

A new hедера, houseplants vs. homegrown and a PPP reality check



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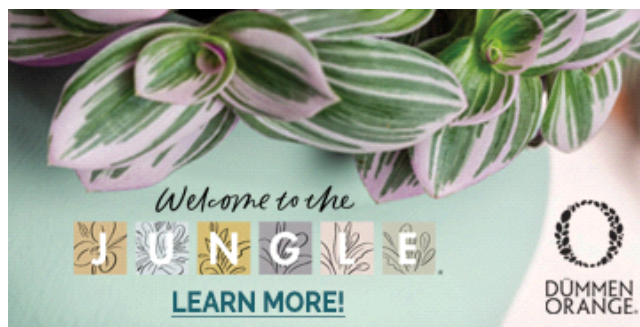
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TROPICAL TOPICS

COMING UP THIS WEEK:

A New Hedera
Houseplants vs. Homegrown
Hey, Use This Graphic!
SBA Loans—a Reality Check



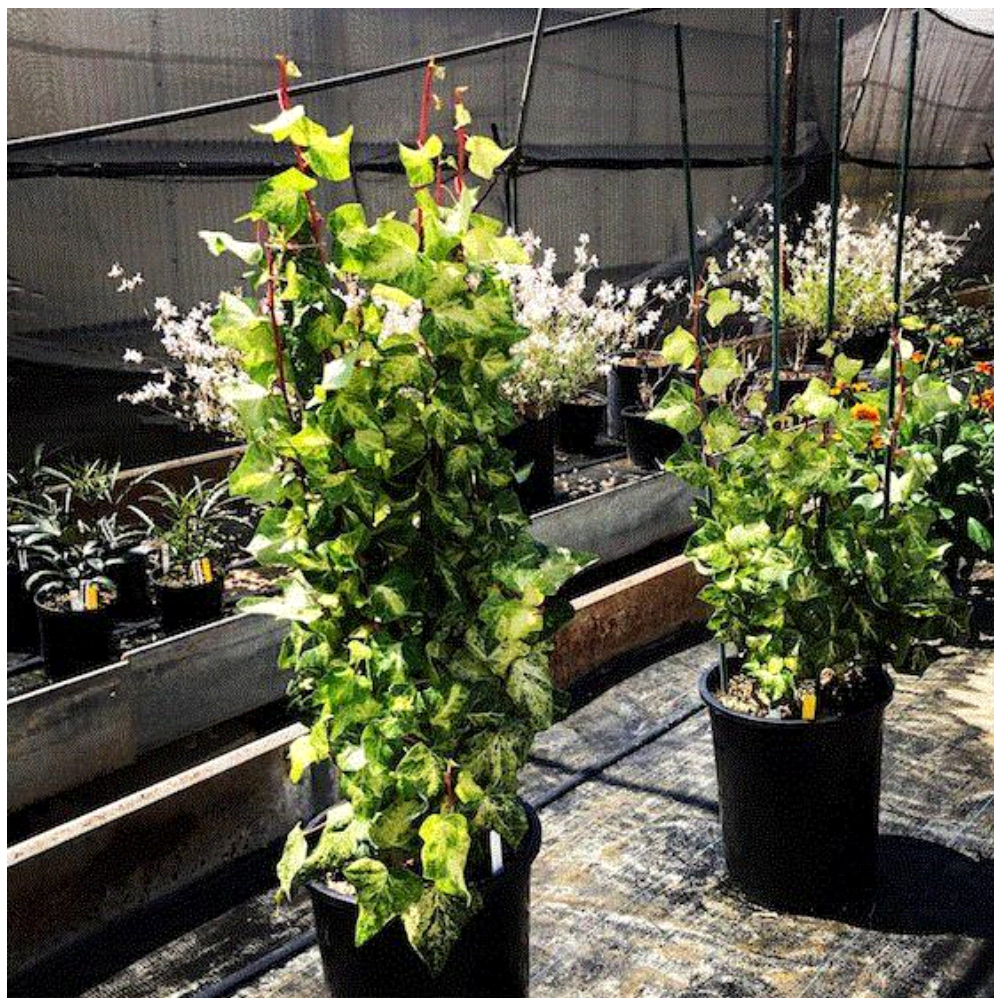
A New Hedera

Let's start off this edition of *Tropical Topics* by *not* mentioning the pandemic, shall we? Let's talk about some new houseplant-worthy varieties that we would have seen live had it not been for the, um, that pandemic that cancelled the California Spring Trials.

The Bobblehead crew (this year with the addition of none other than OG Bobblehead Bill Calkins) is "recreating" Spring Trials through Zoom meetings (what else?) with each of the exhibiting companies to help them salvage something out of their time and money spent on preparing for Trials. And, like always, there are a few companies that do have some houseplant-appropriate new introductions.

Like who? Let's start with PlantHaven, who this year showed us a *Hedera canariensis* called Tropical Blizzard. It fits the trendy plant category in two ways: First, it's a sizeable indoor houseplant and second, it's a variegated indoor houseplant. It's not called Tropical Blizzard for no reason!





It's a large-leaved ivy with leaves 4-7 inches across with golden-whitish marbling and flecking on an ivy-green leaf. It's a zone 8 item, so it's best sold as an indoor item.

I'm hoping to have one or two more houseplant-appropriate intros for you after our California Spring Trials interviews are complete. Meanwhile, you should totally follow Ball Publishing's Spring Trials virtual adventures via our social accounts ([Facebook](#) and [Instagram](#)). You'll learn a whole bunch and see what's new before everyone else does.

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Houseplants vs. Homegrown

In my last *Tropical Topics*, I mentioned that Epicurious e-newsletter about how delivered

houseplants make a wonderful “hostess gift” in this time of social distancing. But might houseplants be taking a back seat to an increased effort in growing what’s on that dinner party plate? We’ve heard of and seen reports that online and curbside sales of vegetable seeds and transplants are through the roof, thanks to concerns about food safety and food access brought about by COVID-19. Victory Gardening 2.0 is a legitimate activity, with each gardener doing his/her part to spend less time in public and at the grocery store. Those who can are growing their own.



Which led me to speculate ... could the Victory Garden 2.0 trend be taking market share away from houseplant sales? I volleyed this question over to one of my go-to houseplant-savvy retailers, Will Heeman of Heeman Greenhouses & Strawberry Farm outside of Toronto, Canada. Will says their store has seen online orders of both, indicating that people commonly order seeds and houseplants as a pairing when placing online orders. (He then indicated there'd been a bit of a dip in seeds-and-houseplants orders and an increase in houseplants-and-alcohol orders. Sign of the times!)

Growers, distributors, retailers—have you seen a dip in houseplant sales and an increase in edibles? Do you think the pandemic is the market correction that the never-ending houseplant craze was calling for all along? Or, do you think houseplants can only get more popular now that folks are spending a lot more time at home and want to add both color and a sense of nature to their four walls? Drop me a [LINE](#) and share your thoughts. I know you've got them!



Hey, Use This Graphic!

Just scrolled through my (very full) email inbox and found some suggestions from the National Initiative for Consumer Horticulture about how to promote plants, yards, landscapes and gardening through these times of mandated isolation. NICH has created a whole suite of graphics—free for use!—covering all types of horticultural activities. Here's one that features houseplants!



Using graphics that give folks ideas of how to spend some downtime at home while also getting in touch with nature is a fabulous idea. **GRAB** this graphic and the eight others NICH has created and post them liberally on all your socials. And don't forget to use the hashtag #PlantsDoThat.

Sun Parasol
FiredUp Coral



SBA Loans—a Reality Check

I'd like to thank Liz Felter at the Central Florida Extension Centers for emailing some timely information regarding small business loans for horticultural folks like yourselves. Here is a [LINK](#) to a blog post that describes who is eligible for the Paycheck Protection Program and how and when to go about it.

It's great that a problem was seen coming down the pike and that the federal government did something about it. But there's a lot going on with this program that warrants some caution before proceeding. Ball Publishing's small business consultant Bill McCurry has fielded a ton of phone calls from clients over the last week or so that reveal some misunderstandings and "read the fine print" warnings. Here is just a bit of what Bill has to say on the matter of the PPP:

Overwhelming numbers of applications. Banks are swarmed with applications. "If the pile is that overwhelming, how do you determine who gets to apply? Answer: Focus on your own

customers with an objective criteria."

SBA has warned they'll run out of money. In plain English, Bill says, the SBA is essentially saying, "We're anticipating being over budget so we are arbitrarily not going to forgive more than 25% of your loan for the non-payroll (rent, utilities, etc.) that have been headlined as small business support ..." And depending on circumstances, it might not be that much. This perceived shortage has caused a mad panic among small businesses who can't yet apply.

Federal money laundering and "know your customer" regulations have not been suspended. "If you currently have a loan, you've been checked out so they know who you are. Allegedly, you've been checked out if you have a deposit relationship, but not as deeply."

Fraud is a real possibility. "... How is the bank supposed to know if the company is real or not? There are no guidelines about the bank's responsibility for fraud in this circumstance. If the Feds are writing very loose rules (and they are) then the fraud risk has to be clearly borne by the Feds. The Feds fear if they are loose with the fraud responsibilities, then insiders at banks will know how to game the system and the limited funds will go to connected/insider bad guys rather than the real people who need it."

Is it worth it for the banks? "The Feds are paying an origination fee to the banks, plus the banks get 1% interest on the loan, whether the loan is paid by the customer or forgiven by the Feds. When you look at that return on the banks' time, plus the potential of non-guarantee, many of the banks are quietly saying, 'This isn't worth my time or the risk—I'm only lending to people I know.'"

Boost your own borrowers. "The cynics would say this was never intended to be a bailout for small businesses—it's a sham for the Feds to beef up bank loan customers so there are fewer defaults. Giving extra cash (\$350 billion) to those who have existing loans will go a long way to helping those borrowers not default on their loans, making the banks financially better off."

Now, Bill McCurry said that these things are moving at an alarming rate. What's true and procedure now could be wrong and old news tomorrow. And the best way to keep up with things is to learn about what folks are going through themselves. Best way to do that is to increase Bill's knowledge base by dropping him a line and chatting with him about your situation. Doesn't matter to him if you're a client or a reader of these emails. He's happy to chat. Reach out to Bill at wmccurry@mccurryassoc.com. You can drop me a line, too, if you'd like: ewells@ballpublishing.com.

And don't forget about Ball Publishing's COVID-19 Resource Page that colleague Jen Zurko updates on the regular. You can find it at www.growertalks.com/covid-19. Meanwhile, suggestions, comments, questions or news to share? Just drop me a line at ewells@ballpublishing.com.



Ellen Wells
Editor-at-Large
Green Profit

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