Here's why Disc Chipper users are going back to Drum Chippers.

More Dumping Fees.
More Repair Costs.
More Downtime.
More Fuel Consumption.
More Overheating.

Do you need to chip everything?

If you're like most disc owners, you've been chipping more of what was once sold as firewood (or left for people to take), and have watched your dumping fees go up and your productivity go down. Your crews spend more time running to the dump, clearing jammed chutes, washing down radiator screens and waiting for overheated engines to cool.

The Asplundh Whisper Chipper not only offers lower operating costs, but extremely low life cycle costs. And, how many used disc chippers have you seen for sale after ten years of service?

Are you spending more on fuel?

At 70- to 120-feet per minute, it takes a disc chipper almost three times longer than a Whisper Chipper to chip six-inch material. How much more fuel do you think it uses? And, with the engine running longer, you're looking at shorter engine life and, again, higher operating costs.

The Asplundh Whisper Chipper saves time, fuel, and, most important, money.

Are you paying hydraulic mechanics more?

The chart below compares replacement parts for a Whisper Chipper with those of a popular disc chipper.

<table>
<thead>
<tr>
<th>Whisper Chipper</th>
<th>Disc Chipper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blades</td>
<td>Blades</td>
</tr>
<tr>
<td>Belts</td>
<td>Belts</td>
</tr>
<tr>
<td>Cutter Bar</td>
<td>Anvil</td>
</tr>
<tr>
<td>Hydraulic</td>
<td>none</td>
</tr>
<tr>
<td>System</td>
<td>none</td>
</tr>
<tr>
<td>Feed System</td>
<td>Feed wheels, feed teeth, bearings, bushings, feed wheel springs, feed wheel yokes, etc., etc.</td>
</tr>
</tbody>
</table>

Whisper Chippers have far less downtime. That translates into more time making money and less spending it.

Are you ready to think about a drum chipper?

The Whisper – designed, built, used and backed by Asplundh – carries a one-year warranty honored by the most extensive service in the industry. Plus, with full-sized Whispers starting at $8950, you'll keep your investment at its lowest and your yield at its highest.

Come back to the Asplundh Whisper Chipper... the chipper that keeps paying dividends for up to 20 years.

Asplundh Ability. See it in action.

1-800-331-1038

MANUFACTURING
100 Asplundh Avenue
Creedmoor, NC 27522
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OUTLOOK

The next 12 months will be very interesting for the American business community. I don't have a crystal ball, but I do know that 1992 is an election year - for the office of president, one-third of the Senate and the entire House of Representatives. Those who will be seeking re-election will take every step to soothe and woo the voters.

Between now and election time, every effort will be made to stimulate the economy. The Federal Reserve has already lowered interest rates. Congress, which at the time of this writing has yet to pass any significant legislation, no doubt will pass legislation that has voter appeal, such as measures dealing with taxes, civil rights, the environment, unemployment and programs that pump money into local economies.

It will be the usual game that eventually will cost us all more tax money, but it will get votes and provide short-term economic stability, if not growth.

What does this mean to the tree care industry?
Business will be better in 1992! Consumers will be more inclined to spend disposable income on services, your services. With this in mind, it's not too soon to prepare to capitalize on this opportunity.

Don't sit back and wait. This fall, plan a marketing strategy to be implemented early in the year. Make sure that your company name comes to mind as clients are thinking about what they have to do to maintain their property in 1992. Make contact by mail, by phone or by personal visit. Help your clients establish their priorities.

Look to expand your market share of new business. Many of your competitors are going to do nothing, so this is your opportunity to grow. Give some thought to direct mail and other forms of advertising.

Also, get an early start on improving your labor force. Those areas of the country that experienced an abundance of labor in the last year or two may not find that to be the case in 1992. Remember, the number of available workers in the 18-to-24-year-old range is diminishing.

Review your equipment needs and make plans for replacements early. 1991 has been pretty soft for equipment suppliers and some have even cut back production. Suppliers will not have a big inventory of readily available equipment.

Examine your financial needs as well. Develop a business plan. Show it to your banker and arrange well in advance for any credit you may need. Borrowing is still going to be very difficult. Even under the best of circumstances, banks will be very slow in making decisions.

In all cases, be flexible. Some parts of the country will feel this economic change sooner than others. Even now, I am told, business is booming in many parts of the Midwest.

In my opinion, 1992 is going to be an excellent year for the tree care industry. Be ready to take advantage of it.

In my opinion, 1992 is going to be an excellent year for the tree care industry. Be ready to take advantage of it.
CHOOSE YOUR CHIPPER...

A BANDIT CHIPPER WILL MAKE YOUR DAY!

1. THE MODEL 90
   A 9" diameter capacity unit, provides the advantages of hydraulic feed, disc-style chippers at a lower price and lighter weight.

2. THE MODEL 200+
   The first high-speed, hydraulic, disc-style chipper. The chipper that others are compared to.

3. THE DRUM BANDIT
   A chipper you can't beat if your preference is a drum. We offer 12" and 16" models.

4. THE GO BANDIT
   A new self-propelled, 6" diameter capacity, back yard chipper from Bandit.

5. THE MODEL 250
   The ultimate chipper. You will not chip with anything else once you've tried the 250.

6. THE CHIP BOX COMBO UNIT
   Available with either a 6" or 9" diameter capacity, hydraulic feed, disc-style chipper.

7. THE MIGHTY BANDIT II
   An all-around disposal chipper. It is great for landscape prunings in addition to trees and brush.

8. THE MODEL 150
   An economical 12" diameter capacity, hydraulic feed, disc-style chipper. The 150 provides the advantages of a 12" disc-style chipper at a lower price.

Bandit has the chipper you need to quickly and economically convert unwanted trees and brush into recyclable wood chips.

If you are not using a Bandit, your competitors just might have an edge.

See us at the Arbor Expo -- Nov. 7-9, 1991 -- Springfield, MA and T.C.I. Expo -- Dec. 5-7, 1991 -- Columbus, OH

To decide which chipper is right for you, call us or your local Bandit Dealer for a demonstration.

BANDIT INDUSTRIES, INC.
6750 MILLBROOK ROAD • REMUS, MI 49340
PHONE: (517) 561-2270 • FAX: (517) 561-2273

Please circle 7 on the Reader Service Card
Pricing Work

Profit-and-Loss Statements Can Make The Difference

By TCI Staff

Preparing a monthly profit-and-loss statement may seem like a lot of trouble. But for the small residential/commercial tree care service owner, it presents a clear picture of the company's financial condition so that adjustments can be made in a timely manner based on current information. Pricing strategies, equipment purchases and wage increases affect profitability and sound business decisions must be based on accurate, current information.

Pricing a service is difficult, and there is considerable price competition in the tree care industry. A sluggish economy requires a combination of shrewd pricing and more aggressive selling, and a profit-and-loss statement is a valuable guide during economic conditions.

Data collected by the National Arborist Association on the financial condition of small tree service firms (annual sales under $600,000) indicates that there are three types of firms.

1. The typical firm. This type of firm has six employees in the field, one of whom is a general foreman who sees to the needs of the crew. Other employees include a full-time office worker, a part-time office worker, a part-time mechanic and a salesman, generally the owner. This firm has been in business for more than six years, specializes in pruning and removals and does some fertilizing and a small amount of pest management. An established clientele accounts for most of the firm's work. The firm has lots of equipment, not all of which is used all the time. A reasonable amount of time is spent on employee safety and training and workers compensation insurance costs are average. The owner works about 60 hours a week, has an income in the $50,000 range with lots of benefits, and the company shows a profit of about 3%. A computer keeps...
Table 1: Comparisons of Three Types of Firms

<table>
<thead>
<tr>
<th></th>
<th>Typical</th>
<th>No-profit</th>
<th>High-profit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross sales</strong></td>
<td>$500,000</td>
<td>$300,000</td>
<td>$540,000</td>
</tr>
<tr>
<td><strong>Direct expenses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payroll</td>
<td>$140,000</td>
<td>$100,000</td>
<td>$149,000</td>
</tr>
<tr>
<td>Payroll taxes</td>
<td>9,000</td>
<td>11,000</td>
<td>21,000</td>
</tr>
<tr>
<td>Worker comp.</td>
<td>28,000</td>
<td>25,000</td>
<td>20,500</td>
</tr>
<tr>
<td>Other ins.</td>
<td>33,500</td>
<td>17,500</td>
<td>30,500</td>
</tr>
<tr>
<td>Equip. Expense</td>
<td>72,000</td>
<td>52,000</td>
<td>64,000</td>
</tr>
<tr>
<td>Tools &amp; supplies</td>
<td>37,500</td>
<td>28,000</td>
<td>41,500</td>
</tr>
<tr>
<td>Other</td>
<td>19,000</td>
<td>7,500</td>
<td>21,000</td>
</tr>
<tr>
<td><strong>Total Direct Exp.</strong></td>
<td>$349,000</td>
<td>$241,000</td>
<td>$347,500</td>
</tr>
<tr>
<td><strong>Sales &amp; Admin. Expense</strong></td>
<td>$134,500</td>
<td>$59,000</td>
<td>$138,500</td>
</tr>
<tr>
<td><strong>Total Costs</strong></td>
<td>$483,500</td>
<td>$300,000</td>
<td>$486,000</td>
</tr>
<tr>
<td><strong>Profit</strong></td>
<td>$16,500</td>
<td>0</td>
<td>$54,000</td>
</tr>
</tbody>
</table>

track of the company’s finances. A stable labor force, good client base and sufficient cash reserves accumulated over the years enable the firm to get along reasonably well.

2. The no-profit firm. According to the data collected, the no-profit firm has four people in the field. The owner doubles as salesman and foreman and the office is staffed by a part-time worker. Since most of the equipment was purchased used, maintenance is a major cost. The firm has been in business for three or four years, specializes primarily in pruning and removals and is generally happy to get any kind of work. The firm was started on a shoestring and has accumulated no working capital.

The owner works about 80 hours a week, torn between selling, producing and collecting accounts receivable. He has little time for training and insurance costs are high. A financial statement is produced at year’s end with the tax return. Generally the owner’s income is about the same as a high-priced foreman but less than that of a good salesperson in a larger company. Decisions are based on what seems expedient at the time and the owner’s major concern is the bank balance. Prices are established by the competition as well as the need to get jobs to keep the crew busy and generate enough income to pay this month’s payroll and last month’s bills. Every day is a struggle for survival.

3. The high-profit firm. This type of firm has six employees and has established a reputation for quality and high-tech performance. It has minimal equipment (specialized equipment is rented when needed) and a financially comfortable clientele. The firm has been in business for more than five years and has a more-than-sufficient cash reserve. The owner and another person are in sales, and the office is staffed by a full-time worker. The owner has an income between $50,000 and $100,000, with lots of benefits and the company boasts a 10% profit. A computer produces a monthly financial statement which the owner carefully scrutinizes, measuring performance against the current year’s business plan and the prior year’s figures. Price adjustments are made as needed and expenditures are carefully monitored.

The differences among the three companies are the number of years in business, the nature of the potential client base and the amount of working cash available. The main difference, however, lies in the ability to price work profitably.

Setting prices

Let’s put price in perspective. To the tree company owner, price can spell the difference between a profit and a loss, or between getting and losing a job. To the customer, price may be a determining factor but confidence, convenience and habit also play a part.

Establishing a price for a service is quite different from pricing a product. In addition to knowing what you have to charge per hour, you must be able to accurately estimate the hours needed for the job. Estimating the hours comes from experience; the hourly rate comes from the profit-and-loss statement.

Table 1 shows a simplified profit-and-loss statement, comparing typical, low-
**Table 2: The Effects of a Price Cut**

<table>
<thead>
<tr>
<th></th>
<th>Current prices</th>
<th>5% reduction</th>
<th>Company X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Typical Sales Volume</td>
<td>$536,500</td>
<td>$509,675</td>
<td>$509,675</td>
</tr>
<tr>
<td>Direct Expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payroll</td>
<td>140,000</td>
<td>140,000</td>
<td>$140,000</td>
</tr>
<tr>
<td>Payroll tax</td>
<td>19,000</td>
<td>19,000</td>
<td>0</td>
</tr>
<tr>
<td>Workers comp.</td>
<td>28,000</td>
<td>28,000</td>
<td>0</td>
</tr>
<tr>
<td>Other insur.</td>
<td>33,500</td>
<td>33,500</td>
<td>33,500</td>
</tr>
<tr>
<td>Other*</td>
<td>128,500</td>
<td>128,500</td>
<td>128,500</td>
</tr>
<tr>
<td>Total Dir. Exp.</td>
<td>$349,000</td>
<td>$349,000</td>
<td>$302,000</td>
</tr>
<tr>
<td>Sales &amp; Admin. Exp.</td>
<td>$134,500</td>
<td>$134,500</td>
<td>$134,500</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$483,500</td>
<td>$483,500</td>
<td>$436,500</td>
</tr>
<tr>
<td>Profit Before Taxes</td>
<td>53,000</td>
<td>26,175</td>
<td>73,175</td>
</tr>
<tr>
<td>Profit %</td>
<td>10.0%</td>
<td>5.0%</td>
<td>14.0%</td>
</tr>
</tbody>
</table>

* - All equipment, supplies and materials costs.

profit and high-profit companies.

Three steps are involved in pricing. The first step is to establish a budget for the year based on last year's figures plus known changes in various costs.

The second step is to determine the percentage of profit you want to make. If you are looking for a 10% profit, multiply your total costs by .110. Using figures from the "typical" firm for this example, the total costs are $483,500 multiplied by .110, for $53,000 in profit and gross sales of $536,500. Divided by 250 work days per year, the revenue per day needed to cover those costs and produce that profit is $2146.

Finally, divide $2146 by six field workers each working eight hours (6 x 8 = 48). The result says you must charge $44.71 per hour. Since not all time worked produces revenue, you should probably add 10% and charge $49 per hour.

**Price cutting**

Cutting prices to get work is sometimes necessary or justifiable, but is generally not a profitable long-term sales strategy unless you can cut costs at the same time.

Let's look at what happens when you cut your prices to match your competitor, Company X. Suppose Company X is either an owner/operator firm or a company that pays its employees on a contractual basis, thereby eliminating workers comp insurance and payroll taxes.

Now let's say you cut your prices by 5% across the board to match Company X. Table 2 illustrates how cutting your prices by only 5% will drastically affect your bottom line, unless you can also reduce your expenses.

In addition to the effect on your bottom line, a cut in your prices could prompt the competition to cut its prices even further. The net result is that you help establish the price your market will tolerate.

If you drop your prices, can you make it up with volume? Work that you obtain because of price cutting is called incremental business. Base business is work that is priced to be reasonably profitable. Incremental business does not contribute significantly to your profit, yet may be valuable for other reasons. The danger is that too much incremental business can become your base business.

Timely and accurate financial information makes it possible for you to maintain fair prices at a reasonable profit and to compete in the marketplace on a price basis when necessary. The information is only as good as your method of using it.

This article was based in part on information compiled for members of the National Arborist Association by Dr. Albert Bates of the Profit Planning Group in Boulder, Colorado.
Time is money in the tree care business, and the time you save with Versalift puts money in the bank.

Fewer set-ups, more worktime are just two reasons the VERSALIFT VO-50 is the choice of tree care professionals from coast to coast. It's been field proven to be an effective, hardworking, and dependable tool.

The VO-50 gives you reach and movement others can't match, and it's done without troublesome cables or chains, meaning safer, low-maintenance operation.

To see a VO-50 on your work site, call or write today for more information and the name of your nearest VERSALIFT distributor.
Thanks for TCI
A quick note to tell you thanks for an informative and progressive magazine. I believe only those who are willing to continue educating themselves will survive and prosper. Your magazine is one such educational tool to achieve this purpose.

R.J. Petersen
Ironwood Landscaping
Aurora, Ill.

A pro's perspective
Our son's pruning of the arborvitae hedge that runs alongside our 100-foot drive strongly resembled the first haircut he performed on his brother in their upstairs bathroom five years ago—hack away!

The arborist assured us that (miraculously) a return to a smooth green silhouette was not impossible and handed me a copy of TCI to take my mind off the dilemma.

Your journal is informative and useful but the magazine's closing wit in Mr. Thomas Clancy's "Dreaming of a Lift" offered us an amusing look at tree care viewed from the pro's perspective and a hilarious look at the quirks of Mr. Proprietyowner. I'll look for a follow-up article from Mr. Clancy in hopes that he will experience time as the chariot operator.

S. Erickson
Holden, Mass.

Only basic
Just wanted to touch base with you and put in my 2-cents' worth. The article that Bob Felix wrote on how well you play arborist and businessman and not what your competition does was an excellent article. (It) is a basic business practice that really works. If you're always looking at your competition you can't be looking at your business. The way to tell if you are doing well is to look at your profits. ...Think safety, customer satisfaction, arboriculturally sound practices, keep your profit margin high, and you can make it.

Thanks for the magazine. Keep up the good work.
See you at the next TCI Expo.

Ralph Halleran
Big Muddy Tree Co.
Mulkeytown, Ill.

Letters should be addressed to:
Tree Care Industry, Editor
P.O. Box 1094
The Meeting Place Mall
Route 101
Amherst, NH 03031
## BUY IT/LEASE IT

<table>
<thead>
<tr>
<th>Equipment</th>
<th>Lease* 48 months</th>
<th>Lease* 46 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morbark Disc Chippers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 cyl. Ford gas</td>
<td>$11,500</td>
<td>$352</td>
</tr>
<tr>
<td>4 cyl. White gas</td>
<td>$11,500</td>
<td>$352</td>
</tr>
<tr>
<td>4 cyl. Cummins</td>
<td>$14,995</td>
<td>$460</td>
</tr>
<tr>
<td>-knife option add</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>Morbark Drum Chippers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20/10</td>
<td>$7500</td>
<td>$235</td>
</tr>
<tr>
<td>20/20</td>
<td>$11,500</td>
<td>$352</td>
</tr>
</tbody>
</table>

| Rayco Stump Grinders         |                  |                 |
| Model RG1620: 20 H.P.        | $6,850           | $218            |
| Model RG1635-A/SP: 35 H.P.   | $11,750          | $360            |
| Model RG1665-AC: 65 H.P.     | $14,995          | $460            |
| Model 1670DC: 80 H.P.        | $21,500          | $654            |
| Rayco Hydro Stumper: 240 H.P.| $85,000          | $2,344          |

| Asplundh Drum Chippers       |                  |                 |
| 4 cyl. Ford or Hercules gas  |                  |                 |
| 12" cutter head              | $10,900          | $335            |
| Asplundh Chipmunk            | $9,500           | $303            |

* All lease purchases require 2 payments down. $1.00 buy-out with approved credit. Other lease plans available. Used Asplundh & Morbark chippers and Rayco stump grinders available.
The Big Four

By Dave de Sousa

Are you a manager? If you say no, think again. Even if you don’t have anyone who works directly for you, you are a manager. You make decisions every minute about what you should be doing with your labors. If you make decisions about your resources (your own labors or other resources), you may find this article interesting.

The manager who has the most power to make a company profitable is the manager(s) and/or worker(s) that makes the product or provides the service. Managers who don’t perform the actual work of the company can only lead those who do the work toward a desired outcome.

The profit is made by the manager(s) who makes the product or performs the service.

Now, I may have knocked a few noses out of joint if you are a manager who does not directly perform the service or make the product. You’re probably saying, “Gee, I sure feel like I’m working all day.”

Consider these four areas

1. Safety — I always put this at the top of any list. Your decision whether to use all the safety gear the company provides, drive properly and follow all the safety rules makes the difference in whether accidents occur. You can be absolutely certain that every accident, even if it doesn’t involve injuries, costs the company money. Even if nothing is damaged, the time it takes to put everything back the way it was or to get over the shattered nerves of a near-miss are going to slow down the job. People who keep statistics of these things have told me that for every dollar of direct cost of an accident, there is anywhere from $6 to $53 of indirect cost. You, as a manager, determine how much money we spend on accidents.

2. Production — Depending on your present job, you either perform the service and/or make the products that the company sells, supervise people who perform the work or provide administrative support. A breakdown in efficiency anywhere along the chain generates extra cost. I’m not necessarily talking about how hard or how fast you work. We all like to think that we’re putting out 100%. Efficiency also involves how smart you work, whether you’re climbing the same tree three times a day because you forgot to bring all the right tools, or your hardhat falls off, or you need a cold drink or you come down for lunch when there’s only a half hour’s worth of work left in the tree, or a hundred other things that are not very smart. Even the direction you drop a tree on the ground counts if you forget to consider the best way of cleaning it up after you get it down. Productivity isn’t a dirty word. In fact, you might not even have to work so hard or so fast if you figure out a more efficient way to do the job.

3. Quality — Customers may pay a little more to get the best tree care available, and they don’t mind that. They like to do business with people who know what they’re doing. Producing any less than the best costs money, causes embarrassment and loses customers. Complaints and callbacks shouldn’t happen. You are the one who decides whether the job gets done right, from the time you arrive on the property until the last twig is raked up. How good your product or service is depends directly on the quality of the work that is done. If it is not done correctly (the very best) the first time, another drain has begun in its field. In fact, the company may disappear.

All four areas need every manager’s attention. Whether the manager is actually doing the work or holding the reins of the company, we must all work together. If all managers from the bottom to the top of an organization aren’t interrelated like the four profit makers, a company will not excel in its field. In fact, the company may disappear.

No matter what level manager you are, you should consider the Big Four and do something to make those areas better every day. If you don’t, you are not managing your resources. You are not doing your job.

What can you do to improve? Almost everyone excels in at least one of the four areas. Take a look at that one area. How do you identify the work needed in that area? How do you set standards for the ac-
complishment of this work? How do you measure the performance against the standards? How are you evaluating those measurements? Finally, how are you correcting or commending those doing the work, whether it is yourself or people you may supervise?

If you excel in one of the four areas, you are probably already using an ISMEC system of some kind (Identify work. Set standards. Measure against standards. Evaluate measurements and Correct or Commend those doing the work).

Apply the same system you use in the area(s) in which you excel to the other areas. You will find that the same principles apply to each of the Big Four. You will see that making a conscious effort to prove them will really pay off.

Production will increase, quality will improve, cost will fall and you and your fellow workers will be a lot safer. The results will be a happier, more profitable work force and company and you will become a successful manager.

Dave de Sousa has a bachelor's from Utah State University and has taken numerous graduate courses in Industrial Engineering from the Air Force Institute of Technology. He is currently a coordinator of Production, Training and Safety for Bartlett Tree Experts, owns a jewelry store with his wife Marcia, and is a professional speaker dealing with safety and time management. Previously he was simultaneously a partner in a logging and tree service company, the owner of a wholesale diamond business and the CEO for an alternative energy company which was responsible for the construction of the largest wind-powered electric-generating facility east of the Mississippi. During his nine years in the Air Force he worked as a civil engineering and safety officer.

He has written numerous magazine articles on various business management problems. His latest accomplishment is a book about time management, entitled "Power Scheduling." Hear de Sousa talk about time management at TCI Expo, December 5-7, in Columbus, Ohio.
Victims’ Rights

Bill Reintroduced After Undergoing Changes

Legislation (HR 3133) reintroduced by Rep. Charles Hayes (D-Ill.) would help an injured worker, or family member in the event the worker is killed, to meet with the Occupational Safety and Health Administration before the agency takes any enforcement action against an employer.

The legislation was originally introduced last year, but died when the legislative session ended. The bill is aimed at easing "the anger, frustration and helplessness" of workplace accident victims and their families. Under the bill, victims would have greater access to citations or other reports if no action is taken. Also, victims would be allowed to appear and make a statement before parties conducting settlement negotiations.

In a statement in the Occupational Safety and Health Reporter, Hayes said that OSHA “fails to treat victims of unsafe workplaces, or their families, with dignity and respect in regard to the results of an investigation, inspection, or citation issuance.”

Changes from the original bill are two-fold. The 1991 version allows only victims and family members to participate in OSHA enforcement proceedings, not friends of victims. The second change removed a confidentiality waiver provision for employees who make a statement on the impact an accident had on a victim or family members.

D.O.T. Exemptions In Disasters

A proposal from the Federal Highway Administration would exempt motor carriers and drivers operating in interstate commerce who are providing direct assistance as part of a disaster relief effort from General Requirements, parts 390 through 399, of Federal Motor Carrier Safety Regulations. The purpose of the proposal is to enable essential services to be restored more quickly and effectively.

If the proposal is adopted, motor carriers would not have to request authorization from the FHA to provide disaster relief. Minimum levels of financial responsibility coverage for operating in interstate commerce, and including motor carriers previously operating solely within one state, would still be required.

Currently, any motor carrier seeking relief from the hours of service requirements must contact the Regional Director of Motor Carriers and provide full details of the disaster or emergency situation. The Regional Director determines if an exemption is appropriate. If an exemption is granted, the Regional Director requests a written statement providing full details of the relief operation, the regulatory exemption sought, and the time for which the exemption is required.

This amendment is designed to eliminate the delay of requesting an exemption from hours of service regulations. This would enable drivers involved in disaster relief work to devote more of their time and effort to the necessary tasks.

Natural disasters often require the assistance of professional arborists in cleanup efforts. The exemption would continue for 30 days after a disaster is declared.
big cities may suffer. For instance, a recent merger between two of Hawaii's largest banks created a trio of banks which hold 86 percent of all bank deposits. Hawaiian business leaders complain that the banks are not small business oriented but that things would improve if mainland banks could expand into Hawaii. According to Newsweek, the chances of that happening are bleak because the local Hawaiian banks do not want to invite larger institutions such as Bank-America.

These megabanks still face stiff competition from other financial institutions. San Francisco banking expert R. Dan Brumbaugh states that banks now have only about one-fourth of all financial assets; the rest is controlled by insurers, stockbrokers, credit unions and a host of other players. This is good news because it will be harder, if not impossible, for these large banking institutions to take the average patron for a ride.

If problems do arise from these large bank mergers, the Federal Reserve Board has the authority to move in and force merging banks to sell branches to maintain competition. Yet it still does not reassure the small business owner that he will be able to borrow money at a fair interest rate. Because the tree care industry is comprised primarily of small firms, there is reason to take notice of this latest trend in the banking industry.

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By Susan B. Haupt

This somewhat odd recession arrived while many people were denying the possibility of its existence. It feels as if it is still with us although economists have declared it over and say we are in a recovery called "sluggish."

During an "up" economy, we tend to spend money without thinking too much about costs and benefits. In a "down" economy most of us have to find ways to cut expenses, conserve cash and do everything we can to enhance profits.

We could view this recession positively because it has forced us to do what we should have been doing all along.

When we try to cut costs and improve the bottom line, we need to go beyond the obvious tack of just not spending money. The "use it up, wear it out, make it do, or do without" approach is certainly necessary. However, there are important income-enhancing, expense-cutting measures that are often neglected. Here are some things that should always be done and now require your diligence and extra attention.

1. Mail invoices within 10 days of job completion. A friend of mine had to have emergency electrical work done. It was discovered during repairs that more work was needed to prevent another emergency. More than a month passed and no invoice was received. When the electrician was contacted, he sounded unconcerned and said he was "way behind" on his paperwork. Another three weeks passed, another phone call and finally an invoice arrived. The bill was paid and additional work was requested.

The electrician did a professional job and his client was impressed, but his business management was neither impressive nor professional. How long do you think he can stay in business if his "way behind on paperwork" continues?

2. Collect the money owed to you. Send statements to your clients every month. They forget to pay you if you don't remind them. Monitor receipts and aggressively pursue past due accounts. Make bank deposits daily, or weekly at the least. The sooner your money is in the bank, the more it works for you.

3. Maintain detailed payroll records. Your records are audited for both workers compensation and general liability insurance after each policy year. If you don't have adequate records, the auditor will make assumptions and draw conclusions that are not likely to be in your favor and you may be billed a higher premium. When you have no way of knowing if the audit is fair and accurate you have no choice but to pay.

4. Request a copy of insurance audits and work sheets. Even if you maintain accurate, detailed records, mistakes can still be made. In spite of everything we do, our audit reports are too often incorrect and have to be redone. This is one of the reasons we recently changed our insurance agent and carrier.

5. Keep track of all insurance claims. Ask for loss reports. Check for duplicated reports. We found that a stolen and burned truck had been listed in three places and presumed to have been three separate incidents.

Request a claims review. Look for and find out why there are any open workers compensation claims. Because of an open claim, our 1987/88 "incurred" loss increased 125% from one year to the next. This resulted in a 44% increase in our 1990/91 premium. We worked to have the claim closed which reduced the incurred loss. Our latest premium is down to its normal exorbitance.

6. Have a written statement about company-paid benefits. Who pays the medical insurance premium when an employee is unable to work for an extended period of time? One of our top employees was out for five months. Business was good, he was single, it was not too much of a financial burden. This might have been a disaster in the present economy and with family premiums costing up to $6,000 a year.

We recognized our potential problem and wrote a comprehensive statement about who would pay for what and when during prolonged absences. This detailed statement may not be popular with our employees but high premiums make it necessary.

7. Monitor unemployment claim charges on your account. Be sure each claimant is truly unemployed. We had one terminated employee who started his own business and continued to collect benefits. Another did not respond to our work recall. We had their charges taken off our account. Examine your monthly and yearly statements. Request a review when an error is found. Each percentage point on your experience rating costs (depending on your state) about $70 per employee. Expense management is a basic need of every business. A recession underscores this fact. Isn't it fortunate that its business slowdown gives us time for analysis and improvement?

I wish everybody a successful year. May your bottom line always be positive.

Susan Haupt is president of the Haupt Tree Company, in Berkshire County in western Massachusetts, and is active as a business consultant. She helped develop computer software to do cost analysis and job analysis for her business after searching in vain for a pre-packaged program to suit her company's needs. Haupt Tree Company has been using the software for more than five years.
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Utilities And Trees

There are times when a public utility must compensate a landowner for the destruction of his trees. Generally such situations involve the utility’s right to remove or extensively trim shade trees growing adjacent to municipal streets in order to maintain service. Still, in such cases the utility must get permission for the removals or trimming work.

For example, in Cartwright v. Liberty Telephone Co., the landowner sued the utility company for property damages caused by the cutting of ornamental and shade trees. The court found that the telephone company had no authority to trim or remove trees since it had never received a franchise to operate in that particular city. Thus, the court ruled that the telephone company could not defend itself on the grounds that the erection and maintenance of telephone lines is a proper use on a street, and that trees interfering with that use may be cut.

However, there seems to be a difference of judicial opinion concerning the rights and liabilities of a public utility to trim or remove shade trees in order to string wires or erect poles, even when the utility has permission to do so. Some courts have held that public authorities have no right to permit utilities to remove or trim privately owned trees without compensating the landowner.

In one such case, an owner of land adjoining the highway held title to the center of the road and had cultivated shade trees planted partly on his land and partly in the line of the highway. A utility had received permission to put up lines on the highway, but the court ruled that the landowner had an interest in the trees and must be compensated for any destruction to his trees or property. On the other hand, if the trees were on public property, the utility would not have to compensate for any destruction that occurred while poles were being installed or wires strung.

In Ohio the test for determining compensation for the destruction of trees has changed. The distinction between rural and urban, and who owned the tree was eliminated. For example, in Ziegler v. Ohio Water Service Co., a landowner sought an injunction to prevent a water company from entering upon his land until an easement had been negotiated.

Unreasonable intrusion

In deciding such cases, the court must also consider whether a utility’s actions constitute unreasonable intrusion. In the case of Ohio Edison Co. v. Carroll, the electric utility sued the property owner for an easement to install wires between electric substations. The court found that the wires to be installed were necessary for the operation and maintenance of an electric plant and concluded that an electric company’s use of the country roadway to maintain its poles and wires was not an additional burden on the abutting property owner. The court also found, however, that the property owner was entitled to compensation. Based on this test case and others, the court will examine whether a proposed intrusion onto privately owned land is unreasonable in order to determine whether the landowner should be compensated for loss. Other jurisdictions appear to follow this “necessary and reasonable” test to determine if compensation is owed to a property owner.

Test for compensation

Thus, it appears that the test for compensation begins by first determining whether the utility company has the authority to trim or remove such trees. If such authority is present, the next determination is whether an easement would allow the utility to intrude upon the owner’s land. If such an easement exists, the courts must determine if the proposed intrusion is unreasonable.

It seems clear that when a public utility company has the authority to remove or along the street. In effect, the city operated as a public utility.

In deciding what compensation the city owed to the landowner, the court held that the city was within its rights using the street easement for poles and wires required for lighting. The court also held that no additional burden was imposed upon the landowner for which he was entitled to compensation, and that trimming the tree in question was necessary for the stringing and maintenance of the electric wire.

Legal precedent has established that it is a utility’s right to remove and trim trees that interfere with necessary and reasonable operations.
A mid-size, towable stump grinder that features a 37 H.P. gasoline engine. The HD47 cuts vertically — with the grain — which is faster and smoother than cutting side to side. The HD47 cuts 44 inches above grade down to 20 inches below. The 25 teeth are carbide tipped, bolted-on, sharpendable and even reversible! The HD47 is one of ten models available.

This article is based on information supplied by Victor D. Merullo, an attorney in Columbus, Ohio, and author of The Law of Trees. It is not intended to replace advice from legal counsel in dealing with particular situations.
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ISA/Mid-Atlantic Chapter
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**Nov. 7-9**
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Springfield Civic Center
Springfield, Mass.
Contact: Arbor Age magazine,
818-781-8300

**Nov. 9-11**
New Jersey Shade Tree Federation

**Nov. 13-17**
National Urban Forestry Conference
Los Angeles, Calif.
Contact: Gary Moll, 202-667-7751

**Nov. 17-20**
Landscape and Grounds Management Conference and Green Industry Expo
Wyndham Hotel
Tampa, Fla.
Contact: 703-241-4004

**Dec. 2-3**
ISA/Illinois Chapter
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Sponsored by Tree Care Industry Magazine and the International Society of Arboriculture
Arboretum Completes Lincoln Park Tree Inventory

Under the direction of Dr. Thomas Green, research plant pathologist, the Morton Arboretum in Lisle, Illinois, has recently completed a study of the trees of Lincoln Park for the Chicago Park District. Dr. Green’s study is part of a larger effort to restore the park to its original grandeur.

Dr. Green inventoried approximately 15,000 trees and indicated the location of each on a special map. Each tree was given a reference number and identified as to species (genus for a few). The trees were then rated for Condition Class and measured for trunk diameter, height and spread. Various deficiencies in the trees were identified, including trunk and basal wounds caused by picnickers who dump hot charcoal at the base of trees and by park personnel in carrying out maintenance duties.

The study includes a conservative valuation of the trees of Lincoln Park at $10 million. The Condition Class rating provides information on the health, size and expected longevity of the trees. Dr. Green calculates that 41.2% of the total tree population is not expected to be alive 20 years from now.

The Morton Arboretum’s report suggests a mission-oriented landscape plan and a rigorous maintenance and annual tree replacement plan to assure a healthy and diverse tree population.

Correction

The second formula on Page 8 of the August issue, to determine strength loss in stems with decay and open cavities, was printed incorrectly. Below is the correct formula and an example of its use.

\[
\text{% Strength Loss} = \frac{d' + R(D' - d')}{D'} \times 100
\]

A tree has a diameter (D) of 20 inches, and internal decay column (d) of 14 inches. The width of opening (W) is 2 inches. Circumference (C) is diameter (D) x 3.14, which equals 62.8 inches. The ratio of cavity opening to circumference (R) is therefore W/C or .032.

\[
\text{% Strength Loss} = \frac{14 + .032(20' - 14')}{20'} \times 100 = \frac{27.44 + .032(5256)}{8000} = \frac{2912}{8000} = 36\%
\]

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Bob's Aftermath

Tree care firms in the Northeast received an unexpected boost in mid-August when Hurricane Bob plowed into eastern Long Island and continued up the coast into Maine. Companies with small backlogs and grave concerns about getting through the fall and winter have suddenly found themselves with many months of cleanup and repair work.

In addition to the problems caused by fallen limbs and trees, the enormous amount of rain that accompanied the storm caused road washouts in many areas, making it impossible to reach many damaged properties.

While the short-term effect of storm damage work can be very positive, it must be sold carefully as there is always considerable overtime paid to the field force. Accounts receivables for such work tend to linger for a long time. Property owners, having spent unexpected sums on emergency tree care, usually hold back on regular tree maintenance the following year.

Hurricane Bob was swirling off the coast of the Carolinas on Sunday, August 18, and then traveled up the East Coast the following day, hitting Long Island, New York, and New England hard. This photo, taken in southern New Hampshire, only hints at the damage the storm wrought.
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TREE CARE INDUSTRY - OCTOBER 1991
Jamboree!

By Peter Gerstenberger

On August 11, the International Society of Arboriculture staged a truly extraordinary event, the International Tree Climber's Jamboree.

The jamboree is many things. It is camaraderie. Returning veterans formed the nucleus of the 24 climbers who competed in Philadelphia. Perhaps "competed" is the wrong word to describe what they did. Cooperated might be more appropriate, as each contestant tried to achieve a personal goal. Other contestants provided encouragement, lent equipment and advice, and even gave their time and energy to help spot climbers. Competitors hung out in the hotel together, went out for meals together and generally enjoyed one another's company.

The jamboree is a forum for new thinking. I believe it was the 1989 jamboree in St. Charles, Illinois, that introduced the belayed footlock technique of climbing to an international audience. Two years later, this is not only the technique of choice at the jamboree, but has also gained a lot of attention out in the real world. This year's competition introduced mechanical ascending devices in the aerial rescue event and figure-eight descenders in the speed climb.

The jamboree is athleticism. Veteran contestant Bob Yamane footlocked a 40-foot rope in 14 seconds. Blake Thomas, Bill Moore and Bob Weber had comparable times in the aerial rescue. In this mock rescue, they instructed co-workers to summon paramedics, donned climbing gear, climbed 40 feet to the victim, tied themselves in, and performed a preliminary check of the victim in 60-70 seconds. The top competitors made the climbs look effortless. They obviously had trained seriously for this event.

The jamboree is a chance for well-deserved recognition.

It showcased the talent of people who are the lifeblood of this industry. Winner of the all-around competition was Ken Palmer, a foreman for Arborway Tree Care in Jamaica Plain, Massachusetts, who represented the New England Chapter of the ISA. He received a handsome plaque and belt buckle from the ISA and a hand-tooled climbing saddle from Artistic Arborist, Inc. in Phoenix, Arizona.

Palmer and the other contestants in this year's ISA Jamboree define what a tree care professional is. The jamboree, above all, is professionalism.

Ken Palmer displays his awards.

Ken Palmer, 36, typifies the jamboree contestant. His climbing career began in the utility line clearance industry. He then rigged and raced sailboats in Florida for six years. He moved back to the Northeast and spent 3-1/2 years working for a firm specializing in large, difficult tree removals.

He now leads a crew responsible for the meticulous pruning of stately trees in Boston suburbs. He trains other Arborway employees and practices his skills on a large pin oak behind the office.
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Bank Mergers
What Do They Mean For Small Businesses?

By Thomas Clancy

Business mergers occur every day. They have been commonplace in the airline industry since the Reagan administration pushed for deregulation of that business sector to spur competition. The complaints about large-scale mergers between competitors have revolved around employee layoffs and a reduction in customer service due to lack of competition. These are the same fears occurring with this summer's giant bank mergers, according to recent articles published in both Newsweek and Business Week.

There have been hundreds of bank mergers over the past decade. Yet 1991 has seen giant institutions merging, a phenomenon that has not been commonplace. Earlier this year, for instance, federal regulators sold Bank of New England Corp., the region's second-largest bank, to Fleet/Norstar Financial Group Inc., which is based in Rhode Island. The transaction spurred speculation among analysts that the government wants to see more regional and local consolidation rather than give the go-ahead to full interstate branch banking, according to Business Week.

That merger precipitated the July merger of Chemical Bank and Manufacturers Hanover Trust, both headquartered in New York, creating the nation's second-largest banking organization at the time. August brought about the mega-merger between BankAmerica Corp. of San Francisco and Security Pacific Corp. of Los Angeles, making BankAmerica second only to Citicorp in terms of assets (see chart). A proposed merger at the time of this writing involves NCNB Corp. and C&S/Sovran Corp., the second- and third-largest banks in the Southeast, under the name of NationsBank. Their linkup would give NCNB and rival Wachovia Corp. control of almost two-thirds of South Carolina's bank deposits, according to a report published in Newsweek.

What it really means is that the banking industry is moving to turn itself around, according to Catherine Yang of Business Week. By closing bank branches and combining back-office operations, merged banks can cut costs and help stem incessant losses. The bottom line here is higher dividends for shareholders. Surprisingly, it is happening without government intervention at this point, yet many experts agree that it is only a matter of time before Congress passes legislation, perhaps this fall, allowing full interstate branch banking.

On the down side, small business probably stands to lose the most from mergers between competing banks. Savings and loan associations and finance companies may lend to consumers, but they rarely offer alternatives for the entrepreneur. Studies done by the Federal Reserve Board in 1990 found that small businesses almost always borrow from a bank close to home rather than a bank in another city. If towns and cities have fewer competing banks, the price of borrowing increases for the small business person.

This lack of bank competition will be felt most in small communities but even

THE BIG BANKS

Figures are pro forma for all but Citicorp, pending completion of recently announced mergers.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Assets (Billions)</th>
<th>Equity Capital (billions)</th>
<th>Reserves</th>
<th>Branches/ATMs</th>
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<tr>
<td>CITICORP</td>
<td>$216.9</td>
<td>$10.2</td>
<td>48%</td>
<td>1,700/2,449</td>
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<tr>
<td>BANKAMERICA*</td>
<td>$190.0</td>
<td>$12.0</td>
<td>70%</td>
<td>2,400/4,000</td>
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<tr>
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<td>$135.5</td>
<td>$7.7</td>
<td>71%</td>
<td>660/977</td>
</tr>
<tr>
<td>NATIONS BANK*</td>
<td>$118.2</td>
<td>$6.8</td>
<td>89%</td>
<td>1,896/1,641</td>
</tr>
</tbody>
</table>

* Announced mergers at time of writing

Data is from August 26, 1991 Business Week, "Bank of America's Big Bang."
WHAT TREE CARE IS REALLY ALL ABOUT

The Second Annual Trade Show and Seminar Program
Sponsored by Tree Care Industry magazine,
a publication of the National Arborist Association,
and The International Society of Arboriculture

DECEMBER 5 - 7, 1991
THE OHIO CENTER
COLUMBUS, OHIO
What Tree Care Is Really All About

This is our theme for TCI Expo '91. Everything that concerns modern day arboriculture can be found here: equipment, supplies, services and informative seminars. TCI Expo '91 is the marketplace for arborists.

Last October, Tree Care Industry magazine and The International Society of Arboriculture teamed up to bring you TCI Expo '90 in Richmond, Virginia. Many called it the best trade show they ever attended. Here are but a few of the many positive comments we received:

"Congratulations on an excellent Expo at Richmond, Virginia. This was surely one of the best meetings and equipment demonstrations I have been to in the eighteen years or so I have been involved in arboriculture. I am looking forward to Columbus in 1991." - Richard H. Woods, J&S Tree & Landscaping Inc., Stow, Ohio.

"TCI Expo seminars in Richmond were informative, well organized and directed to the tree care industry. All our personnel in attendance walked away with more knowledge and enthusiasm than they had before attending the seminars." - Mike Jasso, Jasso Tree Service, Inc., Orion, Michigan.

"TCI Expo is a learning experience you cannot afford to miss. I plan to bring key personnel this year." - Kent Petersen, Petersen Tree Service, Minocqua, Wisconsin.

"Good show! Networking is a great benefit. People have the same problems and successes. TCI Expo was well put together with lots of exhibitors. We are planning to attend Expo in Columbus." - Tracey Hartmier, Complete Tree Service Company, Carlisle, Ontario.

Yours peers have spoken! TCI Expo '91 will contain the same magic as last year's show. Begin by looking over our excellent seminar program and get ready to discover what tree care is really all about in Columbus!

SEMINAR PROGRAM

We've designed a seminar program that brings forth the most advanced tree care technology and management information available. We focused on topics relevant to today's marketplace and gathered the foremost authorities on these subjects. The result is an outstanding program featuring speakers who will deliver informative, interesting and above all, much needed sessions on all aspects of professional tree care.

Look over the list of excellent management and technical seminar offerings on the opposite page and select those that best meet your needs. We suggest that you bring along one or more associates from your firm to take advantage of as many seminars as possible and benefit from our multiple registration discount. Keep in mind that three of the seminars will offer pesticide applicator recertification credits and two of them are FREE!
Seminar #1

MAKE YOUR TREE SERVICE FIRM GROW

Walter Money is president of Guardian Tree Experts, a medium-size tree service firm in Rockville, Maryland. Walt has operated Guardian Tree Experts for over 25 years. His distinctive management style and keen business sense have made him very successful. He is one of the most dynamic public speakers in the tree care industry today. Let Walt help you Make Your Tree Service Firm Grow.

Seminar #2

HOW TO BE A CREW LEADER

Mark Tobin, president of Hartney/Greymont Tree Specialists, Needham, Massachusetts will describe How To Be A Crew Leader. Discover how Mark climbed the company ladder all the way to the top at Hartney/Greymont.

Seminar #3

PREVENTING CONSTRUCTION DAMAGE TO TREES

Steve Clark is president of Steve Clark & Associates, an urban forestry firm. Steve specializes in working with clients and their professional team to build projects while Preventing Construction Damage To Trees. Learn how you can help your clients protect their valuable property during construction.

Seminar #4

THE TOP DISEASES OF SHADE TREES

Dr. Chuck Powell is a professor of Plant Pathology at Ohio State University. Dr. Powell has done an extensive amount of research and teaching on The Top Diseases of Shade Trees. This seminar is FREE and offers recertification credit.

Seminar #5

EQUIPMENT FOR WASTE WOOD RECYCLING

Jack Haney, owner of B. Haney & Sons, Franklin Park, Illinois, has been recycling wood waste since 1971. He will tell you about purchasing and operating Equipment For Waste Wood Recycling.

Seminar #6

RECRUITING, RETAINING AND DEVELOPING FIELD PERSONNEL

Jim Perrone, a partner in the management and training consulting firm of Perrone-Ambrose Associates, will conduct a 2-hour workshop that you will not want to miss. Finding qualified help is tough enough so Recruiting, Retaining And Developing Field Personnel is vital to business growth. Jim has lectured to field personnel and corporate officers. He knows the score.

Seminar #7

END USES FOR RECYCLED WOOD WASTE

Dr. Donald Rakow is an Assistant Professor of Landscape Horticulture at Cornell University. He has done extensive research on recycled wood waste. Dr. Rakow will tell you what the future holds in store for End Uses For Recycled Wood Waste.

Seminar #8

MANAGING TIME WITH POWER SCHEDULING

Dave de Sousa is a Production, Training and Safety Coordinator for F.A. Bartlett Tree Expert Company and he realizes that time is a limited resource. Let Dave explain how Managing Time With Power Scheduling can help you become more productive.

Seminar #9

EVERYTHING YOU EVER WANTED TO KNOW ABOUT PRUNING

H. Dennis P. Ryan III, Assistant Professor of Arboriculture and Urban Forestry, University of Massachusetts, will present a lively and enjoyable discussion on Everything You Ever Wanted To Know About Pruning.

Seminar #10

THE TOP INSECT PESTS OF SHADE TREES

Dr. David J. Shetlar, a Landscape Entomologist at Ohio State University, will discuss his latest findings for controlling The Top Insect Pests Of Shade Trees. This seminar is FREE and offers recertification credits.

Seminar #11

COST ANALYSIS MADE EASY

George Koziarz is president of George Koziarz and Associates, Inc., a financial consulting firm based in Bannockburn, Illinois. George will demonstrate Cost Analysis Made Easy and help you manage your financial resources more effectively.

Seminar #12

30 WAYS TO WORK SAFER AND SMARTER

Don Blair, President of Sierra Moreno Mercantile Company, is one of the most innovative people in the tree care industry. Whether you have listened to him before or not, you owe it to yourself to meet Don and discover 30 Ways To Work Safely And Smarter.

Seminar #13

THE LATEST IN IPM

Dr. Michael Raupp is a Research Entomologist at the University of Maryland and specializes in innovative methods used in IPM. Find out The Latest In IPM and receive recertification credits.
TRADE SHOW INFORMATION

ADMISSION to the industry's largest trade show is FREE for everyone. Simply fill out a Registration Form. You will not be admitted without a TCI Expo '91 Badge.

Once inside, you can visit the more than 23,000 square feet of exhibits that will be on display at TCI Expo '91. Make informed buying decisions that will increase the productivity, performance and profitability of your firm. Whether you are looking for aerial lifts, chippers, stump grinders, chain saws or other arborist equipment and supplies, you will find it here.

Some of the companies who will be on hand are:
AERIAL LIFT OF CONNECTICUT
ALBIEZ INSURANCE AGENCY
ALLIANCE EQUIPMENT
ALTEC INDUSTRIES
AMERICAN ARBORIST SUPPLIES
AMERICAN INTERTOOL
AMERICAN SAFETY UTILITY CORP.
ARBORTECH
ARTISTIC ARBORIST
ASPLOUHD MANUFACTURING
BAKER EQUIPMENT
BANDIT INDUSTRIES
BARTLETT MANUFACTURING
D.A. BEAM ENTERPRISES
BEEVER SALES CORPORATION
BISHOP COMPANY
BRYAN EQUIPMENT
J.P. CARLTON COMPANY
CIBA-GEIGY CORP.
CREATIVE SALES
DOGGETT CORPORATION
ECHO, INC.
ENCAP PRODUCTS
ENGINE CENTER, INC.
FANNO SAW WORKS
FORESTRY SUPPLIERS
GROW GUN
HODGES MANUFACTURING
HOMELITE/TEXTRON
INDEPENDENT PROTECTION CO.
J.J. MAUGET
KARL KUENMERLING INC.
LABONVILLE INC.
LANIER SUPPLY
LANPHEAR SUPPLY
LEVCO
NORTHEASTERN ASSOCIATES
PRACTICAL SOLUTIONS
RAYCO
ROOTS, INC.
SACHS-DOLMAR
SCHODORF TRUCK BODY
SHINDAIWA
SIERRA MORENO MERCANTILE
SOUTHCO INDUSTRIES
TECHNOLOGY MANAGEMENT
THE SHARP TOOL CO.
TIME MANUFACTURING
VERSEER
WESTERN TREE & LANDSCAPE SUP.

THE CITY OF COLUMBUS

Columbus is the state capital and one of the fastest growing cities in the United States. Home of Ohio State University, Columbus is a leader in education and information, which makes it an ideal site for a trade show.

The Ohio Center is located fifteen minutes from Port Columbus International Airport and is readily accessible by interstate highway. The city offers visitors reasonable hotel rates, fine restaurants and a friendly atmosphere.

AIR TRAVEL

United Airlines has been designated as the official carrier for the attendees of TCI Expo '91. United Airlines has agreed to offer a special discount fare to attendees of this year's show. Save 45% on all unrestricted full coach tickets and 5% on promotional/restricted fares. This 5% discount is valid providing all rules and restrictions are met and is applicable for travel within the continental United States.

To obtain this discount, you or your travel agent must call United Airlines at 1-800-521-4041 and REFER TO FILE # 512 OW.

HOTEL INFORMATION

Rooms have been set aside at the Hyatt Regency Columbus which adjoins the Ohio Center. FILL OUT THE ENCLOSED HOTEL FORM AND MAIL IT TO THE HYATT REGENCY IMMEDIATELY. SPACE IS LIMITED.

There are six other hotels located in the downtown area. For more information about lodging, call The Greater Columbus Convention and Visitors Bureau at 1-800-234-COLS.

OTHER TCI EXPO 91 HIGHLIGHTS

TCI EXPO '91 PASSPORT

Discover what tree care is really all about! Each registered attendee will receive a TCI Expo '91 Passport which can be used to receive prizes at the conclusion of each day. Simply stop by every booth and have a sticker placed over that booth number on your passport and hand it in.

CELEBRATION '91

Come help us celebrate after the first day of the meeting. Socialize with exhibitors and fellow arborists at the Hyatt Regency. As our guest, you can enjoy beer, wine, soft drinks and a variety of snacks. The celebrating begins on Thursday evening, December 5th at 6:00 pm. Admission by ticket only.

COFFEE BREAKS

Coffee service will be provided during the Thursday morning registration and between seminar sessions on Friday and Saturday mornings.

FOOD SERVICE FACILITIES

Concession stand service will be available in the Exhibit Area during Trade Show hours for lunch and snacks. There are also many fine restaurants located nearby.
THURSDAY, DECEMBER 5TH

8:00 am  Registration Opens
Coffee in the Lobby

9:00 am  Seminar #1
Make Your Tree
Service Firm Grow
Walter Money
Special Value Seminar

11:00 am  Coffee Break

11:30 am  Exposition Opens

4:00 pm  Seminar #2
How To Be A Crew Leader
Mark Tobin

FRIDAY, DECEMBER 6TH

8:00 am  Registration Opens

9:00 am  Seminar #4
The Top Diseases Of Shade Trees
Dr. Chuck Powell
FREE
(Recertification Credits Available)

10:00 am  Coffee Break

10:15 am  Seminar #7
End Uses For Recycled Wood Waste
Dr. Donald Rakow

10:15 am  Seminar #9
Everything You Ever Wanted To Know About Pruning
H. Dennis P. Ryan III

SATURDAY, DECEMBER 7TH

8:00 am  Registration Opens

9:00 am  Exposition Opens

9:00 am  Seminar #10
The Top Insect Pests Of Shade Trees
Dr. David Shetlar
FREE
(Recertification Credits Available)

10:00 am  Coffee Break

10:15 am  Seminar #13
The Latest In IPM
Dr. Michael Raupp
(Recertification Credits Available)

1:30 pm  Exposition Closes
REGISTRATION INFORMATION

All attendees must be registered and given a TCI Expo 91 Badge before entering the Trade Show. If you are not pre-registered, please sign in at the Registration Desk upon your arrival. Admission to the Trade Show is FREE!

Seminar attendees must register in advance or at the door to receive tickets for the seminars they wish to attend.

DISCOUNT PACKAGES

For TCI Expo '91 we put together a dynamite seminar program and devised a series of seminar package discounts that enable you to save up to 50% off the total seminar package cost!

The discounts are arranged by number of seminar hours you are attending, excluding the FREE seminars. The registration form on the following page will enable you to figure your discount but first, let's go through the discounts that are available.

THE 7 HOUR SEMINAR DEAL

If your total registered seminar hours equals 7, excluding FREE seminars, then you are entitled to a $75 discount on your total seminar value package.

THE 6 HOUR SEMINAR DEAL

If your total registered seminar hours equals 6, excluding FREE seminars, then you are entitled to a $65 discount on your total seminar value package.

THE 5 HOUR SEMINAR DEAL

If your total registered seminar hours equals 5, excluding FREE seminars, then you are entitled to a $50 discount on your total seminar value package.

BRING THE COMPANY

Discounts are available if you bring one or more associates from your firm. Simply photocopy your registration form and fill it out for your employees and mail them all in together.

If you registered for 7 seminar hours, excluding FREE seminars, and you are bringing another member of your company, you can take an additional $15 discount on your total seminar package value.

Your company associates are entitled to an associate discount on their seminar packages, depending on how many seminar hours they sign up for.

You must keep in mind that if you registered for 7 seminar hours and your associate registered for 5 seminar hours, your associate is not entitled to your $15 discount for 7 hours but would enjoy a $10 discount under the 5 Hour Seminar Deal.

You can receive a Company Associate discount regardless of how many seminar hours you register for.

REGISTER EARLY!

Send in your registration form before November 1, 1991 and receive a discount on your total seminar package value, excluding FREE seminars. Again, this discount applies to all seminar packages but the amount you may deduct depends upon your total seminar hours.

ATTEND SPECIAL VALUE SEMINAR!

Be sure to sign up for Seminar #1, Make Your Tree Service Firm Grow, with Mr. Walter Money. You will receive 2 hours of Walt's wisdom for the price of a 1 hour seminar. It's our way of saying, "Welcome to TCI Expo!"

REGISTRATION

It is very important that you read and understand the registration form before you begin calculating your seminar package. Begin by circling the number of each seminar you wish to attend being careful not to choose two seminars which occur at the same time. Then add the total seminar hours of your choices and begin your cost calculations.

Also, make sure you:

Photocopy your completed registration form for your records;
Photocopy the blank registration form and use copies to register additional members of your firm;
Go back and check the boxes on page 3 next to the seminar programs you have registered for;
Mail all registration forms together and get them to us before November 1st to earn the early registration discount and avoid long registration lines;
Get lots of rest before you arrive in Columbus and get ready to discover what tree care is really all about!

If you have any questions regarding registration, feel free to call Tree Care Industry @ 1-800-733-2622 and we'll gladly help you any way we can.
## REGISTRATION FORM

**NAME**

**COMPANY**

**ADDRESS**

**CITY**

**STATE**

**ZIP**

**TELEPHONE NUMBER**

**DATE**

Circle the number of each seminar you wish to attend. Be careful not to pick two seminars which occur at the same time. Total the seminar hours at the bottom of Column 1, excluding FREE seminars. Make a copy of the registration form for your records. Mail the original, with your check or credit card information to:

TCI EXPO '91, P.O. BOX 1094, AMHERST, NH 03031-1094 (800) 733-2622

### CALCULATIONS:

Enter Total Seminar Hours (TSH) from the bottom of Column 1. If TSH equals 7, go to Box A. If TSH equals 6, go to Box B. If TSH equals 5, go to Box C. If TSH is less than 5, go to Box D.

#### December 5th

<table>
<thead>
<tr>
<th>#1</th>
<th>9:00 am</th>
<th>Make Your Tree Service Firm Grow (Special Value)</th>
</tr>
</thead>
<tbody>
<tr>
<td>#2</td>
<td>4:00 pm</td>
<td>How To Be A Crew Leader</td>
</tr>
<tr>
<td>#3</td>
<td>4:00 pm</td>
<td>Preventing Construction Damage To Trees</td>
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</tbody>
</table>

**FREE**

#### December 6th

<table>
<thead>
<tr>
<th>#4</th>
<th>8:00 am</th>
<th>The Top Diseases of Shade Trees* (1 hour)</th>
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<tbody>
<tr>
<td>#5</td>
<td>9:00 am</td>
<td>Equipment For Waste Wood Recycling</td>
</tr>
<tr>
<td>#6</td>
<td>9:00 am</td>
<td>Recruiting, Retaining And Developing Field Personnel</td>
</tr>
<tr>
<td>#7</td>
<td>10:15 am</td>
<td>End Uses For Recycled Wood Waste</td>
</tr>
<tr>
<td>#8</td>
<td>4:00 pm</td>
<td>Managing Time With Power Scheduling</td>
</tr>
<tr>
<td>#9</td>
<td>4:00 pm</td>
<td>Everything You Ever Wanted To Know About Pruning</td>
</tr>
</tbody>
</table>

**FREE**

#### December 7th

<table>
<thead>
<tr>
<th>#10</th>
<th>8:00 am</th>
<th>The Top Insect Pests of Shade Trees* (1 hour)</th>
</tr>
</thead>
<tbody>
<tr>
<td>#11</td>
<td>9:00 am</td>
<td>Cost Analysis Made Easy</td>
</tr>
<tr>
<td>#12</td>
<td>9:00 am</td>
<td>30 Ways To Work Safer And Smarter</td>
</tr>
<tr>
<td>#13</td>
<td>10:15 am</td>
<td>The Latest In IPM*</td>
</tr>
</tbody>
</table>

Add the total seminar hours (excluding FREE seminars) you have registered for and place them below. Then begin your seminar cost calculations in Column 2.

### TOTAL SEMINAR HOURS (TSH)

If Paying by Visa or Mastercard:

**Credit Card Number:**

**Expiration Date:**

**Signature:**
### CHECKLIST FOR REGISTRATION FORM:

<table>
<thead>
<tr>
<th>Item</th>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td>Made a photo copy of the original form.</td>
<td></td>
</tr>
<tr>
<td>Filled out registration form completely.</td>
<td></td>
</tr>
<tr>
<td>Did not sign up for more than 7 seminar hours (excluding FREE seminars).</td>
<td></td>
</tr>
<tr>
<td>Took advantage of all entitled discounts.</td>
<td></td>
</tr>
<tr>
<td>Double checked all cost calculations.</td>
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</tr>
<tr>
<td>If bringing another company member, enclosed a copy of their form.</td>
<td></td>
</tr>
<tr>
<td>Mailed registration form before November 1, 1991</td>
<td></td>
</tr>
<tr>
<td>Enclosed check or credit card information.</td>
<td></td>
</tr>
<tr>
<td>Checked off the seminars on page 3 I am attending for my reference.</td>
<td></td>
</tr>
</tbody>
</table>

---

**SEE YOU IN COLUMBUS!**

Write or call for more information:
TCI Expo '91
P.O. Box 1094
Amherst, NH 03031
800-733-2622
FAX: 603-672-2613