

ness operation, if you keep a proper set of books, if you are aggressive but conservative, if you buy intelligently and if you carry adequate insurance coverage.

You may wonder why we are concerned with your bookkeeping and your insurance coverage. They go to the very heart of your credit standing. Suppose a fire, a burglary or a dishonest employee left you practically closed out of business tomorrow morning. What could you do to rehabilitate your business immediately? Proper insurance coverage—and by that I mean not as things stood one or two or three years ago but as they stand as of this moment—is the only answer. An up-to-date appraisal and full coverage is protection you owe not only to the people to whom you owe money but basically to yourself.

Bookkeeping Tells the Score

Similarly, in the case of inadequate bookkeeping. What way do you have, in the absence of an accurate set of records, for charting the operation of your business, for watching its pulse for signs of illness, for controlling income and outgo and of preventing complete confusion in the event of your sudden illness or death? If you can't find the time to supervise the bookkeeping work first-hand and can't assign the responsibility to someone in your organization, hire it done! The cost will be very small in return for the value you will receive in knowing every month just how you are doing and what minor weaknesses in your business must be corrected before they become serious.

To acquire a poor credit rating in record time, on the other hand, you need only establish the practice of taking unearned discounts, ignoring letters and assuming a "they should know why" attitude, of paying slowly, of running a sloppy place of business, of lacking capital, of taking too little interest in collecting money due you, of cutting prices, or keeping inadequate records and carrying too little insurance, of gambling and drinking excessively, and of being willing to give an order to anyone who will extend credit.

Accept the idea that your credit manager friend is a quarterback who passes the ball to you to carry, and who will let you run with the ball—even providing a few key blocks along the way—as long as you give evidence that you are running toward the goal of success in business. Then you'll do much to retain good credit—which in the last analysis is man's confidence in man.

Three Ideas that Made Maintenance Better

BY JAMES W. BRANDT

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SOME IDEAS I've got at golfturf meetings I know will help others as much as they have helped me in solving problems at our own club.

I believe that the rinsing off of greens during the past two exceedingly hot summers has been most beneficial.

We were given concrete evidence that this greatly reduces the temperature of the soil and grass at the recent Field Day at Purdue University. By using recording thermographs and thermocouples buried in the soil it was shown that this practice has reduced the temperature as much as 12 degrees at the soil surface. As we well know, the soil temperature is often much greater than the air temperature.

Last year I saw the Verti-Cut demonstrated the first time in our area at a superintendents' meeting. Our greens had not been topdressed in quite a few years and a thatch problem was present. By Verti-cutting two ways at right angles, using a leaf sweeper, then mowing, as much as a pick-up truck load of grass was removed from some of the larger greens that run a little over 6,000 sq. ft. in area.

Subsequent Verti-cutting and aerification greatly reduced this thatch build-up. This has minimized complaints about greens being hard even though greens were not kept as wet as they were prior to the thatch removal. Although I had used a preventive spray program the year prior to the thatch removal some brown patch occurred, but after the thatch was removed, no brown patch has occurred.

I have also used the practice of "foliant feeding"; light rates of water soluble fertilizers were sprayed on the greens at weekly intervals without watering in. This was not combined with the preventive spray program. Though very light fertilization was used in the spring the greens maintained a good color and grew exceedingly well throughout the summer months.

Our greens are Washington bent and are slow starting in the spring. I feel as though a heavy spring fertilization would push the growth of poa annua rather than the bent.