



# LINKSLETTER

Volume 13 No 3

Lincoln Hills Men's Golf Club

MAR 2016

Check us out on the Web at [www.lhmgc.org](http://www.lhmgc.org)

## President's Report




*By Rodger Oswald*

### PRESIDENT'S REPORT




I would like our Men's Club to know what an honor it is to serve on the Board with so many dedicated people ... all who make a personal sacrifice of time and effort to serve you. I know there is a danger in singling out part of a dedicated group and give kudos, but it is important that our club understands how hard the Board works on your behalf. One of our newest Board members is Roger Val. Roger has taken seriously his responsibility regarding the "Rules Position." Through Roger's initiation, we will be posting on our website and in the Linksletter the current "Local Rules" that are used for our tournaments. Included in those local rules will be two new drop zones for Orchard #6 and #7. Roger has also met with course superintendent Jason Wolf to get better "staking" of the water hazards. Dave Jansen has one of the hardest jobs as the Handicap Chairman and has gone the "extra mile" by completing an on-line course by NCGA. Dave has also networked with Jason Koskela, Head Golf Pro, to incorporate the Sweeps scores into automatic posting by the course – which will solve a number of posting problems we were having, resulting in more accurate indices/handicaps. John Garfein is new to our Club and Board and has the responsibility of setting up our social activities. As a "newbie," there was a steep learning curve, and John has worked diligently with the Meridians in order to negotiate the best meals at the lowest cost. Pete Saco, also new to the club and Board, has had to navigate the weather minefield and all the last minute changes due to health, travel and memory lapses. Another steep learning curve, but Pete is handling things marvelously. While I have singled out these four, the fact is every Board member is making a significant contribution to our Club. I encourage you to say thank you to the ones you know and even take time to meet the ones you don't know in order to say thanks.

Hit 'em long and straight! Rodger



**Mark Adams**  
Southern Comfort  
Heating & Air Conditioning  
10337 Mountain Lion Ln  
Grass Valley, CA 95949  
916-533-3962  
[website](#)



**Derek Gilchrist**  
Gilchrist Golf Cars  
4361 Pacific Street  
Rocklin, CA 95677  
916-652-9078  
[website](#)

## **Sponsor Report: Every month will feature one of our Sponsors**

### **By Bob McCollum**

Chris Carolan, CFP®  
Financial Advisor  
First Vice President  
Senior Portfolio Manager

Chris Carolan focuses on providing comprehensive wealth planning and objective investment solutions to a select group of individuals, families & businesses. His commitment to his clients is based on three core principles:

- **Knowledge & Experience**
  - Guidance from a financial professional with years of experience helping clients and their families navigate the complex and emotional financial markets
  - The primary resource for all financial issues from wealth accumulation to distribution.
  - Supported by my clients' trusted experts and my ability to bring global resources and my own perspectives, I work collaboratively to craft a comprehensive set of options for their wealth

**Benefit: Advice you can trust from an experienced Financial Advisor equipped to help you and your family manage the complexity of your wealth**
- **Comprehensive & Disciplined Process**
  - My objective planning process starts with asking the right questions and actively listening to help my clients define goals for themselves and their families and to fulfill their vision for the future.
  - I then build a plan to help manage risk appropriately seeking to identify a balance of investments to meet my clients' key objectives.
  - I provide ongoing education which helps simplify complex decisions and solutions for clients, while overseeing the implementation and execution of those strategies.

**Benefit: Clear understanding and transparency of where you are, where you want to be, and a disciplined plan to help you get there.**

- **Distinctive Client Service**

- Regular, proactive communications help clients better understand their wealth, adapt to life's changes and stay on track with their goals.
- A personal attention to detail and wealth integration helps clients feel confident about the direction they are headed and the choices they have made.
- I deliver a persistent and determined approach to building and engaging in close, long-term relationships with our clients.


**Benefit: Confidence knowing that I am committed to a long-term, professional relationship with you.**

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S.


Morgan Stanley Smith Barney LLC. Member SIPC



Reverse Mortgage Funding  
**Hank Rhoads**  
 1510 Del Webb Blvd #B102  
 Lincoln, Ca 95648  
 (916) 849-6447

**Dave West**  
 Folsom Lake Bank  
 905 Sutter Street  
 Folsom, CA 95630  
 916-985-8700  
[website](#)



## RULES CHAIRMAN ROGER VAL

Last month I introduced the new Rules changes for 2016. Hopefully you went on the USGA web site and read and viewed the more in depth explanation of these new Rules and Decisions.

This month I would like to focus on the Rule Book itself. As you know Rules one through 34 cannot be change until the year 2020. However the rest of the contents can be amended during the next four years, if needed. If one of the rules needs more explanation this is done through the Decisions on the Rules of Golf, which can be amended every two years.

One of the most important sections is the Definitions. In order to understand the rules you should first know the Definitions. There are over 50 defined terms and these form the foundation around which the Rules are written. The defined words, when used in the Rules, are italicized in the written language of the Rule, which is very important to the correct application of the Rules. You will notice that every Rule begins with the reminder that the defined terms are in italics and can be found alphabetically in the Definitions section.

The Rules of Golf have their own language and must not be interpreted in any other manner. They are very precise and deliberate. You should be aware of and understand the following differences in word use: **MAY** means optional, **SHOULD** means recommended, **MUST** means instruction (penalty if not carried out), **A BALL** means you may substitute another ball and **THE BALL** means you must not substitute another ball.

Appendix I is divided into two sections Local Rules and Conditions of the Competition. This information is valuable in setting up the local rules for championships and every day play at the club level.

Appendix II, III and IV cover the specs of clubs, balls and devices and other equipment. The USGA reserves the right, at any time, to change the rules relating to clubs, ball and devices and make or change the interpretations relating to these Rules.

It is recommended that you should carry a Rulebook in your golf bag or down load the USGA Rules of Golf Application onto your phone. If you are a USGA member you have already received a Rulebook or you can order one through the USGA.

Remember, do not try and change the meaning of the Rule as written as it has its own language for interpretation of applying the Rule. You will find out what you think you know is what you don't know.

## TOURNAMENT DIRECTOR



PETE SACO and TOM TRAXEL

The final results for the Lone Ranger are on the website. Please allow a couple of weeks for the money to be transferred to Lincoln Hills from our Men's Club account. The only change from yesterday results that were posted, but are not final until they are placed in the computer was that Bill Mayo's team won Flight 3 with a score of 128. There was a mistake in the addition of the score. Congratulations to all the winners. See you next month, Pete Saco

**REMINDER:** All players must check in the Pro Shop before all tournaments.

**COURSE SUGGESTION:** Often when waiting for others to set up and we know the club we'll need for the next shot, step out of your cart and

grab it. You will then be ready when arriving to your ball. Tips like this will help speed up play.

## HANDICAP

### DAVE JANSEN, DIRECTOR

February 2016 Linksletter report.

2015 was an eye opener for me as Handicap Chairperson. In the middle of the year the NCGA required every golf club to be certified by taking a test about the USGA Handicap Manual. This was given on-line and covered every chapter with a short quiz at the end of the chapter. I have to say I learned a lot and most importantly passed the test. During the year, I will be sharing some of the things that were covered in the manual that you may or may not know.

As I continued with my audit and verification of the Tuesday Sweeps postings, I found that I was not the only one that couldn't add or remember to post a score. In fact, of all the errors that occurred in the second half of the year, when posting a score, 61% of the errors were due to math errors. In, addition, I found that 17% of the errors were due to posting scores higher than were recorded on the card and 22% of the errors were caused because a player did not post his scores. Overall, I checked 567 posting, with an overall 14.6% error rate compared to the total checked. This is not good, ***but there is light at the end of the tunnel that will give us 100% accurate postings (at least for the Sweeps).*** Starting February 1<sup>st</sup>, the Pro Shop (Jason and Ryan) agreed to post our Tuesday Sweep scores. So, all you have to do is remember to turn in your **signed** score card. You don't even have to add up your scores, you just need to make sure that every hole you play is scored correctly. This change will also eliminate the need for the Pro Shop to deduct credits earned because there will no longer be any posting errors. (This refers to a point Rodger Oswald made in an email at the end of January). Finally, my review of the Tuesday Sweeps postings suggests that for all other times we play, we need to be sure that we take the time to review our cards for accuracy and post what is on the scorecard.

Dave Jansen, Handicap Chairman

## MEMBERSHIP

By *ROGER CUMMINGS*

We are now at 275 renewing members. We are on the way to having over 300 members this year. If you have not received an email from me welcoming you to our club or a renewal letter from me, you are probably are not signed up for 2016. Membership for new and renewing members is now at \$93.00.



**Chris Carolan, CFP**  
Morgan Stanley  
1478 Stone Point Dr  
Suite 500  
Roseville, CA 95661  
916-797-7700

**Morgan Stanley**



**Nick Brooks & Keneta Sanchez**  
Coldwell Banker  
Sun Ridge Real Estate  
1500 Del Webb Blvd #101  
Lincoln, CA 95648  
916-543-5222  
[website](#)

**COLDWELL BANKER**

SUN RIDGE  
REAL ESTATE

## CVS [CENTRAL VALLEY SENIORS] KARL WILLIAMS, DIRECTOR

### WHAT IS THE CVS?

The CVS stands for Central Valley Seniors which is an association of 11 golf clubs in the Central Valley area. This gives it's members the opportunity to play at these 11 great golf clubs with a cart, range balls and a wonderful hot sit down meal. All for the amazing price of \$45.00.

At Lincoln Hills we have a limit of 60 CVS members. To qualify for CVS Membership you must be a Lincoln Hills Men's Club Member. The membership fee is \$60.00 per year.

The Lincoln Hills Men's Club joined this association in 2009 when one of our Board members (Paul Apfel) was approached by the CVS Secretary (Ralph Hilber). Ralph asked Paul if Lincoln Hills Golf Club would like to join the CVS association. Paul headed up the Lincoln Hills CVS for a couple of years, and then on the third year Paul presented the CVS to the Lincoln Hills Men's Club Board of Directors. At this time, creating another seat on the Board (CVS Director). After another year Paul resigned from the Board and John Engelmann took the seat of CVS Director for the next two years. Then John moved to another position on the Board. In 2015 the seat was taken over by Karl Williams



**Frank Geremia**  
Wells Fargo Advisors  
945 Orchard Creek Lane  
Suite 100  
Lincoln, CA 95648  
916-434-9600  
[website](#)



**Mercer Tyson**  
Mercer Tyson Real Estate  
215 Calistoga Lane  
Lincoln, CA 95648  
916-408-1250  
[website](#)

## Sunshine Alert

By **GIL LUCAS**

From time to time, someone in the Men's Golf Club or their spouse will have a serious illness or pass away. As head of the of the Sunshine Effort, I would like to be informed of these events so I can send the person or their family an appropriate card. Also, if the member agrees, this information will be publicized in our monthly Linksletter so all members will be aware.



**Penny Carolan**  
Carolan Properties Group  
945 Orchard Creek Lane  
Lincoln, CA 95648  
916-253-1833  
[website](#)



**Julie Domenick**  
Allstate Insurance  
821 Sterling Pkwy Ste 100  
Lincoln, CA 95648  
916-434-5250  
[website](#)



## LINCOLN HILLS MEN'S GOLF CLUB WEBSITE

by Al Soares

Just a reminder, our website now contains a Golf Club & Equipment For Sale or Wanted page. It's located under the "Members" section. Terms & Conditions are listed on the page. To post an item please send me the following information: Name, phone number, email name, item description, amount and picture(s) are always good to have..

A special note regarding our Sponsors: since our sponsors provide the prize money for our tournaments, they are going to be displayed more prominently though out the website. They have their own section on the main menu: "Sponsors". You can also go to the sponsor website by clicking on the website link. Please patronize our sponsors whenever possible.

Just a reminder, check the 'Golf Clubs for Sale' on a monthly basis to view golf clubs and equipment listed for sale. During the past month we listed a set of Callaway Big Bertha irons for sale. Also, the tournament results are listed on the Tournament Calendar page.



**Schaack Physical Therapy**  
 801 Sterling Pkwy  
 Lincoln, Ca 95648  
 (916) 543-7900



SCHAACK  
 PHYSICAL THERAPY



**Dr. Nelson Wong**  
 Life Enhancing Dental Care  
 1510 Del Webb Blvd, Ste B106  
 Lincoln, CA 95648  
 916-408-CARE  
[website](#)



**LIFE ENHANCING DENTAL CARE**  
*Get Better, Feel Better, Smile More!*

Compiled by  
Doug Hinchey