



WHAT MAKES THIS WORKSHOP UNIQUE?

Your Goals, Your Dreams, Your Ideal Retirement

Many financial seminars and workshops offer good info, but Retirement Design Lab focuses on you and your vision of the ideal retirement. Without a definition of success, you're just going through the motions.

This isn't just another seminar.

Retirement Design Lab is an interactive workshop that gives you the power to design your ideal retirement. Take the first step and join us to craft your future.





Upcoming Workshops

Missouri Innovation Campus

Saturday, December 2nd

9:00 am - Noon OR 1:00 pm - 4:00 pm

Important Information & Disclosures: This event is not affiliated with or sponsored by Missouri Innovation Campus. Should you have questions, please direct them to Hello@retirementdesignlab.com or reach out directly to the instructor upon registration. Your instructors will be Nick Wages and Tyler Bannister. They are investment advisor representatives of, and advisory services are offered through, USA Financial Securities Corp., a registered investment adviser located at 6020 E. Fulton St., Ada, MI 49301. SRG Financial Advisors is not affiliated with USA Financial Securities Corp.

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From the General Manager

We are in the process of submitting and gaining Board approval of our 2024 operating budget. The proposed budget at this point does not include a dues increase. We are meeting with the Golf Committee this month and getting additional feedback on several planned recommendation to the Board of Directors in their December meeting.

The first proposal is for a 10% dues increase. As most of you know, we have kept our dues flat for the past four (4) years. The key is that "Average" membership levels remained high throughout the year. This made for a reasonable level of profit for the year. Over the past four years, we have used our profits to help purchase and landscape the clock and provide new sand traps throughout the course. Staff is asking for the Golf Committee recommendation for the 10% increase that will allocated 3 percent to our increased costs due to inflation, and the remaining 7 percent will be reserved for the phase 2 T Box renovation project. This project has been designed...

READ FULL ARTICLE



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Welcome New Golf Members

KEM JACKSON, LOCC OFFICE MANAGER

Lakewood Oaks now has an APP! It is available for download on the Apple and Play stores. Search for Lakewood Oaks Golf Club and download. Your current member login and password will be used to login. New members will need to be registered first on a computer before using the mobile app. It seems pretty user friendly but if you run into any problems please let me know.

If you have any questions about your account, would like to sign up for automatic ACH payments on the 20th or would like your statement emailed instead of a paper copy, please email me. Statements are emailed around the first day of the month. If you have not seen the email by the 5th, please check your spam folder and add kem@logc.org as a safe sender.

We have some different options for our members to save 20% on their monthly dues with our Challenger and Champion programs. The Challenger program is available to members coming off a new member promotion and with a \$1000 initiation fee will get 20% off regular dues only for 3 years. The Champion program is available for members paying full current rate dues and with a \$2500 initiation fee will get 20% off regular dues only for 10 years. These options are not available to anyone on the Snow Bird dues plan or New Member Promotional Pricing.

Welcome New Golf Members, Cont.

For family memberships, if your spouse would like their own login to make tee times, please email me at kem@logc.org with their email and cell phone number and I will get them set up.

WELCOME NEW CLUB MEMBER!

Chuck Whittaker





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Golf Like a Pro

BRIAN BATEMAN
HEAD GOLF PROFESSIONAL

First of all, what a wonderful October we had (hopefully this is foreshadowing a nice warm-dry winter). I would like to take this opportunity to thank each and every one of you for a wonderful year and for supporting not only our staff, but also the various golf programs offered.

It won't be long now before the holidays are upon us, and to kick off the holiday season we have scheduled our Holiday Wine and Cheese Sale for, Thursday December 7 from 4:00 p.m. to 8:00 p.m. in the Golf Shop. The majority of both men's and ladies equipment and apparel represented in the Golf Shop this year will be offered at blow-out, deep discount prices to help make way for new inventory in 2024. This event will not only help clear our shelves, but provide a terrific opportunity to stretch the Golf Shop Credit dollars accumulated this year (all credit must be used before December 31). If you cannot find what you need in the Golf Shop, please feel free to take a look at the 2024 catalogues that we have available.

With cooler temperatures imminent you will see a few changes around the club. Cart covers will be back on the majority of the carts. Please do not try to remove any portion of the covers if we happen to have a nice day (all sides roll up). Dress code has reverted back to off-season, which means denim is now considered acceptable dress. Finally, as the seasons change, so do the needs of the golf course. Please pay attention to all cart regulations posted in the golf shop, on the golf course, and in the golf carts. With much of the golf course not growing or going completely dormant, each individual tire track or ball mark left on the green becomes more visible and healing times are expanded.



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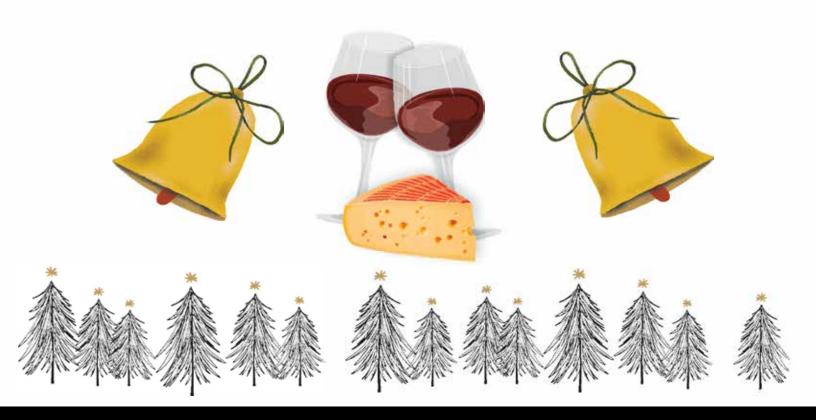


Lakewood Oaks Golf Shopo

Complimentary wine, cheese and snacks will be offered.

Join us on Thursday **December 7TH** from **4:00–8:00** PM to peruse our selection of apparel, accessories and golf equipment at a great discount!

It is a great time to use up your credit book money to buy gifts for yourself, your loved ones and fellow golf members!





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The 2023 AdvisorHub "Advisors to Watch" award was announced in June 2023. Data as of 12/31/2021 and 12/31/2022 was provided and considered for this award. The ranking recognizes advisors across the country for their quality of practice, professionalism, character and community involvement. Criteria considered included: assets under management, production/revenue, team size and more. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance.

LOOKING FOR A SAFE RETURN?

Maturity	CD	Treasury
6 months	5.52%	5.52%
1 year	5.55%	5.42%
2 year	5.45%	5.12%

All rates quoted as Annual Percentage Yield (APY) or Yield to Maturity effective October 20, 2023. CDs are FDIC insured up to \$250,000 per depository institution, for each depositor and account ownership category. Subject to availability and price change. CDs and US Treasury securities are subject to interest rate risk such that when prevailing interest rates change, the market value may fluctuate until held to maturity. \$1,000 minimum investment per CD or US Treasury security. StrongBox Wealth, LLC is a registered investment adviser. Investing involves risk and possible loss of principal. No advice may be rendered by StrongBox Wealth, LLC unless a client service agreement is in place.











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USGA GHIN HANDICAP © CORNER

USGA HANDICAP CORNER: SNOWBIRDS: HOW TO POST 'AWAY' SCORES DURING ACTIVE SEASON

When winter arrives, golfers in much of the country go into hibernation. Others, commonly known as "snowbirds," escape the cold climate to more appealing temperatures. These lucky "birds" not only enjoy the warmth, they continue to play golf. This situation creates a common question for handicap-posting purposes: "Do I still post my scores?" Read this month's article for more details.

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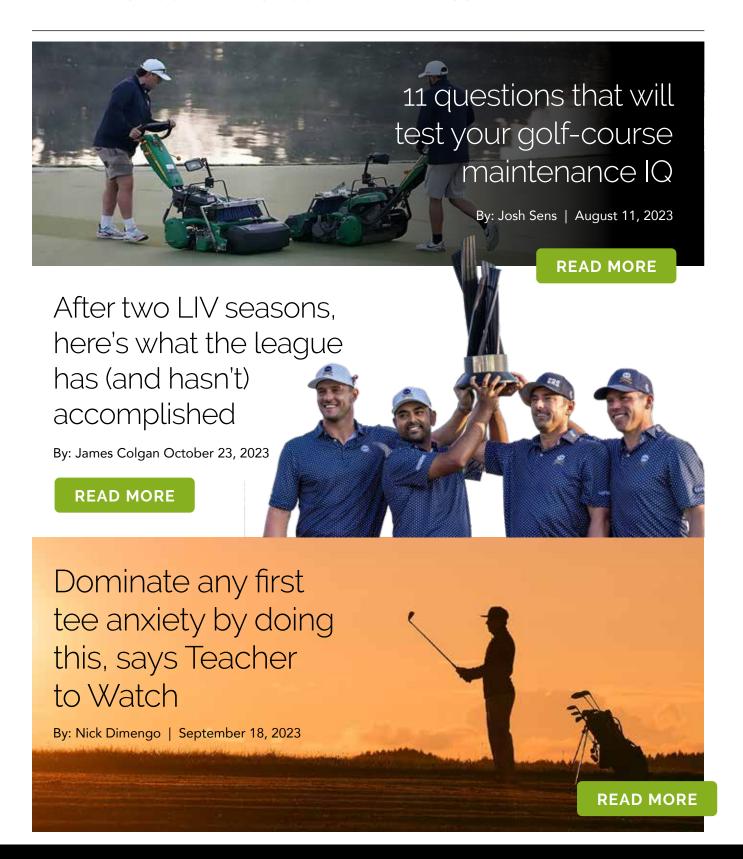






Golf Industry News

THE LATEST GOLF NEWS YOU MAY HAVE MISSED



pocking the Faircure



Thank you to our members and staff for another fun Rocking the Fairway.
Though the weather pushed the party inside, it didn't stop it. We appreciate our members, and look forward to the next golf season!











Argyle Inspiration



Whether you're planning a big family gathering this year, or something more cozy and intimate, this Roasted Brussels Sprouts Salad will steal the show. This gorgeous mix of roasted Brussels sprouts, sweet potatoes, pecans, goat cheese, and a tangy-sweet maple Dijon dressing is as gorgeous as it is delicious.

RECIPE

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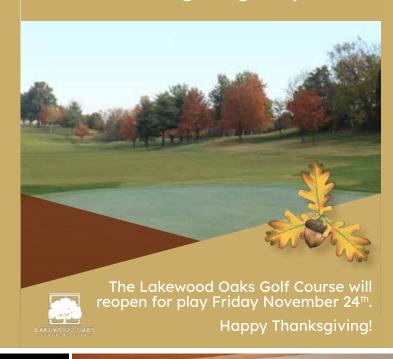
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Wine of the Month

We have two wines we are featured for the month of November: the Gen 5 Merlot and Old Vine Zinfandel. As the name indicates, the Lange twins have been in the winemaking business for five generations: where sustainable growing practices are at the core of their method. The Merlot's aromas of ripe dark fruit will pull you right into the glass. Smooth and spicy, fruits of plum and blackberry are wrapped in a silky finish. The Old Vine Zinfandel has a peppery, dried-herb aroma which is balanced by rich chocolate and blackberry flavors.

GEN5

CLD VINE ZINFANDEL

2018

LODI CALIFORNIA

GEN5

MERLOT

2019

CLARKSBURG CALIFORNIA



Turf Tip STEVE GRIESINGER, GOLF COURSE SUPERINTENDENT

We will applying a late fall, slow release fertilizer in the next few weeks to continue with our germination and growth of the seedlings from our October seeding. So far we are getting a nice germination rate with the aid of some nice rains of course, (some a little heavy). So now combined with this late fall application of fertilizer we should have ourselves in a better position in the spring.

Also sometime before Thanksgiving depending on weather conditions, we will be installing 2 cups and pins in the greens. Since the holes cannot be changed as often due to being frozen, this practice helps scatter traffic to reduce wear and tear around the hole.

Enjoy the late fall weather. Happy Thanksgiving!



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