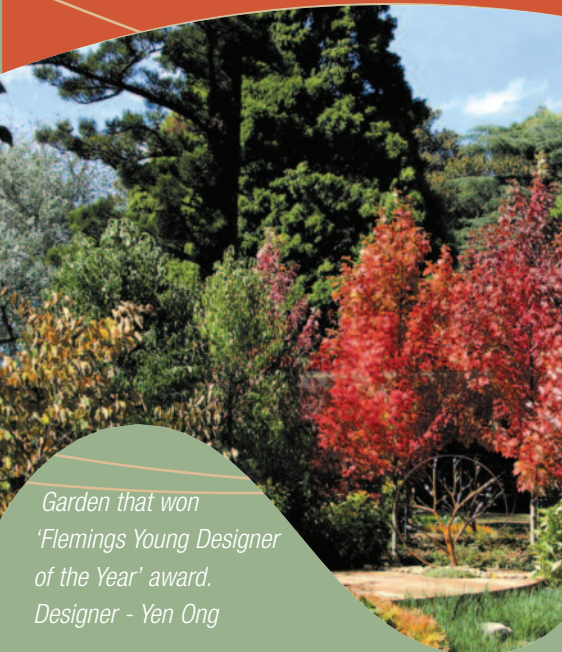


OUT ON A LIMB

An informative newsletter for all those with an interest in horticulture



Garden that won
'Flemings Young Designer
of the Year' award.
Designer - Yen Ong



Barry Fitzpatrick

Merry Christmas to you all

On behalf of our team I wish all of our readers a
happy and safe Christmas.

We all hope that the financial woes of 2008 will quickly pass by, and in making our New Year resolutions we should remember those things that are most important – family, good health and good friends.

In business we enjoy most of all our relationships with clients and suppliers. Strong business ethics build integrity, trust and most importantly, lasting friendships.

On that note, I'm sad to say the time has come to bid farewell to David Finn who has prepared a special goodbye which can be found on page 6.

David has been with the Company for sixteen years and has announced his retirement effective from December 31.

David has an enviable reputation in the insurance industry with a level of honesty and integrity second to none. He pioneered specialty insurance for the horticultural industry in the early 1990's at a time when appropriate insurance cover was difficult to obtain. Thanks to David's expertise we have now been recognised as the industry leader in this field for over 15 years with our policy wordings by far the best available.

We greatly value our client relationships at Fitzpatricks and although David will retire from day-to-day activities, we have invited him to continue with us on a consultancy basis. Carol, Katherine and Daniel will continue to maintain David's high standards.

This Christmas edition of *Out on a Limb* contains an interesting lead article prepared by our editor Neil Williams, inviting readers to visit the famous Keukenhof Gardens in Holland, which Neil describes as the World's best bulb garden. The article includes full details of the 2009 opening in March.

I also note with interest that Victorian nurseryman and media personality, Stephen Ryan will take over from Peter Cundall as the anchorman for the popular ABC TV series *Gardening Australia*. Stephen has written several articles for *Out on a Limb*, including an excellent article on 'Willows' in our Christmas edition last year. Congratulations to Stephen.

On behalf of all at Fitzpatrick & Co I would like to wish all of our readers a very merry Christmas and a safe and prosperous New Year.

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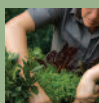
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Keukenhof - the World's best bulb garden open in March 2009!



Keukenhof in Holland, is much, much more than just a bulb garden as can be seen in this picture with blazing rhododendrons blended into tulip beds against a backdrop of spectacular spring flowering trees and shrubs.

Keukenhof pics by Neil Williams.

If you asked any group of keen gardeners to compile a list of the gardens that they most wished they could visit some day, a trip to Keukenhof, near Amsterdam in Holland, would be sure to end up somewhere near the top of the list.

Nowhere else in the world are the flowers and colours of spring as glorious as at Keukenhof where you can find endless inspiration while relaxing in the beautiful surroundings of the park. Keukenhof offers visitors the opportunity to see millions of bulbs in flower, fantastic flower shows and the largest sculpture park in the Netherlands. Keukenhof in fact, is the most photographed place in the world.

For many people however, a trip to Keukenhof will probably remain an impossible dream but for those garden enthusiasts who like to travel, Keukenhof will open its gates again for the 2009 season from March 19 until 21 of May.

Not just a bulb garden

It should also be said that Keukenhof is much, much more than just a bulb garden. Although tulips, daffodils and the whole spectrum of spring bulbs are at the heart of the display, Keukenhof has a superb framework of trees and shrubs, particularly flowering blossoms which garland the countless walkways.

Keukenhof is a display garden for the bulb and flower growers of Holland and, since it was first planted in 1949, it has continued to delight thousands of visitors during its two month opening period each year.

Nearly fifty years of healthy plant growth have made Keukenhof the greatest bulb show on earth. The only things that outnumber the 800,000 plus visitors each year are the flowering bulbs themselves. These are now thought to number more than seven million, and new bulbs are being added all the time.

'Keukenhof' is Dutch for 'kitchen garden' and this is no fanciful choice of name: the site was once the kitchen garden (ie. the herb and vegetable garden) of Countess Jacoba van Bieren, who owned the land in the 15th century. In 1949 the site was leased by the bulb growers of Holland. They cleared the undergrowth, drained swamps, created lakes and planted lawns in order to establish one of the world's most acclaimed landscaping projects.

A commercial display garden

This beautiful setting is what makes Keukenhof so special. Although it is a commercial display, it is put together so thoughtfully that once within the garden, visitors are only ever aware of the beautiful parklike setting. There is no hard-sell advertising message - if only all ads could be presented in such a pleasurable form! But it is, nonetheless, a most important promotional tool for Holland's major bulb growers.





A street scene near Haarlem in Holland, depicting one of hundreds of flower-decked floats which parade the local bulb growing districts to promote Keukenhof.

A spectacular display inside one of several large greenhouses at Keukenhof.

About 100 of Holland's leading bulb growers contribute to the display. Each is allotted a plot, and each strives to outdo the other, not only by the artistry and horticulture of the garden display, but also by showcasing the newest and best bulb varieties. If you've ever seen pictures of a commercial bulb field you'll be familiar with the regimented blocks of colour. Nothing could be further removed from Keukenhof, where every effort is made to create an idealised scene of rolling meadows dotted with bright splashes of colour under trees and around lakes. There are also many acres of bulbs planted under the protection of some of the world's biggest glasshouses.

The display of tulips is probably the most acclaimed, but there are also 'blooming' wonderful daffodils, jonquils, hyacinths, ornamental onions, hippeastrums, and just about every other type of bulb imaginable. As well, Keukenhof has many other attractions. There are always special exhibitions, walking tours, a playground, a children's zoo and of course, loads of garden and landscape inspiration.

In 2009, Keukenhof will be open from 19th of March until 21st of May, (including Sundays and public holidays). Opening times are from 8.am to 7.30pm daily (ticket office closes at 6pm). If you do plan to visit Keukenhof, you should also enquire about a number of floral street parades which take place in the vicinity.

Visit the famous Dutch Flower Market at Aalsmeer

In addition to Keukenhof, any horticulturist worthy of the name should plan a visit to the famous Dutch Flower Auction at Aalsmeer just outside Amsterdam, which is the world's largest tulip and flower auction. Every day over 19 million flowers and tulips and two million plants are auctioned and sold at this market. Aalsmeer flower auction also sets the world price for plants and flowers, including tulips and tulip bulbs. You can actually watch the auctions and see how a true 'Dutch Auction' works.

Since the auctions happen in the early morning, the best times to visit are between 7.30 and 9.00 am weekdays only. Further information on Aalsmeer is available from www.aalsmeer.nl



FinnSpeak



PERSONAL SICKNESS AND ACCIDENT COVER

One of the more popular insurances taken by our clients is Personal Sickness and Accident Cover.

This is specifically designed for an individual operator who being unable to work and therefore produce an income can generate money to pay the necessary expenses. These expenses must include mortgage/rent, any leasing commitments on motor, telephone and power bills plus money required for food.

And don't forget either, that any benefits received from a Personal Sickness and Accident Cover should be included in your income so allow a little for taxation.

We have mentioned above the scenario of an individual operator. However, if you are a sole proprietor but employ good staff that can carry on your business, or you may have a working partner who can also maintain the business, then this form of insurance may not be for you. The reason for this is because, irrespective of the benefit for which you have insured, any income generated may be deducted from the overall benefit. Should this situation apply to you, then we suggest you discuss this with us.

Another area to take into consideration is if you have formed your business into a company – either a Trust Company or a Propriety Limited company.

There are two types of companies

1. Where you are the Director/Owner of the company. In this case you do not require Workers Compensation and would be eligible to take out Personal Sickness and Accident Cover.
2. Where the company is structured in such a way that you are an employee. In this case you must take out Workers Compensation. However, you can insure yourself for accidents outside working hours at a reduced rate and of course, if so required, you may include sickness cover.

The insurance company offers capital benefits in the form of a lump sum payable on death by accident or major disability, accident and sickness cover, or an accident-only cover.

Young Australians support 'grow your own' trend.

As climate change issues loom large in public policy, 60% of Australians see their own backyard as the place where they can make the most significant positive impact on the environment, according to a recent News Poll survey.

Home gardens create a substantial impact when seen as a whole considering that a staggering 95% of Australian households have a garden of one sort or another - this means that approximately 4.85 million Australian families incorporate a garden into their home lifestyle.

In fact, this personal garden trend correlates to the wider community as 89% of Australians are in favour of their local government increasing the amount of green space where they live.

Young Australians in the 25-34 year age category showed the strongest support for green spaces as an astonishing 95% responded that they were in favour of government increasing the quantity of local parks and grassy areas.

Interestingly, young Australians showed an increase across all areas of the survey. Most notably, young Australians are leading the 'grow your own' garden trend with an impressive 83% finding an edible vegetable/herb/fruit garden appealing. This is 9% higher than the average of total respondents across all age categories (74%) who find an edible garden appealing.

Of the Australians questioned, 63% currently had an edible garden. This total average is up 3% from a 2007 News Poll survey and reflects a growing trend where consumers are increasingly more concerned with the source of their food.

The research commissioned for the Life is a Garden initiative, by Nursery & Garden Industry Australia (NGIA), surveyed over 1,200 respondents in July 2008 and highlighted a continued interest in sustainability, and gardening as a means to benefit the environment.

NGIA spokesperson Tracey Wigg commented: "The face of the Australian garden is changing both by what is being planted and by who is doing the planting! Australians now see their backyard as a way to make an environmental difference through sustainable and water-wise gardening choices, where a few years ago, the trend was more toward formally designed landscapes. It's exciting too, to see so many young people actively getting out into their gardens and doing their bit to better the environment."

Australians are also more water savvy, as 76% of Australians consider using water-efficient products when planting and 71% of Australians plant water-wise plants or other plants suited to their local environment.

Women are more likely to garden than men, with 52% answering that they

would plant a tree or shrub in their garden in the next six months. Tasmania (58%) and Western Australia (56%) lead the states in respondents who intend to plant more trees and shrubs before the end of 2008, while New South Wales (41%) and Queensland (40%) recipients are more likely to pay extra to help offset their environmental impact through programs that plant trees to offset carbon emissions.

Acknowledgement

The foregoing article is based on research commissioned for the *Life is a Garden* initiative, by Nursery & Garden Industry Australia (NGIA), which surveyed over 1,200 Australian respondents in July 2008.

Further information from Kathleen Sibley, Beyond the Square Communication, tel: (02) 9810 8522 Mobile: 0406 050 754 or e-mail kathleens@beyondthesquare.com.au

Young Australians are leading the, grow your own garden, trend with an impressive 83% finding an edible vegetable garden appealing.



RUSSEL'S RISK ROUND-UP

Russel Dale, Workers
Compensation Risk Manager

*"Kindness is a language the deaf can hear,
the blind can see and the mute can speak."*

New warnings not fully idiot proof

We all know stories about machinery manufacturers having to idiot-proof their products with warning signs. You know the sort of thing. "Do not insert arms under rotating slasher" "Keep head out of baler until stopped".

Now, lawnmower manufacturers have one to add to their list: *"Do not clean lawn mower in bedroom while smoking"*.

According to a story doing the rounds, a Mt Gambier woman set fire to her flat and burned herself when her lawnmower exploded in the spare bedroom. She tipped the mower over to clean it, fuel spurted out and the cigarette she was smoking fell into the spilt fuel creating a fireball. Yeah right!

\$94,000 mobile bill shock

Ottawa, Canada: An oil field worker in western Canada was shocked in December to be charged \$96,000 for surfing the internet on his new mobile phone. The 22 year-old had believed his \$170 per month plan allowed him to use the phone to connect with his computer, using it as a modem to download a lot of data, high-definition movies and other bandwidth-hungry applications.

'The lights are on but...'

After so many fatal level-crossing crashes, it's great the Victorian Government is installing rumble strips to warn motorists when they are approaching an unprotected crossing. In fact, they have even installed them at Walpeup in the Mallee, for the Murrayville-Ouyen line. Only problem is, no trains use the line anymore. Someone forgot to tell them the line has been closed since September 2007.

Changes to tractor rollover protection for tree workers

Victorian orchardists can receive a WorkSafe subsidy to help cover the installation cost of tractor rollover protection structures or ROPS.



ROPS have been required for all tractors, where reasonably practicable since the early 1990s, but because of the perceived danger of tractors with ROPS working among trees, many orchardists did not take advantage of the last subsidy

scheme in 1997-98. Now with ROPS that can be folded-down or removed when working near trees readily available, orchardists no longer have a reason not to fit rollover protection.

Crooked bosses fined \$2 million

Rogue employers have been fined \$2M and forced to pay more than \$52M in unpaid wages to 47,000 workers including the disabled, teenagers and students.

Australian Workplace Ombudsman, Nick Wilson recently warned employers there will be blitzes on underpaying or exploiting workers. "Employers should be warned that they will be prosecuted if they are found to be exploiting workers," he said.

David Gregory of the Victorian Employers' Chamber of Commerce and Industry, said: "We condemn any companies who engage in exploitative behaviour."

Texting hazardous for drivers

A British survey has revealed that sending a text message on a mobile phone while driving is more dangerous than being drunk or under the influence of drugs.

A study of young drivers aged between 17 and 24 found their chances of being involved in a crash increased significantly if they were writing, reading or even ignoring text messages while behind the wheel.

Texting had the biggest impact on their ability to keep a vehicle in a lane and their reaction times also slowed by 35%, a much steeper decline than drivers who had reached the legal drink driving limit (12%) or those who smoked cannabis (21%).

Man trapped under peas

An Esperance WA grain silo worker has been rescued after being buried under tonnes of peas. It is not known whether the man was working inside the silo when the peas were accidentally poured on top of him, or whether he fell in.

A Co-op bulk handling spokeswoman, said: "The employee had a two-way radio with him and was operating under a buddy system so he was able to call a colleague who raised the alarm".

"Attitudes are catchy, are your's worth catching?" Unknown

Environmental landscapers are here!

The question was asked recently at a media launch at the Melbourne Zoo: "How many home gardeners would like an environmentally sustainable garden, but don't know how to find a landscape professional who cares about our planet?"

Sustainable Gardening Australia (SGA) believes it has the solution which may well be of interest to quite a number of our landscape readers.

Last September 1, SGA proudly launched its new Environmentally Certified Landscape Industry Professionals (ECLIPs) to fifty or so industry and government guests.

At the same launch, Greenology author, television personality and environmentalist Tanya Ha said, "ECLIPs members have a vitally important role to play in educating and influencing their clients, helping them to make choices that are more sustainable. In fact, gardens can become a vehicle for positive environmental change".

Tanya went on to say; "Many people don't realise that gardens have the potential to both help and harm the environment. Ignorant gardening practices can spread invasive weeds, waste water and increase the chemical load in

stormwater runoff. The good news is, backyards can instead recycle organic waste into free fertiliser, they can provide a stimulating environment for children, and they can grow food and provide patches of urban habitat for native wildlife. All of this they can do with minimal water and chemical use, and minimal risk to the environment."



Ecoscapes the first ECLIPs members

ECLIPs is a first in Australia and a project that is sure to grow as public concern for Planet Earth increases. Newspoll key findings in July 2008, found that 60% of Australians associate their garden with doing their bit for the environment and 91% find a sustainable, environment-friendly garden appealing.

To become an ECLIPs member a landscape business must commit to ongoing environmental staff training, operate under an

environmental code of practice and provide clients with an environmental report on their garden. Random audits are conducted on the work of ECLIPs members ensuring the credibility of the project.

SGA developed the (ECLIPs) project with the support of the Victorian Government Sustainability Fund. Managed by Sustainability Victoria, the Sustainability Fund supports innovative projects that encourage Victorians to take action on sustainability. Tanya Ha is a member of the Sustainability Fund Advisory Panel.

'Out on a Limb' readers desirous of contacting an Environmentally Certified Landscape Industry Professional can do so quite simply by visiting the SGA website (http://www.sgaonline.org.au/eclips_listing.html) where they will find a list of 30 (and growing) landscape businesses that have committed to making a positive difference to the planet.

Should you and your business be amongst them?

Further details from Mary Trigger, SGA, telephone (03) 9850 8165 or e-mail to mary@sgaonline.org.au

David says goodbye

Early this month I had my 80th birthday and this has prompted me to hang up my pen.

The years that have slipped by have been both exciting and rewarding. When we started the Horticultural Scheme (especially the treelopping cover) about 16 years ago we were pioneers in the field and set the structures of cover, premiums and conditions that are the basis of today's market.

Although our clients are Australia wide I have made many friends. In the early days we knew a lot about our clients lives, mostly the wife's

name and sometimes even the names of their kids but unfortunately as the years have gone past and the business has grown and grown, a lot of the personal interaction has faded. However during this period I have met many of you and made some good personal friends.

I thank you all for the wonderful experience and the friendships and support that have been such a big part of those years.

After a good break in January I will not entirely disappear as the Company has asked that I do some consulting work.

So with a little sadness I say goodbye and wish all of you the very best for a happy Christmas and a successful life in the years ahead.

I am extremely confident that your dealings with Fitzpatrick & Co will proceed as normal in the good hands of Carol and Daniel.

David Finn



Out on a Limb is written and compiled by Neil Williams for Fitzpatrick & Co., which makes every endeavour to ensure accuracy but accepts no responsibility for error.



In preparing this information we are providing you with general advice. This advice has been prepared without taking into account your personal objectives, financial situation or needs.

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