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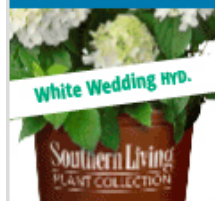
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COMING UP THIS WEEK:

PPP Goes Live
Predicting Spring
Monrovia 2021 New Cultivars
What's a Tetraploid?
More is Better
New Plants Webinar
Notes from the Edge of Sanity



Rudbeckia 'Treasure Trove'
New to Proven Winners Perennials
for 2025-2026!

PPP Goes Live

Let's start with a bang—the **Paycheck Protection Program (PPP)** is back and applications are being taken now! SBA, in consultation with the U.S. Treasury Department, opened the PPP loan portal yesterday, January 11. When the PPP loan portal system opened, it initially accepted **First Draw PPP loan applications** from participating CFIs, which included Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), Certified Development Companies (CDCs), and Microloan Intermediaries.

PPP is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employee retention criteria are met and the funds are used for eligible expenses.

- PPP loans have an interest rate of 1%.
- Loans issued prior to June 5 have a maturity of two years; loans issued after June 5 have a maturity of five years.
- Loan payments will be deferred for borrowers who apply for loan forgiveness until SBA remits the borrower's loan forgiveness amount to the lender. If a borrower doesn't apply for loan forgiveness, payments are deferred 10 months after the end of the covered period for the borrower's loan forgiveness (either eight weeks or 24 weeks).
- No collateral or personal guarantees are required.
- Neither the government nor lenders will charge small businesses any fees.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that's participating. Other regulated lenders will be available to make these loans once they're approved and enrolled in the program. You should consult with your local lender as to whether it's participating in the program.



If you wish to begin preparing your application, you can download the following PPP borrower application forms to see the information that will be requested from you when you apply with a lender:

[Paycheck Protection Program First Draw Borrower Application Form \(revised 01-08-21\)](#)

[Paycheck Protection Program Second Draw Borrower Application Form \(01-08-21\)](#)

What's on the Horizon for Spring?

The number one question I've gotten since Thanksgiving arrived has been, "What will 2021 be like for our industry?" Quite honestly, anyone who claims to know is either full of something (maybe themselves) or simply lying. However, some numbers I recently stumbled across point to the possibility of another year similar to 2021, which was pretty good for some of you. The great part is that improved sales (versus those pre-pandemic) could also be more uniform across states as fewer state-restrictions exist now than did in spring of 2020.

The primary reason why I find myself optimistic is twofold. First, a recent survey by Upwork reported ([Future of Workforce Pulse Report](#)) that the percentage of office workers (non-service or manufacturing) working from home is still 41.8%, which is only down slightly from the 47.7% high water mark in April 2020. Additionally, the percentage of workers that are remote at least one day of the week is 15%, an actual jump from April 2020 when the number was 12.2%. This means more folks are spending some or a majority of time at home, and history shows that this benefits ornamental horticulture!

What percentage of your team/department was, is, or will be working remote at the following points?					
	Before COVID-19	April 2020	Today	12 months from now	Five years from now
Fully remote	12.3%	47.7%	41.8%	26.7%	22.9%
Partially remote	8.9%	12.2%	15%	15.2%	14.6%
Not remote	78.8%	40.1%	43.3%	58.2%	62.5%

Data published by Upwork on remote vs. in-person employee status in April 2020 vs. "Today" (November 2020) and projections for the future, based on a survey of 1,000 businesses.

Second is the housing industry. I recently listened to a segment on Bloomberg News (to escape political crap) that included Robert Dietz (Chief Economist, National Association of Home Builders) and Danielle Hale (Realtor.com Chief Economist). They both presented data that indicated slow, but steady, growth in new home starts, fueled by low interest rates. The potential wrench in the housing market will continue to be the unemployment rate, particularly in gig workers. So in the end, a decent year as far as housing versus a good housing year could come down to how fast a COVID vaccine rolls out, and as a result, gets people back to work.



Monrovia Introduces 2021 New Cultivars

Spring of 2021 is on track to be another spectacular year for gardening (think positive, people)! Homeowners who nurtured their connection to nature during the pandemic will likely be returning to the garden in record numbers again this spring. Monrovia is releasing exciting new varieties to meet the demand from consumers looking to add long-lasting beauty to their landscapes.

Growing the healthiest, most beautiful plants starts by choosing only the best genetics.

“At Monrovia, we work with the top breeders from around the world to bring these new and distinctively better varieties to North America, trialing them extensively before growing them at our nurseries around the country” says Georgia Clay, New Plants Manager at Monrovia.

As a result, they say these varieties bloom longer, provide increased disease resistance and fit better in smaller landscapes.

Here's a look at a few of the new cultivars for 2021:

Seaside Serenade Newport Hydrangea isn't just another beautiful hydrangea. Newport features exceptionally strong stems (because it's a tetraploid) on a 4-ft. rounded plant that doesn't flop in very windy or rainy weather. It reblooms from early summer until autumn and offers a compact habit, allowing it to fit in both large- and small-space landscapes. This mophead hydrangea features striking flower heads that are a deep-plum in acidic soils or a vibrant pink in more alkaline soils, and is rated for Zones 4 to 9.

The Nitty Gritty Groundcover Rose Collection, while it doesn't play "Will The Circle Be Unbroken" does feature five varieties of vividly colorful, practically carefree shrubs. They're own-root roses that offer exceptional disease resistance in Zones 4 to 9. The double flowers appear in waves from late spring to autumn and offer a sweet fragrance. They're perfect for front border plantings, as accent plants, planted together for a wave of color or in containers. Nitty Gritty Roses are available in five colors, including Peach, Pink, Yellow, Red and White, and have a mature listed size of 3-ft. tall and 4-ft. wide.



I don't know what it is about that flower color, but it sure is beautiful.

The beautifully arching branches and airy green foliage of **Jade Waves Fernspray False Cypress** bring a serene feel to the garden in Zones 4 to 8. An improvement over older cultivars, this conifer offers a more compact form and pyramidal shape (8-ft. tall and 4-ft. wide). Jade Waves provides great structure in the garden, making it the perfect choice for a stunning accent plant in the landscape or as a standout container evergreen.



What's a Tetraploid, After All?

In the above article (this is a test to see if you pay attention), you may have seen the word "tetraploid" mentioned with regard to Seaside Serenade Newport Hydrangea. You may have also wondered at that moment what the heck is a tetraploid? Simply put, instead of a diploid that has two sets of chromosomes (like us boring humans), it's an organism with four sets of chromosomes. Two chemicals, in particular, do a good job of inducing tetraploids, colchicine (very carcinogenic and not recommended for home use) and oryzalin (yep, the herbicide).

Oftentimes, in ornamental plants, a tetraploid is generated by plant breeders by chemically inducing a mutation that "copies" the original set of chromosomes (called an autotetraploid for the true nerds out there) while the plant is in the seedling stage. Now because of this copying of every gene, one may assume that the plant would just die. After all, in humans this would be fatal. But nope—plants again prove to be tougher than people. In fact, in many cases, it makes

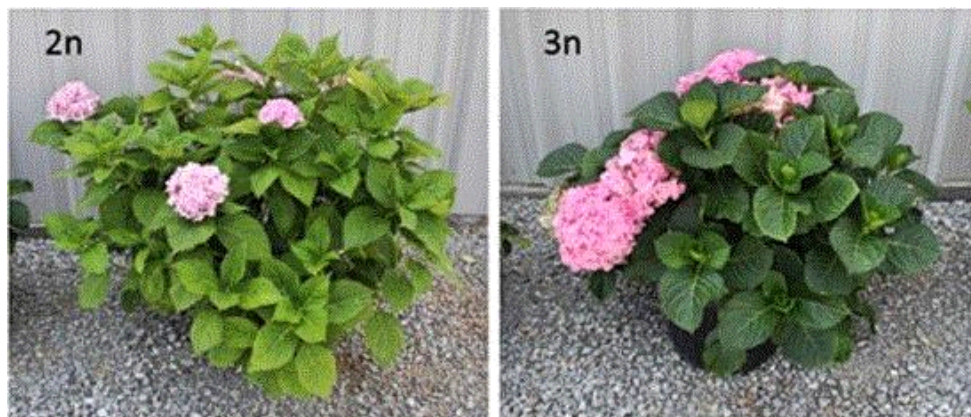
them even tougher than their diploid counterparts.



A Case of More is Better

It's the old adage of "if two is good, four must be better" and don't tell me you haven't pulled that trick with ice cream or glyphosate. When it comes to plants, oftentimes tetraploids offer visual (phenotypic) traits that consumers prefer. These may include:

- Shorter and more rigid stems
- An overall more compact plant
- Deeper green and thicker foliage
- Increased leaf cuticular wax, which can reduce drought stress
- Larger flowers



These two hydrangea seedlings are sister-plants (they have the same mother and same pollen donor). The difference is that the one on the left is a diploid and the one on the right has one more chromosome. The additional DNA leads to a more compact size and deeper green foliage. *Photo Courtesy of Dr. Lisa Alexander, USDA-ARS Research Geneticist and HortScience (a journal of the American Society for Horticultural Science).*

While not all tetraploids will have all of these traits, you can bet they'll have at least a few of them. That's a primary reason why plant breeders strive to create tetraploids of some species and branding companies salivate over them. After all, who doesn't like a hydrangea that's smaller, has larger flowers and doesn't flop when rained upon?

GGIA New Plants Webinar—Solid

In my day job as a University of Georgia professor, I work closely with the Georgia Green Industry Association, mainly to assist in developing educational programming that's not as boring as white paint or as joyful to attend as a prostate exam. Now most years, it costs so much to get the speakers that I want to join us live and in person that I do the best with my budget of salted peanuts and Coke. But not this year. Nope—thanks to COVID and the eruption of webinars, it meant I could get any speakers I wanted, cost be damned! So I went out and got four of my favorite speakers to share their favorite plants, new trends or pretty much anything else

they wanted to chat about.

Therefore, on Wednesday, January 20 from 6:15 – 8:15 p.m. EST (3:15 – 5:15 p.m. PST), you can log in and catch the following wild and wooly program. In the first hour, find out what the doctors are ordering for your garden designs in 2021. Join us for an hour of new and cool plants, and plant trends from renowned horticulturists [Allan Armitage](#) and [Todd Lasseigne](#). New plants are always a hot topic, as breeders focus on improved disease and pest resistance, aesthetics, and smaller ornamentals for the urban landscape. Both Allan and Todd have extensive backgrounds in southern horticulture and plant selection, and they have their finger on the pulse of evolving garden trends. We'll follow along with their horticultural journeys while learning about their take on new plants, plant trends and how to incorporate these plants and ideas into your garden designs.



In the second hour, a focus will be on smaller ornamental plants that fit into the urban landscape, boast improved disease and pest resistance, and increased flowering period, which are top priorities for today's ornamental plant breeders. [Mark Weathington](#) and [Tony Avent](#) team up to share with us the best of the newest trees, shrubs and perennials to hit the market that fit the bill. Mark will focus on some of the hottest trends and newest introductions in the plant world—from Flame Thrower Redbud to Steady Eddy Viburnum—to find out what's a winner and what's just a flash in the pan. Tony will lead us as we explore some of the best new and exciting plants (mostly perennials) that deserve a place in nurseries, garden centers and regional landscapes.

To register, [go here and scroll down to "Keynote: The Green Industry Insider's Guide to New Plants"](#). You can also [check out the full program here](#) if you happen to need any CEUs and you're in the Southeast.

Our Wacky Wonderful World—Notes from the Edge of Sanity

The start to 2021 was kinda quiet on the national stage ... for like five days. Then things got real in a hurry and it doesn't seem to be slowing down any time soon.

So what should you do in these stressful times? Why not do something good and promote young people in your business. Seems like a great way to counteract all the negativity in the world and there's no better feeling than watching others succeed! Here's how you lift up a young colleague/employee as we enter 2021 ...

Look around your growing or retail business, identify that young (under 35) up-and-coming employee who never ceases to impress and give them the thrill of a lifetime by nominating them for the 2021 *GrowerTalks*/*The HC Companies* Young Grower Award and 2021 *Green Profit*/*The Garden Center Group* Young Retailer Award.



It's the perfect way to recognize and acknowledge their hard work and dedication to your business and our industry. Not only will the six finalists (three from each award) be featured in the June issues of *GrowerTalks* and *Green Profit* magazines, they'll also be guests at Cultivate'21, where they'll get to tour the show and have a swanky dinner with Anna Ball, the editors and some other illustrious guests before finding out who the big winner is at the awards presentation.

The nomination process takes just a few minutes—just provide some details about why this young person is YGA or YRA worthy (the more details the better!). Find the applications here:

Young Grower: <https://www.growertalks.com/YoungGrower/>

Young Retailer: <https://www.greenprofit.com/YoungRetailer/>

- A special welcome and thanks to our new Young Grower Award sponsor, The HC Companies, maker of fine horticultural containers. Also, the eight Partners for Success of The Garden Center Group are: Ball Seed, Epicor Software Corporation, First Editions Shrubs & Trees, Monrovia Nursery, Prides Corner Farms, Proven Winners, Star Roses & Plants, and The Espoma Company.

Live authentic,

A handwritten signature in black ink that reads "Matthew Chappell".

Matthew Chappell
Editor-at-Large
Nursery & Landscape Insider

This has been received by 28,084 of the hardest-working horticulturists in show business!

If you're interested in reaching 28,082 clients who eagerly await every *Nursery & Landscape Insider* and surely read every word, contact **Kim Brown** ASAP and she'll hook you up.