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Center-Pivot Steering is one of the big reasons why the Bolens GK outworks all other commercial/industrial tractors. You'll get more work per hour from the GK because of its exceptional maneuverability. The terrain-hugging 72" front-mounted rotary mower makes fast, clean work of any mowing job. And it's not only a mower—it powers a variety of attachments such as snow caster, blade, rotary broom, and more. Unique . . . powerful . . . versatile . . . the Bolens GK saves money on operating costs and equipment outlay by replacing as many as three units formerly needed to do the variety of jobs in the GroundsKeeping category! The Bolens GK cuts the cost . . . you get the credit! Prove to yourself that the Bolens GK is the first truly new piece of commercial GroundsKeeping equipment to be introduced in many years. Mail the reply coupon today.



BOLENS



18-67

BOLENS DIVISION, FMC CORPORATION
Dept. 6J-82-18 Port Washington, Wis.

I'd like to hear more about the new
Bolens GK. Please send literature.

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For more information circle number 107 on card

Dormant Fertilization with MILORGANITE Eases Spring Chores

Many golf course superintendents have found spring to be their most trying season. With a small crew there are too many things to do. Add a cold/wet spring to aggravate things and the fertilizer application can't be made until summer, when the course is full of golfers.

Milorganizers have found this can be done in late November or early December. Golf action is low, the fall work is complete and no extra watering is required. Nothing could be simpler.

MILORGANITE nitrogen is not soluble, so it just sits there and waits for moderate temperatures to release all the needed plant nutrients. This comes earlier than you think, too. In Milwaukee, we apply it in November. In March, when everything else is dormant, MILORGANITE plots are green although no appreciable growth is noticeable. This isn't new — the Milwaukee Country Club has been doing it for 30 years.

Bermuda grasses respond to this treatment, too, with indications that dormant Milorganizing may help reduce spring deadspot.

If you have a storage problem over the winter, store your MILORGANITE on the ground — where it belongs!



Write
Turf Service
Bureau

THE
SEWERAGE
COMMISSION
Box 2079
Milwaukee,
Wisconsin
53201

Golf Courses Use More

MILORGANITE

Than Any Other Fertilizer

For more information circle number 185 on card

Golf car sales are still soaring

The American Golf Car Manufacturers Association at its recent annual meeting in Denver, Colorado, announced an increase of eight per cent in the sales of new golf cars for 1967.

Harold Howe, executive secretary of the American Golf Car Manufacturers Association expressed the feeling that the year has been a good one for sales.

"Sales were good," he said, "but we have every reason to believe they would have been better if we hadn't had so much cold, wet weather in the spring. Many clubs experienced disappointing revenues early and held off buying additional golf cars as a result."

The Association estimates that there are about 135,000 golf cars now in use in the United States and Canada. Consistent with previous year's sales, electric cars totaled about 80 per cent of all shipments, with gas vehicles making up the rest.

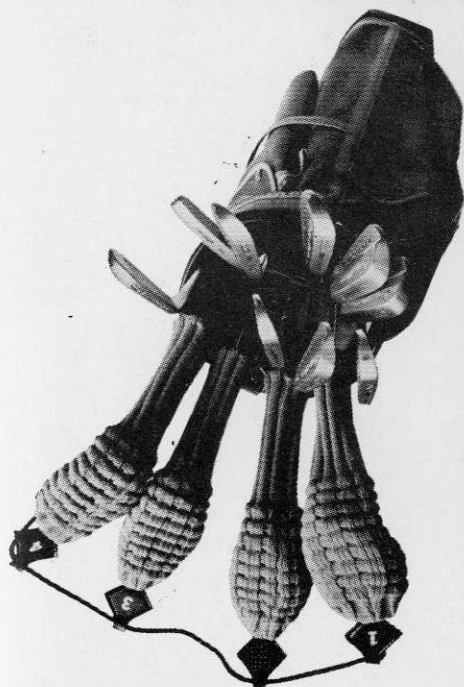
The officers elected for next year are as follows: Vaughn Border, director of sales and advertising of Cushman Motors, was elected president; Edward Mardigian, president of Mardi-Car, Inc., was elected vice president; E.C. Seyphol, executive vice president of AMF Western Tool, was elected secretary-treasurer.

Two new men were elected to the board of directors: Robert Balfour, who is the manager for Stevens Appliance Truck Company and Jack McKenney, who is general manager of Mobilelectric of Royal Industries. Also reelected to another term are Vaughn Border and William A. Dolan, Jr.

According to the National Golf Foundation, the golfing population is growing at a faster rate than the population of the nation. Golfers are increasing at the rate of about 10 per cent a year. With this in mind it looks like the golf car business is in for another busy season in 1968. ●



Meet the swinging new sales-makers from Reliable of Milwaukee!



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The golf wood protectors with sales personality. Come-on-strong color. A springy, long-lasting fit. Plus the positive washability customers insist on. Club Sox have the style a golfer goes for. The selling action a pro-shop can rely on—from Reliable. Creslan acrylic is a product of American Cyanamid Company, New York, N. Y.

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For new Pro-Shop Catalog of knit golf accessories by Reliable, write Reliable of Milwaukee, Box 1367, Milwaukee, Wisconsin 53205.
For more information circle number 101 on card

Personalized Titleists take the guesswork out of your selling

Remember last season? Remember all the trouble you had with deliveries?

Remember how your customers said, "I saw the same thing downtown.

And for a lot less"? Remember how you said, "I'll know better, next year"?

Well, it's next year. It's time to take the guesswork and worries out of your Christmas sales. It's time to get in step with Titleist.

Titleist gives you the game's best-selling golf ball. Personalized and packaged in a brilliantly designed gift case, at no extra charge. Minimum order for personalizing, one dozen Titleists for each name.

Titleist advertises widely, to your best customers. Titleist sells only through golf course pro shops. *And Titleist delivers when promised.* So why not give *yourself* a Christmas present this year: more profit and fewer worries, with Titleist.

ACUSHNET
Balls • Putters • Gloves • Head Covers
Sold thru golf course pro shops only



For more information circle number 192 on card







introducing the

GRAN CUSHMAN

Half sports car. Half golf car. All Cushman

Cushman, the traditional leader, steps out again with the Gran Cushman, the sports car-styled golf car designed for player comfort, player convenience and profitable rental operations. Completely restyled, redesigned, reengineered, it's the sports car of the fairway! The GC 300 is the 3-wheel model, available in gas or electric power, and the GC 400 is the 4-wheel model, gas or electric.

Check the fashion award-winning design of the rugged all-steel body. It's the most beautiful and the most stable golf car, with a low center of gravity. And it's also the smoothest-riding, with telescoping front fork and pneumatic shock absorber, plus new rubber suspension in the rear, to give smooth ride with less sway. Three-way braking system includes Cushman Automatic Seat Brake as standard equipment. Ultra-comfortable foam bucket seats adjust fore and aft to suit the individual rider. It's long on leg-

room, and the sports car style transmission console is located right where you expect it, between the seats.

Vertical style bag racks put the clubs at your fingertips, adjust to fit any size bag, hold the bag securely. Wrap-around bumpers and built-in rub rails surround the Gran Cushman with steel. Automotive steering is standard equipment as are 9.50x8 Terra Tires. Newly designed convertible top is handsome yet rugged.

The high performance comes from the best engineering in the field. Both gas and electric give service you don't expect from anything but Cushman. Trouble-free service that keeps the cars in use round after round, day after day for more profit plus more player satisfaction.

More features, more performance, more of everything in the Gran Cushman. See it at your nearby Cushman Distributor's. He's "Mr. Golf Car" in your area.



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A Division of Outboard Marine Corporation

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Mail this coupon to Cushman Motors, 946 N. 21st, Lincoln, Nebraska



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For more information circle number 175 on card



**Part I—The factors
behind the high cost of
adequate fire coverage.**

Fire Insurance

JOHN F. GLEASON JR.
Country Club Insurance Consultant

One of the major expenditures in the operation of every country club is its annual premium outlay for insurance protection against fire and all insurables.

In order that club officials and management will have a keener insight into the rating factors behind the exorbitant premiums required to protect country club real and personal property, the following is a "chip shot" view of the technicalities of fire-rate computations.

In this capsule summary of the basic charges and the additional penalties assessed for serious inherent fire hazards, it is believed every country club will find ideas to reduce the premiums required to insure the value of its buildings and contents by corrective measures.

Next month, various fire protection methods for which rate-making authorities afford premium reductions will be presented. Not only do these protective steps gain credit, but enhance the fire-life safety of the premises as well.

Because of the public-assembly nature of country club buildings, the fire protection responsibility warrants far more consideration than has heretofore been given by most club policymakers. Overlooking

the welfare of members and their families by other expenditures which derive profit appears to be the popular motivation.

This points up the "false economy" under which many clubs operate. Not until fire levels the beloved clubhouse and club income is interrupted does fire protection find its rightful place in a sound country club operation.

As the name implies, country clubs are usually situated in municipalities where public fire defense and the water distribution system are inferior to those utilized by populated, high-taxed urban communities. Consequently, every fire-minded country club's first consideration should be the town standing in community fire defense and what the club can do to assist in upgrading that ranking.

Community fire defense is measured by accepted standards employed by the American Insurance Association. The grading standards are derived from various regulatory and testing organizations in the following fields: building; electrical; flammable liquid and gases; combustible solids; explosive; fire extinguishment, and fire prevention.

Six main fire defense essentials are ex-

amined to determine the town classification where a country club is situated. Deficiency points are assessed each essential and the total points determine that municipality's fire protection class. A city of superior defense is graded First Class. For each accumulation of 500 deficiency points, a city is lowered class by class and conversely the over-all community fire rates go up.

A tenth-class town, having no water supply or fire fighting facilities, is regarded as "unprotected." It takes the highest fire insurance rates on whatever coverage a country club might be able to procure in this instance.

Few country clubs are located in municipalities graded higher than Sixth or Seventh Class. Moreover, the fire insurance premiums are usually twice as high as those paid by intown clubs.

In the six essential categories there are 5,000 total deficiency points involving 118 specific items which influence the behavior of fire. It behooves every country club to learn where its community falls down in the grading standards and then vigorously campaign to have the deficiencies eliminated. Points are divided as follows:

Water Supply — 1,700 Points: The reliability of the water supply to provide sufficient water for everyday use and still maintain adequate reserve for fire-fighting operations constitute 34 per cent of the points which grade a community.

Fire Department—1,500 Points: The evaluation of personnel, apparatus, communications media, fire fighting techniques, and record system constitutes another 30 per cent of the grading.

The foregoing 64 per cent of the deficiency points are the major outside contributing factor to the high fire insurance premiums which country clubs must pay. Nonetheless, little interest is taken in the proximity of public fire hydrants or the equipment which serves the club.

Structural Conditions — 700 Points: Conditions which jeopardize positive fire control — street accessibility, building

heights, conflagration - breeding blocks and forest-fire exposure contribute 14 per cent of the points which influence the town classification.

Fire Alarm — 550 Points: The ability of the communications equipment to receive, record and transmit fire alarms make up 11 per cent of the points. (*Next month, private means whereby the club can overcome this deficiency will be closely studied.*)

Fire Prevention — 350 Points: The establishment and enforcement of fire prevention inspections to eliminate the inherent sources of fire is accorded seven per cent of the points.

Building Department — 200 Points: This enforcement agency has positive control over structural requirements which aid in the restriction of causes and spread of fire. Only four per cent is accorded this regulatory department which plays a vital part in the safety of community life.

It behooves every country club to not only learn the status of its municipality but also that of the premises of the country club itself. This inquiry may reveal that because the club property is not equipped with adequate water mains and hydrants, as provided in the remainder of the town, the club has been placed in an inferior class to the remainder of the community. This alone would increase the fire insurance premiums substantially.

Frequently, the installation of additional four to six-inch water mains and fire hydrants in the proximity of the clubhouse, golf shop and other buildings of value will enable the lonely country club to upgrade the classification of its property. This project should never be undertaken without the prior approval of the rate-making authority having local jurisdiction to do so.

Now let's examine the features of the average country club, particularly its clubhouse, to learn how its individual fire rate is promulgated. Again, many items where the club can eliminate penalty charges should become evident.

Under first consideration naturally are

continued on next page

Fire Insurance

continued from preceding page

the basic materials used in construction. The fire-destructive potential of the materials determines the construction charge. The higher the potential, the higher the insurance charge.

Class A fire-resistive buildings, made of superior materials capable of resisting fire destruction and collapse for a given length of time, will take the lowest charge. Basically, all its structural members including walls, partitions, columns, floors and roof are of non-combustible construction and able to withstand fire damage from two to three hours.

Class B ordinary brick or masonry buildings, including hollow - concrete block or hollow tile with wooden floors and shingled roof, take a structural charge about two and one half times that of fire-resistive structures due to their inability to withstand interior fires or to confine flame spread to one room.

Class D buildings take a structural charge usually five times that of fire-resistive clubhouses. Unfortunately, a major portion of America's country clubs fall into this category as they are built from frame and brick-veneered materials. The speed with which these tinder-dry clubhouses can become totally involved by destructive flames justifies the excessive loading of the basic structural charge. *Part II, Next month, will bring good news to wooden clubhouses as it will describe methods to reduce the heavy fire insurance premium by as much as 50 to 80 per cent.*

Roof coverings are the next feature graded. When properly installed, approved slate, tile, asbestos, or metal coverings receive no additional charge. However, wood shingle or other flammable surfaces receive a penalty charge. This is an important fact for the building committee to bear in mind during its planning period.

The clubhouse design comes under further rate-making scrutiny. Large rooms without fire doors receive negative treat-

ment. Concealed spaces and wooden attics which extend the entire length of the building without fire-resistive cutoffs tend to load the tariff. The thickness of walls and partitions, number of stories, type of foundation and basement and flooring materials are considered in evaluating the behavior of flame spread within a clubhouse. Any adverse features receive a penalty charge.

Floor openings and stairways without metal doors, aptly termed "Highways of Flame" to spread fire from floor to floor, are one of the important features checked in rating building design.

Unprotected steel structural load-bearing members which easily buckle at increased temperatures are assessed a building collapse penalty. When properly protected, no collapse charge is required.

External exposures and their effect upon the basic structure and roof coverings are reviewed to determine the possibility of fire from outside elements such as lightning, other buildings, traffic hazards or any proximate source of ignition. In many cases, there is more danger from external exposure than from internal conditions. Properly grounded lightning equipment is a favorable factor.

The arrangement and clearing of heating units, electrical defects of lighting and/or power equipment, air conditioning and refrigeration, the proper venting of cooking ranges all come under examination. There are accepted standards for fire safety of these conveniences with penalty charges added if errors are uncovered. Charges are made in accordance with the degree of danger. They can be eliminated by correcting the defects involved.

All fireplaces take a penalty due to the spark hazard and the drying effect of the masonry which comes in contact with other combustible structural members of the clubhouse. Defective chimneys running through concealed spaces and attics (a serious source of clubhouse fires) are also chargeable hazards. Coal or wood

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