

Dear Ray:

What good is the "long awaited GCSAA Pension Plan", which, after reviewing, shows that the plan is just an IRA annuity? This was the question of one of the Midwest members in the last **Bull Sheet** and of others that did not put their thoughts down on paper. The GCSAA board (which, of course, I am a member of) wanted to come up with a super pension program which would be a tremendous benefit to the Association. We all would be happy with an extraordinary pension program--everyone would be satisfied and our Association would grow. Unfortunately, this did not occur and is unlikely to ever happen. The board's problem was to endorse something that might help a percentage of people, and, also, endorse something reasonable from a broker we have worked with for some time that has an understanding of our Association and, thus, can speak intelligently with those members interested in the program.

As many members may have already found out, there are many similar programs around. Maybe our program will be of little benefit to them. But what about those individuals that are not so fortunate to have a program started already? Is there a possibility we can help them? If they suggest this plan to their club and they are interested, we have been a help to that member. Yes, there will be many that will be able to beat the plan in one way or another. If this is true, hopefully his club will at least select a plan or the individual will choose one himself. We have then accomplished a token benefit to some of our members.

The GCSAA board has tried to select a pension program that is reasonable and of some help to the membership. Many times programs endorsed by the board do not always benefit all the membership. If this pension program was not of some help to you, hopefully the next program will be.

Sincerely,
Mike R. Bavier, CGCS
Director, GCSAA

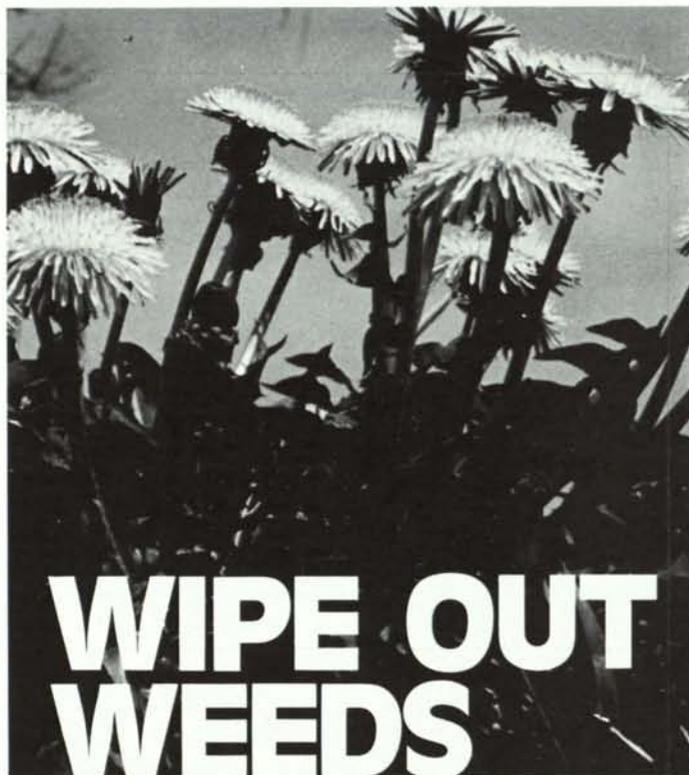
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