which is stronger than the previous, the account is referred to a collection agency.

We became convinced that the customer that does not pay his account after four or five notices and an elapsed time of 75 days is not worth having as a credit customer. He usually quits us after we put a collector on him, but we consider this no great loss since we shall, in all likelihood, lose enough on him eventually to cancel out any profit we could ever hope to have made on our sales to him.

That in a nutshell is the system we set up to manage our credit from 1964 on. Has it worked? Yes! In both 1964 and 1965 our credit losses were less than  $\frac{1}{4}$  of 1%. We were shooting for 1% or less and we were well below that. We would tolerate 1% if our competitive situation required loosening of our controls.

Is our system perfect? No, but we feel we are on the right track. At this point we feel our particular weakness is our vulnerability to bad checks presented in lieu of cash. It is the credit problem to which we have now directed our principal attention.

## Attack Next Year's Nematodes This Fall

Chemical treatment of soil to kill nematodes must be done when the temperatures are between 60 and  $80^{\circ}$ , advises Claude L. King, extension plant pathologist, Kansas State University, Manhattan, Kans.

Since most garden and flower crops are planted in cooler spring weather, he suggests treating soil the previous September while temperatures are still high. To treat small areas for the microscopic worms, he recommends furrowing 6 to 8" deep, with furrows 12" apart. One pint of D-D soil fumigant should be enough for 150 to 175 lineal feet, and after application, furrows should be filled with soil and packed lightly, the extension expert advises. At least two weeks must be allowed between soil treatment and planting.

## Why the spring-activated feed plate – an <u>exclusive</u> feature of the **FITCHBURG CHIPPER SAVES YOU MONEY!**

Take a good look at the Fitchburg feed plate. It's patented – no other chipper has this feature. Because the feed plate is *spring-activated*, it "gives" and automatically adjusts to size of wood, up to the machine's rated capacity. Result: No sudden shocks to rotor assembly, engine can be run on lower r.p.m., chipping is smoother, quieter and faster.

No hard-to-control fly wheel. The spring-activated feed plate makes a fly wheel unnecessary. No waiting for fly wheel to speed up, no worries about safety, bearing troubles, or clutch strain. Compare the ease and efficiency of a Fitchburg with *any other* chipper!

ALSO COMPARE THESE OTHER FITCHBURG FEATURES :

- RUGGED CONSTRUCTION, PRECISION-ENGINEERING. Bearing seats are precision-bored in heavy duty, trouble-free bearing holders.
- SAFETY STOP SWITCH (standard equipment). Stops all moving parts within seconds — gives your crews greater protection.
- LARGE, HINGED, WAIST-HIGH FEED APRON. Protects operator from cutters, feed apron can be closed when chipper is not in use, saves space in storage.
- SOLENOID SWITCH (optional equipment). Motor can be idled between feedings. Saves fuel and engine wear.
- PATENTED QUICK-OPENING 2-WAY CHUTE. Operator directs chip flow, front or side with flick of wrist. Easy access to steel alloy blades.

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\*Optional Equipment

