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SUNDAY MONEY: SPENDING

SUNDAY MONEY: SPENDING; Keep the Grass Green And Stay in the Black

By **JULIE FLAHERTY**

RIKA PETERSON, an artist from Bend, Ore., was delighted last November after contractors carried out her design for a parklike yard. With a pond, rock sculptures and hundreds of shrubs framing a lawn of three-quarters of an acre, it looked like the perfect playground for her two Great Danes, and worth the \$100,000 price.

But Ms. Peterson, 38, was stunned at how expensive it was to maintain a weed-free, green lawn. When she asked four lawn care companies for estimates in March, they quoted her rates as high as \$900 a month for mowing, fertilizing and other upkeep for the whole yard during the growing season, or \$600 for the lawn alone. "I am still very much in shock how ignorant I was when I put in my landscape," she said. "I had no idea what I was getting myself into.

"Maybe at that time I was hoping to find a husband with a mower by this spring," she said, joking.

Even more confusing was the range of prices she was quoted. The lowest was \$435 a month. But she wondered why the bid was so much lower than the others. She ended up choosing the \$600 bid, making her first of many contributions to the \$11.2 billion professional lawn care industry. The average household spent \$613 last year on professional lawn and landscape maintenance.

"Grass is big business," said Tom Ogren, author of "What the 'Experts' May Not Tell You About Growing the Perfect Lawn" (Warner Books, 2004). "There are millions of acres of lawn grasses. There are billions of dollars spent every year on grass. There are huge amounts of fertilizers and herbicides and insecticides being sold. It's just a fabulously big market."

Verdant lawns are prized across the United States, but figuring out how to get one can be daunting. Many people worry that doing their own lawn work takes too much time, and that hiring professionals requires too much money. And then there is that constant, sinking feeling that the grass will always be greener in the neighbor's yard.

But there are ways to streamline the choices, even if you can't tell a creeping red fescue from a patch of zoysia. (They're two common lawn grasses.)

The first step is to get the dirt on your dirt. Some lawn specialists recommend sending a soil sample to the nearest Cooperative Extension Service office. For a small fee, it will test the soil for acidity or alkalinity, nitrogen, phosphorus and potassium, giving you an idea of which nutrients your lawn needs. (The Cornell University Cooperative Extension operates in all counties in New York.)

Deanna Glory, a landscape designer in San Francisco, also suggests cutting a four-inch square of the turf and taking it to a local sod dealer. "They should be able to tell you what type it is, what condition it appears to be in, and what you need to do to maintain it," Ms. Glory said.

Keeping the average American lawn -- about 5,500 square feet -- in reasonable condition should take about 10 hours a month, said Jim McAfee, an associate professor and extension turf grass specialist at Texas A&M University in College Station.

Lawn aficionados, of course, are a different story. "Just as anorexics see a fat person in the mirror, I look at my yard and see a weed patch," Rick Ellis, a software executive in Portland, Ore., wrote in his online journal after several trips to Home Depot. "Mind you, the yard looks great: Dark green. Full. Lush. Heck, you could play golf on it. But for some inexplicable reason I can't leave it alone."

Nor, it seems, can many other American homeowners. The sale of lawn care products alone is estimated to total more than \$4.4 billion a year, according to a survey by the National Gardening Association. But even some lawn specialists say that a good part of that money may be spent needlessly.

Mary Owen, extension educator for the turf program at University of Massachusetts in Amherst, said that the multistep programs sold by the big fertilizer companies may be more than your lawn needs. Some systems are designed to kill many weeds and insects, problems your lawn may not have. In addition to being a waste of money, "it's not a good practice to use a pesticide if you don't need one," Ms. Owen said.

She also says that fertilizers marketed as organic, which are very popular, are often given more credit than they deserve. Some are promoted as encouraging microbial populations and building up organic matter in the soil, she said, but "soil can do that all by itself." And misapplied fertilizer is always a hazard, even if it is labeled organic.

"People make it more complicated than it should be," Ms. Owen said. "The big thing is to keep the turf dense."

Generally, lawn specialists say that the way to do that is to cut the grass high (about 1.5 to 3 inches from the ground), to water deeply and to fertilize seasonally. Overseeding, by sprinkling grass seed over a short-cut lawn, can help create a dense lawn with a strong root system that is more resistant to stresses like weeds, insects, draught and soil compaction.

All that, of course, is work, even if not complicated work, so professional help may be the logical choice.

In hiring professionals, ask about experience and education. Have they taken classes or completed a certificate program in lawn or turf science at a state land-grant university? Look for membership in the Professional Lawn Care Association of America or a state professional organization.

Even if you don't intend to use pesticides on your lawn, ask if the company is licensed within its state to use them. "What that says to me is that they have a basic knowledge of the pests, insects, weeds, diseases and the basic plant life cycles," Ms. Owen said. "They have to maintain that basic knowledge if they want to maintain that license."

Jim McCann, a lawn care professional in South Bend, Ind., who has spent 25 years watching grass grow, said that when asked to criticize a lawn, a lawn care expert should dig below the surface to check the health of the roots, as well as the drainage of the soil.

"If he looks underground, he knows what he's doing," Mr. McCann said.

WHEN it comes to services, lawn care companies vary greatly. Some "mow and blow" companies may only cut grass, while others may offer fertilizing, weeding, aerating, edging, shrub trimming, pesticide application, sprinkler maintenance, spring and fall cleanup, snow removal and even the stringing of holiday lights. Ask about their recommendations, but don't feel pressured into the highest-priced package. "Unless you had crabgrass last year, you probably don't need a crabgrass preventer," Ms. Owen said.

And avoid long-term contracts, said Mr. Ogren, the author. "Anything that smacks of that, forget it and find someone else."

Ms. Glory, the landscape designer, often suggests the varied look of ornamental grasses, which tend to grow in tall clumps and require much less care than traditional lawns, and no mowing. But homeowners are often reluctant to give up a traditional blanket of turf. "I say: 'O.K., what are you going to use the lawn for? What purpose is it going to serve?'" she said, "And half of them say, 'I don't know.'"

But what about the neighbors' yards? Mr. McCann says there is only one way to ensure that they don't look greener: stop comparing. After all, he added, "they are made to look good at distance."

QUICK READ

Choosing a lawn care specialist takes some care in itself. Here are tips from experts in the field:

GET ESTIMATES -- Start by asking neighbors about who does their yard work.

LOOK AT THE RECORD -- Check references from lawn care companies. Ask your local government's consumer affairs office or the Better Business Bureau whether complaints have been made against the companies.

FIND OUT ABOUT INSURANCE -- Do the companies have liability coverage for accidents that may occur while they work in your yard?

READ THE CONTRACT CAREFULLY -- Know which services are covered and whether there are extra charges for fertilizing, disease control or reseeded.

FIND OUT IF WORK IS GUARANTEED -- If so, get it in writing. What does the guarantee include and exclude, and how long does it last?

KNOW THE CONTRACT'S REACH -- Do you have to renew annually? If there is no cutoff date, find out how you can cancel the contract.

CONSIDER YOUR FAMILY'S HEALTH -- The Cooperative Extension Service office serving your area (<http://npic.orst.edu/countyext.htm>) offers information on what products should be used, and under what conditions.

Photo: Rika Peterson of Bend, Ore., designed her own landscaping but was startled to find that maintaining it will cost her \$600 a month. (Photo by Dean Guernsey for The New York Times) Chart: "Tending the Turf" Spending on lawn care products in the United States. Graph tracks homeowners and professionals from 1998-2003. (Source by Harris Interactive via National Gardening Assoc.)

