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**Dan Schuknecht** is the assistant superintendent at Talons of Tuscany Golf Club in Ankeny, Iowa. He can be reached at [dsschuknecht@msn.com](mailto:dsschuknecht@msn.com).

## GET YOUR FINANCES IN ORDER

This has been a difficult year for many individual investors and businesses. At press time, the Dow Jones Industrial Average is down nearly 17 percent year to date, the S&P 500 is down nearly 19 percent year to date and Congress just passed a \$700 billion financial institution bailout package. While there's nothing we can do about the market's downturn, it's important for us to know our personal financial situations – retirement options, investments, insurance and savings. Although I'm by no means a financial expert, I want to pass along some helpful information I've picked up along the way.

### RETIREMENT/INVESTING

It's important to understand what your company offers for retirement and if you're contributing to it. Employers commonly offer a 401(k) plan, to which employees can make contributions (a compensation reduction) on a posttax or pretax basis. Employers can choose to make contributions to the plan as well. Sometimes they match employee contributions; sometimes they don't. Employers also can add a profit-sharing feature to the plan.

What makes these investments attractive is that the earnings grow tax deferred, which means your investment grows tax free until you withdraw the money. If your employer offers a match, it's important to understand the percentage. You might have options about how you want to invest your money within the plan, choosing from a few to many investment products. Beware: There are penalties if the money is withdrawn before the retirement age defined by the plan.

Another important retirement product is the Roth IRA (individual retirement account). This year, if you're 49 or younger, you can contribute \$5,000 to the account. If you're 50 or older, you can contribute \$6,000. In a Roth IRA, contributions aren't tax deductible, and qualified distributions are tax free. Similar to other retirement plan accounts, nonqualified distributions from a Roth IRA might be subject to a penalty when withdrawn. A qualified distribution is one

that's taken at least five years after a taxpayer establishes his first Roth IRA and when he's 59.5 years old, disabled, using the withdrawal to purchase a first home (a \$10,000 limit), or deceased, in which case the beneficiary collects. Because qualified distributions from a Roth IRA are always tax free, some argue a Roth IRA might be more advantageous than a traditional IRA. Visit [www.investopedia.com](http://www.investopedia.com) for more information.

When it comes to investments such as stocks and mutual funds, diversify your investments. Diversification is simply spreading your investments across several sectors and risk levels. Mutual funds consisting of many stocks can help you accomplish this. Also, you can lower your risk by choosing mutual funds with a 10-year-or-more track record of producing profits. However you choose to invest, pay attention to the fees/commissions associated with each product. One example is a load fee, which is a commission charged when purchasing or redeeming shares of a mutual fund.

### INSURANCE

There are many types of insurance available: Health, disability and life are a few. Generally, don't be afraid to shop around for a reputable company to find the coverage that best fits you and your situation.

With health insurance, it's important you have it, make sure you're adequately covered and understand how much you have. Take the time to understand the differences between an HMO, PPO, HSA, etc. You might think, "Do I really need it?" The answer is absolutely. A major accident can cost hundreds of thousands of dollars, and medical bills are the No. 1 cause of bankruptcy. Visit [http://www.daveramsey.com/etc/cms/health\\_insurance\\_5280.html](http://www.daveramsey.com/etc/cms/health_insurance_5280.html) for more information.

Disability insurance is important for those of us in positions where the risk of injury is much greater. This type of insurance replaces your income if you're injured or medically unable to work. Short-term disability replaces your income for a short period of time – a

few months to a few years, depending on the policy. It's great if your employer offers it. If it doesn't, I'd advise you to save enough money to cover your living expenses for three to six months. This way, you don't have to purchase disability insurance and are covered in case you have to miss work because of injury. Long-term disability insurance replaces a portion of your income if you're disabled and will pay until you retire, reach 65 or some other specified term, depending on the coverage. The three-to-six-month living expense fund is important because most long-term disability policies don't start paying until a few months after the injury.

Life insurance offers two main types of products – term and whole life. Term insurance has a duration limit or term on how long you're covered. Once the policy expires, you must decide whether to renew or let the policy expire.

On average, term insurance is much cheaper. The difference is that whole life (cash value) insurance products combine insurance with savings. Invest wisely with these products. Understand the fees and commissions associated with these products and use caution when you see the projections and estimates offered. Do your homework, and choose the option that best fits your situation.

### SAVINGS

When you put together your facility's budget, the adage "you can't manage what you don't measure" is essential, and it's just as true with your personal finances. I can't overstate the importance of knowing where every dollar of your money goes each month. If you don't, try this simple exercise: For 30 days, record every purchase you make. At the end of 30 days, sit down and look at where you spent your money. Does it surprise you? From there, put together a budget – a plan of how you'll spend your money. You can find budget templates from many different financial books and Web sites.

Knowing the investments you have in place is important now and for your future. Looking at your retirement options, insurance coverage and savings is the first step in gaining financial success. **GCI**

# Searching For A Cost-Effective Solution To Control Dollar Spot?



## Problem: Dollar Spot

*Döll'ar Spöt* *n.* – The fungus *Sclerotinia homoeocarpa* ("Dollar Spot") commonly attacks low-cut creeping bentgrass. It thrives in damp clippings or moist, cool soil.

### Symptoms:

Fast-spreading Dollar Spot begins as small discolorations. Grass blades bleach, forming dead patches on turfgrass surfaces. Spreading infection causes ugly, tan-colored spots 2-3" wide (silver dollar size).

1. Many small, round dead patches
2. Hourglass-shaped lesions
3. Cobwebby white mold
4. Damaged putting greens



## Solution: Kestrel®MEX

Kestrel®MEX is a broad spectrum fungicide ideally suited for control of Dollar Spot and more than 20 other troublesome turf diseases. Based on a unique, value-added formulation of the proven ingredient propiconazole, Kestrel MEX is one of Phoenix's new NexGen products, a line of enhanced, post-patent pesticides that comprises the highest-quality, top-performing formulations. Kestrel MEX can be tank mixed with a variety of other fungicides and insecticides and is also available in a BATPak®, Phoenix's convenient, returnable packaging concept.



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*The Science of Nature*



**Jeffrey D. Brauer** is a licensed golf course architect and president of GolfScapes, a golf course design firm in Arlington, Texas. Brauer, a past president of the American Society of Golf Course Architects, can be reached at [jeff@jeffreymbrauer.com](mailto:jeff@jeffreymbrauer.com).

## DRAIN BUNKERS BETTER

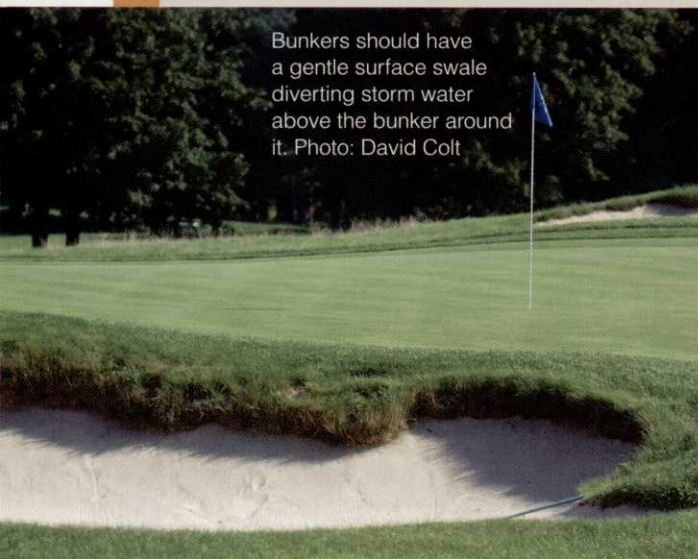
While a “perfect bunker” probably requires flat bunker slopes, liners and angular sands, improved drainage is the quickest route to better bunkers. Overall bunker drainage includes surface drainage above the bunker, interior drainage and disposing of drainage beyond the bunker.

Previous generations of golf course architects were meticulous, to a fault, about preventing surface water above the bunker from entering it. During the 1990s, designers, including yours truly, used bigger-scale support mounds that naturally created more drainage inflow to bunkers. As a result, tiles clog more frequently, and sand deteriorates more rapidly.

Newly constructed or reconstructed bunkers should have a gentle surface swale diverting storm water above the bunker around it. Ideally, no more than a few feet of bank should be allowed to drain into the bunker. The swale can be small, unless you routinely notice flow several inches deep in the area. At Colbert Hills Golf Course in Manhattan, Kan., Dave Gourlay and his crew improved bunkers by peeling back the sod and hand cutting 1-inch-deep swales.

Valleys in support mounding tend to concentrate damaging flow into bunkers.

Bunkers should have a gentle surface swale diverting storm water above the bunker around it. Photo: David Colt



I add small catch basins above the bunkers at those valleys, or wherever slope or tight quarters make swales impossible, even tied into the main drain tile through the bunker, which is preferable to allowing overland flow into the bunker.

**Improving bunker drainage should enhance conditions considerably, regardless of whether you can afford to go all out ...**

Interior surface drainage also is important. Concave shaping of a subgrade cavity with a 3- to 5-percent slope in flatter areas to a single low spot is preferable to building a flat bottom and steeper side slopes. Water should collect in one defined low area. Because most bunkers are built to collect water, interior subsurface drainage is critical.

The traditional, and minimal, 4-inch perforated drain in the bunker bottom is inadequate. Most golf course architects now use 6-inch perforated drains for low areas and exit pipes. Installing a horizontal drain box, or a 6-by-6-by-6 T fitting with a solid cap, allows crews to unplug the drain to open the system for quicker water removal after heavy rains.

Most golf course architects use a herringbone pattern of 4-inch perforated drains throughout the bunker. These patterns are similar to those in greens. Placement should be perpendicular to the flow, and spacing should allow water to keep a maximum flow to reach a pipe no more than 10 to 15 feet away. Tiles should reach to the top lip of the bunkers, which often requires hand digging trenches or, at the very least, some contorted trencher positioning.

By extending tiles above the bunker and

creating an air vent, you'll increase air flow in the tile, which will increase water flow. (For a simple demonstration of this principle, fill a straw with water, plug one end with a finger and then let go.) This can be a small catch basin made with a T fitting and an open grate.

While I don't recommend using the old flexible PVC drain pipe, if you're using it you can simply bend the pipe vertically and place a plastic grate on it. Each bunker might have a few of these, and each air vent can double as a surface drain. This allows you to use a hose to flush out the pipe occasionally.

The added tile drainage at the top and bottom of bunkers helps maintain bunker sand quality. The upper tiles capture flow on slopes before it builds up speed down the slope. This reduces sand displacement and helps keep soil from moving down the slope with it. The larger tiles and emergency drain outlet caps in the low point reduce saturation, which keeps soil contaminants from floating back up into the sand in big rains. Both reduce the bunker's degree of soil contamination from fines mixing with the bunker sand.

The last essential component of bunker drainage is the outlet pipe, which must be laid with sufficient slope to be self-cleansing to avoid repeated clogging. For corrugated PVC pipe, minimum slopes are about 1.25 percent for 4-inch pipe and 0.85 percent for 6-inch pipe. Open outlets function better than gravel drain sumps. If you're going to a pond or stream bank, locating the outlet above normal water level allows the pipe to function even when water rises. Where the tile also drains greens or turf and filtering runoff is required, the outlet pipe might have to run through filter chambers before exiting to its natural drainage outlet. For future reference, mark pipe connections with small surface catch basins and record them on as-built plans.


Improving bunker drainage should enhance bunker conditions considerably, regardless of whether you can afford to go all out with liners and imported bunker sand. **GCI**

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**Jim McLoughlin** is the founder of TMG Golf ([www.TMGgolfcounsel.com](http://www.TMGgolfcounsel.com)), a golf course development and consulting firm, and is a former executive director of the GCSSA. He can be reached at [golfguide@roadrunner.com](mailto:golfguide@roadrunner.com) or 760-804-7339. His previous columns can be found on [www.golfcourseindustry.com](http://www.golfcourseindustry.com).

## NICHE RECOVERY

The higher they climb, the further they can fall. I've known few golf course superintendents who have had to recover from a more precipitous fall than Steve Renzetti, CGCS. There can be no better case study for superintendents to learn how to recover from a job loss. But first, let's look to see how effectively Steve Renzetti built an exemplary career.

Steve first was employed as a golf course superintendent at Burning Tree Country Club, a well-respected private golf club in Greenwich, Conn., in 1989. Three years later, he moved on to the nearby Wykagyl Country Club in New Rochelle, N.Y. Wykagyl recently enjoyed a No. 87 national ranking in Golfweek's Top 100 Classical Courses. It was consistently independently rated within the top five golf courses agronomically throughout the region's 200-plus courses during Steve's tenure. Wykagyl also hosts the long-running PGA Tour's popular Sybase Big Apple Classic (formerly, the JAL Classic). This affiliation with Wykagyl led the PGA Tour to engage Steve in 1999 as its exclusive (part-time) consulting agronomist to ensure the turf quality of the golf courses it visits throughout the year.

Having earned the respect and recognition this career path generated, Steve regularly found himself on the short list of candidates invited to apply for the country's better vacated golf course superintendent jobs at such renowned U.S. Open venues like Winged Foot, Baltusrol, Congressional and the Baltimore Country Club (U.S. Women's Open). Always a finalist, Steve turned down an offer from the Baltimore Country Club to accept an offer from the Quaker Ridge Golf Club in Scarsdale, N.Y., in 1999. Quaker Ridge is an A.W. Tillinghast design that has hosted the Walker Cup and peaked at a No. 14 national ranking in Golf Digest's America's 100 Greatest Golf Courses.

After six mutually rewarding years at Quaker Ridge, Steve got caught in the middle of the classic political debate between

the old guard and the new guard factions at the club. Trying to accommodate both member elements distracted him. The quality of his work suffered, which predictably led to a mutually agreed decision that he would leave club employment at the end of the 2006 season.

Steve immediately set about arranging priorities for developing his future career path, which drove him to quickly complete the preparation of his personal career Web site ([www.stevenrenzetti.com](http://www.stevenrenzetti.com)), which, once done, set a new standard at the time for superintendents' personal Web sites. While the quality of Steve's Web site guaranteed he would be interviewed when he applied for jobs after leaving Quaker Ridge, the pitfalls of losing a highly visible prominent job consistently trumped the situation.

... it's essential to identify a niche that will address defined market needs where one's experience and talents will directly apply.

Realizing he would have to develop an alternate career plan for the coming years until the dust settled around his Quaker Ridge departure, Steve quite wisely identified the following set of issues he felt he had to address effectively if he was to succeed at developing a second career:

1. The predominant thought Steve had as he looked to define his future was that he would succeed only if he would be doing something that he enjoyed. He quickly realized the one thing he enjoyed doing beyond all else was helping golf course superintendents solve problems through access to new ideas and better products.

2. Next, Steve queried sales reps, course

operators and golf course superintendents and asked each what they liked and disliked about what they were doing and what they expected from each other? The predominant answers that surfaced were (i) that superintendents wanted access to new thinking and better products and (ii) that golf course superintendents and sales reps readily identified with the concept of independent, mobile, socially conversant, knowledgeable salesmen providing products/services that make a difference.

With these insights on board, Steve made the decision to start a company that would provide exclusive, cutting-edge products and services to the world of the golf course superintendent. Following necessary due diligence, he partnered with the following companies to provide support for his newly formed company, Pinnacle Turf ([www.pinnacleturf.net](http://www.pinnacleturf.net)): the International Turf Sports Research Center (ITSRC) to provide physical properties analysis services; the Tri-Terra Co. to provide a unique system for delivering beneficial microbes; and the Floratine Products Group to offer premium foliar and soil nutrients.

Because Pinnacle Turf has been successful to date, Steve no longer thirsts to return to golf course superintendency. He has effectively reinvented himself in a tough, competitive world.

The primary lesson to be learned from Steve's recent journey is that when looking to develop an alternate career, it's essential to identify a niche that will address defined market needs where one's experience and talent will directly apply. The corollary that flows naturally from this lesson is that there's no need to wait until a job is lost before looking to develop an alternate career. Employed superintendents (especially the more veteran) can work in partnership with retired superintendents and/or other freelancing qualified individuals to develop start-up companies that would run parallel to the superintendents' jobs until each superintendent elects to retire.

Steve Renzetti reminds all superintendents that career glass ceilings can be a thing of the past. **GCI**

# GO GREEN!



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**Jack Brennan** founded Paladin Golf Marketing in Plant City, Fla., to assist golf course owners and managers with successful marketing. He can be reached at [jackbrennan@tampabay.rr.com](mailto:jackbrennan@tampabay.rr.com).

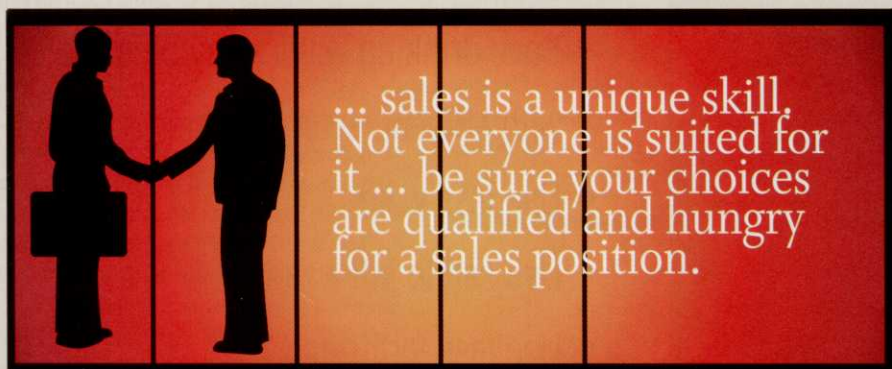
## SALES TRAINING SECRETS

It doesn't matter if you own or manage a private or public facility, the secret to marketing success is hiring and training a qualified and dedicated salesperson. The secret isn't a marketing service that you contract for \$500 a month or software you buy for \$3,000. Dedicated sales is the key to a healthy golf course and industry.

I'll bet if I went back through my all my GCI columns, I have mentioned sales or alluded to sales in almost every one. Every year I receive more calls from superinten-

to make the initial investment, a salesperson should be able to pay for himself relatively quickly. Then he can begin to return three, four, even five times his total cost of sales (base salary, commissions, benefits) to your bottom line.

Realize sales is a unique skill. Not everyone is suited for it. I guarantee you won't be able to just pick someone you like or know and put them into a sales position and watch him flourish. If you're going to make this initial investment, be sure your



dents, golf professionals, general managers and owners asking marketing questions. How do you start a marketing plan? What are the most important elements of a marketing plan? How do you monitor the plan? How do you determine the priorities of a marketing plan? How do you know if a plan is successful? These questions, and their frequency, lead me to believe the industry is becoming more progressive and sophisticated.

Many owners realize they have to do something different to compete in the current oversupplied market. You have to compete successfully, or you won't be in the golf course ownership business long. I use the term dedicated sales effort because each staff member has a full-time job. Putting a part-time effort into generating the incremental revenue you need isn't going to get you where you want to be.

Sales is an investment. If you can afford

choices are qualified and hungry for a sales position. Most of my best hires come from "intangible" sales backgrounds: hospitality, insurance, financial, etc. They're service salespeople, not car salespeople. If trained properly, they assure your prospects they'll be personally responsible for their experience at the club, not just sell them memberships or outings.

The most important step in hiring salespeople is qualifying them as service sales-oriented. This is accomplished by classified advertising to determine what sales talent is available, followed by interviews and aptitude testing to determine if they're predisposed to sales.

The next most important step is organizing their efforts to generate the most revenue possible. I've never liked the term job description, so I call my written organizational plan "daily sales tasks and objectives." Here's what's included in

such a plan to organize the efforts of your salespeople:

**Standard work week.** Typically, I include the standard work week Monday through Friday, 8:30 a.m. to 5:00 p.m. The reality is a salesperson is on call when a prospect needs him. If your chosen salesperson wants his work hours defined specifically, choose a different salesperson.

**Prospecting expectations.** I start salespeople off with all priority sales lists and require 20 new contacts – not calls, contacts – per day. Once they begin following up with prospects, this daily new contacts number will be adjusted based on response.

**Priority sales calls and contacts.** A prospect walking in your door desiring information about membership or an outing, for example, will always be your first priority. Start there, and fill out the list: promised follow-up calls, new contacts, etc.

**Record-keeping and reporting.** Set up a system of daily, weekly and monthly call reports and a summary of sales efforts compared to previously set goals.

**Sales paperwork.** These include contracts, proposals (taxable and tax-exempt), client-needs forms for operations and food and beverage, thank-you letters and follow-up service surveys.

**Weekly sales information meeting.** This sounds easy, but it will be one of your greatest challenges. Pick a day and time for all department heads to meet weekly for a review of all contracted events planned for the upcoming two weeks. If clients' needs and expectations are reviewed with all departments well in advance, there can be no mistakes, right?

**Ideal time to hire a salesperson.** Thanksgiving. During the holidays (Thanksgiving through New Years), the sales cycle is low. This is the time to set your marketing and sales goals for the next year. From Jan. 2 through Easter, my expectations are that a minimum of two-thirds of all sales goals (contracts signed and filed) will be accomplished.

The golf business has changed. Are you changing, or are you staying the same and toughing it out? **GCI**





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## Rounds abroad

To allow golf courses to benchmark themselves against the average of their performance group, KPMG calculated the average number of total rounds for the top 20-percent performers in each surveyed region. The chart at the right shows top performing 18-hole golf courses located in Central Europe, Great Britain and Ireland, and Western Europe achieved 70 to 90 percent more rounds than the average of their regional markets.

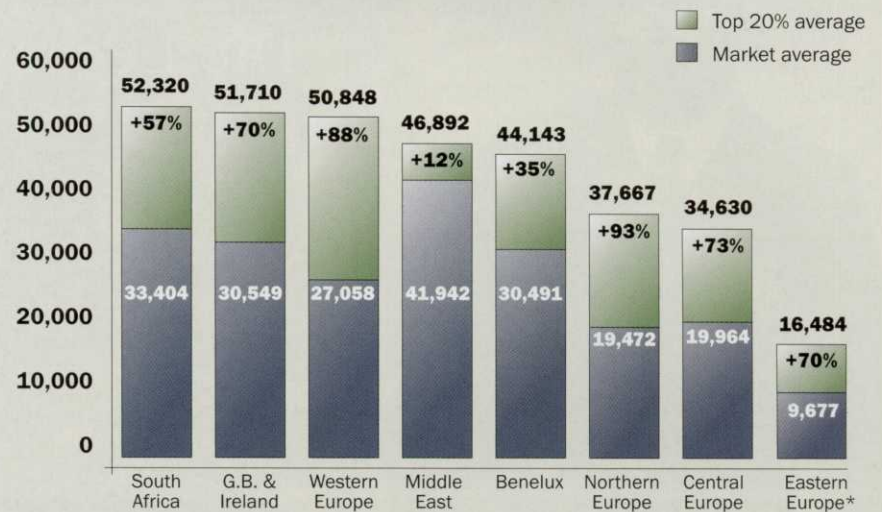
The chart below compares the average performance of golf courses by size in selected European regions. As an indication, KPMG's research confirms nine-hole courses generated between 45 and 60 percent of the total rounds achieved by 18-hole golf courses. Based on the analysis of surveyed golf courses, certain performance indicators of nine-hole golf courses (e.g., revenue per utilized round, staff size, etc.) are on average about two-thirds of those of 18-hole golf courses in Northern and Western Europe.

For more information regarding the performances of a nine-hole courses and 27-hole or larger facilities, please refer to the regional reports of the Golf Benchmark Survey 2007 ([www.kpmg.com](http://www.kpmg.com)).

Almost 1,500 golf courses from 35 countries in Europe, the Middle East and Africa completed the 2007 Golf Benchmark questionnaire. About two-thirds of the participating golf courses were 18-hole facilities, while nine-hole and 27-hole or larger courses consisted of about 15 percent each.

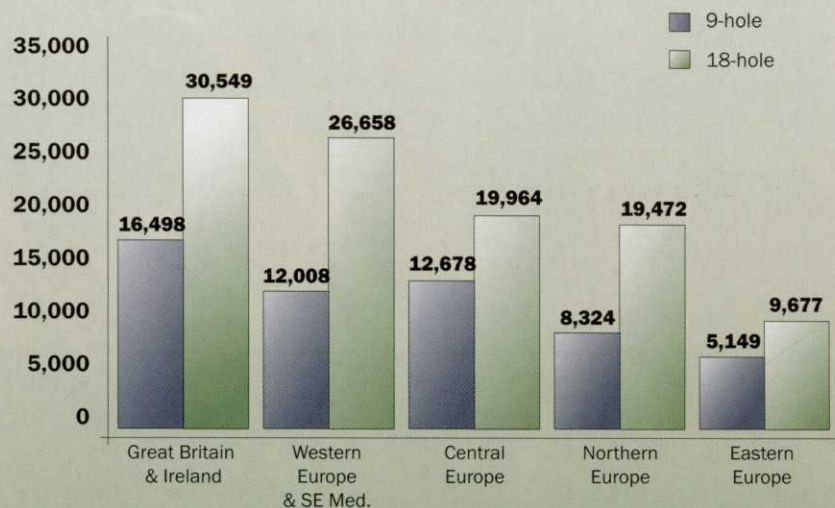
Source: KPMG's Golf Benchmark Survey 2007

**Average number of rounds of top performers at 18-hole golf courses versus regional market averages**



\* Average and top 30% performers

**Average number of rounds by size of golf courses in selected regions**



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