

On the Grow

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June 2014



Field Day July 24, 2014
Ames, IA

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For more information regarding articles and advertising
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June Presidents Message

Mike Meiers, IPLCA President



Once again, hello to all readers of this article. I hope your lawns are looking good. As the season progresses and we are changing applications and spraying weeds left and right, I hope you are all enjoying the wonderful yet unpredictable weather that Iowa has to offer. In this article I would like to talk a little about this weather and how it affects lawn care.

As everyone knows, last winter was the coldest Iowa winter in 121 years of records. Many landscape plants have taken a hit, most notably evergreens, redbuds, maples and roses to name a few. We have been inundated with customers calling about their shrubs, asking why they're dead and who killed them. Many evergreens (and deciduous plants alike) have been showing the effects of winter injury since late April. We have had plenty of people accuse us of spraying there bushes, but all have been reassured that old man winter has struck again.

The cold winter combined with dry conditions and little snow cover took a toll on many trees and shrubs. Many plants, most notably evergreens, resumed photosynthesis during those few warm winter days but had no moisture available in the soil to replace what they had lost either because of the lack of moisture in the soil or frozen soil. The lack of soil moisture also meant more air in the soil pore space and thus a deeper frost line. This of course has contributed to the loss of leaf tissue.

Many trees and shrubs appear dead, while others have some patchy areas of brown tissue. Homeowners should wait to do anything drastic to their affected shrubs until about the middle of June. Any leaf and branch tissue that turns completely brown and dry can be removed, but anything green should be left on as these branches can produce new growth. Fertilizer in the fall can help encourage new growth this spring, which will help to mask areas that were pruned out.

With all this winter injury or desiccation to trees and shrubs, we are lucky to only have a handful of lawns affected by the cold temperatures. Some say that

fescue lawns were hit hard because of low winter hardiness, but we have not encountered this. Most established fescue lawns have deep roots and look as great now as they ever did. We did however see some winter kill on ryegrass in bluegrass/ryegrass lawns. The thin areas have quickly bounced back following a spring over-seeding.

It is impossible to predict future weather conditions or major weather events. Even the people who get paid to predict our weather often have a difficult time with accuracy. The best we can do is react, give sound advice, and make the right decisions.

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Keep Your Workplace Safe

Jeff Wendel, CGCS, Iowa Turfgrass Institute

Keep Your Workplace Safe

After spending time looking over the ‘Globally Harmonized’ system of Hazard Communication and working to convey the changes and requirements to managers and supervisors in the Turfgrass Industry, I realized that it is time to provide a list of responsibilities employers must be mindful of to keep their employees healthy and safe. Hazard Communication is a part of this, but the subject is much larger than just Safety Data Sheets and labels.

Some larger operations have safety officers and dedicated staff to address these concerns, other operations may have only one person with responsibility for everything from turf management to Human Resources to Safety. Regardless of your situation, make certain you do everything you can to keep employees safe and your operation in compliance with the law. Visit OSHA’s Small Business pages for more help with compliance issues: <https://www.osha.gov/dcsp/smallbusiness/index.html>.

The list below details the requirements from OSHA; please be aware that other dangers exist that fall outside the OSHA ‘realm.’ Most notably, make certain your workplace has a plan for severe weather and a plan for criminal activity or attack. It can happen in your workplace. A perpetrator can be someone you know or a complete stranger. Living in denial is the riskiest strategy of all. Post-tragedy interviews prove the point, you usually hear someone say. “I never thought this could happen here.”

Employer Responsibilities

Under the OSH law, employers have a responsibility to provide a safe workplace. This is a short summary of key employer responsibilities:

- Provide a workplace free from serious recognized hazards and comply with standards, rules and regulations issued under the OSH Act.
- Examine workplace conditions to make sure they conform to applicable OSHA standards. (<https://www.osha.gov/law-reg.html>)
- Make sure employees have and use safe tools and equipment and properly maintain this equipment.
- Use color codes, posters, labels or signs to warn employees of potential hazards.

- Establish or update operating procedures and communicate them so that employees follow safety and health requirements.
- Employers must provide safety training in a language and vocabulary workers can understand.
- Employers with hazardous chemicals in the workplace must develop and implement a written hazard communication program and train employees on the hazards they are exposed to and proper precautions (and a copy of safety data sheets must be readily available). See the OSHA page on Hazard Communication. (<https://www.osha.gov/dsg/hazcom/index.html>)
- Provide medical examinations and training when required by OSHA standards. (<https://www.osha.gov/law-reg.html>)
- Post, at a prominent location within the workplace, the OSHA poster (<https://www.osha.gov/Publications/poster.html>) (or the state-plan equivalent) informing employees of their rights and responsibilities.
- Report to the nearest OSHA office within 8 hours any fatal accident or one that results in the hospitalization of three or more employees. Call our toll-free number: 1-800-321-OSHA (6742); TTY 1-877-889-5627
- Keep records (<https://www.osha.gov/recordkeeping/index.html>) of work-related injuries and illnesses. (Note: Employers with 10 or fewer employees and employers in certain low-hazard industries are exempt from this requirement.)
- Provide employees, former employees and their representatives access to the Log of Work-Related Injuries and Illnesses (OSHA Form 300 - <https://www.osha.gov/recordkeeping/RKforms.html>). On February 1, and for three months, covered employers must post the summary of the OSHA log of injuries and illnesses (OSHA Form 300A - <https://www.osha.gov/recordkeeping/RKforms.html>).
- Provide access (https://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STANDARDS&p_id=10027) to employee medical records and exposure records to employees or their authorized representatives.
- Provide to the OSHA compliance officer the names of authorized employee representatives who may be asked to accompany the compliance officer during an inspection. (https://www.osha.gov/OshDoc/data_General_Facts/factsheet-inspections.pdf)

Workplace Safety Continued...

- Not discriminate against employees who exercise their rights under the Act. See our “Whistleblower Protection” webpage. (<http://www.whistleblowers.gov/>)
- Post OSHA citations at or near the work area involved. Each citation must remain posted until the violation has been corrected, or for three working days, whichever is longer. Post abatement verification documents or tags.
- Correct cited violations by the deadline set in the OSHA citation and submit required abatement verification documentation.
- OSHA encourages all employers to adopt an Injury and Illness Prevention Program. Injury and Illness Prevention Programs, known by a variety of names, are universal interventions that can substantially reduce the number and severity of workplace injuries and alleviate the associated financial burdens on U.S. workplaces. Many states have requirements or voluntary guidelines for workplace Injury and Illness Prevention Programs. Also, numerous employers in the United States already manage safety using Injury and Illness Prevention Programs, and we believe that all employers can and should

do the same. Most successful Injury and Illness Prevention Programs are based on a common set of key elements. These include: management leadership, worker participation, hazard identification, hazard prevention and control, education and training, and program evaluation and improvement. OSHA’s Injury and Illness Prevention Programs (<https://www.osha.gov/dsg/topics/safetyhealth/index.html>) topics page contains more information including examples of programs and systems that have reduced workplace injuries and illnesses.

- For more information, refer to the following online publications and resources.

All About OSHA* (https://www.osha.gov/Publications/all_about_OSHA.pdf)

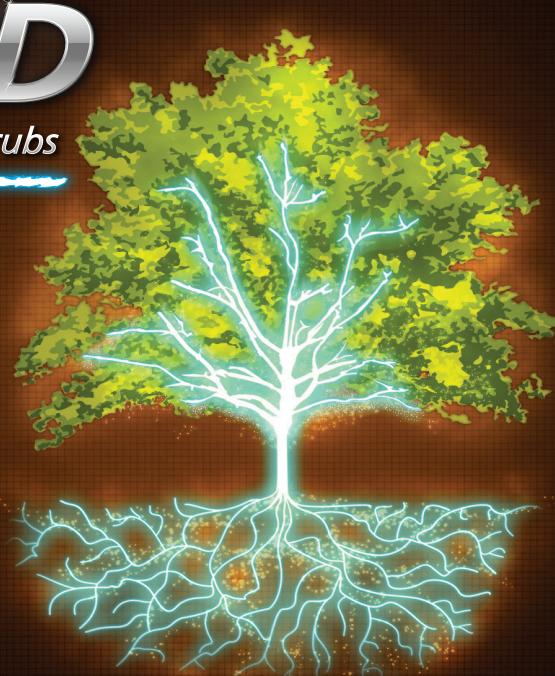
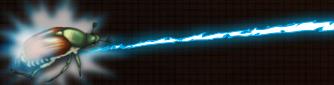
OSHA Inspections* (https://www.osha.gov/OshDoc/data_General_Facts/factsheet-inspections.pdf)

Top Ten OSHA Standards Cited (https://www.osha.gov/Top_Ten_Standards.html)

- For more information, see OSHA’s enforcement page (<https://www.osha.gov/dep/index.html>)

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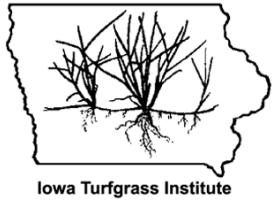
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Iowa Turfgrass Institute

Field Day Classic - Golf Registration Form

Wednesday, July 16, 2014 Ballard Golf & Country Club

Host Superintendent: Randy Robinson

Event Information

Registration Fee:	\$50 per player – 18 holes, cart, education, lunch, dinner and prizes
Schedule:	9:30 AM Registration 10:30 AM Lunch 11 AM—Shotgun- Modified Scramble
Entry Deadline:	Wednesday, July 10, 2014
Refunds:	Due to our financial commitments, there will be no refunds

Registration Information

Full Name:	_____		
Contact Information:	Email:	_____	Phone:
Team Preferences:	If you have your own 4-person team, please enter the other group members' details below.		
Player 1:	_____	<input type="checkbox"/>	(payment enclosed)
Player 2:	_____	<input type="checkbox"/>	(payment enclosed)
Player 3:	_____	<input type="checkbox"/>	(payment enclosed)
Player 4:	_____	<input type="checkbox"/>	(payment enclosed)

Payment Information

PAY BY CREDIT CARD

Card Type: Visa MasterCard Discover Purchase Order #: _____

Cardholder Name: _____

Card Number: _____

Expiration Date: ____ / ____ (month/year) Total Payment (\$50 per player): _____

Signature: _____ I am unable to attend, but still wish to contribute (donation) : _____

PAY BY CHECK

Check No: _____ (please make checks payable to **Iowa Turfgrass Institute**)

PLEASE SEND COMPLETED FORMS ALONG WITH PAYMENT TO:

Post: Iowa Turfgrass Institute
1605 N Ankeny Blvd Suite 210
Ankeny, IA 50023-4163

Fax: 515-635-0306 (Credit card or OR Purchase Order **ONLY**)

Contact Information:
515-635-0307
jeff@iowaturfgrass.org
sarah@iowaturfgrass.org

The last date for receipt of completed forms and payment is **WEDNESDAY, JULY 10, 2014**

Iowa Turfgrass Field Day Program

July 24, 2014

2014 Turfgrass Field Day will be held at the ISU Horticulture Research Station in Ames, Iowa. Coffee, donuts and Lunch included. PAT will be offered at an additional cost.

Field Day Registration \$30

Field Day Registration plus PAT \$50**

** PAT is not offered at a stand alone rate of \$20. Must be purchased with a Field Day Registration

Student Registration \$10 with PAT \$30

8:00 am	Registration (coffee & donuts)
8:45 am	Introductions - Registration Tent

GCSAA Certification

Application has been made for GCSAA
Education points.
Check www.iowaturfgrass.org for details.

Time	RED- PAT	BLUE	WHITE
9:00	Please attend either Blue or White Tour. PAT will begin promptly at 10:00	New Herbicides for Pre & Post Crabgrass Control - Nick Christians, PhD	Dwarf A4 Creeping Bentgrass and its potential in Iowa - Shui-Zhang Fei, PhD
9:15	You must sign in for the Pesticide Training!	Is there a Perennial Rye Seeding Window before Pre-emergence Herbicides - Ryan Adams	Increasing the Success of your Spring Seeding - Dan Strey
9:30		New and Improved Iowa Cultivars from the National Turfgrass Evaluation Program - Nick Christians, PhD	How Rhizomatous is RTF - Isaac Mertz & Dan Strey
9:45		Maintenance Practices and Control of Warm Season Grasses - Ryan Adams	Effect of Compost in Turfgrass Establishment -Dan Strey
10:00	Effects of Pesticides on Groundwater and other nontarget sites & Pesticide Persistence - Troy McQuillen	Dwarf A4 Creeping Bentgrass and its potential in Iowa - Shui-Zhang Fei, PhD	New Herbicides for Pre & Post Crabgrass Control - Nick Christians, PhD
10:15	Insect Update - Donald Lewis, PhD	Increasing the Success of your Spring Seeding - Dan Strey	Is there a Perennial Rye Seeding Window before Pre-emergence Herbicides - Ryan Adams
10:30	Right of Way - Robert Hartzler, PhD	How Rhizomatous is RTF - Isaac Mertz & Dan Strey	New and Improved Iowa Cultivars from the National Turfgrass Evaluation Program - Nick Christians, PhD
10:45	Pesticide Stewardship - Neric Smith	Effect of Compost in Turfgrass Establishment -Dan Strey	Maintenance Practices and Control of Warm Season Grasses - Ryan Adams
11:00	Turfgrass Insect, Weed & Disease ID Tour & Phytotoxicity Demo		
12:00	LUNCH		

* Blue and White Tours repeat starting at 10:00am. Please feel free to switch from Blue to White at 10:00am or mix and match talks to fit your interest between 9 and 10 and join PAT at 10:00am. The Turfgrass Insect, Weed & Disease ID Tour will include Red, White and Blue Tours is required for PAT Credit

** To receive PAT credit an extra fee of \$20 will be added to the \$30 registration fee for Field Day. Please attend the Blue or White Tour talks from 9 to 10. You must attend the Red PAT program at 10 AM and the 11 AM Walking Tour to receive PAT Credit. For more information please visit www.iowaturfgrass.org or call 515-635-0306

Iowa Turfgrass Field Day

July 24, 2014 - Registration

Company Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone Number _____ Fax Number _____
 E-Mail _____

Field Day Registration Fee	Includes lunch	\$30.00
Field Day Registratin with PAT**		\$50.00
** PAT credit WILL NOT be given unless the extra \$20 fee is paid		
Student Registration Fee	Includes lunch	\$10.00
Student Registration Fee	Includes PAT &lunch	\$30.00

Field Day Registration: Please list names of all attendees.

Name _____	PAT? - Add \$20 Yes No	Name _____	PAT? - Add \$20 Yes No
_____	Yes No	_____	Yes No
_____	Yes No	_____	Yes No
_____	Yes No	_____	Yes No
_____	Yes No	_____	Yes No

Register Online at: www.iowaturfgrass.org/events.htm

Number Attending _____

Donation to Turfgrass Research _____

Total Cost _____

Payment Methods

Please return this form along with payment.

Make checks payable to: Iowa Turfgrass Institute

Return form and check to: Iowa Turfgrass Office • 1605 N Ankeny Blvd Suite 210 • Ankeny, IA 50023-4163

FAX Credit Card or Purchase Order: 515-635-0307

Purchase Order: # _____ Check: # _____

Credit Card Type: Mastercard Visa

Credit Card # _____ Expiration Date _____

Card Holder's Name _____ Signature _____

Contact Information

Iowa Turfgrass Institute
 jeff@iowaturfgrass.org

515-635-0306
 sarah@iowaturfgrass.org



Responsible phosphorus management practices for lawns

Phosphorus (P) is an essential macronutrient that all plants need in relatively large quantities. The amount of P fertilizer needed by turfgrass is usually significantly less than nitrogen or potassium. However, P is particularly important during early grass seedling growth and development stages. Phosphorus plays a role in establishment, rooting, maturation, growth, and reproduction of plants. Plants can extract the relatively immobile soil P as dihydrogen phosphate ($H_2PO_4^-$) or hydrogen phosphate (HPO_4^{2-}). The terms available phosphate, available phosphorus, available phosphoric acid, and P_2O_5 may be used to refer to phosphorus fertilization.

While P is an important nutrient for grasses and other plants, it is also a vital nutrient for algae and weeds in our lake systems. Phosphorus is usually the least abundant nutrient in freshwater lakes and is often a limiting factor for the growth of algae and weeds. Lake enrichment of P can cause undesirable algal blooms and increased aquatic weed pressure, a process termed eutrophication. A result of eutrophication is an environment unsuitable for many fish and wildlife inhabitants.

Most soils in Iowa contain adequate amounts of phosphorus and no additional phosphorus should be used in a fertilizer program unless indicated by a low soil test. A 1.0 lb. of P_2O_5 per 1,000 sq. ft. is permitted for establishment purposes; however, it is still strongly recommended that this application follow a low soil phosphorus determination. Recent regulations in Minnesota and Wisconsin restrict residential landscape phosphorus applications in an effort to minimize environmental threats. While there are no phosphorus restrictions in Iowa, phosphorus should only be applied when a soil test has indicated a need for additional amounts. The Iowa Professional Lawn Care Association (IPLCA) has placed a self-enforced restriction on the use of P fertilizers on lawns surrounding lakes and other

waterways. IPLCA members use fertilizers containing P in these areas only at the time of establishment. They are also careful to remove all fertilizer from hard surfaces to prevent movement into sanitary sewer systems.

Not all purple discoloration of grasses is due to P deficiency. Many turfgrasses can develop a purple discoloration in late fall due to cold weather. This is not generally a P deficiency problem. The best way to determine if there is a P deficiency is to apply P fertilizer. If it is a deficiency, the plant will turn green in a few days. If the discoloration is due to cold weather, P fertilizer will have no effect.

Generally, phosphorus is considered relatively immobile in the soil because it may take a few months to move a few inches. Phosphorus immobility, unavailable forms, and the short roots of seedlings require additional applications in some situations.

Phosphorus availability is dependent on the pH of the soil and the presence of positively charged nutrients. Cations such as iron, aluminum, manganese, magnesium, and calcium can bind to P, rendering it unavailable. This occurs most frequently in situations where the soil pH is outside the optimal range of 6.0 to 7.0. In acidic conditions, the $H_2PO_4^-$ is more susceptible to fixation with iron, aluminum, and manganese. In high pH situations, phosphorus is unavailable due to insoluble complexes created by formation of calcium and magnesium phosphates. The best way to improve phosphorus availability is through pH optimization.

Potential for offsite movement of phosphorus

The same reasons that make P unavailable for plant uptake keep P from leaching through the soil profile into groundwater reserves. Phosphates (P combined with oxygen) are quickly removed from the soil solution and

Responsible Practices for Lawns Continued...

Table 1.1

Phosphorus Fertilizer	Percent Plant Food					Relative Release Time	Reaction per 100 lbs Material		Additional Information
	N	P ₂ O ₅	K ₂ O	Elemental	Elemental		Acidity	Alkalinity	
Inorganic									
Ammoniated Superphosphate	16	40	0			Moderate	7		
Concentrated Superphosphate	0	46	0	14 Ca		Rapid	N	N	Also known as triple superphosphate (TSP). 90-95% water soluble.
Diammonium Phosphate	18	46	0			Rapid	120		Most popular fertilizer in the world. Works best on acidic soils and should not be applied to calcareous soil.
Monoammonium Phosphate	11	48	0			Rapid	80		100% water soluble. Highly acidic.
Ordinary Superphosphate	0	20	0	20 Ca	12 S	Rapid	N	N	Also known as monocalcium phosphate. 80-85% water soluble. Highly efficient in calcareous soils and high pH soils
Organic									
Bone Meal	3.5	22	0	31.5 Ca		Slow		20	
Sewage Sludge	6	2	0			Slow	10		
Soybean Meal	7	1.2	1.5			Slow			
Tobacco Stems	1.5	0.5	5			Slow		25	
Castor Pomace	6	1.2	0.5			Slow	6		
Cotton Seed Meal	6	2.4	1.5			Slow	10		
Dried Blood	12	1.5	0.8			Moderately Slow	23		
Fish Scraps	5	3	0	8.5 Ca		Slow	10		
Ground P Rock	0	33	0			Very Slow		10	
Peruvian Guano	13	8	2			Moderate	13		

Ca = Calcium, N = Neutral, S = Sulfur

immobilized in the soil. Consequently, P does not pose a threat to groundwater reserves from leaching. In established turfgrass areas, the runoff potential is quite low due to the dense nature of turfgrass and its fibrous root system.

Off-site transport of P tends to be associated with sediment erosion from newly established areas and runoff from hard surfaces. Phosphorus can be carried in an eroded soil (silt and clay primarily) and organic matter sediments. Phosphorus also may be carried by wind erosion and later deposited into lakes. Living

plants such as trees, shrubs, and turf areas around lakes can help stabilize the soil against wind and water erosion. In addition, they act as vegetative buffers to help remove these fine soil particles from the air, trapping both the soil particles and any associated nutrients. To prevent offsite transport of P, avoid applying fertilizer to frozen soils, paved surfaces, and when heavy rainfall is expected. To prevent runoff loss, water all P fertilizers into the soil.

Phosphorus fertilizer sources

The United States is the second leading exporter of phosphorus in the world. The production of phosphorus

Responsible Practices for Lawns Continued...

fertilizers involves the conversion of mined phosphate rock into more soluble P forms. There are inorganic and natural organic P fertilizers. The treatment of rock phosphate with various acids produces the inorganic P fertilizers such as superphosphates and ammonium phosphates. Organic phosphorus sources are usually a derivative of plant or animal by-products.

Best phosphorus management practices

If sufficient phosphorus is available in the soil, it is not necessary to apply additional amounts. The best means of determining the fertilizer requirements for an area is to have the soil tested. Soil tests provide valuable information on the phosphorus requirements of a soil at a nominal cost. Soils can be tested at Iowa State University's Soil and Plant Analysis Laboratory. Information can be found at www.extension.iastate.edu/publications/ST11.pdf.

It is best to apply P in the spring or fall when an application of P promotes nitrogen uptake. Ammonium (NH_4^+) and H_2PO_4^- work cohesively to provide ionic balance in the soil. During the summer, more nitrification (process of breaking down ammonium to nitrate (NO_3^-)) occurs in the soil and the negatively charged nitrate competes with phosphorus for uptake. Warmer weather suppresses uptake and creates a situation where P is more prone to escape from the soil.

During the winter months, freezing and thawing can break down leaves, dead grass, and other organic debris and release soluble forms of phosphate and nitrates.

These nutrients potentially can runoff from frozen ground (especially slopes) during spring snowmelt and rains. Grass clippings, leaf litter, and other forms of organic debris should be removed and kept off hard surface areas where they are prone to runoff. Obviously, these same materials should not be dumped on or near shoreline areas where nutrients released during decomposition can move directly into the water.

Protecting newly seeded areas, especially slopes, with some type of mulch cover during establishment helps prevent nutrient runoff and erosion of soil. Applying P to an established turf following core cultivation helps move P down into the soil, protecting it from loss by runoff.



General fertilization practices

In addition to the specific phosphorus management practices already mentioned, some general lawn fertilization practices follow that can help reduce potential water pollution.

- Never directly deposit or inadvertently apply fertilizer materials into lake areas. Maintain a 10-foot buffer zone of unmanaged grasses or natural vegetation surrounding all bodies of water. This can help prevent soil erosion and will retain some of the nutrients that might otherwise enter the lake.
- Next to shoreline areas, apply fertilizer around the perimeter of the water source with a drop spreader to create a buffer zone. A drop spreader is recommended because it is more precise than a rotary type spreader. The rest of the area farther away from the shoreline can be fertilized with a rotary spreader. The same kinds of precautions should be taken when using liquid fertilizer.



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Responsible Practices for Lawns Continued...



- Because unvegetated slopes or thin, low quality turfgrass areas are more likely to produce runoff and off-site fertilizer contamination than healthy, well-maintained turfgrass areas, it is important to properly maintain your turfgrass.
- Only apply fertilizers based upon low soil test determinations.
- Never apply fertilizers to drought stressed, dead, dormant, or frozen turf because of the increased potential for nutrient runoff.
- Fill granular fertilizer spreaders on a hard surface where any spills can easily be cleaned up. **NEVER** wash fertilizer spills into the street or other hard surface areas where they can easily enter storm sewers and surface water areas. Wash off granular fertilizer spreaders over turf areas to prevent runoff of fertilizer from hard surfaces.
- Close the gate on the fertilizer spreader when crossing hard surface areas or go back and sweep up the material. Reuse it another time or put it back into the spreader.

- Avoid getting fertilizer into natural drainage areas or pathways on a property. These areas may not necessarily be hard-surfaced areas, but they can carry fertilizer directly into the surface water before having the chance to infiltrate into the surrounding turf/soil area.

Improper management or use of turf fertilizers may contribute to potential pollution of surface water and groundwater. However, combining appropriate landscape management practices with a modest lawn fertilizer program will reduce the threat of eutrophication.

For more information

Horticultural information is available from your local Iowa State University Extension and Outreach office and these websites.

www.yardandgarden.extension.iastate.edu

<https://store.extension.iastate.edu/>

Revised by Ryan Adams and Nick Christians. Originally prepared by Robert J. Mugaas, Hennepin County Extension horticulturist, University of Minnesota; Michael L. Agnew, Extension horticulturist-turf, and Nick E. Christians, professor of horticulture, Iowa State University.

...and justice for all

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Job Posting: Lawn Care Technician

Struyk Turf LTD of Council Bluff, IA is in search of a college level applicator/spray technician to join our team. This position involves applying fertilizer and pesticide to residential and commercial lawns, diagnosing and treating lawn problems, responding to customer needs and many other tasks as assigned, all in a timely and efficient manner. The ideal candidate will possess a two or four year degree in Turfgrass Management or a related field. Turf Industry experience is also desired.

Struyk Turf offers an independent work environment, advancement opportunities and very competitive wages. To apply, please send resume to struykturf@gmail.com or apply in person at 1628 9th Avenue, Council Bluffs, IA. Struyk Turf is an Equal Opportunity Employer.

Three Things to Consider When Choosing Insurance

Zach Mefferd, Professional Solutions Insurance Services

You've worked hard to build your business and take pride in the lawn care services you provide. It's what you do best.

Something you may not want to deal with is your insurance coverage. Insurance is a complicated industry. In fact, you may feel like insurance is written in a different language. However as confusing as it may be, it's very important for you to ensure you have the right coverages in place to protect yourself financially in the event of a loss.

Here is a list of the top three coverage gaps we come across in the lawn and landscape industry.

Here are some important insurance coverages every lawn care professional should consider.

Workers' Compensation Insurance

In an industry where you and your employees are required to be around hazardous chemicals and operate equipment that requires safe use, workers' compensation insurance is an important component of your coverage.

If you or an employee are unable to work because of a job related injury or illness, workers' compensation insurance provides benefits for medical care, rehabilitation, lost wages, permanent disability as well as death benefits.

Did you know that Iowa employers are required to purchase workers' compensation insurance if they have eligible employees? Most employees who are injured in Iowa or whose employment is principally located in Iowa, are eligible for benefits if they have a job-related injury.

Some companies try to avoid purchasing workers' compensation insurance by only hiring sub-contractors to assist with jobs. However many have found that they can get hit with a hefty insurance audit if the proper documentation is not in place. Or worse, they could end up in litigation for not having the coverage. Criminal and civil penalties can be imposed on employers who violate the mandatory insurance law.

If your business takes you out of Iowa, make sure your insurance agent is aware of this in the event a business-related injury or illness occurs.

Inland marine

Your business relies on a lot of tools and equipment to take care of client lawns. And while damage to your client's property may be covered under your general liability coverage, your equipment is not. Many times the coverage limits are not sufficient. It's important to keep values on your equipment current to ensure you have enough insurance coverage in the event of a loss.

Inland marine insurance provides coverage for your tools, equipment, computers, and transportation equipment from loss or damage while in transit. It also provides coverage if any of these items are lost or damaged while in storage.

When choosing property insurance for your business, you'll want to consider whether any of your items are valuable enough that they should be "scheduled" property on your policy.

Typically, your policy will provide coverage up to a certain dollar amount. But when you own expensive tools, equipment, etc., you may want to list those items separately. Your agent can help you determine what items (if any) should be handled as a scheduled piece of property for insurance purposes.

Herbicide/Pesticide Application

What happens if the chemicals you apply to a client's lawn damage or destroy it? Are you covered by your general liability policy? Did you know that some companies will exclude herbicide and pesticide coverage from the general liability portion of your policy?

Many lawn care professionals discover they're not insured for situations like this. Unfortunately, they usually find out after such a situation occurs. That's a surprise that no one wants.

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Choosing Insurance Continued...

Know your policy

Policies differ from carrier to carrier, meaning limits, exclusions, and deductibles can vary drastically. That's why it's important that you understand what your insurance covers as well as what's not covered.

Don't be surprised when it's time to file a claim. Make sure you review the coverage you have in place now.

If you have questions about insurance for your business, give me a call at (515) 313-4689 or (800) 961-6007, ext. 4689. Understanding your insurance doesn't have to be complicated.



About LI700® :

LI 700 is a soy derived, non-ionic penetrating surfactant, which reduces off target spray drift, and reduces spray water pH. It's unique formulation technology and quality ingredients separate LI700 from the competition, and as the world's #1 selling adjuvant, you can trust LI700 for your adjuvant needs.

Features:

- Multipurpose adjuvant composed of natural surfactants and penetrants
- Contains Leci-Tech - a unique and proprietary chemistry derived from soy lecithin
- Non-Ionic surfactant
- Low foaming

Benefits:

- Lower's spray tank pH
- Increases pesticide penetration
- Improves spray droplet deposition
- Reduces drift without increasing droplet size
- For use with herbicides, insecticides, PGR's, and liquid foliar nutritionals

Rates:

Greens: 1-4 pints per 100 gallons or 1-6 oz per 5 gallons

Fairways: 1-4 pints per 100 gallons or 1-6 oz per 5 gallons

Roughs or Residential: 1-4 pints per 100 gallons or 1-6 oz per 5 gallons

pH Correction:

Highly Alkaline water (pH 8 or higher): 8 to 16 oz per 100 gallons

Mildly alkaline/acid water (pH 6.5-8): 4-8 oz per 100 gallons

Leci-Tech:

Leci-Tech was developed by Loveland Products, a leading world producer of adjuvant technology. Thousands of customers, ranging from farmers to turf professionals, trust adjuvants from Loveland Products to maximize their pesticide and nutrient spray programs and to stretch their dollars further.



Drift Reduction

Leci-Tech products reduce spray drift without increasing the number of large droplets.



Droplet Retention

Leci-Tech products ensure that more droplets hit the target and stay there, providing more consistent control.



Penetration

Leci-Tech products provide quicker uptake with no impact on plant safety, maximizing pesticide and nutritional performance.

Contact your local Direct Solutions sales representative to learn more. Or, visit www.aatdirectsolutions.com to find a rep near you.

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