

ing holes — or rather parts of them — will be integrated into the new scheme of things on the former marshlands.

Alfred H. Tull, veteran New York golf course architect, who designed the new Concord International course at Kiamesha Lake in the Catskills, was entrusted with the task of reshaping Oceanside. Tull also built the Woodmont CC in the nation's capital and has been active as a designer of courses in other parts of this country, Bermuda, the Bahamas and Cuba.

In designing the new Oceanside layout, which will be of championship length and a finer test than the existing course, Tull sought to create a full title test as well as a course which would afford enjoyment to the typical club golfer.

Replacing War Losses

Oceanside and Tull, from the start of blueprinting the new course had in mind the creation of a second Lido. The famed Lido course went out during World War II when the navy took possession and decided to use the course as a drillfield. It was located a short distance from Oceanside.

Oceanside's new course won't fringe the Atlantic, as did Lido's sporty layout, but it will have a number of gorgeous water holes and holes built along the bay, back of Lido.

Timber Point, which has been operated by the Suffolk County Republican Club for years, has been working on the reclamation of land to embellish the back nine holes which were abandoned during the war years.

"If Long Island is to add to its golfing facilities during the next few decades, courses most likely will have to be built on man-made land along the shore," O. M. (Pete) Lamberson, pres., Long Island Golf Assn., said in discussing the future of the sport at the last annual meeting held at Garden City. He added:

"It's a case of economics, with land being too valuable except for home developments. Golf is getting to be an expensive game with high taxes all around. The way for golf course expansion seems to be along the waterfront."

Pros Study Installment Buying Plans

Recent years' marked increase of potential buyers of top quality clubs and bags among younger players and office and factory workers has pros giving more attention to installment buying plans. The high general price level and high taxes take their cuts before the potential buyers can get around to buying sets of clubs. Unless easy-payment plans are offered

many a live prospect is shut out on buying the pro quality clubs desired.

Pro's own handling of the time payment deals has to consider how much of the credit he can afford to handle without freezing too much of his own capital and risking slump in his own credit rating and loss of discounts for prompt payment of his own accounts.

The credit rating of those who buy on payments is often delicate and difficult to determine, but essential information. In some cases, especially at private clubs, the pro can get into serious embarrassment trying to protect his interests when the buyer has missed payments. The fee course pro has to watch that buyers don't depart and leave no trace after making a few payments.

Due to these risks some pros prefer to let the installment buying collections be handled by a local bank or finance company, if the local outfits will handle this sort of transaction at a fee which won't unduly increase the total cost of the deal to the purchaser. The banks and finance companies are much tougher than the pros in credit examination and making collections. They make their profit on the loan of money which theoretically is what the pro should do on the time payment deals, although some pros maintain that they can move enough more sets of clubs and higher priced bags to make it worth while for them to risk the possibility of loss, expense of record-keeping and collecting without adding to the established price of the merchandise.

It's been the experience of some pros that the new sets of clubs mean more play and more buying of balls and apparel which increase over-all profit. In no cases that GOLFDOM has heard of do pros extend time payment plan to any merchandise other than clubs, and bags in connection with purchase of club sets.

Installment buying when pro collections are made by the club is touchy. In all cases of this sort, as far as GOLFDOM has learned, the pro has to assume full responsibility for the collections and very few members want fellow club members to know about the installment buying deal.

Pros who have been most successful with installment buying plans have worked out their plans after considerable discussion with their bankers. It's always advisable for the pro to talk over his financial problems with his banker. It helps get a good local credit rating established and provides valuable guidance. The banker, sometimes far more than the pro, realizes that a business which has to make a year's income in six months in a large part of the country is a test of anybody's financial acumen.