

Business and Life Lessons Learned on the Golf Course

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"Make Your Play Your Work And Your Work Your Play"

- Mark Victor Hanson Co-Creator of the Chicken Soup for the Soul Series



INTRODUCTION

The path of life can be full of twists and turns. These turns may be filled with beautiful scenery but also with unpredictable detours and roadblocks. This journey must be taken by all humans: rich or poor, college graduate or high school dropout, man or woman. And, the trip is as unpredictable and varied as the souls that must take it.

As we search for purpose in our journey through life and attempt to find success—"success," of course, being defined differently for each individual—we struggle to find answers to the situations that confront us along the road. These are the questions that have baffled mankind for centuries. It seems so contradictory that the things that are our greatest joys and bring us the most happiness can, in a moment, bring us pain, anguish, and sorrow.

As I traveled my road of life and spent years in search of success—success that at times seemed elusive—the oddest thing happened. I began to find that the answers to my search were echoed in the strangest place. That place was in a game: the game of golf. In one moment, the sunshine pours down on a stunning fairway covered with fresh dew, then suddenly a lost ball, a sand trap, or a water hazard throws up a roadblock or forces you into an unpredictable detour. The twists and turns of golf mimic those we find on

the path of life. They come without warning and without exception.

A perfect swing, a chip shot that rolls to the hole, your first new car, or your first love—these are the small wins that keep us coming back to the golf course and keep us driving forward in our lives.

As you read this book, please understand that this is not an instructional book on golf. You will not be able to figure out how to take that slice out of your tee shot or get out of the sand bunker in one. Instead, what I hope you will take from reading this book are a couple of things. First, I hope you will derive some humor from these true stories that have arisen from my life on the golf course. Second, I hope you also will see the correlation that I'm making between the challenges that we all face in our lives and those we face as we tee off at the golf course. Golf has helped me find direction in my journey through life. My hope is that my experiences in the world of golf will help you to find the same.

So much happens to us along life's road, in golf, and in our everyday experiences. Hard work, passion, persistence, and never taking ourselves too seriously can help us navigate the many twists and turns with which we are faced as we drive toward the success that we all so greatly desire.

This was driven home for me (pun intended) during a recent day on one of my favorite courses. I was scheduled to speak at an industry meeting the next day when the lure of the golf course called to me. So, I stole an opportunity to play eighteen holes by myself.

As I was playing my round, I was soaking in every moment of that early spring day. Although the wind and cold were overpowering at the beautiful mountain retreat at which I found myself, the views were nonetheless breathtaking. I was looking down on the historic brick resort and thinking of the famous individuals who had stayed there in years gone by. The list includes inventors such as Thomas Edison and Henry Ford and twenty-three future or sitting presidents, including Dwight D. Eisenhower, a five-star general, Supreme Commander of the Allied Forces in Europe, and thirty-fourth president of the United States. The chance to play in this majestic, historic setting even outweighed the weather. On the number ten hole, I stepped out of my golf cart for a quick drink of water from a nearby water cooler. When I sat back down in the cart, a gust of wind blew my favorite Panama hat, a Christmas gift from my wife, from my head and sent it flying toward the woods. After I jumped across the passenger side of the cart, I took flight in pursuit of it as it tumbled toward the tree line. Happily, I rescued my beloved hat just before it was swallowed up by the nearby forest and then quickly ran back to my cart, hoping no one had observed the ridiculous spectacle of a grown man chasing after a hat.

Stepping into the passenger side from whence I had started the chase, I slipped and my foot pushed on the gas pedal. Unfortunately, it also wedged under the brake, causing the cart to take off like a rocket. As I was barely in the vehicle, I had to lunge toward the steering wheel, throwing it to the left in a mad frenzy as I flew toward a twenty-foot drop just off the cart path. At this point, the speeding cart jerked in one direction, and I was catapulted out of it in the other direction and straight at the twenty-foot drop I was hoping to avoid. I thus became a two-hundred-forty-five-pound human cannonball who was

flying through the air roughly fifteen to twenty feet off the ground. It should be noted, however, that I did still have my beloved Panama hat on.

Landing on the soft green with a thud, my body shook from head to toe, momentarily causing me concern as to whether or not anything was damaged. As I took an assessment of my body parts and realized that nothing had been injured but my pride, I noticed that the nearby landscapers had all turned to watch the scene. They were, of course, concerned to see a grown man being thrown from his own golf cart. But, as I brushed myself off and gave them a wave with a big smile and a shake of my head, they saw that I was fine and I felt their concern melt into laughter as I envisioned them feeling that they had just missed out on a sure \$10,000 winner on *America's Funniest Home Videos*. It wasn't my proudest moment, but it nevertheless highlights my thoughts on the game of golf and on life.

We have to enjoy the good moments (being out on the marvelous golf course on that glorious spring day) and hang on through the bad (flying through the air toward a twenty-foot drop). We have to know what our intended destination is and stick to the cart path that leads us there. When we forget where we're headed and go off the beaten path, we make things harder for ourselves, heading for twenty-foot drops and painful (emotional or physical) tumbles. Sometimes even the best-intentioned people laugh at the spectacle we make of ourselves, but we can't let them get inside our heads. It's best just to laugh along with them, brush ourselves off, take a deep breath, and continue on toward our goals. Only persistence will get

us to the eighteenth hole. To achieve your goals, a lot of persistence (and patience) is needed.

As a young boy growing up, I had absolutely no interest in or understanding of golf. In fact, in the neighborhood I grew up in, if you had a club in your hand you were probably hitting someone with it. That being said, even a non-golfer knew of the immortal Arnold Palmer and Jack Nicklaus and the battles they waged on and off the golf course.

Arnold Palmer once said, "Golf is deceptively simple and endlessly complicated; it satisfies the soul and frustrates the intellect. It is at the same time rewarding and maddening—and it is without a doubt the greatest game mankind has ever invented." It's this wonderful two-sidedness, this complicated nature, that meshes so perfectly with the way we live our lives. Sometimes in life, as in golf, elements are beyond our control. The game—of golf, as the game of life—can be brilliant and excruciating; yet no matter the circumstances with which we're faced, we play on in pursuit of success.

¹ Palmer, Arnold. "Part I: Good Golf Is A State Of Mind." *Sports Illustrated* 15 July 1963: n. pag. Web.



CHAPTER 1

Take a Lesson

Millions of golfers struggle to break one hundred, and it has been said that only a percentage of them do.² Simultaneously, in America today, if you earn more than one hundred thousand dollars—the equivalent of breaking one hundred in finances—you're in the minority of the workforce.³ Whether in golf or in business, the challenge is the same, we all want to be part of that ever-elusive percent who achieve the acme of success. The question is: How do we get there? In life, as in golf, the answer is simple and multifaceted. We get there through humility, absolute determination, signing on to take a lesson to improve our game, and showing up to play every day.

Let's be honest. Most, if not all, of us realize that only a small fraction of individuals seem to excel, whether in athletics, academics, finances, or even spiritual matters. We see these achievers from our earliest years. In elementary

² http://www.golfblogger.com/index.php/golf/comments/what_percentage_of_golf-ers_shoot_under_100/. Accessed November 4, 2012. Per this article in GolfBlogger. com: "So what percentage actually break 100? I'm sure it's higher than the Ask.Com figure of 5%, but [it's] probably lower than the 55% reported by the National Golf Foundation."

³ United States, U.S. Census Bureau, *United States Census*: 2010, Print.

school, these are our schoolmates who have no trouble coloring inside the lines. In middle school, these are our peers for whom scholastics come easily. In high school, these are those gifted athletes who seem to have been born with abilities unfamiliar and mysterious to the common man (or woman).

Unfortunately for me, in my early years, I possessed none of those qualities that would make anyone believe I would excel. Throughout elementary school, and even through high school, I was a below-average student academically. I liken my first six years in grade school to a bad front nine of golf played in a rainstorm. Due to health issues that I will explain in future chapters, my successes were left to the fantasies of a young child.

As far back as I can remember, football was my first love. It was also a very important tradition in my family. My uncle, Jim Fiacco, was football captain at Syracuse University for the Hall of Fame football coach Ben Schwartzwalder, and my father played one year at Syracuse as well. High school football meant the world to my father and my two brothers, both of whom were outstanding athletes and would go on to play college football. My father and two brothers also won the Most Valuable Player Award at my high school, an award that was akin to an Oscar in my family. I was unable to play this sport due to my physical issues and because my mother worried that I would be injured, which caused me great emotional distress as I grew up. I learned, years later, that the emotional issues of being unable to participate would halt both my personal and professional growth until I was at a point in my life to confront them.

As I reflect back on those years, the single lost dream of my youth was not being able to experience for myself standing on the two yard line covered in mud, my teammates around me, with five seconds on the time clock, and the other team with the ball. The ball is snapped, and I hear the grunts of the bodies straining and the clash of pads as I step into the gap, shedding a block, laying my shoulder pads square in the numbers of the oncoming fullback, and stopping him cold in his tracks. These are the things I dreamed of; these are the things I wanted to cherish as memories of my youth.

Small, insignificant, everyday occurrences can trigger a memory so quickly. The smell of freshly cut September grass brings me back to those times standing on the sideline watching my brothers play youth ball and moving on to play high school and college football. I believe these memories are what draw me to the golf course today—the smell of a freshly cut fairway and the opportunity to compete with no one telling me that I cannot.

It's odd in life how sometimes what can appear to be your biggest adversary can become your greatest partner. My inability to fit in on the football field would cause me to develop other talents. I became the group jokester, which I today attribute to my joy of public speaking. As I entered junior high school and high school, I also joined the scouting movement and became a Cub Scout and a Boy Scout, and, through commitment, determination, and hard work, I eventually earned my Eagle Scout badge as well.

It is interesting how the game of golf can mimic life in that what starts out to be a troubled round can eventually turn into the best round of your life, provided you don't quit, keep a positive attitude, and work hard. This can-do spirit and hard work can also help you to become one of the "elite" in your chosen sport or profession.

Humans possess an innate desire to be part of "the elite," no matter how the elite may be defined in your profession, in sports, through education, or even in society at large. Some of us strive for this level of success; others of us only fantasize about it. If approached properly, we can all get there, whether we want to be part of the one hundred thousand dollar income bracket or among those who shoot below one hundred in golf.

In the summer of 1994, I was living in Charlotte, North Carolina. My life's journey had taken me from Upstate New York to Texas, then to Florida, and back to Texas. My family and I eventually settled in North Carolina, which we would call home for the next twelve years. I was working in the insurance/real estate business at this point and a couple of my colleagues asked me to join them in a round of golf, a game that had never interested me greatly. Why they invited me, I wasn't quite sure. Why I accepted is an even bigger mystery to me, but I accepted the invitation nonetheless. Little did I realize that the game of golf would become a great passion in my life.

The last time I had picked up a golf club was twenty years before in my hometown of Massena, New York. I was eighteen years old, bad at the game (as most people are when they first pick up a golf club), and could not afford to rent a cart. To this day, I cannot understand why anyone would ruin a perfectly good game by walking the course.

Lugging a twenty-five-pound bag of iron and wood on my back for four and a half hours to chase a little white ball through the blazing hot sun was not my idea of a good time. Driving in a golf cart, drinking an ice-cold beer, and smoking a cigar was more my style in those years . . . and still is today.

This meant that years later, at the time of this invitation, I didn't even own a set of clubs, so I rented a set from the club pro shop. The clubs they gave me, I now realize, fit my playing ability at the time perfectly. They were scratched and a bit banged up, certainly not the custom-fit Callaway golf clubs I play with today. I'm not even sure whether there was a pitching wedge in the bag, not that I knew what one was or had any idea how to use it.

August in Charlotte, North Carolina, can be hot, but this day was stolen right out of hell. There wasn't a cloud in the Carolina blue sky. Our only salvation was the breeze—when we were blessed with its rare presence—giving us relief and cooling the beads of perspiration dripping down our foreheads as our cart moved us on to our next shot. But, the problem was you had to hit the ball a decent distance before you could enjoy the fresh wind stirred by the moving golf cart. Shots that traveled thirty yards or less were of little help.

The guys I played with were fairly good, hitting the ball a solid two hundred yards with no major exertion, and then there was me. I swung hard, and the ball moved about twenty yards. When I repeated the action, the ball traveled thirty yards and then only fifteen yards. Apparently, I needed more than my rented clubs. For every shot the guys I was playing with took, I had to take four or five shots of my own. In golf, everyone waits until the last player

catches up before hitting their next shot. My companions had to wait a long while.

They were kind; they never said anything. They drank some beer, told some jokes, and fiddled with the clubs in their bags. I was convinced they were all sorry that they had asked me to play, and I was certain that they all were staring longingly at the pin hundreds of yards in front of us as they sat in their stationary golf carts, yearning for forward motion and the breeze that movement could provide for their sweating, sweltering bodies.

In the end, my score was easily in the one hundred and thirty range. I was awful, and I wondered what would cause me to allow myself to go through such self-abuse. I seriously pondered the question of who suffered more: me or them? Yet surprisingly, over one last beer in the clubhouse, they asked me if I wanted to play again the next day. Were they masochists or fools? I didn't know.

On my way home that afternoon, I can remember being so tired that I didn't know which leg to limp on when I stepped out of the car to enter the house. That evening, as I attempted to recover, I thought about the day and how awful I was at the game. I thought seriously of calling my friend and cancelling, but for some reason I did not. Instead, I showed up the next day—a day as blistering as the one before.

Today, I realize that there is an unwritten rule when it comes to golfing with someone who is just learning the game or struggling on any particular day: Keep your advice to yourself unless asked. Now, I admit the urge to coach a struggling player can sometimes be overwhelming, but the general consensus is just to endure the pain with your partner. Perhaps it was telling of my game that second day

when, a few holes in, I started getting hesitant suggestions from the companions who had been silent for the full day before.

"Bob, keep your head down. I'll watch where the ball goes."

"Slow your swing down. Don't try and kill the ball!"

Admittedly, I needed help. I was starting to see that. But, they again took it in good stride.

The eighteenth hole, that glorious final hole of the day, was a par three. From an elevated tee box roughly fifty feet above the hole, the ball needed to cross a horrible rough of bushes and shrubbery before reaching the green. Ideally, the ball should travel in the air to the green below. There, on my thirty-sixth hole in two days, I hit my best shot of this terrible golfing adventure.

Iswung, shifting my weight slowly as my arms followed through, and the ball sailed through the air. Not even the humidity of the day could pull it down as it flew through the blue sky before landing on the front of the green. At that moment, I thought for the first time: This is a great game.

The feeling didn't last, however. When I woke up the next morning, I felt an awful throbbing in my right arm. The inside of my arm was black, blue, yellow, and green, and it was swollen. I panicked. I rushed to show my arm to my wife, Rose, and asked her if she knew what had happened to me. She looked at my arm and calmly suggested that I drive myself to the emergency room if it hurt that much.

Rose and I have been married for thirty-five years. During that time, I have moved her across the United States seven times and we are currently in the ninth house that we have owned. She has stood by me and supported

my every struggle to find my life's dream. But, she has also come to understand that I have a tendency to develop unknown and unusual health issues that rarely amount to anything; we call these events "incidents." Now, these incidents have caused me to spend a number of hours in emergency rooms across the United States. On one such occasion while I was having a so-called "heart attack," with pains in my chest, I limped into the emergency room holding my chest. Well, when you have an overweight, middle-aged man hobble into your ER holding his chest, what do you think happens? You guessed it: They threw me on a gurney, shoved tubes up my nose, and connected me to a half dozen machines. Three hours later, they discovered that, when I sneeze, I have a tendency to hold my nose and mouth shut and this had pulled the muscles in my chest . . . another incident! So, when I asked Rose on that particular morning if she was going to come with me and she responded that there was no way she was going to spend all morning on a Saturday sitting in the emergency room, I wasn't surprised. In her view, she had done just that with me too many times before. So, I drove myself to the urgent care center with my right arm throbbing.

Rose was right not to come with me. An emergency room is the last place you'd want to be on a Saturday morning. I waited in pain for several excruciating hours as young interns took care of the masses. When my name was called at last, I moved into an examination area where I had to wait again. Have you ever noticed how doctors' offices and urgent care centers are set up like rides at Disney World? You wait and wait, finally seeing hope around the corner, just to end up in another long waiting area.

Eventually, a young intern entered the examination

area. "What seems to be your problem today?" he asked me.

I showed him my bruised arm and explained that I simply went to bed and woke up with it that way.

He exclaimed, "That's a horrible bruise! Did you get into an accident?"

Again, I stated that I went to bed and woke up like that. "Did someone hit you?" he persisted.

Frustrated, I said, "Doc, I went to bed! Nothing happened. I woke up this way."

He went on to say that something had to have happened to produce a bruise that severe. And, he actually asked me at one point, "Did someone hit you with a baseball bat?"

By this time, I was growing more and more agitated by the pain and (what I saw as) the third degree. I stated again, "Nothing happened to me!"

"Now, sir, think. Something had to have happened. What have you done recently that was unusual?" He remained calm. I tried to follow his lead.

"Well, I did play golf two days in a row, and I never play."

He got this curious look on his face, thought for a moment, and said, "Take off your shirt."

As I did so, we both stared at what was revealed. The right side of my torso was covered in a matching Technicolor bruise. Apparently, in the course of thirty-six holes and roughly two hundred and sixty strokes (plus or minus, not counting practice swings), I had managed to beat myself black and blue by slamming my right arm into my body on every swing.

"Wait a minute," the young intern said before he left the room, eyebrows raised with what looked like an idea. I sat there in pain and total embarrassment, hoping he would return with some painkillers.

Instead, he walked in, pulled the curtain open to reveal two of his young colleagues, and said to them, "Look what this guy did. He beat himself black and blue golfing!"

Now there were three interns howling at my misfortune. Still hearing the snickers behind me, I limped out of the urgent care center, my arm in pain, and my ego totally destroyed. I drove to the pharmacy to fill the prescription I had been given, hoping for relief at least from my physical pain. The bruise was significant enough that it required a prescription for Prednisone and an order to take several Extra Strength Tylenol tablets.

I dropped off my prescription and told the pharmacist that I would wait. I started to walk away to the waiting area when I heard the pharmacist chuckle.

"Sir, I think this is yours," he called out to me. He held out a second prescription that I hadn't seen folded in with the first one.

This prescription read, "Take a lesson."

Again, I just wanted to crawl out of the pharmacy with what little dignity I had left. "Take a lesson." Really?

I would not pick up a golf club for another eight years.

Eight years later, when I finally took up the game as a permanent hobby, one would have thought that taking lessons would be the first thing on my list; but, alas, that was not to be the case. My pride and my ego again got in the way of my better judgment and the lesson I had learned earlier.

How often do we rush headlong into things without seeking counsel or discussion, not learning from the lessons of the past? I realized that throughout my life, especially when I was young, I had so many chances to be mentored either by individuals or books. But, instead of taking advantage of those opportunities, I chose to beat myself up emotionally—and apparently even physically, as I did with golf—and continue on a path of failure and frustration.

From my earliest years I had always had the desire to break into the elite. I discovered, in the insurance industry, the opportunity to be in business for myself but not by myself, the opportunity to earn what I was worth with no cap, and to truly make my life what I dreamed it could be. This I would find, as in golf, would not be as simple as it looked. When I was in my early twenties, I was struggling to get started in the insurance industry. I can remember attending seminars and becoming extremely excited listening to the speakers who recommended reading specific books. These books were written by some of the greatest mentors and motivational speakers in the world, and I just knew they'd have the answers that would jumpstart my career. In my enthusiasm, I ran out and purchased the books; but as I sat down to read, I found myself frustrated and annoyed, even cheated. One time, I actually threw a book down, thinking that the author just had stuck me for another thirteen dollars and ninety-five cents.

Like so many people, I was looking for the magic bullet, a magical piece of advice that would change my life. But, it wasn't that simple. The themes of so many of these books were the same: It was me who needed to change my life. I needed to be more positive. In sum, my life was my responsibility and mine alone.

So in life, as in golf, it's truly all about you. It's about

your stance, your swing, your grip, your attitude, and your vision. As I struggled on the golf course in my late forties, refusing to get professional help, I also struggled in my life in the early years of my career.

I find it humorous today when I listen to individuals in the clubhouse who say, "Don't take any lessons. All they'll do is mess you up!" I can't believe it. All I can think is how much easier my course (pun intended) would have been in golf had I sought advice from a professional.

That being said, however, seeking advice and taking it is not always easy. Certainly, finding the right person to advise you can even be difficult. What is it about humans that makes us want to learn things the hard way? As teenagers and young adults, we often refuse to take the advice of a parent or teacher who tries to give us direction. I guess that's where the old saying "as we get older, our parents get smarter" came from.

This mentality is true in business as well. When I started my career in the insurance industry, I worked first in sales before I moved over time into management. This move would bring out a talent that I had not truly understood that I possessed prior to the move: an ability to sell a dream to others. My passion for my profession has allowed me to help countless individuals realize the success that I have had in my life.

Ihave contacted hundreds of individuals in my industry over the years and have been involved in training many of these folks. I can't tell you how many times someone brand new decided that they needed to do things their own way. We provided them with state-of-the-art training and best-practice systems to ensure their success. Yet, still they had to do things their way, which most of the time led

to failure. Unfortunately, this stubborn approach can be seen at the top levels of many corporations, where senior leadership will ignore tried-and-proven methods even as their companies fail. Why? I'm not sure. Ego? Maybe. All I do know is that to see it happen saddens me.

In 2004, I was very fortunate to have an opportunity to take a lesson in life, a lesson that came at an unexpected time but would have a profound effect on me. I had just come off the best financial year in my career and was at a national managers' meeting in Chicago, Illinois, when the chief marketing officer of my company looked at me during the meeting and said, "Fiacco, you think you're something because you earned a high income this year. Let me ask you a question: Do you have the courage to earn three hundred thousand dollars or four hundred thousand dollars?"

I met his eyes with a blank stare on my face. Courage? I didn't understand how earning more income would take courage at all.

"You're looking at me with that dopey expression because you don't understand that for you to go to the next level, you're going to have to change and grow and be willing to leave certain things in your life behind," he continued. In this meeting, with more than sixty different managers, I was being singled out not for my recent accomplishments but for the long way he still thought I could go. I hated hearing it, but I knew he was right. I could settle in, or I could push harder.

I think that the worst consequence is when we don't even learn from our own mistakes. When I started playing golf again and realized it would be a permanent hobby, you would have thought I would have taken lessons immediately. I didn't. The event that finally pushed me to find an instructor took place in Las Vegas, Nevada, at the Bali Hai Golf Club. We were having a corporate meeting, and we had the opportunity to play a round of golf at this beautiful venue.

The Bali Hai Golf Club is a literal oasis in the desert. Its plush green fairways surrounded by palm trees have the Vegas Strip as its backdrop. The palm trees, the white sand bunkers, and those fairways were beautiful sights that were only overshadowed by my poor performance swinging a club. I was hacking through a round when my caddie, a nice twenty-seven-year-old kid, pulled me aside.

"Mr. Fiacco," he said, "have you considered taking lessons? It could really help and you would probably enjoy the game more."

Okay, an emergency room intern and now a caddie? Maybe I finally needed to listen.

I now realize that without taking lessons and seeking knowledge from experts, as hard as it can sometimes be, I would have been doomed to continue struggling with duffs, skulls, lost balls, and all of the frustrations that come with failure in golf. The same was true in business and life. Mentors, coaches, seminars, and even books can help your baby steps turn into the strides of a Goliath. They are what help those driven individuals who are part of the masses cross the line to join the elite, whether earning a salary in excess of one hundred thousand dollars or playing a round of golf fewer than one hundred strokes. Everybody, no matter what game they are playing, can afford to take a lesson. What follows are more of mine.



CHAPTER 2

Snakes in Your Head

Fate is fickle on the golf course, even for the most practiced of players. In one moment, you can be having the round of a lifetime, sinking birdie after birdie, perhaps even hitting that rare hole-in-one, and then suddenly it all changes. New eyes are watching you, and there's a pressure that wasn't there before. Is it real pressure for the non-Professional Golf Association (PGA) players among us? Of course it isn't. Yet, do our scorecards suffer? Indeed, they drastically do.

I recently had one of these rounds. It was a chilly day (in the fifties) and I was playing by myself, stealing away for a nine-hole venture—just my cigar and me on a beautiful late-autumn Saturday afternoon.

Five holes in, I was having the best round I had had in a while. I was well on my way to shooting under fortyfive on the front nine, and the fifth hole was one of my favorites, one that usually wasn't a challenge for me. It was a short, two-hundred-and-ninety-nine-yard par four hole, with the only difficulty on the hole being my own ability that particular day. It had rained the night before and was a cart-path-only day; meaning, because the grass was wet, the golf carts had to be kept off the turf to preserve the course. But, I didn't mind. I took pleasure in the long walks from my ball back to the cart for a switch of clubs when necessary. The air was crisp. The fairways had gone dormant for the winter, and I had left my cares for the day elsewhere.

At the end of the fourth hole, the foursome ahead of me saw that I was alone and waved me through. The gesture was kind and logical. There were four of them and only one of me. I'd have to surely wait on them for a while before being able to play on, so it was courteous for them to wave me on. But, have you ever been waved through by a group that was playing slower than you? This may seem like a small thing to most, but for me, this can completely ruin a round of golf due to the foolish thoughts that charge into my head. I like to call these thoughts "snakes" because they can slither into our minds and paralyze us with fear.

I probably shouldn't have accepted their wave through. For me, when I do this, the end result is often the same. Yet, on this beautiful day, knowing the risk, I nevertheless thanked the foursome who had waved me through before I rushed to the tee box, not wanting to hold them up. I addressed the ball and prepared to hit the drive of a lifetime to impress the heck out of them as they stood and watched me, perhaps hoping to observe brilliance in action while taking mental notes on my swing to improve their own mediocre games.

Why is it at such moments our egos swing to extremes, and we become confident of absolute dominance or absolute failure?

Normally, in that split second prior to starting my take away, I can sense extra eyes sprouting up among the golfers—waiting and watching me. I suddenly think there are not eight but sixteen eyes observing my every movement. I'm sure someone in a foursome behind me is using his or her cell phone to video my swing, which now, rather than astounding, will inevitably end up on YouTube next to a video of a flailing Charles Barkley on the tee box. If I hit a bad shot, my cart seems a mile away as I do the walk of shame back to it while they all continue to stare, shaking their heads in disgust, wondering why they ever let this guy play through, convinced they'll now have to wait all day.

Yet, somehow on that day, I hit this unbelievable shot. It sailed through the gray, cloudy sky to the spoken praise of the patient foursome. I can't help but be a bit astonished myself. With all those eyes watching me, this was major progress.

However, sometimes, it is more than the eyes of others that create these snakes in our heads. So often, we allow what we think someone else is thinking or something someone may be saying to have such a dramatic effect on our lives. It happens in life, and in golf, all of the time. For me, this awareness has been there since childhood.

I was born with a congenital hip, which means that a virus settled in my hip joint and destroyed both the ball and the socket while I was still in the womb. This condition left my left leg roughly three and a half inches shorter than my right leg, causing me to walk with a severe limp throughout my childhood and into a large part of my adult life. On two separate occasions, I had to wear a body cast for as long as six months; this naturally limited me

from taking part in the physical activities enjoyed by most children. This would also leave my hip with no rotating joint, which would greatly affect my athletic ability as I grew older. I had a total of five operations on my hip, three of them by the time I was seven years old.

During this period, I had prolonged stays in a hospital in Montreal, Canada, which was across the border from my New York hometown. Because of the distance and the fact that, in 1955, a Ronald McDonald House (in which families of hospitalized children can stay at little or no cost) was not available, I experienced long periods of time alone in the hospital and was unable to see my family. My father worked full time at an aluminum processing plant, and my mother had three other small children to care for. I learned to walk while confined to a cast. Moreover, being unable to bend or sit during these periods would cause me to have limited mobility in my left hip throughout my life, eventually wreaking havoc on my golf game as an adult.

Even with these challenges, growing up in the mid-1950s and 1960s presented a wonderful opportunity for me, as times were much simpler for kids back then. These were times when back doors were unlocked and kids played safely in the streets. It was also a time in American life when children did not receive trophies just for participating in a sporting event. Back in those days, children were allowed to play outside without the interference of adults. Summer days were spent playing pickup games, going to the beach, and just looking for things to do. But childhood is never idyllic; the reality is that kids have to learn quickly how to protect themselves physically and verbally from other kids, which in my opinion, allows us to grow and function in the real world as adults.

That means being a child has its challenges, especially children who do not fit the stereotypical idea of what is "normal." In my case: a young child with a pronounced limp. Because of the usual things that you would expect, given the nature of children, I was picked on, called names, and always chosen last in the pickup games. People did not expect much from a kid with a bad leg. I am certain this is where the snakes first entered into my head, but we all have them just the same. However, whatever causes them to enter our heads, we cannot allow them to define, restrain, or defeat us—a lesson it would take me years to learn.

During my high school years, wrestling was my passion. Since I was unable to play football and my older brother was a wrestler, I decided to give wrestling a try. I would find my identity in high school through the sport. The head coach of the varsity wrestling team, Al Nicola, was my first mentor and also the first adult that I remember who took the time to help me to find confidence and belief in myself. He was also the freshman football coach, and I had signed on as manager of the team so I could feel like part of the sport that was so important in my family. Because of this, I would have the opportunity to spend many hours with him and the rest of the coaching staff, watching as young boys were changed into men through hard work and values learned from winning and losing.

When I told "Coach" that I planned to go out for the wrestling team, I'm sure he felt that being the team manager might be best for me; but he supported my decision. During my freshman year, I probably wished I had been the manager because I failed to make the freshman team. But, I was undeterred. The following summer, I spent

long hours in my family basement practicing moves over and over while lifting weights, using a program my older brother had ordered from a comic book. This program was a system developed by Joe Weider, a world-famous body builder of the time. It was also at this time that I first began to understand that hard work, practice, and determination can help overcome most obstacles, whether real or imaginary.

After training in the basement under the strict guidance of Joe Weider, during my sophomore year I was able to make the varsity wrestling team. My senior year, I was chosen as co-captain, and I went on to wrestle one year in college. These lessons in self-determination, which made me endeavor to be a success in wrestling, have stayed with me forever.

As I have thought back to my youth and reflected on the things that might have been and the snakes that really got to me then, I often think about my senior season as a high school wrestler. I might have had only an average talent for wrestling, but I had an above-average desire to succeed in it. Through hard work and long hours in the basement of my family home, I proudly overcame the initial judgment that my capabilities limited me to just managing the team. That season, I won twelve matches and lost three. It was at this time that we began preparing for the sectional tournament where I was expected to be in the finals against the only person who had beaten me twice that season.

As the team and I prepared for the tournament, where I was seeded third, an individual I knew, who happened to be a high school referee, started attending some of our

practice sessions. For some reason, he found it necessary to tell me that the first person I would wrestle in the sectional tournament, a person who was unseeded in the tournament, was a "tough kid." Now, I know that this sounds like a small thing, but to a seventeen-year-old high school student who lacked confidence in his ability, it was overpowering. To this day, I remember getting the worst beating that I had ever taken in four years on the wrestling mat, and this from a person who I now know was not nearly the caliber of wrestler that I was then. Although the years have blurred the memories of the actual match, the feeling of weakness in those six minutes—weakness that was uncontrollable physically, although it existed only in my mind—stayed with me for years. I can never be certain; but I am quite sure that, had those snakes not been put in my head or had I had greater confidence in myself, I could have won that match and possibly the tournament. But, it's one of those things I will never know.

As I have journeyed through life, I have repeatedly seen the same type of person as that high school referee. Oh, this person has a different name and the situation differs, but he (or she) is always the same. They are people who drag others down. Now, their actions are not always malicious. Many times, these individuals feel that they are giving good advice or a warning to a friend; but many times, the outcome is the same: that seed of doubt, once planted, grows.

On the golf course, you see it happen all the time, both in yourself and in other players—that planting of the seed of doubt. For example, I recall once when I was playing golf with my wife and some friends. A solo golfer had finished

up the hole behind us. It's a familiar story. Not wanting to hold him up, we did as all kind golfers do and waved him through. The sun was shining, the air was fresh, and we didn't mind the short delay.

He thanked us, stepped up to the tee, and swung faster than he should have. That's the funny thing about golf. A faster swing doesn't often create a better, harder shot. A slow, well-formed swing usually produces the better result. Of course, that's hard to do when you're convinced you're holding others up, when you're convinced others are watching you, judging you, and criticizing your every motion.

After his too-fast swing, the ball hooked far left, directly into the woods. Rather than chasing it down, he simply smiled an embarrassed-looking smile and set another ball onto the tee. We watched him take a deep breath, take another fast swing, and send ball number two deep into the same patch of trees.

"I'm just going to skip this hole. I'm just practicing," he said, his face a bit flushed.

We all knew he wasn't just practicing. We all knew the snakes in his head had brought him down, but we smiled encouragingly and waved him on. That's a moment we've all been in. It's a moment—no matter how simple the stakes—that can be so hard to overcome.

It is so sad for humans to live lives of regret: regretting what might have been had we taken the chance and not listened to the naysayers who, although well intentioned, hold us back from striving to be better, to earn more, or to become more. These naysayers can be external or internal; they can be that high school referee or our own self-doubts

and criticisms coming to the surface. I can testify to what a great weight this burden can be to carry throughout one's life. A congenital hip not only can burden the body; it can burden the mind.

In my present occupation as a recruiter, trainer, and motivator of independent sales individuals, I often see where someone is tired of his or her situation, tired of his or her financial burdens, and even just tired of being tired. Yet despite this, people such as these dare to believe that they can have more. They dare to dream that they can run their own businesses and be financially free. And, many times, I see a family member or a friend confront them, puncturing their dream.

"Don't you realize how many people fail in sales, especially insurance? Don't you realize how risky it is to go out on your own?"

It's that high school referee all over again, and it happens to millions of people with all kinds of dreams. Someone ends up stealing their dreams by planting the seeds of self-doubt. Then that seed grows, deepens its roots, and blooms into a weed so resilient that it's nearly impossible to fully extract it from the earth.

Much of the success of our lives grows out of the thoughts and visions of what our heart's desire is, and we must protect our heart's desire with all that we have. When goals are determined—whether they are on the green or in the board room—think about what it is that you're trying to accomplish, what you need to do to get there, and who you are doing this for. On the golf course, see the hole, keep your swing slow, and ignore everyone except the person that matters most. Who is that person?

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That person is you. If you do this, there shouldn't be any room left in your head for snakes as you set out on your journey through life.