

FEBRUARY 2021 MICHIGAN NURSERY & LANDSCAPE ASSOCIATION E-NEWSLETTER

On behalf of the MNLA Team and Board of Directors we are pleased to bring you these updates to keep you and your employees up-to-date and informed.

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MNLA's Member-Only Preferred Insurance Provider

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MNLA PRESIDENT'S MESSAGE

Be Prepared

By Dan Riddle, Trees of the Field LLC/Parma Tree Farm 2021 MNLA President

As I write this article, the Groundhog has just seen his shadow. While our tradition of letting a rodent tell us how long the winter will be is entertaining, it really means nothing.

Lake Michigan levels are beginning to show signs of a drop due to less snow this winter. Many along the lakeshore are cautiously optimistic. New York City had record snowfall last week and Iguanas are falling from trees in Florida.

Climate scientists are telling us that we are in for warmer average temperatures in the winter but potentially colder extreme weather events.



We had some excellent classes at the GLTE Virtual Conference. Dr. Kim Coder speaking about climate change... "Changes are coming, not good or bad, just different!" In a follow-up email, he gave me this advice in response to a question, "As old mariners describe, keep your head up, looking to the horizon at what is coming...."

I am an Eagle Scout and spent my youth in Scouting. The scout motto is "Be Prepared". That principle (along with the scout oath and law) has stuck with me through the years. As we look forward to the 2021 season and beyond, we have a lot of questions and uncertainty. Be prepared!

Will the COVID vaccine be widely distributed and accepted by May? Will it treat the new variants? Will people continue to embrace "Staycations" or will they travel? No one knows the answers to these questions!

The Green Industry is used to dealing with uncertainty. The ability to be nimble in our response is second nature. Just ask any snow and ice management professional who deals with this all winter!

My advice to all of you? Stay connected with education and networking offered by your MNLA. Listen to the experts, keep your eye on the horizon, and stay in touch with at least two other professionals in the Green Industry on a regular basis. Be Prepared for changes. Have a plan B and C. This is good advice for all aspects of life, not just the weather.

Be kind to one another. I hope to be able to gather as friends and colleagues in 2021!

Federal Transportation Agency Deems Horticulture is Agriculture By Tal Coley, AmericanHort

The Federal Motor Carrier Safety Administration (FMCSA) has at last released an Interim Final Rule (IFR) to announce added detail concerning the problematic agricultural commodity definition for transportation. Affirming that "horticulture is agriculture" under trucking regulations has been a top advocacy priority for AmericanHort the past couple of years. Our goal – resolving the lack of clarity over whether greenhouse and nursery crops are agricultural commodities – has been successfully reached.

The agency states that it "considers plants, including sod, flowers, ornamentals, seedlings, shrubs, live trees, and Christmas trees, within the scope of the definition." The IFR also notes that most commenters addressed the need to include horticultural products, and specifically references a letter from Professor Matthew Chappell at the University of Georgia, which AmericanHort sent as part of our official comments.

The new rule is extremely beneficial as it gives commercial drivers hauling our products peace of mind to use the agricultural exemption for hours-of-service rules, granting the ability to count driving time accrued within the 150 air-mile radius of a source as "off duty". FCMSA has put together some helpful diagrams to explain this exemption HERE.

These new regulations went into effect December 9, 2020. Many thanks to those who joined in the grassroots effort to get this issue addressed by FMCSA.

Paycheck Protection Program (PPP) Still Accepting Applications

The Paycheck Protection Program (PPP) being administered by the U.S. Small Business Administration (SBA), in consultation with the U.S. Treasury Department, remains open and applications are being accepted through March 31, 2021. The PPP is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employee retention criteria are met and the funds are used for eligible expenses.

- PPP loans have an interest rate of 1%.
- Loans issued prior to June 5 have a maturity of two years; loans issued after June 5 have a maturity of five years.
- Loan payments will be deferred for borrowers who apply for loan forgiveness until SBA remits the borrower's loan forgiveness amount to the lender. If a borrower doesn't apply for loan forgiveness, payments are deferred 10 months after the end of the covered period for the borrower's loan forgiveness (either eight weeks or 24 weeks).
- No collateral or personal guarantees are required.
- Neither the government nor lenders will charge small businesses any fees.

Click HERE to go to the U.S. Small Business Administration's website where you will find more information on:

- PPP loan forgiveness
- Find a lender
- Identify a Ioan First Draw or Second Draw
- Additional Coronavirus relief

Calling MNLA Members Interested in Getting Involved!



Do you have an interest in getting involved? We have openings on our **2022 Great Lakes Trade Exposition Experience Team!** Join a fun group to help plan Michigan's largest and oldest Green Industry Trade Show and Conference. Contact Amy Upton at either Amy@MNLA.org or by calling (517) 381-0437 for more details.

2021 GLTE Virtual Education

Conference - Register Now for Access to All Conference Sessions!

Click HERE to register for access to the 2021 GLTE Virtual Education Conference **recorded education seminars**. If you attended the Live Conference, these recordings are included with your registration. If not, register now for access. Recordings are available until March 1st.





Inventory and Cash Flow - Are You Properly Protected?

Provided By Gallagher/Affinity

What would happen if your inventory was compromised and you couldn't finish jobs or fill customer orders? When you think about insuring your business, the obvious things that come to mind are general liability, auto and worker's compensation. But as a Nursery or Landscaping business you may be at risk if you haven't protected every aspect of your financial investment. Inventory is an important component of your business investment, make sure it's properly covered.

If you are a retail business your inventory is critical to the success of your business. Even without retail sales, it's likely your business has some type of inventory. Think about the items you use daily for your business. Perhaps you have a stockpile of salt, landscape supplies or pond maintenance materials. These items are considered inventory, and you want to make sure that they are properly covered in the event of a loss.

Most business insurance policies have some basic coverage for inventory. This is usually a very small amount and may be subject to coverage restrictions such as on-site loss only. If you have any amount of inventory, it's important to discuss it with your insurance agent to make sure that you are covered for every aspect of your business. Here are some of the factors that can create gaps in coverage:

- Store property off premise
- Transport property
- Have a theft from a job-site

Every business is different and only you know the specific operations of your business. It's important to have regular discussions with your insurance agent so they can help determine your insurance needs. Evaluating your inventory coverage needs can be complex, especially because of the fluctuations in cost and seasonal nature of landscape businesses. Policy endorsements are available to properly insure your inventory as well as business personal property and other areas where you may have gaps in protection. Don't wait until you have a claim to find out you aren't covered.

Gallagher has a team of landscape insurance experts with over 100 years combined experience. We are available to help you navigate the complexities of landscape insurance and help you get the right insurance at the best price.

Learn more HERE or contact Ashley Thomas at Gallagher: 918-764-1619.

2021 GLTE Virtual Education Full Conference Sponsors



Promoting a healthy economic future through ideas, interaction and inspiration for all segments of Michigan's Green Industry! www.GLTE.org

Full Conference Sponsoring Firms We give our appreciation to these firms that supported MNLA's GLTE Virtual Education Conference as a Full Conference Sponsor.









Congratulations to the following 2020 MNLA Industry Award winners!



Their professionalism and outstanding work sets the bar high for the industry!

- Arcadia Gardens LLC, Stevensville
- Esch Landscaping, LLC, Pigeon
- Harder & Warner Landscape & Garden Center, Caledonia
- Landscape Logic, Charlevoix
- Lotus Gardenscapes, Dexter
- Old Mission Associates, LLC, Traverse City
- Todd's Services, Inc., Hamburg

The Award winners were announced at the 2021 GLTE Virtual Education Conference during the Green Industry Leadership Meeting and Awards Presentation on Monday, January 25, 2021.

Virtual Tours of the winning projects were also presented to GLTE Attendees on Wednesday, January 27th during the Design/Plants track's "Landscape Inspiration Gallery – Michigan's Award-Winning Projects". Press Releases are sent to award winners for distribution in their local media markets, and the projects are displayed on the MNLA website and Facebook sites throughout the year.

Thank you to everyone who submitted their projects in 2020 including our program's non-winners. The project submissions showcase the industry's commitment to professionalism and to the betterment of Michigan's environment and the Green Industry.



CGIP Testing is now virtual! **CLICK HERE** to receive additional information.



MNLA Monthly Business Barometer

- Date: Friday, February 26, 2021
- Time: 11:00a-12:00p
- Topic: Spring Training for Your Business
- Speaker: Phil Harwood, ProMotion Consulting

Held electronically at the end of each month, MNLA's Monthly Business
Barometer virtual meetings are designed to provide you with a gauge of how your segment of the Green Industry is doing, and allow you a forum where you can network with the peers in your segment. This February, March, and April will be Spring Training for Your Business, helping you to gear up for the 2021 season. In February, Phil Harwood will address creating effective Green Industry job descriptions.

REGISTER TO ATTEND THE FEBRUARY MEETING

Hardscape Master Class: Going From Good to Great



•Date: Tuesday, March 23, 2021

•Time: 9:00a-12:00p

•Taught by: Frank Bourque, Landscape Business Coach •Price: MNLA members - \$79, Non-members: \$99

This workshop includes a combination of presentations, team engagement exercises and building a strategic business plan on the following topics: Part 1: Exploring the 4 departments every landscape/hardscape business must navigate and systemize.

- Marketing: Getting a consistent flow of inbound leads for your service business and creating awareness that your business exists and that it's awesome.
- Administration: Your back-end support department that handles everything from answering the phones and scheduling work to finances, payroll, and HR.
- Production: The department that is responsible for delivering what you sell your services. Production manages your installations, technicians, vehicles, equipment, inventory, and supplies.
- Sales: The systems and processes to convert those inbound leads into paying customers, increase your average ticket, and upsell your existing customers.

Part 2: Action Plan Implementation - Using the Business Snapshot Report

Why a Business Snapshot?

• *"You can't expect improvement until you measure and track your progress."* As an entrepreneur, there are a seemingly endless number of things to work on in your business. This tool is designed to identify weak points in your business and help you prioritize what areas you can incrementally improve. This exercise will touch on 40 points to improve your business and to provide you with a business/team action plan to move forward and give the team a sense of empowerment.

REGISTER NOW

Hardscape Installer Bootcamp - From Tools to Install:



What you need to know to become the best and most efficient installer

•Date: Tuesday, March 23, 2021

•Time: 1:00p-4:00p

•Taught by: Frank Bourque, Landscape Business Coach

•Price: MNLA members - \$79, Non-members: \$99

- Section 1 Introduction
- Section 2 Paver Project Overview/Planning, Documentation, Tools and Terminology
- Section 3 Safety
- Section 4 Soil Characteristics
- Section 5 Sub-base Preparation and Base Construction Process
- Section 6 Edge Restraints
- Section 7 Bedding Sand
- Section 8 Selection of Concrete Pavers & Retaining Walls
- Section 9 Installation of Concrete Pavers
- Section 10 Installation of Retaining Walls, Part 2
- Section 11 Joint Sand
- Section 12 Finishing the Project
- Section 13 Specialty Applications
- Section 14 Review and Hardscape Construction

REGISTER NOW



Virtual Job Postings Board

Michigan Nursery & Landscape Association 517.381.0437 www.MNLA.org Connect with us

