

services would have to be replaced in the event of death may want to have enough life insurance to provide money to purchase these services.

The second reason for life insurance is to build up a cash surrender value or savings account to be used in emergencies or as retirement income. The kind of life insurance a person or family needs depends on the purpose to which it is to be put. Different needs suggest different types of protection.

It is important to be quite sure what you want, need, and can afford before purchasing a life insurance policy. Dropping a life insurance policy can be quite expensive, especially in the first few years before significant cash values have accumulated. Many people are forced to give up their life insurance policies because the premiums are too high. This is especially common among beginning wage earners purchasing ordinary life policies. It is better to purchase a policy whose premiums are within your means than to have to drop a policy because the premiums are too high.

The most important questions policyholders and adult dependents should address in considering their life insurance needs are:

1. How much income would have to be replaced if the policyholder died?
2. How much insurance can the individual or family afford?
3. How long should the coverage continue?

Answering these questions involves deciding what amount of money a person's dependents would need if a particular income or service was no longer available. This means both establishing current needs and reassessing the situation frequently as the number of dependents and the income available to the family changes. Needs will be greater if there is only one wage-earner in the family than if there are two people with substantial earning capacity. More protection will be needed for children while they are young than when they are older.

A person with several dependents will need more insurance than a person with few. Other income, such as social security benefits available in the case of death, will offset life insurance needs.

Since the maximum coverage available through the Fund to any individual policyholder is \$10,000, the Fund is often used as only one part of a comprehensive life insurance program.

Types of Life Insurance Policies

The State Life Insurance Fund issues the three standard types of life insurance policies.

1. Term Insurance
2. Ordinary Life Insurance
3. Endowment Insurance

Term, ordinary life and endowment policies are available to all standard risks. "Medically-impaired" risks are eligible for the basic ordinary life policy only.

Term Insurance

Term insurance, as the name indicates, insures a policyholder's life for the term of the policy only. Benefits are received by beneficiaries **only** if the policyholder dies before the end of the term. Term insurance is the least expensive type of life insurance because the policyholder is purchasing "death protection" only. It is most useful for those who require low cost coverage over a limited period of time, are not interested in building up cash values, and do not want to pay for or cannot afford the premiums of a whole life policy. The savings element in term insurance is generally insignificant. An exception to this is Term-to-65 policy where the duration of the level premium is long, and an interim cash surrender value may build up.

Term policies are frequently **convertible**. This means that any time before the policy expires, the policyholder may convert the policy to an endowment or whole life policy. Most commonly policyholders convert from term to ordinary life policies as they and their dependents become older and their interests change from needing death protection to wanting retirement income.



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Decreasing and guaranteed renewable term policies are also available from many life insurers. None are offered by the State Life Fund at this time. With a decreasing term policy, the amount of insurance decreases over the term of the policy. A guaranteed renewable term policy is one which the policyholder can automatically renew at the end of the term.

Two term policies are offered by the State Life Insurance Fund, a Term-to-65 policy and a Ten-Year Non-renewable term policy. The premiums for these policies remain level until the policies terminate. Term-to-65 is convertible to either ordinary life or endowment insurance at any time up to age 55. The 10-year Non-Renewable term policy is convertible at any time in the first eight years it is in force.

Ordinary Life Insurance

Ordinary life insurance is also referred to as "whole life" or "straight life" insurance. It differs from term insurance in two ways. In the first place, ordinary life insurance provides death protection over the whole life of the policyholder. It does not stop at a fixed term or a fixed age. Secondly, premiums for a whole life policy remain level for life and develop cash and loan values which increase annually. Premiums for ordinary life insurance are much higher than those charged for term insurance for an equivalent amount of protection.

The **cash surrender value** of a life insurance policy is the guaranteed amount you will receive if the policy is surrendered during the lifetime of the policyholder. This cash surrender value can be borrowed or used as retirement income. Since the policyholder is purchasing both death protection and a

significant cash value, the premium for a whole life policy is necessarily higher than that charged for term insurance.

The State Life Insurance Fund offers three different whole life policies. The basic Ordinary Life policy is one in which level premiums are paid through-out the life of the policyholder or until the policy is cancelled. A Life-Paid up at 65 policy is life-time insurance, but the premiums are higher since they are payable only to age 65. A 20-Payment life policy is one on which premiums are paid for 20 years. Consequently, the premiums for the 20-Payment life are usually the highest. (After age 45, however, a Life-paid up at 65 policy is more expensive than a 20-Payment Life policy since fewer than 20 payments would be made on the Life-Paid up at 65 policy.)

Term VS Whole Life Insurance

There is a continuing debate over whether one should buy ordinary life insurance policies or term insurance policies. Term insurance is less expensive than ordinary life insurance, but it provides primarily insurance protection (i.e. it generally accumulates insignificant cash surrender values.)

Assuming a person can afford ordinary life insurance, there are several factors to consider in comparing term and ordinary life policies. These include inflation, taxation, access to investment opportunities, and whether one will "invest the difference." The person who has the discipline to save independently and the ability to invest wisely probably can do as well or better with term insurance than with ordinary life insurance. Many people, however, are more likely to create an estate if they subject themselves to the "forced saving" discipline of a cash surrender value policy.

The least expensive insurance is generally group term insurance. Group insurance is often available through an employment contract or a union or association membership. Whatever insurance needs you may have should first be fulfilled with the group insurance for which you are eligible. Many people with young children find a convertible term insurance policy especially attractive because this gives them a maximum of protection while their children are small and their income low and guarantees the option of purchasing permanent insurance at a later time.

Endowment Insurance

Endowment insurance policies are for those who want to have a stated sum of money at a stated time in the future but also want to be sure that this money will be available to their family if they die before it is accumulated. If the policyholder dies prior to the date of maturity, the full amount of the policy is paid to the beneficiary. Cash surrender values increase throughout the term of the policy and equal the full amount at maturity, resulting in an endowment if the insured survives.

An endowment policy is useful in meeting an



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expense or debt that will come due at a known time in the future - such as college expenses - or to provide for retirement funds. It is generally the highest cost approach to life insurance because the policyholder is purchasing both death protection and a rapid accumulation of cash surrender values over a comparatively short time.

There are two endowment policies available from the State Life Insurance Fund. An Endowment - at - 65 policy which matures at age 65 and a 20-Year Endowment policy which matures 20 years after the issue date.

Non-Forfeiture Options

All cash value policies offer several non-forfeiture options to policyholders. These make it possible for policyholders to discontinue paying premiums without losing their investment.

Policyholders who cannot or prefer not to continue paying premiums on a State Life Fund policy are eligible for the following options:

1. Paid-up Insurance - A policyholder can discontinue paying premiums and purchase a paid-up insurance policy at a reduced value. That is, if a policyholder has a \$10,000 policy and wants to discontinue premium payments, he or she is then eligible for a lower amount of paid-up insurance. The amount would depend on the accumulated cash surrender values and the age of the insured when the option is selected.
2. Cash surrender collection - The policyholder can cancel the policy and collect the accumulated cash surrender value.
3. Extended term insurance - Policyholders can cancel the policy and continue the same amount of coverage under a term policy.
4. Automatic premium loan - Policyholders can borrow the cash surrender value of a policy and use this to pay premiums until such times as they wish to resume premium payments.

(Medically-impaired risks who purchase State Life Insurance Fund policies have all of these options except extended term insurance.)

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Waiver of Premium Option

Standard risks who purchase life insurance through the State Life Insurance Fund are eligible for a waiver of premium option. This means that in the case of the total disability of the policyholder, premium payments can be discontinued and the policy will remain in force.

Life Insurance Costs

Aside from the premium there are several factors to consider in determining the true cost of a life insurance policy. The two most important terms to understand are **dividends** and **cash surrender values**.

Dividends

Life insurance is sold in two different ways - as participating and as non-participating insurance. Participating insurance is insurance in which the policyholder is entitled to receive policy dividends reflecting the difference between the premium charged and the actual experience of the company. Funds not needed for benefit payments, reserves and operating expenses are returned to the policyholder as a "policy dividend." The actual dividend payment cannot be guaranteed because the amount depends on the future "experience" of the insurer.

With non-participating insurance, the premium is based in the anticipated cost of providing insurance. Since there is no dividend the premium cost of non-participating insurance is based on fully guaranteed values.

There are two kinds of dividends. The first is a "regular" dividend which is paid annually to all policyholders. The second is a "terminal" dividend which is paid only upon termination of the contract, whether by reason of death or cancellation by the policyholder. The terminal dividend is paid in addition to regular dividends and the cash surrender value. Neither dividend is guaranteed.

"Regular" dividends from a participating policy are usually used to reduce premiums, but they may also be left to accumulate interest or taken out in cash. Some insurers permit policyholders to buy additional amounts of paid-up life insurance with their dividends.

The State Life Insurance Fund is a participating insurer. Because of the pricing policy on which participating insurance is based, premiums are calculated to provide some margin over the anticipated cost of the insurance protection. Because of its conservative pricing margin, the State Life Fund previously paid very high dividends to its policyholders. The rate schedule for the Fund's new policy series is designed to keep entry costs low and margins to a minimum. As a consequence, dividends on the new series will be lower than those available under the old series.

Cash Surrender Value

Cash surrender values are the guaranteed amounts available in cash when a policy is voluntarily terminated before it matures in a death claim. These are available on both ordinary life and endowment policies. Term policies purchased through the State Life Fund accumulate only minimal cash values. Cash surrender values are important to policy holders who wish to use life insurance as a savings mechanism or would like to build up a retirement fund. Policies accumulate cash surrender values at differing rates. The 20-year Endowment policy matures most quickly, has the highest annual premium rate, and its cash values rise most rapidly. The basic ordinary life policy is the slowest at accumulating cash surrender value because it "matures" gradually and has a lower annual premium. Unlike both regular and terminal dividends, the future cash surrender value is guaranteed at issue.

Cash surrender values may be borrowed. If a policyholder borrows the cash surrender value, this amount is deducted from the proceeds of the policy. The fund currently charges 6% interest on these loans, but may charge up to 8% on policies issued after April 1, 1977.

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Comparison Indices

Comparing costs of life insurance is complicated. A potential policyholder has to consider not only premiums, but also dividends, cash surrender values, and the interest you could earn on the money if it was saved. It is difficult for a consumer to do this alone. Consequently, several measurement devices have been developed to assist the policyholder. These indices are based on mathematical formulas which take into account many different factors including the premium, dividends, cash value of the policy and the interest that can be earned on savings. There are two basic cost comparison indices.

The first index is designated in a number of different ways, the most common of which is the **Life Insurance Surrender Cost Index**. This index is calculated using premiums, dividends, the cash values for the duration of the index and an after-tax interest rate. These cost values are based on the assumption that the insured will live for the duration of the index and then surrender the policy and that dividends will be

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paid according to the current dividend scale. The value is based on \$1000 of insurance.

The second index is the **Life Insurance Net Payment Cost Index**. The payments index is calculated in the same manner as the comparable Life Insurance Surrender Cost Index except that the cash surrender value and any terminal dividend are not used. This index is useful if the main concern is the benefits which are to be paid at death and if the level of cash values is of secondary importance. It helps to compare costs at some future time, such as 10 or 20 years, if the policyholder continues paying premium on the policy and does not take the cash surrender value.

For more detailed information on dividends, cash surrender values, or comparison indices, please contact the State Life Insurance Fund, State of Wisconsin, Office of the Commissioner of Insurance, 123 West Washington Ave., Madison, WI 53702.

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Each day all I get are bills. Everybody wants something and I have to give. All I am asking for is articles and nobody wants to give. If only our members knew my address as well as my creditors.

THE EDITORS

Pro-President Superintendent Manager Tournament

to be held on August 13 at Meadowbrook Town and Country Club, 2149 Green Bay Dr., Racine, Wisconsin. 1:30 lunch, 1:00 shotgun.



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1979 WGCSA Meeting Schedule

DATE	SITE	HOST
March 28	West Bend C.C.	Dennis Willms
April 23	Tripoli C.C.	Jim Belfield
May 14	Rhineland C.C.	Paul Cooper
June 31	Beloit C.C.	Don Ferger
July 17	Mascoutin C.C.	Glen Gerth
August 14	Cherokee C.C.	Melvin Mork
September 18	Bulls Eye C.C.	Cliff Brandl
October	Mee Kwon C.C.	Robert Gosewehr
November 5	Waupaca C.C.	Don Peterson



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Successful Speaking Made Easy

Almost everyone has to make a speech at one time or another. This unfortunate fact of life has caused many a chewed fingernail, but it is not necessarily a thing to be feared. A good speech can inform or persuade, win you friends and influence, and generally help people to understand and sympathize with your point of view.

You may never have given a speech before, but if you do your homework and follow a few simple rules, your audience will never know the difference.

The first step is to learn as much as you can about your audience. What you say must be of interest to the people you address. The things you tell your local garden club may be of little interest to a commercial farmer. Retail merchants' interests are different from those of a mothers' club.

Nothing will make you lose your listeners faster than a speech aimed at the wrong audience or one full of misconceptions about the group you are addressing. A little advance questioning can arm you with a few key facts and issues of special interest. If you work these into the first part of your speech, the audience will be yours until you walk off the podium.

On the other hand, you are an expert in your business, not theirs so don't overdo it. Your audience wants to hear a different point of view, not someone telling them how to run their business.

Next, you must decide how you can be helpful and interesting to your audience. Ask yourself why you have been invited to speak to this group of people. What can you tell them that they don't already know? What information about your subject can they put to use? If you can't contribute something useful, you might as well go home.

Make sure you have a clear purpose in addressing this group. What can you accomplish for your profession? Persuasion is one of the most important motives in public speaking.

Now that you have a goal in mind, start gathering facts. Make a list of all the facts, points, examples, quotations, and statistics you can put together. Allow yourself enough time to research, write and edit your speech. Don't get off your subject and

don't try to cover too much ground in one talk. Keep a notebook or file for your excess material so you can use it another time.

Make sure all your data are correct and up to date. If you talk about legislation and regulations, check for recent changes. You must speak with certainty and authority if you are to be convincing. If you have doubts about some of your information, don't use it. Incorrect information can do more harm than good.

After you have gathered all the information you need, it's time to start writing. If you are not an experienced writer, it might be best to write the entire speech out word for word. Start by arranging all of your various points in logical order. As you shuffle them around, one will seem to naturally follow another. If the order seems logical to you, then it will seem logical when you deliver it.

Remember that every member of your audience is an individual. When you are writing your speech, pretend that you are talking to just one of those individuals.

Next, read your speech through several times. If you have a tape recorder, read the speech into it and then play it back to see what further changes you want to make. Be picky. Cut out dull or superfluous remarks. Use only a few adjectives. Tone down exaggerations. Use short, simple words and sentences. Do not use slang. If you are not sure about grammar, look it up or go to someone who does know and ask for help.

Time your speech. Make sure it is under your allotted time. If you are to speak for 30 minutes, make sure you do it in 25. No matter how good, informative, or entertaining you are, your audience will love you more for finishing earlier than they had expected.

Finally, have your speech typed so it is easy to read without losing your place.

As you look back, you will find you have invested a good amount of time and effort on this speech, but you can get a lot more mileage out of it in the future by updating and modifying it for other assignments.

Don't think you won't get those assignments. Good speakers are always in demand, and, as an expert on the subject, you are the man people want to hear.



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What can the Kentucky Turfgrass Council Do for You?

I lifted the following article from the March, 1979 Virginia Nurseryman's Association News and they in turn lifted from the New York State Flower Industries Bulletin.

What can an Association Do for You?

New York State Flower Industries Bulletin No. 102, January, 1979.

"Theodore Roosevelt put it very well when he said, "Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."

Getting Organized: How to Schedule Your Day

If your workload keeps growing as fast as your workday seems to shrink, maybe your problem is a lack of organization.

A few minutes spent in planning can help you get more accomplished each day and help you run your operation more efficiently. Not everyone can be an efficiency expert, but even the most disorganized person can get more done by planning his work more efficiently. These eight suggestions can help.

(1) At the end of each workday, take a few minutes to schedule the next day's activities -- phone calls, meetings, interviews, and projects. Make a list, with the most important things to be accomplished at the top. As other important things come up, you may have to change your plans, but having a list can help you keep your priorities in mind.

(2) Schedule work according to your own personal efficiency. Not everyone works at peak efficiency first thing in the morning, so you should schedule the important things for a time when you are at your sharpest.

(3) Decide whether you would rather tackle the tough projects first and get them out of the way, or ease into them by finishing the smaller tasks first.

(4) Tough problems take concentration, and it is impossible to concentrate when you are continually interrupted. If you know you are going to have to deal with a thorny problem, set aside some time for it. Let everyone know that you don't want to be disturbed and make yourself work at it.

(5) Use an action request form for assigning tasks to your subordinates. It should include a description of the job, a deadline, and a person responsible for its completion. This system makes for more paperwork, but it does make assigning jobs easier and gives you a written record for reference.

(6) Take a close look at the things that make up your day. Some of them may be merely habit and no longer necessary. Cut ruthlessly. A collection of minor tasks can take valuable time away from the more important duties.

(7) Group similar tasks into one time period. If you have to do similar things at different times during the day, try doing them all at once. Switching your concentration from one job to another can take more time than you think.

(8) Don't agonize over decisions. There is a difference between spending a reasonable amount of time considering alternatives and delaying a decision because it is an uncomfortable one.

If you have to make a decision, make it. The only way you can avoid making a decision is by waiting until you have only one alternative remaining. That last alternative may be the worst of the bunch.

These eight suggestions may not make you an efficiency expert, but they may help you reevaluate your work habits. Not everyone works the same way, but it is important to find a system that works for you. Set your own schedule and follow it. You will be surprised at how much you can accomplish.



Diseases of Turfgrasses

A new booklet which you may wish to add to your turfgrass library is this publication containing 80 color photographs along with the narration from the Crop Science of America's slide set "Diseases of Turfgrasses." If you are like most of us who

would like to know more about turfgrass diseases, I believe you will find this publication quite valuable. It includes a concise written and visual description of all the major diseases of turfgrass. Single copies are \$5.00 and are available from: Crop Science Society of America, 677 South Segoe Road, Madison, WI 53711.

WASTED MINUTES COST MONEY

Those long coffee breaks can cost you money. If you have an employee earning \$16,000, for example, every hour of goofing off on the job costs you \$8.58. Every minute is worth 14.4 cents. If 15 minutes a day is wasted, it costs you \$500 for the year.

Unfortunately, those figures are only direct payroll costs. Your total costs in taxes and other benefits can be much larger.

Here's a table, reprinted from the Maine GCSA Newsletter, which shows just how serious this problem can be.

If you earn	Each hour is worth	Each minute is worth	In a year 15 min. daily
\$ 8,000	\$ 4.29	7.2c	\$250.00
\$10,000	\$ 5.36	8.9c	\$312.50
\$12,000	\$ 6.42	10.7c	\$375.00
\$14,000	\$ 7.51	12.5c	\$437.50
\$16,000	\$ 8.58	14.4c	\$500.00
\$20,000	\$10.72	17.8c	\$625.00
\$25,000	\$13.41	22.4c	\$781.25
\$30,000	\$16.09	26.8c	\$937.50



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Superintendents Meeting

The Wisconsin Golf Course Superintendents Association Meeting/Outing will be on Tuesday, August 14, 1979 at the Cherokee Golf and Tennis Club, 500 N. Sherman Ave., Madison, WI. Directions: Interstate 90-94 to Exit 30 West. Right at Aberg Avenue Exit for approximately 3 miles, then right on Sherman Avenue. We're located at the north end of Sherman Avenue. Buffet Lunch, Hors 'd oeuvres, and Dinner at \$20.00 per person. Shotgun start 1:00 - Scramble. Send cards with handicaps to Douglas.



Melvin Mork



Melvin Mork has been at Cherokee Country Club since 1967 and has been Superintendent since 1971. Cherokee is a development Corporation of 1200 acres which is divided into golf course, home lots, condominiums, some farm land and the rest is yet undeveloped.