

ranks. Take some of their leading amateurs. Take as examples, Bobby Jones, George von Elm, Francis Ouimet and Johnny Dawson. In that group there is an essential uniformity in the delivery of the club. You can pick them out at almost the length of a course. You see any one of those men playing a shot in the dim distance and the thought immediately strikes one, 'There is an American golfer.'

"Now compare that uniformity with the lack of uniformity in the delivery of the club with some of our leading amateurs. Take as examples, Roger Wethered, Cyril Tolley, Rex Hartley, Dr. Tweddell and Nelson Smith, the Scottish player. Can you find a collection of first-class players who vary in a more considerable degree in regard to the delivery of the club than that collection of players?"

"I purposely direct the reader's attention to one particular point and that the delivery of the club, because there you have, in my humble opinion, one of the great essentials of this game. We are apt to forget that great essential."

Cotton is not alone in his belief that golf instruction is working toward a pronounced simplification. A number of the most successful American instructors have done effective work in this direction during the last three years. George Sargent, who has studied the P. G. A. motion pictures more than any other professional, says that the outstanding conviction resulting from his research with the pictures is that it may be possible to reduce golf instruction to a very few governing details.

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## P. G. A. Fire and Theft Insurance Big Saving

**G**ROUP FIRE and theft insurance, now available to members of the Professional Golfers' association, has been taken up eagerly by members entitled to get such policies. In a number of cases at metropolitan district clubs the savings of this group insurance are more than double the amount of the annual P. G. A. dues.

Within four days after the announcement of the fire and theft insurance availability, more than \$60,000 in policies was applied for. In less than a week one claim was in process of settlement. It is expected that the P. G. A. theft insurance under the new arrangement will materially

reduce thefts at pro shops as the insurance company's detective and prosecuting line-up usually is more persistent and tougher than the local authorities brought into such cases.

In the announcement of the new P. G. A. insurance, Albert R. Gates, business administrator, said to the members:

"As you are undoubtedly aware we have been working for some time to procure a safe and suitable insurance policy under the group plan to cover fire, theft, and all risks of loss and damage to golf clubs, golf balls, golf bags, personal and other equipment belonging to the assured, whether in the shop of the member or in his private dwelling house, hotel or elsewhere.

"We are glad to advise you that we have now completed arrangements with Lloyds of London, through W. A. Alexander & Company of Chicago, to provide you with an excellent coverage, and we have procured a rate of \$2.00 per \$100 which is approximately 50 per cent less than could be obtained through ordinary channels. You are already aware that in many cases theft insurance is almost impossible to obtain, and we are very much gratified that we have been able to make an arrangement which will afford you such excellent protection at so low a cost.

"Should you desire to be covered by this policy, you will kindly fill out and return to this office immediately application blank, which is herewith enclosed. You will notice in the application that insurance must be carried for the full value of the property insured. The rate being so low, we are unable to carry the premiums for more than 30 days but would suggest that you enclose your check payable to this Association for the amount of insurance you desire figured on the rate above quoted.

"In case you have already placed your insurance for the coming year, you can perhaps make an arrangement to have it cancelled and take advantage of the low rate we are quoting you above."

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Special railroad rates to the  
P.G.A. Business Conference,  
Columbus, Ohio, June 23-24.

Write P.G.A. headquarters for details.

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