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three years and will continue to do so for a couple more years. In 2001, the Women's Amateur Public Links National Invite will visit Kemper Lakes.

Roger Stewart, a loyal MAGCS member, was at Stonebridge C.C. from 1988 to 1996; there, during 1990-94, Roger hosted the Ameritech Senior Open. Roger will be hosting Instinet Classic, a Senior Tour event, at his new course, TPC @ Jasna Polana.

A little applause is in order here. Now, for a bit of Q & A.

Question: What positive results did you experience from hosting a major tournament?

Answers: Recognition for myself, my staff and the golf course . . . a sense of pride and satisfaction . . . career enhancement . . . course improvements . . . attendance at

other major tournaments.

Question: What kind of problems did you encounter and what aspects of the experience would you change if you could?

Answers: Problems—Weather!!! . . . Gallery, media, vendors . . . Bluegrass fairways, C-15 decline, course changes . . . Logistics problems. Changes—Better control over media, gallery and vendors . . . Perks for staff . . . Increased staffing and volunteers . . . A three-year leasing program . . . Better respect from the touring professionals.

Question: What insights could you pass along to other superintendents who host events, from club championships to regional qualifiers?

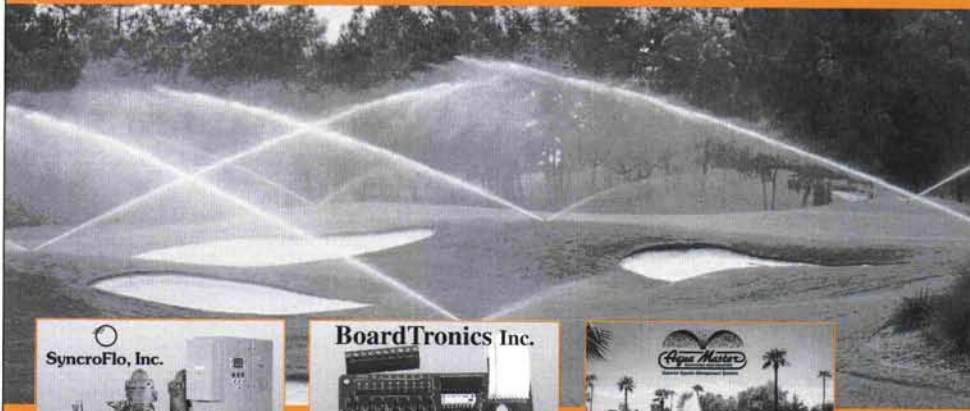

Answers: Be prepared and trust your own instincts . . . Make


sure that the turf is mature and can withstand traffic . . . Be flexible, patient and firm . . . Prepare a maintenance program designed specifically for the event . . . Avoid 'tunnel vision,' make the course fair and rewarding . . . Learn from other major events and from your fellow superintendents . . . Learn how to handle the media . . . Remember that the course can't have tournament conditions on a day-to-day basis . . . Trust yourself and have fun.

I want to thank these eight superintendents for their time and wisdom. Also, I would like to say thank you to all the superintendents and their staff who have volunteered their services to aid the superintendents profiled herein during tournament time. Chicago has earned its reputation for being a top-notch venue for outstanding tournaments. Let's all keep up the great work!




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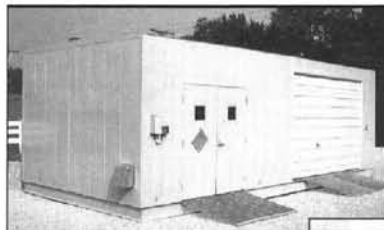
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Are You Covered?

Insurance Options for Golf Courses

As a superintendent, you may or may not be responsible for the purchase of insurance coverage for your golf course. If you are responsible, here's a brief overview of some things to consider. If you are not, you may want to discuss these issues with the person who does the purchasing to possibly help reduce your insurance costs and yet provide adequate protection for the course. In today's world, we need to make sure that we protect ourselves properly.

Some insurance companies are now targeting the golf industry, with specific programs aimed at our needs. Check with your agent for availability in your area.

You gain protection either through insurance or by self-funding the exposures. Your comfort with the degree of risk associated with the exposures will help determine whether you buy the coverage or self-insure.

You may purchase insurance for the traditional exposures of property, crime, inland marine, general liability, boiler/machinery, automobile, worker's compensation and umbrella coverage. Some insurance companies are now also offering additional enhancements by providing coverage for the directors and officers, limited pollution coverage, employment-related coverage and environmental coverage for those courses built on landfills or with underground storage tanks. Not all insurers can provide coverage for all of these. Some insurance companies are now targeting the golf industry, with specific programs aimed at our needs. Check with your agent for availability in your area.

Property

Here, you need to look at the exposures to the basic causes of loss—fire, wind, lightning, vandalism, etc. For fire, look at your storage of chemicals and other flammable liquids. Do you have proper cutoffs to contain a fire if it starts? How well are the buildings maintained? Wiring checked regularly? Does your clubhouse use deep fryers? If yes, are they properly protected?

The concern for lightning coverage is now to protect the extensive electrical equipment we use—the computers, phone systems, etc. Are these properly grounded?

(continued on page 17)



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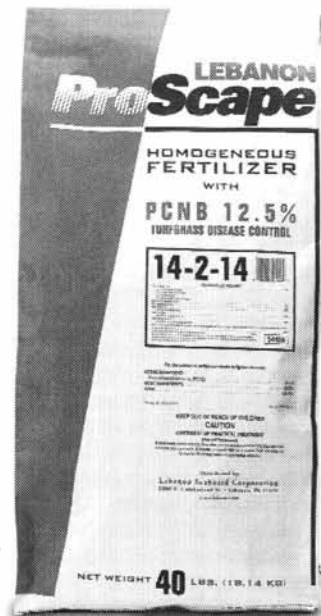
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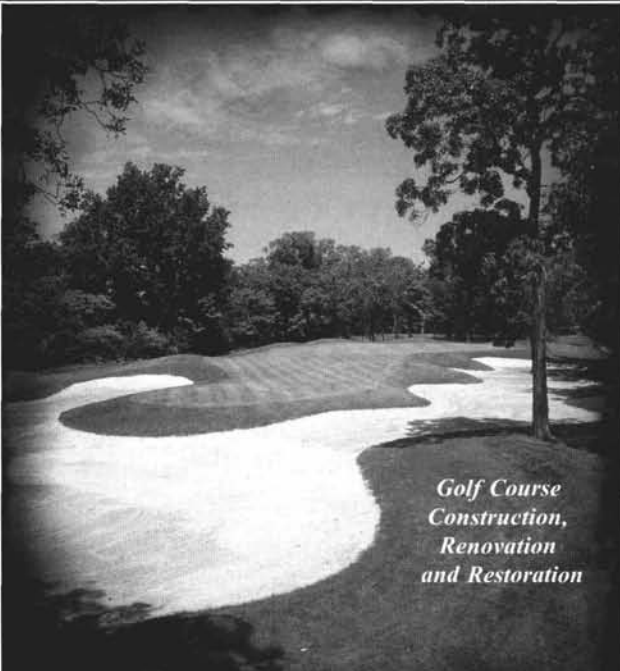
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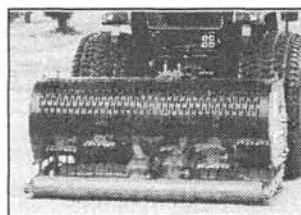
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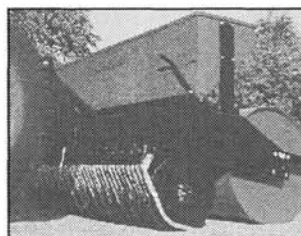
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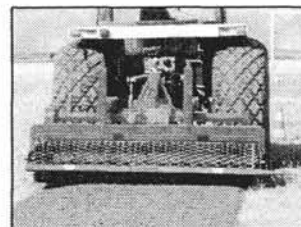
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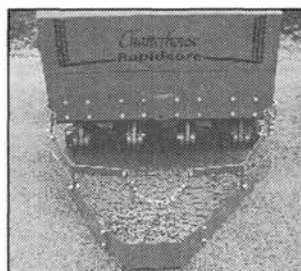
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Crime

Here, you can buy coverage to protect the club from loss due to employee theft (hopefully not a big concern if you are pre-screening employees) and from loss to members' or guests' clubs and other personal property.

Inland Marine

This is not coverage for boats and such. You need to look at inland marine insurance to cover your golf carts, the signs on the course, computer equipment, grounds equipment, accounts receivable and fine arts. Usually this coverage is included with your property coverages.

Business Interruption

Consider this coverage if you are concerned about the revenue that could be lost if, for some reason, you have to shut down the course for a period of time.

Boiler/Machinery

Consider this coverage for your boilers, refrigeration equipment and possibly your sprinkler systems.

General Liability

This coverage protects the course from loss occurring on the property from slips, trips and falls of the guests or members. You might be able to reduce your insurance costs if you address your safety exposures adequately. Look into posting lightning safety signs on the course or at using lightning warning systems.

Worker's Compensation

This protects the employees if injuries occur on the job and provides some medical benefits. Costs are rising in the insurance industry now, so look at reducing your exposures. Discuss the

possibilities of reducing costs with your agent or insurer. Some companies offer reductions if you have a drug-free workplace program in place. Ask if the company offers a managed care program or a return-to-work program. These are designed to help get injured employees back to work more quickly and reduce your costs. Are your employees properly trained in reducing physical stress injuries? In spraying of chemicals?

Automobile

Make sure that any employee who may drive a company vehicle, even if it is just to run an errand for the course, is properly licensed. Are the vehicles well-maintained? Do you have appropriate security for the vehicles when not in use?

Umbrella

This simply provides an extra layer of coverage for the exposures just listed, as well as some coverage for exposures you might not have expected.

What About Recent Coverage Enhancements?

Do you need coverage to protect the actions of the directors and officers of your club? This coverage has not always been offered by insurance companies, but is now becoming more commonplace. This coverage can help pay some of the defense costs associated with lawsuits brought against the directors and officers or the club itself.


More and more insurance companies are offering some kind of coverage to protect you from possible problems (losses) that may arise from the spraying of chemicals on the course. Some companies offer coverage

for overspray onto neighboring lawns.

A newer coverage that may or may not be available in your area is employment practices coverage. Not every company is offering this, but this coverage protects the club if an employee alleging improper hiring or firing techniques, harassment, etc., sues you. An insurance company will want to look at your employee handbook before offering to provide this coverage to determine how you address issues.

Some insurers are also offering environmental coverages for any underground storage tanks (leaks, etc.) or if your club is built on a landfill. Again, these may or may not be offered in your area.

Check with your insurance agent about these coverages. That agent may or may not be associated with a company that offers these. If you are truly interested in finding a company, ask your agent to investigate further or check out the Internet. All of the major insurance companies have Web sites and some will offer assistance in finding a licensed agent for that company.

In the litigious world we now live in, we must make sure that we are properly protected. Insurance coverage is one way to gain this protection. 

See the Light: Improving Putting Surfaces Is Often As Simple As Increasing Sunlight

Editor's Note: This article appeared in the August 2000 edition of The Perfect Lie, official magazine of the Peaks & Prairies GCSA.

At almost any golf course, there are usually several putting greens that the golf course superintendent and players claim never give them any agronomic trouble and perform consistently well. By no small coincidence, these greens are invariably the ones that are exposed to full sunlight all day with good air movement. Plants require sunlight to fix energy and good air movement allows for optimal cooling of the leaf tissue and drying of the upper soil profile. It may be difficult to distill turf agronomy to a more basic level. The conversion of radiant energy to chemical energy is in fact the basis of life on earth.

As a general rule of thumb, turfgrasses require eight hours of direct sunlight per day to maintain good performance.

Countless articles have been written discussing trees on the golf course. The subject matter of these articles ranges from tree maintenance to selecting appropriate species for use on golf courses to the potential for turfgrass problems. Many golfers are aware of the problems trees can cause turf due to shading and root competition. Trees can also concentrate traffic, wreak havoc on cart paths, harbor harmful turfgrass pests and add significantly to maintenance costs. But a tree-lined golf course seems to be the American dream for golf . . . first for definition and separation, or perhaps for color and aesthetic enhancement. The tree lobbyists argue for safety and liability issues, finally arriving at "that tree makes the hole." One of my favorite tree quotes comes from my colleague David Oatis, director of the Green Section's Northeast Region: "It's a good thing the Old Course at St. Andrews is not in this country, or it would have been ruined about 300 years ago with tree plantings." Obviously, trees are not appropriate at all golf courses.

(continued on page 22)

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