building provides much more space for the pro shop which now stocks a larger and more varied supply of golfing accessories. It also contains a spacious shower room and a small locker room. A second floor was added to make an apartment. The original pro shop is now used for storage.

#### Family Helps Out

In running the golf business, Miscoski has the help of his whole family: his wife Ellen, their daughter Janice, 20, and sons Jim, 19, and Bill, 16. In addition he employs six girls in the snack bar, five young fellows on maintenance of the course and a fulltime manager of the pro shop.

Fairways are mowed twice a week, greens at least every other day. Maintenance also includes liming, fertilizing and treatment to control insects and fungi.

"I get up at three in the morning to pour water on the greens to help control the fungi," Miscoski said. "Fungi, of course, thrive on dampness but the water knocks the dew off the grass and so it dries faster. Besides, in humid weather we spray the greens with a mercury solution twice a week to stop fungus growth."

## Has 500 Players

Today Miscoski's Cream Ridge GC represents an investment of more than \$50,-000. It has more than 500 members and a weekly payroll exceeding \$600, not counting the work of the Miscoski family.

Most members pay \$9 a year plus \$2 every time they play on weekdays, \$3 on weekends and holidays. Twenty-five members pay \$120 a year and play as often as they like without paying any additional fees. Members may bring guests at \$2.50 each for a round of play on weekdays, \$4 on weekends and holidays.

Other revenue comes from the snack bar and the sale of golf clubs and balls and other accessories. Pull carts rent at 50 cents a round, electric cars at \$7.50.

# Not All Gravy

"It's not all income and no outgo," Miscoski emphasizes. "Forty per cent of my gross goes for operating expenses. That's lower than average because my whole family works on the course. The federal government takes a 20 per cent tax. Liability insurance nicks me for \$2,-000 a year. You're always plowing income back into the business because you just can't stand still. No sooner do you get one improvement finished then it's time to start another.. Maintenance is continuous. On top of everything else, my taxes have gone up three times since I changed from farming to golf. While I'm better off than when I was farming, and the future looks promising, I'm still in debt to my bank."

While Miscoski does his financing through a commercial bank, today qualified farmers can get long-term government loans for installing outdoor recreation facilities on their farms.

## **Government Assistance**

Miscoski is one of thousands of farmers throughout the U.S. who have converted part or all of their land to paid recreation, including golf. In the year ending June 30, 1963, more than 250 farmers throughout the country requested technical help in the installation of courses on their land, a Soil Conservation Service compilation shows.

The farmers' purpose in turning to paid recreation is to bolster sagging income. Acres that farmers put into recreational enterprises — including golf — are acres that ease the current national headache over the production of crops not now needed. At the same time, paid farm recreation gives a lift to the whole economy.

# Indiana GA Joins in Caddie Scholarship Program

The Indiana Golf Assn. became affiliated with the nationwide Evans Scholars Foundation last month by establishing a caddie scholarship program. Actually, according to Richard H. Stackhouse, president, IGA is taking over a going operation since six Evans scholars from Indiana currently are attending college on grants from the Western GA, which administers the scholarship program. There are 135 clubs in IGA which hopes to annually help 50 or more boys obtain educations within the next few years. Chapter houses at Purdue and Indiana U. are planned for the near future.

Twenty golf associations in the U.S. have scholarship programs and more than half are affiliated with Western GA. A total of 467 Evans scholars will be in school this fall.

#### Senior Women's Amateur

The USCA's Senior Women's Amateur (for women 50 or over) will be played at the CC of Florida, Delray Beach, Oct. 30-31 and Nov. 1. The field is limited to 120 players.