



PGA

Pacific Northwest Section

ForeWordPress

E-Magazine of the Pacific Northwest Section PGA

DECEMBER 2014



Happy Holidays
from the PNW PGA Staff

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PRESIDENT'S REPORT

by Bryan Tunstill, PGA



Along with my fellow officers, Jeff Ellison, and several Chapter Presidents, I have just returned from Indianapolis, IN from the PGA Annual Meeting. What a week it was, both emotional and educational. While it is fresh on my mind and while I can still read my own handwriting, I thought I'd share with you some of the highlights, lessons, and

takeaways from a great week.

The session opened up with a direct address from the Interim President, Derek Sprague, and the host Indiana Section Officers. I think everyone in the room was on pins and needles as to how the tone would be set moving forward after the recent removal of former PGA President Ted Bishop. The Officers from Indiana did an excellent job addressing the situation, showing their support for one of their own members of their Section yet showing that positive change going forward is imminent and that it was time to move on. A difficult topic to be discussed was done so with intelligence, honesty, and consideration. The case was closed, and it is time to move on.

On Thursday we heard presentations from the three candidates for National Secretary, one of whom was the Pacific Northwest Section's candidate, Michael Haywood from our sister Southwest Section. Michael, as always, presented an excellent presentation of opening remarks. His vision was crystal clear, his knowledge was unmatched, and his message was consistent. We were proud to have seconded his nomination and to support him, as we feel strongly that his morals and guiding

principles of what are important as an Association align with those of the Pacific Northwest. All three of the candidates did a very thorough job during the months of regional and super-regional meetings throughout the country. In the end, Suzy Whaley from the Connecticut Section prevailed in the first ballot, earning 60 of the 114 votes for a one-round victory (a majority of the votes wins). Suzy has risen quickly in prominence in the PGA, having served on the National Board of Directors as a District 1 Director and chairing multiple National Committees. She is a clear thinker and a great speaker, and she has boundless energy. We will support her 100% in her efforts, as we know her heart is in the right place and she is ready for the challenge. She is the first female Officer of the PGA of America, which was long overdue. Congrats to Suzy Whaley. We look forward to prospering from her leadership.

The business meeting portion was opened by former NYC mayor Rudy Giuliani and golf personality Jimmy Roberts in an interview. Their message was clear and simple – "Leaders have to have a vision. Where are we going?"

Next on the docket was the unveiling of the PGA's Strategic Plan. Presented by interim President Derek Sprague, CEO Pete Bevacqua, and COO Darrell Crall, the path of future efforts were simplified into one simple mission: "Serve the Members and Grow the Game." Past Presidents, other speakers, and Officers all heeded the same message going forward – that we ought to commit to our previous programs like Get Golf Ready, PGA Junior League, and Play Golf America. Don't confuse the troops with new anagrams and programs that steer us off course. Efforts will be made to align the efforts, open up lines of communication, and bring the message back to the local Sections for consistency. The



Derek Sprague and Kathy Gildersleeve-Jensen

timing couldn't be better for our Section, as we head into Winter Planning meetings with your Section and Chapter Boards. Although it isn't necessary to adopt verbatim National's Strategic Plan, it's tough to argue with such a simple vision and mission for the future. We can't wait to get to work on it!

A couple of other newsworthy events happened as the meeting progressed. A New KPMG Women's PGA Championship was announced, being a major for the LPGA, female golfers in the world, and the PGA of America. It's at the core of our mission statement to grow the game. In a sport where only 20% of the rounds are played by women, we are lagging behind other sports like tennis (46% women) and skiing (48%). It's time to move that needle.

We heard from keynote speaker Donald Trump. I admit that I was a little skeptical of what he could bring to the table. Although he is a true salesman of his brand, resorts, and hotels, he also casts a very positive light on the PGA Professional and our brand. He fully supports the PGA, and the 28,000 hard working men and women that represent the leaders in golf.

(continued)



Derek Sprague and Roger Wallace

We learned of Dr. Charlie Sifford receiving the Presidential Medal of Freedom. Originating from the PGA of America, yet needing to work its way through Congress, Dr. Sifford became only the 3rd golfer to win our Nation's highest honor (the other two are guys named Jack and Arnie). It is well-deserved, as he broke down barriers and opened up opportunities for minorities in a sport that was protected from people of race for far too long.

Speaking of Arnie, we were in for a little surprise as The King showed up. The Deacon Palmer Award was introduced, with Arnold's father being the first recipient. The crowd erupted as Arnie walked on stage and gave his signature thumbs up. The longest standing ovation I've witnessed ensued, and Arnie was soon opening up to David Marr III on stage. Not a dry eye in the house, mine included. It was the greatest thing I've ever been privileged to be part of in the world of golf. Arnold Palmer has meant and given so much to so many, and to hear him share with us the gratitude and life lessons that

his father had bestowed upon him was very emotional.

There were many other take backs from the meeting. We had a nice educational piece from professional speaker Anna Liotta, daughter of PNWPGA Professional Al Liotta. She eloquently and passionately educated the delegation on the differences and importance of communicating with different generations in very different ways. We hope to hear more from her at a more local level if we can make it happen.

It is also nice to see how the PGA of America continues to improve in its collaborations with our allied associations. PGA Tour Commissioner Tim Finchem was on hand to give a nice report of our recent successes and close work. We also listened to taped messages from LPGA Commissioner Michael Whan and Mike Davis, Executive Director of the USGA. Attempts are being made to reach out in advance rather than in reaction to each other's actions. A special session on inurement and a report from Carolyn Duronio of Reed Smith, LLP was given to the delegation. Many members of the Association have questioned the PGA of America's 501 (c) (6) status. We walked away with some answers but we are going to ask some further hard questions to see how we can maximize the benefits of membership.

There were a number of resolutions on the agenda to change our Bylaws and all passed. Resolution 1 was really the only controversial one, revoking the "green-grass" employment requirement for apprentices. Marcus King continued the tradition of the PNWPGA to not sit on our hands and say nothing. As he strolled to the mic once again, he led the Association by single-handedly speaking out against Resolution 1, specifically that it had not been properly vetted through the Committee system to evaluate this change on our

membership. Unfortunately, this closely passed at 69% with a 2/3 vote required for passage. The rest of the "lesser" resolutions passed easily.

Lastly, we get to save the best news for last. We have 2 National Award winners from the PNWPGA. Former Section President, District Director, and Section Professional of the Year Roger Wallace, PGA, from Polson Bay, Montana was awarded the National Bill Stausbaugh Award. Current PNWPGA Section Board member and Inland Empire Chapter President, Kathy Gildersleeve-Jensen, PGA, from Spokane, WA was awarded the National Teacher of the Year Award. It was unbelievable to be part of their "victory" tables in the front, as we watched their life work's showcased for the entire world to see. Congratulations to you both, the awards are so well-deserved. You do us proud.

As we return home from Indianapolis, myself, my fellow Officers, our alternate delegate Board members, and our CEO Jeff Ellison bring with us optimism and a fresh perspective for the year ahead. Although I've tried to cover as much relevant information as I could in this article, I know I left out many items and topics that can be shared. Please feel free to reach out to me with specific questions and comments, for the good of the order.

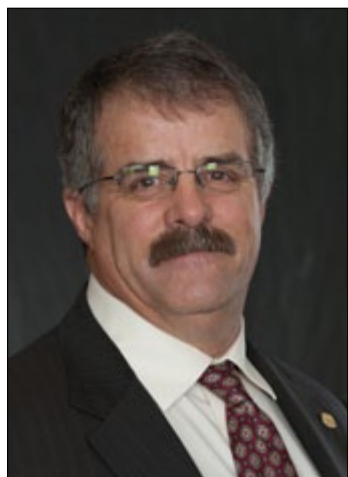
And, I hope that you and your families have a great Holiday season. Being an optimist, I'm predicting a prosperous New Year ahead for us all! Be safe, make a difference in someone's life, and find a way to bring new golfers into our game, the best game of all.

— Bryan Tunstill

CEO's REPORT

by Jeff Ellison, PGA

CEO



Merry Christmas and Happy Holidays to all of you, from your staff here in Tumwater. On behalf of Molly, Angela, Rebekah, Marlena, Jennifer, Cecelia, Denise and myself we hope you enjoy our annual Christmas card on the cover. We all thank you for making 2014 a good year here in the Section. We have some of the best programs in the country

thanks to your participation and we are already working on enhancements for 2015!

We are just back from the PGA Annual Meeting in Indianapolis. It was a very productive and exciting three days. For us in the great Northwest the highlight was Roger Wallace and Kathy Gildersleeve-Jensen being honored with National Awards. Anyone who knows Roger understands why he received the Bill Strausbaugh Award and Kathy Gildersleeve-Jensen became the first woman to be named Teacher of the Year. It was a very nice evening honoring all the National award winners.

This was indeed a meeting a firsts. Suzy Whaley became the first woman to be elected National Secretary and did so on the first ballot! As she moves up the chairs, Suzy will become President in 2018. The PGA also unveiled the Deacon Palmer Award with Arnold Palmer joining us for the presentation. At 85, he is still The King. Finally, there were a number of resolutions passed. Most notably is Resolution 1, which removed the green grass requirement for Apprentices. If you know a deserving professional in a non-traditional position who should join the association just have them contact the office for assistance. We also received the final report on the

independent review of inurement by a tax law firm. The results confirm we have been proceeding correctly but now we have a greater understanding of how to ensure our budgeting and reporting will satisfy an ever aggressive IRS. As Executive Directors, we've already asked for a working session on this trilling topic at our conference in January.

Also unveiled at the Annual Meeting was the new Strategic Plan. It is based on two primary goals – serve the members and grow the game. The three pillars to accomplish this – innovation, collaboration and improvement. Our District 14 Director Dan Hill has been involved in the process and I think you will see a “member focused, business savvy” association as we go forward.

[The 2015 Tournament Schedule is on the website.](#) We have an outstanding line up again this year. Thank you to all our host professionals for making their fine courses available. Plan your schedule now! One highlight is the Muckleshoot Casino Washington Open at Meridian Valley. Muckleshoot Casino has become an important partner and the pro-am will support the Folds of Honor Foundation. We've already run into sponsors who have sons or daughters in the military and they are eager to support this important effort. They would almost be upset if we didn't ask them to get involved! Please put together a team or recruit a sponsor. Reach out to those with a military connection and you'll be pleasantly surprised how grateful they are to you for allowing them to be part of this unique event. Visit <http://meridianvalleycc.com/wo.php> for Pro-Am information.

The PGA Financial Assistance Scholarship application is available now. Open to children and grandchildren of PGA members, these scholarships help incoming

college freshmen as well as existing college students with much needed funding for their education. Simply go to PGALinks and the information is under Benefits – Personal.

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 1,200 PGA Professionals. They are “ahead of the curve” and have been living the three pillars of the Strategic Plan for years – Innovation, Collaboration and Improvement. 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 are focused on you, our members. I trust you view them the same way. They are the very best.

Next time I write, it will be 2015!

— Jeff Ellison



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Oregon Open Invitational



Membership Handbook
PNWPGA Pro-Amateur



Senior Player of the Year



Player of the Year



PNWPGA Pro-Assistant



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PGA

Pacific Northwest Section

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APPRECIATING OUR CHARITIES

by Molly Cooper, PGA

Director of Tournament & Member Programs

The holiday season is a time of giving back to the community, and of supporting the charities that help our communities all year long. We would like to reflect on the charities that our Tournament Program—along with our sponsors—helped raise crucial funds for during the year. The 2014 Section tournament program donated to the PNW PGA Junior Golf Fund, Vanessa Behan Crisis Nursery, Seattle Cancer Care Alliance and Prostate Cancer and Kids Center.



The Pacific Northwest Section PGA is committed to the future of golf and educating kids in the game of golf. The

Pacific Northwest Section PGA Junior Golf Fund, Inc. is a non-profit, 501(c) (3) corporation, created with the goal to introduce the game of golf to kids who ordinarily would not have the opportunity. Section members have donated \$2,729 for the PGA Junior Golf Fund so far in 2014 with One Percent Club donations coming in through the end of the year. We will be presenting our 3rd annual Bunny Mason Scholarship in 2015 to the child or grandchild of a Pacific Northwest Section member who will be an outstanding incoming freshman.



Many of our charities are presented with a check on the final day of a major tournament. Since 1988, proceeds from the Rosauers Open Invitational have gone to the Vanessa Behan Crisis Nursery, Spokane's safe haven for children at risk of abuse and neglect. The Nursery provides vital services, including counseling, education and referrals for parents of young children in Eastern Washington. The 2014 event made \$105,000 for the charity with over \$2.475 million raised since 1988.



Drive Fore The Cure Northwest presented a check for \$50,000.00 to Seattle Cancer Care Alliance (SCCA) at the 2014 Washington Open Invitational. SCCA is a world-class cancer treatment and research center, made up of doctors from Fred Hutchinson Cancer Research Center, UW Medicine, and Seattle Children's.



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, KIDS Center works together with law enforcement, medical providers and social service agencies to create a supportive response to child abuse, as well as provide family support and therapeutic services. The 2014 championship donated \$1,000 and another \$1,500 was raised through the raffle for KIDS Center.

All of these charities are in need of more funds so they can continue making a difference in the community. If you have extra funds this winter that you would like to go towards a great cause, please consider donating to one or more of these deserving charities. To donate to the PNW PGA Junior Golf Fund, please send a check to the Section Office written out to Pacific Northwest PGA Junior Golf Fund Inc. For more information or learn how to donate and help the following charities reach more families, visit the links below:

- Vanessa Behan Crisis Nursey: www.vanessabehan.org
- Seattle Cancer Care Alliance: www.seattlecca.org
- KIDS Center: www.kidscenter.org

Happy Holidays from the Pacific Northwest PGA Section Staff!



MEMBERS ON THE MOVE

by Jennifer Dodd

Employment Changes

- Joseph A. Esh (A-20) — from Lewiston G&CC to Under Armour

Newly Elected Members

- John H. Kim (A-6) — Gregg Rogers' Golf Performance Center

NEW APPRENTICES

- Geoffrey E Buchanan — Old Works GC
- Cory D Larro — Willamette Valley CC
- Paul J Regali — Columbia Edgewater CC

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DARREN BLACK WINS PLAYER OF THE YEAR HONORS

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Sterling Cut Glass Player of the Year

Darren Black

Rainier G&CC — Seattle, WA

Congratulations to Darren Black for winning the Sterling Cut Glass Player of the Year Award! Black put together an impressive and consistent championship record in 2014, racking up more points than any of the championship winners. His playing record this year included:

- 2nd at the Oregon Open Invitational
- T-3rd at the PNW PGA Professional Championship
- 4th at the Northwest Open Invitational
- T-4th at the Washington Open Invitational
- T-7th at the Rosauers Open Invitational
- Advancement to the 48th PGA Professional National Championship in June, 2015

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FINAL Player of the Year Points

	Professional	Points
1	Black, Darren	512.50
2	Feenstra, Tim	455.00
3	Thornton, Brian	425.00
4	Cassidy, John	345.00
5	Coston, Jeff	337.50
6	McCoy, Casey	320.00
7	Benzel, Ryan	290.00
8	Runge, Mitch	260.00
9	Prugh, Corey	255.00
10	Phay, David	232.50
11	Barron, Derek	230.00
	Robydek, Tony	230.00
13	Malby, Ryan	212.50
14	Griffin, Chris	182.50
15	Aichele, Jason	177.50
	Manley, Greg	177.50
17	Nosler, Brian	155.00
18	Sharp, Brady	145.00
19	Walsh, Brent	137.50
20	Bennett, Luke	112.50
21	Hval, Tim	112.50
22	Rannow, Bob	107.50
23	Koch, Chris	102.50
24	Milne, Chuck	100.00
25	Inglis, Colin	95.00
26	Williams, Scott	87.50
27	Erdmann, Scott	85.00
	Keating, Mark	85.00
	Cowell, Matt	85.00
30	Poirier, Mark	75.50
31	Kasch, Mike	75.00
	Grove, Russell	75.00
	Sproull, Connor	75.00
	LeBeck, David	75.00
	Milton, Cameron	75.00

	Professional	Points
36	Gibbons, Rob	72.50
37	Faller, Brad	57.50
	Stull, Steve	57.50
39	DaSilva, Chuck	50.00
	Coleman, Keith	50.00
	Siesser, Derek	50.00
	Grow, Jerrel	50.00
43	Lisk, Chris	50.00
44	Anderson, Matt	47.50
45	Gardner, Mark	40.00
	Baker, Luke	40.00
	Murray, Brent	40.00
48	Wallace, Roger	37.50
	Hinkle, Lon	37.50
50	Sweet, Tyler	35.00
	Bender, Jeff	35.00
	Schoner, Mike	35.00
	Ables, Clint	35.00
	Wilson, Jacob	35.00
55	Pence, Todd	30.50
56	Marsh, Jeff	30.00
57	Prugh, Steve	25.00
	Walsh, Josh	25.00
	Taylor, Harrison	25.00
60	Dooley, Jeff	22.50
	Edstrom, Gene	22.50
	Haugen, Travis	22.50
	Henry-Cano, Isaac	22.50
	Leritz, Scott	22.50
	Wendland, Joseph	22.50
	Lehtola, Jason	22.50
67	Buckenberger, Randy	18.00
	Fox, Trevor	18.00
	Pitt, Jason	18.00
70	Clark, Rob	17.50

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CASSIDY AND GIBBONS WIN ASSISTANT, SENIOR PLAYER HONORS

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Assistant Player of the Year

John Cassidy

Alderbrook G&YC — Union, WA

- Won the Washington Open Invitational
- 2nd at the PNW National Car Rental PGA Assistant Championship
- T-4th at the Oregon Open Invitational
- T-12th at the Rosauers Open Invitational
- T-28th at the National Car Rental PGA Assistant Championship
- T-44th at the Northwest Open Invitational



Yamaha Senior Player of the Year

Rob Gibbons

Arrowhead GC — Molalla, OR

- 3rd at the Senior Players' Championship
- T-4th at the Senior Washington Open Invitational
- T-4th at the PNW Senior PGA Championship
- T-7th at the 2013 Senior PGA PNC
- 8th at the Senior Oregon Open Invitational
- T-53rd at the 2014 Senior PGA PNC



Assistant Player of the Year

	Professional	Points
1	Cassidy, John	575.00
2	Malby, Ryan	535.00
3	Feenstra, Tim	405.00
4	McCoy, Casey	367.50
5	Sharp, Brady	345.00
6	Griffin, Chris	320.00
7	Runge, Mitch	287.50
8	Bennett, Luke	265.00
9	Lisk, Chris	262.50
10	Erdmann, Scott	240.00
11	Barron, Derek	237.50
12	Cowell, Matt	235.00
13	Faller, Brad	225.00
14	Pence, Todd	222.50
15	Roters, Mike	192.50
16	Inglis, Colin	130.00
	Young, Ryan	130.00
18	Dahl, Ryan	122.50
19	Espedal, Ronnie	115.00
20	Grove, Russell	95.00
21	Keating, Mark	87.50
22	Anderson, Matt	85.00
23	Baker, Luke	82.50
24	Wilson, Jacob	75.00
	LeBeck, David	75.00
26	Williams, Trevin	70.00
27	Stewart, Bruce	65.00
28	Johnson, Aaron	62.50
29	Kearney, Brandon	60.00
30	Henry-Cano, Issac	55.00
	Corder, Gordon	55.00
32	Wong, Tyler	52.50
	Tucker, Colin	52.50



Senior Player of the Year

	Professional	Points
1	Gibbons, Rob	487.50
2	Coston, Jeff	392.50
3	Carranza, Joe	417.50
4	Fought, Jeff	310.00
5	Murray, Brent	302.50
6	Stull, Steve	285.00
7	Erwin, Todd	245.00
8	Keating, Mark	242.50
9	Sovay, Tom	238.00
10	Krieger, Scott	237.50
11	Milne, Chuck	215.00
12	Van der Velde, Chris	205.00
13	Bowen, Steve	190.00
14	Stewart, Bruce	155.00
15	Gardner, Mark	153.00
16	Marsh, Jeff	120.00
	Haney, Fred	120.00
18	Barbic, Zdravko	115.00
19	Larsen, Scott	112.50
20	Schuh, Craig	82.50
21	Hinkle, Lon	80.00
	Coombs, Kevin	80.00
23	DeLong, Mike	68.00
24	Whitney, Buster	65.00
25	Edstrom, Gene	52.50
26	Cravens, Scott	47.50
	Carey, Tom	47.50
28	Shaw, Jeff	45.00
	Kelley, John	45.00
30	Toll, Mike	35.00
	Thorsnes, John	35.00
32	Prugh, Steve	27.50
	Bies, Don	27.50



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How to Market in Your Community

by Carol Pence, PGA

PGA Employment Consultant



In an era of tough competition, speaking before a group about your facility is inexpensive and can be a great way to market your services, products and expand your customer base. There are many local service organizations, such as Rotary, Kiwanis, and Optimists that look for speakers for their meetings. Consider making it happen during these next few quiet

months. According to Patricia Fripp, professional speaker and speech coach, the key is to be very prepared. Here are some ways to get there:

Check out the Room

It's a comfort knowing that the microphone, projector, etc. are working and, more importantly, that you know how to work with them. Go to the room where you will be speaking earlier than everybody else. Get comfortable on the stage and imagine yourself a success. Test the microphone. Are your notes in order? Your audio/visual equipment ready?

Presenting your Talk

Practice, practice, practice so as to avoid reading your speech. If instead you write key points in large, bold typeface on your pad, speak from those instead. Also, remember to move out from behind the podium throughout your entire talk. It puts a barrier between you and the audience and they feel it. However, if you feel more secure standing behind the lectern, remember to not lean on it.



Learn more about public speaking from Patricia Fripp at www.fripp.com

Your Introduction

It is advised to write your own introduction. Using your resume as a guide, customize it to fit the topic on which you're speaking. Do not include your job as a life guard in your introduction, instead talk about your facility, its history, the game, etc.

Handouts

Develop a page detailing key selling points about your facility or how golf can be fun. Or if you've had an article published, make copies for the audience members. Make sure that the handout includes your facility's name and address, your name and telephone number.

Business Cards

If your goal is to develop contacts, always collect business cards from the audience members. You can offer to send additional information, articles or tips to them. Or you can offer a door prize (this can be a product you sell or certificate for service like a lesson, etc.). Ask that everyone drop their business cards in a box from which you or

the program chair will draw the winner/s at the end of your talk. The business cards give you prospects for your facility's database or for other services later.

Just Do It!

Speaking before a group of strangers can be intimidating, however keep focused on the positive impact the presentation will have on your business reputation and your facility's bottom line. Don't expect to be a magnificent speaker the first time out. Your goal is to present the most valuable information possible to the members of the audience.

Go on--step up on the podium and profit from the experience. It can help you build business and the start of many long-term relationships.

Respectfully,

Carol Pence
PGA Employment Consultant
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Monte Koch, PGA

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From Victim to Victor... It Starts with Volition

The power to choose is quite possibly the most powerful tool in your toolbox as a golf professional.

You can choose to dwell on your previous mistakes, poor decisions (made by others, your employer, your Board)

that have led you to where you are in your career today. You can choose to focus on how things were better in the past. A lot of the time, we tend to wish for the "good ol days" don't we?

Or you can choose to deal with the present as it is - the status quo - and recognize that change happens whether we like it or not.

By choosing the latter, you can become an agent for the changes that you would like to see. if you go from "I won't" to "I'll try", the possibilities become doable, achievable and possible.

As we are now in the holidays, with Christmas and New Year's around the next corner. It would seem like a good time to look back at 2014 from a clear, analytical perspective. Some good analytical questions we could ask may include the below.

So what about 2014, when we view it as the status quo:

- Was worth fighting for, worth holding on to, worth maintaining?



- Should we stop doing because it doesn't produce results, or the right results?
- Should look to grow, develop more, promote more because the results could be good, great?
- Do we need to alter, stop doing, do more of to better use our most precious personal resource? (Our time.)

Dan Rooney, PGA, of the [Folds of Honor](#), shared the concept of volition with me and twenty or so golf professionals at the PGA Professional of the Year conference. Here are my notes from what he said.

Volition

This word will define your life...it is the power to choose. Your choices culminate – and build momentum in your life – and will write your legacy. The Process of Choice starts with "I Won't"...then to "I Can't"...then to "I Will"... then to "I'll Try". When you or I (or someone we influence) can make it to "I Will" the possibilities are limitless!

In terms of choice, your personal power of VOLITION and

your plans for 2015, I ask you to consider those previous questions again AND these below:

- What can you do to make more revenue by meeting the social, recreational needs of every consumer who visits?
- What can you do to change your view from a "we're a victim of this situation" to "we can overcome, become victors from this situation?"
- How can you better use your time, your personal/professional network, to create value for your facility (and leverage/value for yourself with your employer?)

It's my goal to work every day with golf professionals who choose to change/improve/end the parts of the status quo that stink, preserve the parts that are great and willingly take on the part that they are frustrated by in our business. If you're one of those professionals, I have one more question for you.

How can I help you in December and January to make your choices count and build your professional momentum?



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PAY DEBT DOWN OR SAVE FOR RETIREMENT?

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You can use a variety of strategies to pay off debt, many of which can cut not only the amount of time it will take to pay off the debt but also the total interest paid. But like many people, you may be torn between paying off debt and the need to save for retirement. Both are important; both can help give you a more secure future. If you're not sure you

can afford to tackle both at the same time, which should you choose?

It's tempting to take on debt in order to get ahead financially. When someone finds themselves taking on more than they should, while the monthly fees and interest pile on, the question should be asked... "could I earn a higher after-tax rate of return by investing than the after-tax interest rate to pay on the debt?" For example, say you have a credit card with a \$10,000 balance on which you pay nondeductible interest of 18%. By getting rid of those interest payments, you're effectively getting an 18% return on your money. That means your money would generally need to earn an after-tax return greater than 18% to make investing a smarter choice than paying off debt. That's a pretty tough challenge even for professional investors.

Too many people make the mistake of investing in later years and taking unnecessary risks to try and catch up for lost time. Do not do this! Invest early, often, save aggressively, let your savings work for you over the course of many years rather than the get-rich-quick scams.



An employer's match may change the equation

If your employer matches a portion of your workplace retirement account contributions, that can make the debt versus savings decision more difficult. Let's say your company matches 50% of your contributions up to 6% of your salary. That means that you're earning a 50% return on that portion of your retirement account contributions. And that doesn't count any investment returns you might achieve over time.

We often argue that saving at least enough to get the full employer match is a sound goal. And don't forget the tax benefits of contributions to a workplace savings plan. By contributing pretax dollars to your plan account, you're deferring anywhere from 10% to 39.6% in taxes, depending on your federal tax rate. You're able to put money that would ordinarily go toward taxes to work immediately. That can help you take advantage of the power of time by compounding your gains.

"The most important shot in golf is the next one."
— Ben Hogan

Other considerations

When deciding whether to pay down debt or to save for retirement, make sure you take into account the following factors:

- Having retirement plan contributions automatically deducted from your paycheck or checking account eliminates the temptation to spend that money on things that might make your debt dilemma even worse. Start with 1%, \$10 bucks a month, 10% of income, or any amount but do it TODAY
- Do you have an emergency fund or other resources that you can tap in case you lose your job or have a medical emergency?
- If you do need to borrow from your plan, make sure you compare the cost of using that money with other financing options, such as loans from banks, credit unions, friends, or family. It must be paid back within five years or penalties start flying.
- Bear in mind that even if you decide to focus on retirement savings, you should make sure that you're able to make at least the monthly minimum payments owed on your debt. Failure to make those minimum payments can result in penalties and increased interest rates; those will only make your debt situation worse.

Regardless of your choice, perhaps the most important decision you can make is to take action and get started now. That means this month, not as another new years' resolution that's destined to be broken.



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DATE	EVENT	SITE
Jan 29-Feb 5	Winter Pro-Am	Mauna Lani, Hawaii
Mar 8-12	Holcomb-In-One Las Vegas Pro-Am	Las Vegas - Angel Park, Tuscany, Anthem CC
Mar 16-17	PNW PGA Pro-Assistant Championship	Meridian Valley CC, Kent, WA
Apr 21-22	Senior Players Championship	Wine Valley GC, Walla Walla, WA
May 16-20	Washington Open Invitational	Meridian Valley CC, Kent, WA
May 29-Jun 5	PNW PGA Ireland Pro-Am	Emerald Isle
Jun 9-11	Oregon Open Invitational	Crosswater Club, Sunriver, OR
Jul 15-19	Rosauers Open Invitational	Indian Canyon GC, Spokane, WA
July 28-30	Wildhorse Resort Senior Oregon Open Invitational	Wildhorse Resort & Casino, Pendleton, OR
Aug 3	Assistant Professional Championship	Tualatin CC, Tualatin, OR
Aug 17-19	Northwest Open Invitational	Wine Valley GC, Walla Walla, WA
Sep 3-4	PNW Senior PGA Championship	TBA
Sept 22-24	PNW PGA Professional Championship (PPC)	Canyon River GC, Missoula, MT
Oct 8-9	Pacific Northwest Pro-Amateur Championship	Astoria G&CC, Astoria, OR
Oct 22-23	67th Hudson Cup Matches	Broadmoor GC, Seattle, WA (tent.)

IMPORTANT UPCOMING DATES

DATE	EVENT	LOCATION
Jan 8-9	PNW PGA Business Planning/Board Mtg.	Columbia Edgewater CC
Jan 21-23	PGA Merchandise Show	Orlando, FL
Feb 16-17	Sweet 16 Education Seminar	Coeur d'Alene Resort