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President's Message

Image Builders for Everybody

recently attended a GCSAA seminar in Suffern, NY. Comparing this experience to the educational sessions offered at the national conference, I find day-long, local seminars nice for several reasons: When you attend, you support your local chapters, you build up certification credits, and you can still make it home in time for dinner.

This particular seminar, titled "Enhancing Your Value as a Professional Golf Course Superintendent," was presented by GCSAA board member Tom Witt, who's superintendent of Wynstone Golf Club in North Barrington, IL. It was extremely informative, offering some simple, yet smart ideas on how to go about improving our professional image, with very little effort.

Though many of us already practice much of what Witt preached, I felt some of his pointers were worth sharing with you.

• First impressions are important. The way your workers answer the shop phone or the message callers hear on your answering machine make a statement about you and your entire operation. Image enhancers: Make your answering message clear and concise. Be sure that your staff is prepped on proper phone etiquette, answering the phone with something (continued on page 2):

Special Feature

Taking the Risk Out of Turf Management

Four Industry Experts Offer Their No-Nonsense Approach to a Variety of Golf Course Management Challenges

s we enter into spring and launch into new-season projects—and the inevitable series of turf challenges—we could all profit from the sage advice four turf-industry experts shared during an educational session at the GCSAA National Conference titled "Gambling With Turf."

Here, Innis Arden Superintendent Pat Lucas offers a shorthand account of each speaker's perspective on turf management.

Terry Buchen, CGCS, MG, The Legends
Group: "High Stakes Management Practices"
With today's high expectations and
demands for picture-perfect golf course
turf, superintendents are constantly
teetering on the edge of success or
failure, notes Terry Buchen. "TV golf
has given the average player an unrealistic picture of what day-to-day course
maintenance should involve," he says.

Echoing Buchen's sentiment, the

late Al Radko, a long-tenured agronomist with the USGA and honorary member of the MetGCSA, has said: "Golf is played on grass, not color." Similarly, the USGA's Larry Gilhuly notes, "Better to putt on slow grass instead of fast dirt."

Practices Buchen cautions against:

- Treating greens with preemergent materials not labeled for greens.
- Use of growth retardants on greens.
- Basing your decision to treat an entire golf course with a particular product solely on a salesperson's claims.
- Assuming that sprayers were calibrated properly.
- Spraying against label directions.
- Failure to check chemical compatibility before spraying. (Beware of any "witches' brews.")
- Consistently low green mowing heights.
- Failure to have proper written procedures for chemical (continued on page 5)

Also in This Issue

- (2) Member Notables
- MetGCSA Golf Meetings Kick Off at Scarsdale Golf Club
- 6 News From the National . . . plus 10 Met Members Score at GCSAA Golf Championship
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- 9 MetGCSA Golf/Meeting Calendar
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Image Builders for Everybody

like, "Hello, XYZ Club Maintenance De- accessible to them. partment. X speaking, may I help you?"

· What members don't know can hurt you-and your image. In other words, it's important to communicate with your membership-regularly. Among Witt's suggestions: Always be the one to communicate special projects or procedures on the golf course. Often, that behind-the-scenes communication from "unprofessionals" can end in a serious miscommunication or, at the least, in making a mountain out of a mole hill.

You can keep members informed through a club newsletter or a simple, periodic posting in your Men's and Women's locker rooms. You should also mation-sharing that takes place among push to speak at your club's annual meeting. This will give you the opportunity to communicate your department's current and future plans, while showing your enthusiasm for the club and course.

When speaking before the membership isn't an option, you would do well to write an annual letter to the membership with the same type of message.

Another interesting forum for communication: Write a letter to all new members that can be included in a new member information packet. Use it to introduce yourself and welcome them to the club. This not only lets the members know who you are, but also that you are

· A well-informed staff is nearly as important to your image as a well-informed membership. It's essential that crew members be knowledgeable enough about course projects and maintenance procedures to respond to those inevitable member queries. At the least, your crew should know to refer a member to you-particularly if they're at all uncertain about how to respond to a person's question. And if nothing else, they should always project a professional attitude.

Another form of communication that both Witt and I find helpful is the inforpeers. Aside from an occasional phone call to a superintendent at a neighboring course, another great way to share ideas-I know I've said this before-is to contribute to the Tee to Green. We have a great editor in Pandora Wojick, so don't worry about your literary skills. After all, if I can do this, anyone can.

Though I've touched just the tip of the iceberg here, it's enough, I hope, to spur you on to thinking about the image you project-and how to enhance it. Look for more on this subject in issues

IOHN I. O'KEEFE President

Notable Notes

Members on the Move

Dave Polidor is the new superintendent at Round Hill Country Club, Sandwich, MA. Previous position: Assistant superintendent, St. Andrews Golf Club, Hastings-on-Hudson, NY.

New Members

Christopher Glover, Class C, Bedford Golf & Tennis Club, Bedford, NY Tim Marcoux, Class AF, Atlantic Irrigation Specialists, Thornwood, NY Chris Weiman, Class AF, P.I.E. Supply Company, Milford, CT

New Members continued

Jav Werbalowsky, Class C, Country Club of Darien, Darien, CT

Births

Congratulations to:

Westchester Hills Golf Club Superintendent Peter Waterous and his wife, Marie, on the birth of their daughter, Danielle, on November 4, 1996.

Woodcrest Country Club Superintendent Patrick Lucas and his wife, Lisa, on the birth of their son, Sean Patrick, on January 29.

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Ninety-Nine-Year-Old Scarsdale Golf Club Hosts Two-Ball Qualifier

carsdale Golf Club has the distinction of being the season's first-in an impressive lineup of courses-to host a MetGCSA monthly golf meeting. The historic club's long-tenured superintendent, Herb Waterous, is no doubt scrambling to put the finishing touches on his course for the April 30 Two-Ball Qualifier. But compared to the meeting he hosted six years ago, Herb says preparing for this one is a piece of cake. "The last meeting here was in September on the heals of one of the most stressful seasons for turfgrass-and turf maintenance professionals," he recalls. "It was the most difficult season in my 20 years here at Scarsdale."

Course Work

Since Met members last played the course, numerous improvements have been made. Most recently, Herb installed a new irrigation and pumping system. Designed by Jim Barrett, this Toro 700 series individual head control system is run by Legacy Genesis controllers with a flooded suction turbine pumping system. "Now that I'm fully armed to battle intense heat stress," says Herb, "I'm dealt an early spring meeting. It's tough to show off a stateof-the-art system, like this one, in April."

Another major undertaking was an \$800,000 reclamation project that included dredging the pond to prevent it from becoming marsh land. Herb explains: "Fairways one and nine were artificially constructed with muck soil many years ago, and gradually, these man-made walls of muck were being pushed into the pond."

To correct the problem, Herb said they installed 2,000 feet of interlocking 40-foot sheets of steel. Comments Herb: "It was an unbelievable process that took all of 1994 to complete. But the outcome was well worth the time and expense, since we've completely stabilized the shorelines bordering the two fairways."

In its 99-year history, Scarsdale Golf Club has seen its share of golf course architects-beginning in 1898 with

Willie Dunn Jr., who created the course's initial nine holes. In 1929 A.W. Tillinghast picked up where Dunn left off, completing the course's back nine. Since then, Dick Wilson, Robert Trent Jones, Frank Duane, Geoffrey Cornish, Brian Silva, and Stephen Kay have all been called on to make subtle changes-"to accommodate today's play," says Herb. But apparently none have dared tamper with Tillinghast's work. "The back nine remain exactly the same," Herb notes.

Life Before Scarsdale

Herb entered into the turfgrass management field with the intention of becoming not a superintendent, but a golf professional. Explains Herb: "Back in the '60s, the way to become a pro was to know how to maintain a course." Herb studied turfgrass management at Penn State, graduating in 1960 with an associate's degree. During his last few days at the university, he received a

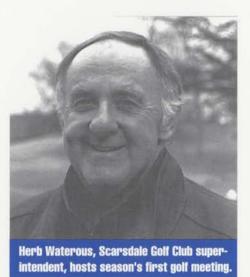


"If you're hell-bent on scoring low, plan to use every club in vour bag. There are a lot of blind holes that demand different types of shots."



phone call that forever changed the course of his career. Wiltwyck Golf Club in Kingston, NY, offered him a position not as pro, but as a superintendent. By then, intrigued with golf course maintenance, Herb negotiated an \$85-per-week salary (he was looking for \$90) and signed on.

After three years there, Herb moved on to Wykagyl Country Club in New Rochelle, NY. Though he enjoyed being a golf course superintendent, four years later, he decided to pursue another of his passions: construction. "I found I loved the creativity that went along with construction," says Herb.



From 1967 to 1971, he worked with modern-day architect greats Bill Mitchell, Hal Purdy, and Ed Ryder on area courses. Among them: Carvel, McCann, Rondout, Back O'Beyond, and Richter Park.

"It seems so long ago that I was in construction," says Herb. "The last time the Jets won a Super Bowl, I was building Rondout. If that business didn't require travel-and my family hadn't grown so dramatically (to six kids)-I might have stayed on."

Instead, Herb-along with a partner-purchased a garden center/landscape design business that included a 100-acre bluegrass turf farm in Kingston,

Though extremely gratifying, four years later—in 1975—he closed shop. "A combination of factors worked against us," he says, finding the sluggish economy of the early '70s, inflated oil prices, and exorbitant interest rates nearly insurmountable.

In 1976, Herb's nearly decade-long hiatus from the golf course business came to an end. That's when he accepted the job he still holds today: superintendent of Scarsdale Golf Club. "I found the work I did outside the business rewarding-and a tremendous learning experience—but I have no regrets with my decision to return," he says. "My 20 years working here at Scarsdale have been terrific."

Ninety-Nine-Year-Old Scarsdale Golf Club Hosts Two-Ball Qualifier

: A True Test of Golf

Every year Herb prepares the course for the Wilson Cup, where the best amateurs in the New York Metropolitan area compete in a Two-Team Championship tournament. "As the participants in this tournament have found out," he says, "you can't expect too much from this course. If you're hell-bent on scoring low, plan to use every club in your bag. There are a lot of blind holes that demand different types of shots."

Scarsdale's signature hole-#14was featured in The Met Golfer last year. This 455-yard challenging par 4 requires pretentious—man is an individual we a well-placed tee shot (too far to the right and your second shot is blocked out) with a long iron and a second shot through a narrow chute to a small green.

The Man Behind the Superintendent

A scratch golfer years ago, Herb hopes to have more time to play in a few short

vears. "Retirement will be here soonearly retirement, that is," Herb chuckles. "It will be the fourth and final chapter in my professional life."

Herb says he has many skills and interests he'd like to draw from: writing, public speaking, sales. All things he says a superintendent's job-with its sevenday-a-week, 12-month-a-year workload-have prevented him from cultivating. "One thing's for sure," he promises, "whatever I do after I leave Scarsdale, it will be very flexible."

This quiet—and anything but should all not just admire, but learn from. He has endured through family tragedy and two bouts with cancerthough you would never know it talking

Herb enjoys reading novels and books that have to do with health and self-help. He is also, as he puts it, "addicted to the computer," and works hard to keep pace with the fast-changing technology. But for real peace of mind, Herb says he enjoys playing his guitar, in private—a talent he has apparently passed on to several of his children. Three of the six children he and his wife, Linda, have raised—two girls, four boys -are accomplished musicians, while one, Peter, who many of you know is the superintendent at Westchester Hills Golf Club, has followed in his dad's footsteps.

While I doubt Herb will be willing to strum a few chords at the April 30 meeting, he'd probably be more than happy to introduce you to his latest onthe-job responsibility, Maude, the club's border collie. "A dog wasn't exactly what I was looking for right now," he says, "but she needs someone to take care of her. . . . " And of course, Herb, being the sort he is, gives her all the time she needs-and more.

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Taking the Risk Out of Turf Management

spraying for staff.

- Failure to test a product before widespread use.
- Trying to grow bentgrass in the
- Failure to have a clear understanding of what club officials really want. Another situation that Buchen claims dooms superintendents to failure is when they lack the authority to effectively carry out their job responsibilities. "In some situations," he says, "superintendents are like caged tigers who aren't allowed to do their jobs. Then they're faulted for not taking the initiative to do various things on the course."

Buchen's end note: "It's unrealistic for club officials to expect perfect playing conditions for regular play. Turf managers face the challenge of educating their memberships on the realities of golf course maintenance. It has to be a 50/50 blend: 50 percent playing considerations and 50 percent agronomic considerations," says Buchen. "Don't allow yourself to be pushed too close to failing," he warns. "Know when to back off to the 50/50 blend."

Dr. Michael Hurdzan, Golf Course Architect: "Do It Right From the Start"

Dr. Hurdzan offered a long list of todos and practical reminders for anyone entering into a project-large or small—on their course. Speaking from experience, he recommends:

- Have a system, and do it right from the start.
- Identify the limitations of the site beforehand.
- Take advantage of any state-of-theart technologies available to help you resolve a problem.
- Be sure to investigate several alternative methods to a problem. Usually there is no one right answer.
- Hire competent experts/specialists to help solve a specific problem. For new construction projects, it's always necessary, of course, to involve the owners—or owners' representative.
- Stop. Look. Listen. Ask. Your two best tools in any project are your eyes

and your commonsense.

- Trust the facts, not the claims. Learn from the experience of others.
- Plan for sufficient contingencies for both time and money. Use the best, most affordable methods.
- · Use certified laboratories to ensure testing standards won't vary from lab to
- When upgrading or installing an entirely new irrigation system, hire qualified irrigation designers.



"Better to putt on slow grass instead of fast dirt."



- Ensure quality by relying on brandname products and materials.
- · Be like Santa: Make a list, and check it twice. Don't take anything for granted. Inspect work being done, and document any problems. You get what you inspect, not what you expect.
- In construction, if you're going to err, err on the side of good drainage.
- Do whatever you can to improve the "micro-climate" of a problem turf area.
- Make no assumptions! Test, test, test-especially with irrigation water quality. It could be the culprit in an inexplicable turf problem.
- Don't compromise the long term for the short term.
- Manage soil air, not soil moisture. Have more potential for air space. Water can always be added.

David Lowe, Superintendent, Plantation Country Club, Florida: "Challenges of Warm-Climate Bentgrass"

When it comes to the care and feeding of bentgrass greens, David Lowe's advice is to do everything possible not to shock the turf in any way during the summer months. "It's almost like having 18 patients in ICU," he says. To avoid dangerously taxing greens, Lowe offers his formula for success:

· Hand-mow greens and vary mowing

heights—from 9/64" to 5/32" throughout the year—to give turf a chance to recover.

- Spray greens with the Spray Hawk; don't use any riding equipment.
- · Refine syringing program with frequent "Hot Spot Patrol and Controls" and by incorporating hoses with reels on watering carts. Spike and use Turf Doctor as needed with syringing.
- Ensure adequate air movement, using 5 Hp, 6,500 CFM blowers, not
- Fix turf problems right away by sodding. Don't try to be a hero by seeding weak spots and waiting for three to five weeks for adequate healing.

James Moore, USGA Mid-Continent Region Director: "Avoiding Maintenance on the Edge"

Most disasters, says James Moore, are predictable, many preventable. Anticipating trouble spots and acting on them before they become major problems is key. "Little things, like putting traffic control up before damage appears, goes a long way toward heading off problems before they get out of hand," he explains. Moore does note, however, that it takes a good three years to really understand-and learn the management of-a piece of property.

Most disasters can be attributed to a combination of factors-rarely one, single thing. That's why Moore recommends that critical turf areas be graded with a "scorecard" like the one we published—and wrote about—a year ago, in the March/April 1996 Tee to Green. As we illustrated then, this tool is helpful not only in turf management, but also in communicating course conditions—and limitations—to club officials and committees.

If you'd like a copy of Moore's scorecard, you can call Tee to Green Editor Dennis Petruzzelli at 914-242-0706 or the USGA Construction/ Education Department at 817-776-0765.

PATRICK LUCAS, CGCS Innis Arden Golf Club

Quick Take on the GCSAA Golf Championship, Conference, and Trade Show

record-breaking crowd—more than 22,000 from around the world—convened in Las Vegas, NV, for the 68th GCSAA Golf Championship, Conference, and Trade Show February 6 – 12.

The event opened with the Golf Championship, which this year attracted 720 golfers—31 of them MetGCSA members. Hotly contested on six different Las Vegas golf courses, the tournament ended with Michael Suess of Woodbridge Country Club in North Carolina the champ. (See list of those placing for the Met.)

The tournament was, again, professionally coordinated by GCSAA staff and cosponsored by The Toro Company. Tournament tee prizes included a new golf bag, kicking off a program that encouraged superintendents to support junior golf by donating their own bag to members of the Southern Nevada Junior Golf Association. In addition to collecting more than 225 bags and thousands of golf balls, the program raised \$1,700 for junior golf initiatives in Southern Nevada.

Off to a Good Start

The conference officially began with the Opening Session, which featured a rousing talk by former Astronaut James Lovell who detailed his near-fatal flight aboard Apollo 13—and the role teamwork played, both on the ground and in the capsule, on the flight crew's survival.

Held at Bally's, the headquarters hotel, the session also included the Leo Feser Award presentation, which this year went to MetGCSA friend and colleague Ken Lallier, superintendent at the Quechee Club in Vermont. A high honor, this annual award recognizes the author of the best superintendent-written article published in the GCSAA's Golf Course Management. Lallier's award-winning article, "Capital Budgets: Let Me Hear You Justify," appeared in the September 1996 issue of GCM.

Educational Opportunities

Conference participants were then treated to a jam-packed agenda of

educational sessions. At least four Met members—John Carlone, Dave Mahoney, Tim O'Neill, and Bob Alonzi—were either moderators or speakers at the conference.

The Governmental/Environmental General Session, another conference highlight, featured a debate among Residential Developer Kim Richards and Fred Barnes and Eleanor Clift of the weekly Sunday morning TV opinion program "The McLaughlin Group." The three sparred on governmental and environmental issues that affect the golf industry, including land use for course development, water rights, and pesticide use. The session confirmed the need for continued efforts in educating others on golf courses' role in enhancing the environment.

Hospitable Reception

This year's hospitality reception, held

the evening of February 9 at Bally's, was cohosted by the MetGCSA and eight other associations: Connecticut, New Jersey, Hudson Valley, Rhode Island, New England, Cape Cod, Northeast, and Vermont. Providing a great opportunity to get together with colleagues from neighboring associations, this well-received event was again orchestrated by Woodbridge Country Club Superintendent and Met Member John Streeter.

Annual Meeting Notes

Held the following day, February 10, the Annual Meeting culminated in the election of Paul McGinnes, CGCS, of Moon Valley CC in Phoenix, AZ, as the new president. Paul succeeds Bruce Williams, the new superintendent at Los Angeles Country Club in California. Bruce will continue to serve on the board for the next year as immediate past president.

National Scorecard

Ten Score at the 1997 GCSAA Golf Championship

ix Las Vegas area golf courses—Pauite Resort's Nu Wav Kaiv and Tav ai Kaiv courses, Las Vegas Hilton Country Club, Badlands Golf Club, Sunrise Country Club, and Wildhorse Golf Club—were the playing fields for this year's GCSAA Golf Championship. Of the 31 MetGCSA tournament players, 10 made scores worthy of mention, with Gregg Stanley of Hudson National Golf Club and Jim Fulwider of Century Country Club, taking first place net and gross in their categories. Congratulations!

First Flight category, 5th place net

Scott Niven, The Stanwich Club, Greenwich, CT

Second Flight category, 5th place gross

Peter Bly, Brooklawn CC, Fairfield, CT

Second Flight category, 5th place net

John Alexander, Cranbury GC, Cranbury, NJ

Second Flight category, 7th place net

John Gallagher III, Racebrook CC, Orange, CT

Fourth Flight category, 1st place net

Gregg Stanley, Hudson National GC, Croton-on-Hudson, NY

Fifth Flight category, 5th place gross

Scott Tretera, Elmwood CC, White Plains, NY

Seventh Flight category, 5th place net

John Ruzsbatzky, CC of Farmington, Farmington, CT

Eighth Flight category, 4th place gross

Anthony Girardi, Rockrimmon CC, Stamford, CT

Senior I category, 1st place gross

James Fulwider, Century CC, Purchase, NY

Senior II category, 3rd place gross

Frank Lamphier, Life member, Williamstown, VT

Other newly elected officials are Vice President George Renault, CGCS, of Burning Tree Club in Bethesda, MD, and Secretary/Treasurer David Fearis, CGCS, of Blue Hill Country Club in Kansas City, MO.

Elected to two-year terms on the board are Michael Wallace, CGCS, of Hop Meadow Country Club in Simsbury, CT; Tom Witt, CGCS, of Wynstone Golf Club in North Barrington, IL; and newcomer Samuel Snyder, CGCS, of Hercules Country Club in Wilmington, PA.

Other business worthy of mention:

- GCSAA members approved a 19 percent dues increase. In 1997, Class A and B members will pay \$250, while Class C members—assistant superintendents-will pay \$125.
- Three of the four proposed bylaws amendments were approved. Class AA-Life members will have dues waived; retiring members with 20 years' service

in a membership classification can retire in that class; and Class A and B members who join GCSAA after July 1, 1997 are required not only to be members of affiliate chapters when signing on but also maintain membership in those chapters.

The proposal to create a full-duespaying voting classification for professional assistant superintendents—those in their job for at least three years—was narrowly defeated, with 51 percent of the membership voting against it.

• It was announced that the awardwinning, 30-minute television program, "Par for the Course," is moving from ESPN to The Golf Channel. It will begin its fourth season on Saturday, March 22, airing for 26 consecutive weeks during an attractive early primetime viewing slot: 6:30 p.m. (Eastern time). It will replay on Tuesdays at 3 a.m. and noon, taking viewers inside the world of golf by featuring how-to-play

tips from Golf Digest school instructors, interviews with industry leaders and celebrities, site visits to top golf venues throughout the world, agronomic insights and environmental success stories.

The Grand Finale

The conference closed with the presentation of the Old Tom Morris Award to Professional Golfer Ben Crenshaw and the Gala Banquet and Show, which featured an outstanding performance by vocalist Kenny Loggins, who played many oldies-but goodies-from the

If you missed any or all of these conference highlights, take heart. There's always next year. The Golf Championship and Conference is scheduled for February 6 – 12 in Anaheim, CA.

TIM O'NEILL, CGCS Country Club of Darien

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Don't Face Retirement With a High Handicap

Financial Planner Ron Pompei Offers the Nuts-and-Bolts of Retirement Planning

hether retirement is just around the corner or many years down the road, don't face it with a high handicap.

As you probably know, a comfortable retirement requires a lifetime of saving and investing. What you may not know is that a change in law now enables golf clubs to offer their employees one of the best—and most popular—ways to build a retirement nest-egg: a 401(k) plan.

Effective January 1, this retirement savings plan—provided your club agrees to offer it-can help you accumulate substantial dollars for retirement through automatic payroll deductions. You select the amount you'd like to save, which can be up to 15 percent—or \$9,500—of your salary (including bonuses) a year. If you invest the maximum \$9,500 a year for 20 years, you will have almost \$500,000 in your account, assuming an 8-percent rate of return!

And because all the assets you build in your plan are going toward retirement, you get special tax benefits that are hard to find elsewhere. First of all, the money you put into the fund grows free from all taxes until withdrawn at retirement (when your tax bracket-and rate of taxation-will be lower anyway.)

Also, you can reduce your taxable income by the amount you contribute. Let's say, for instance, you contribute the \$9,500 yearly maximum to your 401(k). You would make monthly pretax salary contributions of \$792, reducing your monthly take-home pay by \$570. If you're subject to a 28percent federal tax rate, that means you would keep an extra \$2,660 in your pocket-and out of Uncle Sam's.

Another benefit: Some 401(k) plans allow employees to borrow from their own accounts before retirement. And if you change jobs, you can transfer your 401(k) money into an IRA or into your

new employer's 401(k) plan.

Don't Be Left High and Dry

If your club doesn't offer a 401(k), you should be exploring—and taking advantage of-other options. One good one you may already be cashing in on is an Individual Retirement Account (IRA). This, too, allows you to take advantage of valuable tax benefits while increasing the earning power of your money. Making this plan all the more attractive now is that married couples with only one wage earner may contribute up to \$4,000 to an IRA each year (\$2,000 per spouse). The previous limit was \$2,250.

What's more, you may be able to deduct all or part of your IRA contribution from your taxes. (Your ability to deduct contributions are affected, for instance, if your employer-or your spouse's—offer a 401(k) plan.)

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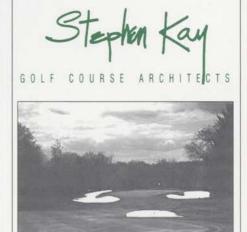




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Deciding to open a retirement savings account is the first step. The next step is deciding how best to invest your funds. You owe it to yourself to make sure your money works as hard as you do.

Mutual funds are popular and relatively safe investment vehicles. (IRAs, 401 (ks), and other pension funds account for more than one-third of mutual fund assets.) They provide instant diversification by spreading your money among several different investments, so your profits don't hinge on the success of any one security.

Believe it or not, today there are more than 7,000 mutual funds to choose from. So whether you want maximum growth potential, more monthly income, or to preserve your capital, there is a mutual fund to suit your needs.

These funds can be used not only for retirement savings, but personal savings as well and impose a nice structure on

regular fixed amount. This common investment strategy, called dollar cost averaging, takes the guesswork out of knowing when to invest and helps you avoid panic selling in down markets.

The Big Payoff

If retirement planning-and savingsounds like more trouble than it's worth, consider this: To maintain your current life-style during retirement, you will need to generate income equal to 75 percent of your final salary. In other words, a salary of \$50,000 today will double to \$100,000 in less than 20 years, assuming a 4 percent yearly raise. To generate an income of \$75,000 through retirement-75 percent of a \$100,000 final salary—you may need \$1 million in savings!

It's not likely you'll win the lottery, and social security won't be enough. So no matter what your age or income level, it's never too soon-or too lateto start setting aside money for your golden years.

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Upcoming Events

MetGCSA Golf Events at a Glance



MetGCSA Business Meeting

Thursday, March 20 Siwanoy Country Club, Bronxville, NY Host: Dave Mahoney

Two-Ball Qualifier

Wednesday, April 30 Scarsdale Golf Club, Hartsdale, NY Host: Herb Waterous

Superintendent/Manager Tournament

Monday, May 5

Rockland Country Club, Sparkill, NY Host: Matt Ceplo, CGCS

Invitational Tournament

Wednesday, June 4 Canyon Club, Armonk, NY Host: Paul Gonzalez

MetGCSA Championship/Met Area Team Championship Qualifier, Round 1

Tuesday, July 22

Pelham Country Club, Pelham Manor, NY Host: Jeff Wentworth

MetGCSA Championship/Met Area Team Championship Qualifier, Round 2

Tuesday, September 2 Country Club of Purchase, Purchase, NY Host: Bob Miller

Met Area Team Championship

Monday, October 6 Country Club of Darien, Darien, CT Host: Tim O'Neill, CGCS

Superintendent/Green Chairman Tournament

Tuesday, October 14 Preakness Hills Country Club, Wayne, NJ Host: John O'Keefe, CGCS

MetGCSA Annual Meeting

November Date TBA Ridgeway Country Club, White Plains, NY Host: Earl Millett



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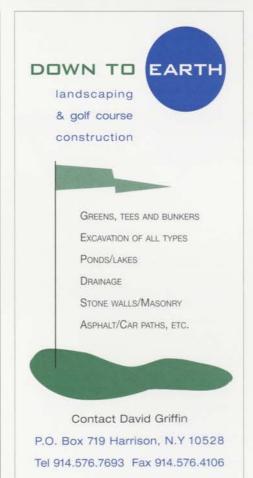
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Champions Crowned at Pine Hollow

t was at Pine Hollow Country Club that Met members played their final qualifying round for the Met Area Team Championship.

Mark Millett fended off the challenges of John Carlone and Mike Medonis by posting a 36-hole total of 156 and securing a one-stroke victory.

We also crowned champions in additional flights and in the B and C Classes. Here are the champs:

Class A Winners

Championship Flight ~ Gross

156 Mark Millett, Old Oaks CC 157 Mike Medonis, Bonnie Briar CC

157 John Carlone, Meadow Brook Club

First Flight ~ HDCP 10-15 ~ Net

144 Scott Tretera, Elmwood CC 149 Tony Grasso, Metropolis CC

Class B Winners

66 Dave Polidor, St. Andrews GC

70 Nicholas Lerner, Lakeover National 73 GC

Second Flight ~ HDCP 16-19 ~ Net

149 Will Heintz, Hampshire CC149 Bert Dickinson, Willow Ridge CC

Third Flight ~ HDCP 20 and Over ~ Net

127 Gary Arlio, North Jersey CC 155 Jim McNally, Greenrock Corp.

Class C Winners

68 Dan Cancelleri, J.A. Jackson Corp.

73 Charlie Siemers, Hawthrone Bros. Tree Service

In addition to the championship, we had a Four Man Net Event. Teams that gelled were:

113 Mike Cook, Alpine, the Care of Trees; Ken Clear, Alpine, the Care of Trees; Joe Tamborski, Hempstead GC; Jeff Weld, Bayer Corporation

116 Gary Arlio, North Jersey CC; Bob DeMarco, Powelton Club; Jim McNally, Greenrock Corp.; John O'Keefe, Preakness Hills CC

120 Mike Benz, Middle Bay CC; Nick Lerner, Lakeover National GC; Dave Polidor, St. Andrews GC; Scott Zalinsky, Siwanoy CC

Longest Drive

Closest to the Pin

#5 John Carlone, Meadow Brook Club

#14 Dave Oatis, USGA

Many thanks to Pine Hollow Superintendent Gerry Kunkel, who provided beautiful conditions to complement a glorious fall afternoon, and to General Manager Gaspar Klamar for his extra efforts for the evening celebration.

Special thanks, also, to Bob Alonzi and Steve Renzetti for picking out the Championship Plates.

DAVE MAHONEY Siwanoy Country Club

Super/Green Chairman Tourney Results

hose fortunate enough to make it to Old Westbury Golf & Country Club for the MetGCSA's Superintendent/Green Chairman Tourney were treated to a wonderful day of golf on this historic site in Long Island.

Host Superintendent Phil Anderson and his staff did a great job with the golf course and all the arrangements for the day.

Here are the day's winning results:

Low Gross Winners

72 Bob DeMarco/Bert Mainey Powelton Club

78 Jeff Wentworth/Rich Rennie Pelham Country Club

78 Mike Medonis/Dr. Herb Rubin Bonnie Briar Country Club

Low Net Winners

63 James McNally/Bob Snyder Greenrock Corporation

65 Phil Anderson/Barry Swidler Old Westbury Golf & Country Club

67 John Carlone/Joseph Brown Middle Bay Country Club

Alternate Two-Ball Event Winners

59 Earl Millett, Ridgeway CC John O'Keefe, Preakness Hills CC

61 Joe Stahl, Metro Milorganite Owen Regan, Tee and Green Sod

Longest Drive

John Carlone, Middle Bay CC

Closest to the Pin

J. Miller, Woodway Country Club

Congratulations to one and all of the tourney participants!

BOB DEMARCO Powelton Club

MET MEMBERS TAKE NOTE!!!

The date of the April Golf Meeting/Two-Ball Qualifier has been changed from April 21 to April 30.



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