

Musser Tournament Aids Sports Turf

by Dr. Fred V. Grau

The Mid-Atlantic Musser Tournament being held October 15 (rain date October 22) at the Country Club of Maryland has taken on a new significance. The proceeds from this annual event will help not only turf research but will also support the activities of the National Sports Turf Research and Education Committee. This group of 14 people made up the first national Sports Turf Forum that was held in Beltsville in April. Safer Sports Turf Forum II will be held October 29-30 by the committee, which is made up of leaders in organizations dedicated to better sports turf designed to reduce injuries. A resilient cushion of natural grass turf is the best protection from injuries to players, and there are well-turfed athletic fields on which there have been no injuries for 3 and 4 years.

The committee has voted unanimously to work within the Musser Foundation, which is unbiased, tax-exempt, and non-profit. Tournaments such as the one coming up at Country Club of Maryland will help greatly in financing committee activities. Golf course superintendents will have a chance to become involved in athletic field improvement as the program gets underway, reaching every parent and child who may be involved in active sports.

NEW MEMBER

James T. McHenry, Class D
Assistant Superintendent
Prince Georges Country Club

John Strickland Is New Turf Representative

John Strickland of Egypt Farms, Inc., a MAAGCS Class F member, has been appointed by Gov. Harry Hughes to the Maryland Agricultural Commission for a three-year term as turf representative. The commission serves as an advisory body to the Secretary of Agriculture and the Governor, and this is the initial appointment of a turf specialist to that body.

A New Problem—Liability Insurance on Pesticide Use Escalating

If country clubs and golf course operators haven't heard about it yet, they soon will. The cost of liability insurance for these facilities is going up, up, up, almost astronomically, largely because of two things: the widespread use of pesticides and the sale of alcoholic beverages. Only the former concerns golf course superintendents, but it concerns them mightily, for the simple reason that many states require that users of fungicides, insecticides, and herbicides carry minimum amounts of liability insurance if they are to be licensed to use such chemicals. To do so without insurance or license is to court disaster.

How did this problem arise? It's probably one of the ultimate effects of all the personal damage awards and costly settlements of lawsuits that have been cutting into insurance industry profits to an alarming degree. A major news magazine noted in its September 16 issue that liability insurance rates have risen as much as 1,000% in some cases, with doctors, tavern-keepers, high schools, bowling alleys, and banks all being hit hardest. They might have added golf clubs, as well. One major carrier has cancelled all its country club and golf course liability insurance policies because of a million-dollar award to someone claiming harm from a chemical sprayed on a golf course. And, insurance companies claim they sustained \$3.8 billion in losses last year, a figure that would account for the tremendous rise in rates.

To some extent, the insurers have a point. As one company president put it, "You have an accident, and everyone gets sued. We live in litigious times." What he means, in effect, is that the woods are filled with lawyers who seem only too eager to take on a damage case on contingency (which costs the client little or nothing, as the lawyer works for a third or half share of whatever he can collect). The legal profession doesn't like to hear such comments, but the opinion is shared by much of the public. Juries, apparently believing that the only loser in a damage case will be a wealthy insurance company, bloated with profits from premiums, give massive awards, even in cases of very remote responsibility. This leads insurers to make heavy settlements rather than risk a courtroom award that would be even heavier. The classic case of the would-be suicide who jumped in front of a subway train in New York City, lived through the attempt, and then collected a \$365,000 settlement as a result of suing the transit system for several million shocked almost everyone who heard about it — but, it happened.

Chemicals, with their overtones in the public perception as carcinogens, have been a prime target of damage suits. Chemical companies themselves are finding it almost impossible to obtain toxic-pollution insurance protection. The medical profession is also taking a beating, especially obstetricians, who are being sued for every problem that crops up in the area of childbearing; their malpractice insurance costs are as high as \$72,000 a year, which means that fees for office visits and deliveries must also rise.

What can a golf course superintendent do about this trend? Faced with today's demand for well-watered, smooth, lush, disease-free turf on golf course fairways and greens, he is forced to use a variety of chemicals to combat the many enemies of turf maintained to such standards. With these requirements by the golfers and the types of grass in use, there isn't any other way, and even then, it can be a losing battle (witness the onslaughts of bacterial wilt on greens in the mid-West). To change the situation, golfers would have to be willing to accept courses that are drier, harder, and perhaps covered with coarser, longer grasses, green-brown in color rather than brilliant emerald. New strains of disease-resistant turf would have to be developed, and standards and conditions of maintenance would have to be drastically altered. The other alternative, of course, is to pay the costly new premiums and hope that the insurance companies don't price us all out of business. Lawyers, too, must become aware that when juries realize that liability insurance is unobtainable, as it could become for users of chemicals, then the geese that have been laying all those little golden eggs over the years are going to be very dead birds. — C.C.

MEETING SCHEDULE, 1985

- October 8 — International C.C., Steve Nash, Host
- November 12 — Hunt Valley G.C., Bob Orazi, Host
- December 10 — Naval Academy, Mike McKenzie, Host

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