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9 Swiped!
Sarah Martinez, Managing Editor, Garden Center Magazine
Credit card interchange and processing fees are pulling money out of retailers’ pockets. What can you do to avoid getting taken? Includes details on fees retailers should watch for and scrutinize closely.

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Joe Pawlak, Blackwater Creek Koi Farms
In-depth article about holding systems and tips about retailing. Includes some simple fixes that are sure-fire ways to increase sales and average invoice size. There are many steps to being successful in business, learn them here the easy way, not the hard way.

20 Dealing with Theft in Your Business
Mark E. Battersby
‘Fidelity’ Losses: Prevent, Protect, Insure & Recover – Read expert tips on preventing theft and embezzlement. Plus - how to deal with insurance and taxes if it happens. Learn the steps you should take when there is a problem, including the need to prepare and submit a “proof of loss.” Also included are important tips about the tax rules covering your loss. A must read for every business owner.

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David Curtright, www.pondplants.com
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31 Language of Koi – Glossary
Joel Burkard, Pan Intercorp
When your customer comes into the store and says, “I want a Tancho Sanke,” do you know what that means? Do you know what beni, matsuba, shiro, tosai, yodan Kohaku means? As the professional, you need to know these Japanese words and terms used commonly in the koi industry. Here is a quick, illustrated list of some of the more common words you will hear, explained simply and clearly.
32 **QnA**

New to POND Trade Magazine is our QnA – Question and Answer – section on the website and in the pages of the magazine. Our first three questions covered a variety of topics – How to over-winter tropical water lilies; Can terrestrially grown plants be put in a bog/pond, i.e. horsetail; and Problems and Alternatives to no-hole pots. Be sure to read the answers by our industry leaders.

36 **Mom Says To Play Nice**

*Pam Greiner, The Green Pen*

Here are reminders of simple things that your Mom taught, such as “don’t interrupt.” With the start of a new year, it’s time to revisit the top 10 rules of communication. Included are tips on how to strengthen your Professional Image and how the industry can work together better in 2010.

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**Web Exclusive Article**

**Thinking of Starting a Pond Shop**

*Chris Moore, Retired Owner of Moorehaven Water Gardens*

It’s one thing to open a “pond shop,” but more important—is to have an inviting environment to attract your customers to new areas and new ideas. Learn from a Pond Shop veteran what it is like to have successful retail outlet.

*See new and archived articles at www.pondtrademag.com*
Letters to the Editor

Hi Tom,
Just a note to let you know what a great magazine you put out. Each month I learn something new that I can use in my business.

Keep up the great work!

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Hi Tom,
Thanks for all the wonderful articles in your POND Trade Magazine; I read it cover to cover this morning! … I believe these articles could be very beneficial to our customers.

Thanks so much,

Lannie Hagan
Rocky Mountain WaterScape

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2009 is behind us. For some it has been very difficult and are glad we made it through. For others it has been business as usual. From what I hear, talking with business owners around the country at events we have attended, the difference often depends on the type of business they are in, and the economic climate in their local regions. The majority reported an uptrend towards the end of season, and are cautiously hopeful for better times this year.

With this first issue of the New Year we are focusing on the aspects of retailing. We bring you critical information on avoiding leaks in profitability through difficult problems such as hidden fees from credit card companies, and losses due to theft and shrinkage. While not fun things to consider, saving wasted profits is vital to the survival and growth of every business.

To balance the daunting nature of these two articles, we have two stories about powering up your retail sales – Improve Retailing Systems to Increase Sales; Mom Says To Play Nice; and then a website exclusive article Thinking of Starting a Pond Shop.

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In the past couple of months I attended Info Tanza near Atlanta and the International Pool and Spa Expo in Las Vegas. Info Tanza was a good event, with high quality presentations, congratulations to IPPCA. The pool and spa expo provided a great venue to find high quality cross-over products that could well fill a need in our industry. Watch future issues for new product announcements, and Trade News for press releases.

I will be heading out to the National Association of Pond Professionals (NAPP) Water Feature Conference and Expo the end of February. Hope to see you there.

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Discover the Difference
The guy said he could save them a ton of money. We’ll just call him Mr. X. Earlier this year, Mr. X called upon Bob Sickles, owner of Sickles Market, a gourmet grocery store and garden center in Little Silver, N.J. Mr. X assured him that he could save the business 30 percent on credit card processing fees. Sickles was understandably skeptical, but decided to hear him out.

The next day, Mr. X arrived right on time to deliver his pitch. He met with Sickles’ seasoned controller. She pointed out numerous flaws in his written quote, which wily Mr. X ultimately wouldn’t let them keep. After he departed, Sickles and his team did some additional digging online and found several bad reviews of X’s service.

“Needless to say it was a waste of time,” Sickles said. “I can hardly believe I fell for it, but these people will say and do anything to get the account. They have no scruples whatsoever. Unfortunately, I feel there are a lot of them out there—it’s so easy to rip people off this way.”

**Armed for Battle**

Experience taught the folks at Sickles Market to go into the meeting with Mr. X armed with the right questions. As the saying goes—once burned, twice shy. Sickles learned the hard way how a friendly credit card-service wholesaler can quickly become combative once a retailer starts asking questions.

Eight years ago, Sickles noticed something fishy on his processing statement. It seemed like his fees were on an endless upward trajectory. Something was definitely amiss. Sickles watched as the ratio of payments to the processor went up in a way that didn’t jive with the store’s revenue and credit card transactions. It turned out he was caught in a web of fine print. Hidden fees and surcharges were beginning to take a toll on his bottom line. And there was nothing he could do about it. Sickles ended up losing $11,000 as he remained stuck in the processing contract.

“Generally small retailers find this out when there is a slowdown in revenue growth, but their monthly fees keep going up—and the reality that they are getting hosed sinks in,” he said. “It takes a very good numbers person to figure this out. Many ordinary bookkeepers cannot figure it out, or want to spend the time doing it.”

Once Sickles Market was free to shop around for a new provider, they went with Heartland Payment Systems, a company they’ve been very pleased with.

“But,” Sickles added, “we still check our statements constantly.”

**Fee Nomenclature**

Dissecting a processing-fee statement is a tiresome exercise. Retailers often have to dig deep to figure out exactly what they’re being charged and why. It seems like a lot of work to save a few pennies. But as more consumers turn to plastic for payments, these pennies become a significant cost of doing business.

Don Wilczynski, a sales manager for Radiant Payments, has seen this first hand. Wilczynski works closely with Radiant Systems, a point-of-sale provider that frequently serves garden centers.
“The savings are definitely worth it,” he said. “In today’s economy, never underestimate 10 percent, 20 percent or more in savings for your business. In this day where people are trying to reduce their fixed expenses, a company needs to make a solid business decision to save money.”

Before you can discern the savings to be had, you have to familiarize yourself with the language of credit card processing. Wilczynski said the elements that make up fees fall into two categories: uncontrollable and controllable.

The costs of interchange and assessments are out of a retailer’s direct control. Interchange is the cost for authorizing and settling card transactions. This money goes to the card-issuing bank. Assessments are the costs you incur for accepting cards with Visa and MasterCard logos. Essentially these funds go into Visa and MasterCard’s marketing coffers.

Retailers can exert some influence over margin—the markup by processors to cover internal costs, credit underwriting and risk/profit. This doesn’t manifest itself as a singular, straightforward fee retailers have to pony up. Merchants typically have to plow through their processing statement and decipher the purpose of the various charges that show up there.

The Hunt Begins

Wilczynski said there are several fees retailers should watch for and closely scrutinize.

Enhanced Billback. This surcharge is tacked on to non-swiped transactions to cover the extra risk processors take on for a less-secure transaction. It’s generally avoidable when retailers are set up with an interchange-plus program. (The cost that a retailer’s merchant account provider gets charged by Visa and MasterCard, plus a markup for services).

Batch Fees. Some processors assess a fee when charges are settled at night. It’s often equated to the per-item fee some banks will charge when deposits are made. If it’s nominal, it’s not worth worrying about.

Transaction Fees. These are often seen in interchange-plus processing structure. They’re generally OK as long as the effective rate stays in line with the transaction. (Fees in the 15 to 25 cent range fall in this safe zone.)

Monthly Service Fees. A reasonable range, according to Wilczynski, is $4.95 to $19.00. If it exceeds $10, retailers ought to be getting some “extras” out of the deal, like terminal warranties, free machine supplies and access to online account statements.

Annual Compliance Fees. This fee has been adopted by more companies over the past few years. This charge leaves Wilczynski scratching his head. It seems valid if a processor has just undergone some big infrastructure upgrade that improves customer service. But otherwise, it’s questionable.

“You just need to take a hard look and say, ‘What’s it for?’” Wilczynski said. “I can promise you not every processor charges that fee. Just know that it could be a profit opportunity for the processor. It could be legitimate. You just need to do more investigation.”

PCI Compliance Fee. This is another fee that recently cropped up. Some processors are charging a monthly, recurring fee unless you submit a form confirming your card terminal or point-of-sale system is payment card industry (PCI) compliant. Essentially you’re providing a piece of paper certifying your system is a safe and secure environment for card processing.

But beware if you’re using a smaller processor. Wilczynski said some smaller companies are using PCI compliance as a standard fee that can’t be eliminated. “That, I would say, is a little bit excessive,” he said.

Network Access Charges. This relatively new fee is levied by Visa and MasterCard for just being a part of the card-acceptance network. It’s a tenth of a penny per transaction. Wilczynski said if the network access charge that appears on your statement exceeds a penny, you need to ask questions.
**Club Fees.** This charge can be tacked on for a variety of extra services, including terminal warranties. If the processor’s customer service rep can’t give you a clear accounting of what’s included in the fee, you need to dig deeper and try to get it eliminated.

**Out-of-Control Interchange**

Feeling nickel and dimed yet? Remember, all these fees are above and beyond interchange—one of the “uncontrollable” fees retailers shell out each and every time they accept plastic. Interchange fees levied by Visa and MasterCard average close to 2 percent per transaction—among the highest rates in the industrial world.

According to the National Retail Federation (NRF), interchange collections totaled $48 billion in 2008, up from $16.6 billion when NRF started tracking fees in 2001. The organization contends that Visa and MasterCard effectively force merchants to pass fees on to consumers by requiring them to be included in the advertised price of merchandise and making cash discounts difficult.

Retailers were hoping some relief would come from The Credit Card Accountability, Responsibility and Disclosure Act of 2009, that was signed into law by President Obama on May 22. An amendment to the bill had been introduced that would place more oversight and restrictions on interchange fees. But these measures didn’t make it into the final bill signed by the president.

Instead, the act included a provision requiring the Government Accountability Office (GAO) to conduct a study of how interchange drives up retail prices, why the card industry refuses to disclose fees to consumers and how card companies keep retailers from offering cash discounts, among other issues.

“We expect the GAO to do a serious study that will reveal the negative impact of interchange on the U.S. economy,” said NRF senior vice president and general counsel Mallory Duncan in a written statement. “The debate over interchange that occurred as Congress considered the Credit Card Reform Bill helped shine a spotlight on this issue and make more members of Congress and the public aware of how much the card industry is making off these fees. Congress can’t claim to have fixed credit cards without addressing interchange, but they are clearly on the path to finishing the job.”

In the meantime, some lawmakers continue to press the issue. In early June, House Judiciary Committee Chairman John Conyers, D-Mich., introduced H.R. 2695, the Credit Card Fair Fee Act of 2009. The measure is similar to the version of the bill that was approved by the committee in July 2008, and would require Visa and MasterCard banks to negotiate with merchants on interchange fees. (*as of 11/30/09 the bills mentioned in this article are still in committee*)

“Don Wilczynski, a sales manager for Radiant Payments, encourages his customers to closely scrutinize processing statements in May and November—when the typical twice-yearly interchange fee increases are first reflected on paper.

“I strongly encourage the merchants on call to be proactive,” he said. “It is their business, and the best advice I can provide is to be proactive with your money. Most processors do not like attrition and will work with their client to ensure the rates are fair.

“This is the primary reason I encourage interchange-plus pricing. You know where the processor margins are, and you eliminate the guesswork associated with your rates. The only work you have to do during this time of year is to verify what interchange levels have changed and the impact, if any, it will have on their business.”

**About the Author**

Sarah Martinez is managing editor of Garden Center magazine ([www.gardencentermagazine.com](http://www.gardencentermagazine.com)), a trade publication for independent garden retailers.

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Running a retail business is not rocket science. Most people can do it...success or failure mainly depends on how you operate, not just where you are located or your clientele. In the next series of articles, we will explore some of the fixes that can be done to improve your success in the retail koi and goldfish trade. These articles will include ideas for better holding systems, better employee training, business philosophies, and so forth. I have traveled around the world, seen the good and the bad, and also owned a retail koi shop.

I will start writing this series of articles with the assumptions that you already have a pond business with tanks and a storefront. With that in mind, if you’re looking to start up from scratch, you might avoid some mistakes and get ahead quickly.

**Step one—The Customer**

We are gonna skip all the needed equipment, fish types and sizes and all that other stuff (for now). All that stuff really does not matter if you don’t have the ability to attract and keep the customers.

Even if you have only been in business for a month you have customers, even those that don’t buy, that can help you to become profitable. Each person that enters your store gets a first impression of your business. What’s the perception of yours? Is it inviting, is it easy to navigate, clean, bright, are you greeted when you come in, are the isles free of clutter. Are the employees sloppy, or helpful and friendly?? Those people entering your store will get an impression in ten seconds or less. So what’s it gonna be?

See the pictures on these pages of some places that are doing it right.
Let’s go over the old rules… they still apply

Rule 1 The customer is always right.
Rule 2 Even when the customer is not right… make them feel that they are right!
Rule 3 What the eye sees… the mind believes. Gestures, dress code, store appearance, and overall “buzz” will keep your customers coming back or go away.

Store Hours

Don’t keep them waiting. Store hours are store hours. If your store opens at 9 am … then be open by 8:50. Seeing a customer waiting for a store to open might mean that they are eager to see you and buy some stuff. But if you open 10 minutes late, it shows disorganization, and lack of caring. Saying “hey I don’t really like my business enough to serve you” or “I am scattered and don’t have control of my business and probably cannot help you solve your solution.” I have this problem myself … not so much at the store but at other events where I have let people wait sometimes over an hour to speak to me and then not giving them the time I should have take to speak with me. I have solved some of this by systemization, more on that later.

Many times the customer comes in just before closing and wants to look for hours (if you have been in business a while, you have had this happen). The way to handle this varies on a case by case basis. Systematic questions/observations are best. A few questions, and prior employee training will go a long way here.

1. Find out… is this an emergency for your customer? Did their favorite fish die? Is it dad’s Birthday and he wants a special fish? What is important to your customer must be important to you. Take the time to help that customer and you will score points and gain trust with your customers. This is priceless and a major business builder. Remember just because it seems trivial to you… does not mean it is not important to your customer. Take the time; solve the emergency, score major goodwill points.
2. That you and your staff are on the same page and that staying late will benefit both you and the customer.
3. Make sure you and your employees understand that there will be times when staying late is needed. It may be best to schedule the closing time of the store 1 hour later that closing time to allow extra time to clean up or help the “overtime customers”
4. If the customer is just looking, have the employee tell them that you will be closing soon. This PRE-SCRIPTED AND PRACTICED conversation should suffice after the conversational questions have already been asked.

The way NOT to do it …

Get on the intercom and yell “store closing in fifteen minutes… please come to the register now. This is especially true when there is only one customer in the store… very impersonal.

Okay, you are up and running and the store is packed and you’re under staffed. What do you do?? The customers are getting impatient? You have three people and the one you are helping wants an hour of your time. This is where proper training comes in and staffing correctly is most important. Staff accordingly to season and cross train your staff so everyone can help and not leave one person to be the problem solver. You can loose good employee by not providing them with the tools they need to do the job. Give a man a fish and he eats for the day teach a man to fish and he eats for a lifetime.

Here’s how. Break away from your current customer by asking them if would be ok to tell the others that you will be with them soon. When you approach the people who are waiting … say “I’m sorry to keep you waiting” Tell them you will be with them very soon “can I offer you a cold drink or bottle of water?” This lets them know they are important and you care and want to help them. There is nothing worse than seeing a customer walk away because they got tired of waiting.
Remember their name and Look out for their best interests. It says you care when you approach a customer and say, “Hi Mary, how have you been? How’s the fish doing?” People like to be remembered. Many people have trouble with names. Do what ever you have to, take a picture with her holding her fish she purchased and make a file in your computer or even a flash card. Personality builds loyalty.

Give them your opinion and let them decide. I have heard many shops say, “I won’t sell them another fish because their pond is too small.” I agree—somewhat with this however, I had a person (who is now a friend) call me and ask for 500 small koi. He wanted to grow them out and sell them for a profit. I carefully explained (for one hour) that it is better to buy the fish and after quarantine, re-sell them quickly as you cannot grow them cheaper than we can. After an hour of my time telling him “no you can’t have that cookie.” He called another farm and purchased the $750 worth of fish! The moral of the story is—Offer the customer advice that you feel is correct, but give them what they want. They will get it somewhere and they came to you first.

The hard questions. Sometimes there are gonna be questions that just stump even the seasoned pro. If you don’t have the answer, be honest and say, “I don’t know, but I will find out for you.” That goes a long way. Take some time when the store is quiet and research the answer and call the customer, just be sure you get back with them. Keep a journal of the questions for other team members to review in the future.

I met these guys at a retail shop in New England. At first I thought they were just a couple young guys who worked there. They were down to earth, patient and very knowledgeable. You could tell they were into koi and ponds based on the patience they had for the store and the tour they gave me. After speaking with them I had thought that they were the owners. It turned out they were seasonal workers. I sure would love to have them on my crew. Great training and the freedom to “run” the place, has led this retailer to a lot of success. Good job guys!

Here’s what you will not find (most likely) – Knowledgeable Employees who know your business policies and procedures. Have you ever hired that specific person and paid all you could afford because they had a lot of prior experience in the pond business? Who knows your business better than you? In my experience, a good training plan is much better than throwing a dart at a bunch of resumes. We had a key person once whom could sell ice to (well you know)…. The customers loved him and bought a lot of product because of his personality. Well that person left the company and I thought to myself “where are we gonna find another person like that? I came to the realization that I was not. I got lucky, once. It is not something I can count on. What I can count on is that if we train our people what, where and how to act in our business endeavors and what the limits and freedoms are, they will make my customers very happy. We have gone as far as role-playing at the shop to practice. This has allowed us to take fairly ordinary people (without a PhD in fish ponds) to do extraordinary things.

If you want something done right…TRAIN, Modify and TRAIN again. Create the best people don’t hope you will find them. This industry is not big enough to have all the people you are looking for.

Okay, I’ll touch on the toughest subject- Angry Customers

Sooner or later, your gonna have someone unhappy about something. I like to refer this as a fork in the road customer. Remember the rules I wrote about in the beginning? This is where those rules apply.

There are two ways the customer can go. Either away from your business forever OR home happy that you took care of them. My philosophy has been that YES the customer probably killed the fish due to neglect. Say that to the customer and they will probably leave. If you ask a few questions offer some advice and let them save any embarrassment AND give them a new fish, they will go home knowing that you stand behind your products and they will be back as a customer. My ideas are that you replaced the fish that had at least a 2x mark up so the customer went away with a new fish happy with you and trusting your company. You (the shop owner) broke even (less a little time) but gained a better relationship with your customer. Don’t replace that fish and the customer will tell others who could have become customers to avoid your place.

Divesting a customer. Rarely, and I mean rarely there is a customer whom you have helped repeatedly and just cannot satisfy. You have tried everything and it is just not working, there comes a time to say goodbye. We have done this twice in our business (in 10 years). It’s a touchy subject and even though you would like to carry them out by the back of the shirt, refrain and politely explain that we have tried to be accommodating, but we will no longer be able to help them. This should be done in a respectful manner by a higher up
manager or owner. It’s better for them to go away unhappy, but not furious. People are eight times more likely to talk about a bad experience than a good one.

Customers are the lifeblood of your business. Treat them like gold. Be patient and accommodating. What might start as a small sale, or no sale at all, can turn to gold. Expect that everyone who enters your storefront is there because they have interest in what you have to offer. Impress them!

Step Two—The Stores Marketing

“Ya gotta let ‘em know your there,” as they say. Very true. What is the best way to market? By word of mouth and satisfied customers of course (see the above paragraphs). Beyond that, there are many, many ways to market successfully. If you are targeting a local radius of 50 miles or so, you should look at local ads. Here in central Florida we have some “free classified” ad newspapers that cost around $75 a month for a postage sized spot. Creative wording will help. Our ad was so small that we used the words “Fish Fish Fish” to catch their eye.

Trade magazines will also help. If you are selling locally – advertise locally. If you sell via the Internet or nationwide, an ad in POND Trade magazine can put you in touch with prospective buyers. Many times a person from out of state will come in with a magazine ad to see the store and typically take home a pond souvenir. Magazine ads will help establish your presence in the market and aid in branding.

Here’s what we found YOU DON’T NEED. A super cool 4500-gal aquarium pond on the corner of a highway with 26,000 cars driving by each day. Yes it was cool and I personally always wanted this, and $10,000 later we had it. People would pull up to the stoplight and see the fish swimming in the upper part of the aquarium/pond and they would forget to take off when the light turned green. It was a landmark, it was very unique…but we found that people came in more from word of mouth than anything else! In all reality that $10,000 could have been spent elsewhere – better – but I was able to fulfill a goal (and it did look cool).

Adding signage to your vehicle will give you a lot of exposure as well and the cost is very low based on the life of the stickers (around 4 to 6 years).

Step Three—The Equipment

So what equipment do you need to do it right? Is it big tanks, small tanks, bead filters, widget filters?? What is it???

In a really generalized manner, I will describe what I see as the basis of every good selling system.

1. Water Volume

Probably the biggest factor I’ve seen in the success of a koi business is water volume. The bigger the volume of water, the better the fish seem to do. Small tanks are great as long as they are connected together to form a large volume of water. A drop of chlorine in 5000 gallons will not affect anything; a drop in a 10-gal tank could be bad. The other side of the coin is the fact that inter-connected tanks can spread disease. On visits around the country, those with the most water volumes seem to do the best.

Although these were not the prettiest tanks I have seen, they were all connected to a gravel-bottomed swimming pool in the middle. This company sells a ton of fish, with very few problems. They use bead filters and UV sterilizers. The system
works great for them. The have very few problems and fish sales are extremely high in comparison.

This wholesaler/retailer moves a lot of fish though the 10 tank system of around 2,500-gal. A automatic filter removes the solids from the water on a continuous basis and the tanks are maintained with a salt level of 5 ppt (5 lbs salt per 100 gallons).

The smaller the system, the bigger the problems. Call it critical mass. These stand-alone systems are very convenient, but the small amount of water subjects the inhabitants to rapid water quality changes that can cause stress and disease.

2. Too Many Choices

The customers can get confused if you have too many choices. This is especially true if you have a few tanks of fish with multiple prices per tank. It’s ok to have lots of tanks of fish, just limit the tanks to having one price per tank.

3. Can You See the Fish

What good is having fish in a tank if you can’t see them? Sounds like a dumb question ... but it’s true. Many places that I visit have a lot of surface disruption, or even worse GLARE from the sun.

How would you like it if you were in a store trying to buy a piece of jewelry and the store clerk was holding a mirror and guiding a bright light (or worse the sun) right into your eyes? You couldn’t see what you were buying and would get annoyed and probably move on. THIS HAPPENS IN THE KOI INDUSTRY ALL THE TIME!

This simple fix works wonderful in many applications. Add some black pond under liner to the back of the pond where the reflection is. Have a person stand at the tank and move the black around until the reflection is of matt black color. Actually you will not see a reflection at all and if your water is clear, the fish will look as to float in the air AND you will sell a bunch more!!!

If your tanks are deep, how about adding a tilt up net box so the customer can see them easily and the employee can easily and quickly catch them.

4. Filter

Filters come in 100’s of designs. Most work well when used in the correct application. In general, I have seen the most success in systems using pressurized bead filters with power backwash modes (either a propeller or an air blower). Filters
are a great mystery to most customers. One of the better ways to explain the concepts is to leave them exposed (or cut away) so the customer can see how they work for themselves.

Almost all of the systems that seem to work well have a good quality UV sterilize incorporated into them as well.

Here are a few pictures of different designs that are very successful for those operating them.

**Summary**

To summarize, it’s not any one big thing that will make you successful in this business. It’s more of a bunch of small things that add up. Well-trained staff, clean facilities, easy to recognize/understand products, and good business practices all add up to success.

**About the Author**

Joe Pawlak is the founder of Blackwater Creek Koi Farms Inc., a group of three farms located throughout Florida. He has experience raising over 30 varieties of koi on an annual basis. Butterfly koi production is a passion for Joe. “If it’s a challenge, I really want to do it. Family, Business, and Koi are a combination I truly love.”

Joe is also President NOGGA – National Ornamental Goldfish Growers Association.

Reach him at www.koisale.com or Koiretailer.com
by Mark E. Battersby

Sadly, chances are someone has stolen from your pond construction, supplies or maintenance business. It may have been an isolated incident, it may be widespread and ongoing, but statistically, it has happened. Even worse, receding prosperity in our troubled economy may be to blame for a dramatic increase in theft losses.

Even a business with no physical merchandise, no face-to-face cash transactions, may be susceptible to other forms of business theft and fraud. In fact, even when retail theft such as shoplifting is included, the U.S. Small Business Administration estimated in a 2008 report that two-thirds of business thefts are employee thefts rather than thefts or fraud committed by outsiders.

That’s right, massive losses such as those in the Madoff case, and the subprime meltdown have made the headlines, but it is the often unsuspected threats such as embezzling employees, thieves, forgers and other cheats that threaten the financial health of many pond businesses.

Discovery of betrayal by a trusted employee or business associate typically leads to disbelief, shock, anger and shame. While paralysis is understandable after the fact, actions taken before might have prevented the loss, insurance might help make the pond construction or maintenance operation whole. Our tax laws will ease the bite of theft or fraud losses, and prompt action when the loss is discovered, and will not only mitigate its impact, it can facilitate recovery.

Embezzlement and Theft

Ask the average pond business owner or manager if he or she is concerned about embezzlement or employee theft and the likely response will be “I don’t have to worry about that because . . .” “My employees are all good, honest people.” “We’re just a small company.” “My people have all been with me a long time, so I know whom I can trust.” “We don’t handle cash.”

If your answer matches any one of these statements, you are probably operating under a few misconceptions that could prove expensive to your business. If you think embezzlement or employee theft will never happen in your pond business, think again.

Security experts say that as many as 30 percent of the average businesses employees do steal, and another 60 percent will steal if given a motive and opportunity. Some estimates indicate that more than $600 billion is stolen annually, or, roughly $4,500 per employee. According to the U.S. Department of Commerce, about a third of all business failures each year can be traced back to employee theft and other employee crime.

Prevention First

Because stealing can cost your pond construction, maintenance or supplies operation a lot of money, the best way to
avoid employee theft is to take steps to prevent it from ever happening. While these steps are not foolproof, they can offer a measure of protection against employees raiding the till.

- Perform background checks of prospective employees
- Consider giving an “honesty test,” a standardized, commercially available written test. On the downside, these tests are often inaccurate and may violate privacy and civil rights, although they do help keep out people with a propensity to steal
- Supervise your employees
- Cultivate conducive, employee-employer relationships
- Appropriately assign and separate employee responsibility, accountability and authority.
- Institute procedural controls involving receipts and payment of funds
- Separate the functions of purchasing, ordering, receiving and payment
- Institute protection measures (locks, alarms, safes, security guards)
- Continually monitor and evaluate your business operations, making it hard to steal, and
- Show a willingness to prosecute employees caught stealing

**Protecting with Insurance**

Because employee theft or dishonesty can severely damage any pond
business’s bottom-line, credit, create adverse publicity and disrupt operations, purchasing insurance to protect the operation from the employee who endangers the financial stability of the operation by stealing funds, equipment or proprietary information is almost a necessity in today’s economy.

When it comes to buying insurance however, many pond businesses are finding out what it feels like to be a teenager seeking an automobile liability policy. Insurers are cutting back on the amount of general liability coverage they will issue and, in some cases, raising rates sharply.

“Shopping” for available, affordable insurance such as “Fidelity” insurance is one option. Fidelity liability insurance provides coverage for the loss of money, securities or property due to employee theft. The term “employee” can include a non-compensated officer of the company, former employees, temporary personnel, directors or trustees as well as regularly employed personnel.

Some fidelity liability policies also insure against losses resulting from employees by computer theft or electronic funds transfer fraud, and they cover employee dishonesty (required by ERISA) for the company’s employee benefit plan. If the policy does not address these additional areas, protection can be purchase separately as:

- Commercial Crime Coverage – covers money and securities, stock and fixtures against theft, burglary and robbery both on and off the insured premises and from both employees and outsiders, or
- Fidelity Bonds – cover business owners for losses due to dishonest acts by their employees.

Proper Steps at the Proper Time

It should come as no surprise that insurance companies often deny or limit claims based on policy language or challenges to the policy itself. Thus, upon learning of a loss due to theft or fraud, a pond business owner or manager should:

- Immediately notify the insurance company, even if the full details remain to be determined. Many insurance companies specify a specific period within which notice must be given.
- Conduct an immediate, discreet investigation focusing on the scope of the loss, the identity of participants, and the disposition of the stolen assets.
- Implement immediate safeguards to prevent further losses.
- Garner information for a fraud audit and an asset seizure auction.
- Attempt to interview, secure a statement, and secure restitution from any dishonest employees.
- Terminate dishonest employees.
- Prepare and submit a “proof of loss,” regarding the insurance claim. Most insurance policies have a specific time period within which a sworn proof of loss must be submitted. Policyholders should comply or obtain a written extension. The initial submission may be supplemented, if the full nature or extent of loss is not known by the deadline.
- Set a target for the earliest date when a lawsuit may be filed. Many fidelity insurance policies state that an action against the insurance company must be commenced within two years of discovery of a covered loss.

Throughout, the pond business owner or manager should remember:

- Do not make any promises to the dishonest employee that you will refrain from contacting the authorities.
- Do not waive or release any claims against the dishonest employee or potentially secondary responsible parties without complete restitution; and
- Do not settle with any party without first contacting the insurance company.

Recovery Via Tax Losses

Although lost profits are not tax deductible, Uncle Sam, in the form of our tax rules, stands ready to help every pond construction, maintenance and supplies business cope with theft and fraud losses. Theft losses generate embezzlement tax deductions.

Under our tax rules, theft is defined as the taking and removing of money or property with the intent to deprive the owner of it. In the fine print, it reads,
“The taking of property must be illegal under the law of the state where it occurred and it must have been done with a criminal intent.”

Theft losses, like most types of losses, are usually tax deductible in the year sustained. However, under the tax rules, theft losses are actually “sustained” in the year when the pond business owner or manager discovers the loss. Thus, a theft loss is not deductible in the tax year in which the theft actually occurs unless that also happens to be the year in which the loss was discovered.

Going one step further, if in the year of discovery, a reasonable possibility of reimbursement for any loss exists, the deduction cannot be taken until that reimbursement is actually made or ruled out as unlikely. Remember, the basic rule states that in order for losses to be deductible, there must be a “closed transaction.”

In order to deduct a theft loss, a pond business owner or manager must be able to show there was a theft as well as support the amount claimed as a deduction. For a theft loss, this means being able to show the following:

- When it was first discovered that property was missing
- That your property was stolen
- That you were the owner of the property
- Whether a claim for reimbursement exists, for which there is a reasonable expectation of recovery.

The cost can be steep, and in instances of employee thefts such as embezzlement, devastating. The way the pond construction, maintenance or supplies operation protects itself before such losses occur, maintains insurance protection, reacts to the theft and understands the recovery possibilities offered under our tax laws, are all important. Also important, is the wide range of professional advice available every step of the way.

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**About the Author**

Mark E. Battersby

With 25 years of professional experience in the fields of taxes and finance enable Mr. Battersby to write on unique and topical subjects. Although no reputable professional should ever render specific advice at arm's length, he does craft unbiased, interesting, informative, and accurate articles.

Mr. Battersby currently writes for publications in a variety of fields. His topical columns are syndicated in many publications each week. He also writes columns for trade magazines and has authored four books.

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Three things occurred one day recently that caught my attention and made me think of the subject matter for this article. It is something that has crossed my mind a thousand times over the years, and I think that it deserves a discussion. It is how we use colors in our aquascapes, and how this can make a difference in how we and our clients view our ponds.

In each of these incidents, it was the combination of plants in bloom that caught my eye. The first event occurred while I was working in the pond of one of my maintenance clients. There were as many as 20 *Hedyotis coronarium* stems and perhaps 40 *Lobelia cardinalis* inflorescences on one side of the pond. The juxtaposition of the flowers, with the clean white of the *Hedyotis* and the brilliant red of the *Lobelia* mixed together was an absolute delight, and I was energized by having noticed it. All that I lacked was a camera, of course.

The second was a similar arrangement in another pond, this time involving several *Crinum americanum* inflorescences and *Lobelia cardinalis* again. Again, the sight was inspiring.

The third event occurred while I approached a pond that I have maintained for a couple of summers. It is an 8’ circle with a fountain that spits a single stream of water into the center of the pond from the edge. I have accidentally managed
to create a lovely arrangement of Nymphaeas, starting with two specimens of the dwarf white tropical, *N. ‘Innocence’* at the far point of the circle relative to the fountain, with *N. colorata* next on either side, followed by *N. ‘Lindsay Wood’* a little further around the circle. The whole thing is topped with two specimens of *Eichhornia paniculata* on either side of the fountain. The mix of purple, blue, and white is exquisite, and I only wish that I had actually thought of it, instead of just noticing it. One flaw is the inclusion of a specimen of *N. ‘Laydekeri fulgans.’* I am going to refine the arrangement next summer by excluding the red *Nymphaea* after July 4th.

The use of color in ponds is an often over-looked aspect of water gardening. There are those who take it quite seriously, though. I remember one fellow in Los Angeles who spoke of how he arranged the lilies in his ponds in a chromatographic procession from one hue to another, through a selection of intermediate shades. At the time I thought that it was a neat idea, but way too much trouble, and I had no idea what he did with his bog plantings. But, for the most part, builders of ponds never give the ultimate success or appearance of the plants that will go into their ponds a moment’s thought.

At one point early in my career, I was into riotous color, telling people to mix it up with reckless abandon, regardless of what the rest of the garden looked like. “It doesn’t matter,” I told them, “just get some color out there. You can even put purple and yellow together and get away with it.”

This approach has some merit, but it can have the effect of making the pond look like a mess of confetti after a parade, with different spots of color scattered all over the place, with neither rhyme nor reason. In situations where the client wants a completely naturalistic look, this is fine. Most situations, however, require a more sophisticated approach. For some people a mix of pastels is just the thing, while for others, brighter colors are better suited to the yard or to the people. Some clients want you to use only certain colors, usually to match their landscape, and that is always fine. It is always sort of discouraging, though, to hear a person say, “I don’t like yellow flowers,” or, conversely, “I only want to see yellow and white in my pond.”

In the first instance, not using plants with yellow flowers can be pretty limiting, excluding entire genera, and in the second instance, using only white and yellow is boring. The last person to tell me that she wanted only yellow and white now has several colors in her pond and loves it. I started her out with yellow and white, but then quickly added some yellow-orange. In the second summer I moved her up to *N. ‘Albert Greenberg.’* Once she saw it bloom, she was hooked. Pretty soon she was asking me for other colors, and now it is a nearly theme-less collection of red and red-orange, yellow, peach, and whites, with one large specimen of *N. ‘Lindsay Wood’* right in the middle. She loves it, and if she does, then so do I. It is almost a truism in this business that if you can make the lady of the house happy, then everybody involved can keep smiling.

It has been said that there really is no disputing taste, and what excites one person makes another sick to his stomach.
There are, however, some combinations that appeal to the vast majority of people, and understanding which colors combine well is essential. Combinations such as purple, blue and white or red, for instance, or yellow, orange, and burnt reds, are always safe. Again, developing a sensitivity for what clients want to see, and what sort of mood they want in their yard has helped me satisfy several really confused people, who, when faced with an empty pond, were at a loss to know what they wanted or how to achieve what they thought that they wanted. Of course, much of this confusion is from ignorance of what is available to them. This is especially true when it comes to aquatic and hydrophilic plants.

Because the pond is often the center of attention in a landscape, either because of a waterfall, or because it is the centerpiece or the natural termination of a scene, or because it looks particularly good or bad, how they are set up needs to be taken seriously. I believe that it is appropriate to use the pond as an attraction to make people want to go further into the yard, or to follow the stream to see what it does, and to reward the seeker with a display of color and grace that cannot be achieved elsewhere.

Rose beds have their bare dirt, old wood, and weeds. Iris beds have their crabgrass and short blooming season, and yes, ponds have algae sometimes, but even that has beauty and might support an entire little ecosystem. Sometimes the algae are the only things keeping the fish alive. Properly planned marginal and open water plantings can be scenes of absolute beauty, with blends of foliage types and flower colors. Also, there is something about the surface of a body of water with, perhaps, some brightly colored water lilies against dark water, and the sound of falling water that appeals to all of us. When I can approach a pond from below and can see across the surface of the water at eye-level, with *Nymphaea* leaves and flowers the only disturbances of the sheet of water, I can fall in love with this hobby all over again.

For marginal plantings, especially those with rocks and gravel on shallow shelves, I prefer to use low-growing plants of many textures and colors. Plants such as *Rotala rotundifolia*, *Bacopa monnieri*, *Hygrophila diformis*, *Lobelia chinensis*, *Ajuga reptans*, *Lippia nodiflora*, and *Marselia* spp, mix in interesting ways and produce flowers almost constantly in mild climates. Mixing plants whose flowers are of like or compatible colors, such as *Rotala rotundifolia* and *Lobelia chinensis*, or *Myosotis scorpioides*, *Hygrophila diformis* (*Water Wisteria*), and *Lippia nodiflora*, can always create a pleasing display. As accent plants, *Pontederia*, *Sagittaria*, *Echinodorus*, *Hibiscus*, and *Iris* are among the many genera that offer mixable colors and interesting foliage. These plants should be chosen according to scale and color. Mixing varieties of *H. moushoetes* or with *H. coccinea* can create a nice eye-level display, and of course, there are always the things that can be done with varieties of *Canna*. The bright colors and ease of culture among *Canna* species make them essential for ponds that want a tropical look, or just a lot of color in the background. Shorter plants can go in front of these, and with the variety of plants available, the lower plantings can blend chromatically with the taller background plantings.

In wild or natural-looking systems, it is relatively easy to attain an acceptable appearance. As long as it is not too formal or formulaic, then it is probably OK. Plants can grow more or less as they will, with the grower in charge of where things can and cannot intrude. In formal ponds, though, it is good to use potted specimens so that the plants will stay contained, and so that seasonal changes can be made easily. Also, the display can be made to look different each summer if that is what the client wants. In one round, lawn-pond that I tend, I always have a display of plants in the center. Last year it was three *Eichhornia paniculatas* with a *Cyperus alternifolius* var. ‘gracilis’ in the center. It was very nice. When the *Eichhornias* go down, I replace them with *Zantedeschia aethiopica* in two-gallon pots, which carries me through until mid-spring. Next year it will be two *E. paniculatas* and a *Pontederia sagittata*, whose pink flowers...
ought to look pretty nice with the purple of the *Eichhornia*. I have the pond planted with *N. ‘Laydekeri purpurea’* and *N. ‘Innocence,*’ whose deep red and bright, pink-edged, white flowers, respectively, are a constant delight all summer. In the winter, we depend upon *Aponogeton distachyos*, which, with the *Zantedeschias* in the middle, keep things more interesting than they would be with nothing but dormant *Nymphaea*s and funky, burnt out *Pontederia*s and *Eichhornia*s.

Mixing colors of *Pontederia* has been a practice of mine for a number of years, and mixing varieties of *Nymphaea* in attractive ways is the norm for me now. A recent favorite was putting *N. ‘St. Louis Gold’* next to *N. ‘Red Flare’*. The large red leaves, and the numerous yellow flowers were quite a sight. I do not mix them in the pots, but I put the pots close enough together to get a thorough mixing of the colors. With both *Nymphaea* and many of the *Pontederiaceae*, the circles of leaf-stems reach into each other, making a blend of colors that is always nice at the peak of the season. The different heights of the varieties of *Pontederia* make it possible to
have tall ones behind shorter ones, which can give a large display of flowers that reaches from just above the water to 6 feet above it.

When mixing any colors, whether it is with *Nymphaea* or marginal plantings, I bear in mind that vivid colors stand out better than pastels, but a mix of the two, in complementary hues, can be very effective, and indeed, using white or some other light shade, even as the main color, can make the less vivid hues stand out more than they might if they were left to stand on their own. When planting *Nymphaea*, if you were to use a dark purple variety, with either blue or hot pink, a *N.* ‘Dauben’ mixed in will stand out more vividly than it might otherwise.

Of course, foliage color comes into the mix, and many varieties of both hardy and tropical *Nymphaea* can hardly be beaten for single-plant beauty. Many varieties exhibit wildly variegated leaves with huge, multi-petal flowers, or they might have solidly hued, maroon leaves, with deep pink flowers. Plants such as these can be made to stand on their own, with other, lesser varieties placed in orbit around them. When space is limited, go for the gusto and get something that says it all. I have not decided yet, whether it is better to keep the wildly variegated types with other wildly variegated types, and keep the plain-leafed ones among themselves. Somehow, the non-variegated leaf seems to detract from the variegated one, and

“I saw your ad in POND Trade Magazine.”

In addition to a plants flower, take a look at its stem and leaves.
unless the flower is really special, I try to avoid this. For instance, the fact that \textit{N.'Wood’s Blue Goddess'} produces so many flowers in a day makes up for its plain green leaf. I have had one next to a specimen of \textit{N.'Foxfire'} this summer, and it has been nice.

Foliage colors also play a role in marginal plantings. Leaves are usually more of a textural element, but many are colored, some subtley, \textit{Thalia dealbata}, while others are more obviously different, \textit{Colocasia ‘Black Magic’}. In a mix of broad-leaved plants, such as \textit{Thalia geniculata, Pontederia chordata,} and \textit{Acrostichum aureum}, a dark leafed Taro can add a welcome accent, even without flowers. Even in the shaded corner in the photo, the dark leaf is made vivid by the presence of the other plants.

Indeed, in shaded situations, sometimes the only thing that we can depend upon is foliage. Many of our common bog plants simply won’t bloom, or are prone to grow weakly, but some thrive in shade, and can be used to great advantage. Ferns, \textit{Zantedeschia, Saururus, Colocasia,} and \textit{Caltha} can all brighten a shady spot that might otherwise, God forbid, go unfilled.

Regardless of the situation, there is a plant, or a combination of plants, that will fill any void with color and interest. A bit of careful thought will give good results, which always makes it easier for my clients to write that maintenance check each month. And that is a beautiful thing, indeed.

\textbf{About the Author}

David Curtright
He is also the current President of the Southern California Water Garden Society.

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Glossary

Akame (a-kah-may) red eye
Aka (a-kah) red
Beni (ben-ee) red
Benigoi (ben-ee-goy) orange red Koi
Doitsu (dough-eet-sue) German — scale-less, or rows of large scales
Gin-rin diamond scales
Godan (go-dan) five-step pattern
Hi (he) red
Hikari (he-kah-ree) metallic
Ichii (ee-chee) number 1, best
Kage (kah-gay) shadow, undeveloped black
Kanoko (kah-no-koh) dappled red markings
Ki (kee) yellow
Kin (kin) gold
Kin rin (kin rin) gold diamond scales
Kiwa (key-wah) edge of pattern
Kohaku (co-hah-ku) white Koi with bold red patches
Kuchibeni (koo-chee-ben-ee) red on the mouth like lipstick
Kuzu (koo-zoo) junk
Maruten (mah-roo-ten) round spot on the head (crown)
Matsuba (ma-tsue-bah) net-like pattern on scales (reticulation)
Menware (men-wah-ray) black stripe between eyes or Utsuri and Showa
Mesu (messu) female
Midori (me-doe-ree) green

Motoguro (moe-toe-goo-roe) black at the base of the pectoral fins
Nidan (nee-daw n) two-step pattern on Kohaku
Nisai (nee-sigh) two-year-old Koi
Odome (oh-do-may) tail stop — the white area between last color on the body and tail
Ohmoyo (oh-moy-oh) a large pattern
Osu (oh-sue) male
Sandan (san-daw n) three-step pattern on Kohaku
Sanke (sawn-kay) white Koi with red patches like a Kohaku and black spots on the upper half of the body
Sansai (san-sigh) three-year-old Koi
Sashi (sash-ee) white scales overlapping red on the leading edge of pattern
Showa (sho-wah) Black, red and white Koi
Shimi (she-me) small black spot (freckle)
Shiro (sheer-oh) white
Shiro Utsuri (sheer-oh oot-sir-ee) Black and white Koi. Black appears as bands around the body
Sumi (sue-me) black
Tancho (tawn-choe) red spot on the head and no other red on the body
Tategoi (tah-tay-goy) a Koi with potential for further development
Tosai (toe-sigh) Koi of less then one year old
Tsubo sumi (sue-bow sue-may) Sanke black on white background, which may be bordered by red
Utsuri (oot-sir-ee) (see Shiro Utsuri, Utsuri can also be red or yellow)
Yondan (yon-daw n) four-step pattern on Kohaku
Yonsai (yon-sigh) four-year-old Koi

Special Thanks to Joel Burkard, Pan Intercorp for his help with these terms.
**Question**

I have tropical water lilies and want to protect them from dying over the winter. How cold can the water get- what can they survive safely outside? What care do they need if I bring them indoors or put them in the garage? Do they need to be submerged, damp or left out completely?

**Answered by Michael Swize**

Tropical water lilies can survive safely outside only in the mildest climates such as Zone 9 or the southern part of Zone 8. Even then you take the risk of losing them if you have a colder than average winter. The vast majority of the country will need to treat them as annuals or overwinter them inside in a protected environment.

My preferred method of overwintering tropical water lilies is to force them into dormancy so they will make a tuber. About 6 weeks before freezing weather stop fertilizing your tropicals. The leaves will become smaller and smaller with the help of the first few cool fronts of the year the plant will go dormant and produce a tuber. Tubers will range from pea size to the size of a golf ball generally being round or elliptical in shape. Medium sized tubers tend to survive the best, discard any tubers that are soft or mushy. Remove your tuber from the pot and wash off any soil. If the tuber still has any roots remaining I like to float them outside in a bucket of water until the roots rot away or are easily removed without damaging the tuber.

Tubers can be stored several ways, I like to place them in Tupperware containers or plastic bags with LIGHTLY DAMP coarse sand. The key here is that the sand cannot be too damp, just moist enough to stick together. Make sure no tubers are touching one another in your container as this could spread mold. Store your tubers in a cool dark place with temperatures between 50-60 degrees.

When spring arrives pull your tubers out and place them in a heated aquarium at 75-80 F. The tubers if they are viable should sprout within 7 – 14 days. If they do not sprout and are still firm place them back in the damp sand for a couple of weeks. Sometimes this second dry period will help tubers break dormancy.

When water temperatures in your pond are above 70 – 75 degrees, pot your tropical’s up and place them in the shallow end of the pond, or on cinder blocks. These young plants are very tender and if the temperature drops you may need to bring them in for a brief period till the water warms up.

**Michael Swize**

Mike has been growing water lilies and aquatic plants for over 20 years. He worked for several years at Strawn Water Gardens while obtaining a degree in Horticulture from Texas A&M University. He is now the head grower and part owner of Nelson Water Gardens in Katy, Texas. Mike also is a board member of the International Waterlily and Water Gardening Society.

**Question**

Sometimes water lilies grown commercially in no-hole pots can get foul-smelling, the bottom couple inches of soil turns black,
and anaerobic rot can even set in and destroy the plant. Now I just cut holes in my pots as soon as they arrive from the grower, and the problem disappears. Are there any alternatives to these pots?

**Answered by Steve Stroupe**

Yes there are. No-hole pots are preferred by a lot of growers because they prevent soil & fertilizer egress during growing and truck shipping. Before no-hole containers were available, standard nursery containers were used with newspaper stuffed into the bottom, which contained the soil until it was ultimately secured by the growing roots. Some growers, such as Pacific Water Gardens, now use conventional hanging baskets containing small holes, which allows for some aeration/root egress even with the soil retention plate installed.

While no-hole plastic containers have been the US industry standard for decades dating way back to “Tucker Tubs”, they have become increasingly expensive, and subsequently underutilized as a result. While there are European-style plastic “laundry basket” pots readily available, they are fairly pricey too and aren’t nearly as sturdy or as well-configured as their solid American cousins. They’ve really never caught on over here either, despite a consistent market presence.

I’ve noticed the same phenomenon you have in no-hole containers having grown tens of thousands of them this way. My only experiential additions to your observations would be to note that this condition was not always consistent but probably occurred in well over half of all the plants I’ve had occasion to examine over the years. Many taro varieties were so unhappy with this environ, that they were reluctant to allow their roots to descend more than a couple inches deep before circling in a standard 1 gallon no hole pot. This caused the plants to topple easily with the first breeze or during truck shipment. Lotus are especially susceptible to this in Alabama (Zone 7) during overwintering, where this condition can severely damage or even destroy the entire plant and does around 5%-10% of the time. Lotus are usually grown commercially above-ground in no-hole containers, although PWG does the hanging basket thing with lotus too, and with excellent results.

Even in cases where water lilies don’t seem to be adversely affected by this condition, the smell is enough to make one gag, and the normally whitish roots are stained a deep blue-black color. I think fertilizer also exacerbates this condition as the black cavities left by decomposed fertilizer tablets are clearly visible on de-potting, and the void left by the tablet is almost always the most vile-smelling and shows the most plant tissue destruction even in cases where the rest of the roots look and smell just fine. Sustained-release fertilizer doesn’t seem to cause nearly as much problem along these lines...Whatever the combatant factors are; the condition can be usually remedied by bottom aeration.

Now that I’m just a hobbyist again, I’m slowly converting to growing bags which I’ve used with great success, and although the porous bags do allow some root egress, I still see some occasional evidence of the same...albeit reduced conditions previously found in solid plastic containers, which leads me to believe at least tentatively that there may be other factors associated with this condition in addition to reduced or non-existent oxygen levels.

I like the bags however because, they’re cheap, they last forever, and they’re porous, which allows some roots to escape, but still works well with conventional fertilization techniques. The bags conform easily to any bottom surface, come in sizes ranging from one to 200-gallon, are all height adjustable, and go a long way toward reducing this nasty condition under discussion. Larger sizes do require some special handling techniques due to the lack of structural rigidity. The best bags I’ve found are made by High Caliper Growing Systems in Oklahoma, USA, under the trade name of “Smart Pots”: http://www.smartpots.com. Consumers can buy direct from the company online while retailers, growers, and distributors may request wholesale/quantity pricing. There are a lot of really flimsy and wholly unsuitable bags being sold in the pond market to unwary buyers, but this company makes extremely sturdy, professional-grade, patented units constructed out of heavy geotextile fabric, which will last for years.

Here are a list of the available sizes in US gallons followed by the width x height in inches:

- #1 - 7” x 6”
- #2 - 8” x 7”
- #3 - 10” x 7.5”
- #5 - 12” x 9.5”
- #7 - 14” x 9.5”
- #10 - 16” x 11.5”
- #12 - 18” x 13.5”
- #15 - 20” x 15.5”
- #20 - 22” x 20”
- #25 - 24” x 18”
- #30 - 26” x 22”
- #45 - 27” x 18”
- #65 - 32” x 18”
- #100 - 38” x 24”
- #200 - 50” x 24”

A 10-gallon pot can be easily folded down to a 16” x 7” configuration making it an ideal hardy water lily container. The retail cost from the company (excluding shipping) is only 8.95 in US dollars, which makes it half the cost of a comparably-sized, rigid plastic container.

The bag sides can be folded down on the inside in order to achieve the desired height. This makes the container even sturdier as well as neat looking, and the finished product presents just as well as a rigid pot. They don’t even look like a "bag" when utilized in this manner. Retailing them attractively is somewhat more challenging.

For more detailed technical information on the containers, go to their parent website: http://www.treebag.com.

**Steve Stroupe**

Steve has been actively involved in the US water garden industry since 1987 when he started Davis Creek Nursery, a wholesale aquatic plant nursery and distribution
company...which managed to endure for an amazing 12 year run. Additionally, Steve designed and/or co-designed a number of aquatic plant containers shortly after transitioning the industry from "Tucker Tubs" to professional, no-hole nursery containers, and subsequently developed new growing protocols around them for commercial aquatic plant growers.

He’s written extensively for various periodicals, and has co-authored three books on the care and cultivation of aquatic plants. He currently holds national sales rep positions with Americo Manufacturing [Poly Flo] & Loki Nets. He also consults within the industry and occasionally teaches aquatic plant classes at industry events as well as furnishes aquatic plant tech support to various organizations on behalf of the IWGS. At present, he holds the office of Vice President of the IWGS, where he also functions as occasional fundraiser and Facebook administrator. He’s an infrequent contributor to industry trade publications, but often functions as a de facto industry satirist and critic.

Steve enjoys rural living, rock & roll, vegetable gardening, cheap wine, vintage military firearms, growing waterlilies, canoeing, fossil collecting, housewifery, and alligator wrestling. He resides on 15 wooded acres in rural Alabama with his indulgent and forgiving wife, five cats, an indeterminate number of western cottonmouths, and hundreds of aquatic plants.

**Question**

I have a question for you regarding plants that can grow in and out of a pond, like horsetail. I have purchased horsetail from local nurseries and tried to put them in my pond and they die. Is there a way to do this correctly, or is it a different variety?

**Answered by Jim Purcell**

Most plants that can adapt to normal garden conditions as well as pond or bog conditions are grown differently by growers supplying these plants. If the grower specializes in terrestrial ornamentals, they will not grow the plants in standing water—consequently, the plants’ roots will grow differently. Terrestrial growers also use very lightweight potting media. In addition to being very messy in ponds and increasing a tendency for plants to tip over in ponds, this media is heavily organic. Under water, organic materials tend to decompose under low oxygen conditions, resulting in toxic by-products. Growers specializing in pond plants normally grow the plants in water, and use a heavier, less organic media—these plants are much more likely to do well in a pond.

If you want to use a terrestrial grown plant in a pond, you can try adapting it to water over a period of weeks, or just cut the plant back and repot it in a more suitable media. The plant will be growing new roots adapted to being under water at the same time as the top is growing back. Be sure to leave some stems protruding above the water surface to help oxygenate the roots until it regrows its leaves.

By the way, some horsetails are more pond-friendly than others, but the species usually found in nurseries is Equisetum hymale, which does fine in ponds in shallow water.

**Jim Purcell**

Jim Purcell began growing and retailing pond plants in the spring of 1980, and soon began wholesaling to other retailers. In 1987 he opened Jim’s Water Gardening as a wholesale aquatic nursery, supplying pond plants and supplies throughout the US. Verena Liechti became managing partner in the business a few years ago, and they changed its name to Oregon Aquatics, Inc.

The nursery now covers 7 acres, with over 60,000 square feet of aquatic greenhouses in addition to open ponds. In 2006 they also opened a 10-acre facility in California.
Jim is currently President of the International Waterlily and Water Gardening Society. If Jim had any spare time, he would enjoy gardening, hiking and climbing, free diving, and scuba diving.
Life is full of challenges and choices, both personal and professional. For example, my children and I just moved and we are in the process of merging two households into one. The challenge is that we are all used to doing things differently and sometimes we clash over how to get things done. In addition, we need to get back to our every day schedule. With all of this going on, I find myself constantly repeating the same things to my kids, and reminding them of lessons they should have learned by now.

Then I go to an industry event and I may as well be back at home repeating myself, listening to the kids argue and telling stories trying to one-up each other. In addition, there is the great divide – the camps dedicated to how they build water features and the components they use. Those lines are drawn so deep it even affects relationships. For instance, at one event I was speaking warmly with a group of friends until some ‘other’ industry colleagues came up to speak to me. I felt pulled in two directions as if I was breaking some cardinal rules speaking to ‘the others’ and at the same time got the cold shoulder for being with ‘the other others.’

It is frustrating for other industries, professionals, and even patrons to work or support water gardening when there is such discord in the trade. In my case, and to be fair, I’ve never professionally installed a pond. I’ve been on job sites and helped at industry builds, but I really don’t know much about the difference between liners, pumps, and so forth. I just love the end result. I do know that all this infighting has hurt the industry and put a cloud over the work we are all trying to do whether we play in the dirt, work in the office, or champion the craft.

At this point, we may not be able to control the economy we are faced with, but we can control the way we operate our businesses as well as the image and impression we leave as professionals on our clients and customers. We can begin to improve the brand of the industry in general so that clients and customers feel more at ease with using our services.

I do find a correlation in my ‘professional’ work and my ‘personal’ work. Sometimes I find myself saying things I swore I would never say, ‘mommy’ things. Not only do I hear her voice in my head, but the words are coming out of my mouth. Hopefully now my mom will know now that I actually did hear her say all of the things below (thousands of times each) and I can impart a mother’s wisdom on the industry to raise the bar; perhaps even achieve some accord. Here are the top ten things she told me:

1. A little soap & water never killed anyone. It’s easy: clean up before you show up at a client’s. Whether it is washing down your truck and equipment or putting on a clean shirt, appearance does matter. When you, your crew, and your equipment arrive looking your best, it will show your professionalism, that you care about the impression you make, and that you will take care of leaving the job site more beautiful than when you arrived.

2. Watch your mouth. Cleaning up your language as well is a good idea. While we all like to kick back and have a casual conversation to make a client feel at ease and develop a relationship, this is still a business transaction. If you are looking to sell a $50,000 project, using foul or inappropriate language is not going to sell you as a professional worthy of their trust, let alone their money.

3. Don’t interrupt. I am shocked at the number of times that a contractor is trying so hard to give his sales pitch that he does not truly listen to the client and will interrupt as if they aren’t even speaking. While you need to demonstrate your knowledge and skills, it is ultimately their project (and money) and the client needs to be listened to, respected, and should have the final say.
4. Someone is going to end up crying, don’t bash the competition. Let’s say two professionals with different construction styles are battling for the same job and when speaking to the potential customer, bash the competition and their methods. Too much of this, on either or both sides, is going to leave the homeowner with a distaste for both and probably reconsider the entire project, opting for a pool instead. Now both professionals are out of a job and the only one who is really happy is the pool guy.

5. If your friends jump off a bridge, are you going to too? I often hear, ‘that is how this industry works.’ What EXACTLY does that mean?! Does it mean that because other business owners are running their company the way they are, you are justified in doing the same? Get out of that mindset and start acting like business people and not contractors. Business professionals have a better reputation because they look and act professionally. I’m not saying wear a suit. I am saying that good business practices will lend to your professional image and company’s brand, raising the bar for the industry as a whole little by little.

6. Don’t pick your nose in public. I’m not sure why this happens, but I hear so much about how a professional will spill way too much information. Speaking about overtly personal information may not endear you to a consumer. Additionally, just because there is something annoying you that you feel the urge to get out of your system or you have a personal problem or issue, does not mean you need to discuss these matters with clients. Keep personal, personal, and business, business and remember that it takes time to build a lasting business relationship.

7. Don’t break your arm patting yourself on the back. No one likes a bragger. I find myself rolling my eyes at events where groups of people sit and ‘hold court’ discussing how they are having their ‘best year yet.’ I’m not saying that those people are lying all the time, just 90% (plus). Personally, those are the people I would be least likely to hire. You will gain more respect with your colleagues by being honest and discussing openly your challenges than trying to build yourself up and trying to one-up each other. The same applies when dealing with a potential client. You should be able to discuss your knowledge base and work experience without bragging, which is too often what happens.

8. I am NOT the maid! Clean up after yourself. Don’t leave a mess. Not on the job site. Not for other contractors. Cleaning up your job site each and every day and respecting that you are a guest on the homeowner’s property will earn you bonus points that can translate into a referral for a future project with their friend or family member. Take the time to do it right the first time so that your client does not have to hire someone else to fix your mistakes. If you are the contractor being hired to clean up after someone else’s poor workmanship, do not talk negatively about the project. You may be unaware of your own messes and Karma is a funny thing.

9. Call me to let me know where you are. It’s simple. Keep your client informed of your work schedule and don’t be late. They will appreciate it and it will be easier than making amends in the long run.

10. If you can’t say anything nice… don’t say anything at all. This is my favorite. The one where I wish I could have a pre-recorded message that automatically turns on when unkind words are being spoken. There are so many times when I hear a professional slamming another in the hopes of gaining favor with either a colleague or prospective client. In the end, it diminishes the character and professionalism of the individual who is engaging in slander against another.

The problem is that often when a door opens up and is viewed as an opportunity to look more favorable in a client’s eyes, as a profession, the high road tends to be the road less traveled. Going back to the adage, If you can’t say anything nice…., here are some common questions and possible answers:

1. Is there a difference between different brands of components? This would be a great opportunity to trash a manufacturer. Instead, with almost no mention of the other products on the market, you can talk about all the virtues of the products you use. You can start by saying, ‘I know several professionals who use these components. I choose to use this brand because…’

2. What is the difference between the types of pond construction? This tends to be a slippery slope. Professionals tend to feel passionately about the methods they choose to
practice and the way they install water features. This is an opportunity to talk about why you choose your construction method in a way that shows your professionalism. A great way to start your answer to this question might be, ‘There are some different views on which method is best. Let me tell you why I choose this installation practice…’ You may even want to suggest that the homeowner do their homework on different construction methods. A better-educated consumer will also be a better customer in the long run.

3. A friend of mine has a pond and it has always been a problem. Why would I want one? While a common answer might include bad-mouthing either of the two previous topics (components and construction), the truth is that every ‘expert’ has a water feature out there that someone isn’t happy with. It’s kind of like bouncing a check – everyone has had it happen in their lifetime and it doesn’t mean they are poor or bad; just that something may have gone wrong that day. If a homeowner is unhappy with their water feature it may be because the homeowner did not properly care for it. It could be that a tree fell and punched a hole in the liner that has caused an undiscoverable leak. Perhaps a pump went bad. Maybe it was built up to be ‘maintenance free’ or ‘low maintenance’ but that doesn’t mean ‘no maintenance.’

The list goes on and on… At the end of the day when this question comes up, it may be a good idea to take a healthy dose of modesty, not put any one or thing down, and talk about the positive attributes you bring to the table and the assurance it takes (and mean it) to have a client feel confident that this is a decision and investment they won’t regret. Start by saying, ‘I understand and unfortunately that happens from time to time. Let me start by reassuring you…’. And please remember, it is better to promise small and deliver BIG!

The greatest problem we face as an industry is not the economy, it is the great divide combined with an unprofessional image. My biggest personal struggle right now is the merging of two homes and two groups of people (and pets). We may be different and have different ways of doing things, but we all have a common goal, to live together without tension and chaos, and hopefully enjoy each other’s company in the long run, making life better for everyone. I think it is about time that we do this as an industry too.

About the Author

Pam Greiner founded The Green Pen five years ago as the result of a passion for gardening and the environment. Focused on providing online and off, marketing solutions, our active client list includes several contractors, retailers, and distributors across the country. Our advice is regularly sought by many other contractors and businesses in the Green Industry, as well as other industries. Our services have included developing a variety of marketing materials for our clients including brochures, newsletters, as well as logo design, branding initiatives, and Web design & development. Additionally, we help our clients develop cost-effective marketing and e-marketing plans.

Pam can be reached at pam@thegreenpen.com or 215-313-0183
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Contact Taro at taro@kodamakoifarm.com

February 28 – March 2
Water Feature Conference and Expo
Evergreen Conference Center
Stone Mountain, Georgia
Hosted by the National Association of Pond Professionals (NAPP), The Evergreen Conference Center at Stone Mountain is located is 30 miles northeast of Atlanta. For more information please call 706-250-3534
See ad on page 2.

March 25 – 27
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More info at www.globalpetexpo.org

March 26 – 28
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Early registration is suggested. For more information contact Vicki Vaughan at 706-247-6274 or vicki@flatrockkoi.com
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BioSafe Systems would like to introduce Mark Ellis, a new sales representative for the sanitation market. Mark is a seasoned sales veteran with experience working for companies such as Coca-Cola and Holiday Inn Hotels, among others. This varied experience will be a valuable asset as BioSafe Systems seeks to expand into additional sales markets.

Mark will be developing business in the Midwest and throughout the country, connecting with new distribution partners to open fresh channels for BioSafe Systems’ chlorine-alternative sanitation products. He will help BioSafe Systems expand into areas such as healthcare, hospitality, and food services.

Mark is based in Chicago, IL, and can be reached via email at mells@biosafesystems.com.

About BioSafe Systems, LLC

BioSafe Systems, LLC is the manufacturer of disease control solutions such as ZeroToL Broad Spectrum Algaecide/Fungicide, OxiDate Broad Spectrum Bactericide/Fungicide and GreenClean Granular Algaecide. With a presence in the agriculture, animal health, post harvest, horticulture, turf, retail, and aquatics industries, BioSafe Systems will continue growing with the release of new products and solutions to meet the disease-control needs of homeowners and professionals alike.

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New Focus, New Logo for Anjon

“In order to better represent our focus Anjon announces a new logo and name shift.” “The new name, Anjon Manufacturing, captures who we are now and will continue to become in future years” stated Jon Lottes CEO of Anjon at the October 5th press conference. “Our focus is producing and providing water garden products with value and reliability to the consumer” Lottes went on to say.

Joe Summers, VP of Operations explained the new logo is indicative of improvements Anjon continues to make in becoming the industry leader. “There are global implications, the framing with an oval, which show our commitment to growth of our company” Summers stated. “The waves acknowledge that Anjon plays a part in the sustainability of the earth and also shows progression or movement forward” Summers went on to say. “Finally we incorporated the word Manufacturing below our much recognized Anjon Fish. Anjon Manufacturing is committed to our customer base and our much beloved multi colored fish offers the idea of diversity. “Diversity in product offering and diversity in our approach to serving our future customers as well. Anjon Manufacturing is focused on our customers as well as the planet,” Summers said.

Anjon Manufacturing is a leading manufacturer and provider of water garden products throughout North America. Known for their Lifetime Guarantee on EPDM Fish Safe Liner and Big Frog Pond Pumps Anjon Manufacturing continues to offer superior products with value for the aquatics industry. For more information visit

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Pump top liquid dispenser bottles and easy-to-use bubble tabs provide a simple dosing system, taking the guesswork out of pond treatment application. The water feature and fountain treatments of the new line boast refreshing aromatherapy scents, like lime and lavender, to help consumers relax after a long stressful day. Industry-leading CFU counts or bacteria concentrations were used in conjunction with other ingredients to optimize the entire pond ecosystem.

A new Spring Starter Kit and a Pond Maintenance Kit round out the Aquascape water treatment line and provide an easy means for customers to acquire the right product mix to maintain a clean, clear and healthy pond.

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Pondmaster Floating Pond Thermometer

The Pondmaster Floating Pond Thermometer can be used in all outdoor pond and water gardens by monitoring the temperature in your water features. The Floating Pond Thermometer is easily readable and calibrated in both ºF and ºC, measures approximately 7 ½” long and includes a tether to help bring the unit to waterside.

Danner Mfg., Inc.
160 Oval Drive
Islandia, NY 11749
631-234-5261 ext.110
Fax: 631-234-4778
www.dannermfg.com

Shelf life is measured in months, not weeks. The best part is that the small container packs a surprisingly big punch. Once they are potted, the plants can double their size every week and samples installed in small ponds bloomed in as little as five weeks.

No tubers, no hassles, and blooms in a matter of weeks. All aboard The Lotus Express!

Visit www.thelotusexpress.com for more details.

The Lotus Express’ from Luster Aquatic Nursery 863-735-2400 and Lone Star Aquatic Nursery 979-779-6600.

CPF 2000-Compact pressurized Filter up to 2,000 gallon pond

The Pondmaster CPF Series are the perfect filtering system for small ponds and water features that help maintain a healthy environment for fish and aquatic plants that are offered in a variety of different sizes ranging from 250 to 2000 gallon ponds with or without UV Sterilizers. It can also be used as a trickle filter for small water falls. Available UV Clarifier models help to significantly reduce green water and designed to work with most pond pumps. Features include a reusable foam filter pad, large capacity housing with reusable biological and mechanical filtering material that offers tremendous surface area for beneficial growth. These units offer maximum efficiency with minimum power consumption when used in conjunction with Pondmaster pumps.

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Submissions are posted at pondtrademag.com as they are received.
2009 NAPP Pond & Water Feature Industry Marketing Survey Results Released

Learn about today’s trends in the Pond and Water Feature Industry. To order your copy of the survey results or for more information about the 2010 Expo, contact Sherry Loudermilk at 706-258-3534 or at sherry@nationalpondpro.org.

OASE Pulls Out of Water Garden Market

To OASE customers in North America:

I would like to take this opportunity to inform you of some changes within OASE and their consequences for North American customers. In light of the on-going economic crisis and outlook, OASE has chosen to reconsider its activities in several areas. While OASE remains the globally leading manufacturer of water garden and pond products, with this position come significant pressures and responsibilities that at times require readjustment and refocusing. To this end, OASE will cease selling Water Garden products in North America effective December 31, 2009 and focus on further expanding its leadership position in its European core markets.

OASE will continue operations in North America in the areas of Fountain Technology and Lake Management. This will also allow us to continue to fulfill our commitments with regards to spare parts, technical support and warranties for Water Garden products already in the market place. OASE intends to fully cover its warranty obligations; specifically, warranty replacement products (or adequate in-kind replacements in case of older products) will remain available –only new product sales will be affected. This means that even though there will be no product deliveries for resale, all products currently in stock will have the same support behind them as if OASE was continuing to supply them.

The Fountain Technology and Lake Management product ranges will continue to evolve and expand. A comprehensive Commercial Products catalog will become available in the near future.

I understand that many of you will be affected by this change in direction in a variety of ways. I would very much welcome specific questions or concerns being brought to our attention so that my team and I can make the transition as smooth as possible for all of us.

Most of all, I wish to thank you for your support of OASE’s Water Garden products over the past years. I sincerely hope we can count on your support of our endeavors in the future.

Sincerely,
Andreas Szabados, Chairman/CEO, OASE North America, Inc.


Advertiser’s by Category

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ASR – Aquatic Systems & Resources, Inc. ........................................ 12
877/277-9376
www.ASR4ponds.com

EcoGroline ................................................................. 47
800/637-4823
www.ecogroline.com

Pondplants.com ............................................................. 28
800/578-5459
www.pondplants.com

Equipment Distributors

InMotion Aquatics .......................................................... 35
909/920-1944
www.inmotionaquatics.com

Matala USA ................................................................. 40
949/376-3550
www.MatalaUSA.com

Pacific Coast Distribution ......................................................... 29
888/291-1181
www.Pacific-Coast-Distribution.com

Equipment Manufacturers

Airmax Eco-Systems ....................................................... 27
www.airmaxeco.com

Alpine Corporation ......................................................... 30
877/710-0162
www.alpine4u.com

Atlantic ................................................................. 8
877/807-6637
www.atlanticwatergardens.com

Easy Pro Pond Products ....................................................... 41
800/448-3873
www.EasyProPondProducts.com

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866/712-7007
www.gctek.com

Living Water Solutions ......................................................... 38
702/845-6782
www.livingwatersolutions.com

Russell Technologies ......................................................... 3
800/844-9314
www.russell-technologies.com

Food Manufactures

Aquatic Nutrition, Inc. ......................................................... 27
352/357-0902
www.aquaticnutrition.com

Emperor’s Choice Koi Food ................................................... 39
858/748-5370
www.Pacific-Coast-Distribution.com

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800/227-8941
www.mazuri.com

Koi Breeders

Blue Ridge Fish Hatchery ....................................................... 21
800/334-5257
www.blueridgekoi.com

Koi Health

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www.aquameds.com

Aqua Finn ........................................................................ 34
800/955-0221
www.minnfinnmax.com

Plant Additives

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800/441-8482
www.superthrive.com

Publications

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www.gardensidepubs.com

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888/356-9895
www.pondtrademag.com

Water Products

Bio Safe Systems ................................................................. 23
860/290-8890
www.biosafesystems.com

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www.nationalpondpro.com

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866/219-3561
www.pondliner.com

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Info Tanza 2009 had it all. The International Professional Pond Contractors Association (IPPCA) held their 5th Annual event near Atlanta, Georgia last fall: vendors showing off new products, presenters sharing new in-depth information presented specifically at professionals in the pond trade, comradery, and yes, plenty of food and drink. What was missing? More bodies.

It remains a mystery why this industry does not come out in larger numbers for events like this. Yes it can cost time and some cash, and yes there have been events in the past that have been heavy on the re-hash. But when an organization in our industry puts on a quality event, it mystifies me why more don’t attend. We all need to get out of the office and get re-charged from time to time. And we all must keep learning.

This business is not cut and dried like Pool and Spa. We are creating the standards for our industry now – every day. Events like this are the crucible where conventional wisdom is challenged, knowledge is shared, and hype is replaced with fact. This happened at Info Tanza, and those who came were the beneficiaries. Those who stayed home were not. What is it going to take for you to get out from behind your desk?
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