

Salesmen Can Help Good Pros Clear Up Credit System

THE SWIFT growth of golf from a sport into big business happened in such a way that was bound to create a credit problem among the professionals. As we look back we can see that the game grew out of bounds. Many young fellows without any business experience were put into positions where they had big inventories, short seasons, limited markets, week-end rushes, style changes and forced selling to keep up manufacturers' volume.

These factors made the management of a pro shop more of a problem than the inexperienced pros were able to handle.

Solution of the pro credit problem undoubtedly was postponed by the intense competition among the manufacturers. When a pro had exhausted his credit with one manufacturer he was able to get credit from another. The result was bound to be sad for the manufacturers as well as the professionals and now the day of reckoning has arrived.

The salesman naturally gets an unfavorable reaction if his company has a firm, tough policy of pro credit. If a golf company wants to sell any pro who won't pay, that is the company's grief. But, of course, the salesman promptly feels the reaction from such a policy in reduced net income and eventually he is out of a job, because loose credit policies and survival don't go together any more in the golf business.

We can be proud of the fact that our company has a strong credit policy. It's a selling asset for the salesman if he boldly makes use of it. I have found that it is the best policy to sell the average good pro on the idea that we take very few chances on risky credit because we don't want to pass on this burden to the good pro who pays his bills.

Help Out Pros

When we analyze the complaints we have had about our credit policy, we see that most of them come from the credit delinquents who handle comparatively little of our merchandise. Undoubtedly we'd all be better off without their business if we were certain they would always be bad credit. However, many of these pros are fine, honorable fellows who have got in

THESE remarks were made by a district manager of one of the larger golf manufacturing companies at the company's sales convention.

What this golf goods salesman says indicates that the golf companies are set on helping the pros with the credit problem, always a difficult one in any short season business.

Pros have survived the depression with credit rating improvement that is worthy of praise in the field of small retailing units, and when some of the boys realize that cooperation and understanding on pro credit will make every pro job in the country pay better, there will be no more pro credit problem.

bad because they lacked business education. We can look over their shops, size up their clubs and learn something about their character and then know whether or not these present poor risks are worth the time and effort it will take on our part to work them out of the mess into which they have let themselves slip. If we decide that these boys—or men—are worth saving, then it is up to us to not be afraid of talking firm and open about credit and try to show the fellow how he can work his way back. We owe it to the pro. We owe it to our company, AND we owe it to ourselves.

I am inclined to think that one of the most serious charges that can be brought against golf company salesman is a down right fear of the credit problem. They are scared to death to mention credit to many of the pros, to whom a good heart-to-heart tough talk would be the best thing that ever happened in making good business men out of these professionals.

Such education can not be left to credit managers because they can not personally contact the pros. Golf selling to the pros is a double barreled job for the salesman—Selling and Credit. No sale is ever completed until we collect the money. The salesman should know the pro's position far more intimately than the credit man-

ager ever can, so if the pro is talked to in terms of the pro's own conditions and appealed to on his sporting fairness as well as on his wisdom in holding and building up his job, we are on our way toward a solution of the pro credit problem. I often have noticed that the pro's wives are the real business heads of the family, and if we can tactfully get such wives interested in the credit problem, we will have this problem solved in many instances. All of this work is informal, and can't be handled by the necessarily routine work of a credit department.

Call for Show-Down

What will help all good golf companies a lot is to have their salesmen go to the mat with the bad credit pros. Those who can be saved will be helped to a speedier recovery, and the hopeless ones can be eliminated from the game as a real service to the first-class pros, the clubs, the players, and certainly to the manufacturers and salesmen.

At times we run into a situation where a pro can't pay us because he says the club is holding out on him. We should know something about a pro's line-up with his club, so we could check such cases. If the club is holding out, and the pro will consent to such an action, we should call on the club officials and tactfully help the pro get his money so he can pay us.

Right at this point, I want to say something about an important detail of the spring store sales against which some of the pros have protested.

First, I point out that the loudest kicks come from the fellows whose business with us is the most quiet. I tell the howlers this in a way that tips them off to the fact that the smart pro-merchants have no kick against these sales. Then I remind them of the tremendous amount of clubs returned by pros at the end of the season, and that all store accounts know that a sale is a sale and that they are legally obliged to keep the goods we sell them. If pro accounts are promptly settled, and if a salesman keeps up with his collection all during the season, there will certainly be less merchandise returned at the end of the season.

Furthermore, I tell him that in addition to this returned merchandise, we have always been too easy on the pros in the past, and have as a consequence some accounts receivable on our books long overdue, and on which no bank would loan us money for next season's operation.

When the golf manufacturers get into a banking situation like we all faced this spring, we simply can't get money to carry on operations. We would have had it, however, IF we had been able to collect our accounts receivable, and had had no money tied up in returned merchandise. Therefore, we all are forced into getting money quickly. If any pro who hates to pay thinks that he can put any manufacturer out of business just because the manufacturer is bashful about asking for business when that business means money for salvation, that pro is exposing himself as ignorant of business.

Pros' Hope Renewed

What the salesman has to do is to make the pros who are worth saving get up out of the red. When business is poor for them, as it has been for many this year, the salesman has to help the pro correct his practices without breaking the pro's heart. The pro's hope must be renewed. This is the year for eliminating the evils in the golf business and as the credit trouble is one of the biggest evils, we might just as well hack that out. If we let it continue, it is largely our own fault. Credit is choking our sales, and must lessen our sales effort because a lot of the time we might better spend on selling we have to spend in straightening out unpleasant credit situations.

Veteran Scotch professionals tell of Old Tom Morris who used to supply pros who were going out to the states with stocks of heads and clubs. Old Tom Morris died practically broke. So we can see that the credit problem is of long enough standing to require long, hard, patient work on the part of the salesman who are closer to the pro than the credit manager.

In helping the pros solve their credit problem, our company is doing one of the greatest jobs that can be done for the pro. Any pro who is not willing to cooperate in solving his credit problem is a fellow we don't want to risk our money on. He is a menace to all the pros who are trying to build up the pro reputation for integrity and service.

THIS IS open season for Nominating Committees. Between now and February they will be busy selecting slates for the coming year. Once more, GOLFDOM follows its annual custom and points out to these committees the value of picking men on the basis of their *ability* rather than *popularity*.