


ing down the street in a land called Vietnam. The '50s was the decade of Marilyn Monroe and Senator McCarthy's "witch hunts;" it saw the start of the Cold War, the end of segregation (*Brown v. Board of Education*), the introduction of two new states (Alaska and Hawaii), the death of a genius (Einstein), the death of a renegade (James Dean) and the New York Yankees' string of victories—WIN, WIN, WIN, WIN, WIN, WIN.

How would the 1960s change our world and our industry? Stay tuned for the next installment in our series. 



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Don't Panic— Plan!

A Guide to Paying for College

You've heard repeatedly that the cost of actually attending college gets more expensive every year. Even if your child is still in diapers, it's not too soon to start putting away money each month. The latest figures from The College Board 1999 show that in 20 years, or by the time a newborn is ready for college, it could cost over \$300,000 to fund his or her education at a private college and over \$125,000 for a public college. Where will you get this money?

You can formulate a college-funding plan now, especially if your child is young, by regularly setting aside a relatively small amount of money in an investment program.

You can formulate a college-funding plan now, especially if your child is young, by regularly setting aside a relatively small amount of money in an investment program. If you're in a higher-tax bracket, tax deferral is another important element, allowing the funds put aside for college to accumulate as quickly as possible. Here are a few options to consider in addition to insured, fixed-rate certificates of deposit.

Mutual funds, particularly those that invest in common stocks, are attractive savings vehicles for parents with longer investment horizons. Mutual funds offer a wide range of investment options with differing levels of risk and potential reward. Once established, additional contributions can be very small.

A **401(k)** or **403(b)** plan through your employer can increase your current tax savings by reducing your taxable income as well as allowing your savings to grow tax-deferred until withdrawal. And your employer may match a portion of your contribution. However, there may be some restrictions on or adverse tax consequences upon withdrawal prior to age 59-1/2. If your plan has a loan provision, you may be eligible to borrow against your vested portion of the plan. Typically, this loan must be paid within five years for a 401(k) plan. The interest

(continued on page 24)

rate is usually a few points above the prime rate, and while not tax-deductible, the interest you pay is invested in your account.

Variable annuities offer tax-deferred growth potential and often have a wide range of investment options. One potential drawback of an annuity is the 10% penalty tax imposed on the taxable portion of withdrawals of surrenders before age 59-1/2. Therefore, annuities are particularly attractive for older parents and grandparents when the age of the contract owner permits withdrawals without the 10% penalty.

Cash value life insurance combines protection and cash values so it helps guarantee an education fund whether you live or die. The cash value of the life insurance policy accumulates tax-

deferred. This money may be withdrawn through policy loans, generally without generating any taxable income under current law as long as the policy remains in effect until the death of the insured. Loans and withdrawals will reduce the policy's cash value and death benefit. Life insurance proceeds are income tax-free. So, even if you're not there to see them graduate, your children can use the policy proceeds to finance their education.

You may also be eligible to contribute funds to an **educational IRA** for the benefit of your child. The contribution is limited to \$500 per beneficiary per year and is not deductible. The earnings of the IRA may be distributed tax-free if the funds are used to pay the beneficiary's postsecondary educational expenses. The

amount an individual is allowed to contribute is limited or disallowed for high-income taxpayers. The contribution to the IRA is considered a gift to the beneficiary.

Your state may also offer a **qualified state tuition program** that allows you to contribute to an account for the benefit of a named beneficiary. The transfer is considered a gift to the beneficiary subject to gift taxes but you may carry the value of the transfer forward for five years under the Federal Gift Tax Annual Exclusion. You may wish to review the specifics of your state's program to determine if it is a suitable option for you.

Of course, if your child is already approaching college age, you may not have sufficient time to benefit from savings and com-

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pounding. You may need to look for immediate funds through financial aid in the form of loans, scholarships or work-study programs. Generally, available funds in the form of grants and loans in 1998-99 were \$43,605 based on federally supported programs. But this may not be enough to cover the complete cost. Many students are also taking on several part-time jobs to cover other costs.

Once your child enters school, you may be able to take advantage of one of the credits that are available. Each of these credits is subject to a phase-out for high-income taxpayers.

- **The Lifetime Learning Credit** is available for 20% of the qualified tuition and related expenses that are paid by the taxpayer for the year for himself, spouse or dependents. The maximum credit allowed is \$1,000 or 20% of a maximum \$5,000 of qualified tuition and expenses. In 2002, this amount is scheduled to increase to \$2,000 or 20% of \$10,000 of qualified tuition and expenses. The Lifetime Learning Credit is a per taxpayer credit that does not increase with the number of children in school.
- **The Hope Scholarship Credit** is only available during the first two years of college. The maximum credit is 100% of the first \$1,000 of qualified tuition and expenses and 50% of the next

You may also be eligible to contribute funds to an educational IRA for the benefit of your child. The contribution is limited to \$500 per beneficiary per year and is not deductible.

\$1,000 of qualified tuition and expenses. Thus, the maximum credit for 2000 is \$1,500.

For any tax year, a taxpayer is permitted to elect only one of the following with respect to one student, (1) the Hope Credit, (2) the Lifetime Learning Credit or (3) the exclusion for distributions for an educational IRA.

The future promises to be even more difficult in terms of college costs. All the more reason to save and plan today for your children's future. If you save early, you may avoid the need for loans, accelerated college degrees and part-time jobs for your children. The cheapest way to pay for education is saving—not borrowing!





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Jim McNair/Harry Lovero



Jim McNair and Harry Lovero.

-N-



**ORCHARD
VALLEY**

Jim McNair is a veteran host of MAGCS monthly meetings. He greeted his Midwest colleagues at Orchard Valley Country Club in July 1994 and July 1997. Jim will host his third July meeting on Monday, July 2, 2001.

On the grounds of Orchard Valley, you may notice the new clubhouse on the Ken Kavanaugh-designed golf course. However, pay particular attention to the landscaping surrounding the clubhouse; Jim and his staff recently devoted considerable time to performing the finishing touches.

Jim's resume in the golf business traces back to the early '60s, when he began caddying at Glen Oak. After paying his dues as a caddy, Jim went to work with his brother at Wadsworth Construction. When Wadsworth's Fox Bend opened in 1967, he worked on the grounds crew. In 1970, after graduating from Bradley University, Jim assumed the head job at Fox Bend. Jim moved over to another Wadsworth product, Orchard Valley C.C., in January 1993; he opened that Fox Valley Park District course for play in July of that year. Now in his eighth season at Orchard Valley, Jim has taken on a new title: director of golf course



Hole #16, a par 5.

maintenance operations. Jim is happy to have an experienced staff led by superintendent Harry Lovero, who has been with Jim at the course since March 1993.

Harry came to Orchard Valley from Oak Brook Hills. He had started in the golf business in November 1975, working as a mechanic for Harry Fredrickson at Edgewood Valley. Harry went on to earn his degree in ornamental horticulture from the College of Du Page before becoming an assistant and then superintendent at Oak Brook Hills.

Over the last two years, Jim and Harry have been busy resurfacing and adding mist heads to some bunkers. The crew also built new tees, realigned other tees and planted new trees in an attempt to save the adjacent houses. Ironically, these houses are one of the two things Jim would remove from his course if he could, geese being the other.

Harry is proud of the high level of maintenance Orchard Valley has been able to maintain year in, year out. Indeed, Orchard Valley is regularly ranked among the top five of Chicagoland's public golf facilities. Harry resides in Glendale Heights with Judy, his wife of 11 years. Harry and Judy have two children: Jimmy, who is a senior at Illinois State University, and Crystal, who works for UPS.

Jim is an Aurora resident with three children. Dan, his oldest, resides in Las Vegas. His daughter Kerry is working towards her Master's degree in Bloomington. His youngest, Matthew, just recently began working for dad on the golf course.

The MAGCS is a long-time benefactor of Jim's service. Besides hosting the aforementioned monthly meetings, Jim served on the board of directors from 1996-




Hole #5, a par 4.

1999. During those years, he chaired several committees, including those devoted to our magazine, public relations and long-range planning. Presently, Jim still serves on the Editorial Committee.

In his free time, Jim remains outdoors, enjoying downhill and cross-country skiing, rollerblading, biking and kayaking. Jim reports that he recently purchased a new kayak that he can't wait to use in his down time. On that

note, Jim has a 17-foot aluminum canoe that he would like to pawn off on a fellow MAGCS member for the low, low price of \$250.

When we visit on July 2, Jim and Harry will have Orchard Valley set up to reflect how fun and challenging it is. Be sure to thank them for hosting us at this quality venue. 

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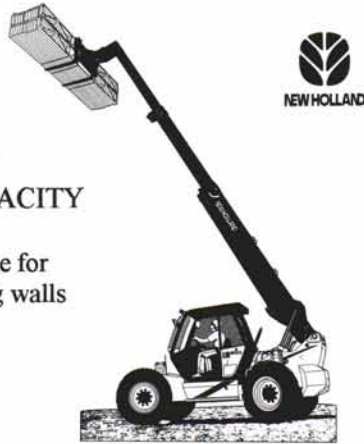
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the Bull Sheet

John Gurke, CGCS,
Contributing Editor

DATES TO REMEMBER

July 2 — MAGCS monthly meeting at Orchard Valley Golf Course in Aurora, IL, **Jim McNair, CGCS** and **Harry Lovero** hosts.

July 5-8 — Advil Western Open at Cog Hill Country Club in Lemont, IL, **Ken Lapp** host.

August 2 — U of I Field Day in Urbana, IL.

August 15 — MAGCS monthly meeting at White Hawk Country Club in Crown Point, Indiana, **Dan Tully** host.

August 18 — MAGCS Kane County Cougars outing at the old ball park in Geneva, IL.

September 24 — 2001 John Deere Championship at Boulder Ridge Country Club in Lake in the Hills, IL, **Paul Wagner** host.

October 1 — MAGCS Scholarship Fundraiser at Geneva Golf Club, **Ed Braunsky, CGCS** host.

October 12 — Illinois PGA Hall of Fame Induction Ceremony at the Glen Club in Glenview, IL.

October 17 — ITF Fall Golf Day and MAGCS College Team Championship at Silver Lake Country Club in Orland Park, IL, **Dudley Smith** host.

The ITF Spring Golf Event, held this year on May 7 at Kishwaukee Country Club with **Phil Zeinert, CGCS** hosting, was, as usual, a well-attended success. The course was superb, and Mother Nature once again was in one of her “moods,” making the difficult tract even more challenging. The MAGCS thanks Phil, his staff and all the people at Kishwaukee for making the day such a triumph.



Phil Zeinert receives the customary framed copy of On Course magazine from ITF president Don Cross, CGCS of Skokie CC.



Ed Braunsky, CGCS of Geneva Golf Club (L) and Albie Staudt (R), shown just moments after Carl Hopphan had severed the umbilical cord.



Dr. Randy Kane of the CDGA, shown with Luke Cella from U of I, prepares to bribe the photographer into running yet another picture of him in Bull Sheet.

The MAGCS Scholarship Committee is delighted to announce the recipients of this year's two \$1,000 awards: Ms. Brenda Ferreri and Mr. Eric Fischer. Brenda, the daughter of **Don Ferreri** (Seven Bridges G.C.) and Geri, is currently enrolled in the Illinois Institute of Art in Schaumburg where she has received Dean's Honors three times and is on the President's Honors list. She is maintaining a 3.5 GPA, and will embark upon a career in computer animation after graduation. Eric, the son of **Ed Fischer, CGCS** (Old Elm Club) and Jan, is a graduate student at DePaul University working on his MBA. Upon completion of his studies, Eric plans to establish his own landscaping business. Congratulations to both Brenda and Eric on this great achievement. See page 37 of this issue of *On Course* for Brenda's and Eric's scholarship competition essays.

From GCSAA, this just in: A new Web site has been launched to aid golf course decision-makers and club officials in understanding the role of the golf course superintendent. Especially designed for individuals new to the business of golf, golfsuper.com is the place to go to become informed about the scope and nature of our profes-

(continued on page 33)