

Make Sure You Have Disability Protection

Most people have life and health insurance to protect them in the event of illness or accident. That means that their medical expenses are covered and their families are protected. But what happens in the event of a serious illness or accident that results in long-term disability? Who would pay for everyday living expenses? How would a family make do?

Many working people have some disability coverage through their employers, but it is often not enough. Many employer-paid policies only cover workplace-related injuries—so there would be no coverage if the disability occurred as a result of a car accident or a debilitating illness.

For those aged 35 to 65, the risk of a disability lasting more than 90 days is one in four—six times the risk of dying.* Becoming disabled can have disastrous financial consequences unless you have long-term disability insurance that provides you with a replacement income.

Many working people have some disability coverage through their employers, but it is often not enough. Many employer-paid policies only cover workplace-related injuries—so there would be no coverage if the disability occurred as a result of a car accident or a debilitating illness. Further, these policies may have time limits—typically six months. A permanent disability would leave the individual unprotected. For those without any coverage—business owners, commission-based workers, the self-employed—individual long-term disability policies are essential for protecting income. If you work for a living, disability insurance is as important as health or life insurance.

Types of Disability Coverage

There are several variables that will impact how much you pay for disability insurance and what you will receive in return. Most policies define disability as the inability to perform the duties of your current occupation. Some less generous policies define disability as the inability to perform any work at all. (This latter is Social Security's definition of disability, which makes it difficult to qualify for.)

The amount of time the insurance will pay benefits is another important factor. Some policies will pay for two years or five years while others will continue paying out until you reach age 65. Another consideration is the waiting period until you begin to collect, which can vary from one to six months. The longer you wait, the lower your premium will be.

The two most important factors in determining your premium are your income and your age. Disability policies generally pay out a percentage of your current income—anywhere from 50 to 80%. Some policies offer the option of automatic cost-of-living adjustments to help your disability payout keep pace with inflation.

The younger you are when you take out your disability policy, the less you'll pay. Once you've passed your physical and have been accepted for coverage, you are guaranteed that the insurer cannot cancel your policy as long as you pay your premiums. Some policies offer premiums that never increase. With other policies, rates can go up over time.

If you become disabled and begin receiving benefits, most policies no longer require you to pay premiums. Also, if you pay your own premiums with

(continued on page 23)

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after-tax dollars, any disability payments you receive are tax-free. If you are insured through your employer's group policy, you would have to pay taxes on your disability benefits.

Because there are so many variables that can impact your coverage, it is important to discuss your disability insurance needs with your financial advisor.

Disability insurance is underwritten by a third-party insurer and is provided through an insurance brokerage affiliate.



* Society of Actuaries, 2002.
American Council of Life Insurers.

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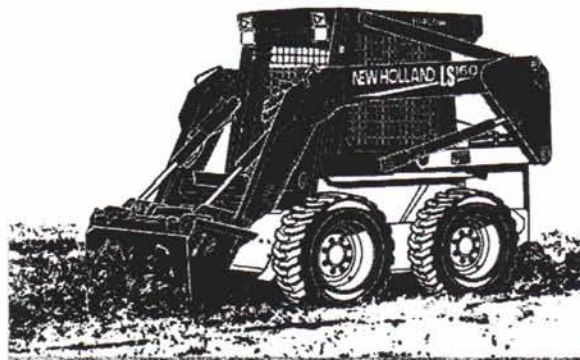
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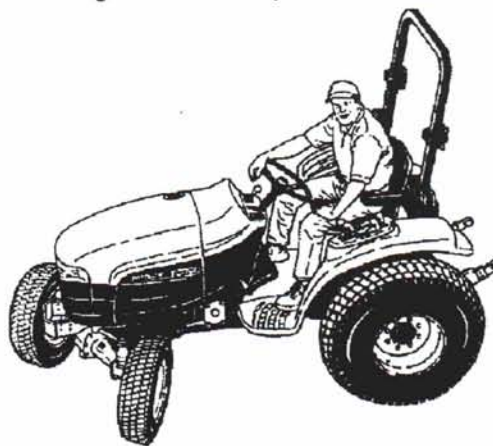


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some meeting, as they like to call it. Really, I think it's just a bunch of guys going out golfing and having fun. It almost makes me want to be a golf course superintendent one day, almost. I don't think I would be able to handle his job. Every turn he makes, he finds another thing that has gone wrong. Some people say he may lose his temper every once in a while, but he handles everything a lot better than I would. Even though we disagree on most things, and there's almost nothing we can do together without one of us getting annoyed with the other, what he doesn't realize is I can only hope that one day I can be as good of a father and a boss that he is.

Chris DeRoo
16 years old

It was 1984 and I was a young, lovestruck woman getting ready to marry the man of my dreams. Kevin was kind, thoughtful and romantic, and promised me the world. I envisioned a little house on a hill with a white picket fence, a crisp, weedless, green lawn that was surrounded by beautiful beds of flowers in every color of the rainbow. We would sit on our porch smiling over a glass of wine watching our three adorable children running gleefully through the yard with a wagging-tailed dog barking playfully behind them. We'd wave at the neighbors as they walked by admiring the beautiful landscape of our home. Kevin wasn't studying to be a doctor or lawyer, he was making plans to be a golf course superintendent.

Now, 19 years have passed, and reality has set in. Our beautiful house on the hill is actually an ordinary house in a neighborhood of approximately 800 homes that look very much the same. The lawn, well, it's more weeds than actual grass and the flowers have been dug up and trampled by the children and dog. It's 8:00 p.m. on a Saturday in June, and I'm sitting alone on the porch, with a Diet Coke, screaming at the children who have left sports equipment strewn all over the yard. The neighbors aren't admiring our landscaping; we are in awe of theirs. Kevin, well, he's at work, checking to see if the automatic irrigation system will actually go on automatically. It doesn't. I call countless times to be sure he's safe only to hear a voice of unavailability on his answering machine. I wait. Finally, several hours later, he drags himself into the house and collapses on the couch.

The snoring gets to me soon enough and I drag him to bed. The peaceful night's sleep is interrupted at about 2:30 a.m. when the phone rings. He doesn't hear it, so I climb over him to hear the voice of the Bartlett Police Department dispatcher. Once again, the burglar alarm has been inadvertently set off. Kevin suspects it is the police themselves setting off the alarm by jiggling the doors to see if they are locked or shining their flashlights inside, thus activating the motion detectors in his maintenance shop. I wake Kevin, and off he goes again to take care of his summer home. And so each day

begins and ends very much the same way. Not quite the dream I had as a young 21-year-old.

Then one night he calls and asks me to meet him at the course. He wants to show me his new fairways. I roll my eyes, wondering what is the big deal. It's grass, that's all. But, to show my support, I go. It's late, and the golfers are gone. We chat a little and he proudly shows me his computerized irrigation system. I smile, not exactly sure why he finds so much satisfaction in it. We set off in his cart with "super" marked clearly on the front. He slowly takes me out and parks near the second tee. He turns the key to off and we sit quietly. I look around, and am amazed at the peacefulness surrounding us. The orange sun sets in the distance, leaving a soft glow on the perfect green carpet. A white moon peeks through the black treetops. It shines on a hilltop filled with flowers of every color of the rainbow. I can hear the soft trickle of water from a nearby fountain. He reaches for my hand and we talk about how lucky we are to have such a blessed life, with three great children, a home and an amazing 19-year marriage. I married a golf course superintendent. My heart fills with pride. This is the life I dreamed of.

Cheryl DeRoo



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Millwood Golf & Racquet Club



the Bull Sheet

John Gurke, CGCS
Contributing Editor

DATES TO REMEMBER

August 7 — University of Illinois Turfgrass and Landscape Field Day in Urbana, IL.

August 9 — MAGCS Kane County Cougars outing at Elfstrom Field in Geneva, IL.

August 11 — MAGCS monthly meeting at Bartlett Hills Golf Course in Bartlett, IL, **Kevin DeRoo** host.

August 25 — Annual John Deere Team Championship at Eagle Brook Country Club in Geneva, IL, **Greg Johnson** host.

September 6-7 — GCSAA's Chapter Delegates Meeting at the Kansas City Airport Marriott in Kansas City, MO.

September 9 — MAGCS Scholarship Golf Outing at Orchard Valley Golf Course in Aurora, IL, **Jim McNair, CGCS** and **Harry Lovero**, hosts.

September 23 — MAGCS monthly meeting at Shoreacres in Lake Bluff, IL, **Tim Davis** host.

October 7 — ITF Combined Golf Day at Prairie Landing Golf Club in West Chicago, IL, **Tony Kalina** host.

With several of our area's facilities recently in the spotlight for hosting high-visibility events, I'd like to revisit once again the events and their hosts. The Nationwide Tour's LaSalle Bank Open teed off at the Glen Club (**Tom Prichard** host), the LPGA's Kellogg-Keebler Classic brought Annika and company back to Stonebridge Country Club (**Dan Sterr** host), the 103rd United States Open Championship

dazzled at Olympia Fields Country Club (**Dave Ward** and **Kevin West** hosts), and most recently, the 100th Western Open took place at Cog Hill Golf & Country Club (**Ken Lapp** host). Conditions at all four venues were superb (Johnny Miller's thoughts aside), and all four events were smashing successes for the game of golf in Chicago. Hats off to all these superintendents, their crews and the countless volunteers who pitched in to create such memorable moments.

On August 25, the Annual John Deere Team Championship will be held at Eagle Brook Country Club, with Greg Johnson hosting. This event will have two shotgun starts, at 8:00 a.m. and at 1:30 p.m. Call J.W. Turf at 847-683-4653 for information.

Another great event—the John Buck Memorial Tournament—was held last month at Whisper Creek Golf Course (**Jim Wyffels** host). The event featured a great day for golf on a wonderful course, with pro-

ceeds going to the finest of causes—the John Buck Scholarships. MAGCS member **Bruce Schweiger** has reason to be proud, as his son Paul won the John Buck/MAGCS scholarship for 2003. Thank you to **Jim Wyffels, Holly** and **Mark Gilmour, Gale Stenquist** and everyone else who have made this rapidly-growing event such a resounding success.

While on the subject of scholarships, MAGCS proudly announced the winners of its three scholarships recently, and they are: Paul Schweiger (see above), Bradley McDonald (son of **Terrance** and Susan) and Brianne Smith (daughter of **Jeff** and Peggy). Congratulations to these gifted students.

Okay, Olympia Fields hasn't been in the spotlight enough lately, so here's another feather for their cap—they took first place in the sixth annual North American Birdwatching Open hosted by Audubon International. On average, the number of birds sighted on golf courses was 41 per course. OFCC listed 94 species in an 11-hour period on May 10! That's a lotta birdies for a U. S. Open course . . .

(continued on page 30)

A hearty welcome to these new MAGCS members, who were recognized at the June meeting:

Kevin Finley of Mariani Nursery,
Ann Huber-Falcone of Huber Ranch,
Rob Durham of Illinois Lawn,
David Marquardt of Bio-Grow Technologies and
Dan Glitto of Prime Turf.



Kevin
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As I mentioned in last month's issue, three of our members teamed up to open a new golf course in Janesville, WI—**Dave Nadler** and family (owners), **Dave Braasch** (superintendent) and **Greg Martin** (architect) unveiled Glen Erin Golf Club on June 23. A pre-opening weekend for friends, family, vendors and local officials allowed for a pre-view of what is an outstanding layout (and a great pub—the Cursing Stone). Congratulations to these folks on this great achievement.



The 18th hole with clubhouse and Cursing Stone Pub.



View of no. 18 from the clubhouse.



Tough lie!



MAGCS and Glen Erin staff members in attendance are, from L to R: Eric Nadler, Kevin DeRoo, Dave Kohley, John Gurke, Dan Anderson, Dave Braasch, Dave Nadler, Dave Hale, Don Ferger, Ray Mason, Rob Champion, Dave Meyer, John Krutilla and Greg Martin.