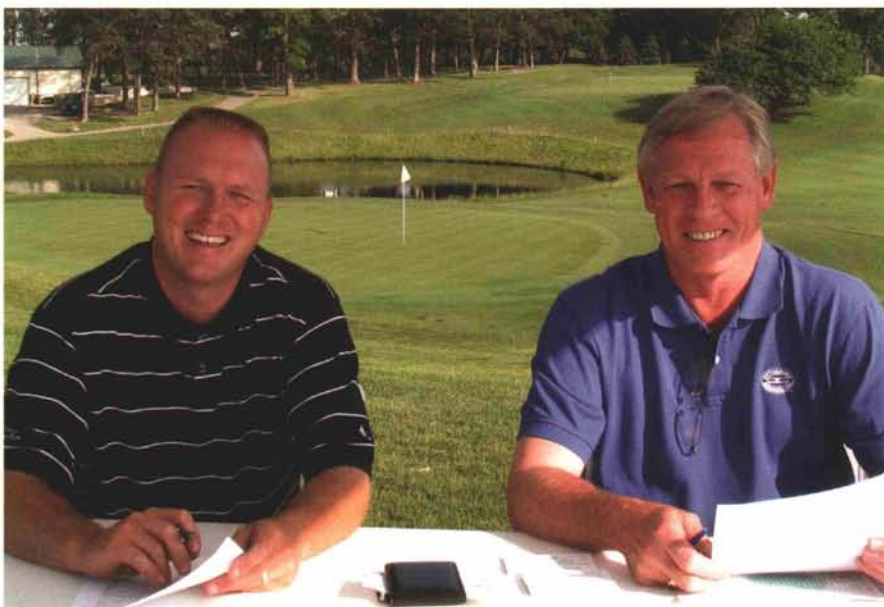




Luke Cella's dog—the first photo taken with this new camera.



Commentators Derek Florian Nantz and Rich Daly Venturi perched high above the 18th green.



OSHA area director Kathy O'Connell.



Kelli Zopfi and Danna Eberly of J.W. Turf ran the raffle hole on no.17.



PGA professional and all-around great guy Jeff Schmidt.



Kurt Sams got "Goosed."



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Protecting Your Children's Future



Whether you're a couple or a single parent, it's important to have a plan to protect your children in the event something happens to you.

As a parent, you're always thinking about what's best for your children. But have you thought about what might happen if you're no longer around? It's not a pleasant subject, but it is important. Planning for your children's future is even more important if you're not around to help.

If you're a single parent, this task becomes even more difficult. Single parents have a number of special estate-planning concerns. At death, for example, there is no surviving spouse to take care of financial and personal family affairs. To help protect family and property, a single parent needs to establish an efficient estate plan during his or her lifetime.

... make sure to have a will drafted by an attorney, in which you name one or more individuals to be the legal guardian of any minor child—typically until the child reaches age 18.

Designating Guardians

If you haven't already, make sure to have a will drafted by an attorney, in which you name one or more individuals to be the legal guardian of any minor child—typically until the child reaches age 18. A guardian will have to make decisions regarding the care and upbringing of the child. The person(s) named should be consulted before the will is drafted to be sure they are willing to accept the responsibility. Since the designated guardian may become unable to serve, it is also a good idea to name one or two successor guardians. You may name a different person to be responsible for overseeing your children's financial affairs.

A single parent may be divorced and have legal custody of a minor child. At death, custody may automatically shift to the surviving parent regardless of what a will says. It is important to know that although divorce terminates a marriage, it may or may not affect a surviving parent's custodial rights. You should consult your attorney regarding your particular circumstances and the options available to you.

Establishing a Trust

While a child may be an adult in years, he or she may not yet be mature enough to handle, invest or manage property. You can establish a trust to protect the property you intend to pass on to children, no matter what their age. Trusts can protect assets for anyone you desire and may continue even until the death of the child and beyond.

One of the most important decisions is who should be the trustee. The trustee (individual or professional) will manage the assets and make distributions based on instructions you provide in the trust document.

A divorced parent who dies and is survived by minor children may not want his or her former spouse to have control over money left to the children. A trust can be created to control the funds left to

(continued on page 35)

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children even if the former spouse becomes the children's guardian.

Paying Estate Taxes

Under current tax law, the amount subject to estate tax and the percentage to be taxed on the remaining estate will decrease until 2010 when the estate tax is repealed. However, unless current law is extended by Congress, the estate tax is due to be reinstated in 2011. Because of the uncertainty as to the future of the estate tax, individuals with assets over \$1 million should consult an attorney, a tax advisor and a financial professional to consider effective estate-planning strategies.

In addition to federal estate taxes, some states impose their own estate or inheritance tax. In addition, some forms of property, such as traditional IRAs, pensions, deferred-compensation survivorship benefits and deferred-annuity death benefits may be subject to income taxes.

Gifts or bequests to a surviving spouse are generally exempt from federal estate taxes under the unlimited marital deduction. In addition, the income tax due on IRA and qualified plan distributions payable to a surviving spouse can be deferred by rolling them over to a surviving spouse's IRA.

Without a surviving spouse, the marital deduction is unavailable and both estate and income tax can be triggered. A single parent should consult an estate-planning professional to discuss ways of reducing the estate tax, such as by making gifts or implementing other strategies.

Alimony Payments

Some single parents are dependent on former spouses for support. If the spouse providing the support dies, payments may end. The spouse receiving the support may consider purchasing life insurance on the life of the supporting spouse with that person's consent. Or the supporting spouse may be required to provide life insurance under the divorce agreement.

Income Protection

Parents should consider a financial protection plan that includes life and disability income insurance, which they can develop with their financial professional. You should determine how much capital or income is necessary to help protect children or other

beneficiaries. For example, money may be needed to help maintain a home for children, pay for college or other expenses in the event of the breadwinner's death or disability. This financial protection plan should be coordinated with a will or trust.

Living Documents

All parents should have an up-to-date power of attorney, healthcare proxy and living will. A power of attorney basically gives another person the right to pay bills on your behalf and otherwise manage your finances according to the terms of the document, which is typically drawn up by a qualified estate-planning attorney. The second and third documents give you the opportunity to express your desires concerning the use of life support and other treatments to keep you alive, and permit medical decisions to be made for you if you are unable to do so. Often, married couples rely on each other to make these types of decisions. A single parent may want to consider having a close friend or family member make these decisions if a tragedy occurs.


Although it is a difficult subject to face, you have options when it comes to protecting your estate and your family. The steps you take now can help prevent the wrong people from making decisions for your loved ones.

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Recognizing Our 2005 Scholarship Winners: Ben Behrman, Alexandra Clesen, Anthony Doruff and Nycole Stawinoga

In July, the MAGCS will award \$1,000 scholarships to four deserving students. Ben Behrman (Chris and David Behrman, Midlothian C.C.) was honored with the Paul Burdett Memorial Scholarship; Alexandra Clesen (Tom Clesen, Clesen Wholesale) won the MAGCS Scholarship; Anthony Doruff (Sharon and Ron Doruff, Steeple Chase G.C.) won the John Buck Memorial Scholarship; Nycole Stawinoga (Deborah and Tom Stawinoga, Mount Prospect G.C.) earned the George Minnis Memorial Scholarship. These bright young people earned the scholarships based on academic achievement, extracurricular involvement, community service and essays responding to the following topic: Why is it important to give your time as a volunteer?

Ben Behrman

Although most people do not like to admit it, today's youth are focused heavily on self-gratification. If what we do in life gets us farther, then it must be the right thing to do. However, the self-actualized person overcomes the temptation to only strive for self-fulfillment and goes beyond to volunteer for the greater good. I wholeheartedly believe volunteer work completes who we are. We can only become a better person through putting the interests of others before those of ourselves.

As I reminisce upon my high school career, volunteering has been a major part of my life. Whether it was for the benefit of my school or community, I have devoted my time in an effort to improve the environment around me. From projects such as promoting drug awareness at local elementary schools to helping at a prom for the mentally handicapped, I have been molded into a better person. Volunteer work shapes our personality and is anything but a chore. It fuels our motivation to make the world we live in a better place. The life lessons you learn from devoting your time cannot be matched by the important yet impersonal actions like donating to charities.

As the vice-president of my student council, I have facilitated and created numerous monthly service projects to better our community. My school student council has developed a reputation for its outstanding efforts to help those in need. Volunteering has truly changed my life for the better.

Alexandra Clesen

"Volunteering and Leading"

While I have known since helping out at a soup kitchen in grade school that volunteering is fun and rewarding, I learned in high school that volunteering is a way to develop leadership skills and explore a potential career field. Developing my leadership skills, in turn, made me a more effective volunteer. In 9th grade, I continued in that same soup kitchen, passing out macaroni and cheese and sack lunches for the people to take home. I liked the opportunity to experience something unpaid, on my own time, offering something they needed that I had. After that experience, I decided to volunteer doing something I am passionate about: soccer. In 10th and 11th grades, I was a soccer camp volunteer where I helped 5- to 10-year-olds with soccer skills on Saturday evenings. While I was doing that, I got to be in charge of my own group of kids and help them; I was a leader. I loved that feeling and then asked my varsity high school coach if I could help him with games and skills during the Wildkits Soccer Academy camp during the summer of 2004. I sought out opportunities at the community service fair at my high school where I could volunteer in special education, an area I am considering for a career. I found two opportunities: coaching mentally challenged children in a soccer camp and being a "Book Buddy," tutoring a mentally challenged high school student every week. I became not only a volunteer but a leader.

Anthony Doruff

Many people think that to volunteer, you need a scheduled event designed to help others but I believe that just holding a door for someone in a wheelchair or helping a less-able person carry their bags to their car is volunteering. While it may not take you much time or take you too far out of your way, it would make that person's life a little easier and that's really what matters.

Volunteering is a vital part of mankind. To give up your time, money and/or energy in this day and age is rare. I was taught from a young age how valuable giving of my time for the less fortunate was. Through my experiences with the Boy Scouts of America and the guidance of my parents, I have found that the desire to help others is one of my core values that make me the person I am today. I personally try to help others out when I can. I have participated in food drives, built a play house for a small daycare center in my area, given my time to help support the golf tournament that funded my scholarship last year, and even organized and completely carried out a small park restoration project in my area. Volunteering makes the world a better place to live in and I believe if everyone gave some time to help others, we would all be much happier with our lives.

Nycole Stawinoga

Giving your time as a volunteer is important not because you are getting experience for the future, and not because it makes you feel good to help others, but because, as a volun-

(continued on page 39)

Does Your Course's Teeing System Make Sense?

If tee boxes could talk, they would likely sound like the late comedian Rodney Dangerfield: They don't get no respect. This has something to do with not being as photogenic, as varied, as "sexy" as greens, bunkers and other elements of golf course architecture. Commentators during the recent U.S. Open Championship couldn't stop talking about Pinehurst No. 2's turtle-shell-contoured putting surfaces and elaborate green complexes. But, having logged my share of tube time watching the event, I recall almost no pearls of wisdom concerning tee placements, beyond the observation that, like most classic courses, No. 2's tee boxes tend to be relatively close to the preceding green.

Fair enough, except that for all us non-Open players, tee placement and maintenance are immensely important to strategy and—more important in this “let’s-grow-the-game” era—in attracting and retaining new and infrequent players, who tend by definition to be less accomplished. So while I’m not surprised that Pinehurst’s greens are the story of the tournament, I am frequently amazed at how little understanding and attention the tee box system receives from owners and managers who should know better. And though the reasons for this lack of regard may vary, it seems to apply across the spectrum of facilities: public and private, high-end daily fee, muni, you name it.

An unreconstructed perspective on tee box options may even be deliberate, rather than inadvertent, as a noted national golf course rater once explained to me. Having often encountered resistance to the suggested additions or alterations to various courses’ network of tee boxes, he noted that this reluctance was usually explained not as stubbornness but as devotion to the game’s traditions: “Our tees haven’t changed in a quarter of a century. Why would we do it now?” Sadly, as the rater also noted, such a defense of the faith generally coincides with a decline in rounds played at pay-for-play courses, a struggle to retain members at private clubs.

During my two decades as a practicing golf course architect, examples of faulty tee design and placement have come in innumerable forms. But it is fair to classify the vast majority into five significant problem areas, as follows.

1. Failure to include forward tee options suitable for beginners and high-handicap golfers.
2. Inadequate matching of teeing options with the variety of regular players at the course, public or private, in question.
3. Angles of play that impede rather than promote the course’s strategic attractions, especially “risk/reward” options.
4. Sight lines that fail to capitalize on design elements, natural or manmade.
5. Teeing areas that make maintenance difficult or impossible due to size, location or composition.

Fortunately, there is a flipside to the relative lack of attention devoted to the tee box’s contribution to the playing experience, namely that all the above are also comparatively easy to fix. In most cases, it is a lot easier and less costly to rebuild a tee box than a green.

Like much of golf course architecture, a good tee box system has much to do with common sense.

(continued on page 38)

1. Failure to include forward tee options suitable for beginners and high-handicap golfers.

Though the guilty party shall remain nameless, one of my recent projects—at a respected private club in the Great Lakes region—illustrates the point. Asked to make suggestions on the remodeling of a couple of discrete areas on the course, my first recommendation didn't even require a site visit: A look at the scorecard revealed that the forward-most tees played more than 5,800 yards. When I questioned two club officials about the length, they replied with obvious pride, "We have always wanted to ensure that our club is very challenging from all tees, even the forward ones." The irony here is that they had contacted me in the face of difficulty in attracting new members, especially juniors and the families who had been the core of their membership and were now the object of a roster-building campaign.

Of course, the club's target market is similar to that of the game generally. But as obtuse as the point may seem, novice golfers, like high-handicappers, need a realistic challenge. Personally, I like to see courses offer a forward tee that can be played between 4,800 and 5,300 yards, depending on other variables affecting the design decision; and favorable reaction from clients, both private and public, confirms that golfers welcome the practice. Player enjoyment, not some arbitrary concept of a "stern test," ought to be the guiding principle.

Indeed, where possible and appropriate to the clientele, I also recommend that courses offer a "young junior" set of tees for beginning golfers, pre-teens and super seniors that can be played at about 3,500 yards. Usually, it is unnecessary to build permanent tees for this golfing population, as moveable tee markers, placed along the edge of the fairway, with play limited to certain days and times, will suffice. The sense of making these tees "official" can be instilled by printing a separate scorecard—a nice touch.

Again, it sounds elementary but—take it from a guy whose job is to visit lots of golf courses—the scarcity of playable forward tees is a pervasive, industry-wide problem. And it is important enough to beginners and high-handicappers to represent a crucial impediment to expanding participation in golf.

2. Inadequate matching of teeing options with variety of regular players at the course, public or private, in question.

The existing teeing system of a public course at which I recently consulted exhibited another common flaw. In this case, the scorecard described the four tee selections thus:

Blue tee = 6,950
White tee = 6,750
Gold tee = 5,950
Red tee = 5,200

Plainly, what was needed was a middle teeing option measuring roughly 6,300 yards. This, despite the owner's acknowledgement that complaints from patrons regularly had to do with the course playing either too long or too short; and that among these complaints, most came from golfers playing the white or gold tees, seldom from those playing the blues or the reds, that is, the longest and shortest sets of tees. The topography at the course in question will make the addition of a new set of tees easy—which begs the question of why it wasn't done before. But ask yourself: How many courses have you played where the first review of the scorecard revealed the need for a "missing tee?"

Similarly, the differentials between multiple tee placements can appear to have no rhyme or reason. Absolute, constant proportionality—10 percent increments in yardage, say, between one tee and the next one farther back or forward—are seldom possible on every hole, due to pre-existing landforms that make such a rigid scheme implausible. Still, it's surprisingly often the case that no semblance of proportionality exists, thereby negating the fundamental purpose of multiple tees—to equalize the golf experience for players at all levels of competence.

3. Angles of play that impede rather than promote the course's strategic attractions, especially "risk/reward" options.

A cousin of tee design shortcoming #2 ignores another strategic aspect useful in making a round of golf both exciting and manageable for a variety of players. It is to make tee shots easier or more difficult according to their angles, not just the distances involved, particularly those involving forced carries.

For example, last year I consulted with a very prominent golf course in upstate New York whose four-tee-box system unfortunately made absolutely no sense. On many holes, the attack angle associated with a hazard or hazards located near landing areas turned the risk/reward formula on its head: Instead of emphasizing forgiveness from the forward tees, it was the back tees that offered more spacious "bail-out" areas.

Worse than the tee placements themselves, though, was that many of the forward tees were actually angled toward trouble—a more egregious design and construction flaw than a less-than-ideal tee location. As I hope my recommendations made clear, however, such defects are fairly inexpensive and straightforward to remedy.


4. Sight lines that fail to capitalize on design elements, natural or manmade.

As many noted golf course architects have observed, a golf course's setting, its purely "cosmetic" aspect, is key to the golfer's appreciation of the experience, and this is even more true of the average player than the scratch player, who may be interested primarily in his ball-striking. It is often possible to maximize tee-box vistas without seriously jeopardizing "shot values" or other strategic aspects associated with playing the course. Many times, in fact, all that is entailed is to move a tee box laterally, typically 10 to 25 feet. As a designer, I know this has worked when someone says, "Wow, I never really appreciated the view on this hole. The scenery in the distance is beautiful."

5. Teeing areas that make maintenance difficult or impossible due to size, location or composition.

Most golfers would cite canted tee box surfaces, threadbare turf and other defects as proof positive of inattentiveness on the part of management; and while this is sometimes a valid complaint, some tee box configurations simply cannot be maintained adequately regardless of the expertise and dedication of the greenkeeping staff. Many times this is attributable simply to the tee box's size, or lack thereof, which leads to excessive wear from player use. A tee box that is too big is a problem both vastly less common and less serious.


With all the attention greens receive in terms of soil testing, I would venture to guess that about 60-70 percent of courses I have visited have tees that contain a soil mix incapable of proper drainage and turf nourishment. The solution is to analyze the soil mix using a USGA-approved testing lab. If soil quality is the problem, the solution is to rectify it through deep aeration and aggressive topdressing or rebuild the tees using proper tee mix. Other problems plaguing healthy tees are restricted access routes, excessive shade, root problems from trees, inadequate sprinkler coverage and poor turfgrass choices.

Like much of golf course architecture, a good tee box system has much to do with common sense. But as elementary as all of this sounds, the five points listed above will resonate with many, even most, golf course decision-makers. And the issues may be simple, but their resolution is far from trivial in the pursuit of new members or the golfing public at large. A good place to start is to consult a golf course architect to discuss potential areas of improvement. Your tees still can't talk, but your customers will thank you. 

Recognizing Our 2005 Scholarship Winners . . . (continued from page 36)

teer, you give others the chance to have a valuable life and the chance for their dreams to come true. Whether you spend 30 minutes a week reading with a child, or 20 hours a week building a house for a family, your actions motivate those you are helping and give them the confidence and courage that they need to achieve their own goals in life. For many people, volunteers are the only ones that they can count on. As a volunteer, I helped third graders at a local ele-

mentary school improve their reading. Some of them did not have anybody at home who could help them learn to read. They did not like to read, because it was hard for them. After a couple of months, not only were these kids reading above their grade level, but they were looking forward to my visits. They could not wait to finish their books so that they could start new ones. This is why it is important to give up your time to volunteer. The impact you have will

encourage those who were helped by volunteers to volunteer themselves. Then, someday, they will have that same impact on somebody else. If this trend continues, many more people will be able to achieve their dreams and live more fulfilled lives. 



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