

For Heaven's Sake, Get Some Insurance!

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Have you ever noticed how common insurance is? Everywhere you look you see one form of insurance or another. In most states, liability insurance is required before we can even license our automobiles. We have disability insurance and health insurance and life insurance. We have homeowner's and renter's insurance. Doctors, lawyers and many others buy malpractice insurance. Baseball pitchers may insure their arms, and professional golfers may have special policies for their golf clubs. The point is, most of us have insurance in one form or another because it helps us sleep at night and because it makes good sense.

With insurance so prevalent in our lives, I am constantly astounded that more golf courses don't have insurance policies against the loss of putting green turf. Putting green turf can be lost in the blink of an eye and totally without warning. We can lose it to disease, vandalism, sabotage and even honest mistakes. The winter storms that bring snow and ice can cause damage, but turf can die just as quickly during hot, humid weather. We can lose putting green turf because of an oil spill or an irrigation system failure, and we can lose it from carelessness. Contaminated or improperly formulated fertilizers and pesticides can destroy perfectly healthy putting green turf in an instant. Considering the number of different ways we can lose putting green turf and considering its relative importance to the game of golf, one would think that every golf course would have insurance policies specifically for their greens. Sadly, many courses do not.

Now, before you start scrambling to call your insurance agent, talk to your golf course superintendent. He or she is responsible for this policy, and it simply amounts to having a good quality putting green nursery. "We already have one!" you say, but do you really? Read through the next few questions and then ask yourself again if you really have a putting green nursery.

- *Do the turf and soil in the nursery match the turf and soil in the existing greens?* If they don't, plugged or sodded portions will stand out like a sore thumb and may not perform well because of soil layering problems.

- *Is the turf nursery being maintained at the same cutting height as the other greens on the golf course?* If the nursery is cut 1/32" higher, it may take quite a while for it to adjust to a lower height.

- *Are the topdressing, fertilization, aerification and pesticide programs similar?* If they are not, it may take even longer for the turf to adjust when it is used.

- *Is the nursery treated just as the other greens are, or is it in an out-of-the-way location and forgotten more often than not?*

- *Is it usable at a moment's notice, or is it puffy, thatchy, comprised of a different turf, or mowed too high?*

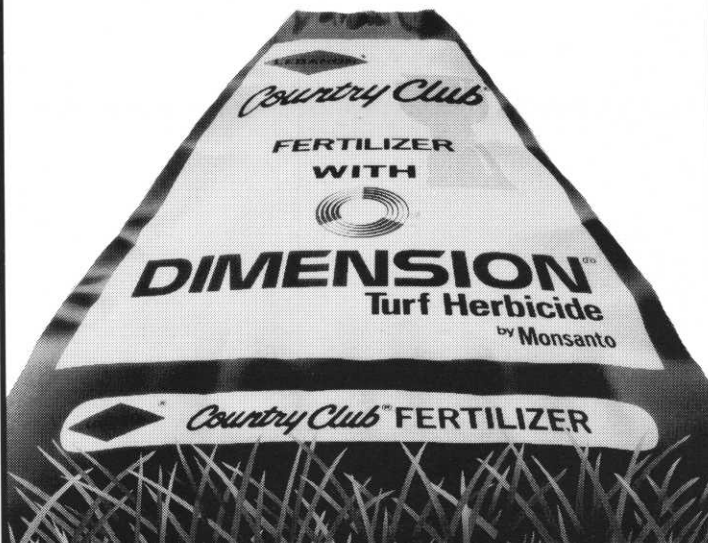
If you have a good nursery, you will find a hundred uses

for it. Nurseries can be used to test mowers and new products, and they provide a great training ground for new personnel. They can be used to patch damaged areas or to expand shrunken greens. They are really helpful when disaster strikes. If you don't have a good nursery, *probably there will come a day when you wish you did!*

The message is, *Don't get caught with your pants down!* Have as large a putting green nursery as possible. It should be *at least as large as the largest green* on the course and preferably double that size. The soil and grass types should match the existing greens. If several different types of greens exist (different grasses, soils, etc.), you may need more than one nursery. Nurseries can be built inexpensively by using a few inches of the existing topdressing material and a mixture of shredded aerification plugs and various cultivars from seed.

Yes, there is some cost involved, but the advantages of having a good quality putting green nursery make the cost insignificant. This is an insurance policy you cannot afford to be without, so *for heaven's sake, get some insurance!*

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