



News & Views

for New Hampshire's Green Industry

October-December, 2005

Year End Financial Tasks

For many small businesses, the close of the calendar year coincides with the close of the business year. As the end of the year approaches, it is good time to review financial records with your accountant and other advisors. Examining your records now will help ensure the information reported to date is complete and accurate, allow you to assess progress towards target sales and profit, and enable you to consider more options for managing your income tax liability.



An accountant reviews business records for accuracy by reconciling accounts and balancing the books, making sure total debits equal total credits. As the business owner, you should review the summaries of major accounts (ledgers) to detect any unusual entries or unexpected balances. Even though you may employ a bookkeeper, you are more familiar with the business and better able to identify unreasonable transactions. Begin with an assessment of the major receipt and expense categories. Examine balances of accounts receivable, money owed to you, and accounts payable, money you owe to others. Track inventory of products and goods held for sale. Review improvements made to structures and review purchases as well as sales of equipment and machinery. As you look over the records to date, keep notes on items which need to be corrected or looked at closer. Also, consider how you might better describe or even change categories of receipts, expenses, assets or liabilities for the coming year.

Accurate records are valuable for monitoring business performance and for setting measurable

goals and objectives. Before year end, go over the earnings statement of the business to see if you are on target for projected sales and profits. Note any deviations from budgeted or anticipated profits in 2005 and try to identify the reasons for those differences. In addition to reviewing the earnings statement, take a closer look at your cash position. If you prepared a cash flow budget at the start of the year, how do your projected cash inflows and outflows compare with actual amounts? Will there be sufficient cash available for the remainder of the year? Will next year be impacted? With trusted advisors, develop a plan of action for the completing the year and getting a good start on 2006.

Effective income tax planning starts with a tax estimate a month before the close of the business year. Assessing your tax liability before the end of the year allows you to consider tax reducing strategies which need to be taken before December 31. If you have had a good year and anticipate owing considerable taxes, consider prepaying for needed supplies or making improvements to facilities before 2006. Keep in mind, reducing taxable profit to zero is not always the best strategy for a business. You may want to pay social security tax to ensure you have met the minimum contributions for coverage under the disability and retirement programs. Tax advisors are often willing to prepare a tax estimation worksheet for clients and will help you understand the options for reducing or increasing taxable profit.

Reviewing your financial records at the end of the year will help you to better monitor business performance and provide you with a sound footing for future planning. You will be rewarded with additional insights in business operations and higher returns for your efforts.

Michael Sciabarrasi

Turf Problems? Blame it on the Grubs!

Diagnosing turf problems can present a challenge. Whether the problem stems from an insect or a mower, it all just looks like brown grass. Unlike damaged ornamental plants, there is not always an obvious clue that pops out, such as powdery mildew on lilacs, or Japanese beetles on roses.

Turf problems make us dig for clues and work hard for our answers. There are some steps we can take to narrow the field of problems that might be causing an unhealthy lawn.

First, try to determine if the problem is living or nonliving. Living problems include disease, insects or weed infestations. A nonliving problem might involve soil compaction, drought, or herbicide damage. You can distinguish living from nonliving by looking at the large picture of the lawn. Ask yourself these questions: How much of the lawn is affected? Do you see the problem in only the shady or sunny areas? Is it near the pavement or confined to one sprinkler zone?

Chances are that if a problem is stretched across the entire lawn, it's an *abiotic*, or nonliving, cause. Not many insects or diseases can destroy a lawn in just a few days. So if the problem is widespread, you need to dig a little deeper into the past to find out what has happened that may have caused the problem. Here are two common complaints that often indicate a widespread problem:

“My lawn looks discolored”

Ask the homeowner to get up close and look at the individual blades. Most lawns are made up of many types of grass, and each variety expresses problems differently. If the lawn is looking speckled, the homeowner is most likely noticing that different varieties have different hues of green, and when mixed together, there can be a spotted appearance across the lawn. Often one type of grass



will take over a section of lawn and that monoculture will look off-color compared to the rest of the lawn. Ask if there has been any cold weather recently. Turf varieties express cold weather effects differently; some don't change color, some turn brown, and others turn purple when cold weather hits.

Ask if there has been any fertilizer applied. Yellow or lime-green grass may indicate nitrogen deficiency. If the entire lawn is evenly brown, it's

most likely a lack of water. If the lawn is brown in long rectangular patches, it's probably fertilizer burn.

“My lawn doesn't seem to be growing, it's thin and wilted looking”

Ask when it was planted and what type of seed was used. Fescues can take up to 4 weeks to germinate and grow slowly after that. In an established lawn, ask when the soil was last tested. Even if the lawn is being regularly fertilized with nitrogen, it may suffer from lack of a different nutrient. Worse yet, if the pH is not within 6.0-6.5, the plant can't take up the nutrients it needs, despite that fact that the soil may be holding the proper amounts.

Soil compaction is a hidden problem. Lawns that get a lot of traffic in one area, such as a path from the driveway to the house, or an area around the grill may suffer compaction. Depending on soil type, compaction can happen quickly with regular traffic. Turf is thin and wilted in compacted soils because it can't get the air and water it needs.

If the problem is not widespread, but confined to a small section of the lawn, and that section hasn't had any special treatment, you may be dealing with a disease or insect.

Start this approach by looking for patterns. If the pattern is perfect, like a straight line or a perfect curve, then you probably have another abiotic problem, such as a leaking mower or lawn that was scalped while turning the mower.

But if the pattern is more like circles or patches, you may have a disease. Color is important at this time. Is the circle or patch yellow or brown? Does it have a smoky gray to purple hue to it? Is it extremely green? Is the entire circle discolored, or just the center or the outside ring?

Once you've checked the overall appearance, get closer. Is the entire leaf blade discolored or are there lesions or streaks? If obvious lesions or streaks are present, are the lesions circular or hourglass-shaped? Do they stretch across the entire blade or are they dotted here and there along the blade? Do they have a halo around them of a different color? Do the streaks have a different color on the outside compared to the inside?

After you've answered these questions, you can easily diagnose leaf diseases with any quick reference book. If you need more information, tug on the grass and see if it pulls up easily. If it does, then you may be dealing with a root or crown problem. Root problems don't usually have neat, obvious leaf lesions, but more of an overall discoloration of the entire blade. Check the roots for dark brown or black colors or swollen areas like nodules.

If the roots look healthy and white, then you may be dealing with a crown rot. In this case, the turf will pull out of the ground easily but leave the roots behind. The crown, or the area where the turf plant touches the ground, will look brown, black or yellow. Once you've determined whether you have a leaf, root, or crown problem, a quick check with a reference book will help you make your final decision.

Insect damage may be the easiest to determine. There are 3 types of insects; those that feed on leaves, those that feed inside the crown, and those that feed on roots. Most insects that cause problems on turf grass are a problem in the larvae stages. So if you see the adult stage of a turf eater, you're too late for control. One exception to this is the chinch bug. These leaf feeders suck sap and leave turf looking browned and burnt. This looks a lot like drought stress. Presence of the actual insect will help you decide between the two problems.

Other leaf feeding insects include the larvae of cut worms and sod webworms. Both of these larvae will chew the grass blade entirely, leaving a very small brown patch of missing or dead turf. If you see dead spots in the lawn covering anywhere from 1-10 inches, look for the presence of a cut worm or sod webworm somewhere below.

Crown feeders are larvae that burrow into the growth point of the plant and chew around the crown. In this case, the entire leaf blade will fall over as if it has been cut. If you're raking up leaf blades

but you haven't returned clippings to the lawn recently, you probably have crown-feeding larvae, probably billbugs.

Finally, there are the root feeders. These are white grubs that chew the roots leaving large brown patches across the lawn. Grubs get blamed for most lawn damage by homeowners, because this is the problem they hear the most about. However, the only sure fire way to know if a lawn really has a grub problem is to pull up the turf and find the grubs. If you don't see any white larvae, keep digging for clues—there could be other problems present.

The best way to beat turf problems is to know your enemy. Become familiar with the life cycles of the diseases and insects in your area. If the current environmental conditions are not right for the damaging stage of the organism, then you can rule that problem out completely. For example, you're not likely to see snow mold damage in August, or drought stress in May. You won't see fresh grub damage in April, or chinch bug damage in October, so keep looking for clues and asking questions, as there's probably something else going on.

Finally, bear in mind that humans are the biggest turf pathogen. More likely than not, it's what people aren't telling you they did that's causing the problem. Who among us would confess to leaving the sprinkler on for 4 days? "Naw, it wasn't me, it must have been the grubs!"

Sadie Puglisi

Coming Events

Nov. 8, 15, 22, & 29 - Workshops to help prepare for NH Pesticide Applicator Certification Exam. UNH CE is presenting a four-part study program to prepare participants to take the pesticide applicator exam. Each session: 6:00 - 8:30 pm. Held at the Merrimack County Cooperative Extension office in Boscawen. Cost: \$40 per person. For details: <http://ceinfo.unh.edu/agric/AGPMP/AGPAT.htm> or call: 629-9494.

Nov. 28-30, Northeast Poinsettia Trial. Pleasant View Gardens in conjunction with UNH is presenting the 3rd annual Northeast Poinsettia Trial at their Pembroke, NH facility.

Dec. 6, 2005, NHGCSA Turf Education Seminar. Holiday Inn, Concord, NH.

January 24, 2006, NHPGA/NHLA Annual Winter Meeting. New location: Courtyard Marriott/Grappone Center, Concord. Look for more information to arrive next month with specific details.

Jan. 31 - Feb. 2, 2006, New England Grows. Held at the Boston Convention & Exhibition Center, Boston, this annual event features concurrent educational sessions and hundreds of horticultural exhibitors/vendors. Make www.NEGrows.org your one-stop for New England Grows planning.

Feb. 3-4, 2006, Farm and Forest. Held at the Center of NH—Radisson Hotel Manchester (formerly the Center of NH—Holiday Inn).

Feb. 15-16, Greenhouse Engineering Workshop. Watch for details of an upcoming 2-day program coordinated by Dr. Paul Fisher, UNH Cooperative Extension. Day One will cover topics such as greenhouse heating & cooling, environmental controls, etc. This will be followed on Day Two by greenhouse visits to local producers to conduct energy audits. Guest presenters include Dr. A.J. Both, Rutgers Univ. and Bob Rimol, Rimol Greenhouse Systems.

If you garden in northern New England, this is for you...

This attractive calendar provides fun and useful information on topics such as:

- ~ Tips for Watching Wildlife
- ~ Gardening to Protect Your Plants
- ~ How to Attract the Wildlife You Want
- ~ Using Native Trees and Shrubs
and
much, much, more!



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Pam Doherty, UNH Cooperative Extension, Family, Home & Garden Education Center,
200 Bedford Street, Manchester, NH 03101

Please send # _____ Calendar(s) \$ enclosed: _____

Name _____

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This newsletter is a cooperative effort of the Ornamentals Extension Educators and Specialists at the University of New Hampshire. It is published quarterly. Its purpose is to inform and update industry members on issues and research relevant to the production, use and maintenance of ornamentals and turf in New Hampshire. Contributors for this issue:

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A handwritten signature in cursive script that reads "Cathy Neal".

Comments and questions are welcome... please call Cathy Neal at 603-862-3208. Address corrections, additions and deletions should be faxed to 603-862-2717 or phoned in to Cheryl Estabrooke at 603-862-3200.

The use of trade names in this newsletter is for information purposes only and does not constitute endorsement of the product names or discrimination against products not specifically mentioned.

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