



# Tee to Green

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## Golf's Right To Water Challenged

The editorial reproduced on this page was published in the Gannett Westchester newspapers on Tuesday, July 23rd – at a time when all Westchester County industries were and still are scrambling to identify and define their responsibilities within a drought stricken environment.

Clearly, one editorial writer felt that the golf club industry did not qualify for relief and attempted to reprimand the Drought Emergency Task Force for providing previous exemptions to golf courses.

This editorial and its implications generated debate within the local golf community – as represented by the Met GCSA and the Metropolitan Golf Association. How should the golf club industry respond to this direct challenge to its continued viability within Westchester County?

Golf proved its mettle during the hard summer of 1985. First, it did not panic and presume that one editorial would precipitate an avalanche of additional problems. Ted Horton and the MGA's Jay Mottola were of the opinion that the comment within the editorial was such that its credibility would be immediately challenged.

Still the chance could not be taken that nothing would result from the editorial. It was agreed that this challenge to golf should be looked upon as an opportunity to educate all parties with any responsibility relative to water management within the county. Golf was going to present its solid case in a thorough and timely manner.

First, the vital statistics that members of this Association are familiar with were reviewed, updated and repositioned for present use: 48 golf courses in the County;

employing 3,750 people; spending \$474,200,000 annually – with greens alone being valued at over \$35,000,000. The numbers game is an essential strategy and tactic within an educational process.

More significantly, the Met GCSA and the MGA pointed out that the editorial was: misleading and did not fairly or accurately present facts; that it would set back conservation planning; that, in fact, golf was already being discriminated against because it was being asked to reduce water consumption by 50% annually – when all other County industries were being asked to reduce consumption by only 25%; and that should every golf course in Westchester County stop using all water from the New York City supply system for the balance of the season, it would provide residents with less than two hours of additional water.

Finally, Messrs. Horton, McLoughlin and Mottola attended the July 30th meeting of the Drought Emergency Task Force – prepared to address any and all challenges. Their help was not needed. For the first time since the Task Force began meeting earlier in the year – golf was not mentioned or singled out for special discussion. It had earned, at least for the moment, deserved recognition. The Task Force, Met GCSA and the MGA handled a potentially difficult situation in an effective and professional manner. These same organizations will continue educating and sustaining their already very responsible commitments to establish more effective means of conserving water in the future. This will not be our last drought. ■

EDITORIAL Nancy Q. Keefe

### WATER HAZARDS: What's The Rule?

... In the midst of a critical water shortage with the reservoirs containing only half of what they should have at this time of year, Westchester is letting golf courses water the grass if they ask for some exemptions from the severe water restrictions that have been imposed on everyone else.

It's enough to make you choke.

One woman spoke for a lot people when she wrote a letter to this newspaper expressing outrage that her kids were going to have to drink Hudson River water while the neighboring golf course was still watering the fairways.

New York City, by contrast, has refused the one golf club that had the temerity to ask for an exemption. The spokesman for the City Department of Environmental Protection said: "Watering a golf course is not essential." If you watched the British Open and saw the brown grass at the Royal St. George's Golf Club, you could agree.

Even though many golf courses in Westchester are reported to be independent of the New York City reservoir system, no water is in unlimited supply. Beyond that, watering fairways looks bad when the state says this region may be out of water by fall. Wouldn't it make sense to save some golf course water to pump into the public system to forestall such a possibility?

It is high-minded of Harold Vogt, chairman of the Drought Emergency Task Force, to explain the hardships by saying, "We want to avoid hardships." But who is getting to avoid hardships? And who is bearing them?



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# Personal Financial Planning

Guest Columnist: E. G. Berrigan

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We should not underestimate the need for definitive financial planning. Too often we rely on an employer or someone else to do this necessary work for us – to our later regret.

Following is a check list, dealing with essential coverages and precautions, that will help Met GCSA members, or any group of business executives, evaluate their present financial posture and give consideration to bringing their present planning up to minimum standard and beyond.

- Make sure you have a will that has been prepared by a competent attorney. Do not leave your family at the mercy of a court system that moves very, very slowly and will never provide for your family as you would prefer.
- Request a complete description of the employee benefit plan supplied by your employer. Accurately determine the pension and insurance coverages you have so that a decision can be made whether complementary plans will be needed.
- Evaluate the long term disability insurance that is being provided by your employer, if any. Don't worry about the first few months of disability – rather, determine what income you will need if you are unable to work for an extended period of time, or permanently. Supplement the disability coverage supplied by your employer – if necessary. Points to consider: the waiting period, benefit period, can additional coverage be obtained at reduced cost through a Group or Association plan? Note: GCSAA offers just this kind of supplementary coverage.
- Review medical insurance coverage as provided by your employer – closely. Points to consider: is major medical included; who is covered: wife, dependent children – if so, to what age?
- Maintain from 3 to 6 months of earnings in a good money market account for unforeseen emergencies.
- Make sure you take full advantage of the IRA opportunities that are available today.

When these mandatory considerations have been dealt with, discretionary planning considerations can be given attention – whether these be equity, real estate or secondary business investments of some kind. Seek professional advice when investing.

It is important to keep abreast of the basic considerations that can affect your financial position. One good way of doing this is to subscribe to *Money Magazine* and other similar publications. Acquire a good feel for when your income is taxable and what you can expect from Social Security. (See Page 3.) Remember that most employers are motivated by tax advantages – a factor which does not often apply within a non-profit, tax exempt club environment.

Recently developed Split Dollar Life Insurance Programs now offer a very unique feature – portability without burdening your club with unnecessary expense. This means two things: first – when you change jobs your insurance plan goes with you; and second – your former employer can recoup its investment in your insurance plan. Everyone wins. You *can* win every time with sound financial planning. ■

Gerry Berrigan is a Senior Vice President with a leading national insurance company, a member of the Westchester CC Board of Directors and has been a valuable MGA Committeeman and friend of golf for many years. (207)



# Retirement: Maybe Our Biggest Challenge

Many worry today whether or not the benefits of Social Security will be anywhere near adequate to help us through retirement years. No one wants to abandon the Social Security Program, but surveys show that everyone is looking elsewhere for retirement financing. (See Guest Column on preceding page for recommendations in this regard.)

A comparison of some recently released national statistics will help us focus on the problem – the average monthly benefit to 37 million Social Security recipients is \$449 for a single retiree and \$776 for a couple. This translates into a \$9,312 annual income for retired couples. Another national survey conducted by the House Aging Committee indicates that a couple will be spending \$2,500 each annually on health care by 1990 – as compared to \$1,500 today. This survey further shows that more than 63% of those age 66 and over, who live alone, impoverish themselves within 13 weeks after checking into a nursing home. The elderly now pay 15% of their income on health care – about the same they paid before Medicare began.

What are some of the questions we should be asking ourselves about retirement – and finding the answers to? Following is a listing of such questions as made available by a leading employee benefit consulting firm.

*Question:* What is a retiree's biggest money concern?

*Answer:* How much money will I need? A common mistake is to think you will need as much money as you now need to live.

*Question:* What percentage of your present income will you need to live in retirement?

*Answer:* 60% to 75% is a fair estimate.

*Question:* Where will this money come from?

*Answer:* First – from your pension; second – from Social Security; and third – from your own “nest egg.” The “nest egg” factor troubles many because they have not properly analyzed their pension and Social Security potentials.

*Question:* What planning questions are often overlooked?

*Answer:* What are the life expectancies for each spouse? What are the age differences? Does a wife qualify for her husband's pension benefits after he dies? Life insurance and the “nest egg” come into play here.

*Question:* What are common mistakes made regarding your company pension plan?

*Answer:* That my pension will keep pace with inflation – it will not; that my pension is tax free – everything above your own contributions is taxable.

*Question:* What are some other common mistakes?

*Answer:* Social Security is not inflation proof and is only tax free when earning less than \$32,000, if married and filing jointly. A fair rule is to anticipate that about one-half of retirement income will be taxable. Possibly, the biggest mistake a person can make today is not having an IRA and taking advantage of its tax savings benefits.

Assume the worst retirement-wise, which is the best – that you will live long. Assume that you and/or your spouse will live to be 85 to 90 years of age and plan accordingly. Don't lose because you live too long. ■

## Coming Events

### August

19	Met GCSA Family Picnic	Woodway CC
27-9/1	US Amateur Championship	Montclair GC

### September

10	Cornell Field Day	Ithaca, NY
19	Supt. Team Championship	Stanwich C
19-24	GCSAA Mid-Year Conference	Indianapolis, IN
26	Met GCSA Championship – 2nd Round	Ridgeway CC

### October

7	MGA President's Council Meet./Golf	Upper Montclair CC
10	NYSTA Poa Annual Tournament	Knollwood CC
21	Met GCSA Green Chairmen's Golf/Meet.	Winged Foot GC

## SURPRISE

A recent American Management Association survey of 700 top Executives rated *LUCK* as the fifth factor out of a possible fifteen that propelled them to the top of their professions.

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## Winter Projects

The passing of the month of August suggests that one of opportunity's doors will be closing soon – the opportunity to carefully plan and commit to one or more meaningful Winter projects.

Reduced Fall and Winter work loads allow the Golf Course Superintendent to redirect up to 20 hours a week to any number and variety of special personal and/or professional season long assignments.

For the sake of balance, it is suggested that at least one of two possible Winter projects not be directly associated with your job. Following is a sample listing of projects that a Golf Course Superintendent might consider committing to now for the coming Winter:

- *Computers* – will be all around us very soon; 6 to 12 months of hands on experience will be needed to take advantage of exciting new software that will be available soon within the industry; through your club, or personally, acquire an IBM or IBM compatible PC; work through the winter with word-processing, data base and financial programs for the club or your house. The whole family can become computer literate over a winter's time.
- *Cameras/Slide Inventory* – are delightful tools of the trade that can enhance one's ability to communicate within a club, the profession, or when looking for another job.
- *Writing* – offers the ultimate challenge – whether writing for yourself, your club or a publication; crew job descriptions and a personal manual might be prepared for next season.
- *Education* – abounds within the Metropolitan area: public speaking, computers, writing, art – you name it. Look into the New School's curriculum.
- *Reading* – develop good habits when you have the time; see list on page 7.

Money should not be an excuse for not being able to get a winter project going. There are just too many options open to an imaginative professional manager these days. Your Chapter stands ready to help you evaluate and select a project, any equipment it may require and to monitor your activity along the way. Contact Executive Director Jim McLoughlin in this regard. Make it a meaningful winter. ■

## Survey Results

The National Golf Foundation and GCSAA have published the results of a 1984 national survey of over 2,300 courses across the country – the largest of its kind ever conducted.

According to the study, \$137 million is expended each year for new maintenance equipment and \$102 million is spent on projects to improve existing facilities. Overall, U.S. golf courses spend \$1.7 billion a year to maintain their facilities.

Personnel costs constitute the largest single expense category for maintaining the nation's golf courses. On the average, 60 to 70 percent of a golf course maintenance budget is for personnel costs – including salaries, wages, payroll taxes and employee benefits. Clearly, the maintenance industry is a people industry.

Another statistic uncovered by the survey is that the nation's golf courses currently have a maintenance inventory valued at over \$1.8 billion. Copies of *The Golf Course Maintenance Report* can be obtained from the NGF for \$40.00. ■

## Local GCSAA Seminar

GCSAA, in cooperation with the Met GCSA, will sponsor a Regional Educational Seminar on the subject of *Ornamental Pest Management* – on October 16th and 17th at the Elmsford Holiday Inn.

Dr. David G. Nielsen of Ohio State University will conduct this two-day seminar. His presentation will cover the basics of insect pest management on ornamental plants, with emphasis on insects common to northern climates. Insect identification, structure, functions and reproduction, seasonal life cycles and control strategies will be discussed. An introduction to Integrated Pest Management will also be included for two (2) CEU's.

The price for the seminar is \$95.00 for GCSAA members and \$120 for non-members – each price including lunch for both days. Registration forms will be sent to local Superintendents by the GCSAA. The DEADLINE for registration is September 30th. The Elmsford Holiday Inn (914-592-3666) will make a special single room rate of \$76.00 available to those indicating they will be attending the Seminar. ■



## Tamarack Meeting

An enthusiastic gathering of 64 opening Championship Round golfers and over 110 evening attendees participated in the monthly Met GCSA Meeting – held at the Tamarack CC on July 11th.

The Education program was highlighted by presentations by Dick Bator of *Pine Valley* and Dave Kroll of the *Wilmington CC* – each reminding the audience of how to be a good “Thinking Superintendent.” A delightful buffet shortened the evening’s agenda and added flexibility to the program.

Opening Championship Round scores: Championship Flight – 77 Les Kennedy; 79 Scott Niven; 80 Ed Walsh and Jim Fulwider; 81 Chuck Fatum and Mark Millett. Class A (11-18 handicaps) – 65 Larry Pakkala; 72 Pat Vetere, Ted Horton and Tony Grasso; 73 Steve Finamore. Class A (19 & over handicaps) – 68 Fred Scheyhing; 70 Bob Alonzi. Class B (Net) – 68 Charlie Siemers; 74 John Carlone. Class C (Net) – 76 John Apple and Dan Cancellieri.

The concluding Championship round will be played at the Ridgeway CC on September 26th. ■

## Tax Proposals Could Hurt Clubs

Enactment of President Reagan’s tax proposals, issued on May 29th, could deal a heavy blow to golf. According to National Club Association statistics, at least \$500 million in golf club revenues would be lost, along with more than 40,000 full time jobs. The average club could lose 18-28 percent of its revenue and 10-12 full time jobs – possibly more.

The President has proposed to eliminate entirely the deductibility of club dues and other business entertainment expenses. Business meals would be capped at \$25.00 per person per meal, with deductions allowed on 50% of any meal expenses beyond that amount.

The NCA feels these proposals are discriminatory . . . as no other business marketing expense, such as advertising or office decorations, is under attack. The NCA distinguishes between the *perception* of expense abuses and the *reality* of abuses – which it states does not exist.

The NCA asks golf clubs to contact the House Ways and Means Committee to express their feelings on this very important matter. ■

## Industry News

The Nation Golf Foundation has announced two of the biggest promotional efforts in its long and illustrious history are now officially underway – the first focusing on *Family Golf* and the second on *Autumn Golf*.

A recent Conference Board survey of 1,022 companies indicates that salaried workers can expect raises falling within a 5.5 - 7.0 percent range this year and in 1986 – the lowest level in a decade. But the current annual inflation rate of about 3% suggests these real raises will be meaningful.

Ted Horton will be the lead speaker for a forum addressing the subject of *Management Response: Water Crisis* at the GCSAA Mid-Year Conference.

Several golf ball manufacturing companies are now producing a “short ball” – designed to go half the distance off regular balls for use on specially designed golf courses. The ball is virtually indestructible and floats.

Recent Met GCSA Directory has been well received – with two unfortunate and obvious omissions: Ben Zukosky of the *Links* and our Legal Counsel Bob Troup. We are sorry and will correct next year.

Accurate records needed to produce the Directory now indicate there are 18 Certified Class A members in the Chapter. This 19% CGCS ranking is well above the national norm. Look our select 18 CGCS’s up in the Directory and join them soon.

Computer Info ’85 Show has been scheduled into the New York Coliseum for October 14th - 17th. Nowhere else can you learn so much about information/computer management in so little time. This is part of the problem – too much too soon. But the effort is definitely worth while. Free magazine subscriptions and the like can justify the trip alone. Daily pre-registration fee is \$10.00.

Businesses within the United States own operating systems for 3,100,000 IBM and IBM compatible personal computers, 500,000 Apple II PC’s, 275,000 Macintosh PC’s and 35,000 AT&T/Unix PC’s.

Does this tell us something? ■

Find the number that logically completes this series:

7, 12, 27, 72, \_\_\_\_\_, 612.

(Answer somewhere in these pages.)



## Turf Tip: Aerification

Aerification, along with its temporary disruption to the putting surface, is often misunderstood by the average golfer.

The aerification process involves the removal of cores of soil roughly the size of a finger. If the soil on the green is of desirable quality, the cores are then broken up by verticutting, and returned into the holes on the green by dragging. If the soil is of the undesirable type, the cores are removed and fresh topdressing added to fill in the holes.

This process helps the turf in many ways. Aerification relieves compaction caused by heavy traffic; promotes deeper rooting, thus a healthier turf; and helps relieve localized dry spots. After aerification, water and oxygen move through the soil more easily, while allowing carbon dioxide and other toxic gases to escape from the soil. The ability of the green to hold a shot is also improved.

Because of the many benefits of aerification, it is an important management tool in helping to provide for improved putting conditions. ■

– John O’Keefe



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The first principle, within a series, that we will examine is that of **POSTIVE SELF-EXPECTANCY**. Its symptoms are optimism, enthusiasm and hope. The most readily identifiable quality of a total winner is an overall attitude of personal optimism and enthusiasm. Winners understand that the body expresses what the mind is concerned with. They know that life is a self-fulfilling prophecy – that a person usually gets what he or she actively expects. Fears and worries turn into anxiety which can make the individual more vulnerable to disease and accident. However, by expecting the best, as a way of life, you are preparing yourself physically and mentally for the demands of winning. Leadership is a natural by-product of positive self-expectancy.

Application guidelines: wake up happy; talk positively; find something good in each of your personal relationships; look at problems as opportunities; learn to be relaxed and friendly under pressure; think well of your health; expect the best from others – help them achieve goals; associate with winners. You *can* be realistic and optimistic at the same time. ■

D. Waitley

## A Formula For Success

There are many recipes for success. Frank O'Keefe, President of the Armstrong Rubber Company, has a formula that worked for him. At the top of the list is "bust your butt." "All successful managers and executives I know have busted their butts – not in a frenzied or exhausting way . . . rather through intensive, intelligent, directed output." Keefe also makes a strong case for the importance of *character* and *people skills* over brilliance.

Keefe's remaining personal qualities that lead to success are: show mental and physical energy; be active, a doer, make things happen; show enthusiasm for whatever you do; know when to take career risks; keep in touch with the realities of business; earn a reputation for credibility . . . deliver on your promises; show respect and sensitivity for your people; pick good bosses and guard relationships closely. A good boss is someone who lets you stick your neck out and take a chance. ■

## Directory of Public Speaking Courses

The following organizations offer Public Speaking courses within the New York Metropolitan area: *American Managment Association* – "Developing Effective Presentation Skills" and "Executive Speaking," 15-25 students, 3 days, \$800 and \$915, (212) 586-8100; *Communispond* – "Executive Communications Program," 16 students, 2 days, \$850, (212) 687-8040; *Dale Carnegie* – "Effective Speaking and Human Relations," 23-44 students, 14 evening weekly sessions, \$400–\$800, (516) 741-3232; *Xerox Learning Systems* – "Strategies for Successful Presentations," 6 students, 2 days, \$740, (203) 965-8400. Call any of the above numbers for information about these courses. ■

## Top Ten Business Books For July (Money Magazine)

1. "In Search of Excellence;" 2. "One Minute Manager;" 3. "Megatrends;" 4. "What Is the Color of Your Parachute?;" 5. "Dress For Success;" 6. "Think and Grow;" 7. "Resumes That Get Jobs;" 8. "Getting To Yes: Negotiating Agreement Without Giving In;" 9. "Games Mother Never Taught You;" 10. "You Can Negotiate Anything." ■



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