

# Tee-Off TIMES

Vol. 18, No. 1  
January, 2007

**PUBLISHED BY THE MGCOA - "THE VOICE OF MICHIGAN'S GOLF BUSINESS"**

## NEWS FROM THE PRESIDENT



*Frank Guastella  
Red Fox Run*

## Education is Good Business

For those of you who did not attend the 2006 Michigan Golf Business Annual Conference and Vendor Fair you not only missed a good time, but you also missed an opportunity to learn from some of the best educators in the golf business. In my opinion, the MGCOA Annual Conference should be a priority of attendance on all golf course owners' schedules. Keeping abreast of the latest trends and programs in the golf industry can help improve your bottom line.

On October 30-31, 2006, more than 240 golf industry leaders converged in St. Augustine, Florida for the Seventh Annual GOLF 20/20 Conference. This strategic alliance of the golf industry combines insightful research with the strategies designed to further the industry's knowledge and create new

programs for expansion in golf. According to the GOLF 20/20 website: "It's mission is to align the golf industry behind a plan that addresses the future of the golf in a strategic manner, with an emphasis on accelerating growth and participation, and creating new avenues of access into the game."

One of the programs that were introduced at the GOLF 20/20 Conference that caught my attention was the "Link Up 2 Golf Corporate Program". This new program is a corporate player development program that provides companies with a turn – key, cost – effective way to place employees in a game of golf while at the same time enhance and promote team building skills, promote camaraderie in the work place and increase job satisfaction and performance. The program was actually started by Club Car at its Augusta, Georgia facility.

It is programs such as this that can be incorporated into our facilities to attract and retain players. It is an "out of the box" or non-traditional idea that can increase play at your facility and add dollars to your bottom line. These are the types of ideas that we can learn about by attending local and national industry conferences.



*Turf specialist Thom Nickoli teaches owners how to save the green (\$).*



*Capital Correspondent Tim Skubick shared his look ahead for Michigan politics.*

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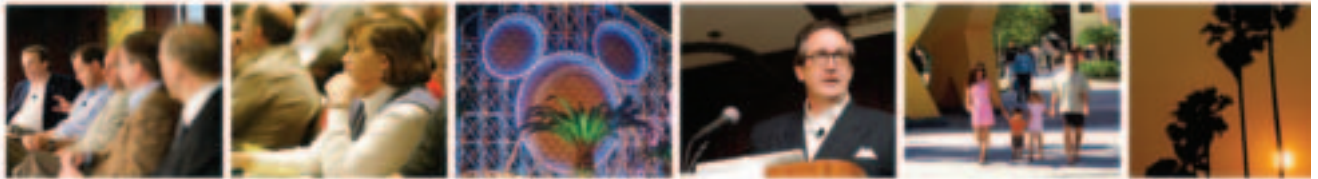
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# THE ANSWER IS ANAHEIM

**2007 NGCOA Annual Conference & Golf Industry Show**  
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**Don't miss the world's largest gathering of course owners, and golf's premier industry event! Here are just some of the ways you and your staff will benefit:**

- Learn about new ideas, products, services and industry trends
- Take best practices, tips and techniques back to your staff
- Expand your network and meet with industry experts, peers and suppliers
- Be inspired and gain renewed drive and enthusiasm for the industry – and your business

**All in sunny Southern California, a great place for business, family and golf!**

In today's golf business, increasing rounds is a key issue. Ideas for attracting and retaining players abound, but those truly driven by customer insights are the ones that are winning.

The NGCOA's 25th Annual Conference will provide you and your staff real-world examples of how course owners and operators are succeeding by doing one simple thing: listening to customers. Keeping their thoughts and desires top-of-mind. And delivering what they really want.

Plus, through the NGCOA's most robust line-up ever, inspirational speakers and educational sessions will arm you with ideas and tools you can use every day to establish a plan that keeps the customer at the core of your operation.

#### **BRING YOUR ENTIRE TEAM!**

The NGCOA Conference will be held in conjunction with the Golf Industry Show and – for the first time ever – the Club Managers Association of America (CMAA) educational conferences. This exciting event is now the prime location for you and your entire management team. Make plans to explore new products, discover new ideas and share solutions together!

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# What's In Your Wallet?

By Kate Moore, Executive Director, MGCOA



Many experts agree that associations are facing a crisis in member confidence and support. The struggling economy, rising unemployment, and the increased competition for members' time and dollars are all robbing associations of membership renewals and dues revenue. And instant access to information on the Internet may make members question why they need an association to stay current in their industry and/or profession.

Well, 350 members can't be wrong. In 2006 the MGCOA provided educational programs, suppliers field day, a Golden Passbook to Michigan Golf, a Michigan golf league championship, the Tee-Off Times newsletter, sat on National Golf Course Owners Association task force on chapter relations, had vendor programs, political action and government affairs day, engaged in environmental stewardship, encouraged and developed corporate partnerships, helped create a new strategic plan for tourism for the state of Michigan with Michigan State University and the Travel and Tourism Coalition of Michigan. These are some of the day to day programs and projects the MGCOA is currently involved in.

While the current social and economic changes confronting associations are sobering, experts agree that a competent association staff and a strong board can provide the leadership that's needed to adapt to change and succeed in today's tougher economic environment. Where would the state of the industry in Michigan be without the MGCOA? How would your wallet be affected if the MGCOA was not present at the Capital, speaking on behalf of the industry?

We understand the realities of the current economic and social environment. And that reality is members are looking for benefits from their associations that add value to their businesses, not merely a basket of products and services.

We have to have outcomes-based planning, we have to be relentless when it comes to ways our organization can provide value to you, our members. We understand the difference between features of the organization and benefits to the member, and we know that value is only provided through benefits that enhance your business.

Good plans always include measurements of how the benefits provided will improve the members business. This year, the MGCOA will provide each golf course with a small gift. You will receive a 2007 wall calendar. Now you might be thinking, don't they have anything better to do than put together a calendar of Michigan golf courses when there are kiosks of calendars for sale in every mall in every community, everywhere? This

calendar is different. It is a measurement; a tool to remind our members each month of what we are up to. It's not just a list of activities, although this is important information. It demonstrates the tangible benefit of membership in the MGCOA, right down to the cash in your wallet saved by legislative interventions or group purchasing.

An association's survival depends on maintaining and increasing revenue and volunteer levels. Yet, members are in control of the situation by choosing which association will be the recipient of their time and dollar investments.

Do we offer the best value for your investment? Associations are organized for all types of purposes, but there are some recurring benefits that typically are provided to their members, including:

- Education/professional development
- Information and research
- Standards, codes of ethics, certification
- A forum to discuss common problems and solutions
- Opportunities to further a specific mission
- Providing a community of interest.



Kate Moore with "Willie," the Bavarian Inn Lodge Mascot, at 2006 Michigan Golf Business Annual Conference

As I round the bend on my eighth year with the MGCOA, I can't help but reflect on the strength of the industry and the awareness we have created of the need for a stronger, more equitable business climate in our state. The staff of the MGCOA will further this mission and work hard to meet your expectation, as rightfully you should have them.

*Note: If you have not received your 2007 MGCOA Membership Pays Calendar, please contact the office and we will gladly provide one.*

# Eagle Eye Golf Course Wins Prestigious "Golf Course of the Year Award"

Few golf experiences in Michigan will rival what awaits you at Eagle Eye in Bath. There are many reasons General Manager Alex Coss was handed the trophy of distinction honoring Eagle Eye as the Michigan Golf Course Owners Association's Golf Course of the Year for 2006. For openers, Eagle Eye is stunning to look at. Designer Chris Lutzke toiled in relative obscurity with the Jerry Matthews Natural Course Design firm in Lansing. When he got his big break, boy did he ever come through. It's amazing what one man's vision, teamed with one of the world's renown architects (Pete Dye) can do to an old potato farm and Michigan bog. But having a beautiful golf course is not all it takes to earn the distinction of 'Golf Course of the Year'.

The 'MGCOA Course of the Year Award' honors a golf property demonstrating the highest performance in four criteria. In addition to exceptional quality of the course, the property is owned by the Daryl Kesler family and managed in a manner that benefits the customer first. Contributing to the community through the provision of the First Tee infrastructure as well as direct charitable donations in excess of \$1.5 million has distinguished the Kesler's as a leader among their peers in the industry.

Eagle Eye and Hawk Hollow Golf Properties continually work for the 'good of the game' and strive to promote current and future growth. High school, college, junior tournaments, as well as the Michigan PGA Championship, US Open qualifiers and Michigan Publinx Senior Amateur, to name a few, all benefit from the competition on this pristine golf property.

The Course of the Year Award winners come from MGCOA's core membership, which make an outstanding contribution to the game of golf in their markets, and are model operations to their peers. Eagle Eye represents first class service with impeccable course conditions and an amazing clubhouse facility.



*Alex Coss, General Manager of Eagle Eye Golf Course and Hawk Hollow Golf Properties receives 2006 Golf Course of the Year Award from MGCOA's John Dodge*



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# "Game Of Your Life" Earns Frisinger "Lifetime Achievement Award"

Presented to an individual or organization that over the span of a lifetime has provided steadfast leadership, outstanding service, and continuous commitment to the Michigan golf industry, the "Matthews Lifetime Achievement Award" for 2006 was presented to Rolla N. Frisinger of Coldwater. In 1994, Rolla founded the Game Of your Life Foundation (a non-profit organization), which is the administrative arm of the Power-Bilt Junior Tour and the Meijer Junior Players Tour. Rolla is also president of the Fidra Midwest Collegiate Series. He earned the Michigan PGA Junior Golf Leader Award in 1995 and 1996. Rolla has 22 years of experience as a PGA Head Golf Professional.

The Foundation Learning and Discount Golf Center opened in August of 1997. This facility has been designed to provide a complete quality practice and learning environment, as well as, providing the finest in golf equipment and apparel at discount prices. The staff at the Foundation Learning and Discount Golf Center is dedicated to making the golf experience a positive and rewarding one. The golf

professionals specialize in teaching, club fitting and tournament management. The Foundation offers a myriad of opportunities to take any game to the next level.

Now entering its 14<sup>th</sup> season of competition, the Game Of your Life Foundation Tournament Series has seen over 13,000 young people participate in professionally run tournaments at quality facilities.

Many of these young people have gone on to experience great success in their careers whether it is as doctors or lawyers or in the golf industry. Currently, the Tour graduates have achieved such notable awards as US Amateur Champion & Big Ten Freshman of the Year, among many others. The Game Of your Life Foundation is proud of the many ways it has supported the game of golf through awarding \$225,000 in scholarships to deserving young people and contributing over 2 million dollars to golf facilities. Rolla Frisinger is an individual who has contributed to the success of every golf course by making sure our youth stays engaged in the game. The award is named after golf course developer and architect W. Bruce Matthews. Mr. Matthews spread his expertise throughout the fairways of Michigan for many generations.



*Rolla Frisinger (left) is presented with "Lifetime Achievement Award" by Jim Scott, owner of Gull Lake View Golf Course in Augusta, MI and member of the board of directors of the MGCOA.*

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resume and references.

# Legislative Affairs Day Is Moving

The 2007 Legislative Affairs date has been changed. For the passed 3 years the MGCOA has held this day in April or May. We are changing the date to Wednesday February 28<sup>th</sup> this year. Why the change?

- A new batch of Legislators and their staffs will be taking office in January.
- The MGCOA wants to get a head start meeting and educating these folks regarding issues that face Michigan Golf Course Owners. This will be of great help when legislation is introduced
- By having the Legislative Day earlier in the year we will avoid competition from other associations. In late April and early May up to 10 groups a day may be in town. This date allows us to cut through the clutter and better get our message across.
- The April, May dates were difficult for owners to block out the time. Many courses have yet to bring on sufficient seasonal help to get away from their operations.
- One on One appointments with your Representative or Senator are more readily available in February rather than March.

We realize that some of you celebrate down time in warm places during February. We do not blame you a bit. But, if you have a choice please block out February 28<sup>th</sup> on your calendar, palm pilot, blackberry or day timer to join your fellow owners in Lansing for this very important day. We are asking you to either write a \$25 check to the MGCOA or better yet a \$25 check to the MGCOA Political Action Committee (PAC) to deter expenses. Remember, donations to the PAC must be written using personal or Sole Proprietor checks only.

If you need additional information or have questions please contact John Dodge at [jdodge@mgcoa.org](mailto:jdodge@mgcoa.org). Please complete the Legislative Day form inserted in this Tee-Off Times or call 800-860-8575 to register.



## Do you know who your legislator is and how to get in touch with them?

## Billboard Legislation Passes Both Houses Gets Governor's Signature

There are several ways to access this information but we find the example below is the easiest and most direct.

### State House of Representatives

1. Google or Word find: [www.house.michigan.gov](http://www.house.michigan.gov)
2. When the page arrives choose "Representative" under the home tab on the left upper side.
3. Then select "Find Representative" in the middle right of the page.
4. Fill out the required information and submit.

### State Senator

1. Google or Word find: [www.senate.michigan.gov](http://www.senate.michigan.gov)
2. Click on "find your senator" on the scroll bar on the left side of the page.
3. Click on "find your senator" by address.
4. Fill out information and submit

If you have problems with this please call the MGCOA office.  
GET TO KNOW THE POLITICANS IN YOUR AREA!

Compromise legislation passed both houses concerning billboard construction during Lam Duck session last December. The MGCOA opposed this legislation last spring. The legislation substantially reduced the number of billboards that would be permitted.

Under the legislation:

The number of permits, 14,000 which ranks Michigan as second highest in the nation, remains the same.

There will be no more new permits issued after January of 2007.

No longer viable billboards may be taken down and constructed elsewhere.

Billboard companies and owners will be permitted to trim back foliage that has grown and impeded the view of said billboard. Eric Rule, MGCOA lobbyist feels this is a very good compromise. Our golf courses will be able to maintain all of their current billboards. We will not lose that exposure.

# Important Legislative Day Arrives Early This Year

By Tom Schwark, Past President, MGCOA and owner of Sycamore Hills Golf Course, Mt. Clemens



The MGCOA has moved this year's Legislative Day up to Wednesday February 28. There has been a large turnover of legislators, especially in the House, and there is much work to be done. It all starts with crafting a new SBT replacement tax, which expires at the end of 2007. That means the tax must be signed into law by June so that the Treasury bureaucrats can get all the necessary forms for 2008 created and

printed by the end of the year. Therefore, it's important to meet our new state representatives and senators, as soon as possible, and let them know of our concerns and needs as an industry. It does not appear as though the legislature will try to broaden the state sales tax base, which is great news for our industry. I think it would definitely hurt the golf industry if green fees were to become taxed. Either the golf course operators would be "eating" the tax themselves, or rounds would drop because of the increased cost and the fixed amount of disposable dollars. Throw in the fact that municipal courses may be exempt and you get a nasty double whammy. That is one proposal I hope never gets passed. You never know how the new business tax will evolve. Our legislators need to know what their constituents want. After all, they too need to know what their constituents want and what will be best for everyone in Michigan. Action in Lansing is based on money and relationships. The MGCOA has some money to be a player in Lansing, but it also *needs* many relationships to be effective. Each one of us can play a small role in this effort. Come to Lansing on February 28 and participate in Legislative Day. Or, this spring you could have lunch with some fellow course owners in your area and invite one or two local legislators and discuss local and state issues of our industry. It really doesn't matter how you meet your legislators, it's just important *that* you meet them. By having developed relationships with the people who create these laws, we can lessen the negative impact these rules and laws will have on our industry. The golf industry is important to Michigan's tourism industry and the legislature will not want to do anything that may hurt our industry, inadvertently or not. Your golf course does not operate in a political or regulatory vacuum and neither should you.

Updating Rackham Golf Course, the City of Detroit owned golf course that they want to sell, which is located in Huntington Woods. As expected, the Detroit City Council voted to sell the course to the highest bidder, which was Premium Golf LLC for \$11.25 million. The Huntington Woods City Commission approved a proposal to designate Rackham Golf Course a historic district. The historic district designation would allow city officials to restrict development on the golf course. This proposal still needs to be approved by the State Historic

Preservation Review Board. Premium Golf LLC says they will legally challenge Huntington Woods proposal to make Rackham Golf Course a historic district. It appears the fate of Rackham Golf Course will end up in the hands of our court system. That is, if the residents of Huntington Woods decide they want to *raise* their property taxes to finance this legal battle. The Huntington Woods City Commission voted to hold a special election on February 27. Voters will be asked whether they want to raise property taxes by up to a half mill for five years to cover legal expenses associated with fighting the development of Rackham Golf Course. The special election itself will cost \$5000. The Detroit Free Press reports that Huntington Woods has already spent \$175,000 on legal and administrative costs to date to fight development of the golf course and can't afford much more without the approval of a millage increase by the voters. The Detroit Free Press indicates the millage will generate \$775,000. I'm not sure if that is per year or for the full five years. I am very interested to see how the vote turns out. Sure, everyone says they like the open space and beauty the golf course provides, but are they willing to pay extra for it, especially those residents who don't live adjacent to the course? Frankly, I'll be surprised if the majority of voters approve the property tax increase. Even if the voters do approve the property tax increase, there is no guarantee that Huntington Woods will win the legal battle to prevent the development of Rackham Golf Course.

## Property Tax Minimization Strategies Continued:



As we move toward finalizing 2006 operating results, you may wish to complete a five-year summary analysis of both overall course performance and profitability. Should these statistics demonstrate a flat or declining historical average, you may have an opportunity to challenge your 2007 real estate tax assessments.

Also keep in mind, your taxable real estate value increases each year to align with the cpi index. The 2007 adjustment will be app. 3.8%, which will mean a significant increase in property tax dollars for 2007, and may be yet another reason for reviewing your current real estate tax values.

As a reminder, the filing of the Personal Property Return is required by February 20<sup>th</sup>, 2007. For more information contact: Tim Miscovich/Ares Partners, LLC at [tmiscovich@comcast.net](mailto:tmiscovich@comcast.net) or (248)391-9592

# Larry Moore of US Golf Cars Deserves "Distinguished Service Award" from MGCOA

When you volunteer for an organization, like the Michigan Golf Course Owners Association or the PGA or your PTO or Rotary, for that matter, you either show up or you don't. Not referring to just physically showing up but rather to the commitment it takes to follow through on the choice you make to be a volunteer, this is what the "Lyle Leeke Distinguished Service Award" is all about for the golf industry in Michigan.

Larry Moore started his career in western Pennsylvania in the late 1960s and when Club Car started setting up distributorships, Larry was one of the first to step up; only six months after Club Car began the distributorship business.

Larry started US Golf Cars in Grand Rapids in 1990 with 5 employees. At the time Club Car's market share in the territory was only 4%. US Golf Cars now employs 21 and has a market share of 52%. Larry and his brother Tom also own Softee Inc. a manufacturer and distributor of driving range mats.

Larry has been on the Michigan Golf Course Owners Association board for 8 years. In eight years Larry has attended all but 5 Board of Directors meetings.

Understanding that the operation of a successful Association depends on the contribution of its Board of Directors, Larry is always there, at the meetings, at the events, at the other end of the phone when information is needed or council is requested. Larry is what every Association would want in a corporate member and partner. And it is greatly appreciated.



*Larry Moore, owner of US Golf Cars, receives the prestigious "Lyle Leeke Distinguished Service Award" from Past president Tom Schwark of Sycamore Hills Golf Course, Mt. Clemens, MI*

Larry serves on the Distributor Action Council (DAC) for Club Car and is its incoming Chairman.

US Golf Cars was recognized by Club Car in 2005 for Overall Superior Performance (Dist. of the Year). US Golf Cars was recognized by Club Car in 2004 for Superior Service.

The "Lyle Leeke Distinguished Service Award" is named after one of the founders of the MGCOA, a gentleman who helped create a voice for Michigan golf course owners. The recipient of the award is an individual who has displayed distinguished service to the MGCOA and the golf industry.

Past winners are Lyle Leeke, Old Channel Trail Golf Course, Montague (1996), Cecil McKay, McKay Golf Properties, Lansing (1997), John Dodge, ROI Golf Management, Lansing (1998), Marcia Johnson, Cheshire Hills Golf Course, Allegan (1999), Jeff Hoag, Scott Lake Country Club, Comstock Park (2000), Jim Scott, Gull Lake View Golf Course, Augusta (2001), Kathy Aznavorian, Fox Hills Golf and Banquet Center, Plymouth (2002), Meriam Leeke, Old Channel Trail Golf Course, Montague (2003), Lynn Miller, Indian Lake Hills Golf Course, Eau Claire (2004) and Tom Schwark, Sycamore Hills Golf Course, Mt. Clemens (2005).

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# Dul Family Player Development Leadership Award Goes to Michigan Section PGA



MGCOA President Frank Guastella presents "Player Development Leadership Award for 2006" to executive director Kevin Helm of the Michigan Section PGA

At the Michigan Golf Business 2006 Annual Conference and Vendor Fair, the Michigan Golf Course Owners Association (MGCOA) recognized the Michigan Section PGA for their outstanding programs, initiatives and opportunities for growth of the game of golf by awarding them the "Dul Family Player Development Leadership Award". Executive Director Kevin Helm was on hand to receive the honor from MGCOA board president Frank Guastella.

Recognizing the need to increase rounds and develop new golfers, with the supply of new golf courses out pacing the demand by new players, the issue of player development has become crucial to the livelihood of the golf industry in Michigan. In 2003, the Michigan Golf Course Owners Association created the "Player Development Leadership Award" in the spirit of recognizing programs that overcome the newcomer's perceived barriers to getting started; barriers such as time, cost and intimidation as well as those that reinforce the participation of the core golfer.

The PGA of America is the world's largest sports organization with more than 25,000 men and women members dedicated to growing the game of golf. Focusing on their goal to grow the game of golf, the Michigan Section PGA has over 900 members serving our vast golfing community. The PGA's goal is to promote all aspects of the game of golf and contribute to its growth by providing services to its membership and fellow organizations. Because of the major effect of the *Play Golf America* campaign, this year, the MGCOA partnered with the PGA Section and the Golf Association of Michigan to create an identity for this marketing effort here in Michigan. After securing Governor Granholm's proclamation of June as "Play Golf Michigan" month, the PGA Section staff created a separate website for the allied associations to list their events and opportunities for all golfers in the state. This was the start of what will be a great collaboration between the MGCOA and the PGA section on player development and other co-marketing efforts to come.

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Larry Bowden owner of *The Natural*, takes the blindfolded putting challenge at the Michigan Golf Business opening night party sponsored by Merrill Lynch.

The Golf League Championship (GLC) completed a second successful season in 2006 and we are ready to embark on another full year of tournament activity. The MGCOA GLC 2007 season will be expanded to include new features for the players such as random prizes throughout the summer as well as new features on the website for communication and information. The 2007 Golf League Championship will be everything that it's intended to be and more, for many golf seasons to come. Here is a reminder of what the MGLC has to offer.

## Okay... I'm a league golfer... why am I interested the LCS?

- The **Comfort**...
  - Of participating in a series where rules and oversight are consistently applied.
  - Of a statewide network unified by a respected organization such as the MGCOA.
- The **Ease**...
  - Of instant access to my league information via the Internet at [www.migolfleague.com](http://www.migolfleague.com).
  - Of communicating with others in my league via email.
- The **Fun**...
  - Of comparing my game against other golfers throughout the LCS.
  - Of seeing how my team stacks up against other teams in the LCS.
- The **Challenge**...
  - That extended competition brings to league play.
  - Of qualifying to participate at a next level.
- The **Chance**...
  - To play in a championship tournament at a championship course.
  - To be crowned a **State Champion!**

## Okay... I'm a golf course owner... why am I interested in the LCS?

- The **Continuity**...
  - Resulting from being a standard bearer.
  - Resulting from the sense of belonging to something greater than what was.
- The **Resource**...
  - Available through the specific identification of league golfers.
  - Produced through customer relationship management (CRM) opportunities.
- The **Retention**...
  - Gained by giving leagues and golfers another reason to return in following years.
  - Gained through a high end, low cost deliverable that will be unmatched in the industry
- The **Growth**...
  - Realized by offering golfers extended products and services.
  - Realized through the attraction of offering golfers something that no other organization has.
- The **Exposure**...
  - Resulting from hosting a one of a kind, high profile series.
  - Resulting from crowning **State League Champions**.

There are many more positive answers to the question "why?". But, we think as equally important is to understand how few answers there are to the question "why not?" Effectively, the MGCOA and Handicomp have identified a market where golfing experiences can be enhanced and we're investing time and resources into making the GLC a powerful experience, unequaled in the industry. MGCOA members can join us in promoting and developing the GLC into something that we can hang our golf hats on for years to come.

Go to [www.migolfleague.com](http://www.migolfleague.com) to learn more or call Kate Moore at the MGCOA office (800-860-8575).





# INDUSTRY PARTNERS

We encourage you to interact with these leading companies that have partnered with the NGCOA to serve members and support our mission. For more information, log on to [www.ngcoa.org](http://www.ngcoa.org).



## PREMIER PARTNER

### Club Car

As the NGCOA's exclusive Premier Partner, Club Car has made a long-term commitment to help golf course owners and operators lower operating costs and enhance revenues. As part of Club Car's relationship with the Association, rebates are provided to any NGCOA member converting their golf car fleet to the Club Car brand. Members renewing their fleets receive complimentary admission to the NGCOA Annual Conference and non-members receive one year membership with the NGCOA free-of-charge -- both compliments of Club Car. [www.clubcar.com](http://www.clubcar.com)



## OFFICIAL CARD

### American Express

As the NGCOA's official card, American Express leverages its consumer marketing resources and knowledge to help members gain valuable insights into their businesses. Programs include support of player development initiatives to help grow the game for members, as well as the Business Insights electronic newsletter offering insights on a wide range of topics, including finance, marketing, technology and customer relations. [www.americanexpress.com/accept](http://www.americanexpress.com/accept)



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The Toro Company offers NGCOA members a 1% rebate on purchases to courses converting from a competing supplier and on new course purchases. [www.toro.com](http://www.toro.com)



#### Beverage Supplier

Pepsi-Cola Company offers NGCOA members \$1.10 rebate per gallon on Pepsi brand post-mix fountain products and a \$.30 per case rebate on Gatorade brand sports drinks. [www.pepsico.com](http://www.pepsico.com)



#### Food & Related Services

entegra Procurement Services, brought to you by International Club Suppliers (ICS) offers NGCOA members cost savings ranging from 7%-12% and access to more than 350 leading food and beverage suppliers. [www.intlclubsuppliers.com](http://www.intlclubsuppliers.com)



#### Property & Casualty Insurance

The Commonwealth Insurance Group provides members property, casualty, automobile, excess liability, crime, directors and officers liability, employment practices liability and workers compensation insurance coverage at substantial savings. [www.clubsurance.com](http://www.clubsurance.com)



#### Chemicals & Fertilizers

Helena Chemical Company offers members quarterly rebates of 1% on all purchases made through a Helena distributor. [www.helenachemical.com](http://www.helenachemical.com)



#### Credit Card Processing

ETS Corporation offers NGCOA members \$100 discounts on credit card and debit card processing, gift and loyalty programs, POS check and ATM services, and free credit card terminals and receipt paper. [www.etsms.com](http://www.etsms.com)



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Tee-Off Times is published by the Michigan Golf Course Owners Association. Editor - Kate Moore. MGCOA offices are located at 603 S. Washington, Suite 303, Lansing, MI 48933. ph (517) 482-4312, fax (517) 267-8984. Articles written by outside authors do not necessarily reflect the view or position of the MGCOA. MGCOA's position on key issues will be clearly stated. Manuscripts are accepted at the approval of the editor, who reserves the right to reject or edit. Appearance in the *Tee-Off Times* does not constitute endorsement of the advertiser, its products or services, nor does *Tee-Off Times* make any claims or guarantees as to the accuracy or validity of the advertiser's offer and reserves the right to reject any advertising deemed unsuitable. Advertising rates and other information available upon request.

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