

{ by Bruce Williams }

There comes a point in life in which most of us must face retirement. Some are looking forward to that time in our lives while others are forced into this inevitable scenario. In either case, there are a variety of things to consider relative to retirement. Undoubtedly, this general overview will help you on your way, but I would encourage you to reach out and contact a certified financial planner to assist you with developing a retirement plan.

EXIT STRATEGIES AND PLANNING.

We once considered 65 as the magical age for retirement. Pension plans were set up for 65 as the age of retirement and we actually looked forward to entering our "golden years." But things have changed over the last four decades. This isn't your father's retirement scenario.

Human life expectancy has increased and, more than ever before, people are enjoying healthier and longer lives. Today, health permitting, it's not uncommon to work until 70 or older.

In our industry, I have seen a number of superintendents who are working out of necessity well into their early '70's. There are many reasons for this, but more often than not it is for financial support to pay off mortgages, car payments, kid's college loans, weddings and other of life's costly endeavors.

Regardless of your situation, you need a solid plan to set the course for those golden years.

If a superintendent has not put his or her financial house in order by the age of 50, then it will be difficult to get ahead of the curve in the last 15-20 years of employment. My suggestion is that all financial planning should be done prior to your 50th birthday. Then, this plan is reviewed every few years to make sure things are on track.

PENSIONS. In the mid-1990's many businesses switched from defined benefit pension plans to defined contribution plans. Instead of receiving a specific amount of money for the rest of your life, employees started to receive a specific amount of money from their employer that could be placed into a 401k account and allowed to grow over time. The switch allowed for employers to control their costs and also allowed employees to take advantage of several different options to grow their money via stocks, mutual funds and other financial vehicles.

In an informal survey of superintendents, I found a range from no-pension benefits all the way up to 10 percent of wages with a contribution of matching funds. In fact, quite a few superintendents indicated a \$2,000-per-year contribution by the employer regardless of the salary.

While better than nothing, it is logical that with 40 years of employment those funds would only equal \$80,000. But with the power of interest and compounding it could result in as much as \$256,000, at a reasonable interest rate. Coupled with Social Security this could provide as much as \$4,000 per month during retirement.

Some superintendents report-



ed pension plans that allow them to live well due to generous contributions by their employer. One example is a club that provides the superintendent with a base of 2 percent of his wage plus matching funds of up to 4 percent of his wage. Using a baseline figure of \$80,000 in wages, that sum would total \$1,600 automatically contributed by the employer. If the employee utilized his ability to contribute his own \$3,200, then the club would match that at an additional \$3,200. The total amount going into your 401k per year would be \$8,000. A smart





If a superintendent has not put his or her financial house in order by the age of 50, then it will be difficult to get ahead of the curve in the last 15-20 years of employment.

person would gladly contribute their own 4 percent (\$3,200 per year) as they double their money instantly by doing so. Over 40 years a superintendent who is earning \$80,000 would have \$320,000 in their retirement account without interest, compounding or stock market growth. While numbers will vary by interest rates and growth, it is likely that a 401k could grow to well over \$1.5 million during your working years.

The best time to start investing into your retirement account is in your earliest working years. The previous models I described change considerably when you change the variables of the number of years you work, the amount contributed per year and the interest rates inserted into the mathematical equation. Getting an early start and better understanding pensions is much more important today than it was in the past.

Another way to grow your IRA is to make a personal contribution to your account annually. There are several rules that limit the amount any individual can contribute. For a superintendent in his 50's there are options for additional "catch-up" funding to allow that money, and whatever else is in the account, to grow untaxed until the time those funds are withdrawn. At that time it is likely you would be working off a lower tax rate.

Some individuals are still working from a pension model based on defined benefit. The majority work for cities, states, counties or park districts. The most important

thing for those people is to evaluate what the pension pays vs. what they make working as they near full retirement eligibility. Some of these pensions allow for up to 80 percent of compensation if you have enough years of service. That begs the question as to whether or not putting in a 40 hour week is worth the extra 20 percent in pay you would receive.

SOCIAL SECURITY. In the last decade we have seen several revisions to Social Security. I it's to say we'll see a few more in the future. Some of the significant changes include the age at which you can begin to receive your full payment. While this age was traditionally 65 it is now ascertained by the date in which you were born and more people will fall under the age of "66 and above" in the years ahead. It is important to figure this when doing your overall computation of the eventual fixed income you will be living on.

Social Security benefits will be greater or lesser than your "normal" retirement age. For those individuals who choose to take their benefits at the age of 70, they will receive a couple of hundred dollars per month more than if they had started receiving those benefits at age 66. A superintendent, with his financial planner, must decide which is the best option.

At the time of your proposed retirement you should learn all the nuances of the system. Check on the date you are required to apply for your benefits as it may impact your

ability to receive funds when you think they will be available.

There is a lot of information available online at ssa.gov relative to Social Security and your own personal account. You can actually track your account and see what your benefits will be when you need them.

LIVING ON A FIXED INCOME. When a person is fully retired they will need to learn to live on a budget. Income will only be coming from a few sources. There will be no raises, but there may be some cost-of-living adjustments with Social Security. While a financial planner can help you with deriving your budget there are also a variety of planning tools available online with websites such as money.com.

Income will come from:

- Social security
- Pensions
- Investments
- Savings
- Income property rentals
- Misc.

Expenses to consider:

- Mortgage or rent
- Utilities
- Insurance for autos, home, etc.
- Medicare supplemental costs
- Food
- Gas
- Taxes
- Gifts
- Entertainment
- Vacation

While income is fixed, expenses are not. To avoid creating or increasing debt the expense side must be managed. Adjustments can be made by minimizing some of the costs. Some people will downsize their homes, buy a more economical auto, cut back on vacations, etc.

HEALTH CARE. Health care is another area changing from year to year. Best advice is to stay current with the fees and programs so you will not be surprised. Many people believe that at 65 they will automatically receive free health care. Sorry to disillusion anyone but it would be more accurate to say that some health care is covered by Medicare. Most people are opting to buy supplemental plans

(continued on page 49)

Solve Your Tough Challenges

A knowledgeable local partner can be a valuable resource that can provide the proven products and expertise needed to keep turf healthy and golfers happy.



ment can help stretch maintenance budgets by keeping more spray target and improving the efficacy of herbicides, fungicides and insecticides, making your budget go further.

Unique tools are another thing that can set distributors apart. WinField representatives combine local expertise with unique, data-based technology to simplify complex decisions for superintendents. Through soil, water and tissue nutrition testing; plant health assessment and use of unique tools like the WinField 4™ Turf Variety Searchable turf varieties, WinField experts offer tailored, fact-based solutions for superintendents. The best solutions for every face.

When you choose WinField products, you'll be armed with the necessary resources to meet your availability and meet your expectations.

Superintendents face a myriad of challenges on their courses. Pests, diseases and weather can take their toll, taking grass off the course with management pressures to keep turf in top condition every day of the year. You've got a typical season.

Proven solutions can be found on courses across the country. They address common problems, such as drought stress, disease, and insect damage that can wreak havoc and cost you money.

A knowledgeable local partner can help you find the right products and solutions for your specific needs. WinField representatives can help you find the right products and solutions for your specific needs.

who will take the time to understand your operation's specific challenges and work with you to provide innovative, cutting-edge solutions season after season.

Of course it's important to find a distributor with a wide range of quality plant nutrition products to help you meet your goals. WinField's Droplex



Jeffrey D. Brauer is a veteran golf course architect responsible for more than 50 new courses and more than 100 renovations. A member and past president of the American Society of Golf Course Architects, he is president of Jeffrey D. Brauer/GolfScapes in Arlington, Texas. Reach him at jeff@jeffreymbrauer.com.

COST BENEFITS IN RENOVATIONS

Since the beginning of the “Great Recession” architects and manufacturers have been touting reduced cost as a benefit of renovation programs. Just last year, both Bob Lohmann and I wrote about the emphasis on “cost benefits analysis” of proposed course renovations.

Since then, I have been monitoring renovation “payback” results of my and other projects. The result is a mixed bag. Perhaps not surprisingly, the actual results aren’t always quite as stunning as the promise of savings and it turns out to be harder to save money than we originally thought.

I cited a California resort that sought to reduce turf and irrigation, because of a \$1 million water budget. They reduced turf by 30 percent, but have had less than expected water savings. Given that most of the 30 percent turf reduction was in less intensively irrigated rough areas, rather than fairways, tees or greens, potential savings were less than a direct ratio of turf reduction. In addition, they simultaneously sand capped fairways to improve their quality, but that required more water. As a result, there were nominal water cost savings.

Another superintendent has been slowly converting his old 80-foot spacing double-row system to a triple-row spacing at 65 feet. By conventional wisdom, the tighter spacing should have allowed drier, more consistent conditions using less water, but his eyes tell him the results are no different, and his water logs suggest he isn’t saving very much water.

Similarly, modern, 25 percent more electrically efficient pump stations haven’t always translated to lower electric bills. While it’s true they use less electricity on an apples-to-apples basis, the reality is electrical consumption is often determined by

“use charges” that kick in with every pump start, negating the tactic of starting pumps only when necessary. These vary among utility companies, so your situation might vary, but every superintendent needs to become familiar with how their power providers calculate rates and charges.

Moreover, irrigation designers now specify significantly larger pumps, to reduce the “industry standard” irrigation water window to six hours, rather than 8-9 hours. Doubling the traditional pump size often offsets

revenues would fund millions in drainage. Related improvements, like cart path expansion from partial to full loops, which helps play get out even faster after rains, and to a lesser degree, curbs, which save the labor of roping off areas regularly also added to the bottom line.

Generally, great drainage provides nothing but improvement all around, although some will claim it leads to newer, higher maintenance turf varieties, which can increase costs. In fact, we usually do find courses that

As the old saying goes, if the superintendent spends more time fixing the system than using it, it is usually **time for a change**.

the 25 percent increase in electrical efficiency. One superintendent lengthened his watering schedules and found that used less electricity. Even then, with annual rate increases, it was discouraging that the bills merely held steady for a few years.

Nonetheless, many courses feel as if new irrigation does provide payback. As the old saying goes, if the superintendent spends more time fixing the system than using it, it is usually time for a change. In some cases, the lack of savings comes from using the watering efficiencies gained from replacing old systems to water more area, which is a goal in many cases.

There can be solid payback from drainage improvements where regular rains close the course frequently. One course experienced 4-5 day closures 7-8 times a year, losing 15-20 percent of available tee times. At 30 days, 200 rounds per day, and average fees of \$25 per golfer, poor drainage demonstrably reduced revenues \$150,000 annually. At current municipal bond rates, those reasonably projected

are remodeling to make up for years of deferred maintenance also need expanded equipment lists and newer maintenance methods.

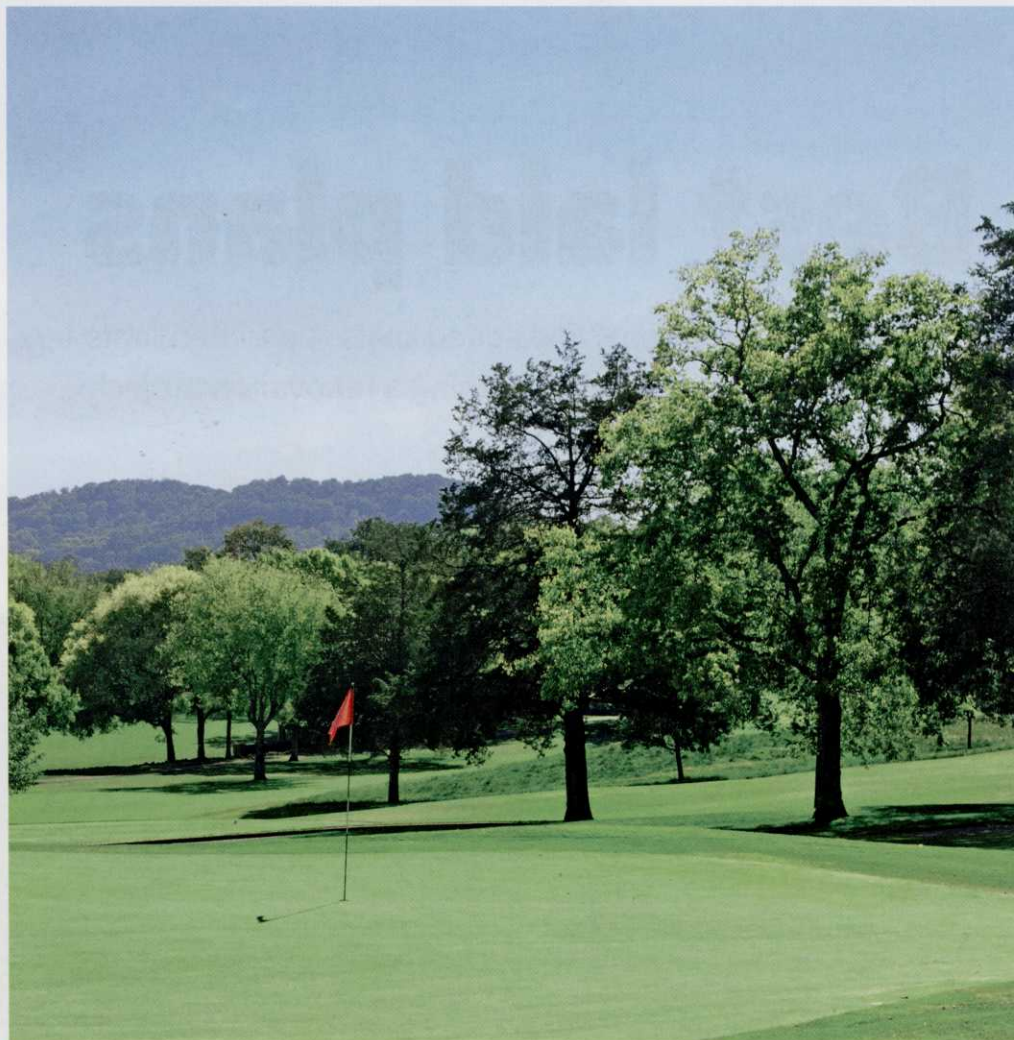
While my examples are not a comprehensive state of the industry survey, or intended as any indictment of current practice, it is a reminder that even all the new weapons in our cost savings arsenal, without thoughtful design, we may “cancel out” good intentions, and those will only shoot us in the foot. Making the best of new technology requires more catchy names and marketing slogans.

I don’t sense golf course architects and irrigation designers are truly walking the “cost-savings walk” because most clubs and courses don’t demand it, and still focus on matching the high maintenance standards seen on TV.

Until that attitude changes, superintendents will have to rely on their skill, imaginative work arounds, and hard work to stay within ever tightening maintenance budgets.

Then again, what else is new? **GCI**

Solve Your Tough Challenges



A knowledgeable local partner can be a valuable resource that can provide the proven products and expertise needed to keep turf healthy and golfers happy.

adjuvant can help stretch maintenance budgets by keeping more spray on target and improving the efficacy of herbicides, fungicides and insecticides, making your budget go further.

Unique tools are another thing that can set distributors apart. WinField representatives combine local expertise with unique, data-based technology to simplify complex decisions for superintendents. Through soil, water and tissue nutrition testing; plant health assessment; and the use of unique tools such as the WinField™ Turf Variety Selection Tool (a searchable turf variety database), WinField experts offer unprecedented, fact-based insights to help superintendents find the best solutions for each challenge they face.

As you know, golf course superintendents face a myriad of challenges on the course that can cause major difficulties off the course with management and members. Add in budget pressures to keep turf in top condition with limited resources, and you've got a typical season.

who will take the time to understand your operation's specific challenges and work with you to provide innovative, cutting-edge solutions, season after season.

WinField's *Drop* and *Pyrimin* can be found on courses across

WINFIELD™

In our business it's not a green jacket that proves you're a master.

Using top technology such as nutrition testing and the WinField™ Turf Variety Selection Tool, we can help pinpoint your challenges and provide the right products to help you look like a master. To learn more, visit winfield.com

Best laid plans

Avoid the common traps and added costs superintendents and courses fall into during a renovation project.



Ten years ago, many clubs had already invested in Master Plans that mapped out course improvements that would inevitably be funded and executed 5, 10, 15 years down the road. What's a few grand here or there, over the course of decades?



BY BOB LOHMANN

So, you're planning a modest renovation project for the spring of 2013. Nothing fancy – the budget is some \$100,000 or less. You've actually been plotting a strategy for getting this done for two or three years now. After a season where revenues were actually better than anticipated (Hallelujah!), the money and backing are finally in place.

Well, I've got news for you: You're probably already behind the scheduling 8-ball.

By the same token, if you're thinking you might tackle that project not this spring, but in the fall, do yourself a favor and start your serious planning today! Now is the time to get all your i's dotted and t's crossed. The planning you do now could save you thousands a year from now.

In the last six weeks, our firm has received probably 10 different calls from superintendents and course owners wanting to get a modest renovation job done this fall, before the snow flies. These projects aren't the result of any master planning. They're more attributable to facilities scrimping and saving enough to address issues that have probably lingered/festered for several years.

They've pulled together the cash and they want to move.

And that's a good thing in the great scheme of things. Two years ago, the revenue picture didn't allow for scrimping, saving and project-undertaking. It's evidence to us here at Lohmann Golf Designs, and our sister construction division, Golf Creations, that rock-bottom is behind us and things are slowly improving.

However, money is still tight, which makes the planning process all the more critical. As much as we relish the opportunity to do jobs on the spur of the moment, everyone is better served (including your friends in accounting) by prudent planning.

For example, here in the Midwest lots of superintendents figure they can redo bunkers late in the fall, sod the surrounds and be back online for spring opening. Well, you can work with sod well into November no doubt, but that sod will need irrigation and most superintendents like to blow out their systems mid- to late-October. If you wait to shut down until later, can your system handle the freezing overnight temperatures that occur that time of year? Speaking of sod, how late will the farms be cutting? If weather slows you down, do you have a contingency plan for finishing in the spring? Will it cost you extra money? Have you planned for these items in advance?

Let me give you some examples of the traps into which we see supers and their employing course/clubs fall, and how to avoid them (and their associated costs). Because you can plan your way out of most any problem. Even when you can't, there are construction/planning strategies that can lessen the pain.

When architects hold forth on this subject, we sound like scolds and schoolmarm. But if you take anything to heart after reading this, please promise me it'll be this: Put together an asset management plan that details a prioritized wish list of projects

that need doing, along with cost projections and detailed scheduling parameters.

I'm not recommending a Master Plan. An asset management plan is not an overarching, long-term plan for a golf course property. Instead, it is segmented project by project; it presumes those upgrades/renovations/fixes will be consumated independent of each other, depending on the amount of money you have at any one moment. Because each project is considered on its own, the scheduling is also considered in a vacuum, independent of other projects.

The Turf Professional's Free On-line Source for Weed ID and IPM Control Recommendations

- Weed ID Photos
- Regional Alerts
- Control Options
- Turf School Links

TEST YOUR WEED IQ! WEEKLY CONTEST-

Correct ID Can Win This

Magic Mug With Disappearing Ink



An Industry Service From
G pbi/GORDON CORPORATION
 An Employee-Owned Company

CONSTRUCTION



It's really important today that when you've budgeted \$50,000 for a project, you don't spend \$65,000.

DO YOU NEED A GOLF COURSE SUPERINTENDENT?

Our professional connections with over 70 years experience can recruit a superintendent with the education and skills to maintain your course in ideal condition.

CONTACT US



699 Westchester, Saginaw, MI 48603
 or Call: (989) 797-0677
 www.egsinc.net

With this sort of leg work done in advance, supers and owners can move quickly and efficiently. If, in September, they realize there is \$30,000 available, the asset management plan tells you immediately that Project A, Project D and Project E are all viable from a cost and scheduling standpoint. Or maybe there's \$50,000, making Project B and C viable, but only if they are started by a certain date (to realize the savings of using seed instead of sod) while still being able to open first thing in spring.

It's really important today that when you've budgeted 50 grand for a project, you don't spend 65 grand. With an asset management plan in place, you won't.

There was a time when saving a few grand wasn't really top of mind for superintendents planning a renovation. Ten years ago, many clubs had already invested in Master Plans that mapped out course improvements that would inevitably be funded and executed 5, 10, 15 years down the road. What's a few grand here or there, over the course of decades?

Well, times have changed. That feels like a very long time ago – like another century entirely. And something else has changed: Time schedules seem to have gotten tighter, or maybe more accurately,

owners/golfers want things done now, but they don't want you to start until later.

We ran into this situation a bit this fall at a project we're working on with Links Across America, developing a 5-hole short course. It was planned as a 3-5 week construction project and, after getting a late go-ahead to start the planning and bidding, then waiting several weeks for all our approvals, we were looking at a start date of Sept. 12. Right there, we were pushing the envelope to get seed down before mid October.

Ideally, you want to seed a fall project in our area around August, so you have a couple months of the warm days and cool nights ideal for growing. So long as soil temperatures are above 50 degrees, you're good, but as soon as those late fall temperatures drop and the soil gets cold, plant growth halts. The best you can hope for is an early blanket of snow that insulates all winter. Snow these days is so unpredictable, however, that any fall grow-in not well established by mid-October can fall victim to melts and refreezing over the winter months. You don't want to rely on young seed making it through such a winter unscathed.

So we had a classic scheduling crunch. Bids came in high because of that anticipated crunch (extra labor, overtime) and all of a sudden

the project was over budget.

Ultimately, we advised the client to put off construction and seeding till the spring of 2013. Bids can be revisited over the winter, according to a more expansive schedule; we'll likely get a few more bidders and see if we can get better numbers. Most important, the client will ultimately have a finished product with healthy, durable turf. When the schedule is against you, why play a dangerous hand? Better to pull back, reconsider the project planning, and make the safest, most efficient use of the client's money.

Sometimes pulling back is the hardest thing to do, because these spur of the moment projects generate excitement and momentum quickly. That's why proper pre-planning is so critical; it allows the necessary time to pare down emotions and consider the most prudent options. Sometimes you improve a dangerous hand by simply taking your time.

In Appleton, Wis., we're executing a renovation at Reid Municipal GC where the plan, all along, had been to start mid-summer 2013 (working back from an August 2013 seeding deadline), finish by late fall, and reopen in the spring/summer of 2014. But the client here, the City of Appleton, was anxious about the schedule. Specifically, when you seed the fall prior, you really don't know when the course will reopen the following spring – again, you just don't know how the weather will treat you in the fall, how the new seed will come through the winter, or how quickly the spring will warm up.

So the city made a somewhat unconventional but I think ultimately sound decision. It moved the start date up to spring 2013, reasoning that it was better to close for one full season and guarantee the course would open alongside other golf options immediately in the spring of 2014. The key here, though, is that by starting the planning process really

early on, the city was able to make this major scheduling change as a matter of course, with little or no threat to the coordination or costs of the project.

In fact, we'll probably gain extra time and may save some money under this schedule, because some of the work can be done this winter. We're up there working at Reid right now – removing trees and isolating those parts of the irrigation system that will be dismantled next year. Some main irrigation lines have to be rerouted as part of the preparation as well, and that's work you want to do in winter while the irrigation system is empty of water. It will also allow us to be ready so the major work can begin in the spring, so soon as the weather allows.

This winter, the contractor will be out there at Reid digging lakes, as the weather allows. The nature of this renovation – we're vastly expanding stormwater retention and providing water quality control for a large area of the City – informed the decision to move the schedule up. Winter can be a great time to dig ponds and do tree work, as frozen ground is better for tracking across the site than soggy ground, and turf damage can be minimized. Winter is also a good time to do tree work, too, as oftentimes golfers come back in the spring and never notice they're gone.

The point is, while the grand old Master Plans of yore may be dead, or at least in serious hibernation, the primary objective of these valuable exercises should not be overlooked. Don't underestimate the incredibly useful habit of continual planning. I'm not saying this is a lost art. However, get yourself an asset management plan, because you'll find it incredibly useful. **GCI**

Bob Lohmann is founder, president, and principal architect of Lohmann Golf Designs and a frequent GCI contributor. Check out his blog at lohmanncompanies.blogspot.com/

THE CLEAR CHOICE



KPHITE® 7LP SYSTEMIC FUNGICIDE BACTERICIDE

KPHITE 7LP Systemic Fungicide Bactericide is proven effective against pythium, dollar spot, brown patch and fungal diseases. KPHITE is EPA labeled, pH neutral and is uniquely formulated to increase plant health and vigor.



TO FIND A DISTRIBUTOR
OR LEARN MORE
WWW.PLANTFOODSYSTEMS.COM
800.343.7775



Tim Moraghan, principal, ASPIRE Golf (tmoraghan@aspire-golf.com). Follow Tim's blog, Golf Course Confidential at <http://www.aspire-golf.com/buzz.html> or on Twitter @TimMoraghan

THE "GRAINY" AWARDS

Music has the Grammys. TV the Emmys. I'm proud to announce "The Grainys," my awards – both good and bad – for the golf industry. Looking back at 2012, it's been an up and down year, which is why there are so many contestants in both the "yay" and "nay" categories. There will be one big winner, announced at the end. I hope you can stay up.

YAYS. WE GIVE A BIG THUMBS-UP TO:

- **Peter McDonough.** The superintendent at Keswick GC in Virginia, Pete is a true innovator in the use of water. Working on behalf of Virginia's golf course superintendents and allied associations, he created state of the art water-management guidelines in the use, preservation, and conservation of the world's most precious resource. Be prepared to hear "Water is the new oil" in the new year and for years to come. Because it's true.

- **Augusta National and the USGA.** Both bodies nominated African-American women, to membership and leadership posts. I could say "about time," but I'll take "better late than never."

- **The National Women's Golf Alliance (NWSGA).** The creation of four leading women's golf associations, it announced a "Rolling Out the Green Carpet to Women" program that should help women find courses that actually welcome them. The industry had better wake up to the fact that women are the next force in golf. And I don't mean only on "Ladies' Day."

- **PGA of America.** Kudos to the world's largest working sports organization for naming Pete Bevacqua its new CEO. I've had the pleasure of working closely with this Georgetown-educated lawyer and am convinced he will align golf professionals behind an intelligent business

model while managing the sensitive relationship between golf pros and superintendents. It's about time the "weed-whackers" and "shirt-stackers" understand that we're all in this together.

- **Ernie Els.** Not just for his inspiring win at the Open Championship, but for his Els for Autism Foundation. After struggling with his game for the past few years, and putting his family and particularly his son first and foremost, it is inspiring to see a true champion get his due.

- **Gil Hanse.** This course architect has reached the top of his game by doing great things for ours. His designs are creative and innovative, keeping golfers challenged and coming back for more. I can't wait to see what he does in Rio.

NAYS. THUMBS DOWN (OR A SINGLE FINGER) TO:

- **The confusion regarding long putters, belly putters, and anchoring.** Yes, Rules are important. But golf's governing bodies need to think not just about their paychecks but the millions of golfers who currently play the game and the many millions more who might. Saying something "doesn't look like golf" is a lame excuse, especially if we agree that we need to encourage new players, not turn them away with musty pronouncements and 18th-century attitudes. Times have changed and it's time to consider two sets of rules. Once new golfers reach a higher level, they'll have to follow a slightly different set of regulations: It exists in other sports and the world hasn't come to an end. Getting more people playing golf is much more important than the length of a putter or where it is positioned.

- **Pace of Play as defined by golf's leading associations.** Watching PGA Tour pros stand for what seems like

hours over a two-footer is just wrong. The PGA Tour, USGA, R&A, and LPGA (Caddies lining up their players? Really?) need to do a much better job monitoring the pros' pace of play so good habits trickle down to the rest of us. A few penalties – and announcing them – would help.

- **Tiger Woods.** Golf's best and most exciting player needs to do more than make swing changes. He still can be an inspiration, as both a player and a person. He has the power and ability to move people the way Muhammad Ali did, but he doesn't want to. This is selfish and not in the best interests of our game. Tiger has made buckets of money from us: It's time for him to give back.

- **Ryder Cup Selection System.** It stinks. (Pete Bevacqua, you listening?) Judging by the last few matches, the U.S. Team isn't built to handle tense battles. The PGA of America should take a lesson from hockey, specifically the 1987 Team Canada series against the Russians. Along with Gretzky, Lemieux, and Messier, Team Canada had a bench of grinders, players who know how to win. Winning is measured by heart and guts, not money.
- **Mike Davis and "Jungle Bird."** The US Open trophy presentation was an embarrassment. The "Jungle Bird" man belongs with Nurse Ratchet. But Davis, the USGA's Executive Director, should have demonstrated better self control and left security to those trained for the job.

- **Johnny Miller.** This misinformed media motor mouth makes superintendents miserable week after week blaming every missed putt on grain. But the greens at major events are mown at less than .100 cm so there is no grain or any of its cousins – down-grain, cross-grain, down-breeze grain, drainage water grain,

(continued on page 48)