

## Jacobus Says Pros Need Psychological Training

Writing in the Newark (N. J.) Star-Ledger, Dan Lewis points out that George Jacobus, pro at Ridgewood CC, feels that men in his work would be better equipped if they took some courses in applied psychology.

Jacobus explains it this way:

"The pro should be able to diagnose the student's trouble when his thinking becomes confused. In golf, you deal so much with mental processes that a psychological approach is practically a necessity."

George is going to suggest to the New Jersey PGA section that it hire a qualified professor to give courses in psychology to members during the off season.

Going into his theory a little further, Jacobus says: "Most golfers have such an intense desire to play good golf that they develop mental blocks, strain and over-eagerness on the lesson tee and course. It can even affect their personal life. A properly trained pro," George continues, "could help these persons overcome all these mental hazards. They don't realize it, but in so many cases their faults are minor. Convincing them that they are is where the psychology comes in."

A pro for 45 years, George has spent his entire career at Ridgewood. He is the first American-born PGA pres., having served from 1932 to 1937. Before that he headed the New Jersey PGA for four years. Jacobus is one of the pioneers of Junior golf, having gotten his club's program for the youngsters started more than 40 years ago. He also started the annual baseball players' tournament 29 years ago.

Among his proteges as assistants at Ridgewood have been Byron Nelson and Wes Ellis, Jr.

## SBA Booklet Explains Golf Course Loan Policy

With the lifting of the lid on loans for recreation purposes, including the construction of golf courses, the Small Business Administration is receiving applications from persons interested in getting into the golf field. A booklet issued by the SBA, Washington 25, D.C., entitled "SBA Business Loans," explains the agency's loan policy and tells who can borrow and how to apply.

The agency, according to the booklet, makes either direct loans or participation loans, the latter being in conjunction with



A reconstruction program to make the Firestone CC course, Akron, O., a real tough challenge for the 1960 PGA Championship has been undertaken. Architect Robert Trent Jones (above, left) is directing the work. He is shown with Raymond C. Firestone, pres. of Firestone Tire & Rubber Co., inspecting a recently built water hazard on the 16th hole. Green on this hole will be enlarged by 50 per cent.

banks or other private lending institutions. Loans are made for the following purposes:

1. To finance business construction, conversion or expansion;
2. To finance purchase of equipment, facilities, supplies, materials, etc.
3. To supply working capital.

A rather detailed description of eligibility and credit requirements is included in the SBA booklet. Conditions under which loans will not be granted also are listed.

The agency's loan limit, either through direct means or as a participant, is \$350,000. Payment is by regular installments, usually monthly, including interest on the unpaid balance and all or part of a loan may be paid before due without penalty. Generally, the maximum maturity of an SBA loan is 10 years.

A section in the booklet describes collateral requirements and another discusses private financing aspects. Ordinarily, the agency can act more quickly on an application for a participation loan than a direct one, but in any event the SBA makes no charge for information and assistance in the preparation and filing of an application.