

COLLABORATE

PROONENT GROUP

PROONENT GROUP NEWSLETTER \$20

MAY 2019

TRENDS IN U.S. ECONOMY—AND GOLF'S ECONOMY—BODE WELL

By David Gould, Staff Editor

Late in 2018 it became fashionable to declare that America's decade-long economic upturn was ripe for a reversal. Economists and other experts invoked the law of gravity as they foretold the end of the long bull market and the beginning of a recession.

Instead the stock market has continued its momentum. Meanwhile we saw the gross domestic product (GDP) increase at an annual rate of 3.2 percent in the first quarter of 2019. That was on top of—and notably stronger than—the 2.2 percent GDP increase in the fourth quarter of 2018. The causes of that 3.2 percent rise in Q1 included what the government called "positive contributions from personal consumption expenditures"—that's the category that golf lesson purchases come under. Shortly after learning about a hot first quarter for growth, we were treated to the latest figures on employment as reported by the U.S Department of Labor. They showed the unemployment rate falling to 3.6 percent, its lowest level in half a century, capping the longest streak of job creation in modern times. These numbers, as the New York Times reported, "dispelled recession fears that haunted Wall Street at the start of the year." It's never a mistake to insure against the harmful effects of a business slowdown, and perhaps some Proponent Group members chose to do just that. But simply



Golf coaches like Matt Killen (left) are benefitting from a strong economy and also by the Tiger Woods comeback story.

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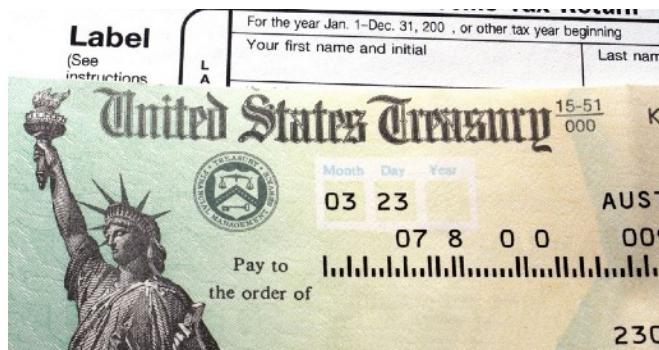
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studying current conditions and trends would tend to inspire optimism that 2019 is a year to still play things fairly aggressively.

Of course, for Americans, feeling financially good about things at this time of year is often a matter of expecting or receiving a healthy tax refund. The sweeping changes U.S. tax law underwent with the so-called Trump tax cut bill of 2017-18 had included some measures that many felt would reduce the size of refund checks. On that basis, just at the point in the calendar when The Masters is on TV and golf bags come out of winter storage, spending

on discretionary purchases would potentially get throttled back. Once again, however, government statistics have appeared that contradict a warning. Interpreting reports that the IRS provided in late

March, the publication Business Insider concluded that, "after weeks of worry about smaller tax refunds, the average refund size by mid-March was up to about \$3,000—nearly the same as this time last year, according to IRS data." The article went to point out that, "under President Donald Trump's tax law, some Americans may be receiving smaller refunds than in previous years, but it doesn't mean their taxes went up. In fact, most received a tax cut." Bottom line is a general lack of headwinds for business.



PLEASE NOTE CHANGES TO VIDEO ARCHIVE ON PROONENT'S WEBSITE

One of our many goals in building a new site was to make it easier for members to find content. In particular we wanted to reduce the long scrolls required to get to a particular video or guide. Our solution was to create eight primary categories to house virtually all content. We started with Becoming a Better Coach, Teaching Buildings, Running Your Business, Branding and Marketing, Negotiations and Transitions, Life and Career, Junior Development, and Job Board. We then relocated almost all content into these broad categories. In each you'll find videos, business guides, templates, survey data and everything Proponent provides. Here's a tip: Once you're inside each category, click the green **VIEW ALL** button to access all videos in that category.

SAVE THE DATE: Summit 2019
Happens Nov. 10-12
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WHAT OUR MEMBERS ARE WATCHING

MOST-VIEWED PROONENT 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 April, these were the 10 most-watched videos:

- 1) **Scott Fawcett**— The DECADE System
- 2) **Colin Swatton**— Performance Coaching
- 3) **Iain Highfield**— Incorporating Mental-Game Techniques in Practice for Your Students
- 4) **Mike Duhamel with Brad Faxon**— Short Game: The Science of Timing and Tempo
- 5) **Trent Wearner**— Golf Scrimmages - 1
- 6) **Dr. David Wright**— Maximizing the Application of Force (Part I)
- 7) **Jeff Penson and Lorin Anderson**— Secrets to Creating Long-Term Students
- 8) **Lynn Marriott and Pia Nilsson**— The Human Skills of the Game, Part III
- 9) **Panel Discussion**— Tim Cutshall, Jeff Isler, Dennis Sales and David La Pour
- 10) **Nicole Weller**— Teaching the Youngest Golfer

TAKE A CUE FROM YOUR BEST STUDENTS



By Andy Hilts, Director

You begin work with a new student and very soon you sense their commitment. After the seventh or eighth lesson you give them a practice assignment that's unusually demanding. Maybe it's a drag-it-back putting drill that could go on for hours if they keep missing. Maybe you're using the slow-motion swing drill with them, and you tell them to make a two-minute super-slow swing six times a day for the next six days.

When the golfers we work with fight the urge to say no-thanks and conscientiously execute a series of tough training assignments, they improve faster and they earn our sincere respect. As coaches we get rewarded by seeing how they've helped themselves achieve personal goals more rapidly.

So let's get inspired by those star students. Let's take some business-building or business-supporting activities that aren't a barrel of laughs, that require some grit and discipline, and let's assign them to ourselves.

If it helps, use the communication method that you use with your students—a hand-written note on your personalized notepad, an email from you to you, physically blocking out time in your lesson book, or whatever it may be. A while later, when you look at the assignment you've given yourself and a voice in your head says, "I don't want to do that," remember your committed students and how admirably they did their most rigorous drills.

The Proponent Punchlist, on the home page of our member-only website, is a good place to find assignments that are highly valuable to any coach's

business. One of them is titled "Protect Your Identity," and it calls for the instructor to change all passwords associated with websites that are used for business and personal finances. Another recommended practice in the Punchlist is "Scrub Your Complete Database," something well worth doing twice a year. It's straightforward enough—you clean the database, including deleting duplicate email addresses and dropping non-responsive addresses.

This year we've been trying to emphasize the value of KPIs, those all-important Key Performance Indicators. So why not assign yourself a series of KPI tasks—you can break the process up into manageable chunks, and when you're done you'll have ultra-valuable benchmarks that make all the difference in the world as you're goal-setting and adjusting programs.

The KPIs most worth determining, in my view, are (for any given period you choose) total revenue/expenses, number of lessons booked and number of lessons taught. You can also run the numbers to determine the KPI of "close percentage" on gateway/intro sessions with new students. Out of every 10 you engaged with, how many bought a follow-on lesson package? Looking at those who did buy packages, what was their average order value? Capture these metrics, benchmark them, build off them.

We're teachers, and teachers give assignments. We try to get our students pumped up about how richly diligence gets rewarded. When they complete their tasks, we praise them enthusiastically. So, we can certainly hand out a few assignments to ourselves, and we can just as easily give ourselves an appropriate motivational speech.

If you do as I've suggested here, and afterward you feel like you deserve some positive reinforcement, call my number and I'll be glad to provide it. PG

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WHAT'S BEING SAID ABOUT YOUR BUSINESS ONLINE?

REVIEWS AND TESTIMONIALS MATTER —BE SURE THEY'RE IN YOUR FAVOR

By David Gould, Staff Editor

Word-of-mouth used to mean spoken comments shared face to face. That still happens, but these days opinions about how well you teach and how professionally you deal with clients is to a great degree posted online.

That's given rise to a fancy term, reputation management. The old way of trading on your reputation was to do the job well and expect a halo effect to kick in. The new way involves:

- Researching what is said about you online, in multiple outlets
- Posting timely responses, especially to negative comments
- Encouraging your happy clients to make their opinions public, and
- Creating a high-impact presence for testimonials on your own website.

A report last year from the National Golf Foundation on "Technology and the Avid Golfer" put some numbers to this reviews-and-testimonials phenomenon. "Away from the course, golfers' general online activity and interaction is up drastically from the NGF's previous technology study in 2011," stated the report, adding that golfers are enthusiastically "searching out

customer reviews and ratings, joining online forums and discussion groups, and engaging with social networking sites. Online reputation is critical for businesses and more than half of those surveyed say they regularly read ratings and reviews from other consumers."

It's worth it for any Proponent member to go on a site like yelp.com and type in "golf lessons" plus their city or town and simply read what golfers say. Generally the golf teaching category produces a lot of positive review comments—some of them you can use to train staff and shape your marketing messages—just promise (and deliver) the benefits and experiences that praising reviews mention.

You should of course monitor Yelp for comments about your own organization, responding conscientiously and sincerely to any negative statements, even as you capture some of the positive statements to repeat as testimonials on your website or in "outbound" marketing. The highly critical comments we see—describing hotels, restaurants and public facilities of all kinds—can seem downright strange when right above and below them are fairly benign evaluations. If that tempts the business being criticized to ignore what's said, they should think twice, according to Jeff Penson, senior marketing manager in charge of the new Instruction category within GOLF Business Solutions, which administers Instructor



Plus and several other tiers of business support services.

"When a harsh comment appears on a review site and goes unanswered," says Penson, "it creates the impression that the business being talked about simply doesn't care what people think, and you don't want that." Meanwhile, if you come in right behind the complainer

with a posted reply that invites follow-up via email and an upbeat offer to make things right, “you’ve pretty much turned a negative into a positive,” says Penson. At that point, the positive or neutral comments alongside the rant become all the more believable.

Whether or not there’s a scathing review sitting there for all to see, a coaching practice or golf academy never goes wrong by encouraging satisfied customers to post words of praise where they’ll be seen, whether that’s on Yelp, Facebook, Twitter, or some other forum.

“We encourage Instructor Plus clients to pick a date a few weeks out and tell all active clients that if they post a review—saying whatever they want to say—by that date, their names go in a drawing for some premium service or product,” says Penson.

It’s a pretty natural request to make, given that satisfied users of any service or product are usually far less motivated to grab a megaphone and sound off. There’s even a website in the online-review category, birdeye.com, that is specifically geared toward generating reviews, for businesses that don’t seem to attract many.

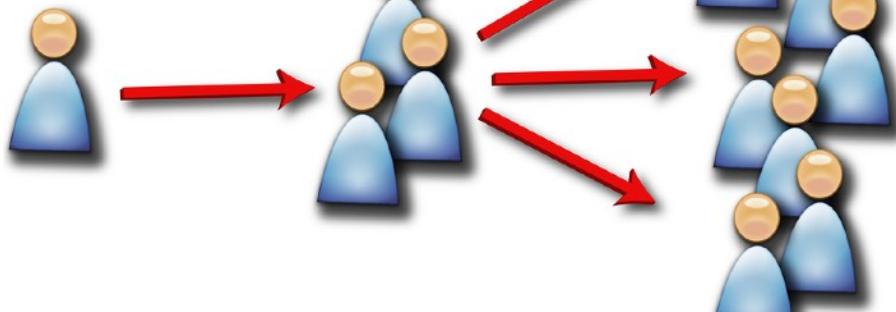
You could argue that the market positioning of the Tim Sheredy Golf Institute is driven by testimonials more than any other tactic. The website of this Bradenton, Fla., academy sets up the testimonials by proclaiming Sheredy’s success with promising juniors who seek to play top-level college golf. Headline copy includes phrases like “Creating Champions,” “Proven Junior Results” and “Coached 44+ AJGA Rolex All-Americans.” These attention-getters are displayed among an array of action photographs showing Jessica Korda, Peter Uihlein, Yani Tseng and other accomplished tour pros who’ve trained at TSGI.

Visitors to the site will see just a half-dozen navigation-bar buttons, one of which is “Testimonials.” Click on that and the full headline of the new page is “Junior Golf Testimonials”—again, no confusion here about the market this Proponent Group member serves. The page itself is laid out effectively, with the names of the eight testimonial writers in large blue type and their blocks of praising copy appearing below. Sheredy makes sure to vary his sources. There are parents of D-1 college players, recreational amateurs as well as fellow professionals—including a mental-game specialist—collected together to state their case for this accomplished coach. And the text of what Tim’s raving

fans are saying isn’t generalized and vague, it’s filled with specifics. That’s a best practice for this type of marketing that is strongly emphasized by Jeff Penson.

“People looking through websites to try and make a purchase decision put a lot of stock in what other consumers say,” says Penson. “But if all they see is something like, ‘John Doe is a great instructor who helped me lower my scores by several strokes,’ it’s not going to resonate.” Penson cites the example of a coach who worked with an anxious club golfer to take his out-of-whack golf game and work it into shape in the weeks leading up to a big member-guest event, with excellent results. “There was a story people could relate to in that testimonial,” says Jeff, “so it became very convincing and more likely to bring direct results.”

Proponent Group member Dom DiJulia also takes a lot of initiative around digital word-of-mouth advertising. His academy’s website has a multi-media delivery system for the kudos that come in from golfers psyched about the progress they’ve made. Under a heading called “What Our Players Say,” music-backed comments quickly appear and then slide off. They’re relevant, they vary in their content and they’re expressed in conversational voices. One of them says: *“You nailed it. You took a junior who has never touched a club before and transformed him into a PIAA*



State Champ contender and PGA Junior Tour Champion.” Another one comes in the form of a confession, saying: “I seriously feel like I just robbed DiJulia Golf because of the little I spent for the amount of information and help I received.”

When it comes to getting golfers to say complimentary things about your coaching, you’ve already done the hard part: You’ve built up a body of knowledge, skill and experience that can achieve results. The relatively easy part is what we’ve been discussing here. If you take this advice to heart and do as suggested, you’ll get all the grassroots advertising bang you deserve. PG

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WHAT I'VE LEARNED: TINA TOMBS

**DIRECTOR OF INSTRUCTION,
ARIZONA BILTMORE GOLF CLUB,
PHOENIX, AZ**

INTERVIEW BY PAUL RAMEE, JR

To light a fire under the lesson-taking golfer takes a gift for persuasion on the part of the coach. To possess that gift it helps to be a truth-teller—one who mixes calm sincerity with a passion for helping. Tina Tombs comes by all those things naturally.

She is a two-time LPGA Teacher of the Year, earning that distinction in 2014 and again in 2018, and in 2019 was selected one of GOLF Magazine's Top 100 Teachers in America. A born athlete, the Montreal native excelled in competitive swimming as well as in golf. She lived in New Hampshire from age 10 until she left the New England chill for Arizona State University—she's remained a desert dweller from that day onward.

At ASU she studied physical education along with anatomy and physiology, earning a bachelors in 1985 and helping make her Sun Devil squad one of the country's top teams. In 2006 she was inducted into the university's Athletic Hall of Fame. Among her accomplishments is a 1984 ranking by Golf Digest among the top 10 amateur golfers in the U.S. In 1987, she qualified for the LPGA Tour and began a 14-year career, highlighted by a win at the 1990 Jamie Farr Toledo Classic and by a second-place

Always keen on the clubfitting aspect of game improvement, Tombs here demonstrates the effect of iron lie angle on face angle and the initial direction of a golf shot.



finish featuring a career-low round of 64 in the 1993 Sara Lee Classic, decided by a playoff.

The life of a tour player was more challenging for Tombs than for many of her peers. She suffers from epilepsy and was responsible throughout her pro career for two young daughters. Her transition from playing to the lesson tee was also far from automatic, given her longstanding belief that she was not at all cut out for teaching.

It certainly wasn't a matter of lacking altruism—today she is closely involved with the LPGA / USGA Girls Golf Program of Phoenix, the Wings of Gold charitable organization, the Barrow's Neurological Institute, the Boys and Girls Clubs and various breast cancer research support organizations nationally. As she explains in this interview, you don't have to follow a pre-set plan at all times—if you can follow your instincts and trust they'll lead you down the right paths.

It's been quite a journey for you, Tina. Mind taking us back to the beginning?

I was born in Montreal and my dad was a hockey player who played a lot of golf. We moved from Canada down to New Hampshire when I was 10.





Tombs went through a period when her own approach became too mechanical and a return to natural athletic motion became her quest. The value of keeping a natural feel to the swing remains high-priority in her coaching.

My original sport was swimming and I would often go to practice at our country club and then straight from swimming to the junior golf clinic. The golf professional told my dad quite a few times that I had a lot of natural talent. When I was 12 I broke my collarbone and couldn't do sports for a while. I ended up as a forecaddie in the New England Amateur and one of the players I was with hit the ball really far. I would watch her drives and think how great it would be to hit a golf ball like that.

Did you receive instruction?

I did. My father put me into a lesson program with Phil Friel, who had worked with Pat Bradley, one of the top LPGA players of her era. I worked with Phil every Saturday morning for three hours, and I did that for maybe 10 years. I ended up competing in New Hampshire and then all over New England and eventually up and down the East Coast. In 1979 I was offered a scholarship to Arizona State and came out here, where I've stayed ever since.

You ended up on a strong team at ASU.

I was there in the early 1980s with Heather Farr, Danielle Ammacapane, Lauri Merten—players who went on to do great things. The possibility of us winning the National Championship was always in mind, although we never managed to do it. I won multiple tournaments as an individual and had a shot at winning the national title. I was leading or tied for the lead going into the final round in '84 and we had

a rain delay and I ended up finishing in the top 10. ASU was a really competitive environment, so my game improved a lot just being around those players. I was always around great instruction, too. I wanted to learn about swings and how people were being taught. Whether or not it pertained to me I still wanted to understand they cause-effect.

That's often what we hear from players who end up on the instruction side, for a career.

What's interesting is that despite being so curious to understand swings I never thought I would end up teaching. I just wanted to learn all about mechanics and the ball-flight laws. At the same time it was important to me to be a creative player. I was taught to hit all the shots and how to move the ball around.

You played well enough in college to set a goal of playing the LPGA Tour.

I did, although mixed in there was marriage and starting a family. I got married in 1985 and a couple of years later my daughter, Sarah, was born. When she was six months old I went to LPGA Tour school. I don't know if I was the first person to go to the tour school with a baby but I was one of the few. I was able to qualify get my card. So, I went on tour and there was Sarah, at 8 or 9 months old, sitting on the grass and rolling me range balls. In 1989 my daughter Heidi was born. Then in 1990 I got a win at the Jamie Farr Classic. A lot happened in a short amount of time.

Over her long tenure at the famed Arizona Biltmore Resort, Tina has built a national reputation and set herself up with state-of-the-art teaching technology.



Talk to us about coaching you received along the way.

The people I worked with were some of the best. They included Mike Adams, Peter Kostis and Ed Oldfield, also Debbie Crews. I started taking instruction from Mike Adams back in 1985. Really, anyone who would answer my questions I would approach. I worked with Mike McGetrick. I worked with Stan Utley, also Lynn Marriott and Pia Nilsson, Bob Rotella and for quite a while with Chuck Hogan.

Is it possible to generalize about that diverse group of teachers?

I believe they all really cared about me as a student and a person. I loved them all and my sense was that they put their heart and soul into everything they did. They did all they could to grow the game and make everyone better. Beyond that they were all different. Each had a slightly different way of getting a point across. I embraced that and just took a piece from each of them.

What help did you need, back then?

One issue I had—and it's common—was becoming too technical and focusing too much on mechanics. I was trying to perfect my golf swing. Chuck Hogan really helped me in that respect. His idea was to get me back to being an athlete. He would ask me questions all the time about how I went about playing when I was younger. I told him how I started playing as an athlete and didn't have a lot of technical things in

my swing. I was just natural. He listened and he helped me get back playing golf in an athletic mode. *Breathe, see and let it go!* The things he worked on with me are things I'll never forget and they influence my teaching to this day. Chuck was more influential on other coaches than most people realize.

What did you take from Stan Utley?

I went to Stan for help with my putting. I was impressed by the way he teaches the release in wedge play, and also how it relates to the putting stroke—how the release starts at the smallest movement of the golf swing and then transcends to the swings made with the longer clubs.

'I started out playing as an athlete and didn't have a lot of technical things in my swing. I was just natural, and I needed to get back to that.'

What about Peter Kostis?

He was instrumental in helping me understand the importance of body movement in relation to the movement of the arms. I was often told I had a long golf swing and I ought to shorten it. That's actually what started me focusing so much on mechanics. I lost a lot of distance because I wasn't using my core and I wasn't keeping everything connected, so Peter kind of got me back into using bigger muscles. And then, when Mike Adams came out with his BioSwing Dynamics concept, that's when everything got pieced back together.

When your playing days were over, how did you get into the teaching side of things?



Tombs and a group of fellow LPGA professionals helped run a successful recent Girls Golf event in the Phoenix area.

A friend I'd made on tour, Margaret Platt, had gone into teaching in the New York area. She and I were talking and she suggested I try teaching. I was strongly against the idea. I identified myself as a player, not someone who gives lessons to other players. But then one day a friend told me her daughter was interested in golf and asked if I would give her a lesson. For some reason that got me thinking. One thing I had been attracted to is coaching at the college level. Before long I had a resume in for a coaching job here in Phoenix—I didn't get that job but I did end up coaching at a community college. Meanwhile I was teaching at a driving range, and actually enjoying it.

Funny how that happens.

It is. Another funny thing that happened involved a guy I played with in a charity tournament. He could hit the ball okay but his putter didn't fit him and his putting reflected that. I asked him to come see me for a much-needed putting lesson and putter fitting. He came for his session and that was fine but he was adamant that I should be teaching someplace more upscale. "I'm going to tell the people at the Arizona Biltmore about you," he said. He got me a meeting there and it went well, and I moved over there and I've been at the Biltmore since 2003.

Starting out with no programs, what did you do?

I went with my gut. I started with grip and posture and ball position and alignment and making sure their clubs fit them. I was relying on my mentors, Peter, Mike, and all of the others who had taught me. I know I made mistakes, and I still make them, and will continue to make them, but that's how I went about it. Some of my students from the early days are still with me. Now, I have lessons plans, women's, men's and junior programs and I am

using state-of-the-art technology. If it wasn't for my husband Larry, I probably wouldn't be doing what I'm doing. He is the one who inspires me to be the best I can be in all I do, and that keeps me going.

What do you notice about teaching on the range versus getting students out on the golf course?

I love to teach on the range when I am teaching fundamentals and specific parts of the game. The best part of my teaching curriculum is getting the student on the golf course to apply what they are learning in the setting of playing the game and enjoying the game to its fullest. That is the learning curve and the key to growth of our game.

Your part of the world has a lot of golf instructors. How do you handle the competition?

I stay up to date on viable techniques, and attend national seminars for more knowledge. Phoenix certainly has a lot of skilled instructors, but honestly, I do not have time to think about them and how I rank with them. As a student of the game, I believe all good instructors learn from each other and we continue to learn from our students—I do learn from mine. I stay focused on my learning curve and I give the best teaching to each student who steps on my lesson tee that I possibly can. I trust and believe the rest takes care of itself.

You just won a second national LPGA Teacher of the Year. That's really a big honor.

This truly has been a special year. Being honored with a second LPGA National Teacher of the Year award, and selected to GOLF Magazine Top 100 list is beyond all of my expectations. When the news came from the LPGA I couldn't believe it. Being selected by my peers is a great honor, a special recognition and I am very grateful. **PG**

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CASE STUDIES OF TEACHER - STUDENT COLLABORATION

HOW CHRIS GEORGE LINKED A STUDENT'S GOLF TRAINING WITH MILITARY TRAINING

By David Gould, Staff Editor

There's a correlation between how much the game of golf means to U.S. Army veteran Joshua Grim and how uneasy he became when trying to translate his notable range skills to the course.

"From a coaching standpoint, it was fascinating to see such a dramatic decline in performance, completely driven by the change in environment," observes Chris George, director of instruction at the famed Kingsmill on the James Resort in Williamsburg, Va.

"Josh had a need for success on the golf course that was so intense it caused him to completely let go of his process."

Ironically, the Iraq War vet's disciplined approach to training, along with his willingness to follow the teacher's instructions, may have worked against him. Seemingly, that level of diligence could cause a golfer to believe that good shots were inevitable, no matter the conditions. Grim's occupation is Squad Leader in the lower Virginia region for Fairways for Warriors. The non-profit group serves combat-wounded veterans and their families. The role of a leader is to provide support for a dozen or so vets, and "make sure no one falls through the cracks," as the group's website explains.

Josh's service as an infantry soldier in Iraq was harrowing, involving house-to-house combat in a unit that took heavy casualties. He became a golfer after his discharge and credits the game for its (mostly) calming properties. "He's a very grounded guy," says George. "He seems like he's in a good place in his life, which I attribute to golf."

Skill-wise, Grim "had a very good foundation" when he arrived at Kingsmill, according to George. "The challenge for me was helping him work through the self-imposed pressures that flared up

when he got on the course," Chris explains. For this an array of techniques were employed, starting with on-course work very near the hole.

George also took a personal approach, telling Josh that—contrary to what he seemed to believe—this or that shot "doesn't define you." Obviously, process is a big part of military training—the repetitions, the thoroughness, the on-task mentality. Golf wasn't being approached that way by Grim when he began working with George, so the pair went to work weaving what Josh had

learned in the Army into how he went about his play on the course.

"We don't control outcomes—that's true of any aspect of life," George comments. "If you get to some activity—golf, for instance—and you decide that rule doesn't apply, you're going to need to rethink."

Language is always nuanced between a teacher and a golfer. In this case, the coach found himself being particularly sensitive to words and their meaning. He fell back on a phrasing that has served him well since he first began using it. "I told him that the ball's job is to go in the hole, the club's job is to educate the ball in how to do that, and the golfer's job is to educate the club."

As the sessions continued, Josh absorbed the coaching and was able to "tame the beast" of fixation on results and the value judgments that had hounded him previously. It also became clear to him that his coach, an award-winning professional with an extremely lofty reputation, considered Grim's life and work profoundly important. Respect like that always makes an impact.

"We get an opportunity to meet people at important moments in their lives and use the challenge of this amazing game to build a bond," says Chris. "If you're good at what you do, a lot of things become possible. The human interaction ends up being about more than golf." PG



Chris George (left) with Josh Grim



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EXPERT FINANCIAL ADVICE FROM WEALTHWAVE

PLANNING FOR YOUR FUTURE: A PROVEN STRATEGY TO BUILD MORE WEALTH

By Wendy Lyon,
WealthWave Financial Professional

Question: Is financial stress keeping you awake at night? If so, you aren't alone. According to current research, money is the No. 1 source of stress in our lives. Data shows that worrying about personal finances is more stressful than concerns about our health, our family or our careers.

And the anxiety isn't unfounded. Multiple reports have shown that Americans are not on track to reach their financial goals. Interestingly, financial stress does not discriminate on the basis of net worth—it's experienced across all levels of wealth and income. But what if there were a way to alleviate some of the worries and uncertainty around your money, as you build more wealth in the process?

It turns out there is a proven strategy, and it's as straightforward as creating a financial plan with actionable strategies that will help you and your family get on track to reach your goals.

According to research conducted in 2017 by Charles Schwab, those with a financial plan in place are more confident, more engaged with their wealth, and demonstrate more positive saving and investing behaviors than average Americans.

And if you need another incentive to take out your calculator and dust off those bank statements, consider a study from 2011 by HSBC which showed that people with financial plans

accumulated nearly 250 percent more retirement savings than those without a financial plan.

At first glance, it may seem surprising that this simple tool would reap such tremendous benefits. In its most basic form, a financial plan is merely a road map. It is a guide that will take you from your current financial situation to your desired financial destination.

Yet, as a Financial Professional with WealthWave, I've seen firsthand how this strategy has consistently allowed our clients to



begin building more wealth immediately upon implementation. Knowledge is power, especially when it comes to your money. As Warren Buffett has famously said, "Risk comes from not knowing what you are doing." The insight that comes from an informed and realistic view of your financial picture ensures that you are putting your resources to their best use.

Specifically, a financial plan may help you to build more wealth for retirement by:

Clarifying your numbers so you can course-correct as needed: It is impossible to hit

a target that doesn't exist. Yet many have not taken the time to reasonably forecast how much their financial dreams will cost. For example, are you aiming to retire at age 63 and maintain your current monthly income stream? Hoping to pay off your mortgage in a few years, and also send your kids to college without the need for student loans? How much will those dreams require? The more specific you are about your financial goals, the more accurate you can be in determining the amount of money you must accumulate. This will then inform your savings behavior.

Many clients are surprised to find they will need to save significantly more than they expected. And while this is a painful discovery, it is one that is much better made when there is still time to get back on track. Armed with a clear vision of their ideal financial future, plus the steps needed to achieve it, people tend to get newly motivated to start saving for their goals.

Identifying unnecessary expenses and working to minimize them:

This step alone can free

up hundreds of dollars in unnecessary expenses that can be put toward your future goals instead. A glance at your account statements over the past six months will often reveal expenses that you may have forgotten about, including unused gym memberships, online subscription services, protection plans ranging from credit monitoring to pest control, and bank fees. Speaking of bank fees, it may be time to take a look at your current insurance policies and investment accounts to clarify the fees you are paying. In today's competitive environment, we are often able to help our clients find lower-cost solutions.

Implementing a strategic plan to pay off debt: Americans currently have record-high credit card debt, student loan balances and auto loan debt. One of the most common questions we hear at WealthWave is, "What is the best way for me to pay off my debt?" The truth is that each person's situation is unique, and therefore there is no perfect answer to this question. Thankfully, there are several approaches that can help you pay down your debt more efficiently and effectively. Implementing a personalized strategy for your specific situation can help you save tremendously on interest payments over time.

Maximizing the returns on your savings:

According to the FDIC, savings accounts are earning on average less than .09% nationally. With inflation hovering over 2% in 2019, this means that the hard-earned money you put aside won't even keep up with the cost of your purchases, much less grow meaningfully. Moving some of your savings into an account



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that earns a higher interest rate will help your money increase exponentially more through the wonder of compound interest. At WealthWave, we are able to introduce a variety of higher-earning investment options to our clients, even for the most risk-averse of consumers.

Taking advantage of tax shelters: It was estimated that the average American ended up paying 24% of their income in taxes in 2016. So for every dollar earned, only 76 cents was kept. And this was for the average American—many of you reading this likely pay an even larger share of

your income to the tax man. An experienced financial planner can ensure that you are fully utilizing the tax shelters that are legally available to you. With recent changes to federal income tax laws, make sure you are well-informed so that you are not leaving money on the table.

Protecting your income: Many of our clients here at WealthWave mistakenly believe that their most important financial assets are their home, investments and business. For members of Proponent Group, your most important asset is your ability to apply your decades of experience as a teaching professional and translate that ability into income.

According to a study from 2017, 78% of Americans live paycheck to paycheck—having several paydays come and go with no wages paid to them is devastating. A solid financial strategy proactively plans ahead for a worst-case scenario that would result in a loss of income either temporarily (due to illness or injury) or permanently (an untimely and devastating loss of you or your partner). A financial review is the perfect time to review your disability and life insurance policies to ensure they are up-to-date and adequate for your family's current needs.

Protecting your nest egg: Imagine that you and your spouse or partner have built up an impressive nest egg through discipline, determination and sacrifice. You are now looking forward to settling into a much-deserved retirement. Sadly, tragedy strikes when health issues arise and your savings dwindle as medical expenses take over. It's monumentally important that you factor in healthcare costs down the road.

When it comes to building wealth for retirement, being prepared means not only setting aside enough savings, but also having a plan in place for what is typically the largest expense in our golden years: healthcare costs. An average

65-year-old couple retiring today is projected to need over \$363,000 for health-related outlays. Further, some 70% of retirees are expected to require long-term care at some point. While you cannot predict life's challenges, you can prepare for them. A comprehensive financial game plan must address the potentially massive financial fallout that can arise from medical expenses.

At every point in the process, simple steps can lead to meaningful change. A great first step toward building a solid financial foundation is to create a road map that will take you from where you are now to where you want to go in the future.

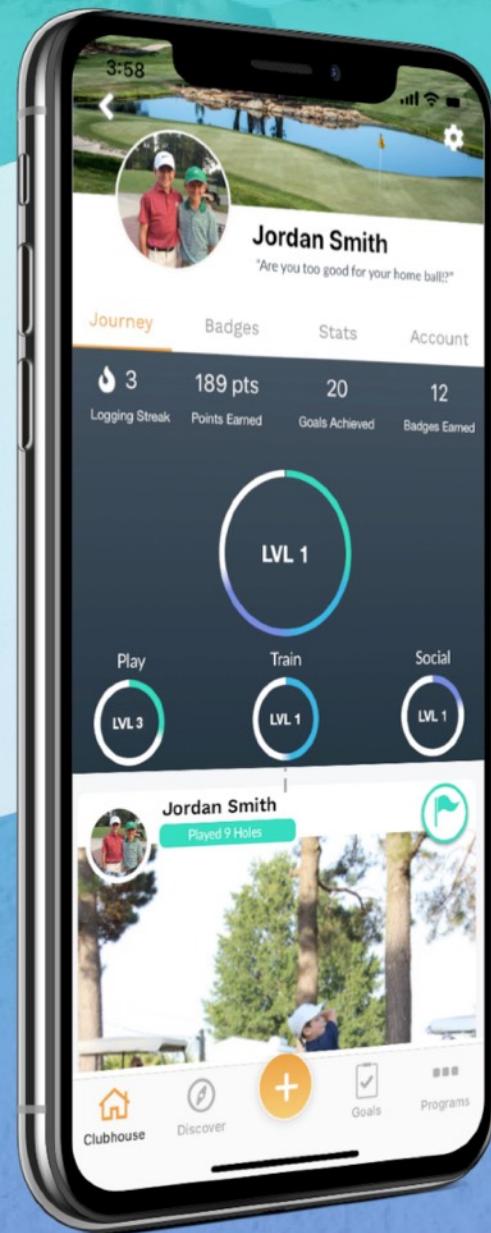
But despite the benefits that planning for your financial future brings, it is estimated that fewer than 30% of Americans have a comprehensive plan in place. As a result, the majority of Americans don't believe they are prepared and protected for the future, an obvious reason for the



financial stress experienced by so many. I've focused on highlighting the ability of a financial plan to help you build more wealth, the peace of mind it generates can be equally meaningful.

If you've been wondering whether you are on track with your money, now is the time to find out. While some of you may prefer to engage in the planning process on your own, others may find it helpful to work alongside an advisor who is able to assist you in making informed decisions about your money. If you are not already working with a financial professional, WealthWave is here to help. Through our partnership with Proponent, we offer members a complimentary and confidential financial game plan personalized for your unique situation. Don't fear the future, plan for it. **PG**

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WELCOME PROONENT GROUP'S NEW MEMBERS FOR APRIL

KEVIN CARLSON, Druid Hills Golf Club, Atlanta, GA – *Full Member*

ED FISHER, Southern Oregon Golf Academy, Medford, OR – *Associate Member*

LLOYD JOHNSON, Impact Zone Golf, Naples, FL – *Associate member*

ANDREW NAVARRO, Jim McLean Golf Schools at The Links at Perry Cabin, St. Michaels, MD – *Associate Member*

MICHELE SCHY, Mike Schy Golf Institute, Fresno, CA – *Full Member*

LATEST NGF INDUSTRY DATA POINTS TO UPSIDE FOR INSTRUCTION

According to a report just released by the National Golf Foundation, the three key baseline statistics that measure industry performance now match up almost identically with where they were two decades ago, pre-Tiger Woods—“approximately 15,000 facilities, 24 million golfers and in the neighborhood of 450 million rounds played.”

The report also produced these interesting snapshots and metrics:

“Total golf participation climbed to 33.5 million in 2018 when factoring in increasingly popular off-course forms of the game such as Topgolf, Drive Shack and indoor simulators. Almost one in every nine Americans plays golf in some form, more than participate in sports such as basketball, tennis, baseball and skiing.”

“There were 2.5 million junior golfers last year, 36 percent of them girls, compared to 15 percent in 2000.”

“There were an estimated 2.6 million beginners (those who played on a golf course for the first time) in 2018, which is near record levels and marks the fifth straight year with over 2 million newcomers.”

“Females represent a disproportionately higher percentage of beginners (31 percent), juniors (36 percent) and off-course participants (44 percent) than they do in the overall golf population.”

“Interest in playing golf among non-golfers is at an all-time high, with 14.7 million people saying they would like to play golf on a course.”

“Woods’ latest comeback led to a ratings jump of almost 30 percent for televised tournaments in which he played.”

OUR MONTHLY LOOK AT THE JOB MARKET: MEMBERS ON THE MOVE

Recent Job Postings include:

Vision Golf Academy in Shanghai, China is Hiring a Teaching Professional. Vision Academy is located at the Nicklaus designed Dragon Lake Golf Club. This role requires a minimum one-year commitment.

Pronghorn Golf Academy/MTT Performance in Bend, OR is Hiring a Teaching Professional. This is an independent-contractor, seasonal position with the potential to become full-time.

Recent Job Changes include:

Noah Horstman and **Ed Fisher** have opened the Southern Oregon Golf Academy in Medford. Horstman was previously at Beechmont Country Club in Cleveland, OH.

Andrew Navarro will lead Jim McLean’s team at his newest Jim McLean Golf School location at The Links at Perry Cabin in St. Michaels, MD.

PROONENT GROUP

Lorin Anderson Founder and Golf Channel VP, Instruction

Andy Hiltz Director

David Gould Staff Editor

Lori Bombka Operations Manager

Debbie Clements Accounting

WHERE GOLF COACHES OPTIMIZE THEIR CAREERS

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