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## IS IT PAYDAY YET?

**A**t the risk of being a Scrooge right before Christmas, I think we need to talk about money for a bit.

No, I'm not referring to that bunker renovation you've been delaying until the drapes in the clubhouse are paid off. I'm talking about personal income.

According to the American Payroll Association, 72 percent of U.S. households live paycheck to paycheck. I'll let that sink in: nearly three-quarters of us can't pay our next round of bills until we get paid ourselves. That's a stunning revelation in the world's richest nation.

I not ashamed to say I live like that. I'm pretty good at a few things (writing, talking and pissing off GCSAA), but personal financial management has never been one of them. I've always had good jobs, but I've either lived beyond my means or didn't have the means to live the way I'd like.

Sound familiar?

I'm pretty sure most of you reading this are in better financial shape than me, but there are probably plenty of you sitting their thinking, "Hey, I guess I'm not alone in worrying about payday." Credit cards have been the Devil's toys for many of us. I cringe every time I see one of those Chase commercials showing cluelessly happy people essentially saying, "I need that widget now and I don't care if I'll be paying for it for 20 years!" Been there, done that, got the single-digit credit rating to prove it.

Then there's the failure to save. My investment portfolio largely consists of carefully bundled stacks of priceless, mint-condition Pokeman cards and boxes upon boxes of \$50 video cartridges that my boys absolutely had to have for gaming systems that have since gone the way of the dodo. In short, I tended to lavish useless plastic crap on my kids rather than teaching them that saving a little and eventually going to college someday was a wee bit more important than the newest version of Super Mario Brothers.

But, our financial situations – good or bad – are one thing. Consider the plight of your crew for a minute.

They are very likely part of that vast majority who are living hand-to-mouth. Yes, you pay them a good wage for a solid day's work, but no one is going to get ahead at \$12 an hour. And a salary of \$36,000 a year for an assistant isn't terrible if you're 24 years old and single, but not so much if you're 30 and married with a kid at home.

Let's face it: very few facilities are in a position to do much more than cost-of-living increases and even those are rare these days. Did you get an in-

interaction for three solid days. Even more amazing – no Syngenta product pitches, no speeches about sticking with proprietary brands and no sales guys working the meals and breaks. It was business school, not business development.)

Among the simple things that help motivate when money is tight:

- Communicate: Talk and listen more actively and frequently than normal. Engage them to find out how they would make little changes to improve procedures and the workplace. Interact face-to-face as much as you can.
- Have some fun: Playing blower-

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crease in the past few years? Bet most of you are saying, "Hell no!" right now.

So, whatever your salary issues might be, you definitely can't just wave a magic wand and make your employees' financial challenges go away. But there are ways to try to keep employees engaged and motivated when raises just aren't an option.

During the Syngenta Business Institute at Wake Forest University late last month, some very smart professors from the school's MBA program, helped 28 superintendents from around the nation examine that very problem. Motivating employees was just part of the remarkable curriculum Syngenta put together for a group selected from a pool of very qualified applicants.

(By the way, being a big Syngenta customer was not one of the key qualifications. Instead, the selection process focused more on finding superintendents who could truly benefit from management, leadership and financial education at a high level. I sat amazed at the quality of the teaching and the

ball (think soccer with back-pack blowers) or throwing some burgers on the barbecue doesn't cost much.

- Give little attaboys: There are few things more powerful than a simple, hand-written note on an employee's birthday, work anniversary or in recognition of a job well done. This one rang home with me because I've been preaching it for years.

- Break out gift cards: Surprising good employees with something as cheap and simple as a \$10 gift card to McDonalds or Starbucks goes a heckuva lot farther than just \$10.

Living from paycheck to paycheck is no longer the exception to the rule. But, you can make it a rule to find ways to keep your people motivated and focused until payday rolls around. It's good for them and good for you.

So, here's my challenge: This holiday, find one special low-cost thing for your team, then drop us a note to tell us how it was received and we'll highlight your idea for everyone. Your small thing might be a big idea for your peers around the nation. **GCI**