

Last year there were 5 great golf balls.

Last year, only a handful of balls had the compression, balance, click and liveliness that makes a ball "great."

But they were great only until you hit your first poor shot. Until you skulled them.

Then, they were just high-priced shag balls.

The Golden Ram is a new, great ball. With a high rebound center. Pure rubber windings. And an exclusive thin Ramlon® cover.

New Ramlon® is the strongest cover material ever used.

It's molded into the windings by an exclusive new process. The result is pure quality. A great ball with satisfying click and distance. It simply won't cut.

It's a great ball.



Now there are 6.

Our Golden Ram clubs with aluminum shafts are great, too.

They're the best way to get the most out of our new ball.

It's because we used our heads. Our clubheads.

We took some of the weight saved with the new aluminum shafts, and put it into our clubheads.

It lets you generate more head speed. And power.

Two great things happen:

You get more distance.

And you hit straighter (because there's less "twist" from the heavier clubhead).

Golden Ram clubs also feature a double-contoured sole. And an extra large flange.

Compare the quality of the Golden Ram ball and clubs with other pro exclusives.

Compare the price, too.

Then you'll know why they're so great.



RAM
GOLF CORP.®
MELROSE PARK, ILLINOIS

Sold exclusively through pro shops.

COLUMBINE COUNTRY CLUB

GROUNDS LABOR DISTRIBUTION—1966—1967 200 ACRES

WORK NO. DESCRIPTION	Nov. 66	Nov. 67	Dec. 66	Dec. 67	Jan. 66	Jan. 67	Feb. 66	Feb. 67	Mar. 66	Mar. 67	Apr. 66	Apr. 67	May 66	May 67	June 66	June 67	Jul. 66	Jul. 67	Aug. 66	Aug. 67	Sep. 66	Sep. 67	Oct. 66	Oct. 67	Total 66	Total 67	
11 Watering	170	55	6	69	38	0	0	33	77	93	475.5	540.5	935.5	743	1026	774.5	1284	1074	956	1307.5	635	703.5	431	201	6034	5594.5	
12 Mowing Greens	53	16	11.5	0	2	0	0	0	23.5	31	81.5	65	303	164	341.5	295.5	381.5	256.5	344	344	190	166.5	93	46	1824.5	1392.5	
13 Mowing Fairways	19	0	0	0	0	0	0	0	0	0	42.5	38	165	114.5	143.5	256.5	248.5	108	143	186	127	124.5	39	60	928	887.5	
14 Mowing Rough	3	0	0	0	0	0	0	0	0	0	47	128.5	224.5	180.5	241	278	297	222	239	328	189	154	80	152.5	1320.5	1443.5	
15 Mowing Tees	6	0	0	0	0	0	0	0	26.5	37	79	114	101.5	154	248.5	257	89	131	132.5	110	41.5	67	20.5	876	739		
16 Mowing Bunkers	7	0	0	0	0	0	0	0	0	0	30.5	19.5	71	7	90.5	66	195.5	41	137	232.5	20	15	8	14	559.5	395	
17 Raking Traps	171	0	9.5	0	31	0	0	0	43.5	23	77	108.5	368	206	280.5	561.5	484.5	243	379	426	195	174	3	22.5	2042	1764.5	
18 Repairing Ball Marks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93	0	8	0	0	0	0	0	0	101	
19 Fertilizing	3	12	0	24	121	19	0	32	0	146.5	41.5	12.5	25	8	25	34.5	19	28	24	28.5	52	1	0	1	310.5	347	
20 Cutting Weeds by Hand	0	0	0	0	0	0	0	0	0	0	0	2.5	13	6	136.5	105	140	70	122	20.5	4	7	0	0	415.5	211	
21 Cutting Weeds by Machine	0	0	0	0	0	0	0	0	0	0	0	55.5	99	35.5	272	416.5	205.5	65	179.5	149	63	7.5	0	0	819	729	
22 Weed Spraying	0	0	6.5	0	0	0	0	0	8	0	0	5	27	0	0	91	0	5.5	0	0	0	0	0	0	41.5	101.5	
23 Cleaning Ditches	0	0	73.5	0	0	0	0	0	0	0	8	0	7	0	9	46	0	3	8	16.5	0	0	0	0	97.5	73.5	
24 Tree Work & Planting	0	125.5	0	0	0	62	0	0	142	10	39	38.5	4	20	15	66	3	8.5	13	12	8	0	102	0	326	342.5	
25 Clubhouse	3	8	40	0	0	6	0	0	24	0	0	22	5	0	33	32	2.5	14.5	10	146.5	0	92	81	2	198.5	323	
26 Yard Work	0	22	0	8	0	0	0	0	0	0	8	0	0	0	1	0	6	13	0	3	60	0	12	1	87	47	
27 Shop Work	15	58	56	10	4	31	225	8	77	13	155	12	8	21	0	28.5	14	4.5	0	1	58	4.5	11	1	623	192.5	
28 Clean Up Work	10	50.5	2	0	8	80	0	2	9	11.5	0	10	0	5	7.5	97	129.5	116.5	18	68.5	13	8	0	4	197	453	
29 Cleaning Snow	1	6	7	0	15.5	41	70	12	0	0	20	4	0	0	0	0	0	0	0	0	0	0	7	0	120.5	63	
30 Skating Rink	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31 Seeding	0	0	0	0	0	0	0	0	0	1	6	2	16	2	22	10	26	0	12	0	10	0	0	16	92	31	
32 Sodding	18	0	0	0	0	0	0	0	39	0	0	39	60	253	267.5	70.5	156	25.5	215	29.5	22	50.5	10	69	787.5	537	
33 Changing Cups, Ball Boxes, Towels and Markers	38	19	2	0	11	4	16	5	47	9.5	46.5	31	76	55.5	61	207.5	42	159	83.5	123.5	58	44.5	21	30.5	531	689	
35 Raking Leaves	5.5	36	0	0	0	0	0	0	38	4	0	4	0	0	0	0	85.5	6	0	0	0	74	58.5	123.5	188.5		
36 Top Dressing	0	0	0	0	0	0	0	0	0	0	145	17	67.5	23	7	0	39.5	107.5	107.5	146.5	35	46.5	0	0	440.5	194.5	
37 Grinding Top Dressing	4	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	8	
38 Aerifying	0	0	0	0	0	8	0	0	0	0	258.5	182.5	4	8	0	0	0	0	198	64.5	21	105.5	56	0	537.5	368.5	
39 Capital Improvement	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	0	0	0	0	0	36	0	
40 Filling Laterals & Seeding	0	0	0	0	0	0	0	10.5	17	0	3	28	0	8	1	14	0	11	0	0	0	0	0	0	71.5	21	
41 Tennis Courts	0	0	0	0	0	0	0	0	4	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	
Homeowners	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	10	12	
42 Cart Paths	63	39	29	38	14	6	4	6	105	23	48.5	60	19	12.5	43	64	46.5	14.5	106.5	18	3.5	12	68	8.5	550	301.5	
43 Leased Carts	121	155.5	96.5	110	73	87.5	18	118.5	194	208	272.5	272.5	364	333	329	367.5	311	307.5	354	413	341	369.5	245	345.5	2719	3088.5	
44 Repair Water System	26	46	61	0	134	0	185	20	158.5	10	156	23	137.5	16.5	46.5	74	64	61	58	37.5	27	40.5	9	6	1057.5	334.5	
45 Water Pump Repairs	0	0	0	0	0	0	0	10	0	0	10	0	0	0	10	0	4.5	0	0	0	1	9.5	7	0	32.5	9.5	
47 Painting	6	37	0	14	0	16	36.5	8	6	0	7	0	0	0	16	56	23.5	27.5	0	0	0	0	0	1	95	159.5	
48 Fire Place Wood	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	0	
49 Closing Valves, Water System	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	
50 Hose & Sprinklers	0	0	27	25	0	0	0	0	0	0	0	15	0	0	3	0	0	5	2	0	0	4	0	10	32	59	
51 Spraying Greens and Fairways	0	0	13	0	0	0	0	0	0	0	0	31	14	16	33	26	0	11	2.5	6	0	0	0	0	62.5	90	
52 Christmas Lighting	39	0	0	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47	8	
53 Cleaning Streets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	4	0	
54 Miscellaneous	0	0	16	0	0	0	52.5	0	82	9	48	40.5	10	12.5	184	199.5	291.5	103.5	249.5	47.5	0	5	30	43	963.5	460.5	
55 Town of Columbine Valley	0	0	41	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	41	8	
56 Snow Removal	28	0	33	0	0	0	0	0	28	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	105	0	
57 Patrol	0	0	0	0	0	0	0	0	0	0	0	4	58	6	14.5	0	169.5	0	97	1	0	0	0	0	470	11	
58 School	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	16	
Vacations				144		48		0	34	0	35	0	112	0	297	0	166	0	272	0	67	0		192		384	
Code 66	46	0	29	0	110	0	16																185	0	1369		
Total Hours	855.5	693.5	588.5	450	608.5	408.5	623	254.5	1150	644	2087.5	1873.5	3330	2350	4254.5	4473	5021.5	3362.5	4530	4176.5	2309.5	2187.5	1643	1305.5	27041	22179	
Code 66—1967 BREAKDOWN																											
1/4 Way House		208		24																							
#2 Drinking Fountain		14		8																							
New Water System		56		16																							
Turn off water—Homeowners		50																									
15-16 Waterline Repairs							8		14					8													
#4 Pipe														1													
#2 Tee														78													
#5 Bridge																37											

GROUNDS DEPARTMENT PERIOD: 1/5-3/68

DATE: March 68

SUPERVISOR'S SIGNATURE

Chart I above lists the type of job and the hours spent on each for every month in '66 and '67. Superintendent Ken Voorhies coordinates his record system as follows: Chart II, at left, is a master sheet that contains the employee's name and a two week work period. The actual date is at the left, and the job code number at the top. If a worker has a four under code #12 and to the right of a 22, it means he worked four hours, on the 22nd of the month on job #12, which, checking chart I, is mowing greens.

COLUMBINE COUNTRY CLUB

GROUNDS LABOR DISTRIBUTION—1966—1967 200 ACRES

[illegible]

1	Watering	170	55	6	69	38	0	0	33	77	93	47.55	540.5	935.5	743	1026	774.5	1284	1074	956	1307.5	635	703.5	431	201	6034	5594.7
2	Mowing Greens	53	16	11.5	0	2	0	0	0	23.5	31	81.5	65	303	164	341.5	295.5	381.5	256.5	344	344	190	165.5	93	46	1824.5	1392.5
3	Mowing Fairways	19	0	0	0	0	0	0	0	42.5	38	165	114.5	143.5	256.5	248.5	108	143	186	127	124.5	39	60	928	887.5		
4	Mowing Roughs	3	0	0	0	0	0	0	0	0	0	47	128.5	224.5	180.5	241	278	227	239	328	189	154	80	152.5	1320.5	1443.5	
5	Mowing Tees	6	0	0	0	0	0	0	0	26.5	37	79	114	101.5	154	248.5	257	89	131	132.5	110	41.5	67	20.5	876	739	
6	Mowing Bunkers	7	0	0	0	0	0	0	0	30.5	19.5	71	7	90.5	66	195.5	41	137	232.5	20	15	8	14	559.5	395		
7	Picking Traps	171	0	9.5	0	31	0	0	43.5	23	77	108.5	368	206	280.5	561.5	484.5	243	379	426	195	174	3	22.5	2042	1764.5	
8	Refurbishing Ball Marks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93	0	8	0	0	0	0	0	101	
9	Fertilizing	3	12	0	24	121	19	0	32	0	146.5	41.5	12.5	25	8	25	34.5	19	28	24	28.5	52	1	0	1	310.5	347
10	Cutting Weeds by Hand	0	0	0	0	0	0	0	0	0	0	2.5	13	6	136.5	105	140	70	122	20.5	4	7	0	0	415.5	211	
11	Cutting Weeds by Machine	0	0	0	0	0	0	0	0	0	55.5	99	35.5	272	416.5	205.5	65	179.5	149	63	7.5	0	0	0	819	729	
12	Weed Spraying	0	0	6.5	0	0	0	0	0	8	0	5	27	0	0	91	0	5.5	0	0	0	0	0	0	0	41.5	101.5
13	Cleaning Ditches	0	0	73.5	0	0	0	0	0	8	0	7	0	9	46	0	3	8	16.5	0	0	0	0	0	0	97.5	73.5
14	Tree Work & Planting	0	125.5	0	0	0	62	0	0	142	10	39	38.5	4	20	15	66	3	8.5	13	12	8	0	102	0	326	342.5
15	Clubhouse	3	8	40	0	0	6	0	0	24	0	0	22	5	0	33	32	2.5	14.5	10	146.5	0	92	81	2	198.5	323
16	Yard Work	0	22	0	8	0	0	0	0	8	0	0	0	0	0	1	0	6	13	0	3	60	0	12	1	87	47
17	Shop Work	15	58	56	10	4	31	22.5	8	77	13	155	12	8	21	0	28.5	14	4.5	0	1	58	4.5	11	1	623	192.5
18	Clean Up Work	10	50.5	2	8	80	0	2	9	11.5	0	10	0	5	7.5	97	129.5	116.5	18	68.5	13	8	0	4	197	453	
19	Cleaning Snow	1	6	7	0	15.5	41	70	12	0	20	4	0	0	0	0	0	0	0	0	0	0	0	7	0	120.5	63
20	Skating Rink	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Seeding	0	0	0	0	0	0	0	0	1	6	2	16	2	22	10	26	0	12	0	10	0	0	0	16	92	31
22	Sodding	18	0	0	0	0	0	0	0	39	60	253	267.5	70.5	156	25.5	215	29.5	22	50.5	10	69	787.5	537			

13 Changing Cups, Ball Boxes,																										
15 Towels and Markers	5.5	36	0	0	0	0	0	0	38	4	0	4	0	0	0	0	85.5	6	0	0	0	74	58.5	123.5	188.5	
16 Top Dressing	0	0	0	0	0	0	0	0	0	145	17	67.5	23	7	0	39.5	107.5	146.5	35	46.5	0	0	440.5	194.5	8	
17 Grinding Top Dressing	4	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	8	
18 Aerialing	0	0	0	0	0	0	0	0	0	258.5	182.5	4	8	0	0	0	0	198	64.5	21	105.5	56	0	537.5	368.5	
19 Capital Improvement	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	0	0	0	0	36	0	
Filling Laterals & Seeding	0	0	0	0	0	0	0	10.5	17	0	3	28	0	8	1	14	0	11	0	0	0	0	71.5	21	0	

[illegible][illegible][illegible]

Code 66—1967 BREAKDOWN			
% Way House	208	24	
# 2 Drinking Fountain	14	8	
New Water System	56	16	
Turn off water—Homeowners	50		
15-16 Waterline Repairs		8	14
# 4 Pipe		1	
# 2 Tee		78	
# 5 Bridge		5	
		37	

GRUNDS DEPARTMENT PERIOD 15th - 31st

EMPLOYEE Hutchinson

DATE March 68

SUPERVISOR'S SIGNATURE _____

[illegible]

Chart I above lists the type of job and the hours spent on each for every month in '66 and '67. Superintendent Ken Voorhies coordinates his record system as follows: Chart II, at left, is a master sheet that contains the employee's name and a two week work period. The actual date is at the left, and the job code number at the top. If a worker has a four under code #12 and to the right of a 22, it means he worked four hours, on the 22nd of the month on job #12, which, checking chart I, is mowing greens.

Accurate records

Continued from page 30

month and year, and turns the record back to Ken. He keeps the sheets in a master book so he can instantly review any past maintenance work.

The club office also issues monthly statements to officers, manager Don Elie, golf professional Tony Novitsky and Ken containing a running account on budget, course maintenance expenses, golf shop income and expense, golf car and green fees income, etc.

The master grounds labor distribution chart shows that regular maintenance work in 1967 required 22,179 man hours, against 27,041 for 1966. Extra work in preparing for and cleaning up after the PGA Championship, however, added 8,744 hours.

The numbered job categories begin with watering; include separate lines for mowing of greens, fairways, roughs, tees and bunkers; and continue down through minor work such as water pump repairs, cutting fireplace wood, and night patrol.

The five largest regular categories last year were: watering, 5,594.5 hours; caring for club-leased golf cars, 3,088.5; raking traps, 1,764.5; mowing roughs, 1,443.5; and mowing greens, 1,392.5.

Interpreting the figures, watering requires about 25% of maintenance hours. There are four night watermen in summer.

Mowing of all kinds fills about 22% of the time and budget.

You can tell what having golf cars on the course is costing Colum-

bine's maintenance budget. Jobs #42 and #43, "Cart Paths" and "Leased Carts," shown in the accompany chart I, added up to 3,390 hours, or about \$6,780, in 1967.

Finally, the board and Ken Voorhies can see these facts in the running totals:

- June demands more man hours on the course than any other month; 4,473 hours in 1967 or one-fifth of the year's total.

- Although two-thirds of the fiscal year is over in June, half the grounds labor budget remains to be spent.

- The month-by-month totals show that aerifying of greens is being done twice annually, in April and August-September.

The chart includes among the 50 categories, vacation time, which totaled 384 hours for full-time men last year. A "Code 67" includes miscellaneous capital improvements.

"This system is really just a form of communications, which every club probably should improve," adds Ken.

"We have the board on our side, here. If any complaint about the golf course comes to us through the golf shop, Tony and I and the appropriate committee member get together and try to solve it before it comes to the board," he reports.

Columbine CC is about ten years old, has 530 members. It is part of a residential development, incorporated as Columbine Valley. Ken and the crew care for 200 acres, including residential streets and the municipal water system. The 18-hole course is flat, but well covered with trees, and has about 70 traps and water on ten holes.

The grounds budget for 1967-68 is \$87,120, including about \$60,000 for labor. ☐

Chart III, at left, shows front and back sides of worker's punch card. Front side has man's name, time he started each day (this remains constant in some cases) and the time he finished. Other side has breakdown similar to charts I, II on opposite page. Listed is a column for date worked, job code (type of work done) and total hours worked.

NAME <u>Mike Frayer</u> NO. _____		Date	Code	Total Hours
PAY PERIOD ENDING <u>8-15-66</u>				
R.T. HOURS	RATE	AMOUNT	F.I.C.A.	NUMBER OF EXEMPTIONS
O.T. HOURS	RATE	AMOUNT	FED. W.T.	TOTAL EARNINGS
HOURS		AMOUNT	CITY/STATE W.T.	TOTAL DEDUCTION
			STATE U.C.	BALANCE DUE
BONDS				
1 PM AM 6:57				
DAILY TOTALS				
R.T. Hours O.T.				
M	PM 3:31			
*TU	AM 6:56			
*TU	PM 3:14			
W	AM 6:56			
W	PM 3:34			
*TH	AM 6:52			
*TH	PM 3:26			
FR	AM 6:55			
*FR	PM 3:26			
*SA	AM 5:54			
SA	AM 8:23			
*SU	AM 5:55			
SU	AM 9:11			
*M	AM 6:52			
M	PM 3:15			
W	AM 6:56			
W	PM 3:27			
*TH	AM 6:56			
TH	PM 3:11			
*FR	AM 6:56			
FR	AM 11:43			
*SA	AM 5:56			
*SA	AM 8:26			
SU	AM 5:55			
*SU	AM 8:00			
M	AM 6:57			
*M	PM 3:24			

1460p

An open letter to a superintendent

The controversial opinions expressed in 'Confessions of a Superintendent' draw sharp rebuttal from New England

In rebuttal to "Confessions of a Superintendent" (April '68 GOLFDOM) signed Anonymous, I believe that when a professional person authors an article for a business magazine such as GOLFDOM or the GCSA of New England NEWSLETTER, then the writer should have enough backbone to sign his name.

After several readings of "Confessions of a Superintendent," it becomes apparent the author has tangled himself in an inescapable web.

To begin with, the entire spillover from "Anonymous's" heart paints a somewhat distorted picture of what we know as the average golf course superintendent. "Anonymous" should be treated in a manner just as he implies, an isolated case. And going further along those lines, his escapades on the job—which run a very suspicious gamut—could lead readers to believe that perhaps some of them are hand-tooled from fictitious sources.

There still remains some question as to his intended station in life. Would he rather become a professional and thus, qualify himself as a member of the "We Abuse Superintendents Club"? Would he prefer to be a green chairman and test the staying power of the superintendent? Or would he care to improve his financial and social position by moving up the ladder as a milk truck driver?

It is his inconsistency in presentation which prompts a certain amount of rebuttal. In one breath "Anonymous" states, "In the matter of salary, I would be the first to admit that any super with a fairly good job could no doubt find another job (say milk truck driver) and make more money." Then later on he reveals the average salary for a super in his area is \$10,000. Mind you, that figure is an average! It must also follow that the comparison of the two jobs is amusingly absurd. This is nothing against milkmen, but there should be inserted that there is a matter of skills involved.

"Anonymous" rambles on to a few other impractical inferences, pausing along the way for another isolated, individualistic slam at long hours. Once again he does not speak for the masses. Contrary to an old popular song, moonlight does not become the superintendent. The author has slipped away

from the established fact that today's superintendent is just as the title dictates, a salaried turf professional, engaged to supervise the conditioning of the golf course.

Another fallacious assertion in the confessional is that there exists a vendetta between the golf professional and the superintendent. Naturally, there always will be experienced differences of opinion between the two. However, in recent years there has been a move undertaken toward a finer tuning of the relationship between pro and super. A form of mutual respect has been created and nurtured by both parties.

The alleged idea of the superintendent ignoring the purpose of his place on the operational agenda of realizing a successful club and course also is deserving of argument. The mere fact that green chairmen and supers work hand in hand for the betterment of conditions is proof that the man's first concern is for the member at a club or player at a public course. Granted, there will be occasions of clash of personalities for this is only natural. But with the increased emphasis on the recognition of turf management as a profession, these differences are being lowered to a minimum.

The entire theme of this article also leaves an inaccurate taste in one's mouth. "Anonymous" takes a defensive stand all through the confession and tries to offset it with a negative approach.

In this day and age the golf course superintendent is sick and tired of hearing about the pitfalls of his profession. He has struggled zealously to eliminate most of them by upgrading the reputation of his very own presence in the game.

"Confessions of a Superintendent" does nothing to enhance the plight of the superintendent. It shall not make the best-seller list . . . at least not in our neck of the woods. We would trust the rest of the golf world feels the same.

Sincerely,

Anthony B. Caranci, Jr.
President
Golf Course Superintendents
Association of New England, Inc.

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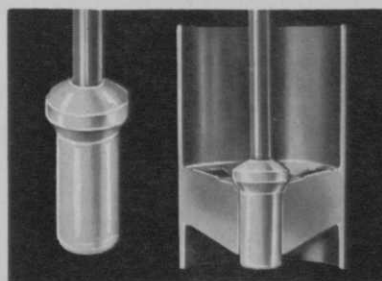
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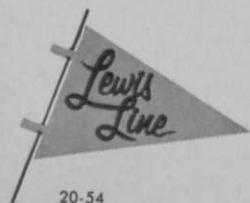
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Need cash? Try Uncle Sam

If all else fails, the Small Business Administration has 3 types of loan programs available to the pro

by Lee R. Arnstein Managing Editor

Financing the pro shop can often be a problem. Many clubs and boards of directors refuse or can't "lend" the club professional the necessary funds. However, he should know that he isn't at a dead end, if that's the case.

The pro does have a last resort—the Small Business Administration. (As long as his gross sales are \$1 million or less he qualifies as a small businessman in retailing). And the requirements for a loan are not as stringent as he may think.

There are three types of loan programs. The first type is called the economic opportunity loan program and consists of two kinds of loans, which are an outgrowth of the Economic Opportunity Act of 1964. One of these is a below marginal income loan and the other is an above marginal income loan. In the former, the loan is given with the object of improving the business and enabling the person to raise his personal income level to the same "average" salary of the people that live in his area of the country. (The "average" income level for each area is also determined by living expenses and size of family). There is a maximum of \$15,000 provided on this loan.

The second kind, the above marginal income loan, has a maximum of \$25,000 and is designed for people well-experienced in their field who have had trouble getting additional monies to strengthen or expand their small business and who have lacked the opportunity to compete in business on equal terms. These are people whose income is above the "average" level of their area of the country and who want to go even higher.

In both of the above cases, the borrower has up to 15 years to pay back the loan.

The direct loan program is the second type of setup. There are three kinds of loans available in this section—the direct, the bank participation, and the displaced business.

The direct loan provides a maximum of \$100,000 and gives the borrower generally from five to six years of monthly installments, at 5½ per cent interest, to repay. In this case, aside from the basic requirements to qualify for a loan, (to be discussed shortly) the owner should have invested in his business approximately what he is asking for.

As far as the pro is concerned, the second kind



SBA regional director Solomon Ferziger (r) and SCORE chapter secretary Murray Aronson are pros too—in financing.

of loan under this program, a bank participation loan, merely means that the SBA works with a local bank in providing it.

The displaced business loan is a much rarer type of loan. Here the government gives loans to businesses that have been displaced by federally aided projects.

The third type of loan program is also a not too commonly used one. It comes under the heading of disaster area loans. In order to apply, the president must declare your area a disaster. There is an extremely low interest rate, which is set anew each year, in this case.

Having discussed the loans, here are the necessary credit requirements to apply for one.

There are four criteria:

1. Repayment ability—This simply means you have to show a record of your past earnings. If they aren't at a fairly proportionate rate (such as weekly, monthly, etc.) then you have to give a one-year projection.
2. Collateral—Fixed assets are preferred. However, in some cases the agency will consider accounts receivable and inventory.
3. Investment—Owners should have invested in their business approximately what they are requesting. For example, if the pro wants a \$25,000 loan, he should have close to \$25,000 invested in the pro shop.
4. Objective—The borrower must meet the lending purposes listed in the SBA's pamphlet. (These are basically those reasons for borrowing that were explained with each of the types of loans).

Assuming by now that a pro has found the loan he needs, and feels he fulfills the initial requirements, his next step is to see if there is financing from his local bank, either on a direct basis or in participation with SBA. If outside financing is not available, then he should go to any SBA branch. (There is at least one branch in every state. Each local unit can be found in any telephone directory under government agencies).

What must the pro bring?

1. A current balance sheet (profit and loss statement) no older than 60 days.
2. The last two full fiscal years' profit and loss statements.
3. His personal federal income tax return for the

previous year. No appointment is necessary. He just goes in and asks for a loan officer.

"If he has a good chance for a loan," says Stephen Cristofar, a loan officer at the New York City branch, "he's given an application right then and there. After that, notification of the final determination of the loan usually takes a few weeks."

The loan, as you can see, is not that hard to procure. The only fly in the ointment now is that the SBA will not weigh heavily loans to pro shops while the war in Vietnam is still on. However, the SBA, in a move to counteract this situation and continue the activity of its loan program, is vigorously working with banks throughout the country on several types of loan programs. Thus, with the local bank and the SBA working together, the pro has a much better chance of getting a loan now where before it wouldn't have been possible.

Looking even further into the future, you may wonder, after receiving one loan, if you can get another one.

You can, if the need for financing still exists. Again, the same evaluation will be made. However, this time the loan could even be for a different purpose, such as expansion, if the initial loan was just to get out of the red.

Public golf links, incidentally, are eligible for these programs, but not private clubs—just the pros at the private clubs.

"The SBA does more than just loan money to the

pro," says regional director Solomon Ferziger, who is in charge of all New York regional business activities pertaining to the SBA.

"We have a management assistance chapter that we feel is just as important as our loan program. In many cases, if we feel a person needs advice or administration, we will stipulate that he must accept it with the loan. The pro, whether he likes it or not, then gets professional merchandising guidance at no charge.

"In addition to this," continues Mr. Ferziger, "we have another program, Service Corps of Retired Executives (SCORE), that also gives help. This is a group of retired businessmen who on their own time give their knowledge and service, also free of charge, to people who ask for guidance in retailing."

Other aids from the SBA for the pro interested in learning more about running a business include:

1. Daily courses.
2. Workshops, which include full days that cover all aspects of going into business, in cooperation with universities, trade associations, etc.
3. Free pamphlets and brochures on business.

Even if you're a pro who doesn't need financing, it might be wise to check into the local SBA branch for merchandising information.

And, if anybody knows how to help, the SBA should. For according to their statistics, 50 per cent of all new businesses fail within three years, if not run right. □

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A 4-point plan for club managers

by Desmond Tolhurst
Senior Editor

There are four things that Bob Stanley, club manager at Mill River Club, Oyster Bay, Long Island, New York, feels are vital to the running of a successful country club. They are:

- Conduct a good job interview program.
- Keep your employees happy.
- Maintain and use contacts with other managers.
- Know your supplier personally.

"People are your most important asset around a country club," he says. "You can have the finest club facilities in the world, but if you don't have the right sort of people or know how to deal with them, you will never have much of a club."

Hiring the right type of personality is very important. Stanley cites as an example an experience at one of the CMAA annual conferences. "I came down to breakfast along with a couple of other managers, and sat down at a table. Eventually, our waitress came over, plunked down the menu and left without saying a word. No hello, no smile and

outgoing. We had a problem at Mill River, in that, being 50 miles or so out from New York, it was difficult to obtain an experienced staff. A lot of the time we recruit youngsters from local colleges. And, so long as they're outgoing, I find that I can always train them for the job.

"I would go even further," says Stanley. "At a country club, it is more important to have a staff with the ability to smile and a willingness to please the member, than a staff immediately geared to give first class service.

"Many times my members will say to me, 'That new girl who waited on us may not be the greatest waitress in the world, but she can serve us any time—she made us feel so welcome and was real friendly.' I would hire such a girl any day of the week over a professional waiter, who has worked in all the best places, but who simply isn't too interested in pleasing the members."

Stanley also attaches great importance to the job

"You can't get the best out of your people if you don't give them some recognition for their efforts."

certainly no welcome. After a few seconds, I got up and said to my colleagues, 'I'm sorry, but I just can't sit here any longer. I am going over to that table over there where the waitress looks pretty nice.'

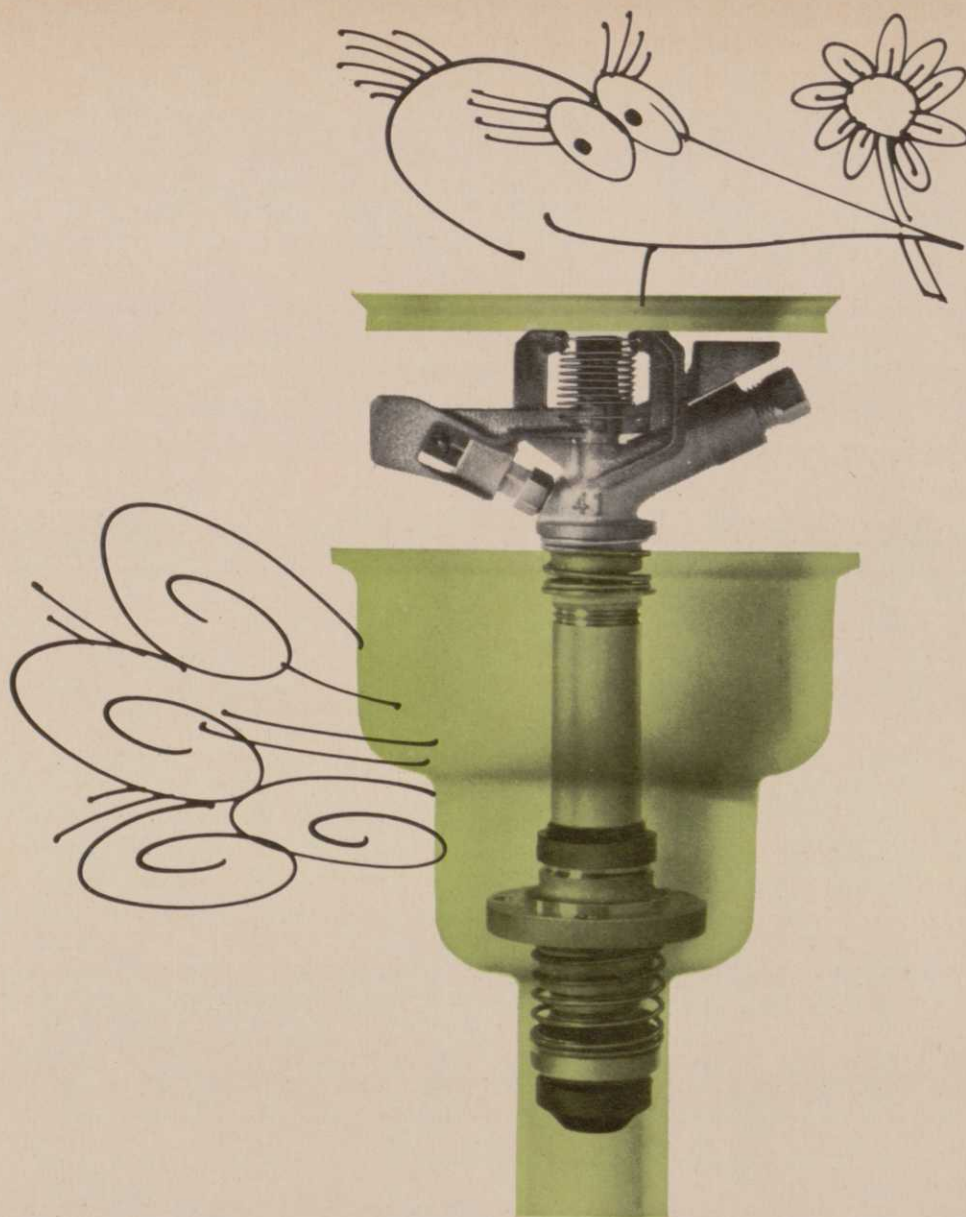
"If I felt that way over a waitress in a hotel," observes Bob, "how much more does a member expect when he comes out to his club?"

"I won't even consider hiring someone who isn't

interview. "When I interview someone for a job at the club," says Bob, "I make certain we are isolated from disturbances so that the applicant has a fair chance to be himself or herself. I try to draw them out and get them to loosen up. I'll tell a joke or two and study their reaction. Then I'll ask them if they have a joke for me.

"Of course, I don't take this 'outgoing' thing to extremes. There's nothing worse than the back-

Continued on page 42



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