## NGF BROADENS SCOPE OF SERVICES

PALM BEACH, CALIF.-In summarizing the National Golf Foundation's broadened scope of services at its annual meeting held here. NGF president, Robert D. Rickev of MacGregor/Brunswick, stressed three areas of development among many. They were: special emphasis on daily fee and municipal facility development; the strengthened golf-teacher training workshop program, and new and revised instruction and planning publications, including "Planning and Conducting Junior Golf Programs" and "Competitive Golf Events," with "Planning the Pro Shop" scheduled for revision in a new edition. "High priority," says Rickey, "will be given to the development of a brand new golf instruction film."

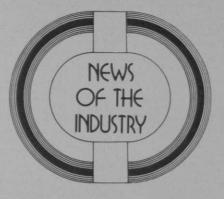
In his report on headquarters and field staff operations and their achievements, Don Rossi, executive director, presented a digest of 1973 project planning and announced the addition of Mike Sheridan and Joe Much to the NGF Golf Facility Development Staff. Rossi also introduced Ben Chlevin, former executive director of the Golf Course Superintendents Assn. of America, as the new director of public relations.

NGF's Sponsor Members, it was announced, have now topped the past total for this class of membership, with four new golf car manufacturers—Taylor Dunn, Westcoaster Div. of Otis Elevator Company, Club Car and Midwest International, Inc.—joining Cushman Motors, E-Z-Go Car Div. and Pargo, Inc., in the sponsor membership classification.

As authorized representative of this group of seven, Vaughn Border of Cushman Motors has been alloted one vote as a board of directors member.

Another membership record was set by Associate Members (golf clubs) in the wake of a \$5 increase in dues.

It was reported also that golf facility growth from October 1972 to March 1973 showed 61 new regulation courses and 22 additions opened for play, with 77 new and 33



additions started construction. Seven new executive courses and five additions opened for play, with 18 new and five additions started construction. Eight new par-threes opened for play and three additions, with nine new courses started construction.

The four incumbent officers, Robert D. Rickey, president; E.R. Woolley, vice president; Arthur Goettler (Sporting Goods Manufacturers Assn.), secretary, and Mark Cox (Victor Golf Div., Victor Comptometer Corp.), treasurer, were re-elected.

Two other members, besides Border, were elected to the board of directors: Earl L. Collings of Faultless Golf Products and James Hansberger of Ram Golf Corp.

## NEW INSURANCE: AN AID TO OSHA COMPLIANCE

LOS ANGELES—There is now available to employers, who have been living under the OSHA specter since 1970, insurance designed to (at least in part) cover compliance with the Occupational Safety and Health Act.

James W. Torre, president of J.W. Torre and Company, Inc., exclusive agent for the coverage underwritten by Lloyd's of London, said that the OSHA compliance cover was specifically designed to meet the needs of the industry at large in the OSHA area. "It provides protection," said Torre, "for employers during that period in which they are trying to achieve voluntary compliance with Federal standards. The coverage will pay the insured for his increased costs to comply with these standards in the event an OSHA citation is issued."

Limits of the coverage, Torre pointed out, are set at \$100,000 at

the outset, although some excess limits will be made available as need dictates. The coverage features a minimum deductible of \$500 or 5 per cent (\$5,000 on a \$100,000 policy), whichever is greater. The coverage is most useful to insured companies with annual net retained earnings ranging from \$100,000 to \$500,000, he said.

"A company that makes a profit of \$500,000 can ill afford a \$100,000 loss to bring its facility into compliance with OSHA, should it be cited for a violation," added Torre.

"If the company had to borrow the \$100,000 to meet OSHA standards, the 6 to 8 per cent bank interest would far exceed the premium for the insurance," he continued. "It's an interim coverage while the owner brings his plant into compliance," said Torre, "but we do not pay the fines."

It should be noted that this coverage is not designed to bring the policy holder's facility into OSHA compliance subsequent to a citation unless the inspection and resulting citation are provoked by some "fortuitous event" or accident.

The policy defines accident as "any sudden event which results in bodily injury or property damage neither expected nor intended from the standpoint of the named assured or its employees, but shall not include any bodily injury or property damage which results from a continuous or repeated exposure to conditions."

Torre emphasizes that each policy is individually rated by submission of an application that will reveal everything about the facility to be insured.

The OSHA compliance coverage serves to the immediate advantage of the insured as well as the Federal agency seeking prompt attention to the infraction. If there is an accident or a death to which the OSHA inspector responds, the coverage goes into immediate effect to correct the situation. Thus, the facility insured and the Government are spared rectification delays, which could insue in the absence of such coverage.

It should be noted that the covercontinued on page 49