

Golf Clubs We Have Financed

By O. W. M.

THERE has been a great deal of talk during the past few months on the subject of the high cost of Golf Course upkeep, and, indeed, the excessive cost of the game from all points of view. To the writer it seems that a great deal of the criticism is justified, at least insofar as the general proposition is concerned.

However, when the details are approached, there is entirely too much loose talk, and too many attempts are made to lay the blame at the door of the long suffering seedman, who is, as a matter of fact, only endeavoring to obtain the legitimate return for his labor to which he is justly entitled.

It has long been a part of the writer's work to try to secure payment for shipments of materials to Golf Clubs all over the United States, as well as in Canada and countries to the South. In the course of this work he has, at one time or another, been in contact with practically every club of any account in that territory. This experience leads him to make a number of observations about the financial policy of the average club that ought to be brought to the attention of the Directors of every club in the country, with a view of setting their house in order wherever the remarks may fit the individual case.

First of all, it is not departing from the facts when the statement is made that about 90% of all the clubs in the United States and Canada are either poor or bad credit when it comes to paying the seedsman. In fact, out of the clubs listed in the last issue of the American Annual Golf Guide, containing probably 1700 or 1800 names, it would be amazing if 100 clubs could be found that would warrant a good commercial rating. The rest are poor, bad, or—well, the dictionary doesn't have any word that would quite fit.

Second, it is this condition that is largely responsible for the fact that the seedsman is compelled to ask more for his wares than would otherwise be the case. The extra expenses are appalling. There is more work in the bookkeeping department, meaning more clerks; there is more work in the collection department, meaning still more employees; more loss in carrying charges, and a tremendous loss through not having enough hard cash on hand when an opportunity to make a favorable purchase presents itself. All these unnecessary wastes added together make a very important percentage of the retail prices that must be asked, and the blame for the extra cost to the customer rests solely on the shoulders of the responsible officials of the clubs.

Some time ago, there came to our notice a letter written by a certain District Association which has made a practice of supplying its members with seed at alleged low prices and great savings. (It is to be noted that the sales were made on terms of either sight draft as B/L or express C.O.D.) Listed on the letterhead were the names of the clubs which were members of the Association. Since many of them were immediately recognized as notoriously slow about paying their accounts, the writer decided to examine the record of each to see just how bad conditions actually were. During the past two years, business had been done with 24 of the clubs on the list.

Every invoice in each account was listed and the exact number of days that had elapsed from the date of shipment to the date of payment. These times were then averaged up for each club and then for the entire group. The results were as follows, the amounts being fictitious but in correct proportion to each other.

Club	Amount Purchased	Days taken to pay	Days Overdue
A	\$1127.04	612.72	582.72
B	557.09	57.07	27.07
C	44.41	43.00	13.00
D	231.20	43.98	13.98
E	211.86	30.00	0.00
F	165.50	121.00	91.00
G	99.00	155.00	125.00
H	20.95	126.81	96.00
I	635.07	114.97	84.97
J	76.10	20.00	0.00
K	304.50	40.98	10.98
L	514.00	70.58	40.58
M	1818.05	98.27	68.27
N	4690.00	175.07	145.07
O	1243.25	190.37	160.37
P	2658.43	157.34	127.34
Q	4133.25	95.30	65.30
R	286.45	42.31	12.31
S	189.62	48.05	18.05
T	12.85	32.00	2.00
U	6340.35	721.77	691.77
V	766.49	13.92	0.00
W	1985.60	91.96	61.96
X	1599.87	537.53	507.53
GRAND AVERAGE		289.11	259.11

In other words, the average length of time the seedsman had to wait for his money was more than *nine and one-half months!* Or, from the time the seedsman sent out his salesman and his service man and had started giving value to the club with the hope of a fair return for himself, he had to wait almost a year for collections to come in.

Only three on the list had so arranged their affairs that they were able to pay promptly within the 30-day period allowed by the terms of sale, and the experience of years prior to those taken into consideration above would lead to the belief that this was due either to the fact that the amount involved was trifling or to some purely transitory condition.

If the data for a five-year period were tabulated, practically all would make a worse showing. In some instances there were not a sufficient number of transactions during the past two years to warrant giving some of the clubs as high a rating as the table would indicate. Naturally, further credit has been refused to several of the clubs on the list, and they are now sold only for cash.

It is the firm belief of the writer that the principal reasons for the dilatory methods of most clubs are laziness and incompetence in the offices of the clubs, lack of attention to getting out house accounts promptly on the first day of each month, failure to follow up the members to see that

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Ride Type Mowers for cutting the grass on fairways.

The next mower was a tractor-drawn affair pulling five 25- or 30-inch old-style horse mowers and cutting a swath about eleven feet wide. They had a capacity of about five acres per hour and would easily mow an 18-hole course in two days. This machine combined all the bad features of its predecessors, constantly rolling the turf the full width of cut every time the course was mowed, with the additional feature that the tractor preceded the cutters and had a tendency to roll down the grass before the mowers could cut it. It was a great gain, however, over all previous methods of mowing large grass areas.

The latest and most improved method of mowing fairways is with the Tractor Pushed Mowers. This machine is operated by a standard light tractor and the cutting units are placed ahead so that the grass is cut before the tractor wheels have a chance to roll it down. The same type of mowers are used in this machine as were used on the "triplex" mower, namely side wheel mowers without the heavy rollers attached. The tractor wheels cover about 38 inches of turf while the width of cut is about 11 feet so it would require three or four times over the ground before the tractor had had a chance to roll it completely once. This infrequent rolling is good as it has a tendency to iron out worm casts and other upheavals. These machines are simple to operate, economical as regards fuel and lubricating oils and much cheaper in the first place than any other outfit of equal capacity. Using a standard Fordson tractor, repairs and replacements when required are always within easy reach.

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they pay these accounts promptly, neglect by the responsible financial officers in signing checks when ready, and failure of these officers to install some efficient system for handling financial matters. Lack of foresight in purchasing more than there was any possibility of paying for promptly rarely is a factor in slow payment of accounts by clubs.

The results of this investigation led to a similar examination of the accounts of clubs in other localities. These were selected at random, the only qualification being that we had had at least five transactions during the same period of time as covered by the above list. The results are not yet ready for comment, and will be covered in a future article in this paper. However, one notable fact came to light which is especially pertinent to the remarks in the last paragraph.

There is a certain long established Golf Club located near one of the large centers of population, its membership composed of the wealthiest men in the city. For many years materials have been supplied to this club. For the two years prior to last year it took an average of 95 days to pay invoices for material. About a year ago, a new set of officers were installed, including a new Treasurer. Since that time, their checks have been in our office within *seven* days from the time the bills were put in the mails. Why was this, and how was it that payments were never prompt before?

It is almost too obvious to merit comment that if it were possible to persuade all clubs to conduct their affairs in such a way as to enable them to make their payments in this manner, prices of materials could be reduced by a heavy percentage. Why, then, blame the seedsman when the clubs neglect to hold up their end? It is high time a radical change was made.