



CLUB MANAGEMENT PERSPECTIVES

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The Difficulty of Breakeven Budgeting



By Peter Nanula, CEO,
Concert Golf Partners



Close your eyes for a moment, and picture your favorite local restaurant. I've got mine - really good Northern Italian cuisine, friendly

staff, great service, been in business for years. When we show up for dinner, there are usually about 60 people there, and I typically get the penne with salmon for \$27.

Now imagine your go-to restaurant has a breakeven budgeting process. If they start averaging only 50 people for dinner service, what would they do? They might raise the price of the penne with salmon to \$32.50. That will even things out, right?

Think about that same restaurant a year later. Maybe some new restaurants have opened nearby or the weather hasn't been great. Dinner service drops to 45 patrons per night. If they raise the penne price to \$36, total revenues will be the same. But penne with salmon still costs around \$27 at the other restaurants, not \$36. Is it any wonder that the dinner crowd keeps shrinking?

For obvious reasons, this is not how most businesses operate, but this is the dynamic at so many equity clubs across the country: they must set their annual expense budgets based on a forecast of how many members they might lose, and how many they might recruit, in the various member categories. So when the number of members declines a bit, the remaining members have to

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Debt Capacity for a Private Club: Are you Taking On Too Much Debt?

Joe Abely and Dave Duval,
Club Board Professionals

As we meet with clubs considering obtaining or refinancing debt, we're consistently seeing some troubling themes. Many clubs take on too much debt, with repayment terms that are too long, without considering all of the club's capital expenditure needs over the debt term. Clubs also understate their funded debt burden when they do not factor capital leases and draws under lines of credit in addition to structured bank loans. On top of this are membership bonds, refundable membership certificates and unfunded liabilities – often in the form of unfunded pension liabilities. They all need payment planning. There are clubs that fail to develop a long-term strategy to fund a complete plan addressing all its capital needs while focusing on the sizzle of a project. The results can be devastating and limit the maneuverability of clubs in rapidly evolving markets.

A popular notion is members will pay up to 20% more than they are currently paying in dues and/or capital fees for a compelling upgrade

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The Difficulty of Breakeven Budgeting *continued ...*

pay more to balance the breakeven budget. In many cases, the operating assessments necessary to get the budget back on track lead to even more member attrition.

Your favorite restaurant does not operate this way. Each week, managers set labor schedules and order food based on detailed data about typical usage patterns for that week in prior years. If covers are running below the previous year or the current budget, then next week's labor and food orders get changed. This dynamic scheduling and just-in-time budgeting is adjusted all year long. There are no fixed annual budgets, except for truly fixed costs like utilities and rent. The likelihood of a year-end scramble or a surprise operating loss is minimized.

Professional club hospitality firms – such as ClubCorp, Concert Golf Partners, or Arcis Golf - don't use breakeven budgeting. They operate like hotels and restaurants. They look three or more years out and make their operating budgets and capital investment plans based on where they want to position the club in the local private club market. Then they make adjustments each week based on data and member feedback. And they do not fear a few member losses or encounter operating losses if recruitment levels are below plan. They are not merely trying to break even; they are trying to build a successful club business for the long term – and they are in a position to weather the ups and downs of the economy and the golf industry.

How? First, they have capital to support dozens of clubs, not just a single club. And their source of capital does not walk in and out of the club's front door every day – they have their own capital and do not charge their members extra if the company is having a bad year.

They also react weekly to member trends, not annually with a single breakeven budget.

How can equity clubs break out of this “break even or else” cycle? Some clubs set their annual budget targets to achieve a surplus; this way, if things don't go quite as planned, there might still be a cushion at year-end. Other equity clubs build a capital reserve for future years, when the economy is doing poorly or the club encounters difficulties. Many partner with a professional club hospitality company to take advantage of their capital and business model. Others continue to cut costs and hope that they can somehow keep pace with the other clubs in their town; this tends to be a short-term approach – it works until, suddenly, it doesn't anymore. Boards would do well to allow their general managers the freedom to adapt more dynamically, to build capital reserves in good times or to partner with a professional club hospitality firm with capital. •

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To learn more about the proven Master Club Advisors general manager search process, please click on the link below. For long-term success, go with the best: Master Club Advisors!

<https://www.youtube.com/watch?v=RgsKv4jKurY>



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Founder Gabe Aluisy's riveting weekly conversations with recognized experts on a variety of timely and important industry topics are always entertaining and informative.

To listen to what Master Club Advisors Partners Gary Collins, CCM and Norm Spitzig, MCM had to say in their “Master Class” interviews, please [click here](#).



Debt Capacity for a Private Club *continued ...*

to their club's campus. That may be true. However, some clubs take that to an extreme and take on debt that amortizes a very large amount over a 15 to 30-year period to keep the payments down while ignoring deferred and on-going CAPEX requirements. That's much too long when considering clubs generally take on major projects and upgrades every 7-10 years on top of significant ongoing annual capital needs. Very long amortization periods greatly limit the options available to the club and future administrations. Loans with balloon payments are even more problematic for many reasons and may come due at an inopportune time for the club. Refinancing a club's debt can have much the same effect. As one savvy GM recently commented, club management is characterized by "long days and short years". When it comes to capital planning, he's right on. In the club world, 5 and 10-year planning horizons pass in the blink of an eye.

Clubs that experience an increase in membership often experience increased costs of serving members, including increased wear and tear on facilities. For many private clubs that enhance or add to amenities, there are resultant increases in operating costs. For that reason most private clubs generally do not generate sufficient operating surpluses to fund the repayment of debt (not to mention pay for on-going capital expenditures). In the end, repayment needs to come from the membership in the form of capital income:

- From new members in the form of initiation fees

- From existing members in the form of on-going capital fees and/or assessments

- From new members in the form of initiation fees

- From existing members in the form of on-going capital fees and/or assessments

We believe that each club should have a long-term financial plan going out 10-years that addresses all of sources (initiation fees/capital fees/assessments) and uses of capital including:

1. On-going capital expenditures (maintaining the club's Capital Base)
2. Implementing strategic and/or master plans
3. Principal & interest payments on debt
4. Payments on capital leases
5. Refunding membership bonds/certificates
6. Funding unfunded pension liabilities

When we are asked about the right amount of funded debt (bank debt and capital leases) and the proper term, we generally start with total debt not exceeding total annual dues and repayment terms no longer than 7-10 years for clubs with a stable membership base and a funded Long Term Financial Plan. That amount can increase for any debt that is specifically funded through membership assessments. There's a lot of analysis and math behind our starting points that we share with our clients as we fine-tune recommendations for them.

It is easy for Boards and members to get caught up in fancy plans without fully understanding the math behind a long-term plan. That's to be avoided.

We are happy to discuss long-term financial planning and the effective use of debt with clubs that are serious about their strategic planning. We have been seeing too many strategic planning efforts stall out when it comes to answering, "how are we going to pay for this along with everything else?" Others press forward with funding plans that fail to address all the needs of the club and set the stage for a major shortfall a few years down the road. Neither of these outcomes optimizes the value of strategic planning. Some efforts can leave the club in a worse position.

We help clubs develop fully funded long-term financial plans and navigate the effective use of debt. We help clubs plan for a sustainable future. •



Joe Abely,
CEO & Principal



Dave Duval,
Principal

For further information please reach out to Joe Abely at jabely@cbpros.com or 781-953-9333, or Dave Duval at dduval@cbpros.com or 617-519-6281. There is more information available on our website at www.cbpros.com.



MORE FORWARD TEES -- OR MORE BIRDIE TREES?

By Jan Bel Jan,
President, ASGCA

Club governors considering a master plan face a dilemma – “Do we really need another set of forward tees? Why spend the money if so few will use new tees?”

When I hear this, I ask my favorite question: “Do you know what a “birdie tree” is?” Women and PGA professionals usually know, but men often are perplexed. A birdie tree is artwork in the ladies’ locker room where women who have had natural (gross) birdies during WGA events can post their names, the dates and hole numbers. At the end of the season, the woman with the most birdies (often only a few) wins a prize.

How many men would continue to play golf if they thought they might have only a handful of birdies in one golf season? More women will play golf if they play from a yardage that suits their clubhead speeds and allows them to make more pars and more birdies. They will play more shots as were designed into the course, take fewer strokes – and have more fun! This is what many men discovered when they chose to ‘tee it forward’ when their swing speeds slowed and they didn’t hit the ball as far. The national average yardage

from forward tees is 5,600 yards. If the forward tees at your course exceed 5,100 yards, the course is a candidate for additional forward tees. It is vital to educate members that these tees are an addition, not a replacement for the current forward tees.

Studies have shown the optimal yardage for female golfers with a 140-yard drive is 4,200-4,500 yards. This means that the longest par 4s can be up to 260 yards and par 5s up to 380 yards, but the other par 4s and 5s should reflect a similar club being used by the average female golfer as the average male from his yardage. For women with a 170-yard drive, the best yardage range is 4,800-5,100 yards. Proper tee locations should be determined by distance plus penalty area locations, topography, angle of play, prevailing wind, club selection, trajectory to the green, etc. Qualified golf course architects will use their professional experience to consider these elements and mitigate design by vocal members with their own particular preferences.

New tees need to be similar in size and appearance as all other tees, and blend smoothly into the existing contours. This demonstrates respect

for the golfers who will play the tees and shows they are as welcome as all other golfers/members. A study by the ASGCA (American Society of Golf Course Architects) confirmed a quick ROI for new forward tees.

Properly positioned and constructed forward tees have demonstrated these benefits:

- Women have what men have had for years: CHOICE to play from a more than one yardage. New tees should be rated for men as well as for women.
- Improved pace of play: Longer hitters don’t need to wait as long to hit from back tees because shorter hitters will be out of range after their own tee shots from appropriate tees.
- Reduced time and expended energy coupled with increased success – more pars and birdies – encouraged golfers to play more rounds, which means additional golf shop, F&B and cart revenue.
- Reduced yardage reduced the intimidation factor, especially for novices.
- Reduced wear on other tees.
- Reduced fairway maintenance with the leading edge of the fairway cut farther down the fairway.

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ConcertGolf Partners

GOLF EXPERTISE. WELL CAPITALIZED.

In recent weeks, U.S. markets have seen extreme volatility in the face of the fast-spreading Coronavirus, among other factors. Treasury yields and mortgage rates are at an all-time low. The Federal Reserve has raced to lessen the impact with an emergency half-percentage-point rate cut last week, its first such rate change since the 2008 financial crisis. Just this morning (March 9, 2020), stock trading was halted briefly after the steep decline in the S&P 500 triggered a level-one circuit breaker.

In various conversations with club board members these past two weeks, it's clear that the health of the economy is on people's minds. How will this affect our club's relationship with the banks and our ability to borrow needed funds? As 401k and investment accounts take a hit, how is ancillary spend on country club memberships affected? Will consumer sentiment weaken our membership prospects and make it more difficult to maintain a sustainable and committed membership base?

To those asking similar questions, we answer with a question of our own. How is your club preparing for future market corrections and recessions?

We've learned over the years that regardless of economic conditions, irrigation systems still need repairing, cart leases still need to be renewed, bunkers still need renovating and so forth – in short,

the capital demands of a club go on and on, rain or shine.

The best way to prepare for the future is to start planning your capital needs now and develop a plan to fund them, rather than waiting until you have no option other than to spring an assessment on your members.

The private club industry has a paradox at its very center: how can these collections of a town's wealthiest residents struggle to gather the capital necessary to fund their club's needs? After all, a country club is often worth less than some of the homes on the golf course. The club is a smaller business than nearly all its members own or manage in their day jobs. Surely 300 affluent locals can fund the upkeep, right?

Here is the reality: most of us enjoy staying in nice hotels or dining at top restaurants, but we expect the owner to take care of the place. We want the experience, and we are willing to pay our bill - and even a healthy tip. But we don't expect to share in the burdens of ownership, especially if it means large one-time or ongoing charges for building a new pool, replacing the elevators or a gut renovation. Can someone else just handle all of that?

To be clear, the top 800 clubs in the U.S. have waitlists to join, and these clubs have no problem assessing their members \$10,000,

or even \$25,000, each to fund major renovation projects. Why?

Simple supply and demand - if there is a line of people willing to pay \$100,000 to take your coveted spot at the club, you don't want to hesitate in paying your assessment. You don't even want to vote "no" on the proposal and have board members find out that you objected to some element of the master plan or the way it was communicated.

But most clubs, even in prestigious neighborhoods, are not filled to capacity like they were back in 2006 or long ago when private clubs occupied a different place in people's lives. Most clubs we speak with are about 30-40 members short of where the board would ideally like to be - sometimes more. So, the club temporarily reduces its initiation fee or offers a dues promotion to attract new members. In this environment, proposing a member-funded renovation plan is a tricky endeavor.

At Country Club of Roswell, in the rapidly growing north-Atlanta suburb of Alpharetta, the board recently developed a \$4.5 million "Vision 2025" master plan. Member surveys and focus groups came back enthusiastic. Then, the board proposed three options for paying the cost: a large one-time assessment combined with an increase in the club's bank debt, a small monthly addition to every member's bill over the next 10 years or a series of

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higher-than-usual dues increases. Members balked, rejecting all three options by sizeable margins...which led them to vote overwhelmingly in favor of an experienced capital partner.

At a top club on Long Island, the board passed a series of large assessments in 2018, to fund a multi-million-dollar greens and bunker renovation project, by a roughly 75 percent vote. Good news, right? Yes and no. The project was funded, and the greens turned out terrific, according to the club president.

But several members resigned from the club. They had voted against the proposal and simply did not want to pay.

Some were older members, not able to play much golf anymore. Others wanted tennis and pool upgrades at the club instead. These “no” voters voted with their feet, and the club suffered a nearly 10 percent decline in dues-paying members. New assessments and steep dues increases are now being levied to cover the shortfall of members.

The best advice from experts is to run your club with a surplus so that you have capital funds on hand to complete needed projects – and you won’t need an assessment that could scare off some of your members. If you aren’t already, you should also use member surveys to develop capital plans that address needs

identified by broad segments of your membership, not just golf course projects or board member pet projects. Also, target renovation plans that can garner a 90 percent or higher vote; that way, few members are likely to resign after being assessed. Follow these simple rules, and a future recession or market correction won’t put your club’s long-term master plan off course. •



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Sending well wishes

During these uncertain times, our MCA family extends well wishes to you and your loved ones.





*Test the best,
be fair to the rest*

Jan Bel Jan's strategic designs are laced with challenge, playability, environmental aesthetics and built-in maintenance efficiencies. They are influenced by her experiences as a landscape architect, certified arborist and assistant superintendent. Jan's trademark "Scoring Tees™" are widely celebrated for both inviting more fun and attracting new golfers.



Jan Bel Jan, ASGCA, is featured in "Breaking New Ground: Women and Golf Course Architecture" at the USGA Museum and was recognized by Sports Illustrated Plus as one of the "Top Ten Most Influential Women in Golf".

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INNOVATIVE COST SOLUTIONS

Dear Club Management Professional:

As someone who is responsible for running a private club, you know there are a number of different things pulling you in every direction. There is one category that will almost never reach the top of your to-do list and that's re-negotiating your waste and recycling contracts. Often times these contracts have been in place for a number of years and the price you're paying is much higher than it was when the contract was first initiated. Therefore, you're left with one of two decisions: either put that task to the side and focus on the more pressing issues, or start to engage your current waste hauler and others to test the market. In order to do that, you'll need to set aside time to meet with 3 or 4 companies, but the problem is you don't have that time and you don't know what a fair rate is. You have access to historical data from your club, but you don't have access to invoices for hundreds of other businesses in the area to use in your negotiation.

That's where Innovative Cost Solutions comes in. ICS works with thousands of locations

across the United States using the data they've collected over the years to make sure you have the most competitive rate possible. They only get paid by sharing in savings they produce so they have every incentive to make sure you are not overspending. If they strike out and can't produce savings, there's no fee whatsoever. They'll simply confirm you're doing a good job already.

Innovative Cost Solutions (ICS) was recently hired by Long Cove Club in Hilton Head Island, SC to conduct an analysis.

Not unlike many of you, Long Cove Club had waste and recycling services at a number of different pickup locations and for the most part, ICS determined that the services they had in place did meet their needs. However, the team at ICS did identify one roll-off container at their maintenance site which was costing them \$628 per month even though it was rarely picked up. ICS identified this service inefficiency and made the corrections resulting in a significant cost savings for the client.

Another challenge they faced was that Long Cove Club was

under contract with their existing hauler so they didn't have the leverage of moving to another hauler. ICS then engaged with their existing hauler to re-negotiate the rates using their market data to Long Cove's advantage. After noticing the rates were no longer competitive, ICS was able to reduce their costs from just over \$30,000 per year to \$11,000 per year, a savings of \$19,000 or 64%!

The team at ICS is now managing these expenses for Long Cove Club to make sure the costs don't increase and they have every incentive to do so since if the rates start to go up again, their fee goes down. Please feel free to get in touch with me if you are interested in potentially realizing similar significantly savings at your fine club or gated community.

Sincerely,

Matt Littlefield

Director of Business Development

Innovative Cost Solutions

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Big Fish

By Gregg Patterson,
Founder and President, "Tribal Magic!!!"

Shrimping

Manager Sue is walking through The High and Mighty Country Club, showing "the flag", pressing the flesh and distributing The Love to members and staff. She's glowing knowing there's a steaming mug of patented High and Mighty High Octane "Sludge in the Bottom of

the Cup" French Pressed No Holds Barred coffee waiting for her at the end of her journey.

And with Manager Sue during this, her "Show the Flag and Press the Flesh" daily tour of The High and Mighty, is Bobo Bob, G.M. and top dog at The Wanna Be Famous Country Club, visiting The High and

Mighty for a personal "look-see" at what Manager Sue says is "one of the most WONDERFUL clubs on The Planet Earth".

Manager Sue stops, ponders and sighs. "What a glorious course, what a glorious clubhouse, what a glorious membership and what a glorious staff we have! Glory be, what a glorious place this is!!!"

Manager Sue and Bobo Bob continue walking and talking. Both see Fat Fred on the first Tee, a member since 1981. Manager Sue and Fat Fred give each other The Wave and The Smile. "What a wonderful man, what a wonderful member---loves his wife, loves his kids, loves his job, loves the club, loves life and laughs lots. What a WONDERFUL member!"

Bobo Bob looks at Fat Fred and thinks to himself, "Fat Fred is just FAT, a no-name non-entity with a bad swing who's wearing out-of-style golf shoes and a polyester shirt. He doesn't look rich, powerful and athletic like Mr. Exceptional in People Magazine. A WONDERFUL member? I don't see it."

Manager Sue sees Jose the gardener, walks up and delivers a fist bump, high five and a "right on, Dude" slap on the shoulder. "Jose's a truly wonderful employee. Always smiling, helping others, laughing lots and delivering The Warm Embrace. What a WONDERFUL employee!!!"

Bobo Bob looks at Jose the gardener and thinks to himself, "Jose is old, wrinkled, has missing teeth and no hair. He's never been on the cover of Great Employee Monthly. A WONDERFUL employee? I don't see it."

About Masterpiece Living and Masterpiece Life

Masterpiece Living (MPL) is changing the experience and perception of aging. We partner with great private clubs and private club communities to actualize the unique potential of all individuals. Founded in research, Masterpiece Living provides exclusive resources and expertise necessary to create organizational cultures that promote healthy lifestyles shown by research to result in a successful aging experience. Our data-driven, holistic approach and emphasis on resiliency achieves dramatic, measurable outcomes. To learn more about how Masterpiece Living can add significant value to your entire club or club community's membership, please visit: <https://mymasterpiecelife.com/?affiliates=15>.

Masterpiece Life (MPLife) is a supportive, web-based, successful aging experience that can be accessed by individuals right from their homes. A personalized Masterpiece Life membership supports an individual's successful aging journey by offering science-backed wellness education provided by leading experts in the aging field. Online tools, resources and education are delivered right to the member, including: videos, podcasts, a customized wellness plan, interactive web-based workshops, expert presentations, community discussion boards, master classes on brain health, nutrition and more, as well as an e-journal to document one's journey. An engaging 30-day challenge kicks it off, immersing members in foundational concepts and actionable tips. Members can measure and track their successes through a personalized engagement tool, and share these successes with others, in order to promote healthier, happier lifestyles. To learn more about how Masterpiece Life can significantly enhance the lives of your club and/or club community's individual members and staff, please visit: <https://mymasterpiecelife.com/?affiliates=15>.

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Photos Courtesy of Jan Bel Jan

Greater influence on family play. Women can feel comfortable playing golf with family members/friends who have a longer game – and have fun doing it! Youth advance to and through this set of markers as they mature.

- Increased participation by females in charity and golf networking events.
- Golf professionals give more short game lessons and more efficient playing lessons.
- More new golfers were coached on strategy and the “scoring” aspect of the game.
- Golfers recovering from accidents, strokes or other disabilities can more readily renew their golf friendships.

Of course, expect resistance from:

- Longer-hitting female golfers who may declare the course “too short.” Wise golfers see the shorter “course within a course” as opportunities to learn better course management, improve short games and learn to “go low.”
- Competitive golfers may resist playing shorter yardages because they believe their handicaps will become “too low”. The USGA addressed course ratings and handicaps when the PGA of America and the USGA began the “Tee it Forward” campaign in 2011.

The benefits of additional more-forward tees far outweigh the perpetuation of birdie trees. What do you think? •

Big Fish continued...

Manager Sue walks into the clubhouse and points at the carpet. “This is wonderful carpet! It took three years for our designer, house committee, decorating committee, finance committee and board to decide on the color, style, pattern, pile and price. What a rich and interesting history. What a WONDERFUL carpet!!!”

Bobo Bob looks down at the carpet and thinks to himself, “This is a ‘nothing’ carpet, anything but fashionable, middle of the road, unexceptional in every way. It’ll never be featured in Architectural Digest. A WONDERFUL carpet???”

I don’t see it.”

The Tour ends.

Manager Sue glows.

Bobo Bob smirks.

Bobo Bob remembers the course, the member, the employee and the carpet, gives Manager Sue the “I Can’t Believe You’re Seeing What You’re Seeing” look and delivers his finest “I just ate a lemon” smirk. “I’ve listened to you preaching and teaching for years. I’ve heard you say how special, how glorious, how WONDERFUL it is here at The High And Mighty. I was expecting something different. Bigger. Grander. Better. Lots of WOW. But I tell you, I don’t see The WONDERFULNESS you talk about. I see ho-hum, routine and ordinary. I see shrimp and you see BIG FISH. Something’s missing!!!”

Big Fishing

Bobo Bob puffs up, breathes deep and continues his rant.

BIG FISH *continued ...*

"Last summer I visited the We Are Already Famous Country Club in The Big Apple and IT was wonderful. The course. The clubhouse. The members. The staff. I don't mean to pop your balloon, but there's nothing wonderful about your course. It's not designed by The Bear or The Shark. It's not groomed like Augusta. And it's SHORT! And the clubhouse---it's old, old, old, doesn't have designer designed lockers, has unfashionable chairs and the ceiling's too low. As for members, at The Already Famous, it costs \$737,000 to join and you've got to be listed in the Who's Who of Hedge Fund Managers. And the staff---at The Already Famous, everyone is six feet tall, outrageously good looking with perfect teeth. I hate to give it to you straight, but wonderful and glorious The High and Mighty ain't!!!"

Manager Sue turns and gives Bobo Bob a BIG TIME whack on the side of his perfectly groomed head of hair!!!

In her dreams.....

Manager Sue assumes her best "You're a Fool" look, drinks deep from her steaming mug of High and Mighty High Octane "Sludge in the Bottom of the Cup" French Pressed No Holds Barred caffeine and starts educating.

"Bobo Bob, I've been the G.M. here at The High and Mighty for thirty seven years and not a day's gone by when I didn't thank my lucky stars that I was born with a Big Fish way of seeing the ordinary and

the routine. The High and Mighty IS WONDERFUL because THAT'S THE WAY I SEE the High and Mighty!!!"

Bobo Bob chuckles. "Really???"

"Bobo Bob, life is neutral. Facts is facts. The way you SEE those facts is everything. This clubhouse was built in 1923, renovated but never rebuilt. To you it's OLD. To me it's a CLASSIC, with personality. Where you see second rate I see Memorable. I choose to see The Wonderful and you choose to see The Shortfall. I choose to enlarge and you choose to diminish. I choose to see interesting and you choose to see boring. I expect to see Big Fish everywhere, and because I expect to see Big Fish, I do. I'm blessed and filled to overflowing because I have---a Big Fish way of seeing!!!"

Manager Sue sips from The Mug, dreams of a nicotine "hit" from an unfiltered Camel, and continues.

"Tell me, Bobo Bob, what's the Ladder of Clubs you'll need to climb to arrive where "famous" becomes satisfying? Will you be bummed out and depressed because you "ain't there" yet---at the number 77th ranked course instead of the 50th? Bummed out and depressed because you're at the 50th and not the 30th? Bummed out and depressed because you're at the 30th and not the seventh??? Where's your "wonderful" going to be? Might we Big Fishers who make MUCH of little be blessed---finding whatever we're doing, no matter where it's ranked,

full and complete and endlessly entertaining???"

Bobo Bob chuckles. "Really???"

"And maybe, Bobo Bob, this Big Fish way of seeing is infectious--because I see Big Fish, the staff see Big Fish and because The Team sees Big Fish the members see Big Fish too. And because all of us here see The High and Mighty as a Big Fish type of place, people join, stay, use and linger longer. Which makes the High and Mighty---no exaggeration!--a big time success!!!"

Bobo Bob gives Manager Sue his "WOW" look and ponders. "Maybe she's got something there."

Start Fishing

The tour is over. Manager Sue has a fresh mug of High and Mighty High Octane "Sludge in the Bottom of the Cup" French Pressed No Holds Barred coffee is in-hand---and she's GLOWING.

"Our job is to get the staff, the members and the guests to see the wonderfulness of The High and Mighty. To cultivate their Big Fish way of seeing."

Bobo Bob nods and ponders. "Maybe you've got something there."

Manager Sue sips, swizzle, swallows and waves goodbye to Bobo Bob. "Remember---open your eyes, start Big Fishing, feel The Buzz---and enjoy the journey!!!" •



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Ray Cronin (617-803-0676)

Russ Conde (603-553-8958)

www.clubbenchmarking.com

Club Insights by SureVista

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Peter McCarty (517-336-4454)

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Gregg Patterson, President & CEO

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<https://www.linkedin.com/in/mitchell-stump-cpa-6359359/>

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