



# LINKSLETTER

Volume 14 No 4

Lincoln Hills Men's Golf Club

April 2017

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

## Presidents Report



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*By Gene Andrews*

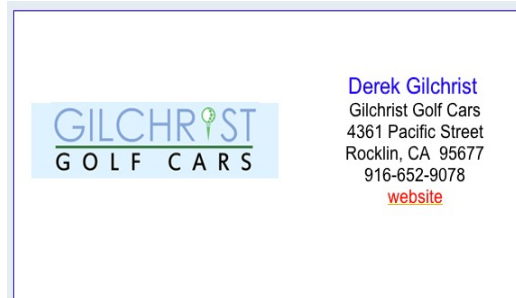
### PRESIDENT'S REPORT

Thanks to everyone that played in the NCGA Qualifier and Just for Fun tournament. I want to remind all our members that if you cannot make the tournament at the last minute it is imperative that you call the proshop or the tournament director and let them know. Several people were unable to make it and I believe only one did not show or let us know. If I had been notified I had a standby who told us to call him even 5 minutes before tee time and he would fill in. Unfortunately one player did not have a partner and was unable to play.

Our next tournament the Club Championship and Just for Fun is coming up.

If you want to play in the championship you will play 2 days, Friday April 28 and on Tuesday May 2. If you want to play only one day, we have the Just For Fun on Tuesday May 2. I hope to see many of you out there.

Gene



## George Porzio – Vice President

The new score boards will be built by May.

## Sponsor Report: Every month will feature one of our Sponsors By Bob McCollum

### Reverse Mortgage Yard Signs

Our team was recently at the Home, Health and Business Showcase at Orchard Creek. It's always a fun time of seeing old friends and meeting new people. We also regularly have experiences where we don't know whether to laugh or cry. It goes something like this: a couple wanders by checking out our table at an appropriate stand-off distance, looking to see if we have any good candy or prizes, then they see our sign with "Reverse Mortgage" prominently featured...they get sort of a startled look, hold out their hand like the Heisman Trophy and mumble something like, "Oh, oh no, we don't need one of those." That's the "cry" part—no one enjoys seeing stereotypes of his or her product perpetuated without even having an opportunity to engage in a fact-based conversation. The implication from those "Heisman" almost-visitors, of course, is that reverse mortgages are for people who "need" them because they have not done a good job managing their money and are now (sadly) forced into a reverse mortgage as a last-ditch effort to stay in the wonderful Sun City Lincoln Hills community. The "laugh" part is us thinking: "If only they knew how many wealthy people get reverse mortgages."

Now, let's be clear: reverse mortgages are not a good fit for everyone. But consider the example of the couple who had an \$800,000+ home which they owned outright, plus over \$1

million in investments. Why would *they* possibly be interested in a reverse mortgage? It's about cash flow and options. If they want a few thousand more dollars per month to enjoy the type of retirement they've planned, what are their options? Well, they could certainly sell some stocks each month. True, but the problem might be that they'd no longer own those shares and would miss out on the future gains. They might also sell their interest in some of their small business investments. But the timing could be bad—if they hold out a few more years those investments might really gather steam and pay off handsomely. Another option is to tap the equity in their home (tax-free) using a reverse mortgage. Now maybe in the future, if those small business investments do pay off, our clients will consider paying down their reverse mortgage balance... which will automatically increase their reverse mortgage line of credit...which, by the way, is growing at the same rate that applies to the loan balance. There's no penalty for making payments back to the reverse mortgage, so there are lots of options. Where will they get money to cover future wants and needs...or take advantage of investment opportunities that may crop up? Stock and bond portfolios? ...savings? ...signature loan? ...selling ownership stakes in businesses? ...equity from their home? Who knows? It will depend on what's going on in their lives at the time and on current economic conditions. The point is that they want flexibility and an easy *option* to tap home equity if it makes financial sense for them. If someone told them it's sad that they "need" a reverse mortgage, they would chuckle.

So what about the title of this article? Well, when you get your roof replaced everyone knows it because of the workers crawling all over your house, the giant roll-off dumpster in your driveway and the yard sign that says something like "Another quality job by Hank and Thad Roofing Service!" When people get reverse mortgages, you don't typically see a yard sign out front. [Although our marketing department is certainly interested if you are!] If you think you know who gets reverse mortgages and why, you might be right...but you might just be surprised, too!

### Hank Rhoads

Reverse Mortgage Specialist

NMLS ID # 459674



#### Reverse Mortgage Funding

Hank Rhoads

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(916) 849-6447



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916-408-CARE

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## RULES CHAIRMAN

ROGER VAL

If you haven't heard by now the Rules of Golf are being drastically changed for 2019. The USGA and the R&A have announced the changes now to allow any impute this year from anybody. That includes the general public and all the governing bodies. The new manuscript will be finalized for 2018 so we will have one year to study and understand them. The new Rules of Golf will then be in effect for 2019.

The following are some of the proposed changes:

- The number of rules will change from 34 to 26
- The written language will be easier to understand
- The new local rule concerning moving the ball accidentally moved on the putting green will become a rule
- Any damage on the putting green will be able to be repaired
- Touching the line of play and putt will be allowed
- Hitting the flag stick while putting will no longer be a penalty
- Water and lateral water hazards will now be called penalty areas
- Touching the ground or removing loose impediments in a penalty area will no longer be a penalty
- Removing loose impediments and touching the sand in the bunker will be allowed
- An other option for an unplayable ball in the bunker will be to drop out of the bunker with a two stroke penalty
- Distance measuring devices can be used without a local rule
- Dropping the ball no longer has to be shoulder high it can be from one inch from the ground
- Pace of play policy will simply be all players must make a stroke at the ball within 40 seconds when it is their turn to play
- Embedded ball through the green will become the rule and a local rule will no longer be required
- Ball moved during search no penalty replace the ball
- No longer caddies lining up their players
- Ball in motion accidentally deflected by the player, opponent, equipment or caddie no penalty play the ball from its new position
- Stroke and distance penalty is being looked at

There are a few more changes but these give you idea of the new thinking which is long over do in my mind. Again the new rules effective for 2019 will be available in 2018. It will be very interesting to see the new rules and language.

Remember it is what you think you know is what you don't know.

Roger

**KIWANIS CHARITY GOLF TOURNAMENT-** Proceeds to purchase Google Chrome Books (small laptop computers for C.C. Coppin Elem School.

When: May 9<sup>th</sup> Sign up by April 21st

Where: Turkey Creek Golf Club

Tee Time: 1pm (Four Man Scramble)

Price: \$110.00 per person, includes lunch (hot dog, chips, soft drink) and dinner (Tri-tip, chicken, salad, roasted potatoes, veggie medley, dessert, drink).

Extra dinner: \$40.00

No-host cocktails: 5:45-6:30

Cash prizes for 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> + closest to the pin. Putting contest cash prizes.

Raffle prizes

Contact John Gho for further information: [JGHO@WAVECABLE.COM](mailto:JGHO@WAVECABLE.COM) or 916 408-7010



Go Further



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**TOURNAMENT DIRECTOR - PETE SACO**Lincoln Hills Men's Golf Club Tournament

Your choice of one of the following:

**2017 2-Day Club Championship Or  
1-Day Just For Fun**

Format: Individual Medal Play

Flight winners and Closest to The Pin (both days)

Low Net and Low Gross Club Champions

Friday, April 28 Championship Day 1

8:00am Shotgun Hills Course

Tuesday May 2<sup>nd</sup> Championship Day 2Just for Fun

8:00am Shotgun Orchard Course

**After the round Free Lunch  
and Member Meeting in the tent****DEADLINE CHANGED: FRIDAY APRIL 21****Sign up online at [lhmgc.org](http://lhmgc.org)****Any Questions: Contact: Pete Saco at [psaco52@gmail.com](mailto:psaco52@gmail.com)**

NOTE: You will no longer be able to sign up as a single player due to the fact that too many players cancel at the last minute and a couple of us are given the task of finding partners at the last minute for the players who just lost their partner. A number of singles sign up and then cancel without really understanding the issues or the fact that someone has been left without a partner on the day of the event.

Therefore, if you are a single, there will be a sign up sheet in the pro shop and players will write their phone numbers down and future single players will contact each other to determine partners. Once you have found a partner, please put a line through your name.

Hopefully, this process will hold individuals accountable to each other and, if they cannot make it, they should and are responsible to find a partner for the tournament in question.

**Our website has links for all of our Men's Club Events. Website is [lhmgc.org](http://lhmgc.org).**

Pete Saco

[psaco52@gmail.com](mailto:psaco52@gmail.com)[209-608-4845](tel:209-608-4845)-cell

**REMINDERS:** All players must check in the Pro Shop before all Tuesday sweeps and tournaments. When on the greens, repair any ball marks, and please refrain from stepping on your wedges to bring the handle up. This will reduce unneeded marks on the greens.



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## HANDICAP





### BRIAN WANZER, HANDICAP CHAIR

Here are some tips from Dave Pelz on how to lower your handicap by being a better putter. (1) Focus on rolling your putts beyond the hole. (2) Allow for a little more break on every breaking putt you see. (3). Recognize that every putt you leave short , your strokes go up. (4) Realize that until you miss as many putts above the hole, as below , you are still not reading enough break on average. (5) When practice putting, spend more time working on speed, and being above the hole when you miss .

Until next time,

Brian Wanzer

Handicap Chair

 <p><b>Julie Domenick</b> Allstate Insurance 821 Sterling Pkwy Ste 100 Lincoln, CA 95648 916-434-5250 <a href="#">website</a></p> 	 <p><b>Penny Carolan</b> Carolan Properties Group 945 Orchard Creek Lane Lincoln, CA 95648 916-253-1833 <a href="#">website</a></p> 
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## MEMBERSHIP

TOM TRAXEL

As of this morning we have a total of 282 members. This year we have had 4 outstanding LHMGC golf tournaments.

LHMGC has reduced membership to \$83.00 as part of the year has passed. We still have 9 more tournaments for 2017. This is outstanding time to join LHMGC for fun times.


Any member who has a hole- in-one in a club tournament/event will receive up to \$250 to pay their "Hole in One" bar bill on all holes including the \$500 Hole(s) in One.

Tom



**Chris Carolan, CFP**  
Morgan Stanley  
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Morgan Stanley



**Nick Brooks & Keneta Sanchez**  
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916-543-5222  
[website](#)

COLDWELL BANKER

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## CVS [CENTRAL VALLEY SENIORS]

STEVE BEEDE, DIRECTOR. ASSISSANT, JESSE REUTER

"The Central Valley Seniors golf season will be STARTING SOON and we still have room for some additional players. Our first two events are Sierra View Country Club on April 10 and Timber Creek on April 24. Both are in Roseville. Sing-up forms are in the Pro Shop. Contact me if you have any questions. Steve Beede, CVS Director. [sjbeede@att.net](mailto:sjbeede@att.net) or [916-752-6972](tel:916-752-6972)"

**2017 Central Valley Seniors**



**Applications are in the Pro Shop**

*Here's your Opportunity to Play Great Golf Courses at Reasonable Rates, Annual Dues \$60.00. Make checks payable to: LHMGC Tournaments Include Lunch \$45 with cart \$24 walking. Most Tournaments will have a Morning and Afternoon Shotgun. You Must be a Member of the Lincoln Hills Men's Golf Club  
We are Limited to 60 CVS Members*

**2017 CVS Tournament Schedule**

<u>Date</u>	<u>Tournament</u>	<u>Time</u>	<u>Comments</u>
April 10	Sierra View	8:00 & 1:00	Lunch
April 24	Timber Creek	8:00 & 1:00	Lunch
May 8	Valley High	8:00 & 1:00	Lunch
May 22	Lincoln Hills	8:00 AM	Lunch
June 5	El Macero	8:00 & 1:00	Lunch
June 19	Stockton CC	8:00 & 1:00	Lunch
June 28	Yolo Fliers	8:00 & 1:00	Lunch
July 10	Northridge	8:00 & 1:00	Lunch
July 24	Rancho Murrieta	8:00 & 1:00	Lunch
August 21	Woodbridge	8:00 & 1:00	Lunch
September 4	Cameron Park	8:00 & 1:00	Lunch



**Frank Geremia**  
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**Robert Sanchez**  
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## 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 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.

## Webmaster Al Soares

Please browse every page on the website to familiarize yourself with the layout and content of the website, you can't break it! Any questions please contact me @ [tincupal@sbcglobal.net](mailto:tincupal@sbcglobal.net).

REMEMBER "IT IS WHAT YOU THINK YOU KNOW IS WHAT YOU DON'T KNOW"

**Sent in by former President Paul Krow**

## Golfers' Corner

By Dean Wharton

**May 2017**

### ***Etiquette Tip of the Month: Remember the Big Three this Golfing Season!***

With the Masters behind us and the golfing season in full bloom, you probably think I mean Arnie, Jack and Gary when I refer to the Big Three. I don't. Instead, I'm referring to the three most complained-about breaches of golf etiquette: Replacing divots, repairing ball marks on the green and raking sand bunkers. Every year, golfers request that I write about these, even though I have written about them many times before. It seems everyone is complaining about these violations of golf etiquette, but I never have found anyone admitting to being at fault.

Who are the violators if it is not us? It must be all the other golfers. We are, in fact, those “other golfers”. Therefore, it follows that we, too, must forget, at least on occasion, to replace a divot, replace a ball mark or properly rake a bunker.

It's easy to commit these breaches, especially if you have just come home from wintering in the South where, because of the difference in grass, you are asked not to replace divots but only to repair them with sand mix. So, for many of you, it requires a new thought process not to automatically grab the sand mix bottle. Even for the rest of us, whose habits have not been changed, it is easier to grab the mix bottle than to retrieve the divot, replace it and, if necessary, add some mix.

With the composition of greens being harder, have you noticed it is more difficult to actually find ball marks because they are smaller than and not as deep as they used to be? Therefore, it requires an added effort that some are not willing to make to repair even the smallest ball marks. Frankly, at times I think I just don't make a point of searching hard enough for them on every green when they aren't that obvious. Apparently, I am not alone. But if small ball marks are not fixed over time, greens will become bumpy – a condition that no one will appreciate.

I do believe most of us make an attempt to rake every bunker we leave. But if there are complaints, then maybe we are not spending enough time and not doing a good enough job.

This is a good time – at the beginning of the golfing season – to remember the Big Three. I'm going to make the effort to do the very best I can to remember them. I encourage you to do the same. Caring about the course will benefit all of us!

**Rule of the Month: Abnormal Ground Conditions, Relief Exception - Rule251b.**

Suppose your ball lands in an indentation at the base of a tree in such a position that it is clearly impracticable for you to make a stroke. However, when you take your stance, you end up standing on a burrowing animal hole, which normally provides penalty-free relief. May you take such relief that, in the process, gives you a penalty-free stroke at the ball away from the base of the tree?

No. The exception to abnormal ground condition provides no relief from the hole if it is clearly impracticable for you to make a stroke at the ball within the base of the tree. In other words, you cannot take relief from an abnormal ground condition if it then would give you penalty-free relief from an unplayable lie.

*We welcome your questions and personal stories concerning the etiquette and rules of golf.*

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DAN TAKES YET ANOTHER PRACTICE SWING.

Compiled by  
Doug Hinchey