

ering your furniture, fixtures and personal effects in your home, it is probable that 10% of the amount of this policy may be applied to loss of your own personal golf equipment, in the event of a fire in your shop. Check with your agent about this.

BUT, if you have double coverage on this, each company will pay for only HALF the loss.

INSURANCE

1—To determine the amount of insurance for adequate coverage, simply total your inventories:

- a Machinery and equipment
- b Tools
- c Supplies

d Merchandise for re-sale
e Personal effects.

2—TO KEEP YOUR PREMIUM AT A MINIMUM, for adequate coverage, take advantage of the fluctuating scale as offered by the PGA All Risks Insurance. Here's how it works: First you estimate your insurance requirements for the entire year, dividing the amounts as you feel your inventory value will vary: for example—

Months of November, December,	
January, February	\$2,000.00
Months of March, April,	
May, October	4,000.00
Months of June, July,	
August, September	10,000.00



ROSS HAS CLUBBY SHOP AT EVERGLADES

The shop of Jack Ross at the swanky Everglades Club at Palm Beach, Fla., has a comfortable clubby look with no sign of pressure selling but it does a lot of business. Jack doesn't put too much merchandise on display. He has a stock room adjoining his shop and when a shopper is interested Jack goes into the reserve and brings out the exact fit in a club. He changes stock around in his shop frequently so there's always something in a new place. His bags may look like they're displayed rather haphazardly, but they're not. Jack has a plastic cover over each bag and by keeping them out handy, he has his members probably with a higher percentage of new bags than you'll generally find at a club. Most of the merchandise Ross sells has the Everglades emblem on it. That gives Jack's expertly selected merchandise an additional element of exclusiveness, selling strength and value. That round center display with 4 shelves sells plenty. Jack bought his display cases from a stationery store in West Palm Beach that was going out of business.