

**GOLF INSURANCE**

Have you taken out your golf insurance?

You don't play golf? No matter — there is always the chance you may be hit by a passing ball, club, or empty bottle!

Golfers are now thicker (some thicker than others) on the landscape than German Refusals, and golf balls are whizzing over hill and dell in such large numbers that the innocent bystander's only chance is refuge in the nearest shellhole.

At this season of the year golfers are so wild they are injuring themselves and one another as well as non-contestants. And the feature of the latest golf insurance policy is protection of a golfer's legal liability for damage suits. The theory is that if a golfer hurts himself it serves him right, but if he injures others he is entitled to protection.

Look over the types of golf insurance and take your pick. Only two kinds to a customer:

**PERSONAL LIABILITY**

In any case where a golfer hits any other person with a ball, club, flask, or other missile the company will undertake his defense, provided:

1. The golfer shall at once notify the home office, giving date and scene of the accurate shot, measurements of the injured party (length over all, wheelbase, type of body, etc.), his casualty score for the day, and a sworn statement that the said golfer was driving the ball himself at the time of each accident and supposedly had the same under full control.

2. In any case where a golfer shall hit more than five (5) bystanders in one day the company shall have the right to demand his withdrawal from the links for a period of intensive training not exceeding ten years.

3. As a special feature of this policy the company shall be liable for the recovery of the golf ball, except in case where an operation on the victim is necessary to get it out.

Note.—Nothing in the above shall cover the case of caddies. The company holds that the killing or maiming of a caddy is justifiable.

**ACCIDENT AND HEALTH (\$5,000 PRINCIPAL SUM)**

I.—Loss of One Ear by a Passing Golf Ball. Half the principal sum if the ear is recovered; \$1,000 extra if both the ear and the golf ball are recovered. In any case where an ear and a golf ball make a hole in one the company shall pay the principal sum in full.

II.—Loss of Both Ears by Golf Balls. The full premium if the ears are clipped off at different times. In a case where two golfers make two drives, each ball clipping off an ear of another golfer in the same game they shall be considered as having qualified for a final tournament to take place as soon as the victim grows a new set of ears.

III.—Loss of Chin. If loss occurs through accident, one-half of the principal sum. If loss occurs through excessive conversation the company shall not be liable. If chin is not lost, but merely concealed in a flagon of Scotch whiskey

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**R. MURRAY PURVES WINS ADVERTISERS' TOURNEY**

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7 and 6; Meigs defeated Manson, 7 and 5; Lewis defeated Moore, 2 and 1.

Semi-finals—Purves defeated Conklyn, 2 and 1; Meigs defeated Lewis, 5 and 4.

Final—Purves defeated Meigs, 4 and 3.

**WINNERS IN OTHER DIVISIONS**

**First Division**

Second eight—Hedges defeated Proskoy, 1 up.

Third eight—Trier defeated Durstine, 3 and 2.

Fourth eight—Wurzberg defeated Daniels, 4 and 3.

**Second Division**

First eight—C. E. Sherman, Essex, defeated Duncan Stewart, Dunwoodie, 3 and 2.

Second eight—Rodney Boone, Greenwich, defeated Charles Murnan, Commonwealth, 1 up.

Third eight—P. R. MacKinney, Essex, defeated J. C. Hegerman, Stamford, 2 and 1.

Fourth eight—George Lytton, Exmoor, defeated W. Woodward, Hinsdale, 4 and 2.

**Third Division**

Class A.—J. H. Hawley, Arcola, defeated H. R. Reed, Knickerbocker, 1 up.

Class B.—T. C. Estee, Siwanoy, defeated Julius Mathews, Woodland, 1 up.

Class C.—H. B. Green, Baltimore, defeated Max Landay, Woodmere, 3 and 1.

**LADIES' TOURNAMENT**

Class A.—Mrs. J. H. Wright, St. Albans, defeated Mrs. George W. Stearns, Westchester, 3 and 1.

**Consolation**

Mrs. C. W. Beck, Jr., New York, defeated Mrs. W. F. Smith, Brae Burn, 4 and 3.

Class B.—Mrs. B. V. Covert, Lockport, defeated Mrs. A. L. Aldred, Wanaquoisett, 6 and 5.

Class C.—Mrs. R. K. Strassman, New York, defeated Mrs. E. D. Moore, Siwanoy, 1 up.

**INTERNATIONAL GOLF**

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who were rooting for 'Jock,' the Hutch.' "

Hoffner said the formal presentation of the prizes, all except the championship cup of course, was made at 7 o'clock the night before in front of the clubhouse. "It was here, said Hoffner, "that they spoke most highly of Hutchison and the other American entries who were fortunate enough to be in line for prize money.

"Thinking it over afterward," finished Hoffner, "we agreed that it was not really necessary for a formal presentation of the cup. We thought the spontaneous way it was done was best. In fact, we wouldn't have thought much about it if a lot of letters had not appeared in the British press on the subject afterwards. Anyway the sponsors of that trip deserve a world of credit for making possible that first American victory in a British open, and for the deep-rooted friendliness which now prevails among the stars here and abroad."

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Palm Beach, Fla

THE MOUNT WASHINGTON  
C. J. Root  
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Seabreeze, Fla.

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Via SEABOARD AIR LINE RAILWAY

No. 3	No. 301	DAILY		No. 302	No. 4
12.30 am.	2.05 pm.	Lv. New York	Ar.	1.30 pm.	6.00 am.
3.04 am.	4.03 pm.	Lv. N. Philadelphia	Ar.	11.34 pm.	3.45 am.
3.20 am.	4.17 pm.	Lv. W. Philadelphia	Ar.	11.13 am.	3.30 am.
6.05 am.	6.30 pm.	Lv. Baltimore	Ar.	9.05 am.	1.09 am.
7.10 am.	7.25 pm.	Ar. Washington	Lv.	8.05 am.	12.10 am.
8.55 am.	7.55 pm.	Lv. Washington	Ar.	7.35 am.	8.55 pm.
12.30 pm.	11.30 pm.	Lv. Richmond	Ar.	3.55 am.	5.05 pm.
7.53 pm.	6.56 am.	Ar. Aberdeen	Lv.	8.10 pm.	9.26 am.
8.40 pm.	8.00 am.	Ar. Pinehurst	Lv.	7.30 pm.	9.00 am.

Schedule effective on and after January 1st, 1922.

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