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WORKERS' COMP. INSURANCE RATES APPEAR HEADING UPWARD

Workers' compensation insurance rates will rise an average of 10-15% according to industry observers. Citing continuing claims losses and health care inflation, many insurance firms are increasing premium deposits and being much more selective in offering coverage. The National Council on Compensation Insurance suggests they will seek an additional premium hike in 1987.

ASPA members may be able to avoid astronomic insurance increases by enrolling in the association endorsed plan offered by Casualty Reciprocal Exchange, a member of the Dodson Insurance Program.

Although this plan is less than a year old, ASPA members currently enrolled are reporting immediate premium savings and a very realistic chance of receiving a year-end dividend, depending the actual claims experience. Because only the experience of ASPA members is included in this program, avoiding the high-risk occupations often included in other programs, many people are taking a hard look at their current coverage and newly obtained coverage quotations.

For more information on this program, contact the Dodson Insurance Group, PO Box 559, Kansas City, MO 64141, or call toll-free 800/821-3760 (in Missouri call 800/892-3431).

ARE YOU A 'HAZARDOUS WASTE GENERATOR'?
THE U.S. EPA WANTS TO KNOW

If your business generates as little as one-half of a 55-gallon drum of hazardous waste per month, the U.S. EPA would consider you a generating firm and wants this information on its official files. Failure to comply with the regulation could cost as much as \$25,000 per day!

Pesticides, petroleum products and cleaning fluids are among the many substances listed as hazardous under the Resource Conservation and Recovery Act.

Firms generating between 220 and 2,200 pounds of hazardous waste per month must obtain a U.S. EPA identification number by completing the "Notification of Hazardous Waste Activity (EPA Form 8700-12). Forms are available through state hazardous waste management agencies or the EPA regional offices.

WHAT 'PARTS PER' REALLY MEANS... (extracted from the Dow Chemical USA publication, "Lawn Care Report.")

Parts Per Million... the same as one ounce in 32 tons, or one pound in a million pounds.

Parts Per Billion... equivalent to one inch in 16,000 miles or one drop in 10,000 gallons

Parts Per Trillion... equals one second in 32,000 years, or one grain of sugar in an olympic-sized swimming pool.

RECESSION PLANNING ADVISED FOR 1987

Financial forecasters (although not unanimous in their predictions) are advising that 1987 will probably see an economic downturn in 1987, causing many to contemplate a recession plan.

"Small Business Report," suggests that, "By giving sufficient attention to 2-3 year worst-case scenarios, a prudent company can significantly improve its long-term and short-term competitiveness in the marketplace." They suggest that company owners examine what impact such a downturn would have on the industry and company and attempt to make prudent adjustments before it's too late.

PLANNING CAN HELP AVOID
FINANCIAL FAILURES

A bit of proper planning can help most firms avoid financial failure, according to a survey by the Bank of America. Here are some of the highlights of their findings: maintain essential financial records; proper management of cash flow and inventory as well as time and personnel; observance of proven marketing rules for attracting and maintaining customers.

LET ASPA HELP YOU BECOME
'MORE THAN JUST AN ORDER-TAKER'

Prepared by Randy Tischer, Chairman
ASPA Business Management Committee

"You're just a bunch of order takers, and one of these days it will catch up with you!" That's the message my father related to me after returning from an ASPA convention many years ago. It seems that one of the speakers came down pretty hard on the sod growers attending that meeting. It is still one of the messages I remember best from an ASPA conference, and I didn't even attend that particular meeting!

I remember it well because at the time our little sod farm was often times guilty of being "just an order taker." Being an order taker will always be the easiest method of marketing, but not always the most profitable.

As an association, the majority of ASPA members have less than 200 acres. Speaking from experience, most small growers "do it all." We plant, mow, harvest, deliver and make sure the statements go out on time. After all of this, who has time to develop and refine a market plan?

Who has the time? Tomorrow's successful sod growers do! ASPA has recognized the need and desire it's members have for new marketing ideas and it is currently working on a variety of items. At the same time, ASPA will of course provide its members with what many feel to be the most valuable marketing tool around, the ASPA Conferences. It's probably ASPA's most important, yet underated service. Here we have the unique ability to meet and share ideas with sod growers from around the world. It is almost impossible to come home from an ASPA meeting without at least one idea that will more than pay for the cost of the trip! To those growers who say, "I can't afford to go this year." I say, "How can you afford not to go?"

Agriculture is going through some very rough times right now. As agriculture changes it will take more than the ability to grow quality sod for today's sod grower to be successful. Don't be caught sitting by that phone waiting for it to give you an order. Get someone else to sit on that tractor for awhile. Go out and use your new found ideas to create a market you can depend on in the years to come.

Don't let that speaker my father heard years ago have the last laugh. Let ASPA help you become "more than just an order taker.!"

U.S. INTERIOR DEPARTMENT SPONSORS
'TAKE PRIDE IN AMERICA' PROGRAM

Sod farms across the U.S. could receive positive public recognition for good work and a good product through the "Take Pride In America: This Land Is Your Land," program now being conducted by the Department of Interior.

While the overall program objectives are to encourage more citizens, business and organizations to become involved in the restoration, preservation and conservation of the nation's 700 million acres of public lands, it also affords an excellent opportunity for ASPA members to help organize a project that will utilize sod for "instant restoration."

Specific details and application forms can be obtained by contacting the U.S. Department of Interior or various offices in each of the 50 states.

5. CRITERIA TO HELP ACCESS
A SUCCESSFUL FAMILY FARM/FIRM

A firm's financial bottom-line is not the only, or necessarily the best, criteria to judge a well-run family business according to Chicago-based consulting psychologist, Bernard Liebowitz, PhD. He offers these five points to help a family owned and operated farm or firm:

1. A business/strategic plan, designed by the management team, that defines standards for success and performance.
2. A clearly defined role and job structure, where performance expectations are delineated and rewards, reinforcement and feedback are sought and responded to.
3. A continually updated succession plan, communicated to the management team, that takes into account and reflects the needs of all concerned parties, for various scenarios such as sudden death, incapacitating illness, retirement.
4. An openness to feedback from the outside. This would include people such as consultants, accounts, attorneys, psychologists, etc. Another way of gaining excellent feedback is by having an outside board of directors composed of people without a financial or personal interest in the business.
5. Lacking of a defensive posture regarding the management and operational practices of the firm. These firms are more concerned with goal achievement than blame fixing; team-oriented rather than individual stars; willing to look at and consider new options and alternatives rather than stick to an old, though proven, way.