

PROPONENT GROUP

PROPONENT GROUP NEWSLETTER \$20

APRIL 2018

JOIN US FOR A DAY IN DENVER: 'GET YOUR STUDENTS ON COURSE'



Proponent Group is pleased to be hosting our first regional member event of the year, scheduled for Tue., May 1 in Denver at the extraordinary Castle Pines Golf Club in Castle Rock, Colo. Proponent Group Director **Andy Hilts**, host professional **Don Hurter**, three-time Colorado PGA Section Teacher of the Year **Trent Wearer**, and **Dan Sniffin** Director of

Instruction at the Omni InterLocken Resort will lead the day's discussions.

The theme for the day will be *Get Your Students on Course - Become More than Just their "Pro."* The day starts at 8 am with breakfast followed by an indoor morning session focused on the business value of getting students on the course more often. This session will include discussions about strengthening the teacher-student relationship, the high value of seeing the student actually playing the game and how to structure your playing lessons. After lunch, participants will go on the course and work through practical applications such as transfer training, pressure management and how to accurately measure the student's on-course skills that they will be able to use immediately with their own students. Program concludes at 3:30 pm. Education credits will be available for PGA and LPGA members.

All members are invited to attend. Limited housing also is available at the club.

Cost is \$50 for members. If you'd like to invite a non-member to join you, their cost is \$75 for the day. Event fee includes breakfast and lunch.

To register, log in to the members' website and click on Regional Event Form in the left hand menu. This is a great opportunity to expose your teaching friends to Proponent's world-class education events.



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COMPENSATION SURVEY: IS THIS THE YEAR BENEFITS IMPROVE?

There is so much interesting data to mine in our annual Proponent Group Compensation and Operations Survey that we plan to continue to share various highlights in the coming months. While we already provided an overview last month, in this issue we turn the microscope on non-cash benefits.

With the economy in the best shape we've seen in the past decade this could be the year we see golf instructors who are employees begin to beef up their benefit package. As the economy has heated up the past few years, employers find it harder to keep their most talented employees who may be seeing better opportunities and are considering making a move. This wave of economic optimism should be beneficial for our members as we've seen significant erosion of non-cash benefits since the last economic downturn in 2008.

For example, Proponent Group members who are employees reported in our 2018 Operations and Compensation Survey that **71 percent** had their PGA/LPGA dues paid by their employer, that was down from **83 percent** five years ago. In similar comparisons, education allowances have dropped from **63 to 56 percent**. Health insurance premiums paid all or partial by the employer have dropped from **82 to 70 percent**. Meanwhile, 401K plan offerings fell from **77 to 62 percent** and complimentary meals during work hours fell from **64 to 57 percent**.

Later this year when it comes time to negotiate your compensation for next year and beyond, always look for ways to maximize non-cash benefits. Often your employer will be more willing to bump up your benefits than to add to your base salary or revenue share. If negotiated correctly you can see a nice improvement on your bottom line if you can shift your expenses for things like professional dues, PGA Show expenses, training aid purchases and even a portion of your insurance costs onto your employer.



A MONTHLY LOOK AT THE JOB MARKET MEMBERS ON THE MOVE

Members who have recently moved into new positions include:

Hank Johnson is the new Golf Channel Academy Lead Coach at both Bent Brook G.C. and Timberline G.C. in the Birmingham, AL metropolitan area.

Ben Blalock has taken the Director of Instruction position at North Ridge C.C. in Raleigh, NC.

If you've recently made a move, please let us know at lbombka@proponent-group.com.

New Job Postings:

Pronghorn Academy with Jeff Ritter in Bend, OR is hiring an Assistant Teaching Professional.

PGA Tour Golf Academy in St Augustine, FL is hiring a Director of Instruction.

For complete details visit the Job Board on the Members' website.



Hank Johnson

WHAT OUR MEMBERS ARE WATCHING

MOST-VIEWED PROPONENT VIDEOS THIS MONTH

One of the most popular benefits on our member website is the Webinar/Video Archive, loaded up with presentations from Proponent events over the past 11 years. Check out the top speakers in the industry, sharing their insights to help you improve.

In March, these were the 10 most-watched videos on the Proponent website:

- 1) **Dr. Rob Neal and Layne Savoie** - Short Game: What the Experts Do
- 2) **Ryan Dailey and Matt Reagan** - The Future of Golf and Your Coaching Business
- 3) **Cameron McCormick** - The Journey to High Performance
- 4) **Mike Bender, Martin Hall, David Leadbetter, Lynn Marriott, Cameron McCormick and Pia Nilsson** - Summit "Super Panel"
- 5) **Dr. Rob Neal** - 3D Putting: The New Frontier
- 6) **David Orr** - Putting: Coaching the Tour Player
- 7) Building a Top Shelf Teaching Career, Associates Meeting 2016 Proponent Summit
- 8) **Mike Malaska** - The Invisible Swing
- 9) **Iain Highfield** - Incorporating Mental Game Techniques in Practice for Your Students
- 10) **Steve Bauerle and Jon Tattersall** - Non-Traditional Teaching Facilities

NEW APP PUTS PROPONENT MEMBER'S COACHING ON SMALL SCREENS

JEFF RITTER GOES MOBILE

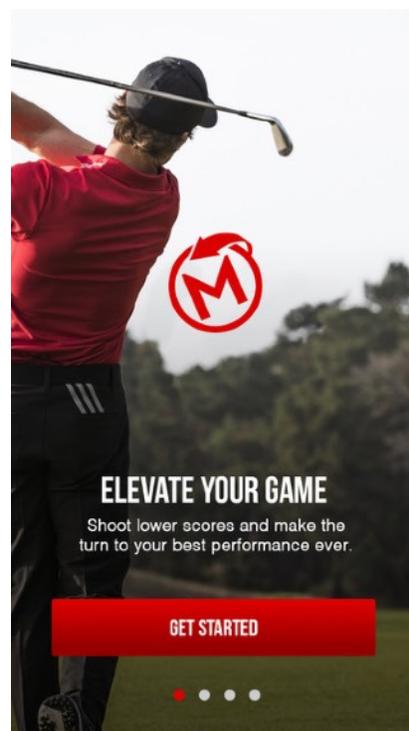
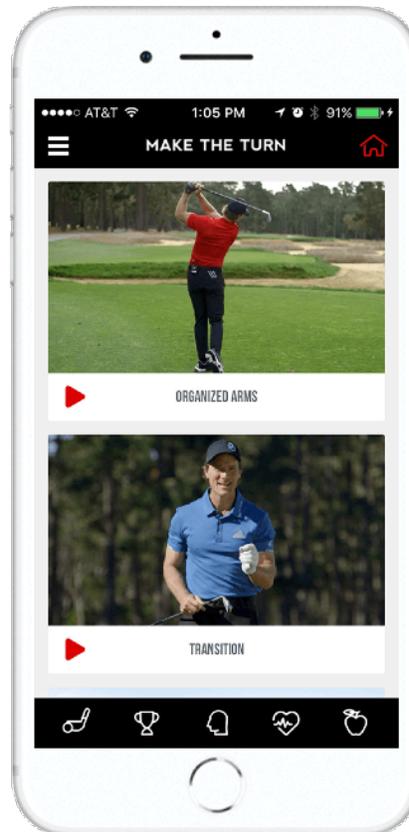
By David Gould, Staff Editor

Experts in social-media marketing have called 2014 “the year Facebook organic reach died.” Others peg 2014 as the peak year in a gradual process called The Great Organic Reach Decline, affecting anyone with a Facebook business account. But for nimble marketing agencies like L.A.-based Freestyle Studios, it signaled a major opportunity: If “organic” (translation: free) online marketing through the social-media platforms goes away, specialized content becomes harder to share and harder for people to find.

And for that matter, isn't the so-called “browser-based” way of viewing content fading anyway, in favor of content that comes all neat and clean and branded-up via mobile apps? Either way, there's change in the air. Which leads us to the news of Proponent Group member Jeff Ritter partnering with Freestyle Studios last year on a smartphone app that required a major financial investment to create and—now that it's up and running—gets “boosted” through paid Facebook advertising to the tune of \$20,000 a month, or more.

Impressive enough, but all the more so in light of the fact that Ritter paid nothing out of pocket to get all this to happen. Instead he agreed to a 50-50 revenue split with Freestyle, on a five-year deal based on continuous production and uploading of new content—video and podcasts alike—for app subscribers to consume. The agency actually sought Ritter out, based on his Make the Turn brand and strong presence in the golf-instruction category online. This led to a breakfast meeting in Los Angeles in which the basics of their agreement came together.

“Their message was, “We have a formula to take niche content from established providers and scale it up so it generates significant revenue,” recalls



Jeff Ritter's new Make The Turn app

Ritter. “I had actually produced my own golf app a long time ago, but it didn't really go anywhere. Then I put a lot of energy into building a Facebook business page with an audience of 25,000 people—which lost basically all its value when Facebook flipped the switch” on organic posts.”

He was certainly ready to go a different marketing route and now encourages his fellow Proponent members to consider something similar.

“My conclusion after a lot of years in this business is that job security doesn't come from being secure in your job—it's all based on having a strong personal brand,” he says. “The day could always come when management of the facility I'm at says they're sorry Jeff, but we want to go in a different direction—I'm determined to be out ahead of that problem.”

Golfers can download Ritter's “Make the Turn” app for free in order to see if the mix of continually refreshed content is to their liking. If so, they can pay \$4.99 a month or \$49.99 a year to have it available 24/7 on their mobile device. They also get access to a private Facebook page, which Ritter live-hosts for 30 minutes a day, fielding questions and sharing his views on relevant topics. His Make the Turn platform was already following a golf-lifestyle path, with content covering golf skills, physical fitness, nutrition and the mental/emotional topics that affect performance. “It's about improving your play on the course,” he explains, “but it's also about using the game of golf to build your life be the way you want it to be.”

It's not every successful golf coach who sets out to build his teaching business into a full-on lifestyle brand. Scroll through Butch Harmon's website and you won't see photos of him in a supermarket, selecting nutritious meal fixings—at mttperformance.com,

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Ritter's website, you'll indeed find Jeff in his trademark golf visor pushing a shopping cart through the produce section. That image illustrates the MTT blog post on "17 Weight Loss Tips for 2017."

The scaling-up aspect of his new deal is indeed compelling. "Of all the tens of millions of golfers in the world who speak English," he muses, "what if only a tiny fraction of them—say, 5,000 people—come to like what they get from this app and continue subscribing?" The math on that scenario shows \$150,000 in annual gross revenue coming Ritter's way, before he gives his first traditional golf lesson. "This is a new type of delivery model," he says, "but you don't change what you're doing or how you present your information. Hey, it's a particular type of golfer that responds to my approach, and most of those people don't live anywhere near where I teach. But they've all got smartphones in their pockets, and when they're only paying \$4.99 there's a good chance they'll feel they're getting value."

When his partners first told him they were intent on spending \$20,000 a month in Facebook ads to "push the app out" Ritter wondered if they had their heads on straight. The response, based on their work with other content partners in other categories, was that it was foolish not to make these expenditures. "They told me that when they spend \$20,000, they drive \$50,000 or more in new revenue," he says.

Jeff is looking forward to working with fellow Proponent members on guest appearances that will reach Make the Turn's audience and promote those coaches generally, or perhaps plug a new book, a training aid or a special event or series. Freestyle Studios brings the great advantage of broadcast-quality videography and high-tech editing gear manned by skilled professionals. "We got together a while back and did about four days of shooting, which was very challenging," he says. "But when it was over we had many months' worth of content."

PILLAR PERFORMANCE
Our system creates inspired action that delivers immediate results.

GET STARTED

Make The Turn's app will cost \$4.99 monthly for weekly updated content.

NEW CONTENT WEEKLY
Videos, podcasts, and daily tips, updated every week.

GET STARTED

Ritter has certainly labored to build his skill set as a presenter on-camera, but insists that his secret lies on the cutting-room floor. As he tells it, for every smooth and punchy video spot he's produced, there are multiple outtakes spoiled by hesitation or fumbling. Controlling what gets tossed and what gets used has been his recipe for building a strong reputation in video production. He feels good about where Make the Turn is today, but continues pondering ways to improve it.

"I look at what Piers Ward and Andy Proudman put up on their Me & My Golf website and I'm envious of them," Ritter says. "Same with Adam Young, and what he's done with his brand, The Strike Plan. I feel I can succeed by holding myself to a pretty high standard, working hard at it and making sure what I put out there has consistency."

Having come up the learning curve on this new form of content partnership, Ritter believes he can offer valuable advice to Proponent Group members interested in something similar. "I invite anyone in the group to reach out if they have ideas, thoughts or questions," he says. "There's a lot we can do together to create value for the entire golf audience and for ourselves as coaches." **PG**

Do you have a financial caddy?



You know, someone who knows the course ahead,
the right tools to choose, and how to handle
the current conditions so you can
land on the green.

My name's Matt. I help golf pros create financial strategies with a
consultation-first approach. Let's look at the course ahead of you.

Contact me today.



Matt Luckey

Financial Advisor

404-597-9600 / matt@wealthwave.com

wealthwave.com/mattluckey

STRIKE WHILE THE IRON IS HOT



By Lorin Anderson, *Founder*

My gray hair will attest that I was around for all of Tiger Woods' rise to unparalleled golfing stardom. When I started at Golf Digest just out of college Tiger was 12 years old and was already regularly mentioned in national golf media. I had the fortune of watching about half of his 14 major victories in person and feeling the

incredible electricity that was in the air when he took over an event and left in his wake a bunch of fellow competitors scratching their heads.

It has now been 10 years since he won his last major at the 2008 U.S. Open. We have Associate Members who during their teaching careers have not witnessed any of Tiger's major wins.

But, the past few weeks have been a wake up call for the industry that Mr. Woods moves the needle like no other athlete on the planet even at age 42. When he showed up at San Diego and was competitive he provided Golf Channel with its best Sunday ratings ever. When he finished T-2 at the Valspar of all places, he basically tripled the audience from a year earlier!

I can also tell you that I ventured out to Bay Hill for a day to see how Tiger's body and swing looked up close. I can report that he seems very healthy, more at ease than I've ever sensed before and hitting shots very similar to what we all saw 10-15 years ago.

So what does this mean for you? Quite simply, be prepared to ride the tidal wave of enthusiasm and interest in the game as it won't last forever as we learned nearly a decade ago. But, based on his first half-dozen outings since returning to competition in December, it looks promising that something akin to the "old Tiger" could be around for a couple of years or so. Get ready

now because it will likely hit a frenzied pitch this week if Tiger is in the hunt on the back nine on Sunday at Augusta.

All good marketers want to know which way the winds are blowing and right now everyone is talking about Tiger and spending more time following the Tour. So how does this translate into more business for you? First, "share of mind" matters. What people are reading about, watching on SportsCenter and hearing during lunch hour discussions creates linkages. Right now they are hearing, seeing and talking about Tiger. This share of mind gets them thinking about taking their kids to the driving range this weekend, thinking about signing up for the after work golf league or thinking about buying a new set of clubs because they realize the set in the garage is 10 years old. And, hopefully they become primed to want to maximize their new or refocused interest in the game by actually wanting to get better at the game, too!

A few tips for leveraging the incoming Tiger Tide that can help lift your business prospects this Spring include:

- 1) Ratchet up your social media posts every week when Tiger is playing and include popular hashtags when posting.
- 2) Increase your budget on Facebook to get your posts in front of thousands more golfers in your area who may not be familiar with you for just a few dollars a day.
- 3) Add more beginner program inventory such as Get Golf Ready or LPGA 101 as there is always a significant uptick in new golfers when the game is leading Sports Center like it has the past couple months.
- 4) Appeal to parents who will want their kids exposed to more golf by starting your summer camp sign-up marketing blitz next Monday after the Masters ends.
- 5) Increase email marketing with specific calls to action, say from every other week to weekly as long as Tigermania rolls on. It won't last forever so take advantage now. **PG**

PROPONENT GROUP PARTNERS





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All current product from Bobby Jones' and Sunice outstanding mens' and womens' lines is available for personal use to Proponent Members at outstanding preferred pricing:

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Check out all the options at bobbyjones.com and sunicesports.com. To place a personal use order – or for pricing on bulk orders for outings, golf schools or other student usage – contact Customer Service at 800-561-3872.

NEW MEMBER BUSINESS GUIDE

THE RETIREMENT PUZZLE: HOW INSTRUCTORS CAN PUT IT TOGETHER SUCCESSFULLY

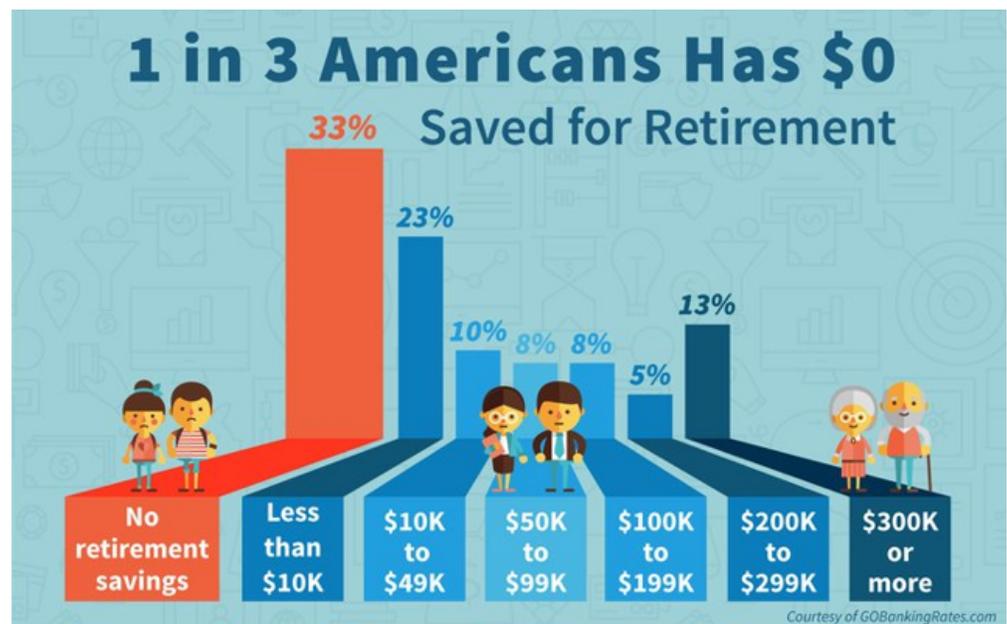
By David Gould, Staff Editor

Even if you love your work, it's natural to think about quitting at some point to enjoy the contented life of a retiree. Our word "retire" comes from a French root that means, "withdraw to a place of safety or seclusion." Most people these days would prefer to include some adventure in their post-work experience, but the "safety" aspect is still meaningful. We do what we can during prime earning years to ensure a safe, secure flow of income to live on.

Research conducted by Proponent Group in 2017 showed something interesting about a dedicated golf coach's working life. Over the first 10 years of Proponent Group's existence, 1,230 different instructors have been members—about 570 of whom were no longer on the rolls, when the research was done.

"Among those hundreds who have dropped off over the years," says company president Lorin Anderson, "I can think of three who fully retired from teaching. One had to care for his very ill wife, another was quite sick himself and actually died six months after retiring, and then there's Charlie Sorrell—Charlie hung it up, sold his property in Atlanta and went on a permanent RV tour with his wife."

Offering an overview of the retirement prospects for a typical Proponent member, the veteran financial consultant Matt Luckey of Wealthwave offered some positive guidance. Noting that a Proponent member is generally out-earning his or her peers in the teaching profession by quite a bit, Luckey pointed to the average annual revenue for a member, in 2017, of \$134,000. His company, Wealthwave, had recently published a special report on the actual monetary cost of the lifestyle we've come to think of as the American Dream. The report attempted to quantify the true cost of living that desirable existence for a family of four.



The Wealthwave report referred to some research by USA Today seeking to tally up the average costs of home ownership, utilities, groceries, transportation, health care, leisure, taxes, education, and retirement savings. Eyebrows were raised in many quarters when it found that the average cost of the American Dream for a family of four was \$130,000. And if you exclude the top 1% of American households, the average household income in America is \$43,713. That's far shy of \$130,000.

Luckey made note that the average revenue per Proponent member is triple that of the average household income for 99 percent of America. The downside for those in this situation is finding it too easy to spend cash and live the lifestyle they've earned with little thought about saving for the future. The best news, he asserted is that steady income-earning superiority does provide the opportunity to meet all challenges. So, when you make the income needed to both support a family and live a comfortable lifestyle, you also gain the wherewithal to make smart financial choices—choices that are not based on fear but that come from a position of strength—to help plan for your family's financial future.

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Motivation to Save Starts the Ball Rolling

We're taught as children to brush our teeth so we can guarantee ourselves a healthy smile throughout our lifetimes. That lesson must be well-taught, because virtually every American does brush, morning and night, every single day. We're also taught as children to be careful with money and set some of it aside for the future. Now, as it turns out, brushing your teeth is rather enjoyable, down to the minty taste. Putting money aside is a trickier thing.

Mike Coady, an expert on financial planners and how they communicate with clients, believes the saving habit is so difficult for people to cultivate that planners have to learn to create psychological profiles of clients, at the outset. The point of the profiling is to determine what motivational tactic will work. Is the client someone who could develop whether the virtuous, self-congratulatory feeling of using good sense and curbing their desire to spend, or, are they the type who could truly experience the fear and dread of impoverishment late in life that is caused by failure to save and invest.

The noted Stanford University economist and virtual-reality pioneer, Jeremy Bailenson, worked with Bank of America to create a VR program designed to cut through the denials and rationalizations that keep people in cultures like the US and UK from spending less than they earn. A tracking study has shown that clients who opt into a virtual reality program called "Face Retirement" are saving more for retirement, because they're interacting with what are called "age-progressed renderings" that put them face to face with their "future self." The aged version becomes part of their online dashboard. "When the person moves their hand, their mirror image makes a matching movement—so it's convincing," says Bailenson.

"To the extent this customer delays gratification and puts funds away, the 'future self' image becomes visibly happier." A team he was part of at Stanford ran experiments in 2011 proving that through the use of immersive virtual reality hardware and interactive decision aids, people "can become more future-oriented, and change behavior in a beneficial way."

The Rule of 72

Clearly, it also helps to understand the math of saving, borrowing, investing and risk-tolerance. Consider the question of whether you would rather have a million dollars

42% of Millennials Have Not Begun Saving for Retirement



Courtesy of GOBankingRates.com

today or a penny that doubles every day for a month? Most people would take the million dollars and run to the bank. That's one of the reasons most people aren't properly prepared for retirement. Investors who understand the power of compound interest might take a few moments to do the math.

By day 25, you might think taking the penny was the wrong decision. But just six days later, the penny would have grown to over \$10 million. That's the power of compound interest.

Einstein considered compound interest to be the Eighth Wonder of the World. He also said that when you invest, it works for you and when you borrow, it works against you. Harnessing this simple concept can make the difference in shrinking your retirement lifestyle to meet your budget or living the retirement of your dreams. So let's take a closer look at the power of compound interest and a simple tool you can use to make better financial decisions.

To figure out how often money doubles at a particular interest rate or rate of return, simply divide the number 72 by the interest rate. The result is the number of years it takes for your money to double. So if you have an investment that earns 4% annually, dividing 72 by 4 tells us your money will double every 18 years. If you have a credit card that charges 8% interest, your debt will double every 9 years.

Let's apply this to a real-world scenario. Suppose a 29-year-old golf instructor saves \$10,000. If she earned a 4 percent return every year, her money would double every 18 years ($72/4=18$). When she retires at age 65, the \$10,000 would have doubled twice and grown to \$40,000. What if she were able to double her rate of return? How much would she have at age 65? Most people would somewhat logically think that if you double your rate of return you double the money. Wrong. Since money doubles every 9 years at 8% ($72/8=9$), she'd get 4 doubles
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by the time she reaches age 65. So that same \$10,000 would grow to \$160,000. Notice that doubling the rate of return leads to four times as much money.

Simply understanding the Rule of 72 can change the way you think about money. But in order to harness the power of compound interest, you need to consider issues like the effect of taxes. However the more important ancillary consideration is the risk of loss. If the 29-year-old in our example realized that she needed to seek a higher rate of return, she might put that \$10,000 in a volatile investment. What would happen if her account lost 50 percent one year and then bounced back by earning 50 percent the next year?

Just as she may have intuitively thought that doubling the rate of return would simply double the value of her account, she might also imagine that losing 50 percent one year and making 50 percent the next year would leave her account value at even. In fact, one would have to earn a 100 percent return to recover from that 50 percent loss. This is the negative compounding effect of losses. So as important as it is to seek a higher rate of return, you have to be careful about how you go about it.

Untaxed Distributions in Retirement: The Long-Term Superiority of the Roth IRA

Individual Retirement Accounts (“IRAs”) are invaluable tools for helping you prepare for retirement. Traditional IRAs were created in the 1970s and allow individuals to contribute money to an account that is earmarked for retirement. These accounts have two tax benefits: the money contributed to the account is tax-deductible in the year in which the contribution is made, which means that you pay slightly less money in taxes that year.

The much more important tax benefit is that the account grows tax-deferred so that gains in the account aren’t taxed in the years during which you’re saving for retirement. This allows the gains to stay in the account (instead of some of the gains being siphoned off to pay taxes), which allows the account to take advantage of the power of compound interest.

To illustrate the importance of this tax deferral, let’s use a hypothetical thought experiment we refer to as the million-dollar mistake.

How much money would you have if you started with a dollar and doubled it 20 times? Because of the power of compound interest, it would grow to \$1,048,576. Now, how



much money would you have if the same dollar doubled the same 20 times but you had to pay 30 percent tax on the gains each time it doubled? Many people would simply figure you’d have contributions and 30 percent less money, or \$734,003.20. Since the tax is taken out each time the money doubles, the compounding effect isn’t as powerful. The same dollar, doubled the same 20 times at a 30 percent tax rate, only grows to \$40,642.31. A million dollar mistake, in other words. That’s the importance of tax deferral.

So, the Traditional IRA allows you to save a little money in taxes in the years in which you make the money grows tax-deferred so you can avoid the million-dollar mistake and allow the power of compound interest to do its magic.

However, as with all government programs, the Traditional IRA has a catch: when you take withdrawals in retirement, the money is fully taxable at ordinary income rates. It’s at that point that the 30 percent tax would turn \$1,048,576 into \$734,003.20, assuming you withdrew all the money at once. But if you spread out your distributions over your retirement (which is the entire point of IRAs), you only get taxed on the amount you withdraw every year and you may be in a lower tax bracket in retirement than you are in your higher-earning working years. But what will the tax brackets be in retirement?

As bad as taxes seem now, our current top federal tax bracket of 37 percent is considerably lower than it’s been over most of the last 100 years. Given that we currently have significantly more national debt than at any time in our country’s history, we think it’s quite possible that tax brackets will be higher in the future. So not only does a Traditional IRA defer the tax – which still has to be paid on the growth of your account when you take withdrawals in retirement – it also defers the tax calculation since we don’t know what taxes will be in the future.

What if there was a way to allow your retirement
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accounts to grow and compound without the effect of taxes and still be able to take out all of your money—including gains—without paying any taxes whatsoever? There is. In 1998, Congress created Roth IRAs, which are the mirror image of Traditional IRAs.

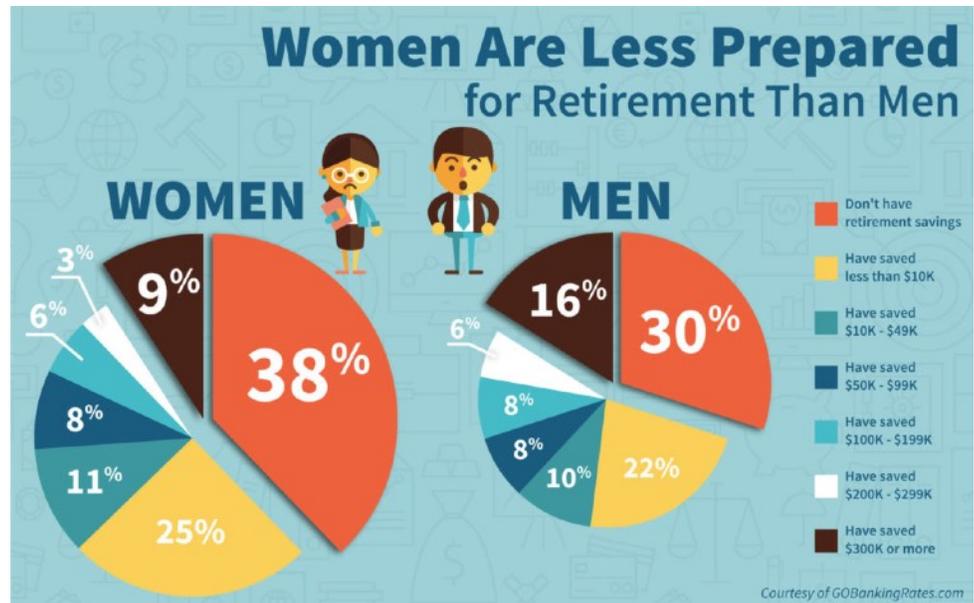
The catch with Roth IRAs is that—just like the farmer who chooses to pay taxes on the seeds—you forgo the privilege of deducting the contributions from your taxes. The money you contribute to the account is money on which you've already paid taxes (just like all of your other money—there's no additional tax when you contribute). So you do lose the benefit of slightly reducing your current tax burden, but in return for giving up current deductibility, the money compounds tax-deferred and, as long as you wait until age 59½, you're able to withdraw all of your money—including gains—without paying any taxes whatsoever. This ability to pay taxes on the seed money you contribute to the account and harvest all of your gains tax-free makes Roth IRAs the holy grail of retirement savings vehicles.

Everyone's situation is different. There are many cases in which it makes sense to contribute to a Traditional IRA instead of a Roth IRA. But on the whole, especially for those in their 50s or younger, Roth IRAs warrant significant consideration. There are also limitations to both forms of IRAs: You can only contribute \$5,500 per year (\$6,500 if you're over 50) and if you make a certain amount of money, you may not be eligible to deduct your Traditional IRA contribution and may not be able to contribute to a Roth IRA at all.

We use a little-known loophole that can sometimes allow us to skirt the limitation on contributing to a Roth IRA. There are also other products that can mimic the tax treatment of Roth IRAs for those who can't contribute or are interested in contributing more than the \$5,500 annual limit.

How Do You Spend the Money You Retire On?

In recent years there's been criticism of financial advisors who urge their clients to preserve the principal in their accounts for years and years



on end. The term that's used once a person quits working and starts living off their accumulated wealth is "Safe Withdrawal Rate." That means the amount you can take out—even if in some years it reduces your principal—and still feel confident you won't reach the point where there is time left but no money left.

A guideline called the 4 Percent Rule is used to help make this happen. The time-honored rule has been questioned as overly strict in curtailing the dollar amounts a retiree can feel free to go through each year—in what is supposed to be an enjoyable time of life. In the years leading up to your actual retirement, you're well advised to keep tabs on how this debate is unfolding, including how it's affected by economic growth and recessions, or major shifts in the stock and bond markets.

Part of what you'll be weighing is the question of whether you wish to leave money to your heirs. Surveys show that 46 percent of baby boomers are intending to do so, which is less than for generations past but still high compared to other developed countries. Then again, there is the so-called "die broke" notion, which says retirees should lean toward a slightly faster spend-down of their

entire portfolio of wealth, to maximize enjoyment of their time on earth—which in the view of many people is the most scarce commodity of all.



For more information to help you plan for a successful retirement you may download the entire new Retirement Guide for Golf Instructors by logging on to the members' website and going to the Business Guides menu. PG

Now You Have **FOUR** Ways to Find Answers to All of Your Business and Career Questions

TAKE ADVANTAGE OF ALL OF OUR OPTIONS

Contract Negotiations • Proprietary Compensation Information • Marketing Issues
Business Plans • Job Search Assistance • Public Relations • General Career Advice
Management Action Plans • Resume Review • Website Design • Logo Design
Teaching Building Design and Construction • Social Media Marketing • Instruction Trends

Our Unique Members-only Website

Access to more than 100 presentations from the top industry experts and world-class instructors whenever you need it, only on our members-only website. Plus, more than two dozen business templates and guides ready for downloading at any time.

Our Member Mentors

Tap into the combined knowledge of more than 100 of our members who have offered to assist fellow members by sharing their expertise in dozens of relevant topics. Just find your topic of interest and contact those listed for advice to tap into our membership's shared wisdom.

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BUTLER CABIN FEVER SENDS GOLFERS STRAIGHT TO THE SWING DOCTOR



By Andy Hilts, *Director*

A buzz of excitement concerning green jackets, Magnolia Lane and Amen Corner fills the springtime air, and not a minute too soon. For your customer base (and prospect base), Masters Week is like mating season for the birds and bees. It puts folks in the mood to say “yes” to offers and promotions, so be sure to give them every chance to do so.

Here are some ways you might go about it:

Run a sweepstakes: Let folks know that if they buy a lesson program in April they’ll be entered to win a chance to go on a golf vacation with their pro. Or, they buy a lesson program this month and they get entered to win a new Rogue driver.

Have a sale: Everyone likes to get a deal on their purchases. Offer your lesson programs at a discount during Masters week or for the month of April to activate them. Offer your gateway session at a discount to entice new students.

Provide add-on services, gratis: People love free stuff. Examples would be a free playing lesson with the purchase of a lesson program. Or, buy a lesson program and get a free clubfitting, or free range balls for the year. Give people something extra to spark their desire to play better.

Get them competing, for prizes: Throughout April, run a weekly closest-to-the-pin contest. Put together a putting contest—lowest score wins. Set up 9 holes of up-and-down challenges

around your practice green—again, low total wins. Run a Masters pool, with winners receiving lessons or prizes.

Sway them with swag: See what your local sales rep has available to put in the hands of your customers. It could be trial packs of their newest ball, or hats, gloves, towels, tees, anything they might like. Give something to every student who takes a lesson. Give one of your logo golf shirts to anyone who buys a lesson plan.

Give Groupon a try: You may not have the highest close rate into long-term lesson plans using Groupon, but it may still be an effective way to drive a fair amount of new business quickly. For example, it could be what one of your assistants needs to build his or her book of business.

Promote a different product mix: Increasing business doesn’t always call for price promos and giveaways. The lift you’re looking for may simply call for a rethink of your product mix. Are you stuck in the typical grind of one-hour lesson after one-hour lesson? Start offering group classes. Start offering practice as part of your plan. Bundle in a playing lessons or putting lesson.

Whatever promotional activities you go with, you’ll want to spread the word every way possible. Update your website. Use signage. Get the news on your social media platforms. Blast email your database. Text your students. Call them on the phone and leave a scripted voicemail message. Share the news during their lesson. You’ll have to expose them to the messaging several times and in several ways to get the activity you’re seeking. Just remember, it’s the time of the season when they’re most in the mood for a chance at better golf. **PG**

PROPONENT GROUP CALENDAR

REGISTER NOW: One-Day Event at Castle Pines Golf Club in Denver on May 1st.

COMING SOON: A new event in Las Vegas.

SAVE THE DATES: Proponent Summit '18 will be November 4-6 at Cowboys Golf Club in Dallas, TX



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BOOK DEMO

PROPONENT GROUP BOOK EXCERPT

SOMETHING NEW FOR YOUR BOOKSHELF FROM BERNIE NAJAR

One positive sign for any book is a reader's inkling that the author had a good time writing it. That's certainly the sense you get reading Bernie Najjar's newly completed book, "The Game: Enjoying Golf On and Off the Course." Anyone who knows the longtime Proponent member firsthand will also notice how Najjar's natural voice comes through. A gentlemanly, sincere and occasionally folksy tone marks the narration throughout.

At a slim 132 pages divided into eight chapters, "The Game" is a highlight reel of what this award-winning coach knows, hardly the whole encyclopedia. It's illustrated by a few well-chosen graphs and by surprisingly engaging black-and-white photography, taken at Caves Valley Golf Club in Maryland, where the author has served as director of instruction since 2012.

At the outset Bernie asks, "What makes this book different?" Best way to answer is that it blends explanation of swing mechanics with a lot of "the soft skills" that make a golfer successful—however the player decides to define that. If anything, this is a book that lives on the borderline between how to play and why to play.

Here's an excerpt from the book co-written with veteran journalist Matt Rudy and features a foreword by the famed New York Times columnist Thomas Friedman. We opted to include the chapter titled, "How to Take a Golf Lesson." To obtain a copy visit amazon.com. Cost is \$23.95.

If you're committed to improving your game, the best way to do that is to get a golf lesson. Many people make the commitment to take lessons but they don't get the most out of the experience right away because they didn't come in with the right mindset. That's like expecting to go to a movie and being taken to a concert instead. The concert could be terrific, but you might struggle to get your head around the change in your plan.

My favorite new students are the ones who come in with a well-rounded knowledge base and clear expectations. I'm not expecting them to know what's wrong with their swings—after all, that's why they're coming for a lesson. But if they've done some homework on me and know what I'm about, and they are clear where they want to be with their game, we're starting in the right place.

One of the most common questions I get from friends in different parts of the country who are looking for a regular teacher is about technology. Does a teacher have to have a lot of diagnostic gear to really know what's going on? Do I

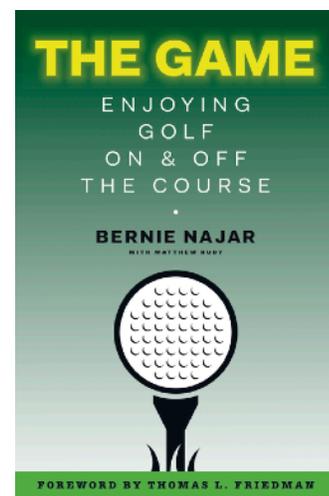
have to go to some high-tech studio just to get a good lesson? I'm lucky to have one of the most technologically advanced studios in North America here at Caves Valley, but I'd be the first person to say that technology isn't absolutely essential to improvement.

You can get a good lesson from someone on the driving range with nothing more than an experienced set of eyes and ears to diagnose and correct ball flight. But what the technology does—in the right hands—is make the diagnostic process more efficient. If I put you on my GEARS 3D measuring system, there are things I'm going to be able to see right away that might not be so easy to catch with a naked eye. And when you have the measuring tools that can show exactly what a player is doing, it's easy for me to reinforce with the student the progress we're making.

Take TrackMan as an example. If you came in with a very steep, out-to-in swing, your TrackMan numbers would clearly show this. As we made some improvements, you'd see those numbers start to change. Even if we didn't get to the ultimate destination, you'd see that we were going in the right direction.

The other benefit I get as a teacher who uses technology is that the technology has informed my eyes over the years. When I see you make a certain movement pattern, it's probably matching one I've seen while using my force plates, GEARS or launch monitors. We'll be able to get to the root cause of your issues a little faster.

I will say that some of the criticism of technology in teaching is valid in that uncontrolled information can overwhelm even the sharpest student. If a teacher doesn't give you some context for all of the information coming your way—and pick which information to share at a given time—it can be like drinking from a fire hose. It isn't a contest to see who can lay the most information onto a student. But even identifying your biggest problem isn't what's going to make you better. You have to get the right diagnosis, the right prescription and then you have to connect with the advice that gets you where you need to be.



How should you actually choose a teacher? I think it comes down to a few variables. The first is that you want to work with a teacher who has had success with players who fit the same pattern as you. If you're a junior player who wants to get a college scholarship, a scratch player who wants to win the club championship or a 20-handicapper who doesn't have a huge amount of time to practice, you want to a teacher who understands those advantages and limitations and knows how to work with you.

Another important variable is a good personality match. If you're a super detail-oriented person who wants a lot of technical information, you're going to be frustrated by a teacher who stands back and watches you hit a lot of balls without saying anything. The opposite is equally true. You might like to get a quiet piece of advice here and there, but you'll be driven up the wall by a teacher who is bringing the instruction fast and furious. You can see some of this at the tour level, when players move between instructors. When Tiger Woods moved to Sean Foley, I'm sure part of it was because Sean talked about things in a different way than Hank Haney did. Sean was a guy Tiger's own age who could talk about more than just the golf swing.

When you look at Mike Bender and Zach Johnson working together, it just makes sense. They're both extremely analytical, hard-working guys. When you work with Mike, you know what's on his menu every day. He has a lot of drills and practice stations, and some players really respond to that. Contrast that with Butch Harmon, who might spend three quarters of the lesson telling stories and making you feel good and the rest of the time sneaking in a tip or two. Both ways are great, as long as the player and teacher match.

A third element—and one that gets overlooked a lot—is scheduling. If you're interested in frequent lessons, you need to pick a teacher who can accommodate that—and fit within your budget. If you're a weekend player who wants a checkup once a month, the same holds true in the other direction. You don't want to build a relationship with a teacher who is interested in getting you to the practice tee weekly for intensive sessions.

Regardless of a teacher's style or the terminology or technology they use, a good teacher will be able to give you simple, direct solutions for the main problems in your game, and be able to explain to you the why behind the problems and the solutions he or she is offering.

When I start with new students, I'm interested to hear how they assess their own swing, and then I like to take



Bernie Najar presenting at the 2016 Proponent Summit.

them through some skills testing to see how their assessment matches what they really do. Many times, players think they're better or worse at a certain skill than they really are. The assessment gives you a very specific report card. You might hit your clubs very straight, but you don't have much difference in yardage between your 6-iron and 7-iron. Or you hit your sand wedge with 20 yards difference in distances from one shot to the next.

The tendency during those evaluations is to grind away and try to impress the teacher with what you can do—or make excuses why you aren't hitting certain shots. But really, there's no upside to trying to trick the teacher. First off, we know. When

you make some swings, we can tell what kinds of shots you usually hit. Second, we're on the same team, and the faster I can get a handle on what you really do when you're out on the course, the faster you can get better.

Let's talk about the difference between what a good lesson looks like and what a less successful one looks like. You might think that the quality of the shots you're hitting at the beginning of the lesson versus the end of one is the main consideration, but that's really only a relatively small piece.

In a good lesson, a player comes in with an open mind—but isn't a blank slate. He or she has a clear idea of what needs improvement. Speaking up is very useful: "Here's what I'm noticing in my game—I'm having a hard time getting up and down from bunkers," or "This is where I'm struggling... My tee shots are a big problem because they're going low and left."

Throughout the lesson, we're then able to work on things to improve their ability to hit the shot they want to hit—and ultimately test their ability to recreate that shot time after time. That means it's a blend of teaching (giving new information) and coaching (helping a student use what they know).

For example, when a student comes to me and talks about having a problem with his driver, we start by discussing what that actually looks like on the course. Is it inconsistency in direction? Lack of distance? One particular bad shot that shows up at the wrong time? The fix is obviously particular to that player's problem, but my overall goal is to give them both the tools to do better stuff with their swing but also to improve their awareness of the warning signs that lead up to those misses. When that shot starts to crop up on the range, or out of the course, what can that player do to make an adjustment that works until they have a chance to come to the mechanic (so to speak) for a lesson?

And at the end of it, the player leaves the lesson with a playbook for what they need to do in between visits to incorporate what we've talked about. They go and do what they've been asked to do, because ultimately they need to have ownership in the process for it to work. The contrast with a bad lesson is pretty striking. Instead of being an open conversation between two people, it becomes one-sided. Either the teacher is telling the student a laundry list of things to do, or the student is rattling off a long list of what they want to have happen. (That can also turn into a problem when parents get over-involved in a child's lesson. It can be tempting to interrupt when you hear something you aren't sure about, but it's better to let the lesson play out and address any concerns privately, afterward.) Often times, this is a matter of misaligned expectations. The student doesn't come in with a specific idea of what they want to accomplish, and the teacher starts taking him or her down a road they don't necessarily want to go.

Sometimes a lesson will get derailed by the common distractions that have become so much a part of everyday life. The student could be constantly checking a phone for text messages, or show up late and distracted because of a work or family problem. Those things happen, but you're obviously going to get a better experience if you come in open, ready to learn and focused on the task at hand. It's obviously no better when the teacher is answering calls or leaving the practice area to have a conversation while your lesson is going on. It's a two-way commitment to sharing and learning.

I'll often get a question from a student about how long I think it will take to get "better." That's a hard question to answer, because it depends on your definition of better. Relative to ball flight, if you have a bad shot that curves wildly off line, you should see a reduction in the size of your miss fairly quickly assuming your teacher is on the right fix and you understand what to do. This doesn't mean you're necessarily fixed, but you are certainly on the right path to improvement. At the same time, if you keep experiencing the same miss patterns and don't see some improvement, you and your teacher need to try a different solution. My mentor, Jim Hardy, is adamant about the "Next Ball Better" in this scenario which has been a great influence on my approach to ball flight correction.

You can do several things to make sure the improvements you're seeing stay in your game over the long term. First, you can ask your teacher to make you a short video summary of each lesson you take, recapping



Najar uses high-tech tools to make his lessons more efficient.

the main points and reinforcing the "homework" assignments you have in between lessons. (Be sure to store the video on your phone for easy reference). That way, you can be sure you're following the right prescription. The other thing to consider is taking at least one playing lesson. A teacher can see so much more of your game—and how it looks in the wild—when you're out on the golf course and not on the practice range. Hitting shots in a controlled environment from consistent lies is different than doing it on a golf hole when the score counts—

and it will help you to give your teacher some first-person insight. A nine-hole playing lesson will not only show your teacher what you do, but it will give you a chance to get some helpful insight on some of the game's softer skills—like strategy and shot selection.

Even when you've done everything your teacher has asked and your swing has made some progress, there may come a time when you feel like you need to make a change. How do you know when it's time? If you're hearing a lot of the same things from your teacher but it isn't helping you make changes to your ball flight, it might be time. Students and teachers disconnect for lots of reasons—from philosophical issues to scheduling issues. Sometimes it's as simple as needing a different opinion. That's OK, and it's nothing to shy away from.

You might be feeling great about the general state of your swing, but you want to add to your knowledge base. Just as in the medical community, there are some great specialists in teaching who can help you with a particular part of your game even if you're happy with your full swing instructor. Spending time with a specialist like Dave Stockton or James Sieckmann to learn more about the short game is so valuable, and there are so many great mental coaches, like Dr. Rick Jensen. A good teacher will encourage you to go out and find that information and not be threatened by it—because the goal has to be getting you happy and satisfied with your game!

In the end, the goal isn't to create a swing that looks just like Adam Scott's—or anybody else's. It's to improve your ball control. Everybody wants to look good in the video, but this isn't a beauty pageant. It isn't about swing positions, and it isn't about posing over shots. You're looking for predictability about where your ball is going, and the confidence to use all of your skills and tools out on the course, when it counts.

The right teacher can make that job easier, more fun and more interesting. **PG**



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HANK JOHNSON, Hank Johnson School of Golf at Bent Brook Golf Club, Bessemer, AL – *Full Member*

JOE KRUSE, Hank Johnson School of Golf at Timberline Golf Club, Calera, AL – *Associate Member*

GREG WESTON, The Leadbetter Golf Academy Naples, Naples, FL – *Full Member*

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INDUSTRY STATS YOU SHOULD KNOW

In 2014, the USGA launched the Play9 initiative to encourage golfers to find time to Play9. The program is about celebrating the nine-hole round as one of the many ways to fit golf into a busy lifestyle. Beginning in 2015, the USGA began to measure perceptions among both golfers and clubs regarding the nine-hole round and the Play9 program. Here are a few results of these studies.

- As reported by golfers, nine-hole rounds comprised an average of one third of rounds played in 2016.
- Women, casual players and those under 55 appear to be driving the increase in nine-hole rounds.
- Nine-hole scores make up about 9 percent of all scores posted to the USGA GHIN system, an increase from 6 percent five years ago.
- Perception of a nine-hole round as a simple and effective time friendly option to play the game increased from 46 percent in 2016 to 54 percent in 2017.
- As reported by golf facilities, the mean percentage of facility revenue generated by nine-hole rounds increased from 22 percent in 2016 to 27 percent last year.
- Facilities reported that nine-hole starts increased from 19 percent to 23 percent of all rounds last year.



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