Membership Working Group
- Manufacturers' Advisory Council
- Past Presidents Council

Business Management

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