



Reaping Rich Rewards

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If You Want To Get Poor Fast, Take Your Money Somewhere Else. **BY PAUL BURNS**

Cody Kirk seems like a decent enough guy. He's charismatic. He's gregarious. Not that it helps, but he's also good looking with an engaging smile and an infectious laugh. But would you trust him with your life savings? Plenty of people do, and most of them don't have a clue what an outstanding career he had as a Bobcat running back. The certified financial planner now living in Bigfork is slowly making people rich. If you want to get poor fast, take your money somewhere else.

Kirk says he's always been a people-person, but got his first taste of it in the mosh pit that forms outside the northeast gate of Bobcat Stadium late on Saturday afternoons after that week's game comes to a

finish. That's where the young fans would thrust footballs and pieces of paper at him asking for his autograph. But with Kirk, you got more than a scribble: you got that charisma, that smile and that laugh, especially after a Bobcat victory.

During Kirk's years at Montana State, the victories kept coming. With All-American quarterback DeNarius McGhee driving the offense during the latter part of the Rob Ash era, more often than not McGhee was putting the ball in the gut of No. 25, the Frenchtown Flash, as Kirk came to be known. Utilizing a high-octane offense behind a beefy front line, Kirk, McGhee and Ash went 37-13 together from 2010-2013, winning three Big Sky Conference titles

in the process. But Ash was fired shortly afterward and McGhee is now coaching in the NFL, which leaves all of Montana to Kirk, who works the state and beyond like a politician working a fund-raising event, but without the smarm.

Like a lot of young graduates just setting out, Kirk struggled in an effort to find himself after his playing days were done. He hung around the Gallatin Valley for a while before moving to Helena; now he's working overtime out of Bigfork on the shores of Flathead Lake, helping his clients become more financially secure. "When you finish school, and it's not a bad thing, but so much of your identity is tied to athletics and then all of a sudden it's just over," Kirk says, groping for just the right words.



"I had a wonderful run, but then you're just lost. Any athlete will tell you that. I was having a hard time figuring out what I wanted to do—anything to pay the bills."

That's about the time Kirk met Keith Hamburg, who works in the Allen Yarnell Center for Student Success, a fancy title for an office that helps MSU graduates get jobs. Hamburg saw right away that Kirk was a quick learner and very sincere. "The first time I met him, I felt like I knew him; we just connected," Hamburg says. That was at Rockford Coffee in downtown Bozeman in the spring of 2014. Kirk had a degree in mathematics and a few bumps and bruises following his playing days, but Hamburg saw him pursue a career much like he pursued the goal line for the Bobcats. "His drive and

determination as a running back were there when I met him."

And get this: after that initial meeting over coffee, the young protégé sent Hamburg a handwritten thank-you card. "That's a lost art," Hamburg says. From there, the two met regularly until Kirk had fledged his wings and was on his way—another successful project for Hamburg, right? "I don't feel like I did anything but have good conversations with him about the path he was looking to take." It turns out a math degree is a good fit in the world of money. "Personal finance is just applying mathematics with behavioral finance," Kirk says. "I took math classes because I liked it, then I was far along with math and it was, 'Oh, I might as well major in it.' When I was going through college I wondered if I was ever going to use it. Well, maybe not calculus, but you use a lot of that other stuff for problem

solving and finding solutions to complex equations."

During his playing days, Kirk used those same problem solving skills to land a spot on the football field. "I wasn't the fastest kid, there's zero debate on that, but I was pretty smart," he says of his freshman season. So before he ever became known for his running abilities, he became known to McGhee and Ash as a blocker. "Most running backs aren't very good pass protectors. I understood pass protection the best. The only reason I got to play as a freshman was to protect DeNarius, because we couldn't let him get hurt."

Knowing who and when to block is one thing, but to merit a story in the Bobcat Football Magazine, Kirk first had to use his analytical mind to become a better runner. "If I could understand the blocking scheme, then I could make the cut before the cut was there. I could

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make up for my lack of speed by anticipating things a little faster. Which was probably the reason for all those touchdowns." That and waiting for the right moment to attack. "It's really intense, you're going through there and they hand you the ball and you're 4 or 5 yards away from 10 people all 250 pounds-plus and you have to figure out how to worm your way in there. It takes a little bit of patience."

A glance through the MSU record book shows Kirk on top of the list for career touchdowns. This was before current Bobcat Troy Andersen came along and became a touchdown-maker himself. Kirk left MSU with 47 career visits to the end zone while running the ball. "Just get to the goal line, I needed to get that far," he remembers. To put Kirk's number in perspective, the previous record holder was Don Haas with 29. Even the great Ryan Johnson, who holds the MSU record with 3,646 career rushing yards, only got into the end zone 27 times. Kirk is second on the list with 3,422 career yards, leaving him "just two good games" from Johnson's total. The trouble is, by the time Kirk's career was coming to an end, he was pretty busted up. Over the course of his career he missed games with a broken collar bone, pulled hamstring, sprained knee and a myriad of other aches and pains that added up to sitting out more games than he wanted to. When he was able to play during



the final days of the 2013 season, his productivity declined sharply, ending with 45 yards on the ground against Southern Utah and 49 yards versus the Grizzlies, both Bobcat losses. Had those been "two good games," perhaps Kirk would have surpassed Johnson as MSU's all-time leading rusher. But he's satisfied with all those touchdowns, no small feat.

It's often forgotten that besides pass blocking, Kirk saw playing time in 2011 because Orenzo Davis was academically ineligible. The season before, Davis had rushed for 1,126 yards, but in 2011 it was Kirk who did the running, finishing with 1,351 yards and 14 touchdowns. (It should be noted that Davis came back and played in 2012 and then graduated after that season.)

Now Kirk is happily living in Bigfork with his wife, the former Sarah Snoozy. Despite being the only Snoozy everywhere she went, Sarah changed her name to Kirk when they got married. "I told her, you have the single greatest last name out there, I'm not offended

if you don't want to take mine. I can't believe she did it." While at MSU, Sarah excelled in track and field following her days at Billings Senior High as a track star and an outstanding soccer player.

By the time you read this, the Kirks will have celebrated two more milestones. Kirk turns 31 in September, the same month their second boy is due. The boys will be only 18 months apart in age, and Kirk has high expectations on their athletic abilities, even though one's just started walking and one's barely been born. Kirk, who grew up in Frenchtown just downstream from Missoula, never struggled with his choice of colleges. Montana was never in the equation, especially since his uncle, Tom Mahlum, had been a standout performer for MSU's 1984 national championship team. "I wasn't going to play for the Griz, that would have been really tough for me to do," Kirk says. He anticipates it to be the same when his boys head off to college, some day in the future. "They can go to any school they want, as long as it's in Bozeman."