

club wishes to include the foundation value, the policy must so specify and the appraisal usually will contain the value of the foundation.

Unless a country club would relocate its clubhouse after a serious loss, the need to insure the foundation is rather remote.

Architects' and supervisors' fees may also be insured but an amount must be specified in the fire insurance policies. Usually, six to 10 per cent of the building value will cover these fees.

Recently, in most jurisdictions, it has been possible to insure the clubhouse furniture, fixtures and equipment for their replacement cost value. This is recommended because the depreciation of most clubhouse furnishings is rapid.

The members of a midwestern country club were shocked recently when they learned how much depreciation was actually taken in

settling the contents loss of their clubhouse after a fire. Because the resale value of the furniture was far below the purchase price, the loss settlement was far below that which the members would have received had they insured the contents for its current replacement cost.

The most frequently overlooked structure on the country club premises is the swimming pool. It is reasoned that because the pool cannot burn, it need not be insured. While this is true, lightning has been known to damage swimming pools. The steel steps have been dislodged from the foundation, causing cracked foundations.

Windstorm damage to pools has occurred and vandals have been known to have done extensive damage to the filtering equipment.

When a country club learns the rate for which its swimming pool may be fully insured, rarely will it be omitted from the structures that are insured.

Here is an example, from my own experience, of poor judgment

in insuring country club real property: A battered caddiemaster's stand valued at \$300 and three weather-beaten storm shelters worth \$250 each were insured at one country club while a \$50,000 swimming pool, a \$13,500 golf car storage building and a \$8,500 walking bridge spanning a fairway valley were omitted.

Disgruntled caddies have blown up bridges. The fire hazard in a golf car storage building is serious, and the pool loss could be severe.

Furthermore, the premiums to insure the swimming pool, car storage building and the bridge were little more than the high rates to cover the low-valued outbuildings, which, if lost, would cause the country club no real financial hardship.

Many country clubs operate on a seasonal basis, being closed during the winter with the exception of the clubhouse. The standard fire insurance policy and the endorsements that can be attached have certain limitations under various perils with respect to protection when an insured structure is va-

Continued on next page

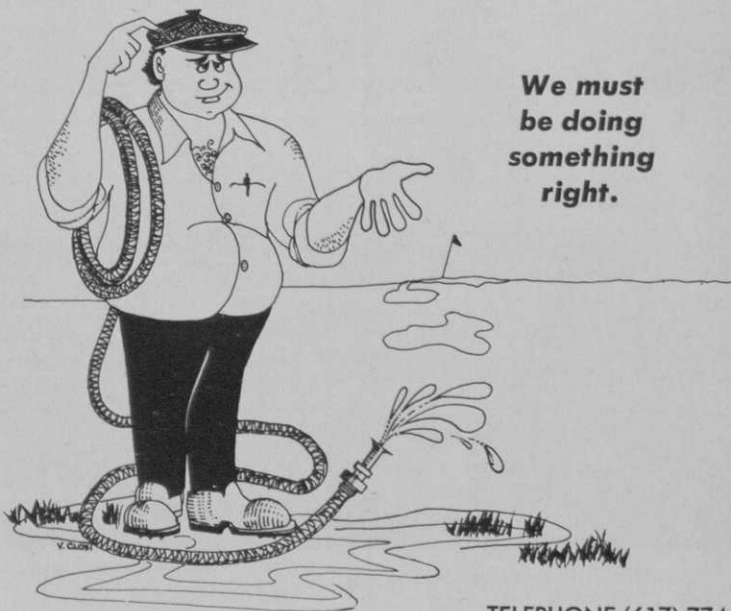
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Insurance

Continued from preceding page

cant or unoccupied. Therefore, it is important that country clubs which partially close have the seasonal vacancy and unoccupancy permit attached to all fire insurance policies.

There is no charge for the endorsement, and its attachment avoids any argument concerning unoccupancy of certain buildings beyond the time specified in the policy.

Frequently, the question arises whether golf course greens and key trees may be insured. The cost to insure trees is very high. Consequently, many clubs equip valuable trees with lightning rods and take their chances against windstorm losses.

However, it is interesting to note that golf course greens can be reasonably insured for a limited amount per green against the perils of explosion, riot, civil commotion, vandalism and malicious mischief.

In most jurisdictions, the average 18-hole country club can insure each putting green, plus its practice greens, for \$1,000 each, subject to \$100 deductible, for a little more than \$100 a year.

For country clubs that have been plagued with many destructive vandalism losses, consideration of this additional protection is worthwhile.

The coverage on greens can be extended in certain areas to include the perils of aircraft and motor vehicle damage for an additional premium charge.

This article has explained the basic insurable perils, contained some ideas to broaden the policies, outlined the importance of having a certified appraisal to support the values of the real and personal property that has been insured, and has pointed out the common error made by many clubs in insuring insignificant structures while overlooking important ones.

In my next article, other important aspects of the standard fire insurance policy will be brought into focus, including the possibility

of an uninsured loss because of the nonconformity of the clubhouse to comply with the building code regulations for a public assembly occupancy building.

Many older country clubs that have been fully insured have suffered serious losses because of their failure to insure against this contingency. □

Spring cleaning

Continued from page 102

items can go through periodic cleaning and repair at leisure, rather than being subjected to crash programs. And, the appearance of each area is unimpaired. This "rotation" policy is followed by many leading hotels in their public areas with very satisfactory results.

Often a room will lend itself to the use of area rugs, or accent rugs, that can be turned around from time to time to equalize wear in heavily travelled spots.

Whenever possible, preventive selections may effectively reduce



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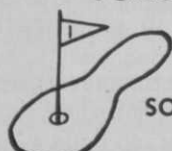


For more information circle number 136 on card

maintenance and repair costs. An ash tray—no matter how beautiful—which permits a forgotten cigarette or cigar to fall out can expensively mutilate even the best melamine laminate top. A fireplace without adequate damper control or fire-screening can, in a matter of minutes, reduce a room to a smoke-filled disaster. Window or door drapery treatments which subject fabrics to weather exposure can be very costly to replace. A service area subject to heavy cart traffic may prove less expensive



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to maintain if ceramic tile wall surfaces or sturdy paint on hard plaster are employed, instead of a vinyl wallcovering, which may be easily torn.

Experience has broadly indicated that a careful consideration of all of these factors by club management is well worth the time and effort involved, and results in a valuable "package" of continuous value and enjoyment at least up-keep expense for almost every club membership. □

be a pro

Continued from page 76

however, present a different problem of disposal. If not returnable for credit, as is most often the case, remaining soft goods can be offered to members on a quick sale and the balance liquidated with the pro and club sharing equally in the loss. Whatever conditions were agreed upon at the time of hiring should be shown under the "terms of concluding employment." □



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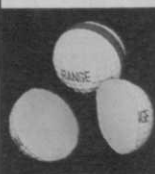
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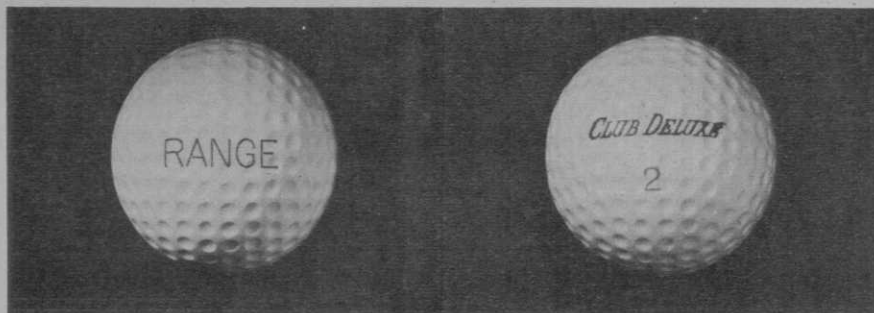
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Graffis

Continued from page 110

cause a pro was fired, usually as a victim of club politics, but lately club family tiffs are being caused by good superintendents quitting because other clubs offer them more money.

Another recent development in golf business I heard discussed several times at the PGA National Club by pros who are connected with fine private clubs is the growing use of the "golf director" title and with it, over-all direction and responsibility for all golf activities at a club or resort . . . A veteran pro at the top club in a city of 130,000 said, "I'm kept so busy on so many golf jobs for my members I don't get many chances to teach or play with them any more or pay much attention to my own game . . . Golf department operations have to be reorganized and modernized . . . Now neither the member nor the pro can get as much as he used to get from the pro job."

Art Snyder, superintendent Paradise Valley CC, Scottsdale, Arizona, took time off to build a golf course at Point Barrow, Alaska . . . Art, father of sons who star in golf course architecture and management, is one of the proficient and versatile pioneers who established and maintained the pattern for today's high standard of course maintenance.

Carlton E. Treat (81) who died at Livingston, N.J., recently after a long illness, retired five years ago after 26 years as superintendent Montclair (N.J.) GC . . . Previously he'd been manager and superintendent at the Woodland GC, Auburn-dale, Mass . . . The gifted, diligent and generous Treat was a man of considerable power in putting golf course maintenance on a scientific basis . . . He was a Harvard graduate who took up golf course management in about the same philosophic spirit that another Harvard graduate of about 1850, Henry David Thoreau, author of "Walden" and of "A Week on the Concord and Merrimack Rivers" . . . Treat assisted the late Professor Lawrence S. Dickinson (winner of the 1962 Green Section award) in getting the golf course management

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school at the U. of Massachusetts started and conducted so it became the root of turf management schools... Through his influence in making golf courses more attractive, hence other turfed areas beautiful, Treat in a practical way did a lot more than the famous Thoreau in helping his fellow Americans escape from the deadening clutches of the dreary concrete jungle... The dedicated, brilliant and foresighted Treat was the leader of the higher education and public service in turf management but lived and died unsung... The GCSA should recognize the value of the man who first felt and devoted himself to what he believed was the high public service of a man entrusted with a golf course.

Don Fischesser, long active in PGA educational program, goes from pro job at Evansville (Ind.) CC to Edgewood CC, River Vale, N.J. ... Collection of old clubs and balls gathered by the late Bob Zeddies and bequeathed by him to Western GA, formally dedicated by Western at headquarters, Golf, Ill., Jan 27... Shell's Wonderful World of Golf in its seventh season is more interesting than ever before and by a long way the top golf show on television... Amazing how Sarazen and Demaret keep looking and acting and talking so young on this show... Harold B. Harrison, for 21 years pro at Center Hills CC, State College, Pa., has retired and with his wife Helen is moving to Arizona... Harrison has been a lively promoter of golf and developer of a lot of youngsters who've grown up to be low handicap, active members of clubs.

Advice from superintendents of larger clubs, from state agricultural station and field men and moderate cost of good plastic pipe installations have most of the remaining sand green courses converting satisfactorily into grass greens... Equipment and supply dealers estimate about 40 courses made the switch last year... Horicon, Wis., got \$9,441.28 from Washington through Congressman Bob Kastenmeier for new golf course and qualified for addition \$3,700 of federal money in the Agricultural Stabilization Conservation Service Green Span program.

Continued on page 120

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People in the news



Moynihan



Davidson

Paul E. Moynihan has been promoted to national sales manager for MacGregor. He was formerly the eastern regional sales manager.

John A. Davidson has been elected to the board of directors of the Harley-Davidson Motor Company. He is assistant to the vice president of sales.



Rickey



Gaylord

Robert D. Rickey has been raised to vice president of marketing for MacGregor. He has been with MacGregor for 30 years.

James A. Gaylord was elected to the board of Kilbourn Finance Corporation and Highland Insurance Service; both are subsidiaries of Harley-Davidson.



Johnson



Jerman

Charles E. Johnson has been appointed national sales manager of Baylis Industries, announced Guy C. Beishline, executive vice president.

Paul Jerman has been named tournament supervisor for the ladies PGA tour. He will direct the tour plus any duties required to assist sponsors.

Albert E. Alpine was promoted to vice president of manufacturing and engineering for Certain-teed Products Corporation, pipe division.

Joseph C. Jackson has been recently promoted to vice president of research and development of Certain-teed Products Corporation.

Michael K. McGraw was appointed a sales supervisor for Nutro Turf & Garden Products, produced by the Borden Chemical Company.



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Graffis *Continued from page 115*

Sahara Tahoe Hotel course with ninth tee in Nevada and green in California to open this summer . . . Sahara \$111,111 Invitation tourney probably will be played alternate years at Las Vegas and Lake Tahoe . . . Bernard M. Alleman now pro-manager, Westfield CC, LeRoy, O . . . Club is adding its second nine . . . Alleman, with degrees in health and physical education from Akron and Kent State Universities, also attended PGA business schools . . . He was one of the state's top amateurs.

London (Ky.) adding second nine to plans of John Darrah, will be the first 18-hole course between Lexington, Ky. and Knoxville, Tenn. . . . Reduced rates for senior citizens are becoming general at municipal courses in moderate-sized and smaller cities and at several places, substantially increasing the play . . . Pros at some of these courses comment that the old boys play faster than most of the younger men and women . . . Reduced rates for high school students are pleasantly crowding numerous munny courses in the summer . . . Course officials say the kids have admirable golf manners and playing savvy, and in general are the communities' superior youngsters.

Walnut Valley GC near Pomona, Calif., bought by National Golf Courses, Inc., headed by Bill Saunderson, a Honolulu attorney, has name changed to Pomona National GC . . . Club had 390 members who'll get little, if anything for what they paid . . . Regular memberships cost from \$850 to \$1,250 and there were 210 of them . . . There were 60 holders of "permanent" memberships who paid from \$2,500 to \$5,000 and some "lifetime" members who paid up to \$2,400 for dues-free, non-transferable memberships . . . Roger Roeller, jr, is clubhouse manager at Pomona National and director of clubhouse operations for National Golf Courses, Inc. Southern California courses.

Jim Boyle back at Rancho Santa Fe, Calif. after being away for three years on pro jobs at Borrego Springs Country Club and Crystal Springs Country Club. □

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