

the roots by what is known as osmosis. This is brought about by the sap in the interior of the plant being more concentrated—that is, having more solid matter in solution—than the soil moisture on the outside. Whenever the soil water becomes more dense than the sap the flow is from the interior outwards, thus drying the plant, causing what is known as burning. Most any highly soluble material, as common salt, will produce the same result. Dilute solutions on the leaves may not cause any burning until the surplus water is evaporated, leaving a dense solution. It is safer to apply any soluble substance on a cloudy day than in bright sunshine. An application of three pounds of ammonium sulphate to the thousand square feet of green, well watered in immediately after it is applied, will usually cause no harm. This may be applied either in solution or dry. If put on dry, it is advisable to mix it with four or five times as much sand to be sure of a more even distribution on the green. Much harm is done by careless scattering of such materials.

Question—Our creeping bent greens, planted three years ago, were perfect the first year, the finest any of our members have ever seen. Since then they have become infested with clover and weeds. The little annual bluegrass is taking hold, so we fear we are going to lose our bent turf entirely. What is the trouble?

Answer—It looks like your club got stung on the variety of creeping bent you planted. There have been a lot of inferior strains of creeping bent exploited by commercial growers who seemed to think any creeping bent would make first-class turf. As a matter of fact, of the many strains distributed by the U. S. Department of Agriculture, only a few make permanent turf of the quality desired on a putting green. As a result we know of some clubs that are sorry they planted their greens with this grass. We know of many others that are well pleased with their creeping bent greens. It is a matter which should be thoroughly investigated before good seeded greens are torn up and stolons planted.

Check Up on Your Club's Insurance

By JACK FULTON, JR.

A MAJORITY of golf clubs operate on a budget basis. This system is satisfactory, providing the ensuing year is a normal one. But if unforeseen items of expense crop up, the club treasury may have difficulty locating funds with which to pay these items—unless the club has protected itself by taking out sufficient insurance of various kinds.

The award of \$2,000.00 compensation to an employee, for example, for an accident suffered on your grounds may be a sufficiently large item to make an assessment necessary when otherwise you would have shown an operating profit for the year.

Insurance is the one way to be sure that you are protected against unexpected expenses. Certain forms of insurance, the value of which will be outlined below should be carried by every country club.

Fire Risk High

Clubs attempting to obtain fire insurance generally find that the insurance

companies are unwilling to issue policies except at an unusually high premium. This stand of the insurance people is not unjustified, for the average clubhouse is of frame construction, and located a considerable distance from town and the nearest fire-fighting apparatus. It forms too great a fire risk to interest the companies.

The above statement may not apply to your clubhouse. It may be of modern fire-proof construction—an important factor—and not too far from the nearest fire department. If, in addition to this, your water supply is large enough to meet the requirements of fire-fighting apparatus, you can probably obtain protection at a fairly reasonable rate.

The average club however, will not be so lucky and should organize its employees into fire fighting units and arrange for the assistance, in case of fire, of the fire department of the nearest town,