



# Lessons the Hard Way

By **Pat Norton**, Golf Course Superintendent, Nettle Creek Country Club

At this stage in the golf season...and indeed in the career...it seems appropriate to review the many lessons learned the hard way.

Sometimes and with some things we all learn quickly. Things like maintaining a golf course come fairly easily to most of us. We all know how to make a golf course look beautiful, play firm and fast, while keeping it all within a budgeted cost. We accomplish this all season after season...and the years roll by.

If we are one of the extremely fortunate...we get to stay in this line of work until we retire. And, if we've learned our lessons along the way...we've got a fat, juicy little IRA pension waiting for us worth lots of money.

But, based on personal experience...I'll bet that there are lots of guys out there who don't have the pension plan progressing like it should be...for a variety of reasons. My past experience has been that employers at golf clubs are reluctant to provide regular contributions to an IRA upon hiring...and lots of young turf idiots...like myself in days gone by...let themselves get talked into accepting a position without a concrete guarantee of pension contributions.

If you don't have a healthy IRA or an alternative, quit learning the hard lesson! Get tough with the bosses...they need you just as much as you need your professional position! The old advice about regular savings is all too true...something you learned as a twelve year old with the paper route...and can be an alternative route to providing for your own pension funding.

About two years ago I finally started having \$150...then \$200 taken out of each biweekly paycheck and automatically put into my regular savings account. Then, my IRA pension fund automatically withdraws \$300/month from that account to put into my Roth IRA. And...it's so painless! After years of thinking that we couldn't afford to live without that extra cash(raising three children)...we have found that it affects our lifestyle not one bit!

But...take that same \$300/month and pay it as a regular monthly bill...and you will fail to save it each and every month. We have saved money and made investments over the years...but not nearly as much as we are now. A lesson learned the hard way...I suppose.

Honestly, the whole savings/investment thing sort of ticks me off. I want to kick myself

every time I think about listening to my lovely wife tell me over the years that 'we can't afford the extra cash this month'...

Hey young turfheads!! Listen to your gut when it comes to conserving and saving money...not every decision in a marriage needs to be mutually agreed upon. If you know that a tough savings/investment plan is going to benefit your spouse and family **in their future and is for their future**...do not hesitate and do not worry about offending your spouse. Do it and do it now! Do not wait until you are forty something...start when you are twenty something. Then you'll have some substantial assets to drool over as you totter into your fifties and sixties...

And besides the retirement thing...another lesson to learn is that basic economics concept called horizontal diversification...in

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which guys develop some sort of supplemental income to diversify and augment their income. This only works, however, in those situations in which owners or boards of directors understand the importance of such things. If they tend to not understand...let's hope that they're providing all of the income that a guy could ever want from that one single source.

Personally, we have found that rental property ownership and management is just about the perfect complement to golf course work. It is a great vehicle to build a bit of wealth...investing in real estate is much safer and a better bet for capital appreciation than sticking the same amount of money into just about any other entrepreneurial venture.

There are many ways to invest money and save for your future. If your employer helps you, great, but if not...do it yourself until you encounter an employer who will help. Then...continue with your own plan also. You'll never regret it...and your spouse will thank you forever!

Let's face it fellas...most of our positions provide a pretty darn good living and provide the means to raise a family. But...none of us

are going to generate wealth by working our prime years away in this otherwise very satisfying field. If you're married to a doctor or dentist, however, you're already diversified and have skirted clear around that hard lesson!

Another hard lesson to learn is that whole question how to best move through a career and when to change careers should the need arise. My firm conviction is that precious few of us will retire as superintendents...and that most of us will take a different career path before retirement. Everybody should have a Plan B...and be prepared to implement it.

Ask yourself this question..."Will I still be managing a golf course when I'm 62...or 65...or 67 years old"? For most of us the answer is...probably not. Unfortunately, we all work in an arena and in a national economy in which age, experience, and maturity are not highly valued. And now we find the golf industry in an unprecedented state of flux...with lots of golf courses going bankrupt...being sold off to new groups...and leaving incumbent superintendents out in the cold.

I personally expect that someday Nettle Creek will be sold to a new golf group. I also totally expect that

one of the first decisions made will be to replace this veteran, mid-forties guy with a younger buck willing to take the job for lots less money. It is almost inevitable...and I am preparing for it. Be prepared with your own Plan B.

Lastly, young turfheads, go back to school if you are at all inclined and get your Masters degree, your MBA, your law degree, your double major as an undergrad...whatever. It will open up other career opportunities and will someday permit you to more easily implement your Plan B. That is one lesson that I've learned the hard way.

Dan Anderson is a superintendent down here who decided to go back for his MBA through a nights/weekends program over three years. Since graduating, he has elevated himself to Director of Parks and Golf Courses for the City of Aurora, IL. His former position with the city was golf course superintendent for one of their courses. Dan had an excellent Plan B and is avoiding learning any lessons the hard way. Hopefully the rest of us will also avoid learning our lessons the hard way.

It would certainly make life much easier. ♻

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