

# 'A rose by any other name...'

People living in apartments, mobile homes, and small houses

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often have little room to set up large Christmas trees for the holiday season. Although table-size trees may solve the problem, they may be too expensive.

One answer to this predicament would be artificial trees, but they lack the natural beauty and fragrance of the real thing.

Sound hopeless? "Not quite," says a Cornell University floriculturist.

The solution, he says, is to create small "living" Christmas trees with trimmings of evergreen trees and shrubs.

"A Christmas tree about a foot tall can be constructed at home,"

says Ernest F. Schaufler in the new book "Do this before wetting the block." Trimmings from fragrant Balsam fir, Douglas fir, and white cedar are best. Japanese yew, juniper, and boxwood trimmings are good, also. Spruce and hemlock shed needles quickly when dry, but the moist oasis that forms the trunk of the tree supplies moisture to the trimmings, thus enabling them to hold their needles longer.

Before putting together a tree, the oasis should be soaked in water for a few minutes. It absorbs a large amount of water, thus providing moisture to the greens for about a week. In a warm room, it may need watering twice a week or more often. Pour water into the holder, and the oasis will pick up the water.

The next step is the construction of a Christmas tree. Insert the evergreen trimmings from the bottom up. Use the longest pieces (6 to 8 inches) first to make a bottom circle of greens. Using progressively shorter pieces, build circles of trimmings toward the top tilting them slightly upward. Pieces near the top are almost vertical.

resembles a cone," Shaufler advises. "Do this before wetting the block." Trimmings from fragrant Balsam fir, Douglas fir, and white cedar are best. Japanese yew, juniper, and boxwood trimmings are good, also. Spruce and hemlock shed needles quickly when dry, but the moist oasis that forms the trunk of the tree supplies moisture to the trimmings, thus enabling them to hold their needles longer.

## Corcoran asks insurance companies take action in covering governmental bodies

Superintendent of Insurance James P. Corcoran has formally urged the insurance industry to get back into the business of providing liability coverage for New York State municipalities and other public entities through the insurance department's enhanced

Market Assistance Program (MAP).

In a departmental circular letter and in a personal letter to 52 chief executive officers of leading property/casualty insurance and reinsurance companies, the superintendent called upon the insurance industry to cooperate with the insurance department's effort to ease the problems municipalities are experiencing in obtaining insurance.

Specifically, the superintendent has asked companies to consider taking a fair share of the municipal insurance market, whether or not they are currently engaged in this line of business.

He also urged companies to provide a 60-day extension on existing policies to those municipalities or public entities that apply to the MAP for assistance in order to give the program time to work.

The superintendent asked the company CEO's to respond in writing as to their intentions by Dec. 13.

The upgraded MAP is intended to make more systematic the department's efforts over the past several months to assist municipalities in obtaining insurance coverage.

Under the Market Assistance Program, municipalities (counties, cities, towns and villages) and other governmental subdivisions (school boards, public authorities, public benefit corporations) will now submit formal application to either of two insurance producer groups, the Independent Insurance Agents or the Professional Insurance Agents.

The applications will be processed by the MAP producers subcommittee, consisting of knowledgeable insurance brokers and agents, which will review and attempt to market the risk involved. This committee will ask the present insurer for a 60-day extension of the current policy, if necessary.

In the event the MAP producers subcommittee is unable to locate a suitable replacement insurer for the municipality, it will forward the application to the MAP underwriting subcommittee, consisting of key underwriters from major writers of municipal insurance, which will then attempt to locate an insurer for the municipality.

This subcommittee will also review the MAP applicant from an underwriting perspective (loss

history, cause insured rate etc.) and may tailor the placement. Copies of other information forwarded department and information purposes.

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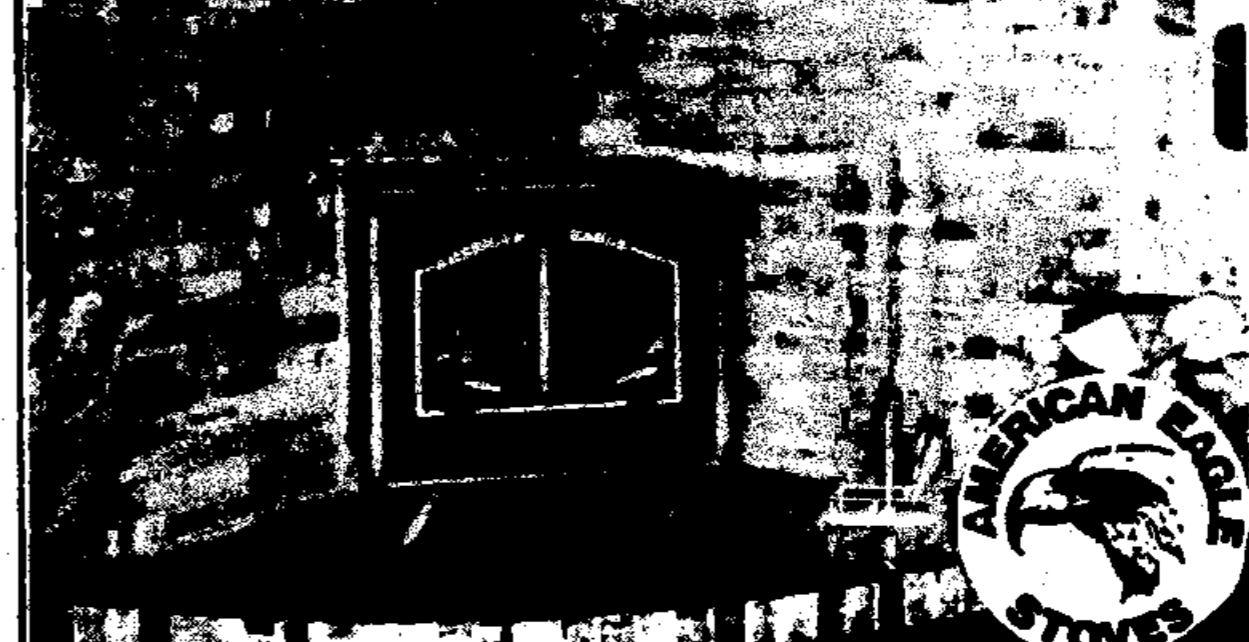
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