

8/29/2025

Action Absorbs Anxiety

Bill McCurry



Plastic pots and vehicle tires created black smoke rising thousands of feet in the air attracting city officials, neighbors and the media to the area before they knew it was Wallace's Garden Center on fire.

On Saturday, May 31, the first 911 call was at 1:42 p.m. A distraught owner surrounded by a roaring greenhouse fire wasn't what the news media found at Wallace's Garden Center in Bettendorf, Iowa.

It was owner Kate Terrell's first day off in the entire spring season. She soon texted her husband, Alan. "I'm in flip-flops. Quick, please bring my boots. Also, bring a Wallace's shirt for me to wear because the police keep trying to move me further away 'to safety.'"

Crews from 10 different mutual aid emergency services were battling the blaze. One firefighter was taken to the hospital for observation and released that night. Simultaneously, Kate and her operations manager, Brandon Roberts, were actively making calls to "friends in strategic places" who would be critical to quickly repair and rebuild Wallace's for immediate reopening and long-term improvement. A typical call was, "Yes, I know tomorrow's Sunday, but we need you here tomorrow morning." The reasons varied:

- To reroute electric lines around the damaged fire area. The property's electricity is shut down and can't be restarted until electric lines are secure. It's 90 degrees outside and we must run the well pump to water our remaining green goods inventory.
- To instantly rent a very large generator to provide emergency power for the well pump and lights for reconstruction until the electricity is restored.
- To get the gas lines rerouted and pressure tested on the whole property. Gas is turned off and can't be restarted until gas lines are safe.
- To Hortica Insurance agent, Eric Larsen, who handles all of Wallace's insurance. Kate's immediate request was to file a claim and get adjusters assigned ASAP. She understood that payouts from insurance come only after visits by an adjuster. Filing early got Wallace's in line before others who

suffered weekend losses.

- To a construction company: “Walls have to be totally rebuilt to secure the property. The police will have a patrol here overnight. We need hammers swinging first thing Sunday morning.”
- To greenhouse suppliers: “Please alert your team to start planning what we’ll need and how we can improve our operational efficiencies in the replacement greenhouses.
- Alerting the banker: “Wallace’s will survive and wants to immediately rebuild with a cost in excess of insurance reimbursement. The rebuilt facility will have upgraded technology, designed to bring the physical plant in line with current processes.” The banker was reassured about Wallace’s commitment, while being put on notice to start paperwork for a new and bigger loan.



Why it's vital to keep digital copies of important papers backed up in the cloud and/or off site instead of the office file cabinet. Without photographic or written lists of assets, filing an accurate insurance claim will be close to impossible.

Taming Anxiety

Kate is using the rebuilding to significantly update operations from older hoopouses and vent fans. The new greenhouses will be roof-vented with automated energy efficiencies and irrigation technology. The team’s workbench will be gated so tools can’t mysteriously walk away.

A significant part of each conversation was, “What time can we count on you to start your work?” This allowed Wallace’s to have teams show up when they would be most effective. “Can we count on you?” clearly let each vendor understand Wallace’s commitment to reopening quickly and the importance of that vendor to the process.

One of Kate’s favorite quotes is “Action Absorbs Anxiety.”

“We told all the employees they could go home, yet none left. They were anxious, worried and care deeply for Wallace’s,” she said.

The highest form of leadership is to seize the situation and take the necessary actions that require immediate attention. Everyone could feel the sense of urgency to rebuild before the fire was contained. To customers, government officials, employees and the community, Kate showed extraordinary leadership.

Destroyed hoopouses will be replaced by new houses with new temperature and watering technologies, increased operational flexibility and improved customer experience. Insurance will cover what was destroyed and Wallace’s will fund the updated features through operating capital and a bank loan.



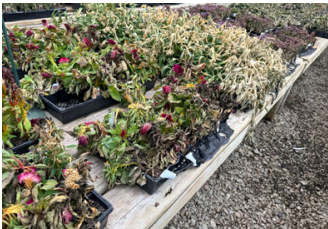
Knowing the trauma some of the staff had experienced, Kate made it a priority to have all the evident damage hauled away as soon as the independent fire investigator allowed it. The investigation determined there was no accelerant or hint of arson.

Kate’s dad, Doug Nelson, former owner and currently

retired(ish) from the business, said Wallace's would reopen tomorrow, Sunday. The city administrator said "No." Instead, a portion of the facility opened Wednesday, with more opened on Thursday.

Ensuring paychecks went out on time was the No. 1 priority. Without office electricity, the team would have understood if checks were delayed, but nothing says "we're in control" like on-time paychecks! It also spoke volumes about Wallace's commitment to putting their people at the top of their priority list.

Wallace's owner Kate Terrell received help from the Ball Tech Team on dealing with smoke and/or heat damaged plants. Rinse them, water them, leach the soil—in five days you'll know which can be sold to customers. Kate quickly cleared away much of the damage, the scent of burnt debris and removed hazards to focus everyone on rebuilding instead of loss.



Don't Pity "The Victim"

If there were tears, it was tears of joy at the response by the firefighters, EMS and community supporters. Kate flatly states, "This is no time for tears, pity or sadness. It's time for action! And no 'victim' label. We aren't victims. Plants, equipment and some

greenhouses burned. Nobody was hurt, so there were no victims. It's a setback we're turning into an opportunity to rebuild with the latest technology and improved productivity."

Fire doors were installed, but didn't close as they were held in place by wax that was designed to melt in heat. Firefighters had to manually close the doors. Additionally, vents and shade cloth were opened to vent smoke.

Chemicals were stored in metal locked cabinets. The heat was so intense the contents of the cabinets incinerated, mitigating hazardous waste concerns.

Loose and live electrical wiring posed significant threats to firefighters, as well as having the ability to start fires in new areas. The fire chief ordered power to the property shut down. Within seconds, it came right back on. Everyone had forgotten the backup generator, installed to keep plants from freezing in the winter. It was immediately located and turned off.

Community Involvement

Kate and Wallace's are well known in Bettendorf for being involved in numerous civic and non-profit organizations and supporting these groups through events and even donations.

The Fire Chief, Troy Said, reported to Kate frequently, while the town officials offered support in getting Wallace's reopened. The joke was their wives had all called demanding Wallace's be promptly reopened so they could shop! Smaller towns, like Bettendorf, often have closer ties with residents. The support, immediate action and results from the town officials, local businesses and private citizens was heartwarming and appreciated.

One of Kate's earlier decisions was to determine the best level of business interruption insurance. The coverage she selected included her costs to prepare any claims, wages for cleanup, rebuilding/restocking the store and—very important—crops in production would be covered at the retail value rather than just the costs of seeds/soil and labor. She and Eric at Hortica had reviewed these options when Kate was determining which coverages she needed to

enable the best sleep at night. Eric also acted as a go-between with the adjusters and Wallace's. Kate had heard stories of adjusters not even knowing what was in the insured's policy. Between Kate and Eric, they made sure that wouldn't be an issue at Wallace's. Kate reread every word of all her policies the night before meeting with any adjuster to ensure it was fresh in her mind. It was frustrating that different loss areas, such as structures, crops, inventory, etc., needed different adjusters, each a specialist in their own area of expertise. Having a head start filing a claim meant the adjusters were prompt and efficient getting funds to Wallace's to start cleanup and reconstruction.

With 20/20 hindsight it was easy to comprehend why many of the vendors and locals treasured their relationship with Wallace's. When questioned why most of the people called responded on Saturday, with action on Sunday, Kate said, "Treat people so that they'll be ready to take your call on a Saturday." Most of their cell numbers were in Kate's or Brandon's phone already because they were frequently in touch. In retrospect, Kate encourages all business people to have important phone numbers and documents, like insurance policies, digitized and available via cell phones. If key documents are burned, it creates endless expensive delays. Kate was glad she had non-emergency numbers for local officials. (Calling 911 to inquire about an official fire report wouldn't be appropriate.)

Critical Knowledge

Eric remarked that over the year Kate frequently reached out saying, "We're considering this new idea. How would it impact our insurance?" Wallace's coverage was kept current with new additions, deletions and changes in the business. It proved the rule that insurance agents and customers should have frequent check-in times to update each other on changes. Considering insurance needs only at renewal time can be detrimental to the policy holder.

Where is your critical information? Important documents—insurance policies, leases, bank loans—are easy to digitize and have on your phone, along with contact information for every employee, key vendor management, insurance agent, plumber, electrician, utilities, etc. Everything you might need in an emergency should be on your phone, not inside your burning office.

Wallace's proves with committing time to disaster planning and delegating some responsibilities, garden centers can mitigate losses and increase their potential for successful and speedy recovery. **GP**

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