

For detailed information write to: PAR AIDE PRODUCTS CO., Dept. G, 1457 Marshall Ave., St. Paul 4, Minn.

clubs reporting, was either consulted or assigned the task of securing data on the make, the number needed and the basis on which the machines were to be acquired.

QUESTION 7. What are your major problems with golf cars?

Table V lists the comments received in answer to this question - and they are significant. The majority of complaints player misuse, servicing and garaging reflect problems that are really 'growing pains' of a new development in golf and which are even now being solved and corrected through pre-education of club officials, club management and players. That these 'problems' are not permanent or insoluble is borne out by the significant number of clubs which definitely stated they had no problems in regard to golf cars! It is interesting to note that many of the clubs listing the three major problems in answer to this question indicated they needed more cars to meet the demand and were planning to get them.

Conclusions Reached

Golf cars are here to stay; their many advantages outweigh the various disadvantages that develop (and often later disappear through use) in local situations. With player demand for golf cars steadily increasing, each year more and more clubs will have to face the recurring question: "Shall we, or shall we not, make golf cars available at our club?" However, there is a crying need for more information to guide clubs in their decisions on this point - and in planning intelligently for the introduction and sensible use of cars on golf courses. To date, experience by trial and error - for lack of specific information - shows a real need for pre-education of players and club officials.

Realizing the need for more information on the golf car situation, as underlined by the preliminary study it has already made, GOLFDOM will continue to survey the subject. Additional questionnaires will be prepared dealing with specific areas of information relating to demand for cars, their intelligent use and management, maintenance and storage. This information will be presented through additional articles on golf cars in these pages and through a "Golf Car Forum" in which comments, suggestions, and questions submitted by GOLFDOM

readers will be featured.

91 March, 1958

THE CHAMBERLIN Ko-lap-si Kart TRADE MARK REG. U. S. PAT. OFF

AUTOMATIC FOLDING ACTION



Drop Handle, It Closes

MADE BY WORLD'S OLDEST GOLF CART MANUFACTURER

NEW PRO LINES

New "Kolapsi Karts" to meet the medium and low priced buyer. No need now to let any sale get by. We can show you how to make sales with the finest line of high grade carts ever put out by a single manufacturer.

Send for full information with new catalog, new prices, new deal and new profits for you.

Price range \$19.95, \$22.95, \$25.95, \$29.95, \$31.00 and \$33.95 with nine breath-taking models to capture any sale.

2 GOLF BALLS GUIDED SPOOK and GENE CROWE

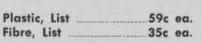
We can supply a limited number of outlets with two liquid center high compression balls that are sensational in looks, boxing, and price. Also in bulk for that grab box. Send for information.

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CHAMBERLIN METAL PRODUCTS CO.

Chicago 47, III. 2226 Wabansia Phone CApital 7-7171

SEND FOR CATALOG

CHAMBERLIN METAL PRODUCTS CO. 2226 Wabansia Avenue Chicago 47, Illinois Rush catalog of four Kolapsi Kart models and Tuffi Tubes Rush Information an new low priced models | Golf Balls | Name Address City _ State __Position Club .



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SOLD - LEASED - FINANCED



The wise club or pro that installs Kaddie Karts 100% has a ready public waiting to use this Kart. Wherever he goes, the golfer finds Kaddie Karts a mark of distinction at the best courses. That is why often when Kaddie Karts are substituted for other carts a jump of 50%, 75% or 100% in insome has been recorded in a single week.

CHAMBERLIN METAL PRODUCTS CO. **GOLF CART SUPPLIES**

2226 Wabansia

Chicago 47, III.

Phone CApital 7-7171

It is time to discard the inefficient rental cart. Old, obsolete baby carriage type handles and reconstructed folded carts and other makeshifts leach away your profits.

Kaddie Kart is the professional cart for rugged hard use. It takes any beating, and abuse. Is so well made it can stand out in open weather year after year.

It is useless to steal, so theft of Kaddie Karts is negligible.

Kaddie Kart has had long years of proven success on America's foremost golf clubs - both public and private.

Don't gamble. Kaddie Kart has never known failure, has never been surpassed in service, has never had to make an excuse.

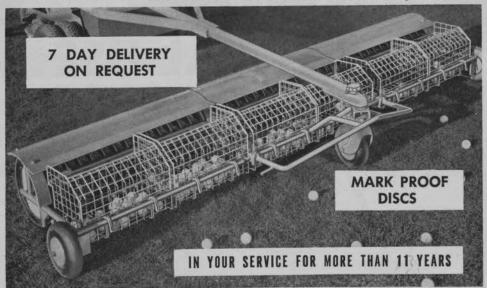
When once used it stays. Many carts sold sixteen years ago are still doing daily duty. (Price in 1941 was \$22.60.) Today price is \$16.70 less cash discounts.

Write for information - Rush your orders or telephone for quick action.

CHAMBERLIN METAL PRODUCTS CO. 2226 Wabansia Avenue Chicago 47, Illinois
Please rush information on buying ☐ leasing ☐ Kaddie Karts.
Please ship Kaddie Karts at once.
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PICKER-UPPER '58

The ORIGINAL Golf Ball Retriever By FONKEN



FONKEN MFG. CO.

433 W. MAGNOLIA AVE GLENDALE, CALIF.

Watch for This!

Every golf club in the United States is being mailed our annual form card on which space is provided for names of each club's operating personnel entitled to receive GOLFDOM. Please give this your prompt attention.

Unless we receive up-to-date information on those who are actively engaged in duties concerned with your golf club's operation we cannot continue mailing GOLFDOM.

If your club failed to receive our form card or misplaced it — use the form you'll find on Page 134 of this issue.

Our circulation auditing association requires us to show that the names to whom GOLFDOM is mailed are upto-date. Lacking this information we are instructed to stop mailing GOLFDOM to old names on our list.

To make certain your 1958 officials and operating heads receive GOLF-DOM fill-in the form and mail it — today — please.

Watrous Again Wins Quarter Century Title

Al Watrous, the 1957 champion, successfully defended his title in the PGA Quarter Century Club championship played at Dunedin, Fla., Feb. 12-13. Watrous shot a 70-74—144 to shade Dick Metz and Charley Sheppard who had 145s. Clarence Doser with 147 finished fourth.

Watrous won \$300 while Metz and Sheppard each received \$175. Doser's cut

amounted to \$100.

Professional Golf Co. of Chattanooga, Tenn., donated the prize money which totalled \$1,000, contributed \$1,000 in prize woods and irons and gave each contestant a pair of golf shoes and six First Flight balls. Jack Harkins, Professional Golf sales mgr., arranged for the prize and gift distribution.

Illinois PGA Meeting

Annual spring meeting of the Illinois PGA will be held in the Congress Hotel, Chicago, Apr. 14. Sam Snead will give a demonstration, according to Harry Pezzullo, president. A dinner will follow at seven p.m.

NEW PAINTLESS DRIVING RANGE BALL

by Worthington



Patent Pending

TAKE YOUR CHOICE!

Worthington offers you a complete variety of range golf balls to fit your needs. Choose this new paintless ball, or conventionally painted ... with or without colored stripes ... and imprinted with the name of your range, if you wish.

Here it is! The ball all driving range operators have been waiting for . . . a new paintless range ball!

Its white paintless cover stays white! Eliminates all repainting time and expense. Just wash off the dirt to make it as white as new. The dyed-in stripe can't wear off. This new ball is tough, too — built to take a real beating, basket after basket. And it has all the life any driving range customer could ask for.

It's range tested! Three years of testing on driving ranges, in all climates, have proved that this is the ball that provides you the ultimate in durability, economy and playability.

See your local Worthington representative for complete facts on this new range ball... or write, Worthington Ball Company, Elyria, Ohio, U.S.A.

WORLD'S LARGEST EXCLUSIVE GOLF BALL MAKER

Why pay for

These Concentrated Water Soluble Powders KILL SAFELY AT LOWER COST

May Be Applied with Any Spray Equipment

DI-MET 98% Powder. DSMA Hexahydrate 98% (as anhydrous 61.5%. Total arsenic 25%). Kills crabgrass and dallis grass. Best for bent putting greens and all other turf for which DSMA is recommended. Suggested rate: 3 to 8 lbs. per acre depending upon temperature and climatic conditions.

DI-MET 90-WA. DSMA Hexahydrate 90.27%; plus concentrated wetting-agent. For faster kill of crabgrass and dallis grass. Speeds action, increases penetration. Suggested rate: 3 to 6 lbs. per acre.

DI-MET Plus 2. DSMA Hexahydrate 61.74%; 2,4-D sodium salt 26.75%; plus concentrated wetting-agent. Kills crabgrass and dallis grass plus more kinds of weeds and obnoxious grasses than separate applications of DSMA and 2,4-D! Fastest acting crabgress and dallis grass killer ever offered! Suggested rate: 4 to 6 lbs. per acre.

LINCK'S Chickweed Killer. A safe, sure method for late Spring or early Fall control of both common and mouse ear chickweed. Kills common weeds as well, without injury to turf. Suggested rate: 4 to 6 lbs. per acre.

Other LINCK Turf Products

DI-MET Liquid. For crabgrass and dallis grass. For all turfs where DSMA is recommended.

MO-GO. Kills moles and gophers. Consistently effective for over 20 years.

LINCK'S Lawn Funcicide. For all fungus diseases controlled with phenyl mercuric acetate solutions.

LINCK'S Turf Water Wetter. Most concentrated non-ionic wetting-agent. For deep soil and thatch penetration.

TAT Chloro #8 Concentrated Emulsion. 72% Technical Chlordane — 8 lbs. per gallon.

STAYZ-GREEN. Safe, pigmented compound produces lush green turf color instantly. Fade and water resistant.

LINCK'S LIQUID SPREADERS. 3 models: Estate (golf course) size, Standard size, and the new 24" vertical spray model. (See FREE Loan offer in this ad.)

O. E. LINCK Co., Inc. Dept. G.C

inactive Ingredients?



SPECIAL OFFER!

Use LINCK'S Sprayer at NO COST!

We want you to get the most effective results possible with Linck's Concentrated Turf Chemicals. For small areas and spot spraying, the surest way we know is to apply them with LINCK's LIQUID SPREADERS. Here's how you can have the newest model — with 24" Vertical Spray — without investment. Highly maneuverable, perfect for slopes, aprons and other areas — it's yours FREE on loan, with your purchase of two cases (or equivalent) of Linck's Chemicals. This offer applies to any of the products listed on these two pages.

You can't lose! You pay lowest prices, you get greatest coverage and highest effectiveness with Linck products. And you pay absolutely nothing except shipping costs for your Sprayer. It's also valuable for your testing purposes . . . permits accurate, uniform application of any liquid or water soluble chemical.

FILL OUT COUPON AND MAIL TODAY

Clifton, N. J.

Get Famous DI-MET in a New Line of Highly Concentrated Completely Soluble Powders

... add the water yourself, and save!

Now the Nation's No. 1 Crabgrass Killer comes to you in the purest, most highly concentrated form ever offered - 98% DSMA Hexahydrate. Most DSMA powder formulations contain only 50% active ingredients and an equal amount of inactive material as a diluent. Aside from unfavorable cost factors (it costs just as much to pack and ship inactive as active materials), the diluent acts as a drying agent and increases tip burning in hot weather. Linck's Liquid DI-MET was successively developed in 1955 to eliminate this potentially dangerous drying agent, but not until now has the perfect DSMA formulation been offered to golf courses. Not only do you get safe, sure kill with these new completely soluble DI-MET powders, but you also get much more coverage for your money. COMPARE THE COST of DI-MET products with any others on the basis of how much active ingredients you get!

O. E. LINCK CO., Inc., Dept. G, Clifton, N.J. Gentlemen:
Count me in on your FREE Loan Offer of LINCK'S 24" LIQUID SPRAYER. I agree to pay shipping costs from factory to me. PLEASE RUSH DETAILS.
NAME
TITLE
COURSE STATE
My distributor for turf chemicals is
ADDRESS

Pro Bank Credit

(Continued from page 50)

vising people in their financial affairs. Have you ever heard the expression — "If you want to make a friend of a man, let him do you a favor"? You fellows are in a fine position to develop friendships among bankers. You should take advantage of this position. The fear of the glasse-eyed banker is now fiction. Instead, you find him to be a warm-hearted individual, completely sympathetic to your problems.

Most bankers have a set policy with respect to unsecured loans and minimum character loans. Generally we think that a firm or businessman should be able to borrow, for working capital purposes, 20 per cent of his net worth. In other words, a \$10,000 net worth warrants a \$2,000

open 30, 60 or 90-day loan.

So you don't have the \$10,000 — but you do have something if you have developed the habit of thrift at all. If you have foregone that desire to buy a convertible on an assistant's salary, you will have some investment in inventory, life insurance cash values, or savings bonds — or something of a tangible nature that

builds up the net worth section of your financial statement.

At any rate, you do have character, and this is worthy of some advance. Many banks lend \$500 to \$1,000, based on character alone.

As a loan officer, let us look over your loan application. Bankers like to apply to a loan application what they refer to as "The Three C's of Credit." These three C's are: Capacity, Character and Capital.

Capacity refers to the borrower's general reputation for ability in business affairs and, also, his ability to liquidate in-

debtedness out of earnings.

In analyzing a credit application we like to think that a man has something like five times coverage. In other words, if he is earning \$200 a month, the average man can apply \$40 of this on regular contract payments. When you analyze an application on the basis of capacity to pay, you can well understand why we don't like to see a man earning less than \$500 a month — assuming that he has a family to support — obligating himself for more than \$100 of that amount in monthly payments. To excessively obligate one's self for charge accounts and contract payments indicates poor money management and a weak credit risk.

So you will want to show your banker what your earning power is as a pro golfer by pre-



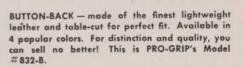
YOUR PLAYERS ENJOY THE GAME MORE WITH



Preferred everywhere by players for that velvet feel and tacky grip . . . for that wide assortment of colors and styles that enables them to pick the glove that's "just right". Here are only a few of the many PRO-GRIP gloves available for 1958 — ask your distributor about these and the many other PRO-GRIP gloves designed for both high and low handicap golfers . . . in any price range.

BEST-FITTING glove you can buy! Made of Helanca, the stretchable Nylon, it expands and contracts gently, molding to the shape of the hand. No wrinkle or ride-down, holds firmly yet cannot bind. Finest lightweight leather palm and fingers . . . assorted colors. Make more sales with PRO-GRIP's No. 500!





WORLD'S LARGEST SELL-ING glove with a built-in grip! Snugtex has twice the elastic bands. Tan Capeskin palm with soft, strong cream suede back. Adjustable wrist strap. PRO-GRIP's No. 61-5.





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senting income tax returns for several years, or detailed profit and loss statements, if you keep such records.

The second "C" of our credit analysis is Character. With regard to character, the banker must depend upon such intangible information as the borrower's reputation in the community for financial integrity, commendable habits and other good qualities. It is surprising how a weakness in any of these intangibles will invariably show up in a slow-pay record and hard to collect loans.

A borrower should never be ashamed to face a creditor on or before the due date of an obligation, either with or without the payment. Too many people feel ashamed to reveal their inability to repay, and there is nothing more irritating to a loan officer or a credit man than to have to send out a dun letter. It should not be the responsibility of the credit man to find out what your trouble is. If you have put forth your best effort and have properly budgeted your income, the credit man will probably be glad to give you an extension of the payment. You are the one to present your own problems rather than let the creditor find them out.

It is much better to anticipate ahead of time that you will not be able to meet a payment. Your explanation of why is indicative of your moral courage and feeling of responsibility.

The third "C" is Capital.

In analyzing a loan application, the banker is interested to find out, first, what are the prospects of repayment of the loan or the contract payments when due and, second, if the loan is not paid at maturity, what are the chances



One of 116 young men who received certificates for having completed the PGA's assistant training school program, held in Dunedin, Fla. in January, was Ron Schneck, Berkley Hills GC, Johnstown, Pa. (right), who is congratulated by Emil Beck, the school's chairman.

of its ultimate payment?

The capital, or net worth, section of your financial statement will indicate to your banker your ability to accumulate goods of a tangible nature and, aside from your capacity to handle a loan, the tangible security to which he may look for future payment.