Group Policy Protects Employees

By J. A. McHugh,
General Manager, Westchester CC, Rye, N. Y.

The Westchester CC insurance plan for employees, told in the following article, is deserving of serious study by other clubs, who at one time or another ‘lose’ some of the better class of club employees simply because there isn’t any particular ‘tie’ they may have to their employers. This plan should have positive effect in remedying that situation. Even though the plan outlined here comes up for settlement at Christmas time, it’s worth consideration of club officials now—and perhaps worthy of adoption during the season, if a way can be figured out to raise the necessary money without rapping the members too strong. However, the Christmas-time idea may be better, because then the member’s club bills are not so high.

It has been the custom at our club, as with other clubs, to annually ask our members for subscriptions to the Employees’ Christmas Fund, and the money thus collected would be distributed to the employees at Christmas. We have quite a large number of employees, and when distribution on a cash basis was made, the amount paid to each individual was comparatively small.

Some of us felt that if the request for contributions to this Christmas Fund was for some lasting purpose, it would appeal more to the membership and that the response would be greater. So the plan of substituting a comprehensive insurance coverage for the employees, instead of a cash distribution, was adopted. As a result, the response by our members has been much greater than ever before.

No Cost to Employees

The employees insurance plan at Westchester provides the employees with life insurance, sick benefits, hospitalization and surgical expenses. The employee makes no contribution to the fund, and if the Christmas Fund subscription by the members is insufficient to cover the cost, the difference is made up by the club.

Under this comprehensive insurance plan, our employees are protected against anything that might happen to them except while on duty, and they are covered, of course, when on duty, by workmen’s compensation insurance. The death benefits range from $500 to $2,500 depending upon the length of service and salary of the employee covered. Sick benefits are from $10 to $25 a week for a period of 16 weeks. Hospitalization is from $4 to $7 a day for a period of 12 weeks, and surgical benefits are on a graduated scale depending upon the seriousness of the operation and the average scale of prices for operations of that type.

Coverage Cost Is Low

Insurance of this kind, of course, purchased in a large group, costs substantially less than if the same coverage were bought by an individual. We feel that we are able to offer our employees, through this plan, something which is more beneficial to them when they need it most, than a distribution of a small amount of cash at the end of the year.

The following is the letter sent our membership last December calling their attention to the insurance plan for the employees:

The board of governors of the club, at a recent meeting, again considered the matter of a Christmas Fund for employees.

Last year, the members of the club were invited to contribute to an employees’ Christmas Fund designed for a definite purpose, to give to our permanent staff of employees, insurance coverage for life, weekly sick benefit, accident and health, hospitalization and surgical benefits—a combination of coverage which the board felt would be a comfort to them, and a help, should they unfortunately require the benefits of this all-inclusive coverage.

The total cost per annum to provide this coverage to our permanent staff of employees is approximately $4,700. Last year members of the club contributed an amount approximating $4,000 toward this fund.

The board of governors has voted to request the members of the club to contribute to the Christmas Fund, which is designed to cover this useful pur-
pose, and the board feels that if the members understand the purpose of this fund, they will contribute a sufficient amount to cover the annual cost.

The board requests the membership of the club to contribute to whatever extent they wish for that purpose, making use of the enclosed contribution card, the amount of which will be charged to each member's house account.

Yours very truly,
Westchester Country Club,
George F. Breen, Pres.
J. A. McHugh, Secy.

**Seven Golf Groups Plan Massachusetts Conference**

FOURTEENTH annual golf course maintenance conference at Massachusetts State College will be held March 15-17. Cooperating in the planning of this conference are the GSA, PGA, the Greenkeepers Club of N. E., N. J. Assn. of Golf Course Supts., Conn. Assn. of GCS, R. I. Greenkeepers Assn. and the Northeastern N. Y. Greenkeepers Assn. Theme for the conference is “The Greenkeeping Superintendent as a Professional Man.” Previews of the program have brought very favorable comment and an expression of opinion by qualified experts that the offerings will be the best ever.

Sessions will be held Friday and Saturday, March 15-16, in the morning, afternoon and evening. The annual banquet, with the only comment from MSC officials being, “food too good to miss, program too varied to print, and too interesting to preview,” will be held in Draper Hall on the MSC campus Saturday evening. The annual “Experts on Trial” will be held Sunday in MSC’s Stockbridge Hall. “Chief Justice” Howard B. Sprague and “eight old men” will hand down judgment on particular golf course problems. As per the national example, there will be “new faces on the bench.”

**Speakers Are Listed**

Included on the speaking program are John L. Counsell, president, Greenkeepers Club of N. E.; Robert Trent Jones, New York City, golf architect; Richard L. Jackson, Ridgefield, Conn.; Ralph T. King, director, Roosevelt Wildlife Experiment Station, Syracuse, N. Y.; PGA president Tom Walsh; O. J. Noer, Milwaukee Sewage Commission; Robert Smith, Newington, Conn.; Dr. Hugh P. Baker, president, MSC; Howard B. Sprague, N. J. Experiment Station, New Brunswick, N. J.; Roland Verbeck, director of short courses, and Lawrence S. Dickinson, prof. of agrostology at MSC. Prof. Dickinson is in active charge of the conference.

**SHORT COURSE DATA**

**Iowa State**

IOWA State College, with the cooperation of the Iowa Greenkeepers’ Assn., will present its 9th annual two-day short course, March 5-6. The talks and discussions will be practical in nature and will deal with means of providing the best turf at lowest cost. Speakers at the conference include Dr. John Monteith, Jr., USGA Green Section; James Tyson, Michigan State College; Joe Benson, president, Iowa Greenkeepers’ Assn.; C. G. Yarn, vice-pres. of the Iowa group; Bill Keating, supt. Des Moines G&CC; C. D. Decker, B. S. Pickett, and S. W. Edgecombe of the Iowa State College staff.

A fee of $1.00 will be charged to help defray expenses of the conference, and anyone interested in fine turf problems is eligible for registration. Annual greenkeepers banquet will be held at the Sheldon-Munn hotel Tuesday night, March 5.

S. W. Edgecombe, Extension Horticulturist at ISC, is in charge of the conference.

**Michigan State**

ANNUAL greenkeeping short course at Michigan State College will be held March 7-8. Subjects for study and discussion include: nature and properties of soils, fertilization, insect control, turf diseases, and study of various grasses. James Tyson, who is in charge of greenkeeping research at MSC, is directing the educational program of the conference.

**Wisconsin**

UNIVERSITY of Wisconsin’s short course for greenkeepers will be held March 11-13. Prof. James G. Moore of the university’s horticultural department will again act as director of the conference. Sponsorship is by the Wisconsin and Midwest Greenkeepers associations. Full information may be secured by writing Prof. Moore, care of Horticultural Bldg., Madison, or by writing the secretaries of the Wisconsin or Midwest greenkeeper groups.