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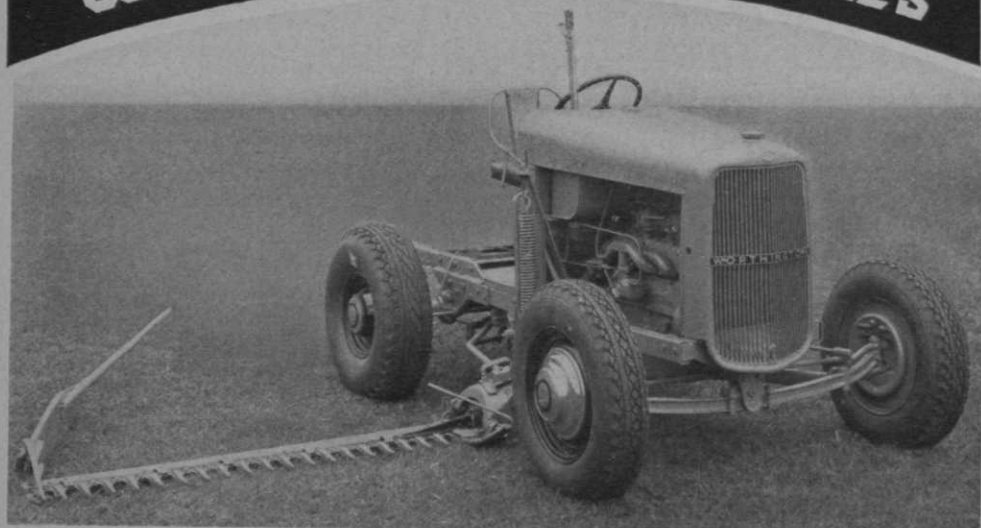
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Here at last is a tractor sickle bar mower that IS a mower. Send for full particulars and price.

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The Business Journal of Golf
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OCTOBER, 1934

No. 10

How Can We Finance Our Club's Fairway Watering System?

THE BENEFITS OF fairway watering has been discussed in these columns time and again by greenkeeping experts, club officials and equipment manufacturers, and in recent years few golfers have opposed such installations at their club from the course condition angle, although prior to this season, the average member was violently against having to dig down in his jeans for the money to pay for such added maintenance equipment. "Sure," said the average guy, "I'm for fairway watering whenever the club can make enough profits to pay for it—but no assessments!"

From this standpoint, the late unlamented drought was a blessing; not only has it aroused club officials to the loss in club patronage and income that inevitably results when a course is in poor condition, but it also has served to put the rank and file of the membership in a frame of mind where without too much persuasion they will agree to underwrite a sensible expenditure for the addition of a watering system to the club's assets. The members took dry Julys and Augusts as a matter of course, but a whole season without rain is something else again.

Out on the Pacific Coast, where weather conditions make fairway watering a necessity, sprinkling of entire courses has been common for years. The leading hose and hoseless systems and many important developments in sprinkler design originated there and were perfected under actual

working conditions, until today fairway watering is not only practical but also from the cost standpoint within the reach of every first class club, even though that club may find a real need for a sprinkling system on its fairways only during a few weeks in the season.

As club officials look at the matter, and as the ordinary run of members regard it, the benefits of fairway watering are not denied. The big thing with all clubs is—how can we finance a watering installation? Assessment? Bond issue? Contributions? Or what? Read how a few selected clubs solved this problem.

Cash in Bank Is Best Way

The ideal way, of course is to have the money in the bank. That is the way fairway watering systems have been paid for by many clubs, including Edgewater GC (Chicago), Arcola (N. J.) CC and the Hudson River CC (Yonkers, N. Y.).

Lacking surplus funds in the bank, many clubs have financed the deal by asking for voluntary contributions from the membership. This was the case with the North Shore CC (Glen Head, L. I.) and the Olympia Fields CC (Chicago). In the latter case, members were asked to agree to an added charge of \$4.00 per month for five months. This was a contribution, and any member who did not want to pay did not have to do so. Over 80 per cent of Olympia's membership agreed to this plan and the watering system goes in this fall. At

Knollwood CC (White Plains, N. Y.) the members were asked to contribute and the system was paid for in one lump sum, reports H. M. Smith, manager.

Waters One Fairway as Test

Where the club does not have the cash readily available and an assessment or donation plan seems inadvisable, a bond issue will often solve the financing problem. The St. Louis CC met the cost of sprinkling its fairways in this way. G. W. Oliver, green-chairman, writes:

"Three years ago we equipped our first fairway with a Buckner pop-up valve sprinkling system. After stripping the entire area to make it as free of weeds as possible, we cut in Coos County Sea Side bent, four pounds to 1,000 sq. ft. This developed a very close thick turf, almost perfect during the first two years. We have had some crab grass, which was rather easily controlled by weeding, and some patches of clover have developed, but of course this has been a very severe year.

"Our members were so impressed with this watered fairway we are proceeding to handle the entire course in like manner, and have financed the cost through a ten-year bond issue, to be amortized through a sinking fund accumulated by a nominal monthly assessment to members."

The La Grange CC (Chicago district) combined the installation of a sprinkling system with certain modernizations of its course. The club figured the course was going to be torn up anyway, so it might as well put the layout in the finest possible condition at the one time. La Grange's green-chairman, M. F. Skinner, comments:

Sinking Fund Retires Bonds

"At the time our watering system was decided upon, the club also considered it a very opportune time to make a change in the style of sand trap and bunker hazards, as the dirt obtained from excavating for an enlarged reservoir for the watering system would give us material to carry out this work with lowest cost. The entire cost of both improvements was totalled together and we put out a bond issue sufficient to cover the entire expense.

"These bonds, issued for a term of 12 years, provide for a sinking fund sufficient to retire the entire issue by maturity. A certain amount is set aside each year and the numbers of bonds are drawn by lot annually and a sufficient amount equal to the sinking fund is called at par and ac-

rued interest. In this manner the mortgage is gradually being reduced and lower interest charges are effected.

"Interest charges on the bonds were taken care of by increasing annual dues \$6.00 a year. It was not necessary to rearrange the financial plan or budget of the club to take care of this interest item. As part of our bonds were turned over to the contractors in part payment of their work, it was necessary to qualify them under the Securities Act which resulted in a small additional expense."

Says Sound Position Needed

Another Chicago district club, Sunset Ridge, installed its fairway watering system last season, and its former president, Robert B. Umberger, who was the guiding hand in this matter, tells us how the club went about it.

"As a matter of fact," he writes, "Sunset Ridge had no real financing job as financing is ordinarily spoken of, but there were and are elements in our picture which made it possible for us to install the watering system and look forward confidently to payment.

"In the first place, Sunset Ridge has been in an excellent current position, having gone through the last three seasons without an operating deficit. We have enjoyed an excellent cash position. We were one of the pioneers in recognizing the importance of a full membership and the necessity of keeping members' accounts in good standing.

"When we rescinded the vote of the members a year ago February for the installation as of last year, we had hoped that the law of averages on rainfall would shower blessings on us rather than scorching heat and no water. The Deity saw it otherwise, and last year instead of waiting until the Annual Meeting in November we proceeded as early as July to make plans for the installation this spring and cracked the boys an initial assessment of \$25 and a \$3 monthly charge until paid for. Everything has conspired to make the entire membership 100 per cent sold on the project, which is an important factor not only in financing the collection of the monthly charge but also as it reflects upon our credit.

"The project had been on the back of the fire for a couple of years, had been checked and double-checked, and, as I have compared the figures with installation costs at other clubs, I am inclined to be-



An example of fairway trapping that reduces manual maintenance and its expense to the minimum is shown at the 18th of Whitemarsh Valley, scene of the 1934 Women's National. Women's championship distance is 6,248; women's par 77. It was on this course in the 1923 Eastern Open that Glenna Collett's 78 was the first score under 80 to be registered in a major event by a woman, according to a recent search of the record books.

—Cholerton photo

lieve that we were ingenious, cost-minded, and maybe a little bit Scotch.

"Basically our original assessment of \$25 per member produced a sizeable buffer in comparison with the cost of the project, to warrant proceeding with the installation. The directors agreed that, inasmuch as the club was full of cash, it would not be inappropriate for the watering system as such to borrow money from general club funds with the possibility of having to borrow a nominal amount to complete, from banks or otherwise.

"After arranging a contract of a nominal amount to be spread over the ensuing six months, we felt it advisable around the first of September, when the interest on our mortgage fell due, to make a modest loan. The banks, after reviewing our record and condition, made an advance of \$7,000 for 90 days.

"Happily the piecing together and piecing out, cash on deck, the monthly watering charge, the extension of credit by one of the contractors, and a temporary loan from the bank, all have saved us a considerable interest charge under the conventional financing plans. This, fortunately, may mean that the Water Tax, as we call our assessment, which originally we thought would run for some 18 months, may be entirely eliminated in perhaps 14 months.

"If the financing of our watering system has been a success, it is not because of any particular focus on financing or anything else on the project as such. The

general atmosphere and interest of all the officers, directors and members in the affairs of the club have made the project almost incidental from the standpoint of raising the money to pay."

Paying by the Round

St. Andrews GC (Mount Hope, N. Y.) paid cash for its fairway watering system, according to Green-Chairman M. R. Poucher, and set up a charge of 25c per round to members and guests to reimburse the treasury. The club estimates an average annual play of 12,000 rounds, which will pay for the sprinkling installation in 3½ years. "With us," Poucher says, "the most important problems were not the financing but the engineering and the equipment. It is not a job for the inexperienced layman; good engineering advice is needed."

Out on Long Island, the Fresh Meadow CC at Flushing is paying for its watering installation in similar fashion, except that the 25c charge is added to the caddie fee. As pointed out by Albert Arenson, green-chairman, this plan makes those who play do the paying, and the more a man uses the course and hence receives the benefits of a watered course, the more he contributes to the cost of the installation.

Hickory, Dickory, Dock,
The sun gave turf a sock;
It wilted and dried
And a lot of it died,
Hickory, Dickory, Dock....

Let **GOLFDOM's** watering equipment
advertisers show you how to stop this loss
of turf and play.

Clubhouse Fire Protection Will Pay Big Dividends

By CHESTER W. HAUTH

Fire Protection Engineer, Evanston, Ill.

FIRE INSURANCE PREMIUMS are bills that are little understood, but often constitute a very considerable part of the annual budget of most country clubs. In trimming this part of the budget, the easiest way is often the surest way to get into trouble. Cutting down on the amount of insurance carried is a quick way to reduce insurance cost. It is, however, also a way to ruin a good club should a fire occur.

The buildings of our golf clubs are usually located a considerable distance from the nearest available public fire protection. Most grounds do not enjoy the benefits derived from hydrant protection in connection with a municipal water supply. The nearest fire department is often several miles away with only unreliable telephone service to give the alarm. We therefore are forced to recognize the fact that the conditions are different from those usually found in our place of business or in our home. The unbiased records of fires in country clubs and other similarly situated buildings indicate that once a fire gets started, the loss in most cases is total. This, of course, does not apply to fires in new modern fire resistive buildings but to the buildings of ordinary brick or frame construction. The fact that fires so often result in total losses gives us high fire insurance rates on golf club buildings. Most insurance companies do not relish insuring them at any price.

It would seem upon analysis that

- (a) If some of the biggest financial institutions in the world, who make fire insurance their business, often will not even write this class of property, and
- (b) If these same large insurance companies write the property they invariably will carry only small amounts on any particular building,

it is very poor business judgment on the part of the comparatively financially weak

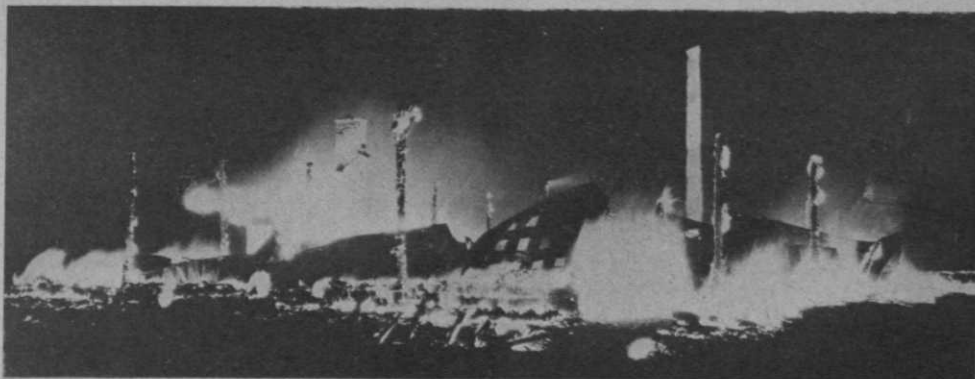
golf club to go into the insurance business. This they are doing by reducing the amount of the insurance carried with the insurance companies and assuming the balance of the liability themselves. If any one insurance company with millions of dollars in reserve will only carry a line of not to exceed \$5,000, how can a golf club knowing nothing of the insurance business afford to gamble from \$30,000 to \$50,000 by under-insurance to that amount.

Cut Hazards to Cut Costs

Insurance costs, however, can be cut with safety. Insurance rates are a direct reflection of the fire hazards of any particular building. If we reduce this fire hazard or possible extent of the fire damage, we automatically cut our insurance costs. There are many ways to cut down fire hazards. The electric wiring may be in bad shape. Rubbish may be allowed to accumulate in the basement or boiler room. Smoking in the employees' living quarters often cause fires. The ranges in the kitchen are often a source of trouble.

Fires do start, and we are unable to foretell when or where. Chemical extinguishers can be placed about for use in case of trouble. A watchman can patrol the premises at night. All of these items have a direct bearing on the fire hazards of any building and all enter into its rate. It might be well for the club manager to make the rounds of the clubhouse at least once in the fall and again in the spring to see if everything possible has been done to make his property as safe from fire as possible.

Various forms of fire extinguishing agents are on the market and are sold to golf clubs but they all entail some manual operation, and require the fire to be discovered almost as soon as it starts. A system of automatic sprinklers, however, gives perfect protection against fire and is wholly automatic in operation. The heat generated from the fire melts a solder link



When a clubhouse burns, the loss is generally complete.

on the sprinkler head. The fusion of the solder link trips the sprinkler head and allows water to spray out, extinguishing the fire. Simultaneous with the operation, an alarm bell is sounded, warning anyone in the vicinity that the equipment has operated. When the fire has been put out, the equipment can be shut off and then replaced in normal service.

Sprinklers Reduce Rates

Automatic sprinkler systems are not new. They have been tested through fires for over forty years and have proved highly satisfactory. They are adjudged the best protection possible. Insurance companies recognize more keenly than anyone else the value of sprinkler protection in golf clubs and not only recommend their installation but recognize their value by reducing fire insurance rates on properties so equipped. The reductions are quite considerable and result in large savings of fire insurance premiums. The reduction in rates on sprinklered properties vary from 50% to 75%. In other words, if the yearly fire insurance bill of a golf club was \$1,000 before installing sprinklers, it would only be from \$250 to \$500 after installation. This saving is the means of cutting down club overhead. It is true that the equipment must be paid for, but arrangements can generally be made with the company installing the system to spread payments over a period of years out of the insurance savings.

Some club managers and members are apt to object to what they call the unsightly appearance of the piping on the ceiling. Thomas Ream, manager of Westmoreland GC, Wilmette, Ill., vouches for the following experience: Westmoreland

got a late start last spring in deciding to equip their clubhouse with a system of automatic sprinklers. Consequently the work had to all be installed after the season opened. The clubhouse was in use every day with a very heavy spring play. After the equipment had been completed only about ten per cent of the members realized that there had been any work done. In this particular job, all of the piping was in the open. The method followed by the sprinkler company, however, was unique in its operation. All of the piping was painted the day it was installed. As the paint was chosen to match the color of the surrounding ceiling or wall, everything blended together. Only a very small percentage of the members realized that any construction work was going on.

Water Source Heart of System

Naturally the heart of a sprinkler system is the water supply. The best possible source of water supply is a connection to a city main having good volume and pressure. This, however, is very seldom attainable. If an elevated gravity tank of sufficient capacity is available, it may be used; or a pressure tank may be installed in the basement or in an adjoining building. These pressure tanks are kept two thirds full of water and one third air, under approximately 100 lbs. pressure.

In clubhouses which are not heated the year around it is, of course, necessary to install what is called a dry pipe system. Air is pumped into the piping and no water is in the system above the dry pipe valve. As soon as a sprinkler head operates in a fire, the water is released, enters the piping and extinguishes the blaze. With this type of equipment there is no

worry about any of the piping in the northern clubs freezing during the winter months.

Maintenance Costs Negligible

The question of maintenance cost has often been raised by clubs contemplating an installation. Any one of the club employees can take care of the equipment. It might take about ten or fifteen minutes of their time each week. The electric power consumption necessary to pump air in the system is negligible. There wouldn't be any noticeable difference in the electric bill. Consequently the maintenance item can be ignored.

A system of automatic sprinklers would be of tremendous fire protection value to any country club, whether large or small and of any type of construction. Any club that has a fire insurance bill of \$1,000 a year or over should check into this plan of reducing their insurance budget and making their clubhouse safe from fire. Sprinkler installation companies are glad to submit preliminary figures on cost of installation and insurance savings.

Any club that has had a fire knows that even if they were fully insured heavy losses were encountered. Invariably a larger clubhouse is erected and the insurance settlement does not begin to pay the bill. That means, in most cases, assessments or additional financing. Members lose golf equipment and clothing, to say nothing of the inconvenience of being without a clubhouse during the playing season.

Green Section Holds Fall Garden Meetings

JOHAN MONTEITH, JR. of the Green Section finished the active outdoor season in the central states with a series of Green Section meetings at turf gardens in Chicago, Cleveland, Detroit, St. Louis and Indianapolis.

At these meetings were presented resumes of the season's work. Great interest was shown in the Green Section's research in weed control. Monteith reported that no positive recommendations were to be made on sodium chlorate as a weed control material. In some cases it worked perfectly and in others it wiped out all vegetation. Just what factors are responsible for this variation has not been determined although some observers report that moisture seems to have a governing effect.

At the Midwest Turf garden meeting there was considerable interest in the texture plots and much progress was shown in the work done at this station, which was kept operating this year by contributions from the Illinois PGA, the Chicago DGA, the Iowa Greenkeepers Assn., the Women's Western GA and other parties.

Consensus of the meetings was that the Green Section's work during a trying summer had proved of vital value to clubs availing themselves of this service and more than ever demonstrated the necessity of clubs financing this work by membership in the USGA.

At each meeting following the death of Ganson Depew, former head of the Green Section, tribute was paid his memory.

Death Takes Mrs. Holland, Double Rotary Secretary

THE MANY FRIENDS of the Double Rotary Sprinkler Co., Kansas City, Mo., will regret to learn of the death early in August of Mrs. Lou E. Holland, formerly Edna B. Peterson. Mrs. Holland had been the secretary and the guiding spirit of the organization since its beginning more than fifteen years ago. The large and rapid growth of the company has been due mostly to her untiring efforts, boundless enthusiasm and deep belief in the merit of the products for whose success she worked so hard.

The Double Rotary Sprinkler Co. has lost not only an efficient executive, but a warm personal friend of all employees. She had been in fragile health for more than a year, but carried on valiantly and uncomplainingly. Her passing has left a void that can never be filled, but her vibrant, lovable personality will always live in the ideals she implanted in those around her.

Alex Pirie, Former PGA Head, Married at Lake Forest, Ill.

ALLEX PIRIE, one of the best known figures in professional golf and for several years president of the PGA, was married on September 29 at Lake Forest, Ill., to Miss Martha Schaefer. Miss Schaefer is prominent in Lake Forest women's club affairs.

Several enthusiastic "farewell" parties were given to the eminent Alex by his pals in pro golf and his amateur comrades.

Member's Worth to Club Is Big Aid in Budgeting

By JACK FULTON, JR.

HOW MUCH IS a member worth to a club? Here is a question any club official should be in position to answer almost off-hand, yet it is safe to say that not one in a hundred can reply without taking the time to delve into the club books—and even then he may get the wrong answer.

Knowing to the dollar what a member is worth to a club is of considerable value. Between now and next spring, more than 5,000 golf clubs in the U. S. will hold budget meetings. At a great majority of these gatherings, the procedure will be to examine the results for 1934 and perhaps refer to the showing the club made in prior years. The next step will be to estimate how much more or less income the club is likely to have available for spending in 1935. This total will then be apportioned among the various committees of the organization in whatever amicable proportions can be settled upon.

The system just outlined does very well for clubs with full rosters. The amount of money the club will receive in the ensuing fiscal year can be estimated very closely. But what about the club that has 30 or 40 vacancies to be filled? Will the membership committee be successful in selling these 30 or 40 memberships or will the club have to get along with an unfilled roster? If the roster fills up, everything will be easy sailing for 1935, but provision should be made to eliminate all possibility of a deficit, should the roster not be filled and the total club income not come up to par as a result. In other words, the controlling factor in determining how much money the club is going to have to spend is—how many members will the club have? This cannot be forecast with accuracy, but a club can determine what each member is worth to the club in dollars and cents of income, and set up an intelligent sliding scale budget to be adjust-

ed from time to time as the membership list grows.

Of all the money coming into a club in the course of a year, a certain part of it is *direct* income, consisting of dues and assessments, for which no service is rendered by the club to the paying member.

All other revenue is *indirect*, since it results from profits on departmental operations. The three major items of indirect income are green-fees, charges for use of other facilities (such as tennis courts, swimming pools, etc.), and *gross profits* on house activities, including dining room, locker room and tap-room.

It is a good idea to determine this annual contribution to income, from all sources other than dues, for a period extending back at least five years. Take each total and divide by the number of members the club had at mid-season of each year. The result, added to the dues for that year, will tell how much a member has been worth to the club in the past and the average of these five years will represent a very close estimate of what revenue the club has a right to expect at any given membership level.

Establishing these figures can perhaps best be made clear by an example. Let us assume we are dealing with a club having \$120 annual dues. Other than regular dues, the income per member for the past 5 years has been as follows:

1930	\$85.50
1931	92.75
1932	79.50
1933	86.50
1934	97.00

The average for the five years is \$88.25 per member. Adding this result to the annual dues, we arrive at \$208.25 as the value of an active member in the club.

Best to Be Conservative

With this information, it is very easy to determine income at any membership

level, because it is reasonable to assume that other things being equal, each member will spend in 1935 at least as much as he spent on the average in the past five years, and that the club can make the same margin of profit as in the past.

But before final accurate figures can be secured, one more examination of the records must be made. On the basis of past performance, how many of the club's present active members will likely resign over the winter, and how many new members will the membership committee probably be able to sell next spring? Don't be unduly optimistic about this; admittedly times are better and membership selling should be easier in 1935 than it has been for several seasons. But for budget-making purposes, be conservative—if the activities of next spring's membership drive turn out better than anticipated, so much the better for the financial results of the year's operations.

The club we are using for an example has a roster of 300 equity members. At the present time it has 57 membership certificates in the treasury, leaving an active membership list of 243. Since each member is worth \$208.25, a conservative estimate of the coming year's business, assuming the roster does not grow, is \$50,604.75, and with this \$50,604.75 all the non-revenue activities of the club must be paid for. Principal non-revenue activities are: Maintenance of golf course, repairs and improvements to the club property, interest on indebtedness, sinking funds, administration, taxes and insurance, tournament expense, entertainment expense and bad debts.

Raise Limits as Roster Fills

Hence, if the club is conservative, it will so arrange its budget that not more than \$50,000 will be spent in the ensuing fiscal year, unless—and here is where the value of knowing what a member is worth comes in—unless the membership committee is able to show marked gains in the roster early in the season, in which case the club can increase its budget an additional \$208.25 plus the total initiation (or transfer fee) for every member added and still be certain to operate for the year in the black. This is a conservative statement, because a new member can generally be counted on to spend more money than the resigned member he replaces, and hence more profit can be made on his patronage.

Knowing what a member is worth to a club is valuable in other ways than in making up the budget. For example, if a member is worth \$208.25 and the club collects \$100.00 initiation fee, a new member is worth \$308.25. Obviously, then, the membership committee can spend considerable money entertaining prospects in order to "sell" them into the organization and the club will not be any worse off than it would be had those memberships not been sold.

Spending to Get Members.

Likewise, if a member is worth \$208, a club can afford not only to give away its membership certificates to acceptable prospects (because the club is going to be \$208 better off at the end of the year than without him) but it actually can afford to give away the certificate and also remit the first year's dues, since even under so extreme a "deal," which is admittedly unfair to the dues-paying members already in the club, there would still be a direct profit on the new member's spending of \$88.25.

During recent seasons, wise clubs maintained their rosters at capacity at any cost, because their Boards of Governors were smart enough to see that a member is worth more than his dues. Few of these clubs had serious deficits. Today many of them have waiting lists.

There were also, during recent seasons, many clubs that insisted on valuing membership certificates well above the market. These clubs were unable to keep rosters at normal levels and most of them were forced either to curtail sharply on the attractions the club could offer, a policy which resulted in still further resignations, or else took large losses on their yearly operations. Many of these clubs are still asking a high price for the privilege of joining the club.

To these clubs, a suggestion: Determine what a member is worth to your club and immediately begin the task of filling the roster, even though to do this it becomes necessary to spend or give away 90 per cent of the money each new member will bring in during his first year.

Michigan Short Course Starts January 2nd

MICHIGAN STATE COLLEGE at Lansing, Michigan, will hold its usual greenkeeping short course beginning January 2, 1935. Full details of the course may be obtained by writing the college.