

## Chapter 13

# Gas, Rent, and Beer Money

“Never bet against somebody you meet on the first tee with a deep suntan, a 1-iron in his bag, and squinty eyes.”

—Dave Marr

**I**t’s important to understand the difference between wagering on a golf game and competing for prize money. As an amateur you’re allowed to win money from a golf wager and retain your amateur status. However, you cannot compete in a golf event for prize money. You’ll lose your amateur status. If you’re ever in doubt—even a little bit—either consult the USGA or simply don’t participate.

It’s also important to understand that you don’t, under any circumstance, ever have to gamble when you play golf. It’s a part of the culture that appeals to many—but it’s certainly not a universal must. When and if it comes up, however, it’s essential that you understand the risks as well as the potential rewards.

### Know Your Limits

It’s taken me a long time to get comfortable playing for money, especially large amounts of money, probably because I paid out cash like an ATM at the start of my career. For me, it has become easier with time (and steady increases in compensation and ability).

Whatever your gambling preferences, be ready to answer the inevitable first-tee question: “What’s the game?” Some people can play their best only when a

paycheck's on the line. Others get vapor lock for a few pennies. It's important to know where you fall and to find others with similar gambling preferences as playing partners. Like Matt Damon's character said in the movie *Rounders*, "If you can't spot the sucker in the first half hour at the table, then you're the sucker." That thought applies to both the poker table and the golf course.

"Don't be afraid to go out on a limb, 'cause that's where the food is."

—Doyle Brunson

You need to know what amount of money you're comfortable gambling, or—more important—what amount you're comfortable losing. Playing for too much money can ruin your round, your day, your month, and perhaps your marriage and life. If you're worried about the loss, it will almost certainly distract you from the task at hand, which is to have fun, play well, and not lose your money, of course.



### PEARLS FROM THE PRO

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Whenever I tee it up in cash games, I estimate how much is at stake and consider that amount an immediate loss. I've played in far too many high-dollar games where the best player paid out the most cash at the end. Success is often a function of who you're paired with and how your opponents play, rather than your own game. If I happen to play well enough to win, I think of it as a bonus. Using this philosophy I'm able to concentrate on my game and not count the dollars every poor shot might end up costing me.

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Many of the common money games have variations that escalate the financial risk. While some are played for a flat amount, others are played so the outcome of each hole determines the amount of money that exchanges hands. What's more, that amount can be doubled (or pressed) and then doubled again before you even leave the tee box. That's why it's important to have a clear understanding of the game you're agreeing to play before you tee it up. A two-dollar game can end up costing you hundreds. A five-cent game may sound like chump change, but in the end it can net you fifty dollars. Some guys play for singles and nickels, which means a dollar and five cents, respectively. Others play for singles and nickels that mean a hundred dollars and five hundred dollars. Everything—including risk, wealth, enjoyment, and stress—is relative, and all these variables require an honest self-assessment.

Everyone has a different level of gambling comfort, and it doesn't have anything to do with net worth or how much you can comfortably afford to lose. But when it does, it can be a very painful lesson . . .



## FACE PLANTS

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The season had ended in Idaho, and as many unattached assistant pros do, I had migrated south for the winter to San Diego to find work on the beach and in the sun. I had my TV in the front seat, my clothes in the back, and my clubs in the trunk. I'd been in town for only a week or two when a member from up north (let's call him "John") invited me to join him for a round at a very prestigious golf course. I was thrilled.

Two of the players in our group turned out to be professional golfers (not golf professionals—big difference), one of whom had competed in the Masters a year or two earlier. The third member of the group was a +2 handicap player—the defending men's club champion. John and I rounded out the fivesome. I hadn't played in weeks, and I was recovering from a severe softball (hamstring) injury. I was very rusty and nervous—a lethal combination in a cash game.

While we prepared to tee off, we discussed the amount of the bet and the game. Sheepishly, I announced that I was seriously wounded and had just \$40 in my pocket, which was all I could afford to lose. John winked at me and held up his hand, almost like a pastor blessing his congregation, as if to say, “Don’t worry about it, kid.” So I didn’t. The game was set and away we went. I had no idea what we were playing or for how much. It didn’t really matter, did it?

The worst thing possible happened almost immediately when I made a birdie on the first hole. This apparently doubled every bet. As it turns out, it was the only birdie—or par for that matter—that I managed all day. I cruised to a smooth mid-90s round. It couldn’t have been more humiliating. Or so I thought . . . Then we adjourned from the 18th green to the men’s grill.

After a long silence, lots of erasing, and some high math, I was informed that I had just lost \$515. Holy crap! All I had was \$40. Not just with me, but to my name! That was my gas money, rent money, and beer money. It was all I had, and both my tank and refrigerator were empty. I looked at John for help. He didn’t even make eye contact with me. He just kept his head down and shoveled popcorn into his mouth. Had I imagined his wink and wave on the first tee? I was sure he’d speak up and tell the boys that he had it covered. Wouldn’t he? John? Help?!

The final result had me down \$515, my host breaking even, and everyone else splitting my loss as their profit. I was the only loser at the table. When I explained my situation to the rest of the group, the biggest of the winners slammed a fist into the table and began cursing loudly. Apparently, the winnings were to be gas money, rent money, and beer money for him, too. I couldn’t do anything other than hope he didn’t reach across the table and beat the balance of the debt out of me. I offered my last penny and left with my tail

between my legs—a beaten and broke young man.

A year or two later, while I was working at The Quarry, the same guy showed up as a guest one day. And, just my luck, he remembered me! Again, I dug deep into my pockets, and this time I had about half of the debt covered. He graciously accepted my offering and we shared a laugh about the incident. Sort of.

The moral: Always know *exactly* what game you're playing, how much it could cost you, and—maybe most importantly—who you're playing with. This knowledge can prevent a costly and embarrassing situation.

Shame on me for getting in over my head. Shame on John for not covering the debt as the hosting member. Shame on the tour player for taking my money *ex post facto*. We're all to blame. Learn from my mistake and you won't ever have to experience such a painful lesson for yourself.

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## Greg's Gambling Rules

These rules will help you realize your comfort level and set your limits when negotiating a money game. They've proven valuable on many occasions.

**Understand the Game** Find out if, when, and how much the amount of the bet can change. If you don't understand—ask questions. It's just like my grandpa always told me—"There aren't any dumb questions, just dumb people who don't ask questions." Or something like that . . .

"He who asks is a fool for five minutes, but he who does not ask remains a fool forever."

—Chinese Proverb