# TIME PAYMENTS MOVE CLUBS

A T Mattoon, Ill., where the population numbers about 15,000, there is a golf club that now has a waiting list—and the people on that waiting list are anxious to "jine up." Not long ago the Mattoon G&CC was down, and down plenty. There were only

about 90 members and collecting dues from them was not the world's easiest job. Now the membership is closed at 125. Dues are easy to collect. There are candidates waiting for any places in the roster that may be left open by delinquents.

Carl O. Watkins, chairman of building

and grounds committee, attributes the change in the Mattoon picture to "an energetic pro, a live membership committee and a well-kept course." The membership was closed at 125 because the play of this number of carefully selected members taxed facilities of the course and clubhouse. "The last fifteen of our 125 members were easier to secure than the first five when we decided to rebuild our roster." says Watkins. As an indication of the type of members the club has, there are 116 sets of clubs in the pro-shop racks.

#### Offers Clubs on Time Payments

The "energetic pro" to whom Watkins refers, is Marvin ("Buss") Storm. Storm goes at his job on the basis that Mattoon's members must enjoy the very best golf has to offer at the price the members find agreeable. To make it easy for them to get the best in golf equipment Storm has installed a time-payment plan for clubs, and it's a plan that really works. There have been other plans offered for installment buying of clubs, but they haven't been especially satisfactory. Often there is the hard-boiled interference of the installment collector and the pro ends out of luck and out of friends.

The plan that Storm adopted, he describes as follows:

"I went to a local finance company for the installment payment service and they were very glad to have the business. They were willing to handle this business at the rate of 1% per month on any pur-There is a minimum charge of \$2.50 for any contract regardless of how small it may be. They take a contract for any length of time but prefer it to run six or ten months. For example, a \$25.00 purchase payable in ten installments would be paid at the rate of \$2.75 a month. Therefore it would not be advisable to finance any sale under \$25.00 for obvious reasons.

"I think I will move a lot of the expensive merchandise with this plan this sum-

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JACKMAN SPORTSWEAR CO. 14 E. JACKSON BLVD., CHICAGO, ILL. mer. We have at our club a lot of people who earn moderate salaries. I believe this service will put the better merchandise within reach of everybody.

"I am confident that this system will work on any private course where the pro is very close to all of the members. Members at my course are O. K. or they would not be here.

"However, there might be some drawbacks to adoption of the system by a pro at a municipal course unless caution was exercised. Some shyster, floating through, might get himself a \$100 set of clubs for a down payment of a few dollars. Such a thing is quite remote if ordinary horsesense is used, however.

"In the case that some purchaser fails to keep up his payments, then the clubs would be repossessed. In such case the finance company would expect my cooperation in reselling the clubs for the balance due, which would be very easy.

"One drawback of the plan which can be overcome by tact, is the handling of the pride of the purchaser. I have not given this plan any publicity, nor do I intend to. As each prospective purchaser approaches, I will tell him how he may buy clubs for a few dollars a month and what it will cost him. There will never be any cards or signs in my shop advertising this business.

"I will even accept payments at my shop and in turn pay the finance company, to spare them the embarrassment of being seen going in the downtown office of the finance company,

"To me this looks like a sure-fire thing. If this idea will help any of the other boys, then swell, let's all learn together."

Marvin "Buss" Storm.

#### Spring Opening Letter Tells What's Been Done at Course

WHILE golfers are beginning to get itchy about playing their first rounds at many of the courses north of the Mason-Dixon line is the time to encourage and crystallize the golfing urge.

One excellent job in this direction is that done in a letter written by Tom Walsh, pro at the Westgate Valley CC, a fee course in the Chicago district. Walsh sent to all players who had registered at Westgate Valley, a letter that in many respects might serve as an inspiration for other pros at private, as well as fee courses. His letter:

One of our early spring headaches is caused by gazing out over the courses

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