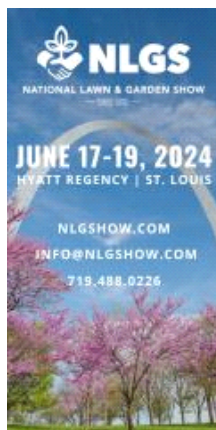


Virtual Bobbleheads, contactless retailing and YRA Finalists, finally!

THURSDAY, APRIL 9, 2020

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Green Profit's
buzz!
Retail news from inside and outside the green industry

COMING UP THIS WEEK:

Bobblehead Virtual Visits
McCurry on SBA Loans
Lowe's Cease and Desist
No-Contact Retailing
Contactless Webinar
Proven Winners' Initiatives
Speaking of Pick-Ups
Proud Parent
YRA Finalists



Bobblehead Virtual Visits

We'll get to COVID coverage in a moment, but to begin I'd like to share with you that the California Spring Trials has proceeded as planned—well, at least Ball Publishing's *Acres of Buzz* e-newsletters we do along with the Trials each year. We have been able to “meet” virtually with most of the plant folks who would have been at Trials, and we're compiling the new plant information, photos and even some videos when possible. We started our six days of *Acres of Buzz* coverage this Monday, so you may have already gotten four issues in your inbox. We're trying to recreate who and what we would have seen on each day. It's nearly the same—except for some favorite restaurants we're missing along the way. (Gosh, I do hope they all survive.) You can read 'em all at www.springtrials.com and see the videos on the *GrowerTalks* YouTube channel.

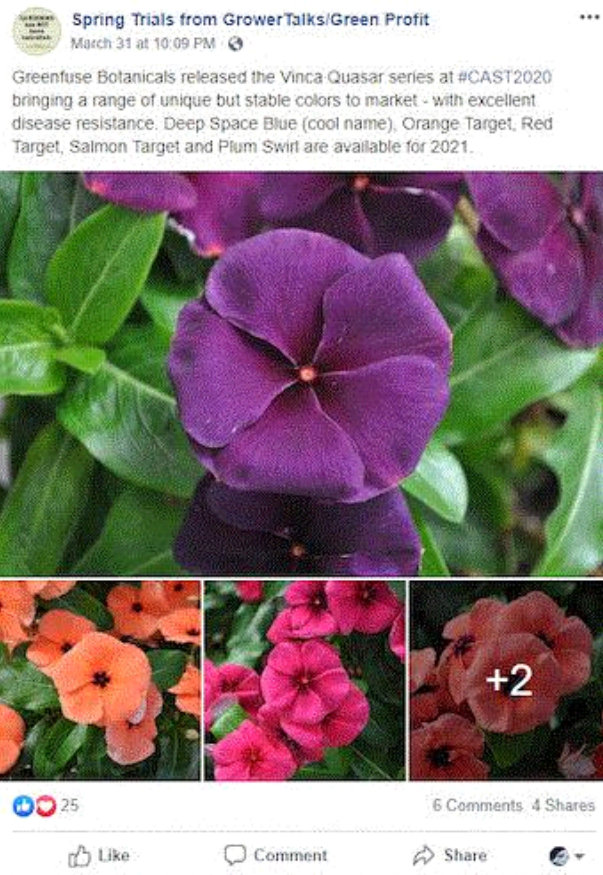
The three Bobbleheads have been joined by a fourth this year—Bill Calkins. He's been doing a



bang-up job posting pics and descriptions of the new varieties we are seeing on each of these virtual tours. Are you following on the socials? You should!



Follow along at Spring Trials from *GrowerTalks/Green Profit* on [Facebook](#) and *GrowerTalks/Green Profit* on [Instagram](#).



McCurry on SBA Loans

There's been a lot publicized about the Paycheck Protection Program (which calls for up to \$10 million in forgivable loans to cover employee paychecks) and how and when to go about it—a lot that's come from the government and those who haven't had the need to go knee deep into its processes. But what about those who *have* tried to get on the horn, fill out the paperwork, and get a bit of relief?

Green Profit's small business columnist Bill McCurry has fielded a ton of phone calls from clients over the last week or so that reveal some misunderstandings and "read the fine print" warnings. Here is just a bit of what Bill has to say on the matter of the PPP:

Overwhelming numbers of applications. Banks are swarmed with applications. "If the pile is that overwhelming, how do you determine who gets to apply? Answer: Focus on your own customers with an objective criteria."

SBA has warned they'll run out of money. In plain English, Bill says, the SBA is essentially saying, "we're anticipating being over budget, so we are arbitrarily not going to forgive more than 25% of your loan for the non-payroll (rent, utilities, etc.) that have been headlined as small business support ..." And depending on circumstances, it might not be that much. This perceived shortage has caused a mad panic among small businesses who can't yet apply.

Federal money laundering and "know your customer" regulations have not been suspended. "If you currently have a loan, you've been checked out so they know who you are. Allegedly you've been checked out if you have a deposit relationship, but not as deeply."

Fraud is a real possibility. "... How is the bank supposed to know if the company is real or not? There are no guidelines about the bank's responsibility for fraud in this circumstance. If the Feds are writing very loose rules (and they are) then the fraud risk has to be clearly borne by the Feds. The Feds fear if they are loose with the fraud responsibilities, then insiders at banks will know how to game the system and the limited funds will go to connected/insider bad guys rather than the real people who need it."

Is it worth it for the banks? "The Feds are paying an origination fee to the banks, plus the banks get 1% interest on the loan, whether the loan is paid by the customer or forgiven by the Feds. When you look at that return on the banks' time, plus the potential of non-guarantee, many of the banks are quietly saying, 'This isn't worth my time or the risk—I'm only lending to people I know.'"

Boost your own borrowers. "The cynics would say this was never intended to be a bailout for small business—it's a sham for the Feds to beef up bank loan customers so there are fewer defaults. Giving extra cash (\$350 billion) to those who have existing loans will go a long way to helping those borrowers not default on their loans, making the banks financially better off."

Of course, Bill's take on the PPP and other programs is only as solid as the number of retailer experiences he gathers. He'd love to hear from you and what you've been going through. Drop Bill a note at wmccurry@wmccurryassoc.com. Or, feel free to drop me a line at ewells@ballpublishing.com.



Lowe's Cease and Desist Order

The Lowe's in Benton Township, Michigan, was ordered last week to cease and desist business

from its garden center. According to the *Herald-Palladium*, the local Chief of Police said, “We’ve gotten complaints of crowding, people not keeping a social distance. It could be dangerous to the public health.”



Lowe's was warned to stop selling non-essential items from the store, including products in their garden center. Other stores in town had also been warned about selling non-essential items, but had not been notified formally.



No-Contact Retailing

This could be the solution to the above problem of overcrowded retail environments during the pandemic. A new nationwide website set up specifically for no-contact plant ordering and pickup promises to protect not only your customers, but also your staff and help your small business get through these hard times.

It's called No Contact Plant Pick Up (www.nocontactplantpickup.com/) and here's how it works: Retailers can sign up for it and get an instant online store for customer plant orders. Folks can then order products online via the phone, tablet or a computer, and you receive notifications of new orders, which you can then schedule for pickup. When the consumer arrives at the scheduled time, they'll just pop the trunk, show your staff a confirmation email and they'll proceed to load the customer's car. And it'll be a feel-good purchase for the customer, too, knowing that .5% of the sale goes to the COVID-19 Fund.

And did I mention it's free for retailers to sign up? The fees come on the consumer's end, which is par for the course and is expected nowadays. Sounds too good to be true? Chris Beytes gave the company a call (parent company is SBI Software, a legitimate hort industry company) and it was all up to snuff with him. You should do the same. You can [LEARN HOW IT WORKS](#) and then [SIGN UP](#).

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Contactless Payment Webinar

If you're wanting to learn even more about contactless payments, join the "No-Contact Sales: A Discussion with Garden Center Retailers" webinar brought to you by AmericanHort and Proven Winners. The webinar, which takes place Monday, April 13 at 1:30 p.m.-2:30 p.m. EDT, will feature conversations with three garden retailers and how they've gone about instituting delivery, curbside pickup and online sales. Dr. Bridget Behe will moderate.



What are the best ways our panelists have found to provide
no-contact sales at their Garden Centers?

Monday, April 13, 1:30 - 2:30 PM, EDT

It'll be an hour well-spent as you learn what and what *not* to do. Sign up for it [HERE](#). And if you can't make it at the scheduled time, the webinar will be recorded and available on the [AmericanHort Coronavirus Resource Center](#) and free to access for non-members.

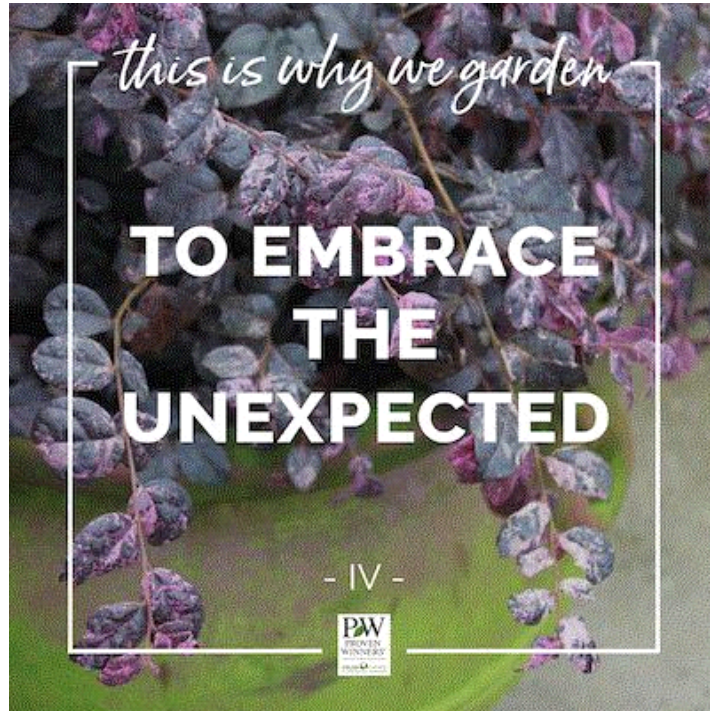
Proven Winners' Initiatives for IGCs

Proven Winners has taken up several initiatives to help their garden center customers make it through this unprecedented retail time.

- They're allowing the IGCs that completed the Proven Winners Certification Training Program in 2019 to automatically renew that certification for the 2020 season. It's all hands on deck for you folks—you have a barrel-load of other items and issues to address.

That was a no-brainer decision for them.

- Proven Winners is trying to supply as much content as possible to help IGCs make informed decisions and create inspired solutions. They've created a closed [Proven Winners IGC Connect Facebook Group](#) that shares not only PW resources but stuff from across and outside the industry. And it's a place to share your successes—we need those stories. Search for the group name within Facebook and request an invitation to join—it's open to all IGCers.
- They've always had a large Proven Winners graphics library, but they've now included graphics that speak to reasons we're all gardening during the current situation. The "This Is Why We Garden" series is spot on—so many good ones! They can even swap in your own logo. Images can be found [HERE](#).



- Proven Winners is also sponsoring webinars like the one with Bridget Behe last week and the April 13th webinar with AmericanHort mentioned above.

There's more in the Proven Winners pipeline, I hear. I'll let you know about them as I do!

Speaking of Pick-Ups

Are you busy loading up customer trunks and truck beds with your new curbside pick-up service? Take a couple of moments to stop the loader of said vehicle in mid-loading and snap a photo or two. We're hoping to capture this phenomenon sweeping IGCs nationwide and featuring it as our two-page spread in the May issue of *GrowerTalks*.

Social distance yourself and keep covered during the process, of course. No need to see your smiling faces. We know there's a grin under that mask as the orders come in. Snap us a good-sized photo and send it along to beytes@growertalks.com.

And thank you!

Proud Parent

Online sales are working for garden centers, especially those who already had some online sales capabilities. Case in point, the folks at Boulevard Flower Gardens in Colonial Heights, Virginia. Mark Landa, proud father of co-owners (2019 Young Retailer Award winner) Madison and Casey, wrote to colleague Jen Polanz about how, when the world had to turn to online sales, his girls had already hit the ground running. Here's an excerpt of that letter:

"Last year at Cultivate, my daughter Madison received the award as "Young Retailer of the Year." I was so proud, as any father would be of such a brilliant young woman, but I was always thinking, 'But what is she going to do now?' I love all these ideas about working smarter and not harder, as I believe it was done totally opposite with my generation. This is where things started to change. Madison started working on this e-commerce website with a goal of being able to sell our local homegrown plants and goods locally over the Internet. I never thought it was going to take off and sure enough, an order here and there came in over the next few months ... When I asked about it from time to time, she said she was working on it and it was going to take time.



Madison Williams, 2019 Green Profit/RRI Young Retailer Award winner.

"The next thing to put a challenge on a garden center business was Coronavirus, as if we needed another challenge. Madison again went to work along with her sister Casey, who is the manipulator of Facebook and social media. I was the one that thought business as usual was to go on, but was I ever wrong ... On Friday, March 13, the governor called for a stay-at-home order. We had been pretty steady to this point and we were still considered essential so we could stay open with a few stipulations. Madison decided now was the time to promote this website that she had put so much time into. She got with her sister, worked out a plan of attack and started promoting it immediately. She had offered all of our products that we had online to be purchased and free local delivery for one week. There were no exceptions, which I thought was just crazy! The phone started ringing and Internet orders started coming in. We added a second delivery team and then a third. We had an order that was called in by a past high school friend of Madison's that lives in a really nice subdivision but it is just out of our delivery area. She pleaded a little bit and we said okay because it was a \$200 order. She said she would also promote it to her neighbors to see if they needed anything. She did promote it to her neighbors over Facebook through their homeowners association and the calls started coming. We filled that truck with a little over \$2,500 and sent it out that next day. All orders were paid for in advance. The following

day, we starting getting calls from that same neighborhood and now from the neighborhood that is adjacent. Again, the orders started coming in and truck #2 left with about the same amount of product as the first ...

"Deliveries continued to stay on track for us and our customers are happy and content. Madison and Casey continue to work as a team to keep these promotions going. It has been an unbelievable ride for us through March and we are very blessed! I could not believe how this had worked out with all the doom and gloom and fear in the world and country right now. This story is of two very extraordinary young retailers that thought out-of-the-box enough to think this through in a safe and receptive manner. With all that's happening, thanks to these young ladies we were able to grow our sales by 54% over the past March sales. I am so proud of what they have done, just to let you and the Young Retailer Award judges know that this time they made the right choice!"

That's enough to make even old Scrooge tear up. Proud papa, indeed!

YRA Finalists

What a great lead in to announcing the *Green Profit*/RBI Young Retailer Award nominees for 2020. With all that's been going on since I got back from vacation in March, I realized I hadn't given the three finalists their due in *Buzz*. So, without further ado, the YRA finalists for 2020 are:

- Lindsay Chrisp of Tagawa Gardens, Colorado
- Mickey Clickner of Tallahassee Nurseries, Florida
- Kimberly Gliha of The Garden Barn, Connecticut

We'll be awarding this year's YRA *Green Profit*/RBI Young Retailer Award during Cultivate'20. Stay tuned for more information on that event.

Don't forget about Ball Publishing's constantly updated [COVID-19 Resources Page](#). Lots of good stuff uploaded daily. Meanwhile, comments, questions, suggestions? Send 'em to ewells@ballpublishing.com.



Ellen Wells
Editor-at-Large
Green Profit

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