

# Tee-Off TIMES

Vol. 18, No. 4  
July, 2007

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

## NEWS FROM THE PRESIDENT



*Frank Guastella  
Red Fox Run*

The American Express Womens Golf Week is designed to increase the participation of women in golf. The program offers free golf lessons and golf - related networking and social activities customized by your facility. Why not offer a networking reception, rules and etiquette seminar, fashion show/luncheon or a club demo day for women?

Take Your Daughter to the Golf Course Week offers fathers the opportunity to share the game of golf with their daughters. Why not become an official host facility and promote an event that allows fathers and daughters to spend quality time together? July is Family Golf Month. It is hard to imagine a better family activity than golf. Why not offer a Family Golf Clinic, Family Golf Night or Kids Play Free Day?

Use your imagination, think "out of the box" and use the above mentioned programs for your facilities benefit and to get more people to play golf. We are competing with so many recreational opportunities today that we must keep promoting and marketing the various programs that have been developed for our use. And, it's not too late to get your leagues involved in the Michigan Golf League Championship. Mid-summer and fall leagues are perfect for this fun filled program. Play Golf Michigan!

## Play More Golf

The golf season is now in full swing and there are a number of initiatives designed to "grow the game of golf" that I am proposing that you take advantage of.

June was "Play Golf Michigan" month. I hope you took advantage of promoting it in your community but you can post your events at the "Play Golf Michigan" website by contacting the MGCOA office. Michigan has earned the reputation as America's Summer Golf Capital and has been selected as the twelfth best golf destination in the world. Why not host an event or activity that encourages local and visiting golfers to play your facility?

The National Golf Course Owners Association has three programs that promote growth and participation in the game of golf. Those programs are:

- 1.) The American Express Womens Golf Week: June 2 - 9
- 2.) Take Your Daughter to the Course Week: July 9 - 15
- 3.) Family Golf Month: July 1 -31

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**Join Us For the 14th Annual  
MGCOA Golf Outing!  
Thursday, August 16  
See page 11 to register!**



# 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

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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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# Beating the Summer Heat – Tips for Golf Courses

By John Seiser, Senior Vice President, Kapnick Insurance Group

As we eagerly anticipate the hot, sunny days of summer that lie ahead it is important to remember that as the mercury rises, so does a person's risk of succumbing to heat exhaustion and heat stroke. *Those working or playing outside in extreme heat are especially susceptible.* Here are some ideas for staying cool to share with your employees and guests:

## Heat Exhaustion

Heat exhaustion occurs when a person becomes overheated, usually the result of not drinking enough fluids during hot weather. It generally develops when a person is playing, working, or exercising outside in extreme heat.

Symptoms include:

- Tiredness and weakness
- Body temperature rises to 101°F
- Sweaty skin
- Feeling hot and thirsty

A person suffering from heat exhaustion should be moved to a cool place and drink plenty of water.

## Heat Stroke (A TRUE MEDICAL EMERGENCY – CALL 911 Immediately)

Heat stroke is the result of untreated heat exhaustion. This is a true medical emergency as the person has lost their ability to sweat and cool themselves.

Symptoms include:

- The skin will be HOT and DRY
- Body temperature rises rapidly to above 101°F
- Confusion or delirium
- Possible loss of consciousness or seizure

Until help arrives, cool the person down by placing cold packs or wet towels on the neck, armpits and groin

## Tips for Staying Cool

- *Drink plenty of water.* Don't wait until you are thirsty! The average adult needs eight, 8-ounce glasses of water a day and more during hotter weather and during periods of exertion.

[Continued on page 10](#)

Member Milestones...Over a decade of membership...Missed one! **Interlochen Golf Club, Interlochen**



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# Slow Play Replay 2007

By Joe Martelle

Part 1 of a 2-part series, to be continued in the September issue

For all of you who hoped that with the 2007 season, slow play would just go away, it didn't. So again, like the Michigan weather, everyone talks about stopping slow play but nobody ever does anything about it. So let's take an in-depth look at this old nemesis and see if we can get a better handle on how to control it.

Are we sure "slow play" is really the problem? Or is slow play just the catch-all term we have all assigned to the problem. Isn't the problem really the "back-ups" that occur that slow down play? We know slow play causes some back-ups. But slow play is actually only one of the contributors to our daily back-ups. Here are some others you may or may not have thought about.

## The Difference in Players

Every time we fill our courses, we knowingly distribute foursomes of good golfers; average golfers; bad golfers; and some folks we wish would have gone bowling instead! We then chain them all together one right after the other. Knowing this, why do we expect all of them to play at approximately the same pace? We not only expect them to play at about the same pace, we expect them to know what that pace is. Pick a time: Is it 4:15 or 4:30 or 4:45 for a round on your course? How can they be expected to comply to our expectations when they don't even know the target time they're supposed to hit?

One thing everyone does know is that bad golfers will always play slower than the good golfers behind them. Put a different way: Good golfers will ALWAYS overtake the bad golfers in front of them. But which group is the cause of the back-up? The slower group for playing too slow or the faster group for playing too fast? I say both are responsible. More on this later.

## The Slow Golfers

One of the biggest problems with golfers playing slow is that they never believe they are playing slow. Look at this GolfDigest.com poll. When asked to rate their pace of play against the pace of play of others, 57.8% rated themselves as playing "fast". While only 4.8% rated their play as "slow". But when they were asked to rate other golfer's pace, 52.8% rated other golfers as playing "slow". Only 2.0% rated others as playing "fast". Clearly, golfers will

never admit to playing slow. You see, it's always "the other guy." Rangers hear this all the time... "We're not playing slow! It's those guys behind us playing too fast!"

## Rangers

The problem here is that the Ranger doesn't have an answer for that statement because he has no idea! That's because Rangers only know intervals between groups. They don't know which groups are playing slow or playing fast and every golfer knows it. That's why Ranger enforcement of slow play is so difficult. I can tell you if Arnold Palmer's group teed off at 1:00p, my group at 1:15p and Jack Nicklaus' group went off at 1:30p, on about the 3rd hole, the Ranger would tell my group we were "playing too slow" because the gap ahead of us would be large and the Nicklaus' group would be backed up waiting to play behind us!

## Jamming Your Course with Golfers

What's the old saying..."You gott'a make hay while the sun shines!" Well that certainly applies to the golf business. Everyday we end up "jamming" our courses full of golfers and then we send them all off virtually one on top of another. So now, we are not only scattering the course with golfers of various skill levels, but we are also tightening the chain between them by spacing them even closer together, virtually guaranteeing that back-ups will be a problem for you all day long. Resist this temptation. By establishing sensible intervals at the start, you will help speed up play by reducing some of the natural back-ups that inevitably occur. Remember, if you can improve your back-up problem, you'll move everyone around the course faster. Since they'll finish quicker, it will open up more spaces for additional foursomes to be placed at the end of the day.

## Built-in Slow Downs

Each course has them and they can kill any attempt at keeping the pacing up. I call them your "Ball Eaters". These are anything on your course that stops play and the hunt for balls begins. It could be tall grass around water. It could be a wooded area where the vegetation between the trees and the course has been allowed to grow. All courses have them. Look around and then do what you can to eliminate them as contributors to the problem. Reminder signs in these areas asking the golfers to take no more than a couple minutes looking for their ball are helpful.

I'M FAST, YOU'RE SLOW	
Respondents to a GolfDigest.com survey rate their own pace of play versus other golfers:	
<b>Q: How would you rate your own pace of play?</b>	
Fast:	57.8 percent
Average:	37.4 percent
Slow:	4.8 percent
<b>Q: How would you rate most golfers' pace of play?</b>	
Slow:	56.2 percent
Average:	41.8 percent
Fast:	2.0 percent

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# Golf Course Owners Meet With Michigan Legislators

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



We held three separate roundtable discussions this spring between southeast Michigan golf course owners and state legislators. We met on Mondays, at noon, for an hour or so and discussed issues relevant to the golf industry and Michigan's economy while we had some lunch. There were about 10 golf course owners, representing over 30 golf courses, which attended one or more of these

roundtable discussions. We discussed how the minimum wage law passed last year has resulted in all of our golf courses hiring less outside staff this year. At an average of three or four fewer employees per golf course, the end result is over 3000 fewer jobs in the golf industry this year. We also discussed how our industry has been struggling the last several years, and we cannot afford any new or additional taxes. We discussed the need to level the playing field with municipal competition. We also discussed the need to streamline or right size the state economy, so we can balance the state budget, without a tax increase.

Our first roundtable discussion was with Rep. Kim Meltzer (R.). She is a first term legislator and is on the House tax committee. She and her husband own a small auto parts manufacturing business. She feels the same way as the rest of us feel regarding the state's economy. We need to reduce spending and cut taxes. She appreciates the importance of small businesses in Michigan's economy. We educated her about the unfair competition with municipal golf courses, banquet centers, and all the other businesses municipalities get into.

Our second roundtable was with Sen. Michael Switalski, and Rep. Frank Accavitti, both democrats. Rep. Accavitti felt the state couldn't possibly cut expenses any further, although Sen. Switalski didn't seem quite so closed-minded. Accavitti felt stronger of the two that a tax increase was needed. Having said that, they both asked our opinions of which type of proposed taxes would be less detrimental to the golf industry. The proposed new business taxes include taxes on profits, net worth, assets, and/or revenues. There could also be an additional tax on services or luxury tax, which may well include golf courses. There is also a possibility of personal property tax relief. We also discussed municipal competition. Rep. Accavitti has said he would cosponsor our legislative bill, which calls for annual audits of municipal operated businesses, although he has yet to actually act on it. Typical politico.

Our final roundtable was held with Sen. Alan Sanborn (R.). He too, agreed with our viewpoints on Michigan's economy and is against raising taxes. When we discussed the unfairness of municipal competition, he suggested we should try to get an opinion from the state attorney general. Eric Rule and John

Dodge have run with that suggestion by getting a "pre-opinion" from the attorney general's office. That way, if the "pre-opinion" is not favorable to our cause, we can quietly drop the idea. If it were a "formal opinion" favorable to municipalities, the municipalities could use it to operate more businesses, or get more tax breaks. We don't want this idea to backfire on us.

It was easy putting the roundtables together and the legislators were happy to meet with us. They now know us a little better, and know what our interests are. There really is no downside to meeting these legislators, and there could be a big upside. I think the meetings were worthwhile for everyone who attended.

**Money saving idea.** I monitor the NGCOA listserv and recently discovered that I can get a federal income tax credit for the federal fuel taxes I pay when I fill our fuel storage tanks at our golf course. The listserv discussion began with different members talking about state fuel tax refunds, which we have gotten for many years. However, until Jeff Hoag mentioned that golf courses could also get refunds, or tax credits, for federal fuel taxes, I was not aware of that. I gave my accountant copies of our fuel bills for the last three years and will receive a federal tax credit of about \$1000 each year.



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# SBT Replacement Moving – Budget Solution Uncertain

By Eric Rule, MGCOA Lobbyist

After several months of negotiations, legislative leaders and Governor Granholm have tentatively reached an agreement on a replacement for the Single Business Tax. The details are not yet fully developed, and will likely be worked out during this week. Absent the details, I have included below the broad strokes of the conceptual agreement that was signed by members of the negotiating committee:

## Revenue Replacement

- Revenue Neutral

## Tax Base

- 2/3 margin tax consisting of sales minus purchases of tangible property; rate under 0.8%
- 1/3 business income; rate under 5%
- Capital stock tax for banks
- Increase insurance premiums tax to 1.25%, plus credits

## Personal Property Tax Relief

- 12 mills for commercial personal property
- 24 mills for industrial personal property
- 35% refundable credit on remaining industrial personal property
- Telephone credit corresponding to commercial personal property

## Credits

- Investment and compensation credits capped at 65% liability
- R&D credit capped at 75% of liability
- ME-2 Entrepreneurial credit

## Small Business Treatment (Cost: \$120 million)

- Allow qualifying firms to pay a 1.8% tax on adjusted business income

- Increase officer compensation disqualifiers to \$160,000 to \$180,000
- Increase gross receipts threshold phase-out to \$18-20 million
- Increase aggregate business income disqualifier to \$1.3 million
- Allow flow-through entities to access the compensation credit

The last remaining obstacle of note for the Legislature to deal with is the FY 08 budget, which must be completed by Sept. 30<sup>th</sup>. In order to balance the budget, additional revenue is going to be needed to fill the deficit. It is estimated that approximately \$1.5 billion will need to be raised.

The sticking point appears to be how to raise these funds. An income tax hike, coupled with a 6% tax on luxury - or discretionary - items seems to be the most viable option for the legislators. At this point the hold up appears to be what the Democrats can give in terms of government reforms in exchange for the GOP giving the necessary votes for a tax increase.

The negotiations change daily and weekly. It appears that securing the votes for a tax increase may take longer than expected; potentially throughout the Summer.

## They Already Tax Our Work, Don't Let Them Tax Our Play

A new website has come to our attention and we want to share it with you. The Governor and the legislature are seriously considering putting a \$100 million a year tax on every ticket to professional sporting events, shows, concerts, and movie tickets in Michigan. And GOLF. They are calling it a "luxury tax."

But you can stop the Ticket Tax. Tell the Governor, the Lt. Governor, your State Representative and/or your State Senator that you oppose a tax on your family time. Ask them to oppose the Ticket Tax. Just go to the links listed on the website and send an email to the Governor or Lt. Governor (click of the "Share Your Opinion" link). The links to your State Senator will help you locate your legislator and give you a link to their email address.

If you would rather call them, their phone numbers will be listed on their information site as well. Go to [www.notickettax.com](http://www.notickettax.com) and click on the Fans Against the Ticket logo to sign up to help fight this tax and to keep updated on the issue.

## Gift Card Bills Clear Senate

Two bills seeking to place restrictions on gift certificates and gift cards passed the Senate Commerce and Labor Committee this week as expected. SBs 387 and 388 were the subjects of numerous workgroups coordinated with MRA. The bills, sponsored by Republicans, originally called for a minimum 5 yr. expiration date and the need to escheat the remainder of the balance to the state after this time period.

After numerous negotiations, MRA was able to win approval for removing the escheating requirement.

The bills as passed the Senate stipulate that a retailer would have to honor a gift card for a minimum 5 years and not charge a dormancy fee. At the end of 5 years, any value left would either revert to the retailer, or the card would remain active if no expiration date accompanied the card.

The bills face an uncertain future in the House, as numerous Democratic-sponsored bills in that chamber call for much more stringent regulation. In all of those bills, retailers would still have to escheat as well as publicize any and all policies associated with the cards.

# Welcome Newest Corporate Member:



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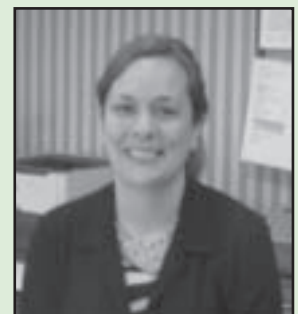
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## Welcome Jada Paisley as the Newest Member of the MGCOA Staff!

Jada Paisley is the new member services coordinator for MGCOA. Jada will be handling member retention, member growth, advertising sales, the golf outing and all meeting logistics for MGCOA. Jada comes to MGCOA from the Kellogg Hotel and Conference Center where she spent 11 years as Senior Sales Manager. In 2004 she achieved her CMP (Certified Meeting Professional) designation from the Convention and Industry Council. Please call her if you have any questions. Jada looks forward to meeting you at the August Golf Outing and Supplier Field Day.



# MTF Celebrates 50 Years of Serving the Turfgrass Industry

by Tom Smith, Executive Director, Michigan Turfgrass Foundation

Fifty years of serving the turfgrass industry is a remarkable milestone. Somehow, those original visionaries that formed the MTF in 1957 got it right the first time because our mission today is pretty much the same as it was back then - ***to benefit all individuals who manage turfgrasses or derive pleasure from the results of such management by:***

- ***supporting programs in research, education, and extension in the area of professional turfgrass management***
- ***working in partnership with the green industry, government, agriculture, and other associated groups***
- ***helping advocate on behalf of the turfgrass industry***

It also amazing to look back and compare the research priorities of yesterday to those of today – many of them remain the same like disease and insect management, weed control and fertilizer issues. So, while some problems remain the same, we face a whole new list of challenges in our industry. The key to the success of the MTF today, as it was back then, is to not only solve current problems but also stay a step or two ahead of the issues. Get out the crystal ball and try to predict where we need to be in the future and not just react to the present.

This proactive approach continues to be a trademark of the MTF. Evidence of this can be found in many of the projects that the MTF currently supports and most recently in our aggressive outside grant activity that will support new areas of research. These include:

- Overall administration and support to expand and enhance the Michigan Turfgrass Environmental Stewardship Program (MTESP)
- An EPA grant to develop an assessment and tracking tool and nutrient and pesticide Best Management Practices as part of the MTESP
- A Biomass Energy grant from the Department of Labor & Economic Growth to determine the feasibility of pelletizing grass clippings for use as an energy source
- Education and financial incentives for golf courses to convert to bio-based products and fuels to help reduce our reliance on foreign oil
- Curriculum to teach math and science using turf as a model to help educate our youth and connect them to our industry
- Stormwater retention on golf courses for use in irrigation
- Weather-based prediction of pest problems
- Assessing and maximizing carbon sequestration in turfgrass to benefit golf courses and other large turf areas

All of these areas of research and extension enhance the research program at MSU, help to better educate our members, allow our industry to be environmental stewards, and impact the environmental, social and economic well-being of Michigan. These are the visions and goals that the MTF has established for at least the beginning of the next 50 years.

## Attract More Golfers in July

### Host Take Your Daughter to the Course Week: July 9-15



By hosting Take Your Daughter to the Course Week, you can generate new customers while taking advantage of a national marketing campaign. Courses hosting Take Your Daughter to the Course Week will be listed, along with event descriptions, on the consumer web site [www.playgolfamerica.com](http://www.playgolfamerica.com). The event will be promoted in national print publications and television PSA's.

Participating golf courses agree to offer free greens fees to junior girls accompanied by a paying adult, and to host a free instructional clinic.

To become an official Host Facility and to receive your free promotional toolkit to help you market the event at your course, you will need to register by June 1.

Questions? Contact Sarah Gurley at 800-933-4262 ext. 208 or [sgurley@ngcoa.org](mailto:sgurley@ngcoa.org).

# Slow Play Replay 2007

Continued from page 4

## Championship Tees

If Championship Tees are placed back an average of 20 yards from the whites, you have added an additional 360 yards to your course. That's the equivalent of adding one extra hole to a round! So, on busy days, we suggest you pick up the Championship markers and instruct your Pro Shop folks to tell the golfers that -"Today, because we are full, we are asking everyone to play from the whites". It may seem like a little thing, but it could shave 15-20 minutes off a round on busy days!

There are many more things that contribute but I think you get my point. Don't just think that slow playing golfers are your only problem. Now, knowing these things, how can we stop the back-ups?

In order to stop the problem, you have to be willing to COMMIT to stopping the problem. That means you must get PRO-ACTIVE. You have to put everyone on notice, players and employees alike, that

from now on, your course is getting serious about stopping the back-ups that ruin the game for your customers and cost you money.

## Motivation

Need motivation? Golf Digest estimates that an average course can lose 5-7% of their playing revenues each year due to the back-ups that drive players away. Say you play 60,000 rounds per year and charge \$50 a round, for every 1% in lost revenue due to this problem, you are losing \$30,000. What if their only half right? Ouch! Motivated now?

If not, here's another motivator. When asked, golfers say that the number one problem in golf today is being backed-up and having to wait to play. What they are really saying is the choice of WHERE they play is most often made on the basis of where they can play with the least amount of waiting. It's pretty simple really: Eliminate the back-ups and more players will play your course more often.

Watch for Part 2 of "Slow Play Replay 2007" in the September issue of *Tee-Off Times*



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## Beating the Summer Heat – Tips for Golf Courses

Continued from page 3

- *Avoid alcohol and caffeine.* These drinks tend to dehydrate the body.
- *Dress for the weather.* When outside, wear lightweight clothing of natural fabric and a well-ventilated hat.
- *Stay inside when possible.* Do errands and outside chores early or late in the day.
- *Eat light.* Replace heavy or hot meals with lighter, refreshing foods.
- *Think cool!* Take a cool shower or apply a cold compress on your pulse points.

Remember - staying well-hydrated is one of the most important things you can do to beat the heat. Feeling thirsty means that your body is on the road to becoming dehydrated so don't wait to drink until you are thirsty — especially if you are working or exercising outside in extreme heat.

In consideration of your guests, you may want to consider keeping plenty of cold, bottled water on hand *plus* sunscreen and bug repellent. It may also be a good idea to have a small supply of inexpensive, UV absorbent sunglasses and wide brim hats available to purchase in case a golfer forgets to bring their own.

These tips are from the Kapnick Safety Toolbox for Golf Courses, available to Kapnick Insurance Group clients upon request. They are presented for informational purposes only and are not intended as medical or legal advice. For more information, please consult a professional. Contact John Seiser at Kapnick Insurance Group for more information on how to obtain a copy of the golf course toolbox: 888.263.4656, x1300 or [john.seiser@kapnick.com](mailto:john.seiser@kapnick.com).

## GEESE PROBLEMS

Are your golfers complaining about the mess that your geese are making. Please call for FREE information regarding solutions to your problems. Barry (248)467-1963

## GLW Michigan Top 50

“Golf for Women” Magazine this summer named three Michigan golf courses in the top 50 courses best public courses for women. Smart course design, impeccable conditioning and a welcoming atmosphere are the key components that were considered. A GFW Top 50 Course must have at least one set of tees under 5,300 yards, and should have at least two under 6,000. A minimum of two tees must be rated for women. The course should have few forced carries from the forward tees, be in top condition and present a women-friendly environment. The Michigan courses in the Top 50 are Treetops Resort (Gaylord), Boyne Highlands Resort (Harbor Springs) and Black Lake Golf Club (Onaway). Congratulations.



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# Join Us For the 14th Annual MGCOA Golf Outing!

You're invited to our 14th Annual MGCOA Golf Outing to be held on Thursday, August 16th, at Gull Lake View Golf Club in Augusta. This is one of our most popular events all year. Not only is it a chance for you to network with other golf course owners, but it's an opportunity to reward yourself and your staff for a great season!

## REGISTRATION

- Foursome     Place me with a foursome

Name \_\_\_\_\_

Golf Course or Company \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Golf Course or Company \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Golf Course or Company \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Golf Course or Company \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

### PLACE

Gull Lake View Golf Club, Augusta

### DATE

Thursday, August 16

### TIME

11:00 a.m. Registration & Lunch

12:30 p.m. Shotgun Start

5:30 p.m. Cocktails & Dinner

Entry fee: \$80 per golfer or \$320 per complete foursome (Non-members \$100 per golfer). Fee includes 18 holes of golf with cart, two drink tickets, lunch and dinner.

***Only \$80 per golfer!  
Same price for the 8<sup>th</sup> year in a row!***

- Check enclosed  
 Charge to my credit card:  
     Visa  
     Mastercard  
     American Express  
     Discover

Card # \_\_\_\_\_

Expiration Date \_\_\_\_\_

Signature \_\_\_\_\_

**Return to:  
Michigan Golf Course Owners Association  
603 S. Washington Ste 303  
Lansing, MI 48933  
or FAX to (517) 267-8984**

**Deadline for registration is August 10th  
No refunds after August 13th  
Questions? Call 800-860-8575**

# Tee-Off TIMES

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## MGCOA

National Golf Course Owners Association Chapter

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### Puzzled over insurance options for your golf course business?

Let us help you put the pieces together. With over 20 years of experience in the golf course industry, **Kapnick Insurance Group** understands the needs of golf course owners throughout Michigan, and works with them to determine the best coverages for their specific requirements. In addition to being the sponsored agent of the Michigan Golf Course Owners Association, *Kapnick Insurance Group is the largest writer of public daily fee courses in the state of Michigan.* Members of the MGCOA qualify for additional savings and benefits, call today for details!



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