A frank, helpful treatment of the pro credit situation is presented in a bulletin recently issued by the PGA Michigan section:

**CREDIT**

That the question of credit is a delicate one is well known to all of us. Nevertheless, few will dispute the fact that it is the backbone of sound business. It has been forcibly brought to bear on our profession during the depression years that without credit one cannot go very far.

This letter is not intended to be a criticism of anyone, but merely a reflex as to how the manufacturers and men in our own ranks feel towards the profession's credit situation of today.

When a professional gets in the red it should be his duty to explain immediately to his creditors how matters stand. Damage will result by ignoring statements and letters. A letter of explanation may save an expensive lawsuit.

Return of merchandise at the end of the season is one of the problems of manufacturers. The salesman as a rule is a good fellow, but you owe it to yourself not to be oversold. Buy according to your ability to pay, and when an order is placed there should not be the feeling that it can always be cancelled.

Do not listen to gossip about your brother professional. Come to his defense whenever possible; it may be your turn next. Our time will be fully occupied if we pay strict attention to our own business.

The opinion has often been expressed within our own ranks, that professionals who have owed money over a period of years should not attend tournaments, especially if they have little chance of bettering themselves financially. We do not wish to offer any opinion of this, but leave that to your better judgment.

To possess a title has been the goal of most golfers. This spirit is what has made the game great. Fame is fickle. Conquests are soon forgotten, but the stigma of debt lingers.

**Vinnie Richards, Dunlop's Pro Head, Accident Victim**

VINCENT RICHARDS, head of the Dunlop Tire & Rubber Co. sports dept., was badly injured in an automobile accident homeward bound to Bronxville, N. Y., the night of May 10.

Richards suffered a smash radius bone