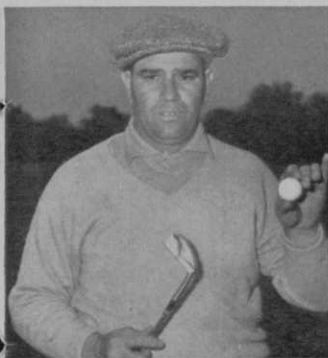




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# Meeting Golfers' Demand for Short-cut Fairways

By RALPH E. ENGEL

Rutgers University  
(GCSA Paper)

The height of cut on golf course fairways should be determined by the type of turf required for golf and the ability of the turf grasses to provide this type of turf. The qualities of the several turf grasses for providing a fairway turf can best be considered by dealing with the species individually. In New Jersey Kentucky bluegrass, the red fescues, and the bentgrasses have been or are being used for fairway turf.

First, may we consider Kentucky bluegrass. This species has been one of our great turf grasses. It has many wonderful attributes and uses in the turf field. However, it has long been known that typical strains available on the market will not produce good fairway turf consistently unless they are cut 1-1 $\frac{1}{4}$  inches high. This height of cut is out of the question for most golf courses in our area and very few have been able to continue with the higher cut. Clearly this means that Kentucky bluegrass as commonly known, in spite of all its great attributes as a turf grass, is "out the window" in New Jersey if we are thinking in terms of fairway turf.

If we turn our attention to the B-27 strain of Kentucky bluegrass, the picture is different. This grass which may be used considerably in the future appears to provide good turf at  $\frac{3}{4}$  inch cut. The B-27 plots at Rutgers planted in 1948 and cut at  $\frac{3}{4}$  inch are good and compare rather closely with the 1 $\frac{1}{2}$ " plots. We trust that B-27 will prove to be a useful fairway grass that can be cut at  $\frac{3}{4}$  inch.

## Red Fescues Doubtful in N. J.

Let us now consider the red fescues. These are known under various names such as Chewings' fescue, Illahee fescue, and others. These grasses prefer cool temperatures, a well-drained soil, and a high cut. In spite of the fact that many pounds of the red fescues have been seeded on fairways in our section, it is seldom that anyone can find an appreciable quantity of good fescue fairway turf. I believe that it is fair to say that the fescues have had very limited value in recent years, and there is little occasion for their extensive use on fairways as required in our area.

I make this statement in spite of the fact that I have great appreciation for the

fine attributes of the red fescues such as tolerance to low fertility and ability to produce a firm turf. Many of us have seen or read of the promising red fescue strains being developed at Penn State. If these continue to show tolerance of disease and low cut, we may well consider using considerable quantities of red fescue at some future date for fairway turf. However, until that time arrives, there is only limited occasion for seeding red fescue for fairway turf.

## Bent Is Approved

Now may we consider bentgrass. If one must make a choice for a permanent fairway grass in the cool-moist sections, the bentgrasses win by a very large margin, principally because they can tolerate the height of cut demanded by the golfer for fairway turf. Many have been reluctant to acknowledge bentgrass, and it has taken many years for it to become recognized as the principal type of fairway turf for our section.

Occasional claims are still made that it cannot be used unless fairway irrigation is available, and others may point to the disease problem which is inherent to bentgrass.

Granting that the bentgrasses are less drought tolerant than other species and more susceptible to disease there is no doubt about their ability to supply more fairway turf in the moist-temperate locations of the United States because of their tolerance to close mowing. Proof of this statement is found in the many fairways in the cool-humid sections that were seeded to a mixture of grasses and which now have bentgrass as the only permanent grass in appreciable quantity.

Since we must admit that bentgrasses are the most valuable fairway species for our cool-humid sections let us consider a basic requirement for proper maintenance. It must be cut close. Our bentgrasses have long been recognized as providing poor turf when cut high. The spongy, loose, poor-rooted turf developed with this type of maintenance is very unsatisfactory and difficult to maintain. Either we cut bentgrass close or a mat develops rapidly which leads to serious problems.

Up to this point I have considered



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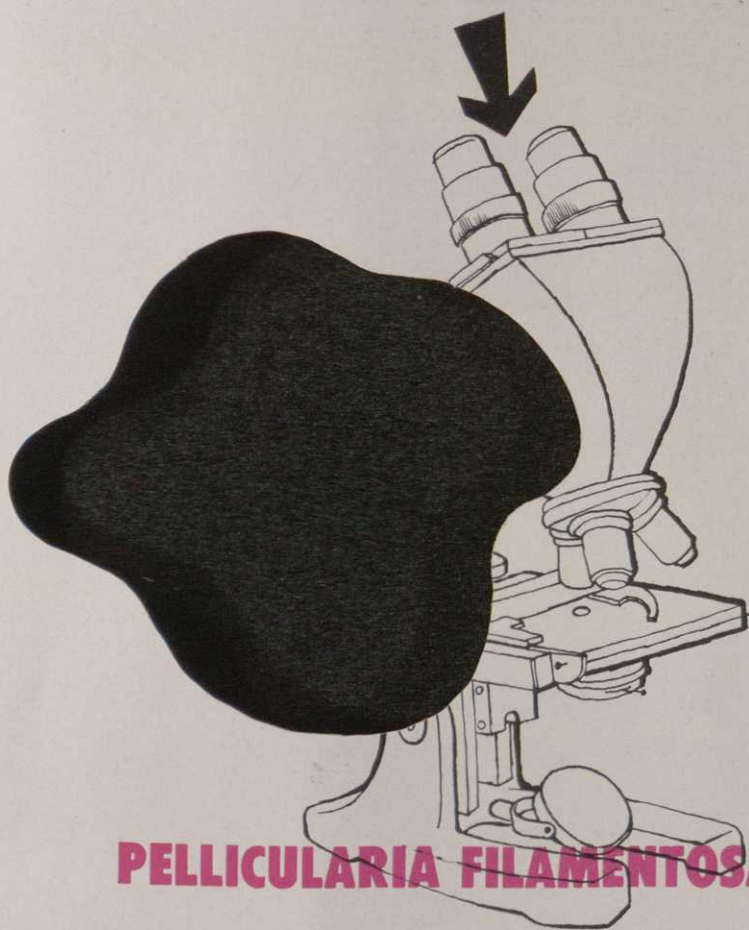
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\*Fungus Diseases of Turf Grasses, by Howard, Rowell, and Keil, Bulletin 308, p. 13, Agricultural Experiment Station, University of Rhode Island, May, 1951.

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grasses that might be used in the cooler portions of our country. In warmer sections where warm season grasses hold sway Bermuda grass is readily recognized as the major fairway grass. I believe that it is safe to assume that its requirement for close cutting is well established.

Since bentgrass and Bermuda grass are the most common fairway grasses, we must recognize that high cutting would deprive the golfer of the type of grass he desires and we would increase our maintenance problems.

### Low Budget — Low Cut

The opinion is often expressed that close-cut fairways are only for the courses with plenty of money for labor, seed, and fertilizer. This thought may be true in case the course with a limited budget is providing a sound turf cover that is free of weeds and clover. However, if these disadvantages are a serious problem in the fairway it is possible that closer mowing would make them less objectionable. This means that in case it has not been possible to maintain a good turf with a limited budget and high cut, one should consider a closer cut.

I can see many advantages for high cut under special fairway conditions and for other turf purposes, but the more common fairway situation offers no place for high cutting such as the old 1 or 1¼ inch cut. The requirements for golf do not justify any other viewpoint and the grasses available to meet these requirements are best with the closer cut. The golfer will always demand a firm, closely-knit fairway turf, and as long as bentgrass and Bermuda grass offer the best opportunity of supplying this type of turf we have no alternative but to continue using them and cutting them at ¾ inch or closer according to local conditions.

## Maintaining A Satisfactory Poa Annua Green

By L. E. "RED" LAMBERT  
Supt., Oakwood G&CC, Dodson, Mo.

For the past five years we have maintained a satisfactory Poa annua green at Oakwood G&CC, Dodson, Mo. The green is located adjacent to the entrance drive and the golf course service drive. Between the drives and the green, a distance of about 15 ft., a row of American Elms about 35 ft. high are doing very well. As a result of this poor location, the green is in shade during the heat of the day. The feeding roots of the trees have almost complete possession of the green area. The soil is composed of fine particles and compaction has been a problem.

Due to the tree root competition, compaction and shade, the bent grasses were not satisfactory. Due to the small dis-

tance between the trees and the green, and due to the fact that the trees were a part of the entrance drive landscaping, it was seemed inadvisable to construct a root barrier wall. A survey was being made to improve the golf course as a whole, so it was considered a poor investment to move the green as it might not fit in with the overall program.

As Poa annua was present in the green at the time, we set up maintenance practices to encourage it.

The soil was kept in a moist or slightly wet condition at all times. Water was used frequently to maintain this condition, sometimes in hot weather, four or five times a day. As the critical wilting period for Poa annua is during the afternoons, frequent checks were made and water applied as required. With the shade from the trees as a help, Poa annua did very well.

During the summer months mowing was done only when required to maintain a true putting surface. (Our bent greens are mowed daily.) Three mowings a week are about the average.

Fertilizer was applied in small quantities at frequent intervals. Due to the heavy watering practices and shallow roots of the Poa annua, we believed the place to keep the nutrients was as near the root system as possible, i.e., near the surface. We tried to maintain a hard sturdy leaf growth and avoid a lush foliage. In this way we were able to keep the Poa annua growing during the hot weather.

Little or no fungicides were used as Poa annua did not seem to be susceptible to fungus diseases. A careful check was kept for the appearance of any algae, due to the wet condition of the soil, and hydrated lime and shallow forking used whenever any signs of algae showed up.

We used chlordane as an insecticide as we had observed a retarding of the growth of Poa annua following the use of arsenate of lead.

A close watch was kept on the condition of the grass adjacent to the cup and the cup moved at any time the grass did not stand erect and was apparently ready to wilt.

As a result of all of the above work, our labor costs on this green were higher than on any of our bent greens. The savings in fungicides did offset some of the extra labor costs but not all of them. I do not recommend Poa annua greens as such, but where shade, tree root competition and compaction can not be corrected, it can be maintained as a satisfactory putting surface.

Our survey and plans have been completed, construction work is under way, and the green will not be used after the Spring of 1952.

# Insurance Plan to Finance Municipal Course

By LEE CLARK VINSON

One of the marvels of the modern sports world is the unprecedented growth and rapidly increasing popularity of golf and it is growing faster than courses can be provided for the steadily increasing numbers of devotees of the game.

One of the big problems connected with the rapid growth is the fact that a very large percentage of it comes from people with a very ordinary income. Our private clubs with their limited membership is out of the reach of this vast group of enthusiastic players. As a result, these golfers are forced to look to their local government to provide a place for them to play.

On one hand we have the golfer who wants and is clamoring for a place to play and who cannot afford the expense of a membership in a private club and on the other hand we have a city council or county commissioners who want to provide every possible recreational facility for their constituents but whose hands are tied by lack of funds or by increasing demands for other improvements that they feel are more important.

The big question is how to bring these two groups together and make it possible to have a course at the minimum of expense and effort on the part of both parties. The key to the situation is usually the matter of finances for the construction of a golf course costs considerably more money than is usually required for similar facilities for other sports.

There is a way that this problem can be taken care of by the golfers, themselves, taking the situation into their own hands and promising to provide the necessary funds for the purchase of the land and the construction of the course if the municipality, under certain conditions, will agree to take care of its operation. This can be done without its being an undue drain on the finances of either the golfer or the community.

The Columbian National Life Insurance Co., some 25 years ago, developed a plan that takes care of such situations. The plan has been used by hundreds of institutions of all kinds all over the country and has now been adapted so that it can be used for the financing of golf courses and similar community recreational projects. Through the use of this plan the matter of financing a useful

recreational project such as a golf course can be taken care of.

The first consideration under this plan of financing will be the golfer—to make it possible for him to lend the money needed for the purchase of the land and the construction of the course, and at the same time be sure that he has a safe and profitable investment. To assure him of the safety of the investment, he would receive a pro rata share in a mortgage on the golf course property. This mortgage would be for protection only, for it would not bear interest.

The next step would be to set up a sinking fund so that the loan made by the golfer could be paid back plus a profit of 50 per cent. The most economical form of a sinking fund that there is, can be found in the use of life insurance. Each person lending money for the purchase of the golf course would be given a 35 year endowment insurance policy. This policy could be placed on the lender's life or on the life of any one that he might designate. The policy would be for 50 per cent more than the amount of the loan that had been made by the golfer. This 50 per cent profit would take the place of interest on his investment.

The golfer is not buying insurance—actually he buys a portion of the mortgage on the golf course. The municipality, through the Trustees, takes out the insurance policy on this golfer's life as a means of accumulating the money needed with which to pay the debt. Insurance is used as a means to an end.

To make it easier for the golfer, he could pay his loan on the installment plan at the rate of 10 per cent down and the balance at the rate of so much a month over 60 months, if he wanted to take that long, or he could pay cash if he so desired. If the lender is in good health, the insurance company does not ordinarily require a medical examination for policies issued in connection with this plan.

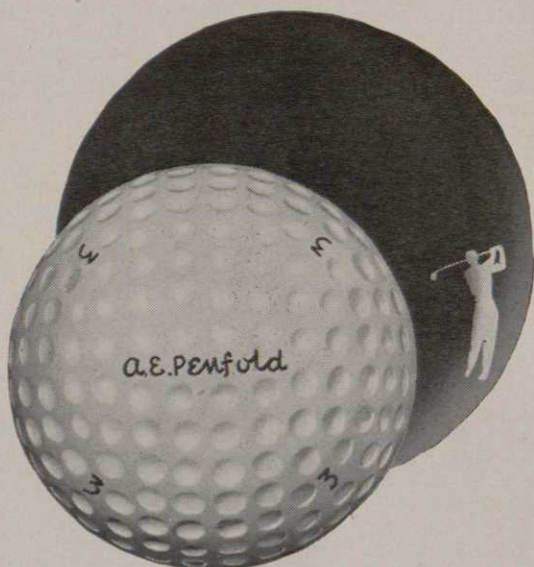
## Golfers Appoint Trustees

In order to handle this plan in a legal and businesslike manner, Trustees (either personal or corporate) are appointed by the golfers to act as their representatives and to administer the operation of the plan and to arrive at an agreement with the municipality in regard to the operation of the golf course. This is accom-



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plished through the medium of a Trust Agreement.

This Trust Agreement is a legal contract between the golfers on one hand who are lending the money necessary for the purchase and construction of the course and the city which will agree to operate the course and out of the receipts obtained from its operation will agree to pay the premiums on the insurance policies.

The city will agree to do this with the understanding that when the premiums have been paid in full, the city will then own the golf course. The course will have cost the municipality little or nothing for the income from its operation should be sufficient to pay the premiums and cost of operation.

Experience has shown that the premiums on these policies usually approximate about 5 per cent of the amount borrowed for the first year and over the 33 years that they are payable, they will average about 3 per cent. This means that the city has all of the advantages of a long term loan without the burden of heavy interest charges that can amount to a very considerable sum of money over the years. Under this plan the amount paid out in premiums will never amount to more approximately than the amount borrowed.

#### Can Take 33 Years

The municipality can take as long as 33 years, if it so desires, in which to pay the premiums on the insurance policies, however, as the golf course prospers and there is a surplus left in its treasury at the end of a year, it can take this money and pay up the premiums in advance on a certain number of policies at a discount. By so doing the municipality would not only be getting out from under the necessity of having to pay interest on the money borrowed to pay for the course but in this way it can discount the principal of the debt.

To illustrate the above opportunity, some years ago the Country Club at Piqua, O., refinanced a debt of \$31,000 under this plan of financing. The club prospered and a few years after, it was able to pay up the premiums in advance and so got rid of the debt at a total cost to the club of only \$27,125. The subscribers who had originally loaned the \$31,000 to the club received paid-up insurance policies to the amount of \$46,500. In California, the San Diego Club refinanced a debt of \$175,000 just before World War II. The war came along and the club prospered and by paying up the premiums in advance, it was able to get rid of this debt of \$175,000 for a total cost to the club of only \$162,000.

In actual practice, the plan would work as follows—John Doe agrees to invest

\$1,000 in a pro rata share of the mortgage on the golf course property. In this case he pays cash. In return, he receives the ownership of his part of the mortgage and in addition he receives a 35 year Endowment Insurance Policy for 50 per cent more than the amount of his investment. In his case, he has the insurance placed on his own life. A year from this time, he has the misfortune to get into an accident and is killed. He has made his wife the beneficiary. She now has two things that the Trustees want, the pro rata share in the mortgage and the insurance policy for \$1,500.00.

Immediately upon notification, the insurance company would send the Trustees a check for the face value of the insurance policy. In this case it would be \$1,500. The Trustees would hold that check until Mrs. Doe came in and surrendered and cancelled the insurance policy and that share of the mortgage. When she did this, the Trustees would then turn over to her the insurance company's check for \$1,500. This would mean that she would get back the \$1,000 that her husband had invested in the golf course mortgage plus a profit of \$500.

By her cancelling the insurance policy and the share of the mortgage, the debt on the property would be reduced to the amount of \$1,000. As John Doe only lived a year in this case, it only cost the Trustees one year's premium in order to get rid of \$1,000 of its debt and next year the Trustees would have one less premium to pay.

The Insurance policy is a standard policy.

The principle back of this plan is just about as old as insurance itself. It is the principle of an insured loan. Under an insured loan I borrow money and then take out insurance to the amount of the loan so that in case of my unexpected death, the money received from the insurance company will be there to pay the debt. Under this plan, insurance is used as a means to accumulate the money needed in order to pay a debt.

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### Western GA Publishes New Caddy Book

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# Fundamentals of Correct Golf Course Accounting

By JOSEPH J. CANTY

Joseph J. Canty is the certified public accountant whose services are retained by the Merion GC, Philadelphia Cricket Club, Gulph Mills GC, Sunnybrook GC and several other clubs in the Philadelphia district. For many years he has specialized in club accounting and is familiar with the operating and administration problems of golf clubs.

This is the talk he gave before the Philadelphia Association of Golf Course Supts. The Philadelphia district superintendents found Canty's paper so definitely informative and helpful they urge that it be read by other supts. and club officials.

Of all the expenses of a golf club, the most important and, generally, the largest is its green committee expense. While it is, of course, necessary to maintain a clubhouse, locker room, golf shop and, usually, a restaurant and bar, the golf course is the basic reason for a club's existence and, to most people, a club's reputation is determined by the character of the course itself and the manner in which it is maintained.

Most club members take a natural pride in their particular golf course and are resentful when a non-member criticizes it in any way. They want their course to be on a par with the best courses in the area and, within limits, are willing to spend whatever is needed for its proper maintenance and to provide funds for added features which will heighten its reputation as a true test of a golfer's ability. Few players prefer an easy course and there is no pleasure in reporting a good score when it is made on a course which is popularly known as a "pushover".

The proper care and maintenance of a good 18-hole course is an expensive undertaking — much more so than it used to be, like everything else. Labor costs have more than doubled in the past dozen years and the cost of new equipment, chemicals, seed and other necessities has followed a similar course.

As a result, the maintenance of the golf course takes a big bite out of the annual

budget and, even though a member is most anxious that his course be maintained in the best possible manner, he wants to be assured that the green committee is spending the money wisely and that none of it is being wasted.

Is there any way in which he can find this out? Well for one thing, he can compare his club's 1951 green committee expenses with the 1950 expenses, or with the expenses for 1945, or 1940. What will this tell him? For one thing, he will certainly see that the expenses have increased substantially but how is he to know whether or not the increase is more than it should be?

The answer, to his mind, is extremely simple and all he has to do is to compare his own club's total green committee expenses with those of some other club, or with two or more other clubs. It probably doesn't occur to him that there is no hard and fast rule as to what is included in green committee expense and, as a result, he draws erroneous conclusions from a comparison of the expenses of two different clubs which are not on a comparable basis and cannot be compared without making certain adjustments and allowances.

## Not on Comparable Basis

Why aren't two clubs on a comparable basis, inasmuch as they both have similar golf courses and the same problems of maintenance and upkeep?

Well, there are a great many reasons. Golf clubs, as a rule, are what are known as non-profit corporations and, since they are not subject to the Federal income tax, they may keep their books in any way they see fit; if they charge some item off as an expense, they don't have to worry about whether or not the collector of internal revenue, or one of his assistants, will agree with their decision.

If a new piece of equipment is purchased which has a useful life of from six to eight years, they can, if they wish to, charge the entire cost to one year's operation. It would not be good accounting, but why worry about that? The money is gone, so let's get the item off the books. Sure, the money is gone, but one year's expenses are out of proportion to the other five or six.

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