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SUPPLEMENT FOR INSURANCE PROTECTION

which operate the swimming pool, the fairway irrigation systems and the switchboard against electrical shorting or burning out. The country club’s refrigeration systems and air conditioning system may also be insured under this policy.

Although these objects would not normally explode, other losses insured would include cracking, crushing inward, tearing asunder or bulging of the insured object.

It is important to clarify that when a boiler loss occurs, it must be the result of a sudden and accidental occurrence. The boiler policy is not expected to cover losses which result from wear and tear, deterioration or corrosion. If these conditions become evident to a boiler inspector, he will advise the insured to replace the defective part or section.

Country clubs in which winter sports activities include ski lifts will schedule the lift for the valuable inspection service rendered in the interests of safety. Other country clubs schedule golf course trams and elevated lifts for the same safety inspection service.

A boiler and machinery policy may also be extended by endorsement to cover loss of the use of the premises if an insured object is suddenly and accidentally rendered inoperative by an insured peril. For example, if a heating boiler explodes and no heat can be provided for the clubhouse, the club would be reimbursed for its loss of earnings from the dining room and cocktail lounge.

Usually, this reimbursement is provided on a daily indemnity basis. A country club might elect to purchase $300 per day for total prevention of business for say 100 days when loss is caused by such an accident.

In order to reduce the cost for this coverage, the endorsement may be written so that the coverage will take effect after the third day of the accident. This is a form of deductible as a country club usually can stand the loss of three day’s income.

When the refrigerating system is insured, the country club can also purchase consequential damage insurance to cover food spoilage from lack of power to maintain the system. The country club must determine its potential food spoilage loss and purchase a separate amount of coverage against this contingency.

This coverage is limited to accidental losses resulting from an object insured under the basic policy which are on the premises and is not construed to cover spoilage due to or resulting from power failure which occurs off the premises, for example, by a public utility.

Theft losses

Two other important forms of insurance which every country club should consider are burglary insurance for its personal property and its money and securities, and insurance against losses resulting from dishonest acts by employees.

The foregoing exposures can be all insured under a popular contract known as the comprehensive dishonesty, disappearance and destruction insurance with the mercantile open stock burglary and mercantile open stock theft endorsement attached.

This combination indemnifies the country club for fraudulent or dishonest acts committed by employees; loss of money and securities while within or outside the premises when caused by someone other than an employee; loss due to the accepting in good faith, in exchange for merchandise, money or service, counterfeit paper currency or money orders; and depositors forgery coverage due to forgery or alteration of country club checks or drafts by someone other than an employee.

When mercantile open stock burglary and theft coverage is attached to the policy, the country club is protected against losses to furniture, equipment and merchandise which are contained within the clubhouse or other buildings on premises which are designated.

There is a distinction which must be clarified between burglary and theft insurance. Burglary coverage responds when a loss occurs during hours when the premises are not open for business and are securely locked and the burglar clearly left evidence that he forcibly entered the premises; whereas theft insurance responds when the premises are open for business and it can be clearly established that the property was taken by other than an employee.

Employee theft, if clearly determined, would be covered under the dishonesty section of the policy, but in no event can a country club expect claim payment if the only evidence of missing property is the shortage of inventory.

For the lonely country club, remote from police protection, it is unlikely that burglary or theft insurance will be provided by an insurance company. Underwriters tend to tread with care upon the exposures which they will cover, particularly where remote settings permit burglaries to occur without much chance of discovery.

There are various insuring conditions and exclusions which a country club must understand when purchasing these coverages, lest they find that they are not insured due to failure to comply with the policies.

Golf car protection

Country clubs may insure their golf cars against loss of or physical damage to the car under an inland marine mobile property floater form. This policy may provide “named perils” coverage or “all risk” coverage. The latter is continued on page 74
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LITERATURE

A Perfect Lawn the Easy Way
By Paul Voykin
Rand McNally & Company
405 Park Ave.
New York, N.Y.
$3.95

Paul Voykin, the superintendent of the Briarwood CC, Deerfield, Ill., has done what every turfman who loves his work would like to do: written a book on lawnmanship. Most works of this type emanate from academic or commercial sources; the former are usually too technical for the layman, and the latter tend to slant toward the "product." This book has neither of these handicaps. "A Perfect Lawn the Easy Way" is a readable book that should give aid and comfort to the befuddled homeowner and a handy reference text for the professional turfman.

The form of the book is relaxed in the manner of an expert giving advice over the back fence. The first chapter is headed March and April, and the book progresses in this fashion through the season.

The repeated references to the golf course superintendent may increase the visitor traffic in superintendents’ offices this season, so it might be prudent to have a personal copy of Paul Voykin’s volume on your bookshelf for quick reference.

"A Perfect Lawn the Easy Way" has been chosen as a Garden Club book of the month and is available in paperback, retailing for $1.95.

—Bill Smart
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Some dealer areas still available.
Employee pilfering is one thing that is a common problem to all pro shops. Most of the managers interviewed by GOLFDOM were reluctant to discuss this matter, but this crime is on the increase in every retail establishment—pro golf shops being no exception. (The Small Business Administration in 1966 reported that dishonest employees account for two-thirds of all retail thievery.)

A good way to check on suspected employee pilfering, as with shoplifting, is by keeping a tight inventory on all items. If pilfering is taking place it will probably show up in this way. However, this method does not necessarily point a finger at the guilty party. Unless he is caught, the losses are most likely to continue. One shop dealt with this problem by hiring a special detective disguised as a part-time salesman. The detective was able to discover the pilferer and, because of his legal training, was able to build a strong case against the employee. This is probably the best answer when this problem occurs.

As mentioned earlier, pro shop losses from crime are rising each year. Although no shop could give the exact amount of money lost, two claimed burglaries in excess of $10,000 worth of merchandise. A few losses over $10,000 could spell disaster for both the large and the small pro shop. Unfortunately, the advice and methods suggested by our investigation deal primarily with prevention rather than cure mainly because there seems to be no sure remedy for the current rash of crimes. Measures that deter the crime itself or prevent added loss or injury while the crime is being committed seem to be, at present, the safest and most reliable methods of dealing with these problems in the pro shops.

Mr. Day, a frequent contributor to GOLFDOM, is a free-lance writer living in New York City.
The beautiful Birnam Wood Golf Club is located in the incomparable Montecito area of Santa Barbara, California. Wooded homesites surround the 18 hole Championship golf course. The course designed by Robert Trent Jones is not long — just 6180 yards — but called by many of the Pros who have played there "the toughest short course in the country."

Shown below is the fleet of 30 new Cushman golf cars. Trojan "217" golf car batteries were chosen as the original equipment battery.
of DDT and other insecticides. However, except in the immediate area of the lake, the watershed around Chicago is to the west. If any bodies of water are suffering from runoff of Chicago’s DDT, it is rivers such as the Des Plaines, Fox and Illinois and possibly the Mississippi. “If Lake Michigan is polluted,” Williams observes, “the state of Michigan must be the culprit.”

One of the few superintendents in the Chicago district who uses DDT as a ground pesticide is Harold Frederickson of Edgewood Valley in LaGrange. He originally used it exclusively in trying to eliminate fruit flies. However, the flies seemingly developed immunity to it and for the last two or three years, Frederickson has been alternating four malathion and four DDT treatments annually. And, with good results. The Edgewood Valley superintendent also had his elms sprayed with DDT this spring, as he has done in past years. He suspects that the reports of widespread slaughter of the bird population due to chemicals is exaggerated by naturalists, conservationists and others in their effort to win strong public support for the anti-insecticide legislation they espouse. Frederickson has seen very few dead birds on the course on which he has worked in the last seven or eight years and neither have the people with whom he has been associated. And, he points out, people who work around a golf course are more likely to see them than almost anyone else.

Superintendents say they have received very few complaints about their use of DDT from people living in the vicinity of the course. However, some of their neighbors become quite shaken up when they see and hear a helicopter overhead. But it’s the noise and not the spraying that scares them. Nobody has accused any of the superintendents of indiscriminate use of DDT, and probably won’t, because the superintendent is undoubtedly the one person who follows the book when measuring out insecticide that goes into a solution. If there really is a surplus of DDT in the soil and water, it probably has been put there by people who don’t know that they must adhere precisely to instructions when ladling out doses. It is the uninstructed who tend to do the overkilling.

One Chicago superintendent is convinced that birds, fish and wildlife aren’t menaced by DDT nearly as much as people who own automobiles. That is Paul Frankowski of Beverly CC. Last fall when his course was sprayed for Dutch Elm disease, the DDT drifted onto a busy street that
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intersects the Beverly layout. There was an immediate complaint from quite a large group of irate motorists. The police were called in and Paul was placed in 30-minute custody, but it was one of those technical arrests with no charges being filed. The upshot was that the Beverly ground crew had to clean 20 cars. The maintenance employees found that soap and water alone don’t wash off DDT; it takes a wax job.

Some superintendents who switched from DDT to methoxychlor this spring say they did so because momentarily they expected a state law to be passed requiring it. Officials at a few clubs thought it was a good neighbor gesture that they should make, considering that the cost of the changeover wasn’t prohibitive. Quite a few superintendents feel that DDT will be ruled out for a few years, then reinstated when the beetles and bugs rapidly multiply again and re-infest the land. Then the hue and cry will come from the opposite direction and the anti-insecticide forces will be outshouted. If DDT isn’t brought back, something just as effective will have to be.

**HIRING A SUPERINTENDENT**

will get in touch with him.

Should the applicant be a likely prospect, resume the interview and discuss your needs, the area of responsibility, to whom he will be responsible, condition of the course and equipment, annual budget, special problems and finally, salary range.

It is a seller’s market for good superintendents, and you may now be faced with selling what you are offering. No man worth his hire will accept vague promises such as merit raises of unspecified amounts at some unspecified date, a “sizable” Christmas bonus and items that will be taken into consideration at some future time. A good superintendent will be a good businessman (he will be spending your money) and will expect specific and accurate information. In addition to salary (he will likely know the job’s potential), there are fringe benefits that for tax or personal reasons can offer special inducement. Some cost the club little or nothing.

These benefits include: housing and utilities, housing allowance, room and board, medical plan, pension plan, cost of living increases, club membership or use of club facilities, meals free or at cost, expenses to local, state and national conferences and meetings, pay while on reserve duty, gas and oil for personal car, use of club vehicle off the property, Christmas or incentive bonus, and life insurance.

It seems hardly necessary to remind anyone that most of these items are offered in industry, guaranteed by labor unions and enjoyed by the armed forces of the United States.

I have not mentioned vacation time, though an exceptionally long winter vacation would come under the same heading.

The following is from the GCSAA Professional Code and deserves your attention.

1. Seek counsel for local chapters when applying for a position in a new district.
2. Recommend only GCSAA members.
3. Ascertain the salary levels in the district in which you are seeking employment; then uphold that level.
4. Be sure the position of golf course superintendent is open before making an application.
5. If possible, talk with the man who last or now holds the position of golf course superintendent.