

a lot to think about. And coming from Smith, a guy who has walked miles of turfgrass in their shoes, the superintendents trusted him.

Smith told superintendents the importance of calculating a net-worth statement and to establish a blueprint for achieving financial goals.

"You need to know where every dime of your money goes," Smith said, "Do you know?"

## **Saving for retirement is more important than saving for children's college funds.**

In these days of economic uncertainty, Smith harped on the importance of accumulating at least six months to a year of living expenses in case of job loss or other circumstances that could negate income.

"It's extremely important to assess an emergency fund," Smith said. "And this is money you can't afford to lose. You can't put this money at risk."

Smith said superintendents should save about 20 percent of their salaries to live comfortably in retirement. He also said saving for retirement is more important than saving for children's college funds.

"There are a lot of ways to pay for education," Smith said. "There's only one way to fund retirement."

Despite the stock market's volatility, Smith advised superintendents to participate in 401(k) plans, especially if their companies are matching funds. He also recommended superintendents check they're portfolios every six months to make sure their getting the best bang for their bucks.

"This is almost like another job," Smith said of keeping track of personal finances. "It's that important." ■

# **I'll Take a ... Mulligan**

## **SUPERINTENDENT WRITES BOOK ABOUT THE STORY OF HIS ADOPTED BLACK LAB**

**By John Walsh**

**Y**ears ago, Greg Shaffer couldn't keep him in the golf car. Nowadays, he can't get him out. It's been nine years since the Class A golf course superintendent at Elcona Country Club in Elkhart, Ind., adopted Mulligan, his 11-year-old black Labrador retriever. And the dog hasn't left Shaffer's side.

"He goes to work with me and comes home with me," Shaffer says. "I've spent a lot of time with him. He doesn't like to be alone. He always stays close to the car."

In golf, a mulligan gives a player a second chance at a shot. In life, Mulligan got a second chance, too. He bounced around several foster homes in Colorado. In 1998, someone found him, undernourished and wandering the plains in the northeast area of the state, picked him up and turned him in to a Colorado Lab rescue group.

"I grew up with a black Lab," Shaffer says. "My wife Dia and I decided to get a Lab as a test before we had kids. Then we thought to adopt one. We filled out the paperwork and then received a phone call saying a dog was available."

At the time, Shaffer was working as an assistant golf course superintendent at the Country Club at Castle Pines in Castle Rock, Colo. At first, Shaffer didn't bring Mulligan to work every day, but once he developed confidence and Mulligan was trained more thoroughly, he came to the course daily.

Next, Shaffer moved on to Highlands Ranch (Colo.) Golf Club as

the superintendent. Then, Shaffer, who landed the head superintendent job at Elcona, and his wife moved back to Indiana, their home state, to raise their children.

The typical days haven't changed from course to course, but as Mulligan grew older, he became less active.

"When he was younger, you couldn't keep him out of the water," Shaffer says. "He chased wildlife all the time. Now, he's more selective and stays on the floor in my air-conditioned office."

Shaffer, with the help of his mother, Jan, a retired teacher and children's book author, tells the story of Mulligan in his recently published book, "View from the Cart." The book features 10 stories, including topics such as golf etiquette for the course dog, Mulligan's first ladies' day, encounters with members and wildlife, work-related injuries, and the touching story of his adoption. The book also includes information about the superintendent profession and life lessons learned from the dog on the golf course.

Shaffer also has a blog about Mulligan ([www.viewfromthecart.blogspot.com](http://www.viewfromthecart.blogspot.com)) that includes pictures at work, an audio file that demonstrates the collaborative writing process and a link to purchase the book. ■

**Greg Shaffer and Mulligan have plenty of stories to tell.**

