



In last month's issue, we incorrectly identified Sharon Riesenbeck as Sharon Resetich. Thank you, Sharon, for setting me straight—and for a very tasty reminder, I might add.

Having played on Orchard Valley's PERFECT greens after having just completed core-aerating my own greens led me to think long and hard about this miserable procedure, and the result of that session in the think-tank was nearly a religious experience that yielded the following Ten Commandments of Fall:

1. *Thou shalt not commit core-aeration.*
2. *Thou shalt topdress more often in order that thou need not core-aerate.*
3. *Thou shalt strike the name "hollow tines" from all pillars,*

*kiosks, steles, sarcophagi, pyramids and purchase orders so that thou canst be tempted by the serpent called Greens Aire.*

4. *Thou shalt not covet thy neighbor's core-aerated greens—they art his problem.*
5. *Thou shalt not cast angst upon thy technicians nor thy golfers by core-aerating.*
6. *Thou shalt not steal cores from thy greens.*
7. *Thou shalt not lie by extolling the virtues of core-aerating.*
8. *Thou shalt henceforth consider the day after Labor Day to be the Sabbath, and thou shalt rest on the Sabbath and not core-aerate.*
9. *Thou shalt not worship pagan idols such as "side eject" and "carbide-tipped."*
10. *Thou shalt apply these Commandments to thy greens and love thy greens—thou canst do as thou wishes with thy tees and fairways.*

It appears that the end of the line for methyl bromide may be further away than previously thought—at a recent conference in Montreal, representatives from the U.S. EPA and other

U. S. groups defended the need for the continued use of the pesticide and soil fumigant among various sectors of agriculture, including its use on golf courses. Keep tuned—you may still get those perfect, *Poa*-free greens yet.

You should have received your GCSAA 2004 Conference and Show packet by now, so don't delay in making your plans to attend this winter's extravaganza in San Diego, California. Once again, MAGCS will be hosting a hospitality suite—particulars will be passed along as the arrangements are solidified.

Soon to be of help to us northerners: GCSAA has made available a frost-delay information packet that graphically demonstrates the ill effects of treading on frosty turf. Call Member Services at 800-472-7878 to order yours. By the way, it'll cost you \$30 per packet, or \$15 for a "mini packet."



## A SNEAK PEEK

### 51st Midwest Turf Clinic and Annual Meeting at Medinah C.C. November 5, 2003

(Times/speakers subject to change.)

- |                    |  |
|--------------------|--|
| 7:00 - 8:00 a.m.   | Registration   |
| 8:00 - 9:00 a.m.   | MAGCS Annual Meeting   |
| 9:00 - 9:15 a.m.   | Break  |
| 9:15 - 10:00 a.m.  | Don Fehrenbacher, USDA NRCS and Mark Bramstedt: "Soil Surveys and New Technologies and Special Problems" |
| 10:00 - 10:15 a.m. | Scott Witte, CGCS, Cantigny Golf Club  |
| 10:15 - 11:00 a.m. | Tom D'Avello, USDA NRCS: "Geographic Information Systems and Analysis"                                   |
| 11:00 - 11:15 a.m. | Jim Keith, CGCS, St. Charles Country Club  |
| 11:15 - 11:45 a.m. | Presentation of Ray Gerber and Fred Opperman Editorial Awards  |
| 11:45 - 12:00 p.m. | Don Ferreri, Seven Bridges Golf Club: GCSAA Chapter Delegate Update                                      |
| 12:00 - 1:00 p.m.  | Lunch  |
| 1:00 - 1:45 p.m.   | Michael Boehm, Ohio State University: "Microbiology of Soils, Products and Techniques"                   |
| 1:45 - 2:00 p.m.   | Tony Kalina, Prairie Landing Golf Club   |
| 2:00 - 2:45 p.m.   | David Kaplan, WGN: Keynote Address   |
| 2:45 - 3:00 p.m.   | Break  |
| 3:00 p.m.          | Election of Officers   |
| 3:30 p.m.          | Adjournment  |

ations and inner workings of our Association. Luke has acclimated in remarkably smooth fashion. The transition to a physical presence at the Midwest Golf House in Lemont has been a goal of ours for years. Along with filling this position of executive director, with Luke taking the helm we will be accomplishing that goal as well. Positive public exposure is the key to the success of our associations. Working closely with allied turf and golf associations all under one roof will only aid us in this endeavor. Having an organized professional who knows our profession intimately leading the way only makes sense.

As far as Luke assuming this new role, we on the MAGCS Board of Directors are as excited as can be to retain an individual with the wide range of talents he possesses. We certainly wish him well; the challenges that lie ahead are many, but ones that he assuredly will conquer. For George, his pain is over now, and his amazing legacy remains. He will always be remembered and honored for what he brought to MAGCS. Thanks for everything, George!



### Natural-Based Fertilizer with Minors

- ❖ Fantastic color response and consistent release from slow release synthetic and organic ingredients
- ❖ Micro-greens grade particle size provides easy spreadability and dispersion with irrigation, so roller pickup is eliminated
- ❖ Feeds the soil with high quality organic ingredients

e-mail: [BTSlotUSA@aol.com](mailto:BTSlotUSA@aol.com)

PO Box 1325      ♦      800-732-9401  
Frankfort, IL 60423      ♦      Fax: 815-469-8248

Jim Shone  
Syngenta Professional Products



1715 Cambridge Dr.  
St. Charles, IL 60174  
Tel. 708-217-8509  
Fax 630-513-6777  
Mobile 708-217-8509  
[www.syngenta.com](http://www.syngenta.com)

[jim.shone@syngenta.com](mailto:jim.shone@syngenta.com)



Our solutions are your solution

Warren Shafer

toll free: 800/816-4041  
phone: 815/462-1300  
cellular: 815/341-0099  
fax: 815/462-4036  
email: [warren@yourgrowingsolutions.com](mailto:warren@yourgrowingsolutions.com)

P.O. Box 1059 New Lanox, IL 60451  
[www.yourgrowingsolutions.com](http://www.yourgrowingsolutions.com)

## G F Structures Corp

**Nick Markobrad**

General Manager

Fence and Guardrail Division

4655 West Arthington Street  
Chicago, IL 60644

Tel (773) 626-4122  
Fax (773) 626-6162  
[www.gfstructures.com](http://www.gfstructures.com)



## Bayer CropScience

Kerry Anderson  
Sales Representative

4819 Strong Road  
Crystal Lake, IL 60014  
Phone: 815-923-1323  
Voicemail: 800 577-5163 x6848  
Cell: 347 910-3130  
Fax: 815 356-9577  
[kerry.anderson@bayercropscience.com](mailto:kerry.anderson@bayercropscience.com)

# Cash-Value or Term Insurance: Which Is Best for You?

*The subject of insurance can be a confusing one; the myriad of options and possibilities are staggering. But, before you can answer these often-asked questions—How much do I need? How much will it cost? Will my beneficiaries have enough to live comfortably?—start with the basics. Do you need cash-value or term insurance?*

## **Cash-Value Policies Extend the Possibilities**

Cash-value life insurance, such as universal and whole life, combines a death benefit and a tax-deferred savings element. Occasionally referred to as permanent life insurance, this type of policy is intended to cover you for your lifetime.

Annual premiums for cash-value policies generally are higher initially than those of term policies. This is because part of each premium pays for insurance and the remainder is invested to build cash value. Cash value is what you can borrow from the policy or receive by surrendering it. The amount can build through professional investment management over the life of the policy. These funds are ideal for retirement planning because they accumulate tax-deferred until you withdraw them. Loans and withdrawals will reduce the policy's cash value and death benefit and may increase the chances that the policy will lapse.

## **Term Insurance Made Easy**

Term insurance is the most fundamental type of life insurance. You purchase coverage for a designated period, from one to several years, and the policy will provide a death benefit if you die during that period. Many policies let you renew your coverage for repeated terms until age 65 or 70.

Term insurance is popular with younger people because it provides the maximum amount of coverage for the lowest cost. Early premiums are normally relatively low, but they

increase considerably as you become older. For example, a \$250,000 death benefit might cost less in your 30s than it will in your 50s. For this reason, term life insurance is usually a better value for shorter-term insurance needs.

## **The Decision Is Yours**

Which type of policy is best for you? The answer depends on several factors, including:

**Your needs.** If you need coverage only until your teenage children graduate from college, for example, you might be better off with a term policy. Of course, you may want to purchase a cash-value policy and later surrender it. However, surrender charges might apply if you cancel the cash-value policy too soon (these charges decrease over time and eventually vanish).

Cash-value insurance is better suited for long-term needs, such as planning for estate taxes and providing lifetime security for your spouse. Some term policies cannot be renewed past age 70 and can become costly to renew as you approach that age.

**The cost.** If term insurance is more suited to your present expense plan and you want lifetime coverage, consider a term policy that may be converted into a cash-value policy. Then you can convert the policy whenever your cash flow or needs dictate. You also could purchase a combination of the two and gradually shift into cash-value insurance over time.

**Your savings and investment goals.** Cash-value life insurance can be a good long-term investment vehicle, especially because the cash value has the potential to grow tax-deferred. Should you no longer need the insurance but want some extra cash, you may surrender the policy and collect the accumulated cash value. Be sure to discuss the tax consequences with your tax advisor first.

As an alternative, you could purchase term insurance and invest what you save on premiums on your own. Compare the returns you can expect, and remember to take taxes into consideration if you plan to select taxable investments.

Term and cash-value life insurance both have advantages. Deciding which type of policy and which features are right for you takes careful consideration.



Larry Tomaszewski  
Registered representative of  
AXA Advisors, LLC  
(member NASD, SIPC)  
5 Revere Drive, Suite 400  
Northbrook IL 60062  
847-498-7193

GE-23995 (07/02) (Exp. 07/04)

## BOARD HIGHLIGHTS

Phil Zeinert, CGCS *Elgin Country Club*

*The following are highlights of the MAGCS Board of Directors meeting held Tuesday, September 16, at Glen Erin Golf Club. Full meeting minutes, once approved, are available on the Midwest Web site.*

- The Board approved increasing 2004 membership dues by \$30.
- It was determined that proceeds from the betting hole during the annual championship at Shoreacres will be donated to the Vitas Hospice Charitable Fund in George Minnis' name.
- The Board approved expenses for the month of August in the amount of \$23,673.52.
- The Board voted to approve the hiring of Luke Cella as executive director of MAGCS.
- The MAGCS approved and welcomes the following new members:
  - Sean Hearden.....Class C  
Twin Orchard C.C.
  - Mike Murphy.....Class E  
TPEC
  - Phil Taylor.....Class E  
Burris Equipment Company
  - James Shanley.....Class E  
Illinois Pump
  - Robert J. Graziano.....Class C  
Cary Country Club
  - Michael VanDeVelde.....Class C  
Stonewall Orchard Golf Club
  - Keith Krause.....Class D  
Aurora Country Club



**SUPPORT YOUR  
ADVERTISERS.  
THEY SUPPORT YOU.**



"The Water Quality Company"

Testing • Evaluation • Treatment



Exclusive Distributor of the  
Prime Turf Series 900 Injection Station

For All Your Water Quality Needs Call:

14200 S. Parker Road • Lockport, IL 60441  
(800) 677-8097 • Fax: (708) 301-3351

**Consistent**

*Quality*

**Consistent**

*Service*

**Consistent**

*Soil Type*

**Executive Blend Bluegrass Sod  
Penncross & L-93 Bentgrass Sod  
StrathAyr Soil-Free  
42" Big Roll available**

**IR HUBER RANCH  
SOD NURSERY INC.**

P.O. Box 188, Schneider, IN 46376  
800-553-0552 • (219)552-0552

**www.hubersod.com**

**fertilizers so good,  
we put our name  
on them.**

Performance and quality is one thing,  
genuine value for our customers is another.

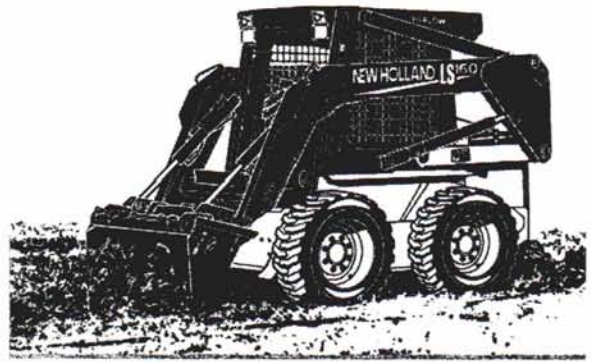
Genuine value comes only when you're able  
to gather the best components on the market,  
combine them in a way for the best possible  
performance, then deliver that combination  
in the best possible manner.

That's United Horticultural Supply and  
**UHS Signature Brand Fertilizers.™** We've done  
all the work so you get the results you're after.  
You have our name on it.

Contact your local UHS representative  
for more information.

**(800) 411-5115**  
**www.uhsonline.com**

UHS Signature Brand Fertilizers are a product of  
United Horticultural Supply

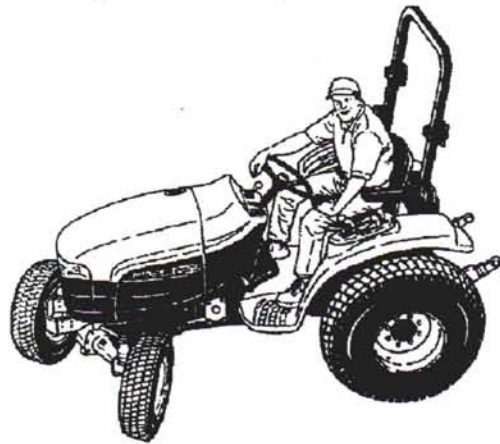


**Lewis Equipment Co.**  
**Call Avery Harris**  
**847.537.6110**

**2 Locations to Serve You**

**55 E Palatine Rd**  
**Prospect Hts, IL 60070**

**5220 S Rt 31**  
**Crystal Lake, IL 60012**



**RENTALS**

**SALES**

**PARTS**

**SERVICE**

**www.lewisequipment.com**



**KOELPER  
GOLF COURSE  
CONSTRUCTION  
COMPANY**

**DARRELL KOELPER**  
PRESIDENT

GOLF COURSE  
CONSTRUCTION & REMODELING

MARENGO, IL

OFFICE: 815-568-8382  
FAX: 815-568-1048  
HOME: 815-568-6603



*"Golf Course Work  
a Specialty"*

**LEMONT PAVING CO.**

EST. 1957

**MURPHY'S**

11550 Archer Ave., Lemont, IL 60439  
(630) 257-6701 • FAX 630-257-5194



**Professional Decorating**  
Painting Services • All Types  
Of Wall Coverings

(630) 553-7255

**TOM GILMOUR**



- Precision Tank Tightness Testing
- Upgrades for Tanks & Leak Detection Systems
- Install Underground & Aboveground Fuel Tanks
- Removal of Tanks

**Your Complete, Professional Tank Experts**

Please contact us at:  
1-800-773-Tank or 630-375-6121



**Gregory E. Martin**  
President

335 N. River Street  
Suite 201  
Batavia, Illinois 60510  
Phone: 630-482-2532  
Fax: 630-482-2536  
E-Mail: mdpltd@mdpltd.com  
Website: www.mdpltd.com

*On Course and the MAGCS thank our October advertisers.*

Accurate Tank Technologies	Larry Tomaszewski/AXA Advisors LLC
Arthur Clesen, Inc.	Lebanon Turf Products
BASF	Lemont Paving
Bayer Environmental Sciences	Lewis Equipment, Inc.
Bear Turf Products	Lohmann Golf Designs
BOJO Turf Supply, Inc. (BTSI)	Martin Design Partnership
Brookside Laboratories	Martin Implement Sales
(The) Bruce Company	Master of the Links
Charles J. Fiore Co., Inc.	Meadow Equipment, Sales & Service
Chicagoland Turf	Nels Johnson Tree Experts
Clauss Brothers	Old Dutch Sand Co.
Cleary Company	On Target Animal Damage Control
Commercial Turf	Palatine Oil Company
Conserv FS	Peerless Fence Co.
Duntelman Turf Farms	Prime Turf
Frenzer Topdressing	Reinders
G F Structures Corp.	Riverwalls Ltd.
GreenCycle, Inc.	Simplot Partners
Growing Solutions, Inc.	Syngenta
Halloran & Yauch	Timberline
H & E Sod Nursery	Tom Gilmour/Prof. Decorating
Huber Ranch Sod Nursery	Trzinski Golf Photography
Illinois Goose Control	Turf Professionals
Illinois Lawn Equipment	Equipment Company
J. W. Turf, Inc.	United Horticultural Supply
Kaplan Paving	Waupaca Sand & Solutions
Koelper Golf Course Construction	Wild Goose Chase



**Timberline**

Golf Course Remodeling  
and Renovation

Let Timberline bring your next project into the  
next millenium as a turnkey operation

1907 Darien Club Drive, Darien, Illinois 60561  
(630) 963-9088, voice (630) 732-9088

D.B.A. Bill Boyd



**DUNTEMAN**  
TURF FARMS  
Growers of Quality Sod

**SERVICE!**  
LOCAL GROWING FOR  
EASY PICKUP OR QUICK DELIVERY.  
DELIVERY ON TIME, EVERYTIME.

**QUALITY!**  
FEATURING  
ELITE KENTUCKY BLUEGRASS,  
BENTGRASS SOD, AND  
TURF-TYPE FESCUE  
• LOWER MAINTENANCE  
• MORE DROUGHT  
& SHADE TOLERANT  
• BETTER WEAR RESISTANCE

**NEW PRODUCT**


**PRICE!**  
CALL FOR A QUOTE



**630-557-2900**

MAIN STREET  
11 MILES WEST  
OF BATAVIA, IL

Your Professional Partners  
in Chicagoland  
for over 40 Years.



**ARTHUR CLESEN INC.**

543 Diens Dr.  
Wheeling, IL 60090  
ph: 847-537-2177  
fax: 847-537-2210

8050 W. 186th St.  
Tinley Park, IL 60477  
ph: 708-444-2177  
fax: 708-444-2199

**TAKE CONTROL OF YOUR TURF !**




Are grubbing skunks causing thousands of dollars worth of damage to your course?  
Are beavers having a field day with your freshly planted trees?

**On Target Animal Damage Control.**  
Specializes in the selective control of grubbing skunks and beaver removal. Our control methods have proven to be 100% effective in major golf courses in the Chicago area. Stop spending thousands of dollars on insecticides intended to control the grubs.

 **ON TARGET A.D.C.**  
P.O. BOX 469 CORTLAND, IL 60112  
815-286-3039

**NEW IN RENTAL!**



**29 FOOT LIFT  
6,000 LB. CAPACITY**

Excellent machine for  
building retaining walls

**MARTIN**  
IMPLEMENT

16400 S. 104<sup>th</sup> Avenue  
Orland Park, IL 60467  
**(708) 349-8430**