

you need verification of a problem to prove to the board a certain action needs to be taken, or you just feel like supporting your local turf resources; then it may be time to consider becoming a contract member with the Turfgrass Diagnostic Lab.

The Turfgrass Diagnostic Lab does not receive any state or university funding, so the money brought in from contract members forms the foundation of the lab. While all samples submitted to the lab, from contract members and non-contract members alike, get our complete attention; there are some special benefits to becoming a TDL contract member.

Contract members that submit samples to the lab get a complimentary written report, which is

an additional \$50 for non-members. The report includes color pictures and recommendations for controlling the pest that can be useful in explaining the situation to your staff or the clubhouse. Contract members also get biweekly email updates throughout the growing season with explanations of the most common problems being brought into the lab at that time, and what to watch for at your course over the next two weeks. This is in addition to the disease alert emails sent out to contract members, which warns them if weather conditions will be conducive for a damaging outbreak of disease such as *Pythium* blight. Complimentary "University of Wisconsin Turfgrass Research Reports" are mailed to

those contract members who request it, keeping you up to date on the latest and greatest ways of managing your turf.

The fee system is also set up to allow for flexibility in membership depending on the financial capacities of your facility. For each \$100 in membership you sign up for, you get one sample diagnosis with complimentary report. For example, a \$500 membership entitles you to up to five sample submissions with report throughout the growing season. For those who become \$1,000 contract members unlimited samples may be submitted, which is perfect for municipalities or ownership groups that operate several golf courses.

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contract membership order form, provided on the following page. For any further questions, please do not hesitate to call me at (608) 845-2535 or email at

plk@plantpath.wisc.edu. In addition, a heartfelt thank you to the 2008 TDL contract members for all of your tremendous support, \$1,000 members are noted in bold text.

### References

Kerns, J. P. 2008. What The Heck is Brown Ring Patch? *The Grass Roots*. 37(5) p 46-47. 🌱

## Thank you to the 2008 TDL contract members!

Abbey Springs CC	Lake Arrowhead GC	Rhineland CC
Antigo Bass Lake	Lake Wisconsin CC	Rolling Meadows GC
Big Foot CC	Lawsonia GC	SAS Management
Blackhawk CC	Lieds Nursery	Sentryworld GC
Blue Mounds CC	Long Sod Farms	South Hills CC
Bristlecone Pines GC	Lurvey Farms	<b>Spring Valley Turf</b>
<b>Blackwolf Run</b>	Maple Bluff CC	St. Germain CC
Brown County GC	Mascoutin GC	Stano Landscaping
Brynwood CC	Meadowbrook CC	<b>Summit Seed</b>
Bulls Eye CC	Merrill Hills CC	Syngenta
Chenequa CC	Milwaukee Brewers	<b>The Bruce Company</b>
Debuck's Sod Farm	Milwaukee CC	Tripoli CC
Eagle River GC	Minocqua CC	Tuckaway CC
Eau Claire CC	Nakoma CC	Twin River Turf
Edgewood GC	New Berlin Hills	Two Oaks North GC
Fox Valley GC	New Richmond GC	<b>University Ridge GC</b>
Frontier FS Coop	North Hills CC	Verdicon
Grand View GC	<b>North Shore CC</b>	Volkening Consulting
Green Bay CC	North Shore GC	Watertown CC
Green Bay Packers	Oconomowoc CC	Wausau CC
Greenwood Hills CC	Old Hickory GC	Weed Man Lawn Care
Hawks Landing GC	Olds Seed Solutions	West Bend CC
Hayward Golf & Tennis	Oneida Golf & CC	Westmoor CC
<b>Horst Distributing</b>	Oshkosh CC	Whispering Pines GC
House on the Rock Resort	Paul's Turf and Tree Nursery	<b>Whistling Straits GC</b>
Janesville CC	Pine Hills CC	Windy Acres GC
Kenosha Grounds Care	Portage CC	Wistl Sod Farm
Koshkonong Mounds GC	Racine CC	Zimmerman Kettle Hills
La Crosse CC	Reedsburg CC	



**Turfgrass Diagnostic Lab Order Form**  
**O. J. Noer Turfgrass Research & Education Facility**  
**2502 Highway M, Verona, WI 53593-9537**  
**www.plantpath.wisc.edu/tdl**

E-mail: [plk@plantpath.wisc.edu](mailto:plk@plantpath.wisc.edu)

Phone: 608-845-2535

Fax: 608-845-8162

**Please detach the lower portion of this order form and mail to the Turfgrass Diagnostic Lab's address shown above. Please include check with order form.**

**Checks can be made out to: Turfgrass Diagnostic Lab**



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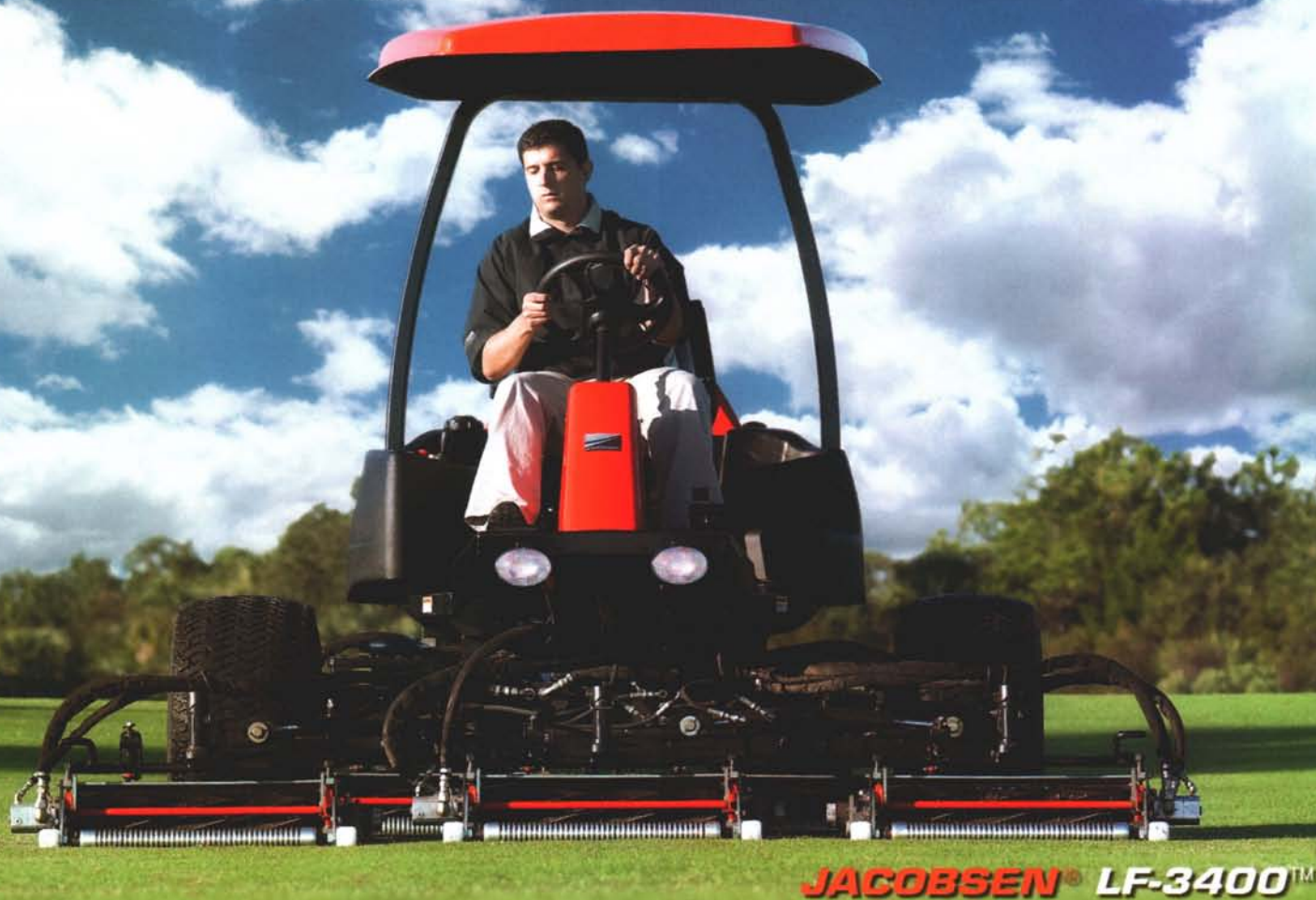
2. The 2008 UW-Madison Turfgrass Research reports will be available at the WTA Expo in January. The report will also be available online at <http://www.plantpath.wisc.edu/tdl>

Would you like a CD containing the reports mailed to your address?  Yes  No

3. Do you wish to receive biweekly updates from the Turfgrass Diagnostic Lab on turf health issues commonly being seen at the time? If yes, please provide an email address to be reached at.

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# A Personal Bailout

By Pat Norton, Golf Course Superintendent, Nettle Creek Country Club

In view of all of the bailouts being given out these days, I think that I might want to apply. The U.S. government is bailing out banks, the auto industry, Wall Street fat cats, insurance companies, financial services companies, and seemingly just about anybody and everybody that mismanaged themselves financially!

What a great thing that our national government is so strong financially...carries so little debt...relies so little on foreign investment...and has been fiscally managed so brilliantly over the last decade! Otherwise, they might not be in such a great position to be the last gasp savior of these idiots who manage our banks, our domestic auto industry, our insurance and financial services companies...and our wise and conservative American consuming public.

Sounds like a whole lot of people forgot to pay attention in history class...otherwise they would realize that America has been in this position in the past! Think that anybody remembers the lessons taught to us by our elders who lived through the Great Depression? Does anybody remember those basic lessons of family survival...hunger...of not being able to pay bills...of tight money management...and of 'living within ones means'...and of distinguishing between 'wants' and 'needs'? Do those lessons from long ago...vividly recreated in *Cinderella Man*...resonate with people today?

Sounds like lots of students were not paying attention in consumer education class...which was not a part of the curriculum at Monroe High back in the 1970's. We learned from our parents...who made us work...earn and manage our own money...and advised us as we got older...that dealing with reputable local banks might just be a little more intelligent as opposed to trusting some national mortgage company! Sounds like too many American homeowners forgot a long time ago to pay attention to any of that!

One of my favorite lecture points to our children...or anybody else who will listen to me...is that rule of thumb of '25%'. Local bankers used to tell Susan and I...each and every time that we applied for a mortgage...that no more than 25% of monthly gross income should be dedicated to PITI(principal, interest, taxes, insurance). And, never count on the secondary income as part of the affordability formula.

Over the years, it became obvious that the 25% formula became too antiquated for many consumers. These percentages crept up and up as banks and mortgage companies convinced people that it was all so affordable.

In fact, the Chicago Tribune had an interesting article recently entitled *Monster Mortgages*...wherein homeowners across all of the collar counties of Chicago were now widely holding and being foreclosed on...mortgages in which the accepted percentage was 33-35%...with the weight of it all forcing collapse and foreclosure.

Maybe it would be better to return to the 25% figure...and better yet calculate it out so that personally 21-22% is the norm...and use large chunks of the secondary income to fund other things...like that IRA that is not being provided by ones golf course employer?

Believe me...when a superintendent hits that magic age of 50, it's all about having the mortgage paid down and retirement funds growing! I absolutely love looking at my monthly mortgage statement and gleefully taking note that almost 2/3 of my monthly pay-

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ment is being applied to principal...my balance is shrinking by over \$7,000 annually...and my mortgage will expire in nine more years! That is the value in staying in the same home since 1994...and refinancing to a 15 year fixed rate mortgage at 5.5%!

There is also much value in applying the 25% rule when considering upgrading to a newer, better home. A few years back, we were absolutely infatuated with a three acre property surrounded by oaks and hickories...and a modern home with a great floor plan.

We deliberated and continued our love affair with this property for an entire year...as it remained on the market. But, our calculations showed us that a monthly increase of \$400-\$500 would be required. We ended up backing away from this gorgeous property...which in hindsight was a very smart move! I hate to think about paying those property taxes...\$9,000-\$10,000 per year? No, thanks!

If I mismanage myself financially...take on too much risk...too much debt...and have it all collapse...will the government bail me out? Of course they will! It is called personal bankruptcy! What a beautiful thought! Maybe...because of a lack of financial self-discipline...our family will be able to lose everything...except possibly the house!

Especially aggravating and bewildering are these homeowners and mortgage companies who started this whole mess! Where were the government regulations on these mortgage companies to prevent them from preying on those who obviously couldn't restrain themselves?

Hey folks, we live in a free market society. With all of the rights and privileges of being an American citizen is the freedom of financial enterprise...which comes with strings attached.

Who in their right mind listens to a fast talking mortgage sales rep when a 0-5% down mortgage is offered...interest only/no principal...at an interest rate that may just balloon out of sight within three years...and force that monthly payment to double or triple? And now, after the horse is out of the barn...President-Elect Obama and the federal government is going to be there to bail everybody out...clean up the mess...and make life good again?

Hey, I might just want that easy bailout...or maybe that invisible and non-existent safety net...as my wife and I negotiate our way through life! We have made it this far in life by being financially conservative...which is in line with a vast majority of homeowners. It is too bad that those homeowners who overextended themselves trying to build, buy, or flip that McMansion...and are now showing up every Tuesday evening in the foreclosure section of the classifieds...courtesy of the public record and the Morris Daily Herald. Maybe they all should have been a little bit more conservative...or wise...or intelligent

At this point in 2008 it is evident that lessons are being learned the hard way and consumers are pulling back...with the holidays fast approaching. But, just one year ago...American consumers were once again amping up for the holidays! Highly humorous are the annual newspaper articles advocating both the need for retailers and the economy to have a strong Christmas sales season and the need for consumers to buy wisely and not leave themselves with the post-holidays blues, i.e. credit card debt.

These two concepts seem to run directly against each other, so when reading these articles...it's difficult to remain calm! Hey, it is not our duty as citizens to support the American economy to the point that we jeopardize our financial futures.

Maybe we should all apply for the bailout. Then we can all bail out on our responsibilities, our debt, our families, our bills, our careers, and our lives. We can just simply walk away from it all...and expect the government to rescue us? Not too likely!

Actually, I am not really expecting that bailout application to come in the mail anytime soon. I do not really want or need a bailout.

What I really want is the opportunity to continue to prosper over the next thirty years...just as I have been able to do over the past thirty years. We will continue to use the tools and opportunities that have enabled us to enjoy prosperity in this country.

The trick is to build prosperity on a slow, continual basis...not get too greedy...and to not expect a bailout. Do not expect that anybody will be there to save your butt should serious financial problems arise...

For most of us...there is no bailout. There will not be a bailout coming anytime soon...or at all. Forget about the damn bailout already! The only bailout is that guy standing there looking back in the mirror! He says...that it's time to get back to work and figure out the future as the days and seasons progress out on the course!

I think that he is correct...



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## WTA GOLF 'FUNDRAISER FOR THE FELLOWSHIP' AT GREEN BAY CC

By Tom Schwab, O.J. Noer Turfgrass Research and Education Facility, University of Wisconsin-Madison

We love Green Bay for the Packers but we also discovered playing golf there is excellent. This was found out when Green Bay Country Club played host to the Wisconsin Turfgrass Association 'Golf Fundraiser for the Fellowship' on October 6, 2008. The golf course was so beautiful and the hospitality was second to none. The Dick Nugent designed golf course, skillfully maintained by our host Marc Davison and his staff made for such a fun round of golf. This was Marc's second time hosting the WTA Golf Fundraiser, the first being when he was superintendent at Blackwolf Run in 1991. We're so grateful for Marc's dedication.

The day started out with a fun round of play-golf on Green Bay Country Club's natural grass putting course. The course proved to be quite challenging as not a single hole-in-one was carded by any participant. That unique experience, playing on Wisconsin's only natural grass putting course, was just the beginning of an exquisite day. After that we hit some range balls and putted on the practice green before heading out to experience the real beauty of Green Bay CC. The course's landscape with natural areas, hills, trees, water, and endless challenging shots was a super experience for everyone. A few rain drops fell during registration but stopped before golf. The morning was windy and cool, but by afternoon the temperature was in the mid 60s and skies were mostly sunny.

Eighty-six golfers participated in the fundraiser this year. All were treated to the great rounds of golf and additionally everyone went



Hole #10 exemplified the great design of the rest of Green Bay CC



The day started with a fun round on Wisconsin's only 18 hole natural grass putting course

home with a nice door prize. Many of the prizes were worth more than the entry fee. Thanks go to everyone who donated the door prizes. The list of prize donors is listed on page 31. A list of tee sign sponsors, who further contributed to the event success, is mentioned on page 29.

Every participant should feel proud knowing they are supporting the future of their profession. The main purpose of the 'Golf Fundraiser for the Fellowship' is to raise funds to support turf research in Wisconsin. The Green Bay outing raised \$7,400 towards that goal. Several of the studies funded by the





Steve Spears from St. Germain Golf Course smacks one on hole # 3



Derek Kastenschmidt, Paul Schlag, Scott Thompson, and Dan Williams stop to get some golf advice from scarecrow.



Bruce Schweiger waiting on the slow group in front of him



Bob Nolan tees one off for Pendelton Turf Supply

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