



Happy Holidays



PGA

Pacific Northwest Section

CONTENTS

PRESIDENT'S REPORT

Marcus King

CEO'S REPORT

Jeff Ellison

THANK YOU TO OUR SPONSORS

APPRECIATING OUR CHARITIES

Molly Cooper

UPCOMING EVENTS

PLAYER OF THE YEAR POINTS

HAPPY HOLIDAYS FROM HOLK

YOUR PLAN FOR SUCCESS IN 2014 STARTS HERE

Monte Koch

EMPLOYMENT SERVICES

Carol Pence

10 MONEY-WASTERS TO CUT OUT RIGHT NOW

Blake Parrish

MEMBERS ON THE MOVE

2014 SECTION SCHEDULE



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ANNIKATZ

PRESIDENT'S REPORT

by Marcus King, PGA, CCM, CCE



I hope you all had a wonderful time with your families over the Thanksgiving holiday. Thanksgiving is one of my favorite holidays of the year. I enjoy sharing with my family all for which I am thankful.

One of the top items on my list is the thankfulness I feel representing you all at

the local and national level with our PGA. I very much enjoy visiting the Chapters and learning what is going on throughout the great Northwest and hearing what you all have to say about the things that are important to you. As you all know, the theme of my presidency has been "Continuous Improvement"—especially in how we play the game, teach the game, and grow the game—and we're going to keep on that trajectory until y'all put me out to pasture next October, although Vice President Bryan Tunstill has intimated that he will continue our theme. As I tell anyone who will listen, I don't like donkeys in the road, I don't like boulders in the stream, and if you're standing still you're actually moving backwards in this day and age.

I just returned from the PGA Annual Meeting in rainy San Diego with your Chapter delegations. We had a very productive Annual Meeting—in fact, THE most productive PGA Annual Meeting I have ever attended—



3

and we brought home lots of good news:

1. **Broadmoor Golf Club's Dan Hill was elected to the National Board of Directors**, which is a HUGE feat. Dan is now officially our District 14 Director taking over for the driven and passionate Michael Haywood.
2. **Thanks to the recently inked deal with NBC Sports and the Golf Channel**, the mother ship PGA in Florida is finally going to send more money back to the Sections to better support our activities. The so-called Association Development (ADP) funds have been frozen at \$90,000/year for many years, so this will come as a welcome relief.
3. **The Golf Channel's Dave Marr III moderated a "fireside chat" with Lee Trevino**. Mr. Trevino told us stories about his many years on Tour and how the Tour came to be, about his family, about his work ethic, and about loyalty. His stories were truly inspirational and compelling, although there were no rubber snakes on the stage.
4. **Resolution 1**—which would allow B6 Apprentices to begin their Apprenticeship at Approved Indoor Facilities instead of having to pass Level 1 first—passed by a fairly wide margin. We voted against this Resolution on the grounds that it was making an exception for a single membership class and we felt that a more long-term, strategic route was the better path.

The most inspiring part of the PGA Annual Meeting, however, was the keynote address by former New York City Mayor Rudy Giuliani. He spoke with the delegation for an hour

about leadership and he used the context of 9/11 for his examples and metaphors.

In his new book, Mayor Giuliani stated six qualities for effective leadership that apply to all of us PGA Professionals. The bottom line is that if you want to be an effective leader, you must love people, and his six qualities are certainly people-centric:

1. Strong belief system
2. Optimism
3. Courage
4. Preparation
5. Teamwork
6. Communication

He gave many examples for each—far too numerous for me to mention here—but if you buy his book or Google his leadership concepts, it will be worth your while.

All in all, the PGA Annual Meeting was a great success. The delegations did a great job representing you to rest of the nation, we were inspired by golf and leadership legends, and PGA National—under the leadership of our CEO Pete Bevacqua and President Ted Bishop—really demonstrated their commitment to connecting with the grassroots, cleats-on-the-ground Golf Professionals like you and me.

I'm happy to report that there are no more donkeys in THIS stretch of the road! Enjoy your Christmas season and I'll see you next year!

—Marcus King

CEO's REPORT

by Jeff Ellison, PGA
CEO



We are almost there, 2014! The year has flown by here in the office and we are hard at work closing out 2013 and gearing up for a successful 2014. I trust you are doing the very same thing!

As I write this, I'm somewhere over northern California in my home away from home, an Alaska Airlines 737, headed back from the 97th PGA Annual Meeting. We

had a strong delegation in San Diego working the floor on a couple of important issues and Marcus, Bryan and Dan all addressed the delegation sharing our views on the Resolutions. Videos of the Annual Meeting are available on PGALinks, just log in to see your Association in action.

Congratulations to Dan Hill of Broadmoor Golf Club, who was officially sworn in to the PGA of America's Board of Directors on Saturday. Dan has been shadowing our now former District 14 Director Michael Haywood for the last year and we look forward to having Dan take on the role of representing the Section and District on the Board. A big thank you to Michael Haywood for his service, Michael represented us well and we appreciate all he has done for our Section. Through Michael we've strengthened our relationship with the Southwest Section leadership and look forward to working closely with them in the future.

We were also pleased to learn during Friday's informal session of a very nice increase in funding from the PGA of America. Our PGA Tour support will nearly double with the funds designated for tournaments. We will also see a nice increase in ADP funds in 2014 and even more in 2015. The timing of the announcement lines up

very nicely with our business planning session in early January. Your Board will be hard at work putting the new funding to work to enhance our services to you.

The PGA of America has also hired an outside legal firm to review inurement and ensure that we are managing this issue in the best interest of our members. The "I" word is the set of IRS regulations that limit how non-profit associations can drive direct benefits to members.

The 2014 Section Tournament schedule is out on the website. In addition to these 13 opportunities, another 200+ events are offered by our Chapters. If you have not been playing, why not join your friends for one of these events. If you are a Head Professional I hope as you mentor your assistants, you include playing with the members/customers and playing in professional events as part of your discussions. Next up, the Las Vegas Pro-Am on March 9-13 and the Pro-Assistant Championship at Royal Oaks, March 17-18 I hope you are playing.

All of our programs are dependent on sponsorships to be successful. Please take a few minutes to thank those folks who contributed to our tournaments and other programs. Host a thank note writing party with your staff on a cold rainy winter day. Names and addresses can be found by [clicking here](#) (you'll need to log in using your PGALinks account information).

Your Board of Directors, which are the four Section Officers and the President and Vice President of each Chapter will be meeting on January 6-7 for our Annual Business Planning and Winter Board Meeting. On the agenda is the development of an updated statement of Mission, Vision and Values along with finalizing the new Special Awards Banquet/Celebration. Right now that banquet is planned for March 16, the evening before the Pro-Assistant Championship and Spring Meeting.

Beginning in January, the PGA of America will begin using the new groove specification for those qualifying at the Section level for the PGA Professional Championship, the Senior PGA Professional Championship and the Assistant Professional Championship. The Section will only use this specification in these three tournaments. All players in these events must use clubs that meet the new specification with one exception – players playing the forward tees in the Senior PGA Championship may continue to use clubs meeting the previous set of rules. We have another nice line up for our Spring Education in 2014. Jeff Simonds and his team will once again host the Bandon Dunes Playing Workshop, Nike will continue their sponsorship of the Mentoring Conference and Andy Mackimmie is putting the final touches on the Sweet 16. They are lined up again each week in February starting with Bandon Dunes on February 10-12, the Nike Mentoring Conference on February 17-18 and the Sweet 16 on February 24-25. We'll have the details finalized shortly.

This time of year we all reflect on the things we are thankful for in our lives. For me, your staff is one of those things. Our team working in both Section and Chapter roles is a dedicated group of professionals who enjoy serving our 1,100 PGA Professionals. They work tirelessly to ensure the programs offered are the best in the country. They are fun to work with, they know their jobs and I really appreciate how they handle my crazy schedule and I trust you respect them as much as I. Simply put – they are the very best!

Here's to closing out 2013 with a joyous holiday season, a very Merry Christmas!

–Jeff Ellison

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The following golf industry companies and their representatives drive financial support to the Pacific Northwest Section member events and programs:

Gold Sponsors - over \$10,000 per year

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CUTTER & BUCK PNW Pro-Assistant	SUN MOUNTAIN PING APPAREL	NIKE GOLF Nike Mentoring Conference
Pacific Golf & Turf	YAMAHA Senior Player of the Year	Southworth Development LLC Senior PPC
EZGO Membership Handbook PNW Pro-Amateur	BRIDGESTONE GOLF Oregon Open Invitational	PGA NATIONAL TRIAL BEACH GARDENS
	Bushnell PNW Pro-Assistant	Southworth Development LLC Senior PPC

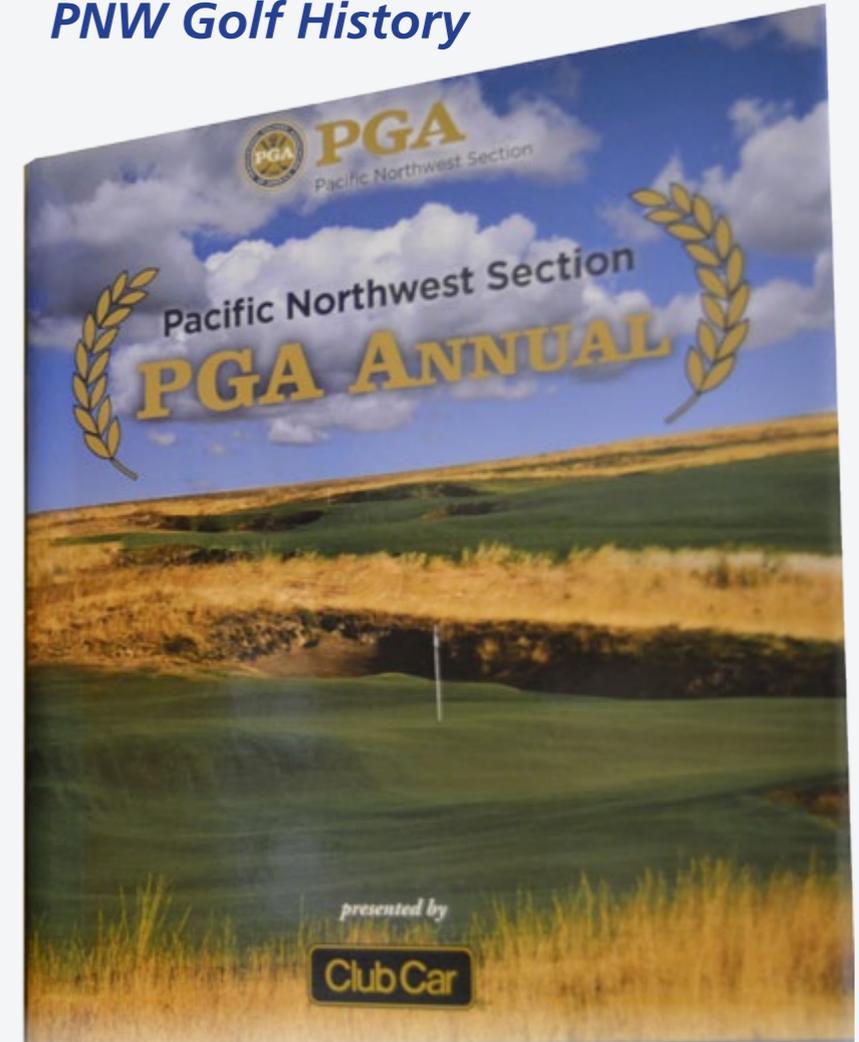
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GOLF SCORECARDS INCORPORATED	GREG NORMAN SUNDOG eyewear Oregon Open Invitational	OGIO PNW Pro-Assistant

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KitchenAid FOR THE WAY IT'S MADE™	S SOUTHWORTH Development LLC Senior PPC	PGA NATIONAL TRIAL BEACH GARDENS
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AMERICAN EXPRESS	PGA Supporting Sponsor of PGA of America Professional Tournaments	

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APPRECIATING OUR CHARITIES

Molly Cooper, PGA

Director of Tournament & Member Programs

As we approach the holiday season, it's time to reflect on the amazing charities for which our Tournament Program and sponsors helped raise crucial funds. We invite you to give, as well, and thank those of you who already have. Together we support a variety of charities using proceeds from our major tournaments. The 2013 Section Tournament Program donated to the Junior Golf Fund, Vanessa Behan Crisis Nursery, Seattle Cancer Care Alliance and Prostate Cancer, Children's Developmental Center, Providence St. Mary Foundation and Kids Center.



The Pacific Northwest Section PGA Junior Golf Fund, Inc. is a non-profit, 501(c) (3) corporation. The goal of the

Junior Golf Fund is to introduce the game of golf to those who ordinarily would not have the opportunity. In 2013, we raised \$2,000.00 for the Junior Golf Fund. To donate, please send a check to the Section Office written out to Pacific Northwest PGA Junior Golf Fund Inc.



Proceeds from the Rosauers Open Invitational benefit the Vanessa Behan Crisis Nursery, Spokane's safe haven for

children at risk of abuse and neglect. The Nursery also provides counseling, education and referrals for parents of young children. The event raised \$125,000.00 for the Nursery in 2013, bringing the total amount raised from this event since 1988 to over \$2.6 million. To learn how you can help the Nursery reach more families, visit www.vanessabehan.org.



The Sterling Bank Washington Open Invitational benefitted Seattle Cancer Care Alliance and Prostate Cancer. Seattle Cancer Care Alliance (www.seattlecca.org) is a group of doctors from three world-class institutions—Fred Hutchinson Cancer Research Center ("the Hutch"), UW Medicine, and Seattle Children's Hospital—working together under one roof to turn cancer patients into cancer survivors. The 2013 Sterling Bank Washington Open raised \$60,000.00 for the Seattle Cancer Care Alliance, specifically for prostate cancer.



The Northwest Open Invitational supports the Providence St. Mary Foundation and the Children's Developmental Center in Richland, WA. The Children's Development Center has provided neurodevelopmental services to

infants and toddlers since 1977. Early intervention specialists at the Center provide a variety of therapies to help children with developmental issues. In 2013, the Northwest Open raised \$1,250.00 for the Children's Development Center and another \$1,250.00 for the Providence St. Mary Foundation, a full-service hospital featuring some of the finest technology, expertise, specialists and primary care doctors in Southeast Washington and Northeast Oregon. For more information about these excellent charities or to learn how to donate, visit www.childrensdevelopmentalcenter.org and <http://washington.providence.org/hospitals/st-mary>.

(continued on page 7)



2013 Washington Open Invitational



2013 Rosauers Open Invitational



2013 Northwest Open Invitational



2013 Northwest Open Invitational

(Charities, continued)



The Oregon Open Invitational benefits Kids Intervention and Diagnostic Service (KIDS) Center, a child advocacy center serving Central Oregon. Founded in 1994 by the community of Bend, Oregon, KIDS Center works together with law enforcement, medical providers and social service agencies to create a supportive response to child abuse through a multi-disciplinary team approach. They interview and medically evaluate children who are suspected victims of abuse. Their child friendly environment seeks to find out what happened and to provide a path to healing through family support and therapeutic services. The 2013 Oregon Open Invitational raised \$2,500 for KIDS Center. For more information or learn how to donate, visit www.kidscenter.org.

All of these charities are in need of further funding in order to increase services in their communities. . In addition to what the Section has contributed to these charities, our Chapters are actively supporting local charities as well. If you have the ability to give this winter and are looking for a great cause, please consider donating to one or more of these deserving charities. Thanks for helping make a difference to so many families!



2013 Oregon Open Invitational

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WINTER EDUCATION

DATE	EVENT	LOCATION	MSRs AVAILABLE
January 20, 2014	PGA Youth & Family Golf Summit	Orlando, FL	PGA Education
February 10-12, 2014	Bandon Playing Workshop	Bandon, OR	PGA Education
February 17-18, 2014	Nike Mentoring Conference	Portland, OR	PGA Education
February 24-25, 2014	Sweet 16 Education Seminar	Coeur D'Alene, ID	PGA Education

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- 4 Nights lodging at the Monte Carlo Resort & Casino
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- Welcome Reception & Awards Dinner
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- Tee Prize Package.

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	Professional	Points
1	Prugh, Corey	450.00
2	Grove, Russell	367.50
3	McCoy, Casey	322.50
4	Coston, Jeff	317.50
5	Thornton, Brian	287.50
6	Griffin, Chris	273.50
7	Erdmann, Scott	272.50
8	Feenstra, Tim	227.50
9	Malby, Ryan	225.00
10	Kearney, Brandon	202.50
11	Black, Darren	192.50
12	Sharp, Brady	175.00
13	Nosler, Brian	173.50
14	Phay, David	167.50
15	Gibbons, Rob	162.50
16	Benzel, Ryan	156.00
17	Roters, Mike	112.50
	Kasch, Mike	112.50
19	Pence, Todd	109.17
20	Manley, Greg	105.00
21	Immordino, Josh	100.00
22	Gardner, Mark	92.50
	Moe, Clayton	92.50
24	Runge, Mitch	87.50
25	Erwin, Todd	80.00
26	Milne, Chuck	75.00
	Hinkle, Lon	75.00
28	Krieger, Scott	70.00
29	Stewart, Bruce	67.50
30	Walsh, Brent	65.00
31	Sovay, Tom	57.50
32	Alldredge, Adam	55.00
	Korn, Joe	55.00
	Coleman, Keith	55.00
35	Fife, Cameron	51.00
	Aichele, Jason	51.00
37	Grow, Jerrel	50.00
	Bennett, Luke	50.00
	Walsh, Josh	50.00
	Dooley, Jeff	50.00

	Professional	Points
1	Prugh, Corey	565.00
2	Kearney, Brandon	537.50
3	Erdmann, Scott	406.00
4	Griffin, Chris	397.50
5	Grove, Russell	385.00
6	Immordino, Josh	362.50
7	McCoy, Casey	335.00
8	Malby, Ryan	325.00
9	Pence, Todd	290.00
10	Sharp, Brady	282.50
11	Feenstra, Tim	261.67
12	Roters, Mike	257.50
13	Stevens, Bryan	217.50
14	Runge, Mitch	196.00
15	Ables, Clint	195.00
16	Siesser, Derek	192.50
17	Moe, Clayton	145.00
18	Dahl, Ryan	130.00
19	Franklin, Darek	123.50
20	Baker, Luke	92.50
21	Stewart, Bruce	90.00
22	Alldredge, Adam	81.67
23	Tucker, Colin	75.00
	Harrison, Taylor	75.00
25	Ferris, Taylor	67.50
26	Lisk, Chris	65.00
27	Henry-Cano, Issac	55.00
	Rodgers, Nick	55.00
29	Spurgeon, Rick	50.00
30	Faller, Brad	48.50
31	Carlson, Colin	45.00
	Aichele, Jason	45.00
33	Mazurek, Bobby	40.00
34	Lawrence, Mark	35.00
	Grafos, Michelle	35.00
	Walsh, Josh	35.00
37	Kauffman, Doug	32.50
38	Burtner, Adrian	30.00
	Koch, Chris	30.00
	Raihl, Aaron	30.00

SENIOR

	Professional	Points
1	Coston, Jeff	630.00
2	Fought, Jeff	435.00
3	Sovay, Tom	415.00
4	Gibbons, Rob	270.00
5	Staskus, Tom	267.50
6	Krieger, Scott	261.00
7	Carey, Tom	193.50
8	Haney, Fred	180.00
9	Murray, Brent	171.00
	Stewart, Bruce	171.00
11	Marsh, Jeff	158.50
12	Milne, Chuck	148.50
13	Bowen, Steve	147.50
14	DeLong, Mike	140.00
15	Cravens, Scott	127.50
16	Erwin, Todd	122.50
17	Westling, Ted	120.00
18	Comella, Ray	105.00
19	Doxsie, Doug	100.00
20	Givens, Mike	96.00
21	Gardner, Mark	90.00
22	Whitney, Buster	85.00
23	Prugh, Steve	75.00
24	Coombs, Kevin	70.00
25	Repass, Chris	62.50
	Reuhl, Steve	62.50
	Stull, Steve	62.50
28	Peccia, Joe	57.50
29	Davis, Brian	56.00
30	Toll, Mike	50.00
31	Keating, Mark	45.00
	Tolbert, Gordon	45.00
33	Bobillot, David	40.00
34	Carranza, Joe	37.50
35	Larson, Rick	30.00
36	Cobleigh, Paul	27.50
	Tindall, Bill	27.50
	Runge, Kris	27.50
	Cline, JD	27.50



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I hope to
see you in
Las Vegas in
March!

Grant Holcomb

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YOUR PLAN FOR SUCCESS IN 2014 STARTS HERE

Monte Koch, PGA

Player Development Regional Manager



Are you afraid of success?

Name the program or concept, if you lay the planning tool (above) over it, you'll find success! (So you better get ready!) Rik Bond, PGA was averaging about 15 Get Golf Ready grads a season, but with analysis, planning, goal setting and properly timed promotion, his facility will graduate over 200 new golfers from GGR this year! "In October, we will review our efforts from this year, and begin planning for an even bigger 2014". – Rik Bond, PGA Director of Golf, Ruggles Golf Course

Want planning help?

Use your "PGA Member" Benefit: Monte Koch, Certified PGA Professional Player Development Regional Mgr/Mentor**

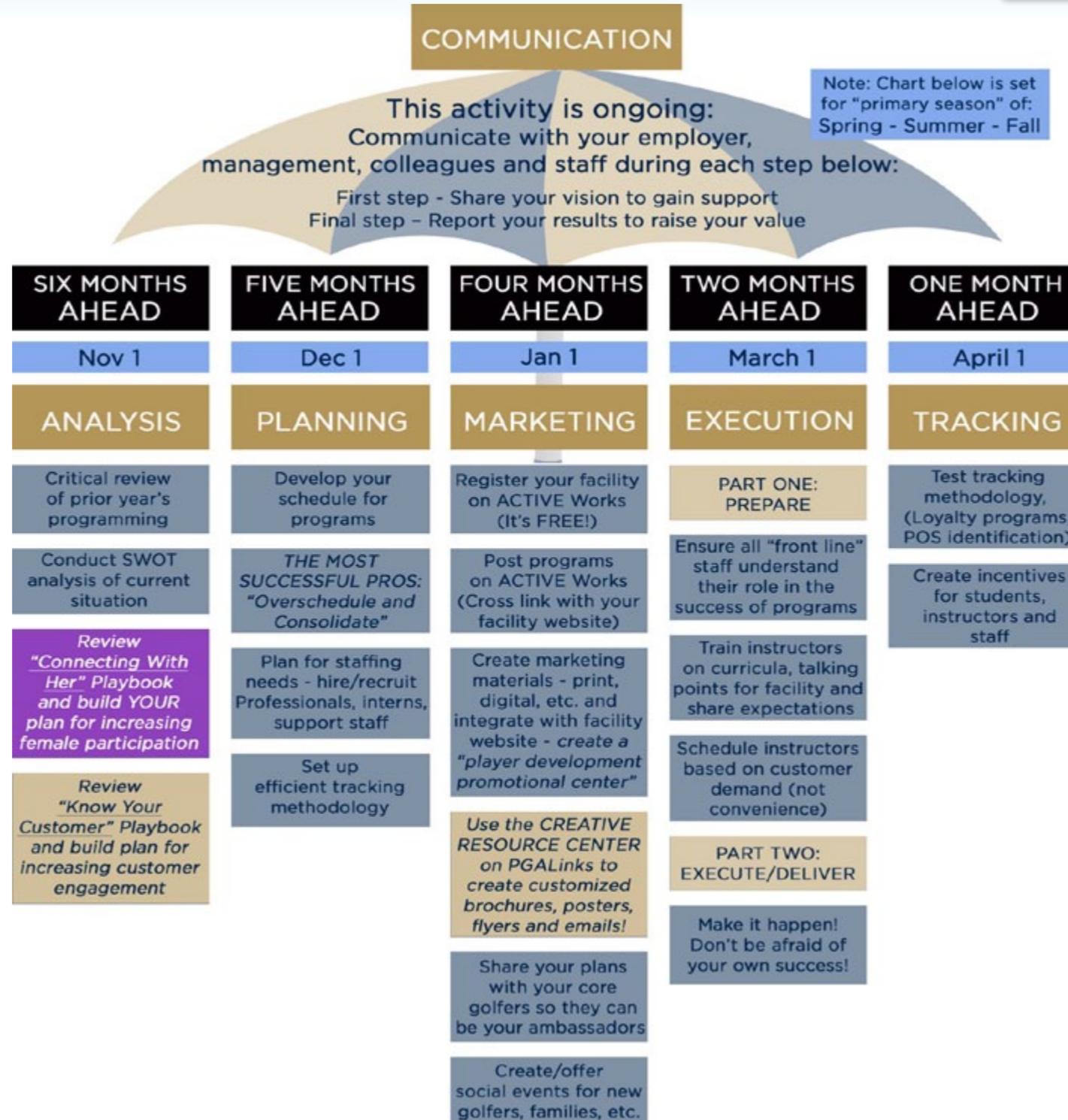
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Player Development is:

- Customer Creation
- Customer Retention and Deepening Engagement
- Community Management (vs. Asset Management)
- The Essence of Promoting, Teaching, Playing the Game
- Revenue Generation & Employment Sustainability

Quick Self-Assessment for 2014

- Now that you know what **player development** truly means, does your staff, your owner, your employer, your f&b manager, your city official, your board of directors truly know what the term means when you say it? (Let's call them "stakeholders.") YES NO
- Assuming the "stakeholders" know what the term means, do they associate **player development** with you and your team? Do they see you as the best resource to make it happen? YES NO
- 3a. If there are independent contractors at your facility, do they have a contract? YES NO
3b. Does that contract state clearly what their role is in terms of **player development**? YES NO
- If you answered no to 3a or 3b, why? _____
4. At your facility, how much is a new customer/member/golfer worth over a season/year/five years? _____
5. In terms of **player development**, how much is the same customer/member/golfer worth to you? _____
6. Based on your answers above, does your facility need you to take the lead in **player development** in 2014? YES NO
If no, then who? _____



WINNING CONCEPTS

Junior League Golf | Dan Harrington, PGA

DAN HARRINGTON, PGA

Meadow Park GC
Tacoma, WA

PROGRAM STRUCTURE:

- JLG STRUCTURE: Pre-Season JLG (\$100/child) in April '14 includes:
 - Kickoff Signup Session (3/29/14)
 - 4 Coaching Sessions
 - 1 MPGC Team Scrimmage on site
- Regular Season JLG (\$225/child) during May-June includes:
 - Kickoff Signup Session (4/26/14)
 - Weekly Coaching Sessions during entire season
 - Small Stipend/expenses fees for "coaching/parents"
- Host 1 Tacoma League "Scrimmage Jamboree"/Party on 4/26/14 (Golfzilla there)

REAL BENEFITS for Dan:

- Increased Income: JLG will reduce annual "churn" of kids growing out of current camps, so they stay customers for life
- Increased Value: MetroParks mgm't see the goodwill value of JLG and who drives that value.



"As a Chapter Officer, I knew that Junior League Golf would be good for me to do, but it wasn't just a feel-good thing. For Meadow Park, JLG turned out to be a rallying point for our staff, parents, MetroParks Tacoma and the community. Besides being a good business decision, it was good for my heart. We're already planning to add more JLG teams, plus a "pre-season program" to create a buzz and more revenue. To ensure our success, we're already planning now - waiting would be an easy but costly mistake!"



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EMPLOYMENT SERVICES

by Carol Pence, PGA

PGA Employment Consultant



Nail the Basics in your Job Search

Going after a new job is easy, however landing a new one can be very challenging. It's not just luck and good timing. It's about putting yourself in the right position to be recognized as the very best candidate. Just like in a golf tournament, there is only one winner. So what do you have to do

to be ready? Here are the basics to prepare for going after that new job.

- 1. Determine the types of jobs you most desire.** Do you prefer working in operations or teaching? Recently there have been opportunities in sales also, both towards membership and tournament sales. Think about your facility preference: public, private, resort or other?
- 2. Analyze what skillset and experience employers may view as priorities or critical for your desired positions.** In recent years, here are the priorities employers cited most often for management positions:
 - Customer Service
 - Staff Leadership/Management
 - Financial Management
 - Communication Skills
 - Interpersonal Skills
 - Generating Revenue
 - Marketing/Promotion
 - Tournament Operations
 - Merchandising
- 3. Analyze what your unique value is.** How would you differentiate yourself from fellow professionals? Determine why you would be the best choice for the responsibilities and role you are targeting. In those areas, identify your

key accomplishments. These could be stated in numerous ways, including percentages, dollars or numbers.

- 4. Prepare several cover letters and resumes towards these critical areas.** Get creative and become adept in rearranging the information on them to address the employer's priorities. These are the tools that best "sell" you and to get an interview, they must catch the employer's attention. The clear message needs to be "You need to interview me because this is what I have done in the past for others and therefore, this is what I can do for you".

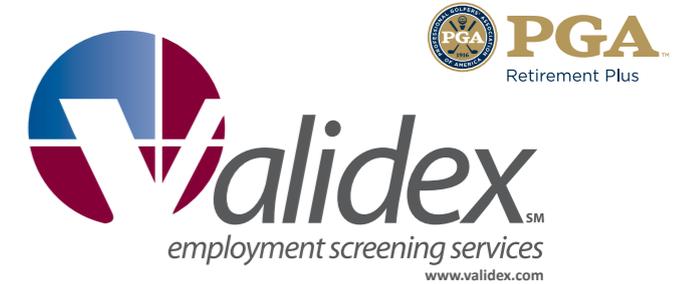
Your resume must reflect in quantifiable, real, specific terms what you have done before, who you have done it for, how long you did it, and how well you did it. The communication of these factors must be so simple that anyone who is in a hurry, who is trying to run a business, who is doing it "between" everything else, can understand it clearly. So remember to describe your experiences in ways that make sense to the employer, not just you.

- 5. Last but not least, communicate!** Network with fellow professionals, vendors, club members, fraternal groups, etc. to build communication channels to employers. Establish contacts, build credibility, strengthen trusting relationships and above all—stay in touch!

Once a job is open, tweak your documents to fit the employer's exact priorities. Then clearly communicate in all written and oral messages that you are undeniably the go-to for this job.

Using these tactics in a job search can create success. Take the time to nail these basics and land your next position.

Respectfully,
Carol Pence, PGA Employment Consultant
(510)706-1583 | cpence@pgahq.com



Introduction to Background Screening Solutions

Validex Employment Screening Services, the approved background screening partner of The PGA of America, has been providing custom solutions for our clients' background screening needs since 1986. We strategically partner with our clients to provide a one stop Solution to best serve the needs of their business and hiring decisions. Validex is an industry leader in providing:

- Full range of background screening services
- Quality services
- Consultation on policy and risk
- Fair Credit Reporting Act compliance

Serving as the approved background screening solution for The PGA, we screen:

- Employees
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Validex offers a comprehensive range of:

- Human Resource Solutions
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- Risk Mitigation Tools
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 - ✓ Compliance Services
- Safety
 - ✓ Driving Checks & Audits
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Contact your dedicated Validex Sales Manager, Bernie Pack
800-438-9922 or bpack@validex.com

10 MONEY-WASTERS TO CUT OUT RIGHT NOW

Blake Parrish

BP Financial Associates



As we approach a new year, it's worth the time to think about our daily money-wasters. There are many areas in our daily routine where we tend to waste money without realizing it – it's time to cut it out!

1. Credit card interest – The only thing more foolish than buying something you can't afford is buying something you can't afford

now at 13% interest later. You don't get jack for the extra money you fork over. Where will you get the extra money if you don't have it now? Will your boss give you a 13% raise in 2014?

2. Deal websites – Hey, remember that time we bought jewelry online at 78% off, but when it arrived we couldn't find the courage to give it to anyone because it looked like it had come out of a gumball machine? Save money AND time by skipping these sites.

3. Appetizers – Restaurants already have lunch and dinner portions so big you need a box to bring home the leftovers. Why pay an extra six bucks to get something that will take up more room in your stomach before the main meal is even brought out? Try cutting out dessert, too, when visiting restaurants for the month of December – there is usually enough holiday feasting at home.

4. Leftovers – On that note, our society throws away a lot of perfectly good food. According to a report by the Natural Resources Defense Council, the average American throws away 25% of food and drinks. Ordering all that food at a restaurant, only to throw

away the leftovers the next day, is a huge waste. There are plenty of foods you can make at home, including your morning coffee.

5. Daily coffee trips – Back before coffee shops started popping up on every street corner, people brewed it themselves. Take a look at how much money you dish out for that sugary concoction over a month or two (again, use the calculator on your phone) and I guarantee your heart will start thumping.

6. ATM fees – When we use a bank that is not ours, it charges us. Then our bank charges us again. Don't think that it's just \$2.00 here or \$3.00 there. It adds up quickly, not to mention the overdraft fees that could result if you're not paying attention.



7. Overdraft fees – For these, there's just no excuse. If you add correctly (use the calculator on your phone for crying out loud) and spend less than you make, you'll never pay a dime of overdraft fees. Fees result from sloppiness, pure and simple.

"Society doesn't have values. People have values."

— Milton Friedman

BP Financial Associates are committed to understanding your specific needs, and can help you get the basics taken care of from a practiced financial planning perspective.

8. Expedited shipping – Pay for faster shipping online and the only thing that moves faster than the package toward you is your money—away from you. If the shipping costs are high, it might be better to try to find the item in a walk-in store and then send it yourself. Some online retailers will send an item to the brick and mortar store for free. If you are mailing packages yourself, plan ahead. Allow 10-14 days for the gift to make it through the mail so you don't end up having to pay for expedited shipping.

9. Unused gym memberships – How is it that so many people join a health club around New Year's, resolving to lose weight – and there are so many empty treadmills come January 15? Unlike the commitment, the monthly dues don't stop. Invest in some good running shoes and you can jog around the block for free.

10. Premium cable packages – Not only do we not watch 95% of the 900 channels that are on, but you can watch most of the popular shows via streaming service. Dish, Hulu, and Netflix are great alternatives.

Look at your own budget and see where your cash might be getting away from you. It can happen easier than you think, and often does, especially during the holidays!

Contact me today at:

B P Financial Associates

Phone: (503) 619-7237

E-mail: Blake@BPFinancialAssoc.com

MEMBERS ON THE MOVE

by Jennifer Dodd

Tournament & Membership Administrator

Welcome, New Apprentices!

Name	Facility
Timothy Bishop	The Reserve Vineyards & GC
Sean Diven	Sand Point CC
Cody Goodan	La Grande CC
Charles Holmes III	Bellevue Municipal GC
Jon Shadel	Riverbend Golf Complex

Newly Elected Members

Name	Class	Facility
Jayson G. Allen	A-8	Univ of Idaho GC
Jacob T. Lippold	A-1	Peninsula Golf Club

Newly Quarter Century Club

Name	Facility
Mike Gove	Inglewood GC
Jim Pike	Sahalee CC
David Raper	White Horse GC

Employment Changes

Name	New Class	New Facility	Former Facility
Jacob T. Lippold	A-1	Peninsula Golf Club	Salish Cliffs
John E. Lumpkin Jr.	A-18	Swift, Inc.	Portland GC

Section Changes Into the Pacific Northwest Section

Name	New Class	New Facility	Former Section
David M. Christenson	A-13	Gamble Sands	Conneticut

Section Changes Out of the Pacific Northwest Section

Name	Class	Former Facility	New Section
Scott D. Ellender	A-13	Sunriver Resort	Western New York
Adam J. Syverson	A-8	Indian Canyon GC	S. California

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2014 SECTION SCHEDULE

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Important Winter Dates

DATE	EVENT	SITE
Jan 6-7	PNW PGA Business Planning/Board Meeting	Federal Way, WA
Jan 22-24	PGA Merchandise Show	Orlando, FL

Tournament Schedule (Tentative)

DATE	EVENT	SITE
Jan 30 - Feb 6	Hawai'i Winter Pro-Am	Mauna Lani, Hawaii
Mar 9-13	Holcomb-In-One Las Vegas Pro-Am	Las Vegas
Mar 17-18	PNW PGA Pro-Assistant Championship	Royal Oaks CC Vancouver, WA
Apr 29-30	Senior Players Championship	TBA
May 17-21	Washington Open Invitational	Meridian Valley CC, Kent, WA
Jun 10-12	Oregon Open Invitational	Black Butte Ranch, Sisters, OR
Jul 16-20	Rosauers Open Invitational	Indian Canyon GC, Spokane, WA
July 29- 31	Senior Oregon Open Invitational	Wildhorse Resort & Casino, Pendleton, OR
Aug 4	Assistant Professional Championship	Rainier G&CC, Seattle, WA
Aug 18-20	Northwest Open Invitational	Wine Valley GC, Walla Walla, WA
Sep 3-5	PNW Senior PGA Championship	TBA
Sept 16-18	PNW PGA Professional Championship (PPC)	Salish Cliffs GC, Shelton, WA
Oct 2-3	Pacific Northwest Pro-Amateur Championship	Circling Raven GC, Worley, ID
Oct 23-24	66th Hudson Cup Matches	Tualatin CC, Tualatin, OR



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