

MARKET SMART

Q. What are the advantages/challenges of working with your spouse?

A. Gary: The first couple of years I thought we were going to kill each other. With me being in the industry for so long and Mary being green, sometimes it was hard to comprehend each other. I think we've actually gotten stronger. We're starting to settle into each of our areas and come together for decisions. It's a learning process.

Mary: Probably one of the biggest business challenges we face is the whole human resources thing. We've already got fabulous employees and we're trying to get additional, quality people. We've learned we've got to take our time more with that.

Q. What's next on your agenda?

A. Gary: This year we're going to do another Christmas party and customer

appreciation night. Last year we combined it with the introduction of Oregon's Noble Vintage trees. We sold the trees for \$95 — \$30 more than our premium Fraser firs. We quickly sold out of the 150 trees we had on hand. We didn't even have to unwrap them. People wanted them because they were designer trees. This year, we're thinking of working with an Oregon or Washington-state vineyard and tying in a wine tasting event with the party.

We're also gearing up to do more installation of our products. With the way the marketplace is — with so many husbands and wives both working — people don't have both Saturday and Sunday to dabble and play in the yard.

Mary: They've got the money to get somebody else to do it for them. They're time starved. They want to enjoy the time they do have with family and friends.

Hortica stands strong, despite storms

Bob McClellan, president and CEO of Hortica, knows where his customers are coming from. Before he delved into horticultural insurance, his family ran a tree farm for 19 years. Cut-your-own Christmas trees made up the bulk of the offerings, with some balled and burlapped material for local nurseries thrown in for good measure.

"But I get into trouble when I take credit for the operation," McClellan said. "The reality is my wife, Bonnie, and our two (now adult) children ran it. It was hard work, but the family and our customers enjoy lasting friendships from those wonderful times."

McClellan gives credit to Chuck and Ernie Tosovsky at Home Nursery in Edwardsville, Ill., for helping him gain his footing in the green industry.

"They got me interested, taught me nearly everything I know about that segment of the green industry and encouraged me to get involved with industry associations," he said.

McClellan made the leap from grower to insurer when Hortica (formerly Florist's Mutual) asked him to come on board as a consultant.

"They also had interest in expanding their business in the nursery and garden center areas, all of which were my strengths," he said.

McClellan has now been at the helm of Hortica for about 12 years. The record-breaking hurricane seasons in 2004 and 2005 were one of the biggest challenges the company has faced in recent years.

"The work days have been long and the emotional strain significant for our customers — our friends — and Hortica staff alike," McClellan said.

Despite the devastation wrought by Mother Nature, McClellan said Hortica remains financially strong and even better equipped to serve customers.

"When Hortica issues a policy contract, I am completely confident that our customers can count on us to stand by it no matter how broad the storm," he said.

For more: Hortica, 1 Horticultural Lane, P.O. Box 428, Edwardsville, IL 62025; (800) 851-7740; www.hortica-insurance.com.



Bob McClellan

An advertisement for Koko Company. The top half shows several rolls of colorful plastic floor mats in various patterns and colors like blue, pink, green, and purple. The text "Plastic floor mats" is written in a stylized font. The bottom half shows a close-up of a mat with a pattern and the words "Outdoor - Indoor" written on it. At the bottom, the company name "Koko COMPANY" is displayed in a large, stylized font, along with the website "www.kokocompany.com" and phone numbers: "44-02 11 16 81 4805 1 10 11 131 - 7 - 8 502 77 00".

▲ Request 34 ▲

