

# Pension Plans: THE INDUSTRY'S SHAME

The widespread lack of pension plans for golf course superintendents is an embarrassment to the entire club industry

by FRED V. GRAU

Unless golf course superintendents get busy and do something to change the present situation, superintendents can expect no pension of any kind when they retire.

Ever since a superintendent friend in Florida wrote to me, relating his sad predicament of "no pension after 26 years of service," this reporter has been collecting material from other superintendents around the country. My editorial ("What! No Pension?" May, 1973, p. 15) and a brief article ("Not Even a Gold Watch," August, 1973, p. 43) opened some eyes and brought several unsolicited comments.

A letter from one top superintendent in a wealthy golfing state deserves to be quoted. I reproduce here some excerpts:

"... No more than 50 per cent of the superintendents in this area have pension programs . . . . No more than 10 per cent have pension programs for their key employees on the course. This is a sad state of affairs."

He goes on to say that the plans that do exist have come about because, "As the younger men have come into better jobs, they have demanded more benefits when they are interviewed. The clubs are accepting this without resistance."

"It boils down to the superintendent taking the initiative and selling the clubs on a well-rounded benefit package. We just have not done it."

"... Your plan to write on pensions . . . is a good idea, but it encompasses only a small part of what is needed . . . . We should be talking about a total package of pensions, sick pay, holiday pay, overtime, vacations, hospitalization, life insurance, disability benefits, merchandise discounts

and better working conditions for our permanent golf course staff members.

"For the last five years . . . we have been building a benefit plan that has all of the previously mentioned benefits included. It has been a gradual growth. It has made a tremendous difference in the attitude of the permanent staff both on the course and in the clubhouse."

The letter ends by saying, "... I am sick and tired of the business of golf operations not being considered a business like any other."

## WHO HAS PENSION PLANS?

GOLFDOM did a formal survey of hundreds of golf clubs, geographically distributed throughout the country, to determine the extent of the pension plan void in the industry. The figures do support Dr. Grau's contentions.

Here are the results of our query. In addition to over-all response, they have been broken down by course type.

Q. Do you have an employee pension plan at your club?

Response	Yes	No
Private	41%	59%
Semi-private	27%	73%
Resort	50%	50%
Public	53%	47%
All course types combined	39%	61%

One superintendents' association estimates that two-thirds of its members now are protected and that most clubs voluntarily have offered a plan. When superintendents ask for a plan, they rarely are refused. When are, it's mainly due to the poor financial condition of the club.

Another report from another association estimates that not more than 12 to 13 per cent of superintendents are covered by any kind of a plan. The pertinent comment is, "General managers of country clubs can do a great deal for club employees." In this area of 114,000 square miles, only one club voluntarily offered a plan.

In another area, consisting of 220 golf courses, less than 10 per cent have any type of plan. Only four or five clubs voluntarily offered a plan to their employees.

Clubs in another area, renowned for its majestic scenery, are not renowned for their generosity. My correspondent there says, "... only three out of 13 clubs . . . had any pension provisions for their superintendents." He says further that the more prominent and affluent clubs provide the benefits. These clubs apparently demand better management, and in turn superintendents at these clubs demand better compensation and broader protection.

A representative of a large chemical and fertilizer firm writes, "... I feel that pension and retirement plans for superintendents are definitely needed . . . . Only 5 per cent of those I call on have plans of any kind."

A superintendent at a wealthy club in a wealthy state said that, of 24 people he knew, two had asked for a plan and got one. This man asked his club for two years with no response. He got his

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plan the third year. Apparently, it pays to be persistent.

Another superintendent writer says, "I have no pension or retirement plan now, but am planning to get one established soon; one that I may transfer if I change jobs . . . . Less than 20 per cent in this association have any plan. In fact, I personally know of none. Most clubs do not voluntarily offer plans."

One association conducted a survey, which showed retirement plans for superintendents at the 35 per cent level in 1967; 40 per cent in 1970, and 29 per cent in 1971. There has been no explanation for the decline.

Another superintendent says: "A 1970 survey in our . . . association showed less than 10 per cent of superintendents on any kind of plan. I think we are about 10 years late in getting started. Most clubs are very lax in offering a plan. If the topic is brought up often enough, and the cost of the plan is included in the yearly budget, eventually it is implemented. This will mean more to superintendents than anything done thus far."

An association secretary writes, "At

our last meeting, five members said that they have plans; 21 were not covered. Clubs do not voluntarily offer plans. Most superintendents have had little luck when they have asked for a pension plan. I had to put my job on the line to get hospitalization. The best way is to have benefits included when you accept a new job. It is very difficult to get coverage afterwards."

At a recent meeting of a prominent association, there were 50 superintendents present. Nine had some kind of plan; one got it without asking; two got it when they asked; six did not specify. This is the situation in a very well-to-do area.

In a territory surrounding another huge metropolitan area, it was estimated that 30 to 40 per cent of the superintendents were covered. Only two clubs had offered a plan voluntarily, one that covers all employees. The correspondent goes on to say, ". . . The most important facet . . . would be to retain 100 per cent mobility . . . . We can generally advance only by becoming the superintendent at another club. My plan enables me to transfer the full amount that has accumulated if I

should . . . move."

He cites a difficulty where a superintendent has advanced through a union labor force where there was a pension plan. As superintendent, he must retain union membership. As a result, he is playing fields: management and labor.

In a recent national study, it was reported that 26.1 per cent of the superintendents who responded had some type of pension program. Half of these had a plan "across the board." It is suspected that this figure is somewhat high, because those who responded were from the more affluent clubs and they were not as hesitant to reply as those who had nothing going for them.

Strangely, public, city-owned courses voluntarily have offered retirement plans to their superintendents, but country clubs rarely do.

When a pension is asked for by the superintendent, the answer usually is no.

One turf friend wrote and gave specific instances of long-time friends who have been retired with no pension. Those who have been fortunate enough to have retirement coverage are few and far between.

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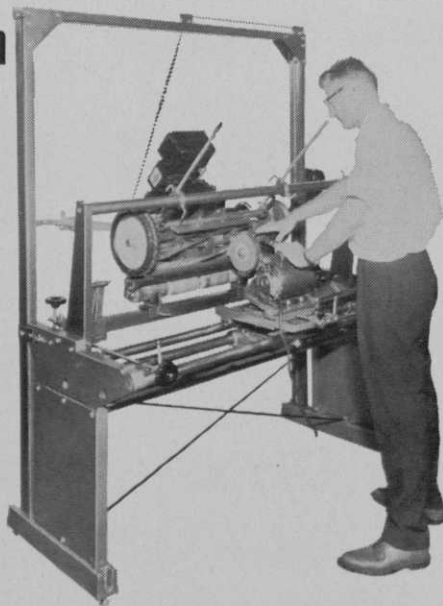
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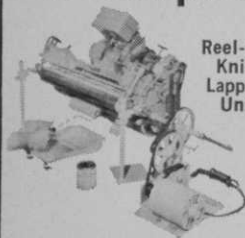
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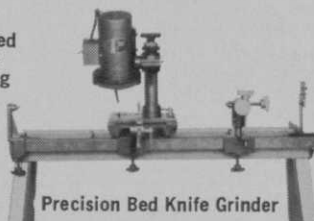
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It has been said that "golf course superintendents are poor salesmen." In one association there were 36 questionnaires mailed to members. Eleven replies were returned. It would seem that the majority of superintendents were not interested enough in their own future security to take the trouble to return the letter. Of the 11 who replied, there were five who have no pension and had not asked for one. Four have plans and the other two were in the mill.

### SUMMARY AND CONCLUSION

The many reports that were sent in from around the country reveal a pitiful and shocking situation. The worst offenders are the country clubs. Most city-owned courses provide protection as do those that are under union influence. As one superintendent has said, "... I am sick and tired of ... golf operations not being considered a business like any other."

In general, the more prominent clubs seem the most likely to provide plans. Perhaps the reason is that these forward-looking clubs do consider themselves businesses and have instituted modern business methods. Perhaps the green chairman has had training in law. One superintendent suggests that the time is ripe for clubs to give their loyal employees reasonable benefits before superintendents are forced to go into other industries.

The younger, college-trained men invariably demand retirement and pension plans before they sign their contracts. This puts it on the line for them; but what about the older men who have served their clubs faithfully and well? Are they to be turned out to shift for themselves with only a gold watch and a testimonial for their reward? Clubs that continue to follow this insensitive, antiquated practice soon will find it difficult to find superintendents to work for them.

Why do superintendents seem to be reluctant to go to their clubs and ask for a benefit plan? Why do clubs, run by efficient businessmen, so grossly neglect this aspect of business? Clubs that have been derelict in this aspect of business should be ashamed. This neglect also is ultimately inviting unionization.

The key to any plan is mobility. Legal avenues are open so that benefits may be transferred when the man moves to another position.

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One of the most despicable acts that can be perpetrated by any employer is forcing a man to leave the job prior to retirement, thus saving the investment built up for his benefit. Another is the misuse of benefit pension funds, which results in total depletion just when retirement is imminent. These and other facets of pension reform have been placed before the Congress of the United States, through appropriate committees. It is hoped that the Pension Reform Hearings will end happily. The proposals are financially sound and are in the best interests of the over-all economy.

One straight-thinking superintendent has raised more questions about pensions than answers:

- 1) Will the program be adequately funded?
- 2) Will the funds be set aside in trust?
- 3) Will the employee be guaranteed benefits after a specified term of service?
- 4) Will early retirement be spelled out?
- 5) Can the employee contribute?
- 6) What about benefits under joint

survivorship with the superintendent's wife?

7) When occupying a house on club property, how long may the widow be allowed to remain? In some cases, the request to move has been made during the funeral.

It is encouraging that Congress is formulating plans to safeguard the pensions of millions of American workers. Too many forfeit all benefits if an individual leaves or loses his job, regardless of tenure. Most reserves are insufficient to pay promised pensions. These are shocking and deplorable conditions.

Golf clubs must wake up to the 20th century and devise practical and workable plans for their employees. Not working out some kind of plan will most likely result in pressure from outside groups, possible Federal intervention and most assuredly, national censure.

Golf course superintendents must realize that their survival depends on action. They must believe they can change the present inadequate system. □

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shirts and pants for those golfers interested in functional non-wrinkling traditional lines in the synthetics (though not as much as last year). Buyers were quick to admit that a piece of their fashion dollar will seek to appease the older golfer. "We will try not to alienate this group," says one buyer, "but they are going to have to get into the natural fiber swing sooner or later." 5. Buyers are ordering natural cotton raincoats with matching umbrellas while shying away from synthetics.

### HARD GOODS COMPETITION

It would seem that the golf club professional can expect little competition from the big "downtown" stores in the area of hard goods. (As stated earlier, many stores are discontinuing hard goods altogether and those that still carry clubs and balls cannot carry the investment cast clubs because most are pro only.)

One big store is getting into graphite shafts on a custom made order basis. These big stores generally will be stocking top-of-the-line clubs and balls because they can no longer compete

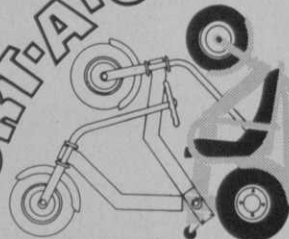
with the discount stores' reduction practices on the cheaper lines.

DISCOUNT SPORTING GOODS PRACTICES GOLFDOM noted that one of New York's biggest discount sporting goods stores showed a surprising lack of feel for consumer trends in soft goods compared to the large department stores, but in hard goods they fared head and shoulders over the others. Crowds continuously milling around the golf club racks waiting for service justifies the growing concern of the golf professional about the debilitating effect discount store competition is having on his club and ball sales.

The golf professional's best weapon for combating the discount sporting goods stores is still his arsenal of services, with expert fitting of club specifications to the individual being the most important. These services were sadly lacking in the discount stores GOLFDOM visited. Those long lines at the discount club rack mentioned earlier included many clearly unhappy customers who were there to complain about misfitting. These are likely to be one time customers for the discount store grab bag sales technique. □

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