

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



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to best suit its conditions, so that by-laws must necessarily be different when it is evident that conditions are not identical.

One phase of this subject, where I believe there exists more uniformity in by-laws and actual practice, is in the matter of posting the name of delinquents. I am of the opinion that this general practice is fundamentally wrong and chaotic in method.

Another plan used is to charge a penalty of from one to five per cent on the amount delinquent. This appears to me also very wrong as in the case of posting and is of a much worse character. There are other means used, suspension, expulsion, etc., all of which are invariably poorly applied, and some clubs seem to take pride in the severity of their rules and enjoy the opportunity of putting them into use.

I do not take the position that by-laws or rules are not necessary; on the contrary, accounts must be collected and members should make payments as promptly as possible. Many clubs are functioning with limited cash resources, and it would be inequitable for a club to resort to bank loans to pay their obligations in the face of outstanding accounts due from members. There also comes a time when some definite and conclusive action is required. All of these factors treated briefly, require rules, board action, etc., but they can be sound. Discretion must be applied, and especially keep in mind that you are not dealing with strangers, but with members or brothers, who originally established their character, responsibility etc., when they became elected.

What sound reason can be offered, for an institution like a club to be more severe in the application of its laws or rules than any other business. Does a commercial house, for instance, post your name in their lobby or corridors when you do not pay your bill within ten days or thirty, or whatever the case may be? When they stop your credit or other action, do they cause to be known to your friends that you are in financial difficulties by advertising it? What business, big or small, can be cited, that seeks means of embarrassment not only to the man, but to his wife and perhaps family, who are innocent and have no knowledge of the matter, nor the ability to act.

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has been good, will usually receive some consideration in times of depression.

### Uproar If Club Were Posted

If the reverse was applied, how many clubs owe obligations to purveyors or other creditors, beyond the customary period of paying? What would be our attitude were they to post the name of the club somewhere, conspicuously or charge us a penalty interest, stop deliveries, etc. I do not believe that it would be accepted very favorably. It brings to my recollection an old proverb.

"He who expects equity, must give equity in return."

In concluding, I am of the opinion that rules governing delinquents should be made as lenient as possible, and that all cases should be treated confidentially between the board and the member. I see no reason for advertising it to others on a bulletin board, who, after all, are not concerned.

The primary and only object is to collect accounts due, and this I believe can be accomplished without resorting to hard-boiled methods that serves no purpose if one is temporarily unable to pay.

Let us remember, and practice what is preached, that a club is a big home, created to promote golf or other athletics, closer relationship with one another, etc. Administration of the affairs of such an institution should be in a way and manner that conforms with the ideals of a club, and be in harmony with its noble purposes.

### Posting Makes Them Pay Up

Editor,  
GOLFDOM,

Sir:

I in reply to the article on page 82 May issue (What's the Policy on Delinquents?) wish to inform you of the policy of this club and its results.

Being a new club, in 1925 and '26 our treasurer was reluctant to post any delinquents, consequently at the close of the season a great deal of money was outstanding, much of which was not paid until the following year.

In 1927 a new treasurer was elected and thereafter a delinquent list was posted on the first of every month; also further credit and playing was suspended.

Today our delinquent list is very small, only two names being upon it.

P. A.  
New York.