

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,

which can be obtained, as a rule, if the club will guarantee to pay the expense of making the run.

Another form of protection, quite different in character from fire insurance but equally desirable, is known as workmen's compensation insurance. Unless your club is in Florida, North Carolina, South Carolina or Arkansas (these four states have not yet passed workmen's compensation acts) you can obtain this protection at a premium rate uniform irrespective of location within your state. The benefits to be expected are too great to warrant its being overlooked. Its purpose can best be explained by the following:

Your club employs Gus Nelson as a day laborer. Gus, a powerful, healthy looking fellow, one day cuts his hand while oiling a mower. It isn't much of a scratch, but it is sufficient to allow blood poisoning to develop in Gus' arm and force him to be laid off indefinitely. Your greenkeeper replaces him with another man and promptly forgets him.

Gus Has Come Back

But the club is not through with Gus. Some month or two later it receives a notice from the State Workmen's Compensation Board that Gus had been awarded by them \$160.00 compensation for disability suffered through an accident met while working for the club. The notice requests the club to pay Gus the amount of the award, plus his hospital and doctors bills, and upon investigation, the club will find no alternative but to comply.

Thus you are forced to reimburse a man off your pay-rolls for an injury he sustained while working for you. That Gus had not taken antiseptic precautions with the wound made no difference. The scratch caused it and he was entitled to compensation.

If your club carries workmen's compensation insurance, the insurance company will pay the award and the club can truly forget Gus and his injury at the time he is laid off. As a matter of fact, the law requires employers to either carry this insurance or post a bond, but it is a difficult law to enforce and many clubs ignore it.

This type of insurance is not limited to the man working on your grounds. It applies equally to the kitchen help, the housekeeper's assistants, and all other employees including those in the club office, and all minor officials. It guarantees

to protect you against awards made by the state board. The club is expected to report all accidents and injuries to the insurance company, which thereafter relieves the club of all details connected with these awards.

Workmen's compensation insurance policies are issued in blanket form, the rate varying slightly with the occupations covered. The cost of this protection, of course, varies as the number of your employees fluctuates. At the beginning of the year, the club pays a premium based on the estimated payroll for the ensuing twelve months. At the end of the year, adjustments are made in this estimate. If your payroll was greater than thought, you pay the insurance company additional premium; if less, the company rebates the excess.

Do not overlook "public casualty insurance" which offers immunity against damage suits for injuries suffered by individuals while on the club property. Such accidents as the falling of a piece of stucco from your clubhouse walls onto the head of a member; or the collapse of a bridge over the water hazard under the weight of a tournament gallery, are examples of mishaps protected by this insurance. The rate is based on the area of your premises and the area of your clubhouse.

"Tornado insurance" should be taken by clubs located in regions subject to such storms, particularly if the clubhouse stands in an exposed spot and is of frame construction. The average club, protected by trees, natural terrain, or freedom from severe storms, can generally afford to overlook this form of protection.

It is a good idea to take out burglary insurance on the bed and table linen, and the silverware. While these two items are not liable to be stolen during the playing season, because of the number of persons about, theft of such equipment is not uncommon in the winter, when the club is left with only a caretaker. Adequate protective policies may be taken out at a low cost.

Daily fee courses, and private clubs handling large amounts of cash over the week ends, need hold-up and robbery insurance. Golf is increasing in popularity each year and the amount of money taken in increases proportionally. Organized gangs of crooks are becoming interested, particularly since the money is seldom accorded the protection it deserves.