

Thanks to an exclusive offset cutting unit design, the 2500E E-Cut™ Hybrid Riding Greens Mowers greatly reduce “triplex ring” caused by tire wear-in. It’s a simple solution but remarkably effective. By alternating the direction of the clean-up cut every day, you can dramatically reduce the number of times the tires run over the same turf. This gives the turf an extra day to recover before being driven on again, which minimizes compaction.

2500E E-Cut Hybrid Riding Greens Mower. The only greens mower everyone can appreciate.

This offset design and durable ball-joint suspension that reliably follows contours make for a consistent putting surface that will roll true and smooth all season long.

Then, there’s the advantages of surprisingly affordable E-Cut Hybrid technology. Which eliminates the possibility of a hydraulic leak from the reel circuit. Allows the mower to run at reduced throttle to lower fuel consumption and noise. And keeps reel speed running at a consistent clip.



The 2500E’s 22-inch Quick Adjust 5 cutting units allow height-of-cut to be adjusted in seconds with a cordless drill.

Best of all, when it comes to maintenance, the 2500E is serviced like a normal triplex greens mower. So your technicians won’t need to master any additional steps. And they feature labor-saving conveniences like Quick Adjust cutting units and white-box diagnostics.

Put the 2500E on your course and you’ll see an immediate difference. So will your players.



Improved grass catcher design offers even easier access than ever before.

2- Rely On A Ball-Joint Mounting System For Superior Contour Following.

You’ve never seen greens mowers follow undulations like this.

Soon to be available in both 18- and 22-inch width-of-cut, E-Cut Hybrid Walk Greens Mowers offer an unparalleled ability to follow contours and steer around the clean-up pass.

Thanks to the signature ball-joint mounting system, the cutting unit can rotate in any direction with limit chains to adjust to your green’s conditions.

Frequency of clip can be precisely set, and then is monitored by a controller to ensure consistency no matter the traction speed of the machine.



Coming this summer, the 180 E-Cut Hybrid Walk Greens mower joins the 220 E-Cut Hybrid to offer the advantages of a narrower width of cut.



There’s virtually no mechanical linkage to restrict cutting unit movement with the ball joint design and freedom of connecting the reel drive to a wiring harness.



Dial in the ideal frequency of clip for your course conditions with a straight-forward rotary dial that’s secured by a locking cover.

3- Put Proven Hybrid Technology To Work On Your Fairways.

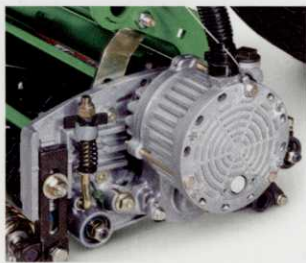


The industry's only hybrid fairway mowers.

No fairway mowers generate more confidence than our E-Cut™ Hybrid models.

And eliminating the possibility of a hydraulic leak in the reel circuit out on your fairway is just the beginning.

The engine can be throttled down to save fuel – savings that add up over the cutting season. Plus throttling the engine down has the added benefit of significantly reducing noise.



You can have total confidence in our E-Cut Hybrid technology that's been in the field since 2005.

maintain than conventional models for technicians. Thanks to maintenance-free brushless electric motors, no hydraulic lines in the reel circuit, and all the standard benefits of our mowers like Quick Adjust cutting units and white-box diagnostics.

So switching to hybrid technology is a breeze, with little to no learning curve for your staff.

The reel speed always stays rock steady for a consistently ideal frequency of clip. So your fairways always look pleasing to the eye and play evenly as well.

And these mowers are even easier to

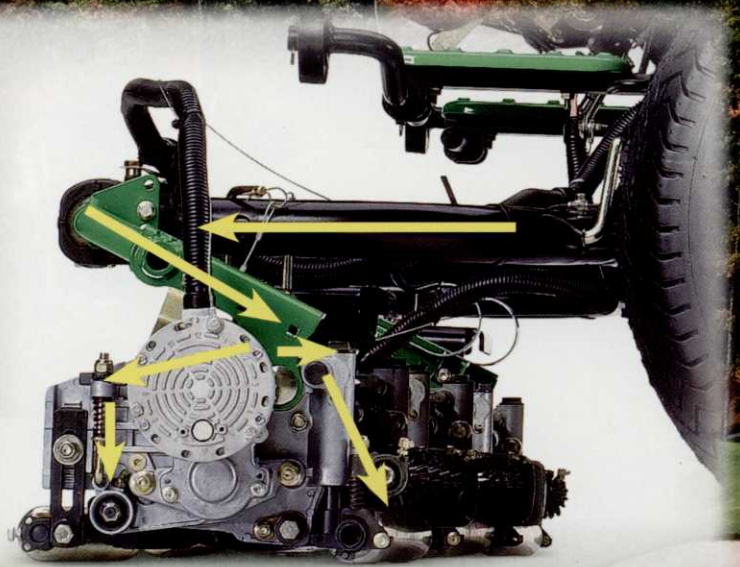
And of course, we're no Johnny-come-lately to hybrid technology. Our hybrid mowers have earned the trust of courses all over the world since 2005. And they incorporate lessons learned like second-generation motors and design features like separating controllers from the motors to prevent possible overheating.



Quick Adjust 5 cutting units' Speed Link™ height-of-cut adjustment system makes it possible to adjust height-of-cut to both sides of the reel in seconds with a cordless drill.

On all our fairway mowers, like the 7500 and 7700 PrecisionCut™ models, there are 2 exclusive designs to give you the best cut on your fairways. The first is the rear attaching point yoke system (versus a front attaching system) that keeps the rear roller engaged with the turf. The second is the hydraulic down pressure that can apply additional force to the rear roller. These two features work together to prevent the unit from bouncing, which can cause ripples in the turf.

The result: A consistent cut. Every time.



4- The secret to a perfectly cut fairway? Attach the yoke at the rear of the cutting unit.





5- A 4-Cylinder EFI Gas Engine Is Only Available On One Golf UV.

Engineered For The Long Haul.

The choice is simple.

The new ProGator™ 2020A features the only four cylinder EFI gas engine in the category, leaving all the other golf utility vehicles behind.

With 34 hp* and 970 cc of hill climbing torque, you'll get strength, raw power, performance and easy maintenance.



New hydraulic disc brakes provide excellent stopping power, even with a full load.

This Gator has been designed to handle the heavy stuff on a daily basis with 7-gauge steel frames, and auto-like fully synchronized manual transmissions (so there's no stopping to change ranges). And its new heavy-duty hydraulic

disk brakes lets you stop on a dime, even with a full load of over two tons.**

*The engine horsepower and torque information are provided to be used for comparison purposes only. Actual operating horsepower and torque will be less. Refer to engine manufacturer's web site for additional information.
**2WD or 4WD with heavy duty front and rear suspension, wide rear tire kit, and 4-post ROPS. Payload includes 200 lb. (90.7 kg) operator, 200 lb. (90.7 kg) passenger, and loaded attachment.



The ProGator 2020A delivers two tons of payload capacity, so it's ready to help with your toughest tasks.

Side-by-side seating and a walk-through operator platform provide plenty of room for both the operator and a passenger.



2.9%* Financing Can Go A Long Way On A Course.

John Deere is the *only* finance company directly tied to a golf maintenance equipment manufacturer. We can harness our collective experience to craft a custom, comprehensive financial solution that not only

maximizes your organization's cash flow, but is also the perfect fit for your club's future plans. Because like our equipment, our financial experts are in it for the long haul. Act now to lock in a great rate.

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would receive each month from Social Security, when we retire. I recently read these mailings may be discontinued to cut costs, but the info is available from the Social Security Administration.

Social Security provides a lot of options. People used to be able to receive their full benefit at the age of 65, but the age for full benefits will be increasing in the next five years to 66 and even higher beyond that. Those who choose to receive the benefits early have options at reduced rates. My suggestion is to do the math and see what works best for you. The good news is if you work longer than the age of 65, you will receive a higher monthly benefit, which could be quite helpful.

For those who have contributed to Social Security at the highest level for their entire careers they can expect about \$2,400 per month. This may seem like a lot but after taxes are taken out (yes, the IRS does tax you on that money) it may barely cover your real estate taxes and homeowner's insurance.

So what else do we need to consider as an income source after retirement or for those who survive us? Many of us once participated in a defined benefit program that would pay us a certain monthly rate if we worked for our employers until we were 65. Most of the defined benefit programs were converted to defined contribution programs

by the mid-1990s. Those retirement plans contribute a specific amount of money each year to your 401(k) plan. It is up to each of us to see that those 401(k) plans are managed properly with the right allocation of bonds, stocks, cash, etc. There are a few rules with the 401(k)s when it comes to withdrawals. You must start withdrawing a certain percentage of the 401(k) funds when you reach a certain age. Check with your financial planner and accountant to make sure you follow the rules to the letter of the law. Also take advantage of any plan that has your employer match your contribution as it is like doubling your money that you will need in retirement.

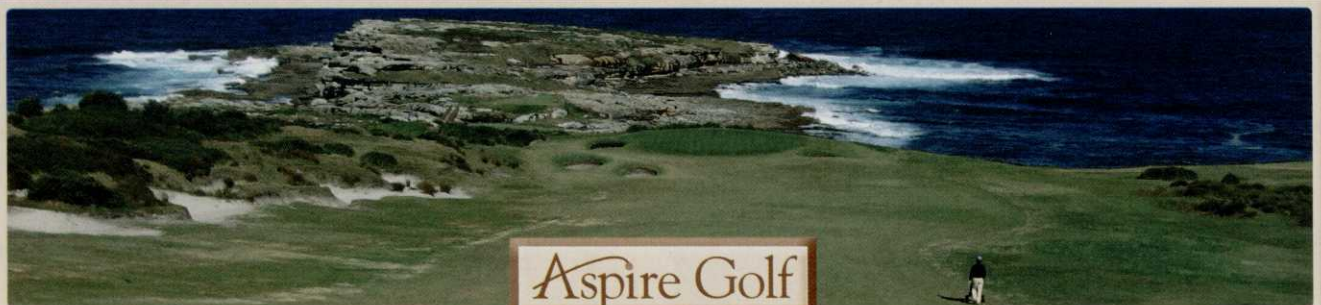
BUDGETS. Every golf course superintendent has developed numerous budgets over the years.

Just like a golf course budget, we need to develop a family or household budget for the working years and also for retirement. I would add another component to that and suggest adding a budget for your family or spouse in the event you pass on suddenly. We owe this to our families and this is the right thing to do!

INSURANCE. Life insurance is provided by some employers, and that is a good thing. But what happens when you retire? Now is the time to see if any and all life-insurance policies are transferrable to you as an individual. You may believe when you retire you won't need life insurance because you have covered the kids' college costs and even financed a few weddings. Your insurance agent should guide you in this endeavor. Trying to get life in-



“These are uncertain times for the future of healthcare, but suffice it to say it will be different than it was just a few years ago.”



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“Just like a golf course budget, we need to develop a family or household budget for the working years and also for retirement.”

insurance at a normal retirement age is nearly impossible. As we age we tend to have a few medical problems, and each of those is taken into account when we are quoted a monthly premium for life insurance.

How many policies do you have? The majority of the life insurance policies are either from the employer or paid for by the individual. Do not overlook some supporting life-insurance policies that come from other organizations that you might belong to, such as the GCSAA. Those organizations may not be aware of a person’s death, so be sure to make your family aware of those policies and who to contact after your passing.

As current generations live longer than any before them we must consider additional insurance for disability and long-term health care. We must also take into account inflation as health care costs will likely see large increases over the years we’re likely live past our points of retirement.

LONG-TERM HEALTH. I am not surprised to see elder care is considered to be one of the top professions of the future. This should only increase as the baby boomers reach retirement age. There are a variety of options for people today that could include a nice transition in our elder years.


When my parents were still quite healthy they opted to buy into an assisted-care facility. They were only in their 70s, but realized their health was probably going to decline in the next 20 years. At first they lived in independent living and had a nice-sized apartment that worked well for their lifestyle. Eventually, my father moved into assisted care after my mother had passed away and received all the

proper attention he needed after he was in his 90s. Now all of that did not come without a cost, and monthly fees can vary from \$3,000 to \$7,500 at some facilities. If we think back to a 401(k) plan that could be depleted and Social Security that may only offer \$2,400 a month then it becomes obvious that you may outlive your money. My suggestion is to look into long-term health care insurance and disability insurance if you do not already have it. Few have the wherewithal to pay for




Be proactive about making retirement plans.

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“The simplest way I can state this is to tell you if you don’t have a legal document that defines your wishes then the state you live in will decide some of those things for you.”

such services for up to 30 years.

These are uncertain times for the future of healthcare, but suffice it to say it will be different than it was just a few years ago. My older friends tell me you have to sign up for Medicare in the year prior to turning 65. If you do not meet their timeline, there will be penalties. Best to check it out before you turn 64. Medicare does not cover all your costs for healthcare, so be sure you do your homework about not just regular Medicare Plan A but also Plans B, C and D. While your base medical costs will be covered under Plan A you will likely need to add the monthly premium costs for the other plans to your budget.

YOUR WISHES. It is often assumed “my family knows what I want.” Are you really sure about that? Before I hit the ripe old age of 50 I engaged a local estate planner to assist me with formalizing my wishes for my family. This included the establishment of a will and a trust that would protect many of the assets I had accumulated during my career.

The simplest way I can state this is to tell you if you don’t have a legal document that defines your wishes then the state you live in will decide some of those things for you. I prefer to set my own direction for obvious reasons. I strongly suggest using the advice of people who specialize in this area. They can offer you a variety of options to choose from. Avoid probate at all costs as your family will end up with less than the amount you have worked so hard to build up over 40-plus years of work.

At the time of developing your will you will

have to consider who would be the executor, who would care for your children (legal guardian) and how your estate would be divided. I had to convert most of my assets to a living trust to avoid additional taxation.

Part of a will should include items such as potential power of attorney and clauses regarding decision-making for family members on “Do not resuscitate.”

PAPERS PLEASE. All the planning you do will pay big dividends for your retirement and your passing. Be sure to develop a file or portfolio that contains all your plans and let your family know where that file can be found. Life is much easier for your family if they know where all your accounts and safe deposit boxes are located. You should have multiple copies of your will and trust. List all your potential life or health insurance policies. All of these things should be available in one central location.

It’s never too late to start planning for your retirement. We should also plan for the time when we depart the earth.

Consult with professionals that can assist you and steer you in the right direction. That would include a financial planner, estate planner, lawyer, etc. The cost for their services will be saved several times over by developing sound investment and retirement strategies and avoiding probate after your passing. No time better than the present to get your house in order. **GCI**

Bruce Williams, CGCS, is principal for both Bruce Williams Golf Consulting and Executive Golf Search. He is a frequent GCI contributor.