buying. "The pros really are not interested in learning," he said, "they say they are, but they really are not." Another rep said some pros will buy a pair of expensive shoes for themselves, but will not stock the same shoe for their members, because they are afraid of taking a chance.

And still another rep told GOLFDOM: "Every time I go back to a shop I have to resell most pros. Most pros are inadequate and vulnerable and won't admit it. I should not have to resell him, he should be running out to the parking lot with open arms when I drive up, because I represent money to him."

Very often, it comes down to one word - underfinanced. Take an example. A young assistant finally gets a top job at a club. He wants a \$25,000 inventory, and gets somebody from the club that is a banker or a friend to underwrite him and stock his shop. So he is \$25,000 in the hole before he even makes sale. If he sells everything, which is rare, he makes \$50,000. He should rebuy to keep his shop full to do business and keep his members happy. But it has been so long since he has had a new car, his wife wants a house, and he wants a vacation in Florida that he has never had. So he spends the money as it comes in. When next season rolls around he is in the same position of having to borrow more money rather than being in a position to finance himself. If he does things correctly, after one year he has made enough to pay off his note and a meager salary for himself. The second year is better, and the third year is the pivotal year when he should be backing himself. After five years he should be in a position to make a good living.

Townsend said of pros ordering ahead: "When I show lines I have a completion date as to when those lines can be shipped. From May through September. I can maybe ship three weeks from the order. But in October my completion date for sweaters might be something like November 30. This means some will be shipped sooner, but it is guaranteed that all will be shipped by the completion date. Many pros are afraid to project or make an investment ahead of time. I have one guy who buys 300 sweaters twice a year. He tells me in May that he wants them shipped September 1, and I can guarantee that. But if a guy calls me up in October and wants them in three weeks, all I can do is tell him my completion date. The first guy is a professional buyer."

Are most pros doing the best job they can with soft goods?

Willimantic's Boucher: "I think most pros really don't do as good a job as they can, they need more education." Wakonda's Webb: "I think most pros are doing the best they can, around here anyway. Some get afraid of overbuying and come up short. There is however a definite lack of training especially in the ladies lines, and pros do get burned some time." Hoosier's Essig: "You really have two extremes of pros the ones who are doing a good business, and the ones who say they cannot make money. The ones who say they cannot make money just don't know how to. The pros just have to be more business-like and keep better records and do better planning.'

Mayfield's Hamrich said:

"Many pros do not know what they have in the shop; it is so important to keep records and inventory. I do inventory each month and keep detailed records. I know the percentage of profit and loss for each item for the month broken down by item. I can tell you what I grossed and what I netted. And I can compare it with how I did last



Izod/Haymaker's McCarthy: "Not all pros realize that we cannot deliver goods ordered December 1 on December 2. The situation is getting better though."



The Hoosier Links' Essig: "The pro had better make sure his shop looks like a pro shop and not a haberdashery."

year. I never get beat too badly because I know what is and what isn't moving. I know where I have to come up with sales to move merchandise. Some pros cannot do this because they do not even know what they have."

How about the future of soft goods in the pro shop? The future depends on the individual pro, Hoosier's Essig says. The pro who does not spend the time and work at selling soft goods is losing out on a valuable source of income. Hamrich is not sure soft goods sales in the pro shop will increase. He is afraid of downtown stores and outlet houses loaded up with merchandise at cheaper prices. "My season is short, and I can hardly defend myself with only three of four months to sell. They can hit me early, during or after the season. They really don't care that much about us now, but if a big department store wanted to point, it could kill us."

Quantum's Dick Berman said the pro is going to have to face a tougher situation in the future. As he predicted a few years ago, with the imminent pro-only situation taking club business away from the pro, he is going to have to turn more and more to soft goods industry can do nothing but grow. And Crystal's Abruzzo feels "clothing is getting more expensive, but what it comes down to is that the people who always had money still have it and are willing to spend it. And most of these people belong to country clubs. 

### Rancho California Built for Maintenance

Irwin Hearsh has a theory about designing and developing golf courses that might step on some golf industry toes. It goes like this: He has seen too many courses designed by pros, landscape architects and even golf course architects that look good the first two years. Then maintenance that was not planned for becomes a problem and the layout that had a good beginning becomes just another course.

He got a chance to try out his theory when the people who own Rancho California resort in Temecula, Calif., needed someone to build a golf course because they were developing 95,000 acres. "I was approached," Hearsh told GOLF-DOM, "and decided if I had the right superintendent, I would try to do it."

You see, Hearsh also has this other theory. He says that for better golf courses, superintendents must be given more of a hand in working on them. He says many superintendents are good golfers, and most of them are on the course enough to know how golfers play and think. And most important, they know how a course should be maintained.

Hearsh's superintendent is Dick Rosson. Rosson was an outstanding golfer, competing against the likes of Billy Casper and Gene Littler in their younger days. About 20 years ago, he was asked to take charge of Circle R, a San Diego course. Later, when Pala Mesa was being built in the same area, he was brought in to complete the course and stayed on as superintendent.

"I would never have built the course if Dick had not come with me," Hearsh said. "He would have been a great cost accountant or a time-study man. He has complete control of the course, makes his own budget, and decides if and when golfers are allowed on the course."

Hearsh knows what he is talking about when he says Rosson would have excelled in cost accounting. Hearsh graduated from UCLA in 1934 as an accounting major. He went into the area of citrus growing, packing, hauling and marketing. He says he was the first to use nemogen for nematode control of citrus trees commercially, and was the first to design a method of bulk harvesting in the citrus industry.

In the 1960s he became interested in the gas and oil industry and became president of Merchants Petroleum, a small company listed on the Pacific Coast Stock Exchange. He later helped found and is a director of Manufacturers Bank of Los Angeles. He has been interested in real estate development all along and building the Rancho California golf complex is his way of retiring.

"Rancho California had already consulted with an architect and picked out the property where the course was to be built," Hearsh said. "The area was to be 500 acres with the Temecula River and Paganga Creek running through the property. Discussing the property with local residents, we found that the Temecula River was unpredictable and we decided to stay on the south side of the river. This gave us over 200 acres to work with. There were an additional 80 acres to the south of the property that I felt needed to be purchased to help the project and also to have control of all the land around the course.'

Although Rancho California wanted a known architect, Hearsh felt a better job could be done if his superintendent helped design the course. One of the proposed architects, when asked if the superintendent could work on construction, said he would rather not have him. Six architects were consulted. Most of them wanted to build a course "the pros couldn't beat." They were interested in design, not designing a course for maintenance. Hearsh wanted a resort course for the golfers who shoot between 85 and 100, and also for women.

"We spent six months going around southern California looking at courses," Hearsh said. "We came to the conclusion that in order to be a good golf course, a course had to be designed for maintenance. Consequently, the drainage system had to be built into the course first. Second, the system had to be the best, and then the course had to be designed into the drainage and sprinkling systems."

The course was designed on the property itself, not from a contour map. Hearsh wanted at least a 6,800-yard course so it could play to a par 72 under United States Golf Association rules. After the Southern California Golf Association rated the course following completion, the rating was 72.2. He wanted the driving range to hit away from the course, and here part of the 80 purchased acres came into play. About 17 acres were used for the driving range, tennis courts and for the lodge and clubhouse complex. In all, the complex and course totaled 151 acres.

"Since drainage was very important," Hearsh said, "we purchased some reject concrete pipe from 15 to 36 inches. This pipe was used on various holes to carry water under the fairways from canyons above so we would not have water problems on the fairways. Concrete drainage ribbons from six inches to five feet were constructed throughout the course to carry water away in a hurry. And we tried to keep them out of landing areas."

Hearsh said the course was designed to fit into the terrain. Bad soil was marked, ripped and taken out with a paddle wheel and replaced with sand. Close to 300,000 yards of soil was moved to the third and fourth holes alongside the river to enable construction of lodge pads overlooking the course. This built the land up to the point where it was felt there would not be any further problems with flooding. Every year





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#### Built for Maintenance continued

Hearsh has a bulldozer redefine the river. On a few tees along the river reinforced concrete walls have been built and covered over with sod.

There are six lakes on the course. They were designed so the golfer can retrieve his ball. No lake except the working lake is over 30 feet wide. There are 12-foot retrievers by each lake. The lakes are shallow and lined. They can be and are emptied and washed down to be kept clear and clean to see the balls.

There are 57 traps that were placed more to direct than to penalize the golfer. White silica sand of medium texture was used. The traps are checked to see that at least six inches of sand is in each one of them. Fifty tons of new sand is used each year.

"Concrete was used for our car paths because concrete can be contoured to the fairways so the mowers can drive over and mow." he said. "The car paths are beside every green and lead to the next tee. On par three holes they go from tee to green. On all other holes the paths are as long as needed. Reinforcing steel rods are placed in the ground and bent to go across the path. This way traffic is directed so the cars do not go over the paths on the grass at the same place every time and rut the end of the path.

"We do not believe in continuous car paths, making everyone stay on the path. It slows play and is not fair. A player goes over to his ball, finds he has the wrong club. Either he goes back and gets another club or plays the ball with the wrong club."

The greens were designed to have a minimun of five pin placements, though most have seven. The

terrain dictated the size. They vary from 6,000 to 8,000 square feet.

The back nine has many native oak trees. Before work began, every tree was marked six feet from its natural ground level. After the grading was complete, every tree was remeasured and if the ground was above the six-foot base a tree well was built. A nursery was purchased about six miles away. A tree mover was purchased and the trees were moved onto the course and around the clubhouse complex. Hearsh wanted the final design to look like the course was cut out of a forest rather than a row of trees along the side of the fairway.

"Our weather creates a problem because it varies as much as 50 degrees a day," Hearsh said. "In the winter it can go from the low 20s to the high 70s. In the summer, it can vary from the 40s to the high 80s. A strong breeze comes up in the afternoons which bothers some golfers, but it keeps the smog out of the valley and the summers much cooler than surrounding areas."

Golfers are not allowed to play the course until the greenkeepers are ahead of the play. That way they can do a better job and the course is in good condition, he said.

Rancho California has 76 carts. It uses 217 batteries so it can get 36 holes from a cart. With 76 carts the first ones out are later ready to go for late golfers. On many weekends over 100 carts are rented, although cart rental is not mandatory. All carts are numbered on the front, back and left side. Cars are rented in numerical order so they can be controlled. Binoculars are used from the golf shop to watch play. The left side number can be



Before work on the course began, every tree was marked six feet from its natural ground level. After grading was complete, every tree was remeasured and if the ground was above the six-foot base, a tree well was built to protect the crown area.



To reduce tree grass trimming, the grass is chemically killed. The next step is for it to be sprayed green to blend into the fairway grass color.



Reject concrete pipe was used on some holes to carry water under the fairways from canyons above so the course would not have water problems on the fairways.



Rosson has a specially designed cutter to remove excessive sod and grass growth at sprinkler heads on the course. From left, the series of photos above show a headcenter locating tool for the trimmer; turret sprinkler trim-

ming tool; cutter for removing the plug after trimming; the sprinkler head prior to trimming; and after trimming. could be controlled chemically, but we do not desire brown patches at each sprinkler head," Hearsh said.



Hearsh



Rosson

seen on the first tee. The front number can be seen on the ninth and 18th fairway and also in issuing cars. The back number can be seen on the 10th tee.

Hearsh said, "The resort owns the golf shop. We felt a large stock was needed so the wives would have something to do while their husbands played golf. With the beginning of the discount store handling golf equipment, we have been forced to meet discount prices, but must carry a large selection of golf equipment because our guests want equipment on the spot. There can be no ordering, because they do not visit very long.

"As to ladies' wear, we have found that we are getting the customers from the private clubs of southern California. If their club shop puts in a run of sizes of a style and color, too many women will be wearing the same outfit. Also, to



Concrete drainage ribbons from six inches to five feet were constructed throughout the course to carry water away in a hurry. They also were kept out of landing areas.



Reinforcing steel rods are placed in the ground and bent to go across car paths. This way traffic is directed so the cars do not go over the paths on the grass at the same place every time and rut the end of the path.

them, after a few weeks of being on the rack, even though it is new merchandise, it is old because they have seen the clothes too many times."

Hearsh said golf has developed as rapidly as it has in the last 10 years because of motorized cars. The cars have made the money needed to maintain the courses. Cars have also created problems in maintenance of the course. They have brought into golf a new breed of golfer. "The walker was a dedicated golfer" he said. "He knew the rules and how to take care of the course.

"But today's golfer has little knowledge of replacing or how to repair a divot, repair a ball mark, rake a sand trap, or how far to keep hand carts and cars from tees and greens. I have yet to see a golf instructor take time to teach a pupil the etiquette of the golf course."



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PGA Business School II, Tanglewood Country Club, Winston-Salem, N.C., Nov. 9-14.

PGA Club Repair Seminar, Minneapolis, Nov. 9-12.

Arizona CMAA Chapter meeting, Williams Air Force Base Officers' Club, Nov. 10.

Central Pennsylvania CMAA Chapter meeting, Colonial Country Club, Nov. 10.

Pittsburgh CMAA Chapter, Fox Chapel Golf Club, Nov. 10.

Wisconsin Badger CMAA Chapter, Madison, Nov. 10.

National Restaurant Association/Oklahoma State University Workshop, Stillwater, Okla., Nov. 10-11.

National Golf Foundation Public Golf Operations Workshop, Marriott Hotel, Cleveland, Nov. 10-12.

PGA club repair seminar, Denver, with Hubby Habjan, Nov. 10-13.

International Hotel and Motel Educational Exposition, Coliseum, New York, N.Y., Nov. 10-13.

Greater Cleveland CMAA Chapter, Mayfield Country Club, annual meeting, Nov. 11.

Iowa Golf Course Superintendents Association, Atlantic Golf and Country Club, Nov. 11.

Metropolitan CMAA Chapter annual meeting, Pine Hollow Country Club, Nov. 11.

San Francisco and Northern California CMAA Chapter, annual meeting, Merchants Exchange, Nov. 11.

Indiana Golf Course Superintendents Association meeting, Tomahawk Golf Course, Jamestown, Ind., Nov. 11.

Ninth Annual Clemson University Turfgrass Conference, Clemson University, Clemson, S.C., Nov. 11-12.

PGA Club Pro Championship, Callaway Gardens, Ga., Nov. 13-16.

PGA Business School, Lehigh Acres, Fla., Nov. 16-21.

CMAA board of directors meeting, Kansas City, Mo., Nov. 16-18. PGA Club Repair Seminar, Minneapolis, Nov. 9-12.

PGA Teaching Seminar, Houston, Nov. 16-19.

Mile High CMAA Chapter, Petroleum Club, Nov. 17.

Upper Midwest CMAA Chapter, Majestic Oaks Country Club, Nov. 17.

Midwest Association of Golf Course Superintendents Annual Meeting, Cyprus Inn, Hinsdale, Ill., Nov. 17.

National Golf Foundation Public Golf Operations Workshop, Hyatt House, Burlingame, Calif., Nov. 17-19.

PGA club repair seminar, Los Angeles, with Irv Schloss, Nov. 17-20.

Grounds Maintenance conference, Callaway Gardens, Ga., Nov. 18-19.

Detroit CMAA Chapter, University Club, Nov. 18.

Delaware CMAA Chapter, Hercules Country Club, Nov. 20.

Philadelphia CMAA Chapter, Union League, Nov. 24.

New Jersey Turfgrass Expo, Poste Inn, Cherry Hill, N.J., Dec. 1-4.

Ohio Turfgrass Foundation Conference & Show, Cincinnati Convention-Exposition Center, Dec. 2-4.

PGA Annual Meeting, Fairmont Hotel, New Orleans, Dec. 2-5.

Midwest Association of Golf Course Superintendents clinic, Medinah Country Club, Medinah, Ill., Dec. 3.

Indiana Golf Course Superintendents Association meeting, Kokomo Country Club, Dec. 6.

PGA Business School, Omaha, Neb., Dec., 7-12.

PGA Club Repair Seminar, Atlanta, Dec. 7-10.

Detroit CMAA Chapter annual meeting, Detroit Club, Dec. 8.

Pittsburgh CMAA Chapter, Churchhill Valley Country Club, Dec. 8.

Mid-Atlantic Association of Golf Course Superintendents, election meeting, Army Navy Country Club, Arlington, Va., Dec. 9.

16th Annual Illinois Turfgrass Foundation Conference, Ramada Inn, Champaign, Ill., Dec. 10-12.

Delaware CMAA Chapter, Wilmington Country Club, Dec. 18.

PGA Business School II, Singing Hills, San Diego, Jan. 4-9.

Circle 136 on free information card 26 GOLFDOM MAGAZINE NOV.-DEC./75 Mid-Atlantic Association of Golf Course Course Superintendents annual conference, Holiday Inn Belmont, Baltimore, Jan. 5-6.

Georgia Golf Course Superintendents Annual Meeting, King and Prince Hotel, St. Simons Island, Ga., Jan. 11-13.

PGA Business School I, San Francisco, Jan. 11-16.

PGA Rules Seminar, Colorado Springs, Jan. 11-14.

PGA Teaching Seminar, Orlando, Fla., Jan. 18-21.

PGA Rules Seminar, Orlando, Fla., Jan. 18-21.

Penn State Turf Conference, University Park, Pa., Jan 19-22.

PGA Merchandise Show, Contemporary Hotel, Walt Disney World, Orlando, Fla., Jan. 25-28.

Cornell Turfgrass Conference, Rye Town Hilton, Portchester, N.Y., Jan. 28-29.

PGA Merchandising Seminar, Orlando, Fla., Jan. 28-31.

PGA Business School I, Orlando, Fla., Jan. 28-Feb. 2.



#### GOLF COURSE OWNERS "TEE-UP" WITH NEW ASSOCIATION

A group of golf course owners and owner/operators have formed an owners association. This non profit group has banded together to solve problems with rising costs, personnel, and shortages.

Membership comprises individuals, club boards, and investor groups owning private clubs, municipal, fee paid and resort courses. Associate memberships for manufacturers and equipment suppliers are being offered.

The G.C.O.A. will hold its first national conference and general membership seminar January 21-24, 1976 at their headquarters at Whispering Palms Golf and Country Club, Rancho Santa Fe, California.

Prospective members and other interested parties should contact:

Mr. Ted Vallas, Pres. Golf Inns International P.O. Box # 550 Rancho Santa Fe, Ca. 92067

Prospectus, membership forms and seminar brochures will be forwarded to all inquiries.

Circle 110 on free information card

PGA Club Repair Seminar, Orlando, Fla., Jan. 29-Feb. 1.

USGA Green Section Meeting, Biltmore Hotel, N.Y., Jan 30.

PGA Club Repair Seminar, Seattle, Wash., Feb. 1-4.

PGA Business School, Orlando, Fla., Feb. 1-6.

PGA Merchandising Seminar, Monterey, Calif., Feb. 8-11.

47th GCSAA International Turfgrass Conference and Show, Minneapolis Auditorium and Convention Hall, Minneapolis, Minn., Feb. 8-13.

Golf Course Builders of America Sixth Annual Meeting, Minneapolis, Minn., during GCSAA Conference Feb. 8-13.

CMAA Annual Meeting, Washington, D.C., Hilton Hotel, Feb. 11-14.

PGA Business School I, New York, N.Y., Feb. 22-27.

PGA Teaching Seminar, San Diego, Calif., Feb. 29-March 3.

PGA Teaching Seminar, Montgomery, Ala., March 7-10.

PGA Merchandising Seminar, Ann Arbor, Mich., March 21-24.

Southern Turfgrass Conference and Show, Cook Convention Center and Albert Pick Motel, Memphis, Tenn., March 7-9.

Iowa Golf Course Superintendents Association annual conference, Iowa State University, Ames, March 8-10.

PGA Rules Seminar, New York, N.Y., March 14-17.

PGA General Management Seminar, Chicago, March 14-18.

PGA Business School I, Toledo, Ohio, March 14-19.

PGA Club Repair Seminar, Chicago, March 21-24.

PGA Merchandising Seminar, Ann Arbor, Mich., March 21-24.

PGA Business School II, Lake Livingston, Houston, April 4-9.

PGA Business School II, West Palm Beach, Fla., May 2-7.

Georgia Golf Course Superintendents Association educational program and business meeting, Atlanta Athletic Club, Duluth, Ga., May 11-12.

Golf Course Builders' Association meeting, Fresno, Calif., June 25.

National Golf Foundation Teaching Seminar, Singing Hills Lodge and Country Club, El Cajon, Calif., June 20-25.

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# INSURANCE: Is your course really covered?

Like every other individual or institution, private golf and country clubs are subject to accidents, fires, disaster and malicious pranks and therefore need insurance protection.

Historically, the difficulty faced by private golf and country clubs was their insurance requirements were so unique that they were forced to go to several different insurance underwriters to secure proper coverage. The result was either overlapping coverages with unnecessary costs — or insufficient protection.

Now, all that has changed for most private golf and country clubs with the recent introduction of comprehensive insurance packages available from one source — providing coverages ranging from insurance for greens to insurance for hole-in-one kitties. Clubs can choose one coverage or all.

The current insurance arena reflects the widespread ravages and effects of inflation. This includes not only the increased value and cost of products and services, but also the economic effects of unemployment that usually result in increased losses, thus compounding the upward effect on premiums.

Insurance companies are not charitable institutions. They also have an obligation to provide an insurance market for business and social needs. Without the availability of such an insurance market, severe curtailment of growth would be necessary to take care of those situations that could end in severe financial detriment to individuals and organizations. Insurance premiums have been increasing at a rapid rate. While more publicity has been given to the medical malpractice area, the effect stretches from business insurance to personal insurance.

With this in mind, and no improvement seen for the short term, some of the larger brokers and agents began working with associations to provide insurance programs offering necessary coverage for specific groups at a reasonable cost. These programs are designed to ensure the insurance company involved will receive a sufficient spread of risk (which is the key insurance statistical calculation) to enable them to make a profit, maintain the necessary coverages for the individuals and keep the cost competitive. This trend appears to be developing at a fast rate and is not limited only to trade associations and other organizations.

Thus, insurance companies have developed the private golf and country club program. This program provides basic fire and liability insurance (including liquor law legal liability) on a package basis, but can by extension, include other coverages that can be of extreme importance to a club. For example, greens coverage is available in the event that a green is vandalized or otherwise damaged, and replacement of the green at a reasonable cost is required. This coverage does not extend to every eventuality, but does provide coverage against a majority of things that could cause damage to a green.

Another example is Hole-In-One coverage. The program can provide the lucky golfer with a prize, so each member does not have to pay into a kitty. While this coverage has been separately available for many years through Lloyd's of London, it is now available from the same group that handles the package on this program. Other special extensions include trapshooting liability for exposures arising out of trapshooting, and cross-country skiing coverage.

The following is an outline of the many coverages available in a popular program:

- Buildings, Equipment and Stock.
- Bodily Injury, Property Damage and Comprehensive General Liability.
  - a. Products Liability
  - b. Personal Injury (incl. employees)
  - c. Employees Named as Insured
  - d. Fire Legal Liability
  - e. Garage Keepers Legal Liability (incl. golf cars).

- f. 30-days Automatic Coverage for newly acquired businesses
- g. Medical Payments
- h. Non-owned Automobile and Hired-Car Liability
- i. Liquor Liability
- Blanket Crime Bond with coverages of
  - a. Employee Dishonesty
  - b. Loss of money and securities
  - c. Loss due to counterfeit money
  - d. Depositor's Forgery
- Workmen's Compensation
- Optional Coverages Available: a. Business Interruption
  - b. Extra Expense
  - c. Accounts Receivable
  - d. Valuable Papers
  - e. Plate Glass
  - f. Signs
  - g. Fine Arts
  - h. Difference in Conditions
  - i. Comprehensive Auto Property Damage & Liability
  - j. Hole In One Coverage
  - k. Trapshooting Liability
  - Cross-country Skiing Liability
  - m. Directors & Officers Legal Liability
  - n. Greens Coverage

Programs also feature a financing plan that allows each club to spread the premium over the year, and can, in some instances, allow for no premium payment during the three months of slow activity.

This program is designed for privately owned clubs only. Because of the various insurance laws in various states, it is not available in some states.

Research indicates that this is the only formalized property/casualty insurance program available for private golf and country clubs, and it is one that will help keep the cost of insurance as low as possible, while providing the various coverages that individual clubs need by necessity and/or by option. Obviously, a local agent can provide the majority of these individual coverages either by package or by separate policies with his insurance companies.

The purpose behind a group plan is that the carrier providing the program will receive many more golf and country clubs than other carriers. Thus he can in some areas base the premium upon the experience of private golf and country clubs as a group, rather than on a limited number, and apply other overall statistics. Initially the short-term benefits may appear slight, however, the long-term benefits can be extremely good as the number of clubs insured in this program increase.

This program is not an endorsed program by an association. Consequently, it is open to any private golf and country club, not just those of any particular group or association. This insures a wider base than might otherwise be available and thus also allows a better spread of risk for the insurance carrier. The long-term goal of such an approach is to identify a specific group (i.e. private golf and country clubs), allow that group to develop their own experience on all lines of insurance and be charged premiums in accordance with their own experience.

In some cases a local agent has approached a company and works with the brokerage firm to provide this program to a particular club. While this does not appear to be the most advantageous method, as it may increase the cost, it is an option.

The insurance company that is providing this program through Marsh & McLennan, the world's largest insurance broker, is Commerce & Industry Company of New York, a major all-lines insurance organization whose experience in the development and organization of such a program has been well demonstrated. The joint approach with a broad distribution of local insurance brokers provides the necessary local service.

Chances for successful coverage for clubs with these types of plans looks appealing. It seems, that the majority of clubs can meet their individual needs at a cost that is reasonable in light of today's economy.  $\Box$ 

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## **Establishing a New Fairway**

Carl Beer, superintendent at Mission Hills Country Club, Kansas City, Kan., had a problem a few years ago. He had just initiated a zoysia sprigging program in bermuda fairways that had suffered from winter kill and spring dead spot. The sprigging was completed in 1972 and some bluegrass seeding was done to provide cover while the zoysia was becoming established. Dacthal was used for crabgrass control and banvel + 2,4-D for broadleaf weed control, but the biggest deterrent to establishment of zoysia was Poa annua

The Poa annua would compete with zoysia in early spring and not allow the zoysia to fill. In some areas, the Poa annua stand had even reduced the zoysia cover. To develop a full stand of zoysia in reasonable time, something had to be done to eliminate the Poa annua while the zoysia was still dormant. This would allow the zoysia to develop in the spring without serious competition.

During the winter of 1970, Beer read about the characteristics of paraquat. The unique feature was that it would be effective at low temperatures and would control only those weeds and grasses that were green. He started getting ideas about applying it on dormant zoysia since the product was registered for control of broadleaf weeds and grasses.

By applying it to dormant zovsia, this could mean the elimination of early competition from annual grasses without injury to zoysia. The first experiment with paraquat was on a limited basis in 1971 with good control and no injury to the zoysia sprigs. However, the cover was not sufficient throughUse of paraguat eliminated annual grass competition without injury to zoysia sprigs on this Kansas City course

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out 1971 to prevent annual grasses and broadleaf weeds from developing.

In 1972, no effort was made to apply paraquat as Beer decided maybe it would be better to wait until a percentage of zoysia had developed. In 1973, again the application was made over more area than in 1971 in an attempt to verify the earlier results. The results were better primarily because of the better zoysia cover to shade against late maturing weeds.

In the fall of 1973, the fairways were seeded to bluegrass to provide additional cover on some of the fairways sprigged to zoysia in 1971 and 1972. No paraquat was applied in 1974 because of the bluegrass present from the seeding.

Then in 1975 paraquat was applied to the entire 40 acres of fairways on March 20th at a rate of one quart per acre with 50 gallons of water with excellent results. The application was made at a time when most of the Poa annua had germinated, yet before the zoysia had started to green up in April. The timing is very critical in that an application too early would allow germination of the Poa annua after the application. A late application could cause injury to the zoysia. But one only has to look at a few skips in the treated fairways to see the bene-

fit of the application to the zoysia development.

Princep was used to treat areas where skips had occurred, but those areas do not have the zoysia cover because the Poa annua did compete successfull with zoysia when the zoysia was breaking dormancy.

There are some precautions that should be taken when applying paraguat on dormant zoysia to produce good fairways:

• Do not apply it in heavy shade areas as cool-season grasses may be all that can develop in these areas and the application would eliminate this stand.

• Be accurate on your rate of application as excessive rates can be injurious.

• Be careful to shut off the sprayer when turning as the increased concentration from the overspraying of the inside boom can cause zoysia damage.

• Use gloves and respirator when handling because careless handling can be harmful.

• One of the most important points is to advise your membership as to your program and the results that can be expected immediately following the application (completely brown fairways) weighed against the long term benefits.

• If possible, make the application on a day the course is closed as the oral toxicity is quite high.

As with most chemical controls, there are advantages and disadvantages. But used properly, the benefits to establishing zoysia can be very rewarding and provide a good zoysia cover far quicker than with the conventional weed control methods.