## New Fund Helps GCSAA Members in Need

A new fund created by the Golf Course Superintendents Association of America (GCSAA) Scholarship \& Research (S\&R) Foundation will offer emergency financial assistance to association members who are suffering personal losses resulting from natural disasters like the recent Midwest floods.
"This is a significant new benefit for our members," said GCSAA President Randy Nichols, CGCS. "Superintendents have always banded together to help when disaster strikes. This fund will allow us to offer immediate help to our colleagues."

The GCSAA Emergency Assistance Fund is designed to provide an immediate grant of up to $\$ 250$ to GCSAA members who need short-term financial help to compensate for personal losses resulting from a disaster. "It's set up with floods, hurricanes, earthquakes and tornadoes in mind," said Nichols. "We want to help GCSAA members and their families cope with the personal challenges created by these human tragedies."

The GCSAA board of directors voted unanimously to establish the fund with a $\$ 5,000$ "seed" gift and a number of chapters are planning gifts to supplement the fund. Meantime, the GCSAA S\&R Foundation is urging individuals and companies to make "one-time" gifts to build the fund. "Our goal is to raise about $\$ 20,000$ for this to make
it a permanent fund that carries over from year-to-year," said Nichols.

To apply for emergency funds, members should contact their chapter presidents or call GCSAA Scholarship \& Research at 800/472-7878.

Donations should be sent to: Disaster Relief Fund, GCSAA Development Department, P.O. Box 927, Lawrence, KS 66049-0927

## How To Figure A Golf Handicap

Take the difference between the score you shot that day, and the course rating. Example: you shot an 85, and the course rating is 70 . The difference between the two numbers is 15 , so 15 is the differential.
From your last 20 games, take the 10 best differentials. Example: imagine, for simplicity, that all differentials were 15. Add up the 10 best differentials ( 15 each game), that gives you 150 .
Divide 150 by 10 (for the 10 games), that gives you 15. That's your average differential. Multiply the average differential (15) by 0.96 , that gives you 14.40 .
Drop the second number after the decimal point (the 0 ), that (14.4) is your handicap index.
When you visit a new golf course, it will have a chart. You can find your handicap index on the chart, and it will tell you your course handicap. A 14.4 index might be a 13 , if the course is easier than the one you usually play, or it might be 15 , for a more difficult course.

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