

Bluegill fingerlings up close and personal.



Jeremy Duncan releases 250 Bluegills.

I needed 9 bags to reach the recommended level of 2200, a total of \$495.00. The Catfish were 55 cents each (\$121) and the Bass were 75 cents each (\$165).



Jeremy Duncan and Patrick Maksymiu pour in 220 Largemouth Bass.



Some willing...some not so willing Bass dive into their new pond.

My long term goal is to inventory and monitor all 11 ponds at Cantigny Golf. I plan to continue doing two ponds per year until all are completed. With the help of the IDNR, this Certified Audubon Sanctuary golf course will always have "Somethin' fishy going on!"

If you are interested in doing fish inventories for your ponds, contact your local Fishery Biologist and fill out your application this fall to get slated for 2009! I have listed your local contacts below. Happy Fishing! **-OC**

IDNR Contacts for fish inventories:

- DuPage and McHenry Counties –
Vic Santucci – 815-675-2386, ext. 315
- Cook and Lake Counties –
Frank Jakubicek – 815-675-2386, ext. 314
- Grundy, Kendall, Will, and Kankakee Counties –
Rob Miller – 630-553-6680.

Kane-DuPage Soil and Water Conservation District:

Kane-DuPage SWCD
2315 Dean St.
Suite 100
St. Charles, IL 60175
630-584-7961 ext.3

Searching TGIF

For more information on this topic visit the Turfgrass Information File (TGIF). The TGIF is a bibliographic computer database, free to all MAGCS members, that provides access to all published materials that report on aspects of turfgrass and its maintenance.

To enter the TGIF, log into magcs.org, scroll the mouse to Resources, click "On Course Archives," and then click "Full Database Search Now!"

Once logged in, enter keyword "Golf Ponds" for related information on this featured article. Below are four related articles:

- "5 Tips for healthy water: Follow these guidelines to improve the ecological health and aesthetics of ponds of lakes on your golf course." DeVictor, Darcy. 2007. *Golf Course Management*. June. 75(6): pp. 70-74, 76.
- "Using golf courses to bolster amphibian communities: University of Missouri scientists provide amphibian management guidelines for ecologically minded superintendents." Semlitsch, Raymond D.; Boone, Michelle D.; Bodie, J. Russell. 2007. *USGA Green Section Record*. July/August. 45(4): pp. 7-11.
- "Pond deterioration through summer." USGA Green Section. 2008. *USGA Green Section Record*. July/August. 46(4): p. Back cover.
- "Brian Mores, Inverness Golf Club." Anderson, Brad. 2007. *On Course*. March. 60(10): pp. 7-8.



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Social Security's Future and its Impact on Yours

By now, you've probably heard rumblings about America's Social Security system, along with various proposals of how to sure it up for future generations. It is a favorite topic of debate between rival politicians, and everyone from analysts to accountants to actuaries has weighed in. But what is really going on, and what might it mean for your retirement?

Where It Began

Social Security Insurance began in 1935, during Franklin D. Roosevelt's administration. It was a controversial program even then, and in an attempt to sway public opinion in its favor, FDR promised that the program would be completely voluntary with no more than 1% ever being taken from a worker's annual salary. Not all promises are kept: today 6.2% is taken directly from a worker's pay while another 6.2% is contributed by their employer.

Initially, all collected revenues were to be used exclusively for the Social Security program. However, during Lyndon Johnson's presidency, Congress was allowed for the first time to withdraw funds from the surplus Trust Fund and deposit them into the country's General Fund to bankroll various unrelated endeavors. This practice continues today. As funds are borrowed from the Trust Fund, they are replaced by IOU's in the form of non-callable, non-expiring Treasury Bonds. As of 2005, the cumulative surplus of the Trust Fund was over \$1.8 trillion.ⁱ

Since the government is borrowing money from itself, there really is no pressing obligation to pay itself back. Instead, Social Security continues to be a pay-as-you-go program where today's revenues pay for today's benefits.

The Original Purpose

The intent of Social Security's was to provide social insurance benefits for those who paid into the system and others whose unfortunate circumstances necessitated extra assistance. The three main components of Social Security are retirement, disability, and death insurance. Though the original plan provided for unemployment insurance as well, that benefit has since been separated from the program.

Who Can Collect, and When

Based on dollars paid, Social Security is the largest government program in the world, having paid over \$520 billion in benefits in 2005.ⁱⁱ The predominant component of Social Security is the Retirement benefit, which is calculated based on the average of a worker's top 30 years of earnings. (These are not necessarily the last 30 years of earnings, since disability or maternity leave could significantly reduce the amount of annual earnings.) Retirement age – the age at which you are eligible to begin receiving your Social Security benefits – is determined by your birth year. Those born before 1938 were eligible to receive full benefits at age 65.


The eligibility age increases by two months per year of birth after 1938. For example, people born in 1940 would be eligible to receive benefits at age 65 and four months. For anyone born after 1960, eligibility does not begin until age 67. The older you are when you begin receiving monthly benefits, the higher the amount will be. However, while you can receive reduced benefits as early as age 62, you must begin taking benefits no older than 70.

Contributing workers are not the only ones eligible for Social Security. Spouses of taxpaying workers are eligible for their own benefits even if they have never worked. Divorcees who were married for 10 or more years are still eligible for Social Security benefits based on their ex-spouse's benefit amount. Also, surviving spouses and dependent children are entitled to Social Security, as are immigrants who may not have contributed to the program.

The Dependency on Social Security

For many elderly Americans, Social Security is critical to their quality of life. Over 15 million individuals and couples rely on Social Security for more than half of their income.ⁱⁱⁱ One third

(continued on page 15)



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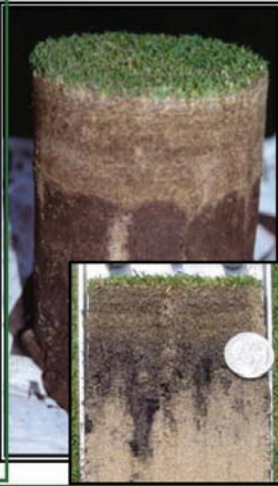
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of the elderly population depends on Social Security for over 90% of their income.^{iv} Considering the average monthly benefit is just over \$1,000 before taxes,^v many seniors find it difficult to preserve their pre-retirement lifestyle on Social Security alone.

Social Security's Survival

Since Ronald Reagan's presidency, recommendations have been made to reform and restructure our Social Security system. The situation is making headlines today because the first of the Baby Boomers have turned 60 and are heading into retirement. As this largest American generation begins leaving the workforce, the ratio of Social Security contributors to beneficiaries will shift dramatically. Consider this: in 1950, the worker to beneficiary ratio was 16.5:1. Today, it's 3.3:1. In 40 years, it is projected to be just 2:1.^{vi}

At current tax and benefit rates, Social Security is projected to remain intact until 2042.^{vii} Thereafter, policymakers will keep the program going either by increasing taxes or decreasing benefit amounts. Unless something is done, today's 35-year old worker will experience a benefit reduction between 26-30% by the time they retire.^{viii}

Supporters of reform argue that small changes now will prevent the need for drastic changes years from now. Those opposing reform acknowledge that the Trust Fund will eventually be depleted and cash outflows may ultimately exceed inflows, but claim there is no urgency to implement fixes just yet.

Regardless of whether our lawmakers remedy Social Security funding now or later, more than likely the program will survive in some form. However, it is difficult to predict exactly how much of your income will be replaced by Social Security if your retirement will extend to 2042 and beyond. Ultimately, your retirement is your responsibility. Therefore, the safest bet is to structure your retirement plan without emphasis on Social Security.

Think of your retirement strategy as a three-legged stool where Social Security, pensions, and savings all play equally important roles. Without any one of the legs, the stool becomes unstable. Since Social Security is intended to replace only 40% of your pre-retirement income,^{ix} you need to find alternatives to fund the other 60%. A qualified financial profes-

sional can discuss savings, insurance, and investment options with you to help you determine the mix that will help you reach your goals. -OC

Larry Tomaszewski offers securities and investment advisory services through AXA Advisors, LLC member FINRA, SIPC Five Revere Drive, Suite 400, Northbrook, IL 60062 and offers annuity and insurance products through an insurance brokerage affiliate, AXA Network, LLC and its subsidiaries. This individual is licensed to sell insurance in the following states: AL, FL, IL, IN, OH & WI; is registered to offer securities in the following states: AL, FL, IL, IN, OH, WI; and is registered to offer investment advisory services in the following states: IL, IN, OH & WI.

GE 36937 (9/2006)

ⁱ <http://www.ssa.gov/OACT/STATS/table4a3.html>;
Updated February 7, 2006

ⁱⁱ <http://www.ssa.gov/OACT/STATS/table4a3.html>;
Old-Age, Survivors, and Disability Insurance Trust Funds,
1957-2005

ⁱⁱⁱ "Social Security and the Income of the Elderly,"
Michael Ettlinger and Jeff Chapman,
EPI Issue Brief #206, March 23, 2005.

^{iv} "Social Security and the Income of the Elderly,"
Michael Ettlinger and Jeff Chapman,
EPI Issue Brief #206, March 23, 2005

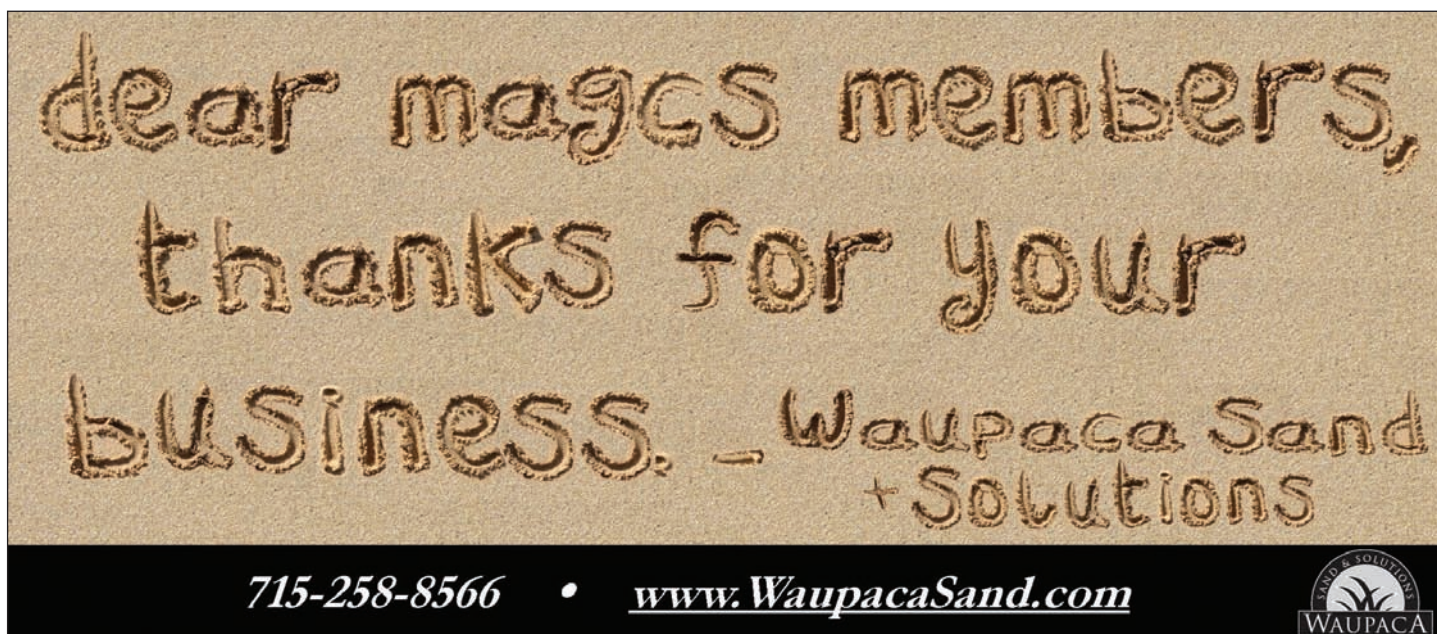
^v <http://www.ssa.gov/pressoffice/factsheets/colafacts2006.htm>;
2006 Social Security Changes

^{vi} www.ss.gov/fq.htm. Retrieved 8/15/06

^{vii} "Social Security: Crisis? What Crisis,"
http://money.cnn.com/2004/12/15/retirement/what_crisis/


^{viii} www.ssa.gov/htm. Retrieved 8/15/06

^{ix} "Social Security: Crisis? What Crisis,"
http://money.cnn.com/2004/12/15/retirement/what_crisis/



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THE BULL SHEET

John Gurke, CGCS, Associate Editor



October 2008

Greetings to all of our new members—
MAGCS welcomes you and wishes you the best:

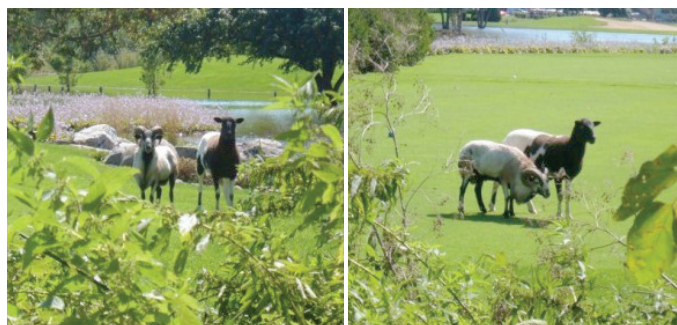
Dale Bates—Class E, Cooper Oil Company.

Brad Carson—Class E, Bioverse.

Dan Schultz—Class SM, Twin Orchard CC.

.....

You knew it would eventually bite us—the nearly perfect season of glorious weather that most all of us were enjoying simply HAD to come with a price. That price was paid in full on the weekend of September 12th, when most of our area was inundated with anywhere from 6" to 11" of rain, causing widespread flooding. Hopefully everyone has recovered from the devastation, or at the very least is on the way to having things somewhat back to normal. Times such as these can surely test our will and wits, and one of the great characteristics of humans is our ability to find the silver lining in whatever black cloud darkens our day. I was able to witness such a phenomenon at a VERY flooded (and contrary to unpopular opinion, very special indeed) Blackberry Oaks Golf Course (**Steve Holich**), where, of all things, 2 wayward sheep were found stranded on the ninth tee which had become an island during the creek's rapid rise. Steve's crew was able to lasso the critters, bring them to safety, and eventually return them to their home (which, in an odd turn of events, happened to be a "couples swingers club" across the creek from the golf course called Max & Eva's Playhouse, but that's another story). You might be thinking, "What the hell is a swingers club doing with sheep?," or "What the hell is a swingers club doing in Bristol, Illinois?," or "Are the sheep really better off back home at a swingers club in Bristol, Illinois?," or "Would the people at the swingers club in Bristol, Illinois even recognize their sheep's faces, or just their...well, never mind". I thought these things, too, but my point was the warm fuzzy story of the rescue, so let's just stay on topic and forget all that other stuff, huh?



Sheep on the course used to be natural.....

DATES TO REMEMBER

October 1-3 – Bayer Environmental Science and John Deere Golf's 3rd annual Green Start Academy in North Carolina.

October 7 – MAGCS monthly meeting and Annual College Scramble at Prestwick Country Club in Frankfort, IL, **Tim White** host. Please note the location change.

October 16 – Annual University of Illinois Turf Alumni Golf Outing at Indian Lakes Resort, **Chuck Barber** host.

October 23-25 – Golf Course Industry Live at GIE + Expo at the Kentucky Exposition Center in Louisville, KY.

October 24-25 – 2008 GCSAA Chapter Delegates Meeting at the New Orleans Marriott Convention Center in New Orleans, LA.

November 5 – 56th Annual Midwest Turf Clinic at Medinah Country Club, **Curtis Tyrrell, CGCS** host.

December 10-12 – Illinois Professional Turfgrass Conference in Schaumburg, IL. *Note the change in venue and don't show up at Pheasant Run.*



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By the way, you can thank **Jon Jennings, CGCS** (Chicago Golf Club) for any weather-related ills you suffered in September. Why? I quote this from the Summer, 2008 CAGCS Verdure Newsletter: "Regarding this summer and I feel as though I can say this now without cursing all of us in the industry, I will take one like this every year." Thank you, Jon.

Hopefully you were able to take advantage of one of the few beautiful early September days—the tenth—and take in the Midwest Turfgrass Field Day at Golf House in Lemont. The Sunshine Course was again the site for numerous research sites, and the day featured a really super lineup of turfgrass research topics and speakers. Among these were studies involving Velocity (Bill Sharp), moss control (Dr. Randy Kane), biosolids as fertilizers (Dr. Tom Voigt), evaluations of new annuals for Chicago area golf courses (Greg Stack), along with research on insect updates, including emerald ash borer control strategies, plus demonstrations of the latest equipment, products and services for growing fine turf. Thanks to everyone who contributed their time, effort, and financial support for a very successful day. Check out the expanded coverage of the Midwest Research Field Day in the Education Update section of this very magazine.

This month, from the 23rd through the 25th, the Golf Course Industry Live at GIE + Expo thingie will take place at the Kentucky Exposition Center in Louisville. Despite its confused name, the event itself promises to be well worth the trip east, as it is the 16th largest trade show in North America. The

lineup of presenters includes the always-entertaining Pat Jones, along with Tim Moraghan, and Jim McLoughlin of Golf Course Industry magazine. If you have the chance, check it out—more information can be found at info@gie-expo.com.

A week earlier, on the 16th, Chuck Barber and Indian Lakes Resort will play host the University of Illinois Annual Turf Alumni golf outing. The event will pair alums with students in the turf program, and will kick off at 11:00 AM. Lunch will be provided at the turn, and dinner will follow golf. To make your reservations, contact **Matt Kregel** at 262-857-8676, or at mkregel@strawberrycreekclub.com.

While on the subject of Chuck, keep an eye out for any suspicious characters trying to sell a John Deere 2653—Indian Lakes had one stolen on September 7th. Unless it's a diesel—if you find a diesel 2653 I need the engine.

For the third year running, Bernhard and Company, manufacturers of Express Dual and Anglemaster grinders is sending 10 GCSAA Class A members to the British and International Golf Greenkeepers Association's (BIGGA's) Turf Management Exhibition (BTME) from January 18-22, 2009 in Harrogate, England. To be considered, go to www.bernhard.co.uk/gcsaa-registration.0.html or call 888-474-6348. Deadline is November 14th, and winners will be notified by December 5th. The package includes expenses for airfare, accommodations, conference registration, education seminars, and transportation. Nice deal.



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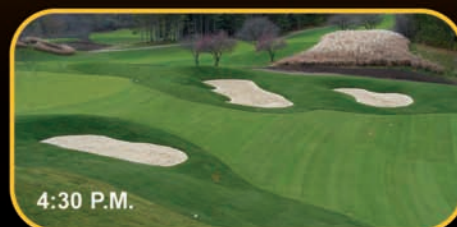
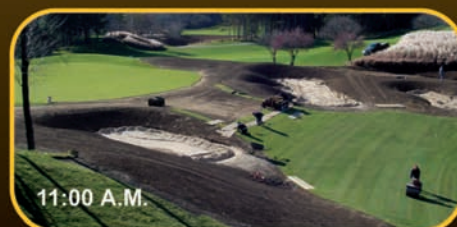
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MAGCS members in the news: September's *Superintendent* magazine included an article titled "Irrigating With Reclaimed Water" highlighting Tanna Farms Golf Club in Geneva and superintendent **Brett Hultquist**, assistant superintendent Jason Dempsay, and golf course shaper **Darrell Koelper** of Koelper Construction. The August issue of *Golf Course Industry* featured **Scott Resetich** and his efforts at Rich Harvest Farms to keep the property's 7 acres of ponds crystal clear in its "Wild Blue Yonder" article. Finally, and a little more off the beaten trail, our own **Rusty Stachlewitz** (The Lawn Institute) was part of an article in September's *Money* magazine called "For Curb Appeal, the Asset is Grass." The article highlighted the importance of a nice lawn in increasing the value of your home, especially in today's market.

On a picture-perfect Thursday, September 18th, Glen Erin Golf Club and **Dave Braasch** and **Dave Nadler** hosted the MAGCS monthly meeting and Annual Golf Championship. A great turnout despite the recent flooding was present for the event, and the course certainly stood up to the challenge. Tricky-fast greens with some very difficult hole locations made for a true test of golf (or a complete meltdown in my case). The **Greg Martin**-designed course truly was in magnificent condition and a great day was enjoyed by all. Topping it off with a somewhat ironic twist (being that we were in Wisconsin) was the ending of the Cubs-Brewers game that was shown in the Cursing Stone Pub after golf—the one where the Cubs came back from a 6-2 deficit in the bottom of the ninth to tie the game, and then went on to win it in the 12th on D. Lee's walkoff single. Yeah—THAT one. And there were other big winners on this memorable day as well—the 2008 MAGCS Golf Champions. **Mike Nielsen** (Pistakee CC) took our top honor by scorching a 77 to beat out 2nd place **Brad Legnaioli** (Highlands of Elgin) and 3rd place **Jay Lemanski** (Waters Edge GC) who both shot 80. The A (Superintendent) Flight saw a very improbable **Kevin DeRoo** (Bartlett Hills GC) shot a net 70 to win in Cub-like fashion over 2nd place **Dan Sterr**'s 71 (Stoenbridge CC) and 3rd place **Pat McDonagh**'s 75 (Redtail GC). In the Commercial Flight, Dave Nadler's net 73 took top honors over **Howie Shuck** (net 73—BTSI) and **Steve Stewart** (net 73—Reinders, Inc.). Low man of the day was Wisconsin's own **Bruce Schweiger** who absolutely killed with a net 68. For those opting out of competition, there were several proximity events. **Kenny Schwark** (Watertronics) took Long Drive on #6; **Matt Harstadt** (Calumet CC) won Closest to the Pin on #16; Doug Myslinski (Jacobson Golf Course Design) had the Longest Putt on #5; and **J.D. Dinelli** (North Shore CC) hit the Straightest Drive on #17. Big thanks to Glen Erin's wonderful staff, including PGA Professional Rob Vega and his people, Dave Braasch, assistant Dave Hale, and the grounds crew, and the food and beverage folks who made our day a winner. Also thanks to the day's sponsors—**Burris Equipment Co., Chicagoland Turf, Irrigation Rx, JW Turf/John Deere Golf, Nadler Golf Car Sales/Authorized Club Car Distributor, Nels J. Johnson Tree Experts, Inc., Palatine Oil, Inc., and Reinders, Inc.** for their generosity and support of another great championship.



The Champs gather at the Cursing Stone at Glen Erin: (L to R) Kevin DeRoo, Superintendent A Flight, Dave Nadler, Commercial Flight and MAGCS Champion Mike Nielsen of Pistakee Country Club.



MAGCS members sported very colorful shirts this year.



A few of the competitors grill the architect of Glen Erin on the range prior to play.

(continued on page 21)

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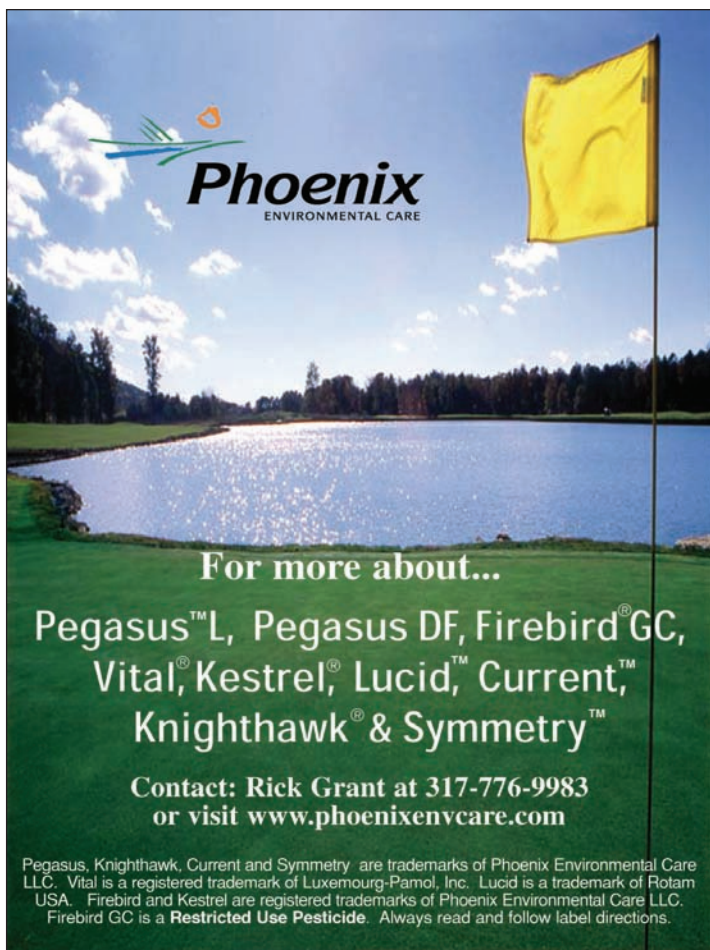


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