

Table 4—Average Effect of Lead Arsenate on 12 Different Fertilizer Treatments, November, 1928, at New Brunswick, N. J.

	No lead arsenate.	Lead arsenate applied, 15 lbs. per 1,000 sq. ft. during the season of 1928.
Weeds per plot.....	3.51 grams	1.46 grams
White clover.....	6.6 per cent	5.4 per cent
Poa annua.....	18.4 per cent	12.6 per cent
Color and vigor.....	medium	Medium
Earthworm casts per 12 sq. ft.....	41	1

Table 3—Comparison of Miscellaneous Fertilizers on Virginia Bent, November, 1928, at New Brunswick, N. J. Treatment for One Season Only.

Treatment.	Nitrogen applied per 1,000 sq. ft. per season. (Lbs.)	White clover. (%)	Poa annua. (%)	Color and vigor.	Earthworm casts, Sept. 21, 1928. No. per 12 sq. ft.
None.....		10	10	light	50
Ammonium sulfate.....	1.41	10	15	medium	32
Ammonium sulfate.....	2.83	3	10	medium	16
Ammonium sulfate.....	4.24	2	12	dark	15
None.....		13	8	light	20
Nitrophoska.....	2.83	10	13	med. to dk.	8
None.....		15	3	light	41
Castor pomace.....	2.83	2	10	medium	46
None.....		10	2	light	37
Milorganite.....	2.83	15	5	medium	25

## Club Billing Methods and Policies Are Presented

*Carl Truax leads off with conclusion of his article started in May GOLFDOM and Walter Adams puts up his idea*

EXPERIENCE and experiment indicate clearly that best collection results are obtained by mailing on the last day of the month or the first day following. Most postoffices are congested for several days after the first as every line of business is sending out statements. To get prompt delivery by carrier it is necessary to avoid the congestion by mailing ahead of it. At many postoffices this congestion is really serious. Inquiry at your postoffice will determine this situation for any manager. (In this connection we might add that your mailings should always be faced, cornered, sorted by postoffices, labelled and tied. It will pay to inquire about this. Some offices ask this—others do not care.)

Bills deposited in the postoffice not later than 5 p. m. of the first (it will be well to ascertain your postoffice's tying time) should reach the members ahead of most of their monthly bills and statements. Managers who have never mailed this early will be surprised at the result if such early mailing is followed up consistently.

Most by-laws provide for posting in 30 days after the bills are mailed. If bills are mailed the first, the manager has the collection situation well in hand as he is in position to post on the 1st. of the following month and the members realize that they cannot wait over and pay last month's club bill out of the following month's income. The late bill is a clear invitation to the members to hold the club bill over for payment out of cash receipts around the first of the following month.

Beware a change during the season! Any manager who has been mailing his members' bills late in the month—with collections dragging into the following month—and who wishes to advance his mailing date will do well to wait for the closed season when only dues are being billed—before this change is made—or else advance the date one or two days per month until the desired date has been attained. An abrupt change would have the effect of doubling up on the chronic laggards who will in such case complain loudly.

## Return Envelopes

Addressed return envelopes are inexpensive: several dollars per thousand for manila envelopes. Return envelopes are a valuable collection adjunct. When used they should *always be clipped* to the back of the bill. The return envelope should be larger than the returnable portion of the bill, without folding. The large percentage of members actually using return envelopes to mail their checks is sufficient basis for using them regularly, whether the manager likes the idea or dislikes the extra work involved. Managers who have never used return envelopes with their bills should try this out for three consecutive months. They will be surprised to learn that the private secretary of the wealthiest member and the wife of the poorest, will both use the cheap manila addressed envelopes and appreciate the slight convenience.

## The Follow-up

Two weeks is plenty of time to allow for payment of the bills before sending a statement. Where the by-laws specify payment in ten days then a statement should go out in ten days. Most commercial collection systems call for follow-ups from the 15th to 20th—i. e. during the last half of the month. Where you are competing with the collection efforts of all the merchants in your vicinity, get the start on them and keep it. Find out what their customs are—and anticipate their efforts.

## Character of First Follow-up

The first reminder should be very simple, merely a statement of the total amount due. A very simple card arranged for window envelopes will suffice. Cards of this character can be arranged so that they can be used for other purposes. It goes out on the fourteenth of the month. An addressed return envelope is clipped to it. Uncle Sam's stamped window envelopes are used for mailing. These are much cheaper than commercial window envelopes and the employees will not pilfer them. The stamping operation is eliminated.

In all follow-up forms and letters be sure to state, in substance,—“If you have already forwarded your remittance, please disregard this notice,”—thus shutting off an occasional kick.

No member can possibly object to these statements. During the first season's use of the statement card illustrated only one open objection was made—from a physician who admitted he was easy in his own

collections. Even this objector agreed when it was explained to him that such firm methods—and only such methods—enabled the club to avoid bank interest and yet discount its accounts payable.

Perhaps there are cases where funds are available in such volume that no collection effort need be made—but the examination of forty representative annual reports (1928) from the Chicago district (including the “wealthy” clubs) failed to disclose a single case where prompt and firm billing and collecting could be dispensed with and still discount the purchase obligations.

It is all too well known to managers that if there be any surplus funds for which the manager cannot find use, or promote improvements, there will be directors with more ways of spending than the funds amount to.

## The Second Follow-up

This should be marked “Second Notice.” From seven to ten days, no more, should be allowed after the mid-month statement. Always *clip* a return addressed envelope to these follow-ups. This second follow-up may be the same form as the statement—just changing the title. The card illustrated is printed from the same type as the statement. Saves printing cost and does as well as a different card.

## Third Follow-up

The third follow-up should be a personal individual letter sent out over the Treasurer's signature in seven days, no less, after the second follow-up. A form letter will do. Always call attention to the posting requirement well in advance of the actual posting date. Always clip an addressed return envelope, *stamped*, to form and individual collection letters. Be very brief. And most important of all—always ask that a *check* of certain definite amount (amount due or past due) be mailed to arrive on a certain specified date. And on that date always take the next step. Let the delinquent know that you mean business.

## Subsequent Follow-ups

The foregoing plan, properly carried out, will, within four weeks or less, collect all outstanding accounts except a very few, and with three or more days remaining before closing the books, these can be classified and dealt with individually. Take the member who is away. Perhaps he has arranged for his secretary, bookkeeper, or member of his family to pay his bills. Give a ring and find out. Or drop a line.

Then there is the thoughtless, careless member who is known to have funds—but is too neglectful. A phone call from the manager or treasurer will get the money. There are other cases—not important—to be dealt with individually. Then there is the main class—the chronic delinquents—which exist in every Club—the same delinquents right along. Let the treasurer deal with these.

A prominent investment banker, and able treasurer of a well known country club, once said to the writer, "I have very little use for the club member who won't pay his club bill, and I handle the delinquents pretty rough." Of course, in a new or weak club the treasurer may have to use considerable diplomacy. And where the member has no equity in the assets at stake—and is a doubtful collection risk—even more diplomacy is needed. The manager should be careful to confine his collection activities to routine work "as prescribed by the treasurer" and should never directly "cross" a member with any individual collection efforts. Let the treasurer appear in the collection spot light and receive all the criticism if there be any, even though the manager operates the entire follow-up system.

### Chronic Delinquents

The chronic slow pay members are known to every Club Manager and book-keeper. Always put a signal or marking on their ledger cards or sheets, as soon as discovered to be chronic. These may be divided into two classes—those who fear posting and those who either do not care or cannot prevent posting. The first class is easily handled, especially if the follow-up matter is varied from month to month—as soon as they "get onto the system." The second class makes almost all the work for the treasurer. Start early on this class. Mark their ledger accounts. Give them special individual treatment. Change the system from time to time. Advance your mailings in this group. Bring this delinquency to a head before the regular time. Get their accounts into the hands of the treasurer very early—and then follow up on the treasurer.

### Do the Members Object?

Why a hard boiled collection system? Won't the members object? Isn't such procedure "commercial?" Suppose it is "commercial." How else is the club management to get in the money? Send out the bills and wait? Add the unpaid balances

to the new bill each month—and wait some more? Depend on posting, according to the by-law if there be one. Ask the Board to enforce the suspension rule? No Board is going to enforce the suspension rule within any reasonable period. Posting is no remedy. A long posting list is a confession of collection incompetency. We might go farther and say that where any club of local membership under 500 has a long list of delinquents to post, the manager is either not competent or does not appreciate the relation between his collections and his discounts.

Suppose an occasional delinquent does kick. He is easily silenced. Suppose members who are good pay, slip once in a while and object to the notices they get. A simple explanation will win their approval. Apologies are fatal in any collection effort. Be firm. Stand your ground. Insist on payment. Lay your action onto your Board if you wish but don't hedge.

Is the system outlined "hard?" Certainly not, it is mild compared to the usual by-law that requires posting in 30 days and automatic suspension for non-payment in 60 with expulsion and forfeiture in 90 days. Which shall it be? Shall the manager let his collections ride, doing nothing to collect the slow accounts, never crossing any members, leaving the worst delinquents to the treasurer, and letting the trade creditors wait, and losing discounts or paying bank interest, all the while giving the members the impression that the manager is easy with collections, and by inference, easy with the club's funds? Or shall the manager take the aggressive, educate members to prompt regular monthly payment, keep down his receivables, discount his purchases, be firm and systematic with his collections, and create in his members' minds respect for his care and watchfulness of the club's funds?

## What's the Policy on Delinquents?

By Walter T. Adams, Mgr., Detroit C. C.

**I**F I were to make a survey of the clubs in the country to determine the best method used in the collection of accounts, handling delinquents etc., it would disclose that many methods are used; that by-laws in this particular regard greatly vary.

By a closer analysis it would further show that each club has adopted a method