

GOLF COURSE NEWS

PREMIERE ISSUE
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Nation's eyes on board ruling

BY VERN PUTNEY

The Vermont Environmental Board is sitting on a decision that could affect golf course development nationwide.

Scientists and turfgrass professors feel the Environmental Board has slighted their expertise by rejecting the initial request for a golf course in Huntington, Vt., on the grounds pesticides used on the course would threaten groundwater used for drinking as well as a nearby stream.

As the board ponders the developer's

latest appeal in the case, more upset and worry are being aired in the golf course industry and science community.

"Does Vermont know something we don't?" asks Dr. Richard Cooper of the University of Massachusetts' Department of Plant and Soil Sciences. His comment is echoed by other scientists.

At the heart of the debate is the 4-year-old effort of Paul Truax and Vermont partners to build an 18-hole golf course as the forerunner of a planned \$22 million resort

that would embrace luxury condominiums, hotel, conference center, theater, sports center and chapel in Huntington.

The board, which Nov. 9 again rejected Truax' application to develop the course adjacent to the Sherman Hollow Inc., ski resort, met Jan. 11 at Williston to consider an appeal. Because of probable lengthy review, a decision isn't due until Feb. 7.

That ruling isn't expected to be the last word.

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Dr. Michael Hurdzan, right, and Trivial Pursuit inventor Chris Haney look over land that Hurdzan is designing into an 18-hole course, called Devil's Pulpit, in Caledon Village, Ontario, Canada. See story on Hurdzan and his look at building affordable golf courses on pages 20 and 21.

Insurance spreading nationwide

BY MARK LESLIE

A veteran employee self-assuredly working with heavy equipment after so many years on the job, gets lackadaisical and a mower blade slashes off his index finger.

An inexperienced lady golfer hops onto a golf cart and promptly puts the vehicle into reverse instead of forward, pinning the caddy master behind her against a wall and breaking his leg.

A spectator at a golf tournament is hit in the head by a ball and returns the favor by suing both the club and the volunteer who was running the tournament.

In mishaps like these two parties can get badly hurt - the individual physically and the golf course in the wallet.

Physical danger seems to be inherent any time you combine machinery and people. The combination personifies Murphy's Law: "Anything that can go wrong will go wrong."

But by the end of this year golf courses throughout the country will be able to pro-

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Hyundai eyes cart market

Giant hopes to make splash

BY MARK LESLIE

Giant Korean manufacturer Hyundai Corp. U.S.A. expects to be selling golf carts in the United States by the second quarter of this year, according to a company official.

S.S. Cho, senior manager for development at Hyundai's Ft. Lee, N.J., headquarters, said only the legal procedure for permission to import the carts to the United States is holding up production.

Cho, who is in charge of the golf cart project, said the "internal procedure is going

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Green Section's Bill Bengyfield

Builders cite USGA section

The Golf Course Builders of America will honor the USGA Green Section Saturday, Feb. 11, for its "pioneering work in turfgrass research and management."

The GCBA will present the Green Section with its annual award at its banquet at 8 p.m. at the Anaheim (Calif.) Marriott Hotel, during the 60th annual International Golf Course Conference and Show.

Marion Farmer of Los Angeles, former chairman of the USGA Executive Committee's Green Section, will accept the award on behalf of the USGA. But Farmer passed on accolades to Green Section National

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Insurance

protect themselves against the high costs of damages and suits from accidents — whether they occur on the fairway or in the kitchen.

FAI Insurance Counselors of Florham Park, N.J., the managing general agents for Crum & Forster Commercial Insurance, is making its uniquely tailored Country Club Program available nationwide. FAI's insurance program is specifically designed for golf courses and their unique needs.

Until recently it has only been available in a few states, but FAI Vice President Tom Marks said it is catching on like wildfire.

"It's been well received," Marks said, adding that it is similar to a program available since 1983 in the New York and Philadelphia metropolitan areas through sponsorship of the Metropolitan Golf Association and the Golf Association of Philadelphia. "Now that we are comfortable with it, and our insurance carriers are ... we are rolling it out by state. By the third quarter of 1989 we expect to be in every state."

Hands-on work

Jim McLoughlin of Pleasantville, N.Y., president of The McLoughlin Group golf consulting firm and executive director of the Golf Course Superintendents Association of America from 1980-83, said golf course employees rather than the golfers are often the ones injured.

"It seems there are two or more major accidents every year involving superintendents," McLoughlin said.

Steve Campbell, the superintendent at Aronomink Golf Course in Newton Square, Pa., concurred, saying that superintendents and their crews work with a lot of heavy equipment and "courses need a lot of hand work" that can be dangerous.

"Hydraulic pressure (on some equipment) often reaches 1,500 to 2,000 pounds pressure," he said, "and you have to be careful. It's comparable to some extent with farm work."

Why it works

The keystone to FAI's Country Club Insurance Program is its "strong safety and risk-management standards," says Marks.

"We help clubs avoid losses they wouldn't have avoided in the past. We are very effective risk managers," adds Rollins, Berrigan and Hunter Executive Vice President Gerry Berrigan, whose firm is a marketing agent for FAI. "An insurance loss is no good for anybody. The best insurance is that not used.

"We have engineered the losses right out of the club."

Engineered is the word. Before insuring a course, the company sends an engineer to inspect the club and recommend changes to improve safety.

The inspector will basically:

- Check the golf carts and cart paths.

"We coach the clubs to not allow kids to drive carts and we encourage operator training sessions," Marks said. "Golf cars are a source of many claims for country clubs. They are a hazard if they are not properly operated.

"Courses designed and built 40 or 50 years ago never considered having carts travel on them."

- Investigate the handling and storage of turf chemicals as well as the spill-containment procedure to ensure that the club is meeting state and federal guidelines.

"One of the things we do is work closely with superintendents with usage and control of chemicals," Berrigan said. "We offer pesticide applicators liability insurance which covers the club and its licensed pesticide applicators."

The insurance firm has contracted with Versar to survey courses and give them reports on their environmental situation; it is a preliminary survey on the club's environmental exposures, and based on the report the club can decide on its own to proceed with further actions with Versar's help.

- Check other areas and practices for safety, such as swimming pools, handling of liquor, the cooking operations, exit signs and doors, emergency lighting and sprinkler systems.

Without FAI's strong safety and risk-management standards "there would be no long-term viable program," Marks said. "The program has met with great success and it's partly because of the country clubs adopting the safety standards."

"Our insurance carriers feel more comfortable with clubs that comply with our recommendations," he said.

"It's not unusual for a Crum & Forster engineer to come back with 10 to 15 recommendations" during the initial survey, Marks said. To continue to qualify for coverage, each club must pass an annual resurvey and be in compliance with any new recommendations generated from that survey.

Don Molitor, who manages Fenway Golf Course in White Plains, N.Y., said the inspection approach "keeps everyone on their toes. Not that we would intentionally do something that would cause an accident, but they might fall between the cracks."

At Fenway, the engineer checked the course and areas of assembly like the superintendent's maintenance complex and the halfway house.

Molitor added that without being part of the Metropolitan Golf Association program, Fenway would "have a tough time getting coverage, let alone at such low costs."

Campbell, whose Aronomink Golf Course was an early participant in the insurance program, said it has been a big help to his club.

Uniquely defined coverage

FAI's customized Country Club Insurance Program:

- Redefines property in its plan, covering the following man-made structures and improvements: Bridges, towers, dams, pipes, exterior light fixtures and poles, sprinkler systems and equipment, tennis courts and golf holes which are defined as "tees, cut fairways and greens areas."

- Covers golf holes for these perils: vandalism or malicious mischief, fire, lightning, explosion, riot, civil commotion, aircraft, vehicle damage and wind.

- Covers mobile and maintenance equipment on a stated basis.

- Covers "mysterious disappearance."

- Offers blanket building and contents limits.

- Makes agreed amount coverage available.

The plan's liability highlights include:

- \$1 million limit for general and liquor liability.

- Employees are additional insureds for general and liquor liability.

- Club members are additional insureds.

- The umbrella policy includes coverage for liquor liability, D&O and employee benefits liability.

- Umbrella and excess limits are available up to \$30 million.

Availability is imminent

The Country Club Insurance Plan timetable is fast-spreading and specific, being available:

3 Oct. 1, 1988: In North and South Carolina.

3 Nov. 1, 1988: In Illinois.

3 Dec. 1, 1988: In Ohio.

3 Late December 1988: In Connecticut, Delaware, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, Vermont and West Virginia.

3 Jan. 1, 1989: In Alabama, Florida, Georgia, Indiana, Kentucky, Maryland, Michigan, Mississippi, Tennessee, Virginia, Washington, D.C., and Wisconsin.

3 April 1, 1989: In Colorado, Kansas, Missouri, Nebraska, New Mexico and Wyoming.

3 July 1, 1989: In Arkansas, Iowa, Louisiana, Minnesota, North Dakota, Oklahoma, South Dakota and Texas.

3 Sept. 1, 1989: In all the far West.

He said the exclusive Aronomink club is very safety-oriented, yet the FAI engineer found a couple of situations he wanted corrected.

"We had one bridge they wanted us to reinforce. We actually replaced it," Campbell said. "And we needed to put handrails on a couple of inclines they thought might cause a problem."

Aronomink was built in 1928, before the advent of golf carts, and it had to recontour areas to facilitate carts. "But you still have human error," Campbell said, and a course should be prepared for the consequences.

Through the risk-management program, golf course can work towards a loss-free environment that greatly reduces the chances of having a catastrophic loss.

The insurance plan includes complete property, casualty and liability coverage for private clubs as well as pesticide and herbicide coverage, liquor liability, directors' and officers' liability, business auto, inland marine and crime and umbrella liability coverage.

Campbell said safety goes hand in hand with maintaining equipment and training employees — especially in use of chemicals.

Don Rossi, president of both the Golf Course Builders Association and Golf Cart Manufacturers Association in Palm Beach Gardens, Fla., said golf cart accidents have been a major problem and that they often happen during group outings.

Rossi, former director of the National Golf Foundation, added that vandalism is another major headache golf courses have been unable to lick.

McLoughlin, who counsels superintendents and developers all over the world, said disability coverage in the golf industry has been inadequate, and that liquor liability and fire insurance have been additional problems.

Headache medicine

But FAI hopes to have solved those headaches for all time and for many clients.

Berrigan said, "We thought it was a good time to develop a program that included all coverages a club would need and take some of the wrinkles out of the (existing) policies... We're attempting to offer everything a club needs in a state-of-the-art insurance setup — from one source. We are effectively a one-step source for all those needs."

FAI has dedicated 18 people to working solely on the Country Club Program.

Under the sponsorship of the National Golf Foundation and working with Crum & Forster and the Chubb Group of Insurance Companies, FAI last fall started expanding the program from New York, Pennsylvania and New England to courses in North and South Carolina, Illinois and Ohio. Now it is selling the program to courses along the East Coast and is heading toward the West Coast.

"We expect to be in the far Western states by September," Marks said.

Berrigan said FAI is working with the golf courses' insurance brokers, so it is not displacing them or in competition with them in

the process.

Jerry Hurley, president of the National Club Association, said FAI's program "probably today offers the greatest variety of coverages, but whether those coverages and costs will hold when the market tightens is another question.

Holding firm?

"Right now it is a soft market, which means that the (insurance) companies are out looking for business and, depending on the company, they are more accommodating in changing their package, et cetera. As times get hard they often change their terms all over the country.

"Depending on where you are, you may find yourself facing a major increase and/or loss of insurance," Hurley said.

But Marks points to FAI's five years of offering the insurance to a limited area through the thick and thin of insurance markets.

Through that time "we've done nothing but improve the product while at the same time remaining competitive," he said.

Marks said since the program's inception in 1983 it has enjoyed a 98-percent retention rate of clients.

The insurers say that during the last five years this program has brought in more than \$30 million in premiums. The average club's premium would be in the vicinity of \$40,000 to \$60,000.

As an added service Marks promotes the programs at seminars and business meetings for club officials, superintendents and managers.

"To be frank," said the NCA's Hurley from his Washington, D.C., office, "it's been very difficult to find a carrier to address the needs of golf clubs through an NCA program, and it just hasn't happened.

"Somehow, all credit to (FAI), they were able to fashion one at the right point... We are still doing our best to develop and find insurance products to our members that will offer similar opportunities and alternatives."

The Country Club Insurance Plan is actually one of three FAI has developed for golf courses and associations. In 1988 it put into effect the Executive Risk Plan to provide directors and officers liability and fiduciary liability for private golf clubs, and the Association Insurance Program to provide property and casualty insurance for nonprofit golf associations and liability insurance for their directors and officers.

Adding the Country Club Insurance Program creates a package of products that FAI says can save golf facilities and associations considerable money on their annual premiums.

"We're not just marketing an off-the-shelf insurance product," Marks said. "We've developed a comprehensive program for country clubs along with strong risk management programs and inspecting for safety features."

And those are progressive ideas that will change the heart of insurance coverage at golf courses nationwide in the year ahead.