

**A NEW PLAN OF
"MONTHLY INCOME" PROTECTION FOR
GCSAA MEMBERS**

**By Earl H. Whitney, C.L.U.
Whitney Associates, Inc.**

The new "Monthly Income" plan takes the place of a previous plan, by providing greater benefits at a lower cost.

It is now available to members of GCSAA and provides monthly income benefits ranging from \$200.00 a month to \$1,000.00 a month.

The plan allows an individual to select the waiting period best suited to his financial needs (a 30-day or 90-day waiting period).

Benefits are payable for five (5) years in the event of sickness (or to age 65 if earlier), and for your lifetime if disabled due to an accident.

Rates for the GCSAA plan are 20% to 40% lower than are available on a comparable basis from independent individual sources. For example, at age 35 the quarterly premium for \$500.00 a month benefit is \$27.75. At age 50 it is \$39.50. Both of these plans have assumed selection of a 30-day waiting period plan.

One of the important considerations is a Waiver of Premium clause. Under most plans an individual continues to pay premiums for 6 months or 9 months, after he has become disabled. Under the GCSAA plan, one does not pay further premiums while he is disabled.

This plan has been so designed the club may pay the premium, or the golf course superintendent may pay the premium, or they may be shared by both. Premiums paid by the club are not considered as additional income by the superintendent. Premiums paid by the club are considered to be a business expense item. This is an excellent fringe benefit.

Many members have protected themselves for life insurance, and are also covered for hospitalization, surgical and major medical benefits, and in a few instances are participating in a pension plan. However, very few clubs have a formal Salary Continuation plan, and very few members have protected themselves from a "Living death"—one that occurs when they are totally disabled. Have you protected yourself? The GCSAA plan makes it possible for you to protect yourself and your family at low cost.

(For further information, write to: Mr. Earl H. Whitney, President, Whitney Associates, Inc., 18 Cleveland Street, Orange, New Jersey 07050.)

Nels J. Johnson, Tree Experts, Inc.

SINCE 1930

Complete, economical tree service for Private Estates, Parks, Municipalities, Golf Courses Cemeteries, Schools, Industrial Areas.

All phases of Arboriculture, Diagnosing, Pruning, Treating, Transplanting, Fertilization, Hydraulic and Mist Spraying, Removals, Stump Routing, Municipal Forestry.

— FULLY INSURED —

GRADUATE FORESTERS • LICENSED ARBORISTS

MAIN OFFICE: 912 Pitner Avenue, Evanston, Illinois

Phones: GR eenleaf 5-1877 — GR 5-5255

Hinsdale, Illinois — FA 5-0970

EVERSPRAY CO.

• UNDERGROUND LAWN SPRINKLING SYSTEMS

**IRRIGATION EQUIPMENT
AND SUPPLIES**

GEORGE WELLEK

9250 GOLF ROAD
DES PLAINES, ILLINOIS
296-5555

Mobility . . . cross roughs. Finger tip control from tractor seat. All mowers quickly raise for transport between areas to be mowed. Leave golfer congested fairways and return when clear.



Mow fairways in less time. Hydraulic lift frame can be used with any Roseman Fairway or Hi-Cut Rough Mower.

ROSEMAN TRACTOR EQUIPMENT COMPANY

2620 Crawford Ave.

Evanston, Illinois

Telephone 864-1842

F. D. CLAVEY RAVINIA NURSERIES, INC.

Roy F. Clavey, Pres.

Established 1885

TREES

SHRUBS

EVERGREENS

Introducers of

**CLAVEY'S DWARF HONEYSUCKLE
BEVERLY FLOWERING CRAB**

Rte. 2, Box 582, U.S. 45 & Knowles Rd.

Lake Villa, Illinois

312 — 223-8616

ARTHUR CLESEN, INC.

DISTRIBUTOR

**CLEARY PRODUCTS — I.M.C. LAWN FOOD
"EASY MARKER" & PAINT
TERRA GREEN & MULCHES**

312 - 537-2177