Administrative Assistants Are Life (and Job!) Savers

There is absolutely no way I could live without an administrative assistant! It is certainly easier to justify the need on larger operations such as multi-course facilities. At Indian River Club our owner expected professionalism — especially due to the Audubon Signature Status that we had obtained — and he actually wanted members or other clubs to call us for information.

Of course guess who they called? The superintendent's office. A live voice is able to provide accurate information and helps the general public or members gain confidence in our operations.

While most people think of a "secretary" as one who just answers the phone, this is not true. While any golf maintenance operations receive way too may



A good, self-motivated administrative assistant is as valuable as any of your technicians. I actually classify this position as a technician position

phone calls a day, this person is also my liaison to the crew.

I think more of their time is spent on personnel issues than any other thing. They are always answering questions such as vacation time, sick time, uniform problems, etc. They can also save the superintendent and mechanic a lot time by ordering supplies, parts, etc, or by following up on lost orders. They are especially helpful when calculating payroll and of course at the end of the month when matching invoices and packing slips to statements.

Many superintendents wait until the end of the month when accounting is screaming for the paperwork before pulling them out of the file drawer. These assistants can perform this on a daily or weekly basis, especially if money is tight.





This also helps with accuracy. My administrative assistant works at least 40-50 hours a week now, and if she did not do this work, then I don't know where I would be!

Earlier in my career I had proposed the idea of an administrative assistant to the owners and they thought it was ridiculous due to the fact we were a small crew of 10 -12 and maintaining 18 holes, so they didn't feel administration took that much time (in their eyes). In truth, I was spending more than 20-25 hours per week performing administrative duties, especially considering the amount of paperwork expected of management companies these days. My work week averaged 55-60 hours per week... or more.

This began to get old, especially considering that I could not see the golf course as much as I wanted. I proposed that I would take a person from the crew and work him only 20 hours per week on the course. The other 20 would be dedicated to an office assistant. This person worked Monday to Friday from 9:00 to 1:30 with a half hour for lunch.

These are perfect hours for a working mother! She only works while the kids are in school. She sees them off in the morning and is home when they arrive from school. I had a waiting list for this position!

I told the owners that we could get the same amount of work done on the course because I could run the operation more efficiently by being able to spend more time on the course. This was very true and now I had a person who could do all the time-consuming little things that I had to do because there was no one to delegate to.

The operation certainly runs better. The crew is happier. The mechanics are real happy, because they do not have to answer the phone or deal with salesmen in the middle of grinding reels.

What is actually happening is that more and more is placed on your department that may have been performed by other departments in the past. You also begin to find that 20 hours a week for an office assistant never is quite enough. I started off at Indian River Club with 30 hours and it went to 40 very quickly due to the fact we also maintained all the Property Owners Association areas and 22 employees!

My administrative assistant has saved me a great many hours here at Champions Gate due to the fact she was already experienced with golf operations. Starting up a new project is very time consuming and I did not have to train her in what to do. A good, self-motivated administrative assistant is as valuable as any of your technicians. I actually classify this position as a technician position. With today's fast-paced world where everybody wants it now, this position is a must! Leaving a message on a recorder is the thing of the past.

Bobby Ellis, GCS Champions Gate G.C.

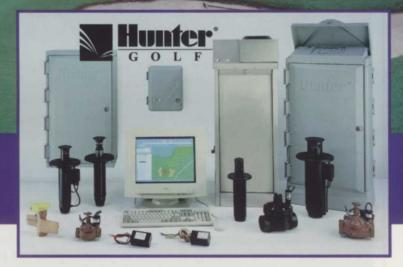


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Financial Planning

Taking Charge Of Your Own Future

BY JOEL JACKSON, CGCS

ast year I was shocked when a high profile, veteran superintendent told me he needed to get started on a real aggressive savings plan because he didn't really have anything set aside for retirement. I guess I was so taken back because this gentleman is in all respects a very organized, methodical and professional individual. It was hard to imagine that he didn't have a steady saving plan in place.

In our business, salaries and benefits come in all sorts of packages. Some of us have worked for large corporations or even clubs with built-in retirement plans with pensions or 401K plans. Others are lucky to get holidays and medical insurance. But all of us can create our own individual retirement accounts and savings accounts to start building retirement funds for the future. It does take discipline, and while the young and invincible would rather have corvettes and jet skis, they ought to be finding a way to start socking away something and let time and compounding interest be on their side.

I'm proud to say that my daughter told us one of her goals was to start her own IRA by age 25 and — bless her heart — she did. I probably wasted 20 years of interest-building savings opportunity, but I finally got on the bus before leaving Disney and took full advantage of their stock purchase plans and 401K savings plans. The following articles are food for thought about your financial future.

The Top 10 Reasons to Consider Financial Planning

Your financial aims may include funding college educations, planning a secure retirement, purchasing a new home, starting a business, minimizing taxes or any combination of these objectives.

No matter what your goals are, developing a comprehensive financial plan is one of the most important steps you can take toward achieving them. While your financial situation and objectives are unique, here are 10 of the most pertinent reasons for investors to establish a good financial plan. 1. Americans are living longer, healthier, more active lives than ever before. Many will spend nearly as much time in retirement as in their careers. If a longer, more active retirement is in your future, it is likely you will need significant financial resources.

2. The cost of higher education continues to outpace inflation at a time when the need for a higher education has never been more evident. A good financial plan can help you prepare for these costs.

3. Increasingly, Americans are required to take responsibility for their own healthcare — that may mean you'll be choosing your health care coverage options from a menu plan and funding all or part of your coverage on your own.

4. Estate taxes may consume as much

as 55% of a person's estate within 90 days of his or her death. Establishing a sound financial plan can preserve a legacy for your heirs by helping to shield your assets from estate taxes.

5. A financial plan provides a complete assessment of your current financial situation—from your net worth to your cash flow and debt management practices—and identifies how you may be able to improve them.

6. Financial planning helps you take a comprehensive look forward to your future financial needs and goals, including cash flow and debt management, education funding, retirement planning, estate conservation and portfolio management.

7. A comprehensive financial plan that identifies specific strategies and opportunities for actively working toward meeting your financial objectives.

8. A financial plan can help you protect your family, business interests and investment portfolio by helping you to determine the amounts and types of insurance that may be right for you.

9. A comprehensive financial plan helps you to organize your network of professionals, including lawyers, accountants and other influential specialists and puts you in the control position.

10. As your needs, goals and financial situation change over time, a financial plan gives you the flexibility to alter your financial strategy to meet new objectives. To be effective, you and your financial advisor must weigh several factors, including your objectives and time frames, your personal investment philosophy and your tolerance for risk.

The dawn of the new millennium may be the perfect time to set up a financial plan that will help you get control of your finances for the future.

> JUSTO MARTINEZ, CFP Morgan Stanley Dean Witter

Plan Well To Enjoy Retirement

For many working individuals, plan ning ahead with a simple analysis and realigning of financial priorities can

PERSONAL DEVELOPMENT

mean the difference between enjoying a fruitful retirement and working well into the graying years. The first and most important step is to determine where you currently are in your overall savings activities and whether you're on track to retire at a desired age.

Generally, it's estimated that you will need at least 70 percent of your preretirement income to retire with your present standard of living. That figure, multiplied by the number of years you expect to be retired provides an estimate of the savings you'll need. Now add up all the funds you anticipate having access to when you retire. As you do your calculations, keep in mind that uncertainties regarding future Social Security funding, the resurgence of inflation and a longer life expectancy can have a significant impact on that dollar amount.

If you're like many working Americans, you may find your tabulations to be a little shocking... depressing even. That's because savings habits of Americans, as a group, leave much to be desired. The average American saves a mere 4 percent of gross income per year, far less than workers of other industrialized countries. Chances are you can improve your own personal savings rate with some simple adjustments in behavior. Here are a few suggestions:

Reward Yourself For Limiting Discretionary Spending - Drastically curbing discretionary spending is not practical; but chances are you can limit what you spend... by choosing to eat at a less expensive restaurant, buying a less expensive appliance, or vacationing at a less costly resort. Establish an account where you can deposit these savings each month.

Minimize Services - It's great to have someone mow your lawn, clean your house, or wash your car, but if you did these services yourself you might find substantial savings.

Refinance Your Mortgage - Lenders have become increasingly competitive for business, which means greater potential savings for you. And in light of continuing low interest rates, you should consider looking into refinancing your mortgage, especially if you haven't done so in the last two years.

Now that you've identified some new savings, what do you do with them? Here are a few more suggestions:

Maximize Participation In Your Company's 401(k) plan - Nearly onethird of eligible employees choose not to participate in a 401 (k) plan. Nearly half of 401 (k) participants do not contribute the maximum amount. Contributions are taken from your gross income - and therefore are not currently subject to federal income tax — and your contributions will grow tax-deferred. If your company doesn't have a 401(k) plan, find out why. They are now available and affordable to even the smallest organizations.

Establish an IRA - If your adjusted gross income is less than \$40,000 you can make a deductible contribution up to \$2,000 to an IRA (individual retirement account). Even if your adjusted gross income is greater than \$40,000, you may still be able to make a nondeductible contribution to an IRA or to a Roth IRA.

or under certain circumstances, a deductible contribution to an IRA. Like 401(k) plans, this money grows tax-deferred and thus can compound more quickly than other investments that are subject to tax.

Purchase an Annuity - If your income is too high to qualify for the tax advantages of a deductible IRA, you can still enjoy the benefits of tax-deferred growth through annuities.

BuyMutual Funds using Dollar Cost Averaging - Remember the account mentioned earlier filling up with your new monthly savings? Such an account is ideal for investing in stocks, bonds or mutual funds using the dollar cost averaging method. Arrange to have a set amount of money invested in certain mutual funds, for example, at regular intervals (e.g., monthly). Regular investing, regardless of short-term market movements, can reduce the volatility of your portfolio as broad swings in the market tend to even out over time.

Specifically how you invest in these savings vehicles depends on your individual preferences and tolerance for risk versus reward. A trusted financial advisor can help you prioritize your investments in a fashion that will complement your long-term retirement objective.

What matters more than where you invest is when you start to do so. The earlier you begin the process the more likely you are to see your retirement dream come true at the age that is right for you.

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And Here Are Some Real-Life Examples

Editor's note: I sent out a request for superintendents to share their financial planning strategies and experiences. Understandably most people did not want to divulge their finances even if kept anonymous. Thanks to the following superintendents who shared their input to give you an idea of what they have done.

Veteran Superintendent

I have had a 401(k) through my employer since 1987. I contribute 6% (used to contribute 8%), which gives me maximum contribution from my employer. Employer matches my contribution 1:2 up to a maximum of 3%, plus they contribute another 3%, bringing the total to 6% based on my position and length of service, even if I contribute nothing. My contribution is automatically deducted from my paycheck making it hassle-free.

I have six different investment options: stable, balanced, growth equity, aggressive equity, small cap, and international equity. About a year ago they installed a system where I can use the phone 24/7 to access my account, moving amounts (by percentages) from one investment option to another, or changing future investment options to be deducted from my paycheck, or just checking on my totals.

Apart from this, I recently rolled over a traditional IRA account into a Roth IRA, but have made some bad investment choices rendering it almost worthless, and will now leave the investing up to the experts (so the answer to "do I invest in the stock market" is "no, not any more on my own." I do have a will.

Young Superintendent

I have invested in 401k 20% of my salary since I was able to as an assistant. I started out with the max right away so I learned to live within the 80% so that when I started making a superintendent's salary I wouldn't notice anything. I didn't want to be the one saying "I wish I would have" or "I'll start later and invest a lot" because that is a bunch of BS.

I have my investments set up pretty aggressively. 45% moderate, 50% aggressive, and 5% Dynamic (I figured I could stand to take a total loss on the 5%). I went aggressive because I have another 40 years to invest, and the market favors long-term investors.

It is just like managing a golf course. You have to be doing something all the time or you're behind. There is no place for waiting to the last minute.

Retired Superintendent

I was fortunate to have a pension plan in place with the company I worked for. However, like social security, that guaranteed amount each month is not enough alone to meet the needs for a comfortable lifestyle in the "golden years." I am not old enough to draw full social security. I work part time to stay active and involved, but I can at least cut back on my hours and the stress. I have eight more years before full retirement.

Consequently, I had a payroll deduction plan for both the credit union to have some liquid emergency funds accessible in a savings account, and I also participated in the company's 401K plan as soon as it was available. In the beginning, I made the minimum contribution that would maximize the company's matching funds formula.

Later, after we became empty nesters and expenses decreased, I upped that amount to 10% per week until my retirement. We were not aggressive savers, but we did take advantage of payroll deduction plans and we kept our cars for 8-10 years.

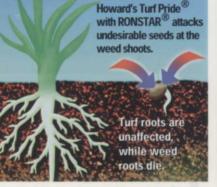
We also have our IRA accounts with a reputable investment company and talk regularly with our financial advisor to discuss changes and options.

My wife plans to work maybe 10 more years. She just left her old company to find a nicer work environment. She also had a 401K and some stock certificates from her old company. We have rolled over our company 401Ks into Individual Retirement Accounts. The challenge for us now on a reduced income is to still exercise some savings to keep adding to our future retirement funds. The mortgage will be paid off in two more years, which will help.

By age 65, I would estimate that we will easily have more than \$250,000 to draw on in addition to pension and social security. It may not be enough to take world cruises every year but it will keep us in Geritol and pay our AARP dues.



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INDUSTRY NEWS

TifEagle Winning First Round

Champion May Be Only Other Survivor as Ultra Dwarf Market Matures

Hittor's Note: Because TifEagle appears to have gained a domi nant position in the Florida ultradwarf market (see GreenSide Up, p. 64), we accepted this article from its marketing arm. We will do the same for other survivors as the dust settles in the market shake-out of the first generation of commercially released ultradwarfs. It's going to be a long war... and we're the winners.

TifEagle Sets the Standard at These Florida Clubs

TifEagle is making a terrific impression on players throughout the Sunshine State, but at what expense? Is the tradeoff for happy players worth it for the superintendents who have to manage TifEagle on a day-to-day basis? The practice green at the Jupiter Island Club shows off its new TifEagle putting surface. Superintendents admit growing the ultradwarf grass is a learning experience, but so far they like its performance. Photo courtesy of Sam Williams.

To find out, we visited with the superintendents at three high-profile clubs with TifEagle. In south Florida we talked to Rob Kloska, superintendent of the Jupiter Island Golf Club, a jewel of a facility snuggled between the Atlantic Ocean and Intracoastal Waterway. We also had two good interviews in Tarpon Springs... with Prentis Knotts, CGCS, of Cypress Run and Rob Giampietro, director of agronomy at Innisbrook. Cypress Run is a Larry Packard course and was designed primarily for match play. Innisbrook is a Westin Hotel Resort Community with four 18-hole courses: Hawks Run, Copperhead, The Islands and Eagle's Watch.

TifEagle History

TifEagle was developed by interna-

tionally renowned USDA/ARA geneticist Dr. Wayne Hanna and was released in the summer of 1998. Dr. Hanna had two main objectives: come up with a new bermudagrass variety that would (1) push the bermuda boundary north and (2) equal or surpass the playability of bentgrass.

Dr. Hanna was also concerned with minimizing the physical stress produced by the lower mowing heights and frequent verticuttings necessary to control thatch buildup, two management practices required to deliver faster, more consistent putting speeds. Hanna also conducted extensive research on TifEagle's ability to recover from mechanical injury, as well as the new variety's tolerance to drought, disease and mole crickets. Color was an important factor, too.

TifEagle Purity a Priority

To avoid the purity problems (off-types) that have begun to crop up throughout the southeast with Tifdwarf, Dr. Hanna and Dr. Earl Elsner, director of the Georgia Seed Development Commission, decided to establish a growers association to control the propagation and sale of TifEagle.

According to Elsner, "We were determined to make sure that TifEagle was grown, inspected and sold under a rigorous set of rules and guidelines." As a result, TifEagle is a patented variety, which can only be sold as certified sod or sprigs, and only by a licensed member of the TifEagle Growers Association.

Were Tifdwarf Problems Significant?

Yes and no. All of the greens at all of the facilities were previously Tifdwarf, and, yes, two of the superintendents were having real problems with their Tifdwarf. But it was also a matter of timing. Over the years greens tend to shrink. They lose their shape, size and playability. So when the time came to renovate and replace greens, TifEagle was on the scene and was a very attractive alternative.

Rob Kloska at Jupiter Island recalls, "Our Tifdwarf was basically okay, but our greens



Superintendent Prentis Knotts, CGCS found out how important shade management is on his new greens at the Cypress Run GC. in Tarpon Springs. Photo courtesy of Sam Williams.

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Rob Kloska, superintendent of the Jupiter Island Club. Photo courtesy of Sam Williams.

construction left a lot to be desired. We decided in 1996 that we were going to rebuild our greens. Fortunately John Foy, director of the USGA Green Section Florida Region lives here and has been a consultant for us for the last 12 years. John was big on TifEagle. After I started looking at the research, TifEagle seemed

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to make a lot of sense for us from a number of standpoints."

Rob Giampietro at Innisbrook was having Tifdwarf problems.

"Our dwarf was all mutating and it just wasn't performing well. I was looking for a better grass. These days people want aesthetics as well as playability especially at a resort. After working with the USGA and having two experimental TifEagle greens here on the property, we decided to go with TifEagle.

I also knew that I was going to overseed, so I got on the phone and talked to some superintendents who had some overseeding experience — several with both Champion and TifEagle. They all recommended TifEagle. IfI'd been a little further south maybe I'd have gone with Champion, but TifEagle is a much better grass for overseeding."

Cypress Run superintendent Prentis Knotts was having even bigger problems with his Tifdwarf.

"Mutations and off-types were beginning to dominate the majority of our putting surfaces. Our greens were becoming less and less manageable and needed to be reconstructed. We knew that TifEagle had strong USGA support. That, along with Wayne Hanna's research, weighed heavily in our decision, which was basically a collective decision between our greens committee, board of directors and Barbaron, our contractor. I'd have to say that Tifdwarf off-types and mutations rank as the number-one reason greens get rebuilt here in the South."

TifEagle Grow-in is Quick and Problem-free

With the exception of the number 9 green at Innisbrook's Copperhead, which was sodded, all of the greens at all of these courses were sprigged. It goes without saying that all of the courses were different. Some greens were sprigged in the summer. Some in the fall. Some courses had salinity problems and poor water quality. Many holes had shade issues. Some had drainage problems. But bottom line, nobody reported any growin problems. In fact, there was total agreement about TifEagle's unusually quick establishment.

Every superintendent has his own pet theory about how to fertilize, water and care for new greens, but in reality most management practices are more similar than not.

Kloska recounts, "Fortunately the USGA had chosen us for a simultaneous trial of all of the new ultradwarfs, as well as Tifgreen 328 and Tifdwarf. So I got a first-hand look at the new varieties. That definitely influenced my decision to go with TifEagle.

"We planted our first six TifEagle greens in July of 1998 - around the 10th. Then we planted the remaining 12 holes, plus a putting green, in mid-August. Since it was later in the year, we sprigged a little heavier our second go 'round.

"Prior to planting — and I think this made a big difference — we blended our sand and peat with Nitroform, which is a slow-release fertilizer whose activity does not hinge on water, but rather on microbial action. So, even with as much water as we were putting out, our fertilizer didn't leach, and that really helped.

"Our greens construction was also quite good. AgriScapes Inc's Ocala unit handled the work. They're a fantastic group, and they really treated our course with kid gloves."

Since there wasn't a lot of in-field experience to draw on, Kloska says he decided on an aggressive grow-in.

"We started mowing our greens as low as we could as soon as we could. We cut at 5/32 inch right away. With Tifdwarf, I normally have to start at 1/4 inch and work on down. After about a week, as soon I could grab the plant and not pull it out of the ground very easily, we came back in and verticut and rolled our greens very heavily.

"Eight or nine days later we started walk-mowing them. Like I said, we started at 5/32 inch and lowered down progressively until we got to 1/8 inch at about nine weeks. The closer we got to 1/ 8 inch, the better the greens got. We also spiked our greens twice a week, which is on the aggressive side. And instead of fertilizing once a week heavy, we split applications every three or four days light. This also helped prevent leaching."