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FNGA Plant & Allied Article Auction !!

This is an excellent opportunity to purchase **ornamental plants and allied products at below wholesale prices**. This event has been hosted by the Tampa Bay Chapter of FNGA for approximately 40 years. Can you believe it? (No one can remember the year of the first auction!)

Cost? Free admittance - **Free** Parking

When? Friday Oct 22, 1999 Auction **starts** at 6:15pm (**come early!**)

Where? The Florida State Fairgrounds -
Use the Orient Road Entrance

Why an Auction? To raise money for scholarships, youth horticulture activities, and to co-sponsor Extension activities and other Tampa Bay Chapter activities.

Activities: Plant and allied article auction, silent auction, door prizes, and a drawing for a **\$100 bill!**

For many years this has been a great way to help raise funds, meet old friends, make new friends, and don't forget to take home some plants and other items. I'll see you there.

OSHA Level II Training a Success!

The OSHA Level II Emergency Response Training class was held for the third year in a row at HCC's Plant City Campus. It was facilitated again by Burt McKee, a very entertaining and knowledgeable speaker from United Agri-Products. 61 growers, landscapers, retail employees and others in the green industries, turned out to get certified and increase their hazmat and emergency response knowledge. Thanks to all that attended, and especially to Burt for donating his fee to FNGA's Curtis Peterson Memorial Scholarship Fund. Some of the facts Burt mentioned were: 1) The fine for not reporting a hazardous waste / chemical spill can be as much as \$55,000, 2) That 49% of all hazardous material spills occur during transportation activities. Do you have spill kits on all your vehicles? Are your people trained? 3) It costs about \$2000 to determine the ingredients in an unlabeled or unknown container of chemicals. It is usually cheaper to treat the chemicals as hazardous waste.

New Guide for Florida Shrubs

The University of Florida Press has released "**Your Florida Guide to Shrubs**" by Ed Gilman and Robert Black. 172 shrubs and small trees are listed along with such information as hardiness rating, pH tolerance and whether the plant is a butterfly / hummingbird attractant. Additional sections are titled "Selecting and Planting Shrubs" and "Establishing and Maintaining Shrubs" and include the latest research data. Also included are multiple appendix of plants for hedges, wet soil and drought. Call 1-800-226-3822 to order. (Source: *Stephen Pategas in Ornamental Outlook, Aug '99*)

Invasive Plants Being Phased Out?

The Florida Nurserymen and Growers Association (FNGA) and the Florida Exotic Plant Pest Council (FLEPPC) have reached a voluntary agreement to encourage growers to phase out 11 species identified as invasive. Characteristics considered include the mode of spread and reproduction of the plants, specific varieties of a species known to be invasive, and potential alternative plants to be substituted for the invasive plants. Ben Bolusky, FNGA's Executive Vice President, says that before any further recommendations are made regarding potentially invasive plants, university researchers will develop criteria on how to measure invasiveness. The 11 species chosen for phase-out are:

Albizia lebbbeck (woman's tongue)	Bauhinia variegata (orchid Tree)
Bischofia javanica (Bischofia)	Cupaniopsis anacardiodes (carrotwood)
Macfadyena unguis-cati (cat's claw vine)	Melia azedarach (Chinaberry)
Nephrolepis cordifolia (sword fern)	Psidium guajava (guava)
Syzgium cumini (java plum, jambolan)	Thespesia populnea (seaside mahoe)
Rhoeo spathacea (oyster plant - large variety)	

(Source: *Ornamental Outlook, Aug '99*)

Native Landscape Design Awards

The Florida Native Plant Society (FNPS) is seeking entries for their "Design with Natives 2000" landscape awards program. Awards will be presented at the FNPS 20th Annual Conference in 2000 in Miami. Categories include: Residential, Commercial, Institutional, Schoolyard, Ecosystem Restoration & Mitigation, Aquascape, and Transportation. This is a great opportunity for those that work with natives to promote their work and increase industry and public awareness of natives through the use of good design. Application form and guidelines are available at the FNPS website <http://www.flmnh.ufl.edu/fnps/fnps.htm> (Source: *Assn. Of Fla Native Nurseries Directory*)

Borate Treatments

In a recent issue of *IPM Practitioner*, the managing editor, William Quarles, answered a reader's question about boric acid and borate and treating wood. The information he shared was quite interesting and I'd like to share part of the information with you.

"The borate compound disodium octaborate tetrahydrate (d-o-t) is produced by mixing boric acid and borax, then applying heat. Boric acid is acidic, borax is alkaline and the resulting compound, when dissolved in water, has a pH of 7, neither alkaline nor acidic. D-o-t is often preferred to borax or boric acid in pest control work because it is more soluble in water. The concentrated solutions needed for wood protection are easier to produce. In terms of safety, boric acid shows no mutagenic effects, has not been shown to cause cancer, and does not cause allergies. Boric acid has a very low acute toxicity to mammals, and the concentrations used for wood treatment are very unlikely to cause problems...Boric acid is used in medicine and has been used for an eyewash. Boric acid is not absorbed through intact skin...d-o-t is an inorganic salt like sodium chloride (table salt) and is essentially non-volatile. Exposure from inhalation is not likely to be a problem."

This information says a lot about the safety of borax, boric acid and the borate compound d-o-t. (Source: *The IPM Practitioner*, Volume XXI, #7, July, 1999)

Some Weeds Are In Hot Water

Carrboro, a town in North Carolina, is killing weeds with water instead of chemicals. The town is using a machine, built in New Zealand, that superheats water and dispenses it in a carefully controlled stream to kill weeds without chemicals.

Carrboro's least toxic Integrated Pest Management Policy, adopted in March 1999, calls for phasing out the use of conventional pesticides on town property. The policy does not apply to residents, their property or businesses.

The machine used produces a steady stream of near-boiling water that kills weeds by melting the waxy outer coating (cuticle) of the leaves. The self-contained machine is mounted on a small truck with hoses connected to long-handled applicator wands. The plants darken almost immediately and turn brown within a few hours. The volume of water used is minimal and it cools quickly. While the results look very much like that of a contact herbicide, there is no toxic residue and the area is immediately safe.

The equipment is on loan to the town. At the end of the demonstration, a final decision will be made whether or not the town will purchase the equipment. (Source: *CPCO Advantage*, August 1999)

Clothing That Detoxifies Pesticides??

Scientists at the University of California-Davis say they have made cotton fabrics with built-in pesticide detoxifiers. Clothes made with the new material could be cleaned and the detoxifying chemicals reactivated simply by washing them with bleach.

The researchers grafted a chemical compound called hydantoin to the surface of common cotton/polyester fabrics, rendering it breathable and comfortable, as well as giving field workers protection. When armed with a chlorine atom and exposed to carbamate-type pesticides, the chloride is released, disinfecting the cloth. The activated compound breaks down the pesticide into smaller, harmless fragments. After a day's work, garments made by this process could be tossed in the wash with chlorine bleach. The smaller fragments will be washed away during the laundry process and, along with that, the active sites will be regenerated by the bleach. In lab tests, treated textiles took less than 5 minutes to degrade certain carbamate pesticides by as much as 99%. This process, however has not been tested against organophosphates. (Source: *Chemically Speaking* July, 1999)

Irrigation & Landscape Technology Programs

John Piersol, of the Lake City Community College, called recently looking for students to enroll in their Irrigation Technology (1 year), Irrigation Management (2 year), and Landscape Technology (2 year) programs. These programs will allow graduates to be placed in jobs starting at \$25,000 - \$30,000 with only 1-2 years of college. He has the programs, he has the scholarship money, now all he needs are qualified students. Lake City Community College already has one of the most respected Golf Course Programs in the state. You can reach John at 904-752-1822x1225 or take a look at the website <http://www.flmnh.ufl.edu/fnps/fnps.htm>

Labor Pains

The good news is the economy is healthy - the bad news is that the healthy economy has put nearly everyone to work. Across the green industries - growers, landscapers, arborists, pest control, retail, municipal, golf courses, etc - finding and retaining good help has become a major challenge. The lowest paying and least skilled positions are the hardest to fill. The trade magazines and the business publications feature a constant stream of articles detailing the dilemma and offering helpful hints. The July 2-8, 1999 issue of the Business Journal (of Tampa Bay) reports recent preliminary unemployment numbers of 2.7% in the Tampa/St Pete/Clearwater area, 2% in the Sarasota/Bradenton area and 4.2% in the Lakeland/Winter Haven area. To make matters worse, according to unconfirmed stories from the field and an article in the June 11, 1999 issue of The Business Journal, The Immigration and Naturalization Service have been active in central Florida, not only in the horticulture and agriculture industries, but also in the retail and hospitality industries, by cracking down on illegal immigrants. How are businesses responding? According to an article by Karen Lachenauer in July 2-8 issue of The Business Journal, some of the options are:

- Recruit from within - this practice helps build employee retention
- Engage employees in the search - ask current employees for contacts they could make
- Give bonuses - referral fees, signing bonuses, finders fees
- Broaden the scope of the search - talk to vendors, suppliers, friends, family for contacts
- Canvass strangers - if they're walking around and breathing, they could qualify
- Offer perks - get creative
- Re-examine the job criteria - hardly applies to entry level positions
- Open houses or job fairs - cooperate with trade associations or even competitors
- Advertise creatively - want ads can be ineffective if everyone is already working
- Network with those working - especially part time

(Sources: The Business Journal - June 11, July 2-8, 1999)

Lichens - Unfriendly Homesteader

By Pamela Mattis, Extension Agent, Duval County

Lichens are unique in the plant world, a compound organism, algae and fungus, coexisting as a single organism. They are extremely hardy, able to withstand extremes of heat, cold and drought. Generally grey-green in color, there are three basic types: leaf-like, flat and branched. Although parasitic, they are not pathogenic. In other words, lichens do not kill trees or shrubs. They are indicators that the plant they are attached to is under extreme stress. Lichens reproduce by dispersing fragments with the help of wind and rain. They are often found on the stems and branches of trees and shrubs.

Pesticide Potpourri

- The Entomology & Nematology Department at the University of Florida has recently redesigned its website and opened an Ask the Experts section. Now available from the main menu is a "Resource" button that allows users to reach departmental Websites dealing with the pests of specific commodities. Also available are more than 400 fact sheets that the department has issued. An alphabetical listing of many pests with the name and e-mail address of the UF entomologist or nematologist users can ask for help is also available. The site is at <http://www.ifas.ufl.edu/~entweb/entomolo.htm>

- New Pesticide Registrations

- **Vista Herbicide** (fluroxypyr) from **Dow Agrosciences**, has been registered in Florida for management of annual and perennial broadleaf weeds in non-cropland areas.

- A new permethrin product from **AgrEvo** called **Aqua-Reslin** can now be used to manage mosquitos in mosquito abatement programs.

- **Zeneca's Archer** (pyriproxyfen), an insect growth regulator, has expanded its label to include management of ants, crickets, flies, mosquitos, ticks, moths, gnats, midges, and carpet beetles. It can also be used in aircraft cargo areas, animal research facilities, barns, cargo holds, outdoor pet and animal runs, ships, trains, transport vehicles, unoccupied livestock areas, and poultry houses.

- **BASF's Drive 75DF** (quinclorac) received an EPA registration for use as a post-emergent and pre-emergent turf herbicide to manage broadleaf weeds and grasses in cool and warm season turf.

- **Permethrin Pro** is being marketed to manage termites in structures, and other insects in turf and ornamentals, and as a premise spray.

- **Heritage Fungicide** (azoxystrobin), from **Zeneca** has received an EPA registration for use on landscape and production ornamentals, including nurseries and greenhouses. It can also now be used on all turf areas including home lawns. (*Heritage is labeled for take-all root rot but I haven't heard any reports about how effective it is - Dave*)
(Source: *Chemically Speaking* May 1999)

- Responding to a Chemical Emergency - When are Hazardous Materials most hazardous?

When they are accidentally released. Human error is the cause of most hazardous material releases. The scene of an accidental release can be chaotic and the right actions are not always obvious. An alert issued June 11 in an EPA press release warns local emergency responders NOT to rely solely on MSDS Material Safety Data Sheets during a chemical emergency. MSDS's do not always give responders sufficient information to react to the accidental release of a chemical safely and effectively. Additional information about the chemicals involved may be critical to a safe response. In spite of this, chemical users, applicators, and transporters are still required to keep MSDS's available in case of an emergency. (Source: *Manatee Production Lines* (Manatee Production Horticulture Newsletter), Sept-Oct 1999)

- Address Updates for Licensed Pesticide Applicators - In June, Liz Braxton of DACS

wrote: "We have many licensed applicators who are not receiving their renewal notices because of address changes. Apparently many rural communities and cities are converting to the 911 system and assigning street number addresses who previously had rural routes. A lot of the applicators forget to notify us about the address change, so we're getting returned mail from quite a few applicators." What does this mean to you? If you're a licensed pesticide applicator and your address has changed since you obtained or renewed your license, you need to notify DACS of your change of address. If you do not get your renewal paperwork and your license expires, you have only 60 days after the expiration date to get the situation corrected. After 60 days, you MUST retest to renew your license, even if you have earned enough CEU's. Call 850-488-4413 to report an address change.

Field Diagnosis of Palm Diseases

Joe Garofalo, an Extension agent in Miami-Dade County, created this chart of symptoms that can be useful in field diagnosis of palm diseases in South Florida. Much of this information also applies to Central Florida.

Disease	Most Useful Symptoms	Other Useful Symptoms
<i>Phytophthora</i> bud rot	<ol style="list-style-type: none"> 1. The bud only falls over 2. Bud has foul odor 	<ol style="list-style-type: none"> 3. Spearleaf rots at base 4. Is easy to pull out 5. Oldest fronds look ok after bud has rotted 6. Later, oldest fronds turn yellow, then brown, then collapse then 7. Finally fall off
<i>Ganoderma</i> butt rot	<ol style="list-style-type: none"> 1. Conk growing on the ground or on mulch 2. Conk or button on lower trunk 	<ol style="list-style-type: none"> 3. Older fronds droop, hang parallel to trunk 4. Leaflets roll back along rachis 5. New growth smaller, pale green shows nutrient deficiencies 6. Spearleaf dies before opening
<i>Thielaviopsis</i> bud rot	<ol style="list-style-type: none"> 1. Trunk falls over, bending near middle 2. Stem-bleeding at base, turns black 3. Smells like wine or beer 	<ol style="list-style-type: none"> 4. Fallen trunks hollow at base
Lethal Yellowing	<ol style="list-style-type: none"> 1. Fruit drop, stem end watersoaked 2. Flowers turn brown; drop 3. Most foliage yellow or brown 4. "Flag-leaf" - one leaf turns yellow 	<ol style="list-style-type: none"> 5. Immature fronds turn yellow, then brown, 6. But remain upright 7. Palm dies when ½-2/3 of canopy is yellow 8. Palm dies within 6 months
<i>Fusarium</i> wilts	<ol style="list-style-type: none"> 1. Progressive death of leaflets 2. From base up one side of rachis to tip 3. Then down the other side, back to base 	<ol style="list-style-type: none"> 4. One side of tree dies 5. Brown streak at base of petiole 6. Vascular tissue in petiole browns 7. fungal hyphae may be seen in x's of petiole

(Source: *Proceedings of the Florida State Horticultural Society* 111:191-192, 1998)

Trees vs. Turf

The August '99 issue of *Arborist News*, published by the International Society of Arborists (ISA), contains an excellent article explaining the relationship between turf and trees.

Although some exceptions exist, trees and turf tend to be mutually exclusive in nature. For example, there aren't many trees growing in the prairies or grasslands, and there isn't a lot of grass growing on the floor of forests. The article goes on to say "Many urban landscapes are an attempt to maintain an unnatural ecosystem. People tend to force two somewhat incompatible plant types together and expect optimal performance from each." To make matters worse, the maintenance requirements of each can be detrimental to the other.

Underground Wars

Most of the competition between trees and turf takes place underground. Many myths fuel the problems. Many people think that tree roots are much deeper than grass roots. In fact, most tree roots rarely venture deeper than 2' - 3'. Because tree roots, like the roots of all plants, require oxygen, and because the oxygen content of the soil drops radically deeper into the soil, most roots, including those of trees, stay closer to the surface. In fact, the fine roots that absorb water and nutrients usually are found in the top 12 - 18 inches of the soil in Florida - the same place the grass roots are found. Competition for soil moisture can lead to stress in both trees and turf. Stressed plants are open to attack from insects and disease. Because tree roots and grass roots often occupy the same layers of soil, it is impossible to fertilize turf without also fertilizing the trees. Even though studies have shown that the turf takes up the majority of fertilizer, trees near turf can still receive enough fertilizer to trigger over-abundant growth and a reduction in defense and storage capabilities. Over fertilized trees are pre-disposed to other problems such as insect attack. Herbicides are often used on lawns and many of the herbicides used are broadleaf weed killers. Yet many trees are broadleaf plants and can be damaged or even killed by a high enough dose of the weedkiller on their root system. Remember, "weed-and feed" products contain herbicides. Read the labels carefully and apply cautiously, especially near trees.

Shade

A major stress factor for turf is shade. Another myth comes into play. Many people believe that turf can thrive in reduced light. Almost without exception, this is not true. Most of the grasses commonly used for turf do best in full sun and will tolerate only slight reduction in light before showing the effects. Trees reduce the quality, the quantity and the duration of light reaching nearby turf. This stress can reduce turf density and open the door for weeds and pests.

Chemical Warfare

Trees and turf can inhibit the growth of other plants by releasing chemicals that inhibit germination or development. This phenomenon is called allelopathy. Not much is currently known concerning the allelopathic effects of trees and turf on each other.

Mechanical Warfare

Mowing equipment and line trimmers commonly used to maintain turf can damage trees. The bark of trees can only offer so much protection against mowers and line trimmers. The best defense is a mulched bed around the tree.

Irrigation Warfare

Irrigation, while sometimes necessary, when used improperly can be stressful and cause the eventual death of a tree. A good irrigation management plan includes an assessment of all of the landscape plants, not just the turf. Keep in mind that shaded areas, such as the area near and underneath trees, need less supplemental irrigation than full sun areas. Plan accordingly.

The Bottom Line

With an understanding of how turf and trees affect each other, some planning and some modification of maintenance procedures, trees and turf can live together and even thrive. Pre-installation planning, and environmentally aware maintenance practices are critical to the continued success of the landscape. (Source: *Arborist News*, Aug '99, Vol 8 # 4 pp 51-57)

Calendar of Events

- Oct 2 - PCO CEU's** - L & O, GHP, Core, Termite & Fumigation \$50, Registration starts at 7:00AM at the Hillsborough Extension Office in Seffner. Call Bob Kessler at 954-346-6487
- Oct 8 - Turf & Landscape Workshop** - 9:00am - 3:00pm - To be held at the Hillsborough County Extension Office 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Oct 12 - Pesticide Testing Day** - 9:00am at the Hillsborough Extension Office in Seffner - no pre-registration needed except for "Limited" licenses. 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Oct 22** - Tampa Bay Chapter of FNGA holds it's annual **Ornamental Plant & Allied Article Auction** - 6:15pm at the Charlie Lykes arena in the Florida State Fairgrounds. Call Roger Newton for further information 813-744-5519x147
- Oct 23 - Native Plant Conference** at Marie Selby Botanical Gardens, Sarasota - Call Frank Melton at 941-722-4524x237
- Oct 26 - Aquatic Exam Prep & CEU Class** 8am-12noon \$10, 4 Aquatic CEU's - Bring the Aquatic Manual. 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Oct 26 - Core Exam Prep & CEU Class** 1pm - 5pm \$10, 4 Core CEU's - Bring the Core Manual. 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Nov 1-3 - Florida State Horticultural Society Meeting**, Indian River Plantation, Hutchinson Island, Call Frank Melton at 941-722-4524x237 or see their website at <http://valencia.lal.ufl.edu/jkbu/fshs/index.html>
- NOV 5-6 - Florida Certified Landscape Technician Exam (FCLT)**, Edgewood Childrens Ranch, Orlando, Contact Merry Mott, FNGA 800-375-3642 or fnga@aol.com
- Nov 5-6 - Florida Certified Landscape Contractor Exam (FCLC)**, Edgewood Childrens Ranch, Orlando, Merry Mott, FNGA 800-375-3642x105 or fnga@aol.com
- Nov 7-10 - International Irrigation Association Convention & Trade Show** - Orlando Convention Center, Orlando 703-573-3551 or see the website at <http://www.irrigation.org/ia/main.html>
- Nov 9 - Pesticide Testing Day** - 9:00am at the Hillsborough Extension Office in Seffner - no pre-registration needed except for "Limited" licenses. 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Nov 13-16 Landscape & Grounds Maintenance Conference and Green Industry Expo** Baltimore Convention Center, Baltimore Md , 1-800-395-2522 or www.alca.org
- Nov 17 - Limited Commercial Certification Exam Prep Class** - 8:00am - 5:00pm at the Hillsborough Extension Office in Seffner - Call for details 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Nov 20 - ISA Certification Exam**, Miami, 727-786-8128 or see the website at <http://www.ag.uiuc.edu/~isa/conferences/cert.html>
- Dec 3-4 3rd Annual Marie Selby Botanical Gardens by Candlelight** -Sarasota, 6 to 10 pm, \$10 for adults, \$4 for children ages 6 - 11 Call (941) 366-5731x 10 or check the website: <http://www.selby.org/>
- Dec 12-16 - Entomological Society of America Annual Meeting & Exhibition** Atlanta, Ga., (301) 731-4535 x 3022
- Dec 14 - Pesticide Testing Day** - 9:00am at the Hillsborough Extension Office in Seffner no pre-registration needed except for "Limited" licenses. 813-744-5519x103 or dkp@gnv.ifas.ufl.edu
- Feb 13-15 2000 Lawn & Landscape School of Management Conference** - Dallas 1-800-456-0707
- Mar 3 - Tree & Landscape Short Course** - Held in conjunction with the Tampa Spring Expo at the Tampa Fairgrounds. Call 813-744-5519x103
- Mar 3-4 - Tampa Spring Expo 2000** hosted by TBWG at the Tampa Fairgrounds. Call for details 813-655-1914 or <http://tbwg.org>

E-mail your name, home address, business name , phone & fax numbers and the words "Growing Concerns" to get on our e-mail list!! Mail to :

dkp@gnv.ifas.ufl.edu

Interesting Websites

Hillsborough County Sheriff's Office - <http://www.hcso.tampa.fl.us/> This is an interesting site. It will allow you to search the site for records of any prospective or present employees.

Florida Native Plant Society's website <http://www.flmnh.ufl.edu/fnps/fnps.htm> It contains publications, information and natives, natives, natives including, how to design and landscape with them.

Pesticide fact sheets are available from EPA's Office of Pesticide Programs. These fact sheets contain information on specific chemicals and items involving pesticides. This is a growing site and there is a lot of information. I found the Malathion, Biopesticides, and New Active Ingredients pages to be most interesting. <http://www.epa.gov/pesticides/factsheets/>

Palm Nutrition Guide A great resource for information on palm fertilization and nutritional disorders of palms, including color photos. http://edis.ifas.ufl.edu/scripts/htmlgen.exe?body&document_EP052

An Introduction to Ornamental Grasses and Grasslikes for Southern Gardeners <http://www.hortdigest.com/archives/7-99/ornamentalgrasses.htm> and **A Gallery of Ornamental Grasses and Grasslikes** <http://www.hortdigest.com/archives/7-99/grassgall.htm> These two articles by Mack Thetford of the University of Florida are an excellent combination - the Introduction explains the basics of this versatile group of plants and the Gallery provides specifics. Lots of color photos throughout.

Tampa Bay Wholesale Growers (TBWG) has upgraded their site. Their Plant Locator is now included on the site, along with a list of common and botanical plant names, and a registration form to print for the upcoming Spring Expo. <http://www.tbwg.org/>

Florida Nurserymen and Growers Association (FNGA) has also greatly expanded and upgraded their website. <http://www.fnga.org>

The EPA has created a new WWW site that provides certified pesticide applicators, health care providers, and workers with information on the Agency's pesticide safety programs. The site is available in both English and Spanish. The site is located at <http://www.epa.gov/pesticides/safety/>

USF Small Business Development Center
1101 Channelside Drive, Suite 210N Tampa, FL., 33602
813-905-5800 Fax 813-905-5801

Due to relocation to USF Downtown Center please call the main office for seminar times locations and confirmation of dates. Classes other than those listed are available. Call for more information. Dates shown are tentative and subject to change.

Starting a Small Business: The Necessary Steps

At least 100,000 new businesses will open their doors this year. The majority of these businesses **won't last** through their first several years. Find out what it **really** takes to be **successful** in your own small business. This class will help you locate the money you need and do the planning and marketing necessary to **ensure** the success of your business. - \$30 - Oct 15, 19, 27 - Nov 5, 10, 18, 30 - Dec 3, 7, 16

Where to Find the Money

Do you need **money** to expand your business? Are you frustrated with **cash flow** problems? Is the lack of money preventing your business from becoming a success? This class will show you how to **find and obtain financing** for your small business, including 88 ways to obtain financing without going to the bank! - \$40 - Oct 14 - Nov 4 - Dec 2

Business Accounting (QuickBooks Acct#1?)

Accounting is **not** a four letter word! It is the way small businesses **keep score**. Learn **simple and basic** ways to keep your records and determine the **health of your business**. Don't let the fear of accounting stand between you and **success!** - \$40 - Oct 18, 25 - Nov 15 - Dec 21

Business Planning

Would you take a long vacation in an unknown area without a map? Then don't try to run a small business without a plan! Learn how to develop and implement a business plan that will guide you to success. - \$40 - Oct 26 - Nov 22 - Dec 20

Marketing for Profits

Marketing is the **engine** that powers most small businesses. This class explains the **basics** of marketing, how to determine your target market, and where to find it. This class is full of **red hot** marketing tips to spark your **creativity**. - Oct 14 - Nov 9 - Dec 15

Internet Marketing

This class starts with the basics - what is a website and how can you use one profitably? Your strategy for using the Internet depends on your goals. The class includes developing your goals, making the necessary preparations and developing measures for success. - \$30 - Oct 25 - Dec 14

Other Classes:

Business Taxes	Free - Oct 11 - Dec 6
Marketing Plan	\$40 - Oct 22
SBA Loans	Free - Oct 14, 27 - Nov 15, Dec 16
Design Your Business Web Site	\$30 - Nov 11

USF Small Business Development Center
813-905-5800 - Fax 813-905-5801