



MR. GOLF CAR S TO HIS MPETITORS

man. It's a rare prospect that Mr. Golf Car can't satisfy with a model from the long Cushman line-up.

Whether you're interested in a fleet of fifty or a single golf car for your own use, Mr. Golf Car is the man to see first. And the Cushman line is the first one you should look at.

Keep this bar graph in mind. Most people look at Cushman first, then buy Cushman.

If you don't know who Mr. Golf Car is in your neighborhood, drop us a line. We'll put you in touch with him right away.

CUSHMAN MOTORS

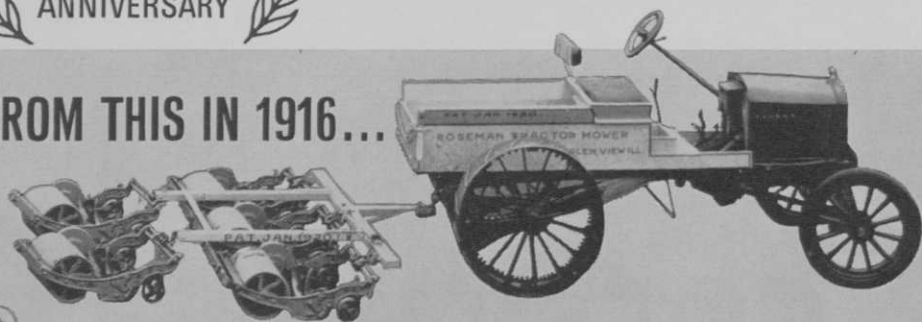
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A DIVISION OF OUTBOARD MARINE CORP.

ROSEMAN MOWER CORP. ANNOUNCES THEIR

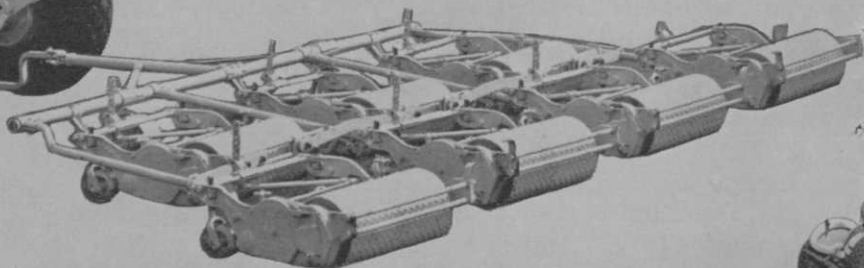
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Laminated Puncture-Proof rear wheel Drive



Hydraulic lift type Park Challenger

50th
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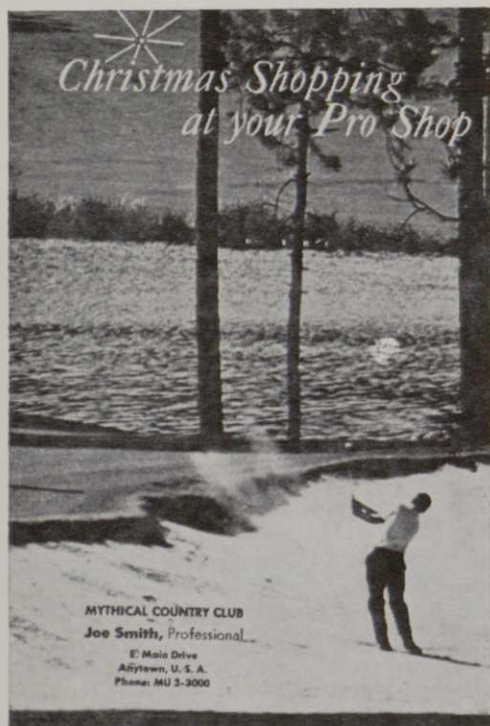
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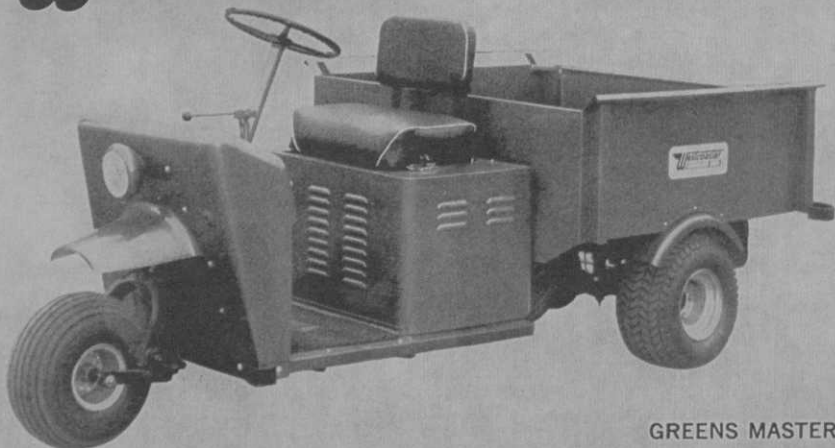
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Here's the ideal errand boy...swift (35 mph), easily maneuverable and economical...deliver mail and parcels or carry tools and repair material...charges steep hills and turns on a dime...will deliver up to 35 miles per gallon, thus assuring utmost economy.

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**BIG,
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B Models, like their big brothers, pass materials (wet or dry) through a synchronized dual assembly for instant action and complete shredding, aerating and mixing. Screener attachment, using shredder's power, is available.

*Screener attachment optional
— removes debris from shredded material

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Fine Quality Capeskin

S-82 Beautifully made All Capeskin gloves with back liner of Dacron and Wool. Black or Pecan. Men's sizes S-M-ML-L-XL, also cadet sizes. Ladies' sizes S-M-L.

\$9.25 Pair



Leather 'N Wool Stretch

S-84 Wool tweed back and tacky Capeskin palm. Three rows of elastic. Black or Pecan. Men's Medium fits S-M, Men's Large fits ML-L-XL. Ladies' one size fits all.

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FALL BUYING

Continued from page 42

written order for the supplies the club requires, so must he write as many letters and again call on as many men and wait as many months to get paid for the goods they bought.

"Now, listing the various means of obtaining cash or credit for goods in the fall, it is the writer's contention that all golf clubs can buy all the supplies and equipment they require without any trouble if they will attempt to work with all the manufacturers and suppliers from whom they purchase.

"First, they should honestly show the merchant that their club will be financially able to pay for these goods within a certain specified time and they should not hesitate to give the seed house or the equipment manufacturer a financial statement of their club if they wish to buy on long time credit. Next, they should explain to the manufacturer or the jobber just how and when money will be received from the members, after which the manufacturer or the jobber will be paid. Every manufacturer and every jobber can and will handle golf club notes providing the golf club officials will do their share to show that these notes are legitimate, will be paid when due and the club is worth the goods they propose to purchase. In other words, any and every manufacturer or jobber can bank golf club notes if he knows those notes are sound.

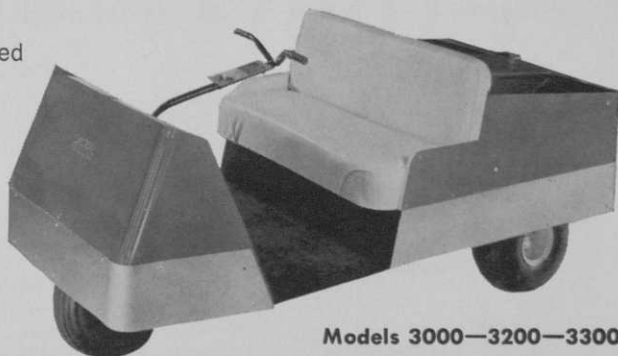
"A second method of financing purchases when the club funds are exhausted is to produce the same sort of financial statement, present it to a local bank and if the club is sound the local bank will loan any golf club from \$2,000 to \$10,000 without question.

"A third method of purchasing when finances are depleted is to make use of the time payment houses—such as those who finance the purchase of automobiles. These houses will charge more than a legitimate interest, but the interest charges, while exorbitant, are very small as compared with the value of the goods to the golf club at the time when they need it most. These time payment houses will accept the notes of a golf club only after a good financial state-

Continued on page 80

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FALL BUYING

Continued from page 78

ment is furnished, but they will accept those notes for a period of six, eight or even 12 months and the club will have no difficulty in paying those notes if they have some one in the treasurer's office, and a bookkeeper who knows a little about financing.

"A fourth method of securing goods when club finances are low is to again produce a real financial statement and then ask one or two or three members of the club to advance the necessary money for five or six months. Each and every club has anywhere from 25 to 75 men who can loan \$10,000 or more for six months and if any one of these men has the interest of the club at heart and is thoroughly sold on the possibility of the club meeting its obligations, he will loan the funds it requires.

"A fifth method would be to ask any one of those 75 members to endorse the club's note at the bank if the financial statement does not appear satisfactory to the banker.

Float bond issue

"And a sixth method to forever eliminate the fall stringency would be to float a bond issue among the members of the club to place the finances in the hands of an accountant and one who knows how to take care of finances so that the entire yearly budget would not be spent before fall.

"While talking on the budget systems would it not be reasonable to suggest that the budget be split into months and purchases for any one month should not be greater than the amount budgeted for that month? In other words, there is no reason for a club spending in the month of June \$5,000 more than the budget allows for June nor is there any reason for a club expending superfluous amounts in remodeling their course at a time when finances are not in the best of shape. Maintenance supplies and equipment are absolutely essential and when the purchase of these materials or tools is retarded because of lack of finances, that golf club is going backward and board members and all of the officers should know it. •