

Turfgrass Producers International

EPA Agrees to Ease 2 WPS Regulations

The U.S. Environmental Protection Agency (EPA) recently announced it plans to ease its regulations regarding the length of time decontamination supplies must be kept at a treated site and the use of languages other than Spanish on worker notification signs. The amended regulations will go into effect 60 days after their publication in the Federal Register, which was expected to take place in late July.

The first amendment will decrease the number of days decontamination supplies, (soap, water and paper towels), must be available to workers entering treated fields from 30 to 7 days when low toxicity pesticides are used. Low toxicity pesticides are defined by the EPA as those having a restricted entry interval of four hours or less. Prior to this amendment, WPS required that decontamination supplies had to be available whenever a worker performed any activity in a pesticide-treated area or where entry had been restricted within the past 30 days.

In another amendment, the EPA agreed that employers could replace the Spanish language on required warning signs with another language tailored to suit the language most often used by workers in that location. The English portion of the sign must remain.

Prior to this amendment, the EPA allowed only English and Spanish language statements, regardless of the workers' ability to read and understand either language.

TPI will continue to monitor all EPA/WPS matters as they may relate to turfgrass sod producers.

TPI PR Program Hits 17.8 Million Readers

In just the second full year of its public relations and education program, TPI was able to place 336 articles in 271 publications, with a combined circulation of 17.8 million. This exposure resulted in information requests from 486 turfgrass professionals and 698 consumers.

Reporting on the program during the TPI Annual Business Meeting, PR Campaign Committee Chairman Bryan Wood, noted that, "from the first year to the second, we doubled the number of paid ads, nearly tripled the number of articles placed and quadrupled the number of requests for information."

TPI members receive a monthly report of consumers from their state who requested TPI information. Also, those who request information receive a listing of TPI members within their state.

Leading trade publications that presented positive articles about turfgrass and sodding included "Erosion Control," "Golf Course Management," and "Landscape Architect and Specifier News." On the consumer side, TPI's articles were printed in "Home," two "Women's Day" special issues, "Gardens, Decks & Patios," and "Remodeling Ideas."

The TPI PR program, funded by a special assessment paid by all U.S. Class A and B members, is now beginning its third year.

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Be Aware of Latest Scam

Bogus "Walking Fingers" Yellow Pages

Billing statements and invoices that appear genuine because they have the familiar "walking fingers" logo may be fraudulent according to the U.S. Chamber of Commerce. They warn that as much as \$500 million a year is collected by directory publishers who use the recognizable, but never-trademarked logo.

Chamber officials recommend that TPI members should always check their yellow page contracts against any bills and

be certain to alert accounts payable personnel of the potential for bills that appear genuine, but in fact are not. Also, watch for tell-tale language on the bill that might include, "this is not a bill," or a small print notice advising that it is a solicitation for an advertisement.

Members are encouraged to call their Better Business Bureau or the Yellow Pages Publishers Association (800/841-0639) to report problems.

Taking Care Of Business

By Linda Tucker, Sodco, Inc.
Slocum, Rhode Island

Government Collections

Government collections come in several forms, but no matter what the form, they are no fun for the employer or the employee. The employer is given the task of collecting funds from the employee and forwarding them to the respective institution.

You may not use these collection orders as a basis for discharge or any disciplinary action. The Internal Revenue Service (IRS,) your respective state and the judicial system all have the authority to require you to withhold money earned by your employee.

The IRS can be particularly nasty in their collection activities which may take one of two forms. The first involves their use of a formula which allows the employee (whose wage is being "attached") to keep a portion of his/her earnings, with the remainder being forwarded to the IRS.

The formula is based on how many dependents the employee has, with no consideration of his/her expenses. For example, an employee who had three dependents was allowed to keep \$212.50 per week...the rest we had to forward to be applied to his delinquent tax account. As you can see, they are not very generous.

The second approach the IRS uses for collections involves sending a notice to the employer which requires them to forward all money due the individual, no questions asked! This approach is used more with people for whom a 1099 form is used, such as an independent truck driver.

Another common collection order is for child support payments. The court notifies the employer how much per week is due, and this amount is then deducted from the employee's pay and forwarded to the court. There is no consideration given as to the number of

hours worked, or the individual's earnings for the week.

On one occasion, an employee who missed work to go to court, *owed us* money after we deducted his child support payments. If payments are missed, interest accrues at a high rate. This is a no-win situation. The payments should be made, but often there is not enough money to go around.

A third type of collection is a wage garnishment based on a court judgment for a civil debt. These do not seem to be as common as those previously addressed.

In each case, the employer is allowed a small monetary amount to reimburse them for their trouble, \$2.00, which is to be deducted from the employee's pay. There is not much the employer or the employee can do, but follow the orders given. If not, the employer can be punished for civil contempt.

Credit Card Program Offers TPI Members Options For Sales

U.S. members are encouraged to take advantage of the TPI-sponsored Bank Card Program, offering their customers increased payment options. The program, introduced in 1995, gives TPI members more flexibility in making sales with immediate payment, especially when dealing directly with individual home and business owners.

The program offers rates at low as 1.7% to TPI members, substantially lower than most firms can expect to receive from a local program.

To receive a complete packet of information on the program, call TPI at 800/405-8873 or contact National City Processing Company (NPC) directly at 800/627-8008. Advise the NPC representative that you are a member of Turfgrass Producers International.

Effective Customer Credit Policies

It's that time of year...spring sales made on credit are now 60, 90 or 120 days old and payments are slow to arrive. While no one wants to miss a major sale while haggling over credit checks, that may be the wisest move you could make. As the saying goes, "the sale's not finished until the payment clears the bank."

To avoid customer credit problems, now or in the future, consider implementing the following suggestions:

1. **Establish an individual line of credit for each new customer.** Don't simply offer credit to anyone and everyone, or you're sure to be left holding the collection bag all too often. Thoroughly check references and be alert to those coming from friends or suppliers of the applicant who may feel pressured to supply a solid reference.

2. **Closely and continuously monitor each customer's record of**

payment, for the entire season. This should include recording all details of the customer's payment patterns so that the credit department will notice right away whenever payments slow down and could be signaling future trouble.

3. **Go after slow paying accounts immediately,** before they become a serious problem. If you offer a net-30 arrangement, call the customer on day 31 to arrange a definite payment plan. The longer you wait to collect money due, the more difficult it will be to collect any portion of the total amount.

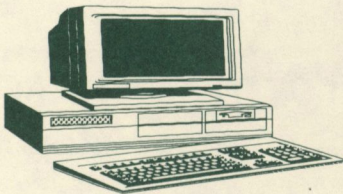
4. **Be timely in sending invoices,** perhaps the same day as the shipment. Being casual about invoicing delays your entire collection process and sets a precedent in the customer's mind that you don't pay close attention to such matters, and they can use the situation to their advantage.

Shrewder Computing

Backup, backup, backup!

A consultant to TPI has suggested a three-tiered backup procedure. On a monthly, weekly, and daily (or bi-daily) basis, computer records should be backed-up onto floppy disks. Should a 'crash' occur, this ongoing process will permit you to refer to more accurate information than less-frequent backups would allow.

Any systematic method of backing up data is better than no method at all...what's important is to decide on a plan, and stick to it.



Internet Virus

TPI has been informed of an Internet virus affecting Internet e-mail, or other national systems such as America On-Line, Prodigy, CompuServe or others. The virus is known as "Good Times," and it is detectable.

It always travels to new computers the same way: in a text e-mail message with the subject line reading "Good Times." The infection will not penetrate your computer if you DO NOT OPEN the message. If you receive a file with the subject line "Good Times," delete it immediately.

Insurance Update

Special Coverage for Home Businesses

If you operate your business out of your home, you should be aware that your present insurance coverage may be insufficient. Insurance companies' surveys show that the vast majority of home-business owners around the country have no special coverage for their businesses because they mistakenly believe they are covered by their homeowner's or renter's policies.

"Most homeowner policies include some incidental business-property items," says Sean Mooney, senior economist for the Insurance Information Institute, based in New York City. But this coverage is minimal, he says. You might get coverage for some limited business equipment up to \$2,500, which is far too little for most home-business operations.

"The next step up," Mooney says, "is to add a business endorsement to your homeowner's or renter's policy." Many insurance companies are coming out with home-business endorsement plans that cost less than \$200 a year.

The HomeWork endorsement offered by Chicago-based CNA Insurance Cos.

is a good example of what's new on the market. "At a cost of \$175 a year, the endorsement covers all business-property items," says Kevin O'Boyle, CNA's senior product development specialist, "up to your personal property limit plus up to \$10,000 worth of business equipment used off the premises." And you get business-interruption coverage of up to a year.

For some rapidly expanding home businesses, however, these special endorsements may not be enough. In such instances, says Mooney, "the next step up is to get a separate business or commercial policy, which can cost \$500 a year or more."

Some final tips from CNA's O'Boyle: "When checking out home-business coverage, talk to someone who knows all about business and commercial insurance, not just the personal lines. And don't try to hide anything, thinking you're going to get a lower premium. Make a full disclosure of what your business is and how it works,"

Don't wait for disaster to strike to assess your insurance coverage and needs!

You're The Boss...

Volunteer members of TPI determine your organization's goals and the strategies to reach them. Please contact the TPI office for information about becoming involved in TPI Committees. Standing Committees include: Business Management, Conference & Convention, Legal & Taxation, Marketing, "Turf News" Magazine and TPI Representatives. Call Terri: 800/405-8873, or 847/705-9898 for details.

Marketing Tip

By Wayne Thorson, Todd Valley Farms
Mead, Nebraska

Marketing via phone message system

Wouldn't it be nice to give a sales pitch to a captive audience of thousands of prospective customers without really having to do anything? One easy and inexpensive way to accomplish this is to have an "on hold" message on your phone system.

Many businesses have music playing

when a call is placed on hold. We have a recorded advertisement on our system which explains the different types of grasses we have and the advantages of each.

Music playing in the background is a nice addition, as long as it doesn't overwhelm the message you want to convey. This works very well in

educating customers and entertaining them at the same time.

We figure we make thousands of direct sales contacts each year through this system...any one of which might bring us a future order. The cost of this depends on the quality of equipment you purchase, but it should be less than \$300 if you do the recording yourself.

TPI Action

FEDERAL CROP INSURANCE CORPORATION (FCIC) OFFICIALS met with TPI's Legal & Taxation Committee in Sacramento, CA to describe the processes involved in establishing an insurance program for a previously uninsured crop. The official was also made aware of concerns raised by many TPI members. These included the potential that crop insurance could encourage marginal or non-professional turfgrass sod producers to remain in the industry, and issues regarding the difficulty of defining when and to what extent a turfgrass sod field is damaged. At the meeting, TPI was advised that the FCIC would draft one or more insurance programs for the committee to review at its Midwinter meeting in Savannah, GA.

TPI'S ASSISTANCE HELPS NTEP RECOVER ITS USDA FUNDING for the coming fiscal year by obtaining specific inclusion in both the House and Senate Ag Appropriation Bills. According to representatives in D.C., NTEP will receive \$55,800 as part of the USDA budget to establish and maintain turfgrass test plots across the U.S. All of the National Turfgrass Evaluation Program's funding had been eliminated as part of the Clinton budget; however, after TPI and several other organizations combined to support restoration of the funds, both Houses stipulated that the funds would be fully restored.

ANTI-TURF ARTICLES ARE STILL BEING SOUGHT BY TPI so that the organization can provide writers and editors with scientifically documented facts that support the wide-spread use of environmentally beneficial turfgrass. During the first year of its PR program, TPI responded to 11 specific turf-bashing articles; however, during the full second year, no negative articles were forwarded to the TPI office.

TPI invites all of its members to send copies of anti-turf articles to the office as soon as possible after publication so that a timely response can be issued. In addition to the complete article, with date of publication, etc., members should also provide the name and complete address of the publication.

Upon receipt of the anti-turf article TPI will draft a response and either suggest that the sending member respond to the publication, or that TPI responds directly.

IT'S NOT TOO EARLY TO PLAN...

TPI's 1997 Midwinter Conference in Savannah, GA, February 5-7

1997 TPI Study Tour Adds Interest to Show

Immediately after the Midwinter Conference in Savannah, TPI will conduct a three-day, sod-farm oriented tour of Charleston, S.C. and the surrounding area. A brochure describing the tour and a reservation form were distributed at the Summer Convention and mailed to all members. Additional copies can be obtained by calling TPI at 800/405-8873 or 847-705-9898.

The program will include tours of four sod farms, a tea plantation and historic Charleston.

Reservations must be made on or before Friday, November 1. The tour will cost \$375 per person, double occupancy, or \$535 for single travelers not sharing a room.

1997 TPI Midwinter Conference & Expo

February 5-7

Savannah, GA

"The *Efficient* Turfgrass Sod Farm"

*Four Special 1/2-Day Sessions on
Efficient Turfgrass Sod Farming,
Pre-Conference Seminar, Exhibits,
Banquet and Unique Tours*

**Watch for full details
in the mail and in
"Turf News" magazine!**

BUSINESS MANAGEMENT

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