

**Irrigation financing**

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and sales. "We do not do many of these with new courses because they do not have established track records."

"We are focusing on the renovation market," added Spindler, "because one of the major deterrents to renovating existing systems is cost. We need to let courses know that they can get financing for things like irrigation."

Deere Run Golf and Tennis Club in Lincoln Park, N.J. recently financed a Toro irrigation system because the by-laws of its association would not let the club go into debt.

"We couldn't go out and get a loan for the system," said golf committee member Ronald Kraft. "So we leased it. It is a different way of financing it, more like a rental really. This way we got a new system without having to change our by-laws or take on a large payment."



At the end of the five-year lease, the club will buy the system for a dollar.

Since the bulk of Toro distributors also represent pump station maker Flowtronex, the company can offer a package deal on all irrigation components. "We work closely with Flowtronex and other vendors such as irrigation consultants and installers," said Snow.

Toro's program is handled by San Francisco-based Bank Group Financial Services which offers customized services.

"With irrigation there are a lot of variables," said Bank Group's Mike Meacher. "It is not like golf cars or turf equipment that have a high residual at the end."

Meacher estimates that just five percent of all irrigation systems are financed each year, but said the market will grow.

"Renovating the irrigation system on an 18 hole course is more expensive than a new fleet of golf cars or turf equipment," he said. "With technology always improving there is little incentive to leave a system in the ground for 30 years. There are more reasons to upgrade."

**CREATIVE SOLUTIONS**

To convince clubs that financing an irrigation system makes sense, Meacher breaks it down on a cost-per-member basis. "We go in and say, 'You can get the system for a \$4,000 assessment per member, or you can finance it and raise monthly dues by \$47,'" he said. "When they look at it that way, one-third pay the assessment and two-thirds opt for the monthly payments."

To encourage clubs to do work in the off-season, Toro just introduced a six month, no interest, no payment plan.

"This allows courses to do the work in the fall and winter when there is less play, and not have to worry about payments during a time when revenues are lower," said Snow. "They don't have to make payments until the revenue kicks in in the spring."

Snow expects leasing and financing to keep increasing in popularity.

"As courses get more comfortable and familiar with these options, I think more will take advantage," he said. ■

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- 4-6 *International Irrigation Show.* Contact: 703-573-3551.
- 9-9 *Prairie West Horticultural Show.* Contact: (780) 489-1991.
- 9-13 *World Golf Foundation 2001st World Golf Villiage, St. Augustine, FL.* Contact: 904-273-3379.
- 10-13 *12th Annual Green Industry Expo.* Contact: (770) 973-2019.
- 13-15 *Virginia Turf & Landscape Conference & Show.* Contact: (540) 942-8873.
- 27-28 *National Association of Golftournament Directors Winter Conference, in Atlanta, GA.* Contact: www.nagtd.com.

## DECEMBER

- 4-6 *Ohio Turfgrass Show, in Columbus, Ohio.* Contact: (888) 683-3445.
- 5-7 *Michigan State Horticultural Society Trade Show.* Contact: (616) 794-0467.
- 5-7 *Rocky Mountain Turfgrass Show.* Contact: (303) 770-2220.
- 11-13 *New Jersey Turfgrass & Landscape Expo.* Contact: (732) 821-7134.
- 12 *Turfgrass & Landscape Institute & Trade Show.* Contact: www.turfcouncil.org.
- 17-19 *Texas Turfgrass Association in College Station, TX.* Contact: (409) 690-2201.

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