the U. S. and Canada, seed is available for the American market.

CHARACTERISTICS

Plant and growth characteristics render it distinctively different from other bents now available. Color is an attractive bright green, visibly darker than Seaside and often darker than Penncross. Its color is responsive to small amounts of iron and the shade of green can be adjusted accordingly. Regardless of how dark the color becomes, it never develops a slate-gray cast.

Uniformity and exceptionally fine texture are the two strong points of Emerald. It exhibited a finer texture than any other available seeded or stolonized bentgrass tested in a variety trial of a university in the northwest last year. Since all plants derived from this seed are so uniform. The exceptional texture and density of the variety are maintained year after year with no segregation into unsightly patches.

In seed size, seedling vigor and establishment, this new bent is essentially similar to other seeded types. After establishment, the mature turf is characterized by excellent vigor and aggressiveness, which are essential in rapidly healing divots, cart track blemishes and other damaged areas. It also helps prevent and crowd out weeds and Poa annua.

In aggressiveness, Emerald comes on stronger than Seaside but slightly less so than Penncross. As a result, there is slightly less puffiness than with Penncross and a slower rate of thatch buildup. Thus, Emerald does not have to be managed quite so intensely.

Despite the uniformity of this grass, it exhibits good overall disease resistance. It has very good resistance to Fusarium nivale and Typhula blight. It has exhibited moderate resistance to brown patch and dollarspot, and has shown no marked susceptibility to any of the common turf diseases. However, since this nor any other bentgrass variety is immune to disease, a nor-

(continued on page 64)
interest should be included in your annual cost of sod production.

Repairs are a highly variable and unpredictable cost factor in sod production. They will fluctuate with the type of ground under production, intensity of machine use, preventative maintenance program and other factors. Repair costs for general farm equipment are considered to be in the range of five percent of the purchase cost of the equipment.

In sod production, where new production and harvesting equipment is being designed each year, repairs are commonly much higher than five percent of the purchase cost. All sod producers should be including cost of repairs to equipment and permanent structures as a cost of sod production.

The 1968 Maryland survey indicates approximately $8.46 was spent per acre per year on repairs.

If you are producing sod on land that you own you are confronted annually with real estate taxes. If working on rented land there is also this cost to consider. In Maryland the average real estate tax rate is $2.55 per $100 assessed value is set at 60% of current market value. Current figures indicate that the average per acre cost of real estate taxes in Maryland on sod producing land ranges from $4.00 to $4.50 per year.

Insurance on permanent structures, machinery and equipment are a fixed cost that is strictly a function of time. Surveys completed in 1968 indicate that the average cost for insurance in the state of Maryland was $2.36 per acre per year. This amounts to about 1.74 percent of the total cost of sod production. It may seem minimal but it is a cost that should be included.

From the Arnold and Lessley survey of 1968 indicates that "The DIRTI 5" should be accounting for approximately 27% of the average cost of sod production. These subtle economic factors could be slowly taking a sod producer out of business. They work on profits slowly but ruthlessly. In cases where "The DIRTI 5" are not being included in the cost of sod production, some of the money being lived on and called profit is partially money that should be paying for the DIRTI 5. A sod producer can only live on "The DIRTI 5" so long, and then these hidden costs eventually run him out of business. They must be included in the cost of sod production, otherwise it will come out of your pocket sometime in the future.

International Harvester Releases New Literature

Just released by International Harvester Company is four-page brochure describing International landscaping equipment. Included are specifications and information on scarifiers-scrapers, blades, and box scrapers.

Copies of brochure, AD-31348-B, are available from your local International industrial equipment dealer or by writing to Advertising Department, International Harvester Company, 401 North Michigan Avenue, Chicago, Illinois 60611.
PAST DUE ACCOUNTS (from page 56)
sibility, commonly known as professional “deadbeats.”
Among these delinquents are persons who are absolutely indifferent to unfavorable credit opinions and upon whom “duns” ranging from pleading, to threatening, to taking drastic action have no effect. In dealing with this type of account the collection system must operate rapidly, as it is reasonable to assume that the debtor has other credit problems elsewhere.
It must be remembered that 70% of all people pay their bills, 20% are migrants, the here today, gone tomorrow types, 3% are indigents who would pay if they could, but are usually unable to pay while only 2% are true credit criminals.
Records indicate that the rate of repayment in rural areas is far superior to that in the urban communities, this fact primarily established due to the availability of credit and the nature of rural residents operating on a pay as you go basis.
Credit as you know, is the power or ability to obtain goods or services in exchange for a promise to pay at a later date. Therefore, one must analyze the capacity or ability of the individual to pay in the future. I feel that in the extension of credit, the use of the four “C's” of credit can be a truly valuable asset.
The four “C’s” as we know it are character, capacity, capital and condition.
The character of the individual can best be determined by the want or intent of the potential debtor, the capacity, the ability to pay, the capital, the financial strength of the party, and the condition, the soundness of the situation.
Due to the nature of the sod business, it is of extreme importance that a complete credit application be filled with you on any and all potential sod installations. In this respect a very sound credit application constitutes the obtaining of full names of husband and wife, address, former addresses, name and location of business, telephone numbers, banking references, property ownership, and any other pertinent information such as personal references and relatives.
It is ever so important to establish a good collection program, in any business. You must be aware of the aging of accounts on a regular basis; if not, trouble is inevitable. It is advisable to age accounts on a twice a year basis or better still, on a month to month basis. It is all important to realize and take into consideration that the worth per dollar at 90 days is 90¢, at 6 months, 50¢, and at 1 year, 30¢.
Generally speaking, the type of business and the type of debtor dictates the promptness in collections. The importance of promptness cannot be over-emphasized. Much business success depends on this factor and it must be regularly maintained.
Credit selling has been good for the country, and good for the individual credit granors and consumers. However, there is risk involved for both consumer and creditor ... primarily for the creditor himself.
Controlled debt is a good thing—uncontrolled it is like a grass fire in a high wind. It is a well-known fact of business that, when people can buy on time, they buy more. Left to his own devices, the debtor will get further and further behind with his creditors—until somebody stops him. The credit granor, therefore, must keep control of the credit situation, set a limit and see that (continued on page 66)
CREEPING BENTGRASS
(from page 61)

mal preventive fungicidal program consistent with the local area practices for quality turf should be followed.

In addition to its excellent turf characteristics, Emerald is also an exceptional seed yielding variety. Grown in Oregon since 1965, its average seed yield has been consistently superior to all other creeping bentgrasses, which gives it the advantage of a lower cost of production.

To insure highest standards of quality seed production, all seed of this variety is grown under Oregon state certification standards. International Seeds, Inc., Halsey, Oregon is responsible for production of the entire world supply.

The Rudy-Patrick Company, Mission, Kansas, Marketer for the variety in this country, has found most leading turf seed distributors eager to participate in the introduction of Emerald. Even with substantial first-year seed stocks on tap, early interest and demand has prompted Rudy Patrick to make special provisions for widespread distribution. It is hoped that as many golf course supply jobbers and superintendents as possible are able to share in the initial supply.

MANAGEMENT

Emerald is not a difficult variety to manage properly. A three-times-per-week mowing schedule is usually adequate at putting green height while twice weekly is sufficient at Tee and Fairway levels.

While it prefers a slightly acidic soil reaction, it can be adapted to a rather wide range of soil pH and salinity. On greens, adequate amounts of slow-release fertilizer such as the various ureaform types or milorganite should be applied to maintain the desired depth of color and vigor.

Emerald should be watered as needed, with the combined irrigation water and natural rainfall totalling about one inch per week. During very hot weather, particularly in the transition zone, irrigation should be applied as frequently as necessary to prevent wilting.

Although this new variety exhibits no extreme aggressiveness, it is a vigorous grower and will require periodic dethatching. Thatch buildup can be slowed by regular top dressing and vertical mowing. Thatch removal is easily accomplished by normal means.

Is also tolerates the normal spectrum of fungicides, herbicides, and insecticides commonly used on bentgrasses. Label specifications and recommended rates of application should, of course, be strictly observed.

ADAPTION

Emerald has proved to be well adapted throughout the normal bentgrass region and, additionally, over an area deep within the transition zone and well into the upper south. During its initial North American testing, which began in 1968, it demonstrated high quality performance under putting green and fairway management conditions in areas ranging from Canada to the Houston, Texas area. Of course within this huge geographic expanse there may be some localized areas where another of the seeded or stolonized bentgrasses may be better adapted. But taken as a whole, Emerald adds a new dimension to the choices available to the superintendent and should be seriously considered by those committed to a program of excellence. •

Mr. Sod Grower:

A few territories are still open for a growers franchise of Warren's A-20 and A-34 Kentucky Bluegrasses. These grasses are performance tested throughout the country. Warren's A-20 and A-34 Bluegrasses continue to earn the highest ratings by leading universities doing turfgrass research.

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SEED SUPPLIES AVAILABLE AT LAST!

Now, an improved creeping bentgrass with more of the qualities golfers and superintendents wanted from seeded-type varieties in the first place.

**Exceptional uniformity**—Objectionable "grain" and "patchiness" are eliminated, as every Emerald seed traces back to a single superior parent plant.

**Ultra-fine texture**—seldom equalled even by stolen varieties in official turf trials. The ultimate in posh turf!

**Jewel-like color**—consistently darker than Seaside and authoritatively rated darker than Penncross but never, no matter how dark, exhibiting the slate gray cast of some other bents.

**Excellent vigor** for rapid healing of divots, cart tracks and crowding out weeds, including *Poa annua*. More vigorous than Seaside but not so overly aggressive as Penncross and therefore less subject to "puffiness" and excessive thatch build-up.

**Disease resistance**: Very good resistance to *Fusarium* blight and *Typhula* (snow mold) along with moderate resistance to brown patch and dollar spot. No marked susceptibility to any of the common turf diseases or chemicals customarily used on bentgrasses.

All Emerald seed is Oregon certified. It's the best seed yielder of any seeded type bent, which means that economy may be included among the distinctive advantages of this new variety.

Contact your local seed supplier or mail coupon.
Dr. W. H. Daniel, Purdue University, devoted 15 years of breeding, observation and comparison of bluegrass selections before the release of SODCO in 1967. Each of the four lines that make up SODCO were granted patents during 1972. SODCO has exceptional eye appeal due to its firm texture and very dark green color.

SODCO KENTUCKY BLUEGRASS has outstanding disease resistance and has received superior disease ratings in tests from major universities and turf organizations for:

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SODCO KENTUCKY BLUEGRASS IS PREFERRED BY THOSE WHO KNOW TURF

PAST DUE ACCOUNTS
(from page 63)

it is maintained.
If a credit situation appears to be getting out of focus, then is the time to find out if there is income—other than the obvious salary. If an individual cannot handle additional obligations, give him the opportunity to tell you how he intends to fulfill his responsibility. This sometimes brings out unusual sources of income. The ability to pay should be equally as strong as the individuals willingness to pay.

The place to correct your credit losses is in credit extension. Watch your credit granting and you will have few collection headaches. Unfortunately, some people in the field of business sell to anyone who comes along. These are the sellers who are causing three-fourths of the problems among the people of limited means, people who nevertheless have desires for the better things of life, but do not always have the ability to appraise their true financial position and buy accordingly.

However, even with wise and fair extension of credit, there will be some delinquencies.

Today, over half of the sales made by manufacturing, wholesale, and commercial companies, and almost a third of all retail sales, are made on credit basis.

The popularity of installment buying has resulted in a sizable demand for effective collectors. Currently there are more than 25,000 men and women in the United States employed as bill and account collectors. These individuals work for retail stores, manufacturing firms, or collection agencies.

No one has yet come up with an ideal solution which will completely eliminate slow paying accounts. However, the following method has been employed with top results:

1. Grant credit with the idea that every single account could become a collection problem.
2. Establish a regular billing and collection schedule procedure. Decide that you're going to send out one plain statement within 30 days, a second statement 30 days later with a reminder note on it, a collection letter 15 days later, a phone call 15 days after that, and then refer to a collection agency 15 days later. The important thing is to have a regular, systematic procedure which is followed on every single account up to the place where personal contact with the customer indicates that some alternative course is desirable.
3. Recognize that time is the safest refuge of any debtor. The more he gets of it, the less likely he is to pay. Delinquent accounts rapidly decrease in value with the passing of time. When you have exhausted the possibility of collection yourself, don't give up the account. Turn it over to a professional collector. If the past due accounts are referred to a professional collector as soon as you recognize that your efforts can be spent more profitably in other phases of your business, the trail will still be fresh enough so that the collector has a reasonable chance of collecting. Give him all of the information that you have, the results will be productive.

At one time, the collection agency was considered a tough and unethical kind of business. Collectors sometimes received instructions to collect the money regardless of what methods they used. The majority of modern collection agencies, however, operate honorable businesses with professional standards and ethical methods of doing its job. Collectors feel responsible not only to the one to whom is owed, but to the one who owes as well.

In the assignment of accounts the client guarantees the amount and name of the debtor to be correct and legally owing, thereby, giving the collection company authorization to collect, settle, adjust and forward accounts. An effective collection agency will understand the client's credit and public relations problems and will convey such information to the individual collector.

The average client can always obtain information and answers from a general manager or supervisor. The collection agency through specialization and close contact with the client, is actually an extension of the client's credit function.

The organization of a good collection house provides for the following functions: skip tracing, telephone and mail collecting, legal collections, client reporting, general administration and sales and service. An established collection company will have a "Set-up Section" which receives new accounts and proves them as to addresses, proper name and amount owed.

A good collection company uses psychologically tested and approved letters or notices in series that are...
have special situation letters. A staff of good telephone collectors is most important and insures recovery which can make the difference between a good or brilliant record. A good collector is almost always trained in credit and collections in an agency or finance company.

The professional collectors approach is to always ask for payment in full, (PIF). This in itself is a psychological jolt to the debtor. Failure at this effort requires favorable arrangement based on ability to pay. Once the arrangements are made, accounts are followed on a day to day basis with the follow up coming immediately on failure to comply; this fact being the secret to all good collection practice.

Collectors must be efficiently supervised to insure competent production of payments and to maintain the internal discipline of a well run collection agency. With the advent of much consumer legislation it is of utmost importance that all collectors be thoroughly familiar with regulations in effect with respect to debt collection practice guidelines, both state and Federal.

Reliable agencies of long standing are completely bonded and insured to protect their clients from many contingencies, such as error and omission, slander and the invasion of privacy.

The final stage of the agency operation is the suing of the debtor, at which time, the agency will seek the authority of the client to sum- mon the debtor to court. The suing by the agency of the debtor is used only after all other attempts to collect have been exhausted. From this point on the agency is required to pursue collections through its attorney representation.

As a member of the American Collectors Association, our firm receives the ACA Directory and membership roster, published each year, listing the members and the more than 8,000 communities they personally serve, which enables a member to call on any other member for personal attention to a debtor who has skipped.

While collection agencies are primarily in business to collect overdue bills, they also work to maintain good will between the creditor and the debtor, sometimes they actually assist the creditor in setting up a wise and effective system of granting credit.

The development of the techniques for granting credit and the techniques for following up to collect

have advanced rapidly in recent years. The fact that creditors list with ACA members some $900 million in collection business each year is more than a test of the role the collector is playing in today's credit economy.

Everyone who grants credit is going to have collection problems. It is inevitable. They go hand in glove. However, these problems can be reduced to a bare minimum by recognizing the position in which most creditors find themselves and taking the steps necessary to meet these conditions. These steps are:

1. Grant credit in a thorough and intelligent manner.
2. Establish and follow a written billing and collection time schedule procedure.
3. Recognize when your efforts will be more productive when applied to other phases of your business.
4. Select and work with a professional collector to help hold your credit losses to a bare minimum.

If you do, you can use this tremendously valuable tool of credit, and not let it use you.

---

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Facilities Expansion Improves H. D. Hudson Service

The H. D. Hudson Manufacturing Company has announced the relocation and expansion of its west coast distribution facilities. The new facilities provide Hudson customers with order-processing, and shipping service within 24 hours.

V. K. Rawitzer, general sales manager of Hudson, said the company has completed agreements with Cristina Brothers, Inc., 1045 North Tenth Street, in San Jose, California, and Hull and Taylor, 15305 Valley View Avenue, Santa Fe Springs, California to serve Southern California and Arizona.

Rawitzer stated that the new distribution centers are equipped with data processing equipment which will link them with the Hudson general office so that orders can be processed within minutes after they are received. He added that the centers will offer “will call” service when needed and will provide a modern inventory control system to further improve customer service.

The expanded distribution on the West Coast follows the successful re-location of Hudson’s Southeastern distribution center in Atlanta, Georgia last year. Hudson also maintains service branches in Minneapolis, Overland Park, Kansas and Chicago.

18 Hole Course Still Going Strong

The regulation 18-hole golf course is still very much alive.

Several years ago, when the first executive length par-60 courses were built, some people in the golfing field thought that this would be the course of the future. They pointed out that the executive course required less land, is built on a smaller budget, and can be played more quickly.

“Golf tradition is stronger than most people realize,” points out Ellis Maples, president of the American Society of Golf Course Architects. “Once you start tampering with the basic game, you end up like baseball with asterisks in the record book,” Maples added. “People want to pit their skills against a common denominator.”

He said that proposals to enlarge the cup, shorten the course, or “pep up” the ball usually receive little encouragement from the average golfer as well as the purist.

Florida Nurseymen Elect Gladwin President

Richard A. Gladwin, Gladwin Nurseries, Inc., Jupiter, Florida was elected president of the Florida Nurseymen & Growers Association during their recent 21st annual convention, held at The Breakers hotel, Palm Beach. As vice-president and membership chairman for 1972-73, he saw FNGA grow to the record number of 1905 members. FNGA is the nation’s largest state nursey-men’s association and is surpassed in membership only by the American Association of Nurseymen.

Other officers elected were 1st vice-president / president elect — John Blaser, Blaser’s Nursery, Sarasota, Fla.; 2nd vice-president — George Russell, Russell’s Inc., Miami; 3rd vice-president — James Blakely, Kelsey City Nursery & Landscape Co., Lake Park.

Directors-at-large are Albert Kraft, Jr., Kraft Nursery and Gardens, Ft. Lauderdale and Pompano Beach; Kenny St. Germaine, Everglades Nursery and Landscape Inc., South Miami; William Adams, Adams Citrus Nursery, Haines City and Lin Tabor, Glen St. Mary’s Nurseries, Glen St. Mary, Fla.

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Hydout pellets settle to the bottom of the canal or lake to provide controlled slow release. Tests show that the slow release rate helps reduce fish toxicity and provide longer-lasting control when compared with other liquid formulations.

Hydout's new improved formulation eliminates equipment-clogging dust and fines to provide quick and economical control of aquatic weed and algae.

You can have weed and algae-free water flow to or from your fields and groves, through your irrigation or drainage systems, lakes and ponds — economically — by specifying **HYDOUT**.

When writing, ask for your free copy of the recently published **AGRI-FIELDMAN Guide to Aquatic Weed and Algae Control** research bulletin.

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New Irrigation Supplement Covers Industry Developments

The Sprinkler Irrigation Association has announced a mid-August publication date for a four-section supplement to the Third Edition of "Sprinkler Irrigation" published in 1970. Turf Irrigation, Land Disposal of Liquid Wastes, Continuously Moving Mechanical Sprinkler Systems, and Plastic Pipe are the four subjects covered in the Supplement.

Rapid developments in the industry have brought about the need for the supplement, the first ever published in the history of the textbook, the first edition of which appeared in 1955. The 100-page Supplement will serve to both provide new and useful material and to expand upon information already available in the basic text which has received world-wide recognition and use as the ultimate authority on sprinkler irrigation.

The Supplement is edited by Claude H. Pair, P.E., research engineer (irrigation) for the USDA agricultural research service, Kimberly, Idaho, with the assistance of Kenneth R. Frost, professor, college of agriculture, department of soil, water and engineering, University of Arizona; Walter W. Hinz, extension agricultural engineer, University of Arizona; and Crawford W. Reid, P.E., consulting engineer and lifetime technical member of the association.

A. C. (Chet) Sarsfield, owner of Irrigation Technical Services in Lafayette, California, authored the section devoted to turf irrigation, the first time this subject has been covered in an edition of the book, and Lewis W. Barton of the Lewis W. Barton Company, Haddonfield, New Jersey is the author of the chapter covering liquid disposal of wastes, the most comprehensive coverage of the subject yet included.

The Supplement will retail for $5.00 per copy (surface postage prepaid) in the United States, Canada and Mexico and $5.25 (surface postage prepaid) in other countries. Special quantity rates for 10 or more copies are available on pre-publication orders received prior to August 1, 1973. Orders for the supplement must be accompanied by check or money order. Inquiries should be addressed to the Sprinkler Irrigation Association, 13975 Connecticut Avenue, Suite 310, Silver Spring, Maryland 20906.

Jerry Bransford has been named western turf sales manager for Rain Bird. The appointment was made by Ed Shoemaker, national sales manager. According to Mr. Shoemaker, "This new position has been created due to the rapid growth by Rain Bird in turf irrigation equipment sales throughout the West." Mr. Bransford resides with his family in Santa Ana, California. He will be working out of the Rain Bird headquarters in Glendora, California.

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Roll or slab units are interchangeable and the machinery handles rolls or slabs 12 to 20 inches wide (24-inch width machines on special order.)

Special discounts are available on signed orders, with deposits, received before December 15.

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