Watching Your Tees & Q's

By STEVE BATTEN AND BUD WHITE
United States Golf Association-Green Section
Southeastern Region

Fire Insurance Is More Than Just A Policy

Fires are a constant threat to golf course maintenance buildings because of the presence of gasoline engines, lubricants, elaborate electrical systems, and storage of many commodities. But there's more to good fire insurance than a purchased policy. This would include good fire prevention, a well educated maintenance crew, an updated insurance policy, and a researched source of additional equipment.

The first place to start a fire prevention program would be in the building itself. You can minimize many of the daily fire hazards by asking a local fire marshal for an inspection. They will gladly help you select the right size and type of fire extinguisher, detector system, and advise the superintendent and golf club on the best method of chemical storage. Some items to consider would be to separate storage of aerosol cans, fuels, lubricants, and commodities such as fertilizers and pesticides. Separation of these items lowers the risk of accidents and increases the control of fires.

Design of the building should include a three way fire detection system for heat, smoke, and chemical fires. Fire exit lanes should be clearly marked. Insulated walls should be considered for fertilizer storage areas and the doors to chemical storage rooms should be clearly marked. The list can go on and on and all these considerations for building design and maintenance can be outlined with the help of the local fire marshal or an insurance inspector.

Education of the maintenance crew is a continuing process. They should know the location of all fire extinguishers and alarm or detector systems. Keeping a clean house will prevent many accidental fires. This could begin with personal lockers to clean up cluttered floor space so that traffic flow through machinery areas is unobstructed. Everyone on the crew should know where the electrical breaker box is located. This extra time spent on education could pay big dividends.

Don't get caught with your pants down without a fire insurance policy. A good policy should be able to replace large mowing equipment at the present cost. The only way to keep the replacement cost current is to update the policy every year and revise the list of insured equipment. The superintendent should be the main consultant with the club management for revising the insured equipment list.

Each time a new piece of equipment is purchased, then it needs to be reported and added to the insurance list the same day as arrival. Be sure to file two to three copies of the insured equipment list in separate offices, such as with the financial office, the club management office, and the superintendent's office. This just adds a little insurance against loss of your records.

If a major fire does happen, then hopefully all of your research and vested hours of paperwork will payoff. Expect the building to be the first insurance settlement.

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Commodities and maintenance supplied will be lost, but these are readily available. The first concern will be to find mowing equipment. Neighboring golf courses and equipment distributors can often lend a helping hand to allow the continued maintenance of the course.

This will mean extra work time for the maintenance crew to mow the turfgrass because machinery will be limited. One of the first priorities is a good temporary work area for the mechanic. Borrowed equipment will mean that special consideration will have to be given to keep up repairs. With an informed crew and good insurance, the reorganization of maintenance priorities will procede after a fire without affecting the daily loss of golf traffic.

Strictly Personal...

It's a truism that a good credit rating is based on more than wealth. You also have to have roots, substance, an attachment to the community. Not to mention a record of having paid what you owed.

Tom De Bari of Hoboken, New Jersey, offers new proof of this. A lottery winner, he is assured of an annual income of $71,000 for the next twenty years. Yet he wasn't able to get a credit card.

CREDIT CARD NOT ASSURED EVEN IF YOU'RE VERY RICH

The reason the 60-year-old longshoreman wants a credit card is that, although he has always paid cash for everything, he doesn't want to carry cash any longer; there's been too much publicity about his new wealth.

Yet he was turned down for both a Visa card and an American Express gold card. The banks that issue the cards were suspicious not because Tom's record was bad but because he didn't have any record at all. A big income alone doesn't mean anything, they said — that can be frittered away as easily as a small one. And if one isn't firmly attached to the community, what's to keep him from taking off for parts unknown, leaving bills unpaid?

Among the steps Tom might take would be:

- □ **Opening a bank account or two — checking and savings. He might even be able to get a type of account that includes a small amount of credit — to help him establish a good record.**
- □ **Opening charge accounts with local merchants — especially department stores that subscribe to a credit-rating service.**
- □ **Buying items on the installment plan.**
- □ **Paying all bills promptly.**
- □ **If he has moved recently, getting any creditors from his old area to report his credit worthiness to credit bureaus where he now lives.**

PROFILE OF A GOOD CREDIT RISK

Credit seekers who are not in Mr. De Bari's special situation should know some of the other factors that can help one establish a favorable credit rating:

- □ **Age (Over 40 is good; over 50 is even better).**
- □ **Job duration. The longer you have held your present position, the higher you rate.**
- □ **Time at present address. Again, longer is better (The *location* of one's home is also considered a good credit indicator; zip codes used to be a key credit-rating factor. But the Federal Trade Commission interpreted that as a source of racial discrimination, so zip codes now are out.)**
- □ **Income. Here Tom De Bari would do fine.**
- □ **Ownership of assets that suggest stability, such as a home and car. (If necessary these could be sold, of course, to repay any debts.)**

Credit people say that essentially there are three types of assurance they want about any credit seeker: Does the person have the *means* to pay what is owed? Are there *assets* that could be sold if payment is not made? Does he or she have the *inclination* to repay — the honesty, integrity, concern for reputation or whatever you wish to call it? ■