

BY GARY BELSKY



WHAT'S A TREE WORTH?

Take a loving look at them now

As a book to curl up with by the fireplace, the eighth edition of the *Guide for Plant Appraisal* hardly makes for scintillating reading. Its 103 pages are crammed with chapters such as “Trunk Formula Method” and “Cost of Repair/Cost of Cure,” as well as calculations for dealing with “elliptical cross sections” and determining the “diameter of the casualty stump.” Yet dense as it is, the guide explains something important: Those trees out in the yard are likely worth a great deal. That may not mean much now, but it could translate into dollars—from home owner’s insurance and the Internal Revenue Service—if a prized oak suddenly dies. “For most people, trees are about shade or beauty, not money,” says Steve Day, president of the American Society of Consulting Arborists. “It’s only when they have to replace one that they think about what it’s worth.” Yet while the guide’s equations could put a mature tree’s value at thousands of dollars, a typical insurance policy won’t

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