

Protect Your Assets – Prepare for Long-Term Care

You contribute to your company's 401K plan. You've established a college savings fund for your children. You have health, auto, life and home insurance. You've done all the planning necessary to help you and your family feel safe and financially secure now and in the years to come—or have you?

With Americans living longer lives, there is a likelihood that you may require long-term care from a skilled medical worker at your home, an assisted-living facility or a nursing home. Long-term care insurance is available to help you cover the costs relating to chronic illness.

You may be healthy now, but what if you or your spouse were to develop a chronic physical or mental illness? It's not something we like to think about, but with Americans living longer lives, there is a likelihood that you may require long-term care from a skilled medical worker at your home, an assisted-living facility or nursing home. Without careful planning, you may not be able to manage the costs associated with long-term care and still protect the assets you've spent years building. Depending on Medicaid or family members may not be enough. Medicaid doesn't cover most long-term care costs and your family may not have the means to care for you themselves, or even help pay for outside care. Besides, most of us do not want to be financially dependent on our families.

Long-Term Care Insurance Works for You, Your Family and Your Assets

To protect yourself, your family and your assets, long-term care insurance is available to help you cover the costs relating to chronic illness. This includes skilled, intermediate and custodial care, provided either in the home, at an adult day care or assisted-living facility, or at a nursing home.

According to the American Council of Life Insurance, a two-year nursing-home stay could cost about \$500,000 by the year 2040 (as of January 2001). Without the proper planning, you could drain all of your financial resources to help pay for the cost of your long-term care needs and have nothing to leave for your spouse or heirs. All you've worked for all these years could be quickly spent in a short period of time.

Consider these statistics:

- Over 50 percent of all Americans will need long-term care in their lifetime.¹
- For a couple turning 65, there is a 75 percent chance that one of them will need long-term care.²
- Only 12 percent of those needing long-term care have made the necessary financial preparations.²

Even if you qualify for Medicare, this government program is very limited in the amount of coverage it provides, paying only for acute-care needs such as hospital stays and physician visits, and for nursing-home stays following hospitalization. Medicare also limits home care to those who need skilled nursing care following rehabilitative surgery.

In many cases, family members may not live near you, or they depend on dual incomes to maintain their own lifestyle. They may not have the means

(continued on page 12)

to support you, and even if they do, most of us would rather not be a burden to our loved ones. Long-term care insurance may allow you to remain financially independent, free from worries about extended medical care and free from relying on your family members for care or money.

Along with the peace of mind long-term care insurance protection will provide to you and your family, it also works to:

- Protect your assets and preserve an estate for your heirs.
- Enable you to provide yourself or your spouse with the best-quality medical care.

- Help you preserve your financial and individual independence.

To learn more about long-term care insurance* and how it can secure not only your financial future, but that of your loved ones, contact your financial advisor.

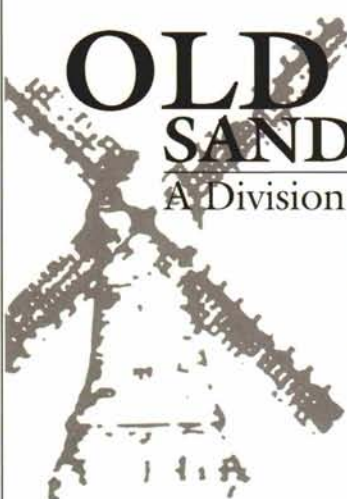
* Long-term care insurance is underwritten by a third-party insurer and is provided through an insurance brokerage affiliate.

¹ Americans for LTC Security, 8/99

² The Wall Street Journal, 6/00



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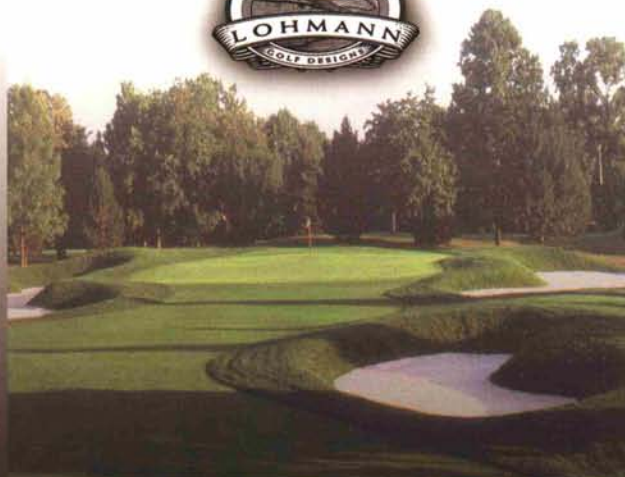
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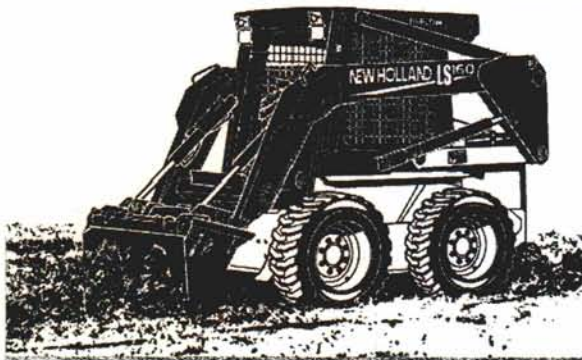
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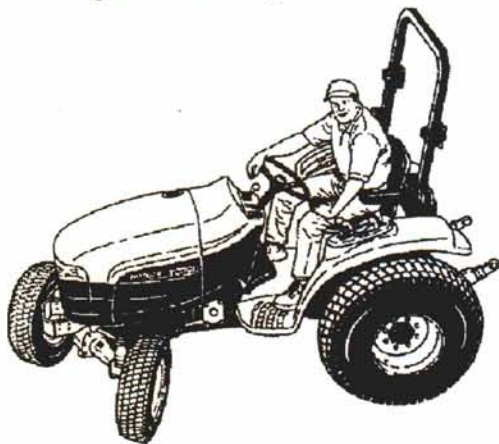


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The Long and Winding Road: Preparing for the 2003 United States Open

The week of June 9-15, the best golfers in the world—the likes of Tiger Woods, Mike Weir, Davis Love III, Vijay Singh, Phil Mickelson—will descend upon Olympia Fields Country Club to vie for the title at America's national championship, the U.S. Open. From first tee to 18th green, the world's finest will experience an arduous challenge. Live-action and armchair spectators alike will see a lush, gorgeous and impeccably groomed playing field. What only a few will appreciate are the years of meticulous and strenuous preparation that went into readying Olympia Fields' North Course for hosting this premier tournament. Here, superintendent Dave Ward recounts the long and winding road that brought Olympia Fields from its stellar turn as Senior Open host in 1997 to its starring role as venue for the 103rd U.S. Open this June.

Sometimes life doesn't happen like you plan.

I keep thinking back to the time between semesters of my junior year at Illinois State University, when I made up my mind to pursue a career as a golf course superintendent. At the time, I was a biology major and was undecided if I should teach or try for medical school. I had worked the past five summers for Peter Voykin on the grounds crew at Idlewild Country Club, where at age 13 I had started as a caddy.

My thought process went something like this: I love what I'm doing in the summer. I don't think I want to teach. I doubt I can get into, let alone survive, medical school. On the other hand, Pete's job looks pretty glamorous and he gets to play a lot of golf. With a little work, I could become a superintendent at a nice private club and enjoy the ride. What the heck . . . University of Illinois, School of Agriculture . . . here I come!

That was 1973. Thirty years later, after interning for Oscar Miles at Olympia Fields Country Club, working as an assistant under Leon Hartogh at Oak Park Country Club, learning the ins and outs of superintending at Kenosha Country Club and trying to perfect my skills in 10 years at Ravisloe Country Club, I found myself back at Olympia Fields, facing what may be the biggest challenge of my life: preparing a golf course for our country's national championship, the U.S. Open. This was not exactly the career path I had envisioned.

I thought I had reached the pinnacle of my career when the Club hosted the 1997 United States Senior Open. Prior to the Senior Open, the North Course had been extensively updated with all new bunkers, new tees and a

(continued on page 16)



The view from behind the North Course's no. 10 green of the famous clock tower that graces the clubhouse at Olympia Fields Country Club.

revamped sixth hole. I felt unbelievably fortunate to watch my childhood golf heroes, Nicklaus, Trevino and Rodriguez, play a course that I had prepared for a major championship. I met and talked with Arnold Palmer. For one whole week, "The King" actually knew my name. On Sunday, Graham Marsh won the championship by one stroke, at even par, capping off a week beyond the wildest dreams of at least this golf course superintendent.

It seemed that as soon as Marsh's last putt hit the bottom of the cup on the 18th green, there was talk of Olympia hosting a U.S. Open, arguably the most important event in golf. In late November 1997, my

career took another unexpected turn when the club was informed that we had been selected to host the 2003 U.S. Open . . . if we were willing to make a "few minor" course modifications. Considering the fact that even par had just won the Senior Open, I figured we might need to add a few back tees, and we would be ready to go. But that's not what happened.

The course, which had just aced the test against the best senior players, was deemed unworthy for the younger guys. In order to challenge the greatest players in the world, the USGA indicated a few minor course changes might be required. Innumerable cart caravans, consisting of USGA officials, Club officials, Club

staff and our golf course architect, traversed the course through the 1998 season to determine the necessary modifications. When all was said and done, our contract with the USGA called for the reconstruction of all 87 bunkers, the addition of 11 back tees, the total reconstruction of two greens to soften the back-to-front slope, the removal of numerous trees including many 200-year-old oaks, the narrowing of the fairways to an average width of 24 yards, and the regrading of the 16th hole.

Throughout the 1998 golf season, we worked with USGA officials, Club officials and Mark Mungeam, our golf course architect, refining the U.S. Open construction master plan. Since the changes were so extensive and our 1978 hydraulic irrigation system was maxed out, we decided to install a new irrigation system as part of the process. Also, the members never were very happy with the Penn-cross greens that had been installed in 1985, so we decided to fumigate and regrass all of the greens with L-93 bentgrass. Contractors were hired in early 1999 and the project was scheduled to start August 17, 1999.

In general, the project proceeded without a hitch, quite an accomplishment considering the scope and nature of the work.



Among the "few minor" course changes requested by the USGA was the complete regrading of no. 16 (which will play as no. 7 during the U.S. Open). This work was accomplished during the warm, dry fall of 1999.



The USGA also called for reconstruction of all 87 bunkers. Again, the project was completed during autumn 1999. When the course reopened Memorial Day weekend in spring 2000, "the new bunkers were so deep and steep that many of our members had a hard time climbing out," recalls Dave.



The changes requested by the USGA were extensive enough to warrant replacing the "maxed out" 1978 hydraulic irrigation system at the same time as the rest of the construction work. Here, irrigation installation.

Installing an irrigation system and simultaneously growing in new greens, while rebuilding greenside bunkers with heavy equipment digging within inches of irrigation pipes, is a scary proposition. The fall of 1999 was warm and dry with decent construction weather lasting well into December. On December 5, 1999, the last piece of sod was laid.

The course reopened for Memorial Day weekend in the spring of 2000. The new bunkers were so deep and steep that many of our members had a hard time climbing out. We had never owned a flymow before and now there wasn't a bunker on the course that didn't require one. The course had been stretched to

7,200 yards, the maximum given the size of the property. Most of the season was spent growing in the new greens, adapting the maintenance program to the new features and repairing the ancillary damage inherent with any major construction project.

During the first half of 2001, life almost returned to normal. In August, the first USGA personnel arrived on the scene. Their job was to make all of the necessary advance arrangements: securing parking, recruiting volunteers, booking hotel rooms, finding houses for the players to rent, etc. That fall, more work was done. We narrowed all of the par-4 and par-5 fairways. Fairway sod from

the North Course was used to extend and widen fairways on the South Course. The displaced rough sod from the South Course was then moved to the North. In November, USGA officials decided we needed more practice putting-green space. Luckily, good weather held, allowing for the construction of a new green that was seeded in late November and then covered. At last, we thought, the construction was finished and we could concentrate on growing grass. But again, that's not what happened.

2002 turned out to be a stressful year. After a cold, wet spring, the summer turned hot and dry. It seemed everyone wanted to play Olympia Fields, the U.S. Open golf course, and the Club, taking advantage of a good thing, scheduled 19 Monday golf outings. The L-93 greens suffered from the wear and tear and so did my sleep. Later in the season, we discovered that our irrigation water had a salt issue, which explained some of the problems we had been experiencing. Teaching high school biology, with summers off, was sounding pretty damned exciting! Meanwhile, the USGA decided our 24-yard-wide fairways weren't narrow enough . . . so out came the sod cutter. They also requested that three of our deep

(continued on page 19)



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bunkers be made deeper and that we should build three practice tees on three holes of the South Course . . . so back came the contractor.

In the fall, the USGA operations staff arrived. These are the people responsible for building all six acres of tent space, 19,000 bleacher seats, concession stands, roads with enough rock to build a four-foot-wide path between Olympia Fields and downtown Chicago, staging areas and the TV compound. They would also be installing 25 miles of telephone wire, four miles of fencing and 100 office trailers.

During the winter of 2002-03, 867 trees were safety-pruned, remov-

ing any dead limbs over one-half inch in diameter. One hundred and seventy trees were removed for various reasons, which included creating space for bleachers, TV towers and tents; safety concerns; and shade issues. In January, our grounds department management staff (consisting of superintendent Kevin West, first assistants John Lamkin and Tim White, second assistants Joe Goerdts and Connor Healy, irrigation and spray technician Phil Knight, equipment technician Pedro Briseno and myself) began to meet twice a week for three months to devise our management plan for the Open. The plan included all of the spraying, fertilization, topdressing and cutting-height changes necessary to meet the

USGA's specifications and the players' expectations. Our rough and green-bank height will be a thick 3.5 inches. Our fairways and tees will be mowed at three-eighths of an inch. Collars will be one-quarter inch. Our target green speed is 12 feet, to be adjusted up or down six inches during Open week. We also planned for all of the emergencies we could think of, such as windstorms, floods, fires, heavy rain during play and hydraulic leaks. One of the hardest tasks was putting together the U.S. Open-week work schedule for our staff of 55 and another 60 volunteers.

This spring, the reality struck that the Open was really going to happen. Tent construction began in early April and bleacher construction began in early May. Even after attending the past few Opens, the enormity of it all is hard to believe. So far, the golf course is in great shape, our management plan seems to be working and I am sleeping at night. Sometimes life doesn't happen like you plan, but I love what I am doing this summer, although I'm not playing a lot of golf. And I'm delighted to not be explaining photosynthesis to a bunch of high school kids!



More bunker work. After Dave and crew undertook complete reconstruction of the North Course's 87 bunkers, in 2002 the USGA requested that three of the "deep and steep" bunkers be made even deeper. Watch out, Tiger!



Who to better understand a perfectionist than a perfectionist.

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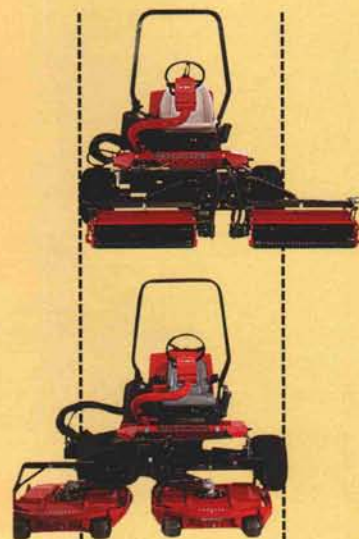
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