Bunkers may stop golfers, but the Model F Chief-gang mower combination drives right through. With cutting units in front, this front-drive, rear-wheel steer tractor does an excellent job on all your big area golf course mowing. It’s fast on the fairways and provides plenty of traction for working in roughs and on steep hillsides.

See for yourself. Ask your Worthington dealer for a demonstration.
The time-payment plan for golf clubs is something a pro must handle with good judgment and a simple air-tight system. The time-payment plan does tie up some cash that the pro could use in taking advantage of discounts and keeping his credit standing solid and to be good business for the pro must help make sales that he otherwise might lose to cut-price stores or stores that have time-payment plans. The easy term plan also helps to sell quality merchandise to people who are eager for it but who back away from spending the money in one lump.

A method of handling the time-payment sales by a "conditional sales contract" is proving highly satisfactory to pros in my territory. Harold Pollock, Minerva Lake CC, Columbus, O., has used the method for three years.

The contract and the accounting form is shown herewith.

**Forms Printed Locally**

These forms can be made up in duplicate by your local stationer, and used as further insurance in increasing the pro's sales without undue credit risk.

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Sold To

Tele. Address

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<tr>
<th>Description of Merchandise</th>
<th>Amount</th>
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**Terms of Sale**

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<th>Date Due</th>
<th>Amount</th>
<th>Date Paid</th>
<th>Balance</th>
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**CONDITIONAL SALE CONTRACT**

(Minerva Lake Golf Club) agrees, in consideration of payments as above stated, that the sum of $__________, shall cover the entire cost for the merchandise specified, and that provided payments are made as agreed, they will make NO CHARGE WHATSOEVER FOR INTEREST OR CARRYING CHARGES.

Should any payment be delayed 15 days or longer, there will be a carrying charge equal to 2% of the unpaid balance, for each and every time such delay occurs.

Possession of the merchandise specified is not to be considered evidence of ownership, but it is expressly agreed that all title shall remain with (Minerva Lake Golf Club) until payments are completed.

In the event of failure to pay as agreed, all payments become immediately due and (Minerva Lake Golf Club) may take possession of said merchandise and declare this contract ended and may retain all moneys paid herein as liquidated damages and rental.

Customers' Signature
```
As a professional at a public course knows, his club market is not cash, but the avid golf fan on a limited salary, whose intentions are the very best, and who would buy that new set of irons if he could pay $30.00 down and $5.00 per week. This contract offers a businesslike way of providing for the faithful followers of the game.

As you can see in the contract, the pro retains title to the clubs until they are fully paid for. This is very important, for I know of several cases where golfers have sold equipment on which they still owed the pro a balance. While I'm sure it would never be your intention to press for collection on this basis, except as a last resort; it still gives you something to hang your hat on, rather than Bill's word that he owes you $25.00.

It's a funny thing about psychology but most people are more conscious of a debt they have contracted over their signature than they are of one contracted for by word of mouth.

Joe Lally, professional at the Seneca Golf Course in Louisville, Ky., has adopted this form and in addition has devised a concise Credit Application that he uses in instances where the customer is not known to him.

The budget plan of buying is so extensively used by stores that the pro in many instances is almost compelled to offer a purchase plan of this nature. It seldom applies to the situations at private clubs but at the public and daily-fee courses the installment buying method is practically a "must" if the pro intends to work his market possibilities thoroughly.

This conditional sales contract puts the transaction on an easily understood business basis so the buyer knows what his obligation is and there's no risk of the buyer coming back and saying he misunderstood the terms of the deal.

Inasmuch as the buyer is not charged for interest or carrying charges he gets a better deal than he usually would get on a time payment plan. This protects the pro against the tendency to give too much of a trade-in allowance.

The pro, of course, must realize that it is going to cost him some bookkeeping time and interest money to operate this sort of a deal properly. He has to balance these costs against the increased profits of greater sales of first grade merchandise. Experience of men who are using this plan shows that the pro adds a good net profit from the time-payment sales and gets golfers into the habit of buying all their golf equipment at the pro shop. The fellow who comes in to make his installment payment is a prospect for buying balls and other items of small and moderate cost that are stocked in the pro shop.

June, 1950

It's On The House
By TOM REAM
Mgr., Westmoreland CC

Work hard to make a good name for your club; and then work still harder to keep it. Nothing is so valuable as a good reputation, but once lost, it becomes a big job to reestablish it.

In the club business, "Getting into an argument," indicates that it is something we step into.

Remember that a lot of promising club careers have slipped on the banana peel of having a drink with a lonesome member.

A good club man never finds a member or guest unreasonable.

The club man who says that members are not appreciative is usually a club man who is not appreciative of his members.

Club success calling Mr. Conscientious Worker.

Clothes do not make the man, but go a long way toward inculcating a sense of self respect and a habit of neatness in daily tasks. Clothes neat, clean, well fitting are indispensable to people in the club business, whether in the front or back of the house. They are an index to the hospitalities, to graciousness of the servers.

If you wait to repeat it until you have proof that it's true you'll never do any gossiping around the club.

It's bad to have some members find you such congenial company that other members can't find you at all.

Costly club accommodations achieve nothing if the personnel isn't accommodating.

The value of a club lies in the number of members it has.

Making one's self agreeable in club business implies the obligation to take one's self by the scruff of the neck and disciplining one's self, if that is necessary to gain the desired result.

In club life there is only one important time, and that is NOW.

It's what we learn after we think we know it all that counts.

Show yourself an astute club man by recognizing that the bombastic member is only covering up an inferiority complex.

A new club with a manager with new ideas will do better than a club with a manager with not so new ideas.
The Ever-Dependable DOT
is Going Stronger than Ever

This year the New DOT makes golf news with its "Tru-Tension" Winding. That means:

1. Consistent Maximum Distance combined with sweet feel and the famous DOT "click".

2. Absolute Uniformity. Round after round, every Dot will feel and perform exactly like every other Dot.

Your players are reading the DOT advertising in their favorite magazines. Have your DOTS within easy reach.
Sound Planning of the Country Club Pool

By PETER MAYO

Except in the rather rare instances of golf clubs having membership restricted to men members, the golf club now is in soundest condition when it’s a country club with golf as the basic feature.

In making the club an attraction for the entire family the swimming pool has so repeatedly demonstrated its magnetism for the youngsters that the club without a pool is not equipped to develop and serve complete family interest. It is plain to us after a study of membership and financial data of country clubs that a swimming pool is a necessary element of the substantial club.

Some members are apt to dread the expense involved in such an improvement, hear and repeat fantastic prices, and fear that cost of building and maintenance will endanger the whole situation. In reality, we believe it safe to say that there will be twice as many families seeking membership as those seeking to resign. And the resulting increase in popularity of the club with the original membership plus the added revenue from new and associate memberships will largely, if not completely, offset the increased cost of maintaining and paying for the improvements.

It has been worked out in one instance that if 17 new members join as a result of the pool, the assessment would be no greater than if the pool had never been built, thus proving that the pool would not only be a great asset to the club but also will ultimately more than pay for itself.

We know of one such club where the whole indebtedness, not only for the pool and bath house, but also for other improvements built at the same time, were all paid off in nine years.

Between 65 and 75% of the operating cost of a club might be classified as fixed annual expense, regardless of size of membership. Based on the fact that club revenue is virtually controlled by the numbers of active members, when that membership reaches a certain number income balances outgo, i.e., deficits disappear.

Conversely, with resignations, loss of revenue is bound to occur. The addition of new members who join as a result of a pool will reduce assessments from the level required if they did not join. The financial benefits of this increment in membership is the same whether it offsets losses which would otherwise occur or it increases the total membership.

Pool Costs

Even though every individual case involves different problems, under anywhere

(Continued on page 87)
During the past three decades, Walter Hagen, one of the world's greatest competitors in golf and acclaimed by many as America's foremost designer of golf clubs, has created many models that have scaled the heights of popularity because they definitely helped the average golfer to make better shots. But of all the models designed by this great master, none ever compared with his latest HAIG woods and HAIG "Ultra" irons. These comments, typical of many being received daily by Walter Hagen, tell the story:
"No golfer can compare your new HAIG clubs and not have a strong desire to own them."
"They're the hottest clubs ever to come into a pro shop."
"Can't keep them in stock—they sell at first sight."
"Your new HAIGS are years ahead—anyone can play better golf with them."

It's happening every day!
Every day more and more golfers are saying "make mine HAGEN 'HAIG'". That's because players everywhere are finding out that no golf ball made can outdrive it...that no ball can surpass it for accurate flight and roll. You can recommend the HAIG with confidence. It will make good every time.
FACTORY FOR MAINTENANCE

Beverly Country Club (Chicago district) operates on the basis that course maintenance is a business as well as a science and an art. Beverly maintenance headquarters is roomy, light and designed for convenience and economy. LEFT CENTER — All equipment must be cleaned and stored in proper place. Inspection and inventory are quick, accurate jobs. Floor eventually will be concrete to keep down dust. LOWER LEFT — Everything in its place is work- and time-saving theme in Beverly shop. Ample storage facilities, conveniently placed, enable course men to get to work quick with right supplies. UPPER RIGHT — This storage makes it easy to get equipment onto the job in perfect operating adjustment and condition. Orderly parking reduces waste time. Fertilizer stored at left. RIGHT CENTER — Beverly shop is equipped and laid out to handle repairs and adjustments properly and quickly. Shop is heated and provided with excellent and clean bath and toilet facilities. LOWER RIGHT — Office of Robt. Williams, supt., has all data handy for planning, check-up on work and costs. Maps on walls and in files and a work progress chart on which is recorded work to be done, progress of work by date and detail, expected completion date, costs and remarks, provide convenient and complete information for superintendent and chairman.

Green committee meetings are held in the superintendent's office.
"We can keep our greens at their best with regular sprays to control fungous diseases," says Mr. Joseph Valentine, greenskeeper at Merion Golf Club. "We use 'Tersan' for brown patch, and Du Pont F-531 for dollar spot. They enable us to avoid damage from diseases without the danger of chemical burning."

This picture story is another in a series of "experience reports" from well-known golf courses, coast to coast.