



### FROM THE GM'S DESK

Dear Champion Hills Members, Families & Friends,

As the season changes, a renewed sense of energy and excitement fills Champion Hills. Flower buds are beginning to bloom outside the clubhouse, the team is excitedly discussing which associates will be returning for the summer, and enhancements to the food and beverage offerings on the patio are in full swing. All of these signs remind us that spring is almost here!

With spring approaching, we have started to open the back nine of our Fazio Mountain Masterpiece. Holes 10 - 14 are now available for play, and we anticipate that holes 15 - 17 will open later this month. Additionally, we have begun making changes to the parking lot and resurfacing it. Once this work is completed, we will proceed with the construction of new Pickleball courts. These courts are expected to become a hub of daily activity, competition, and social interaction for our members to enjoy. We will continue to provide updates as the work progresses.

We are not only upgrading our facilities and golf course but also enhancing our staff. Please join me in welcoming Jim Dumas to our Accounting department. Jim will serve as the second-incommand to Laura Allen, our Controller. Below is his biography, and I encourage you to give him a warm Champion Hills welcome whenever you see him around the property!

Thank you for your continued support of the Club and our staff. Have a wonderful March. I look forward to seeing you around at the Club!

Alan Deck, CCM, PGA



#### WELCOME TO CHAMPION HILLS, JIM DUMAS!

Jim Dumas comes to Champion Hills with 38+ years of accounting experience, including the most recent 18 ½ years as the Controller of the Bradenton Country Club (Bradenton, FL). Prior to that, he worked for 20 years in the publishing industry, serving as Controller for Florida Sun Publications (division of the Toronto Sun newspaper group). Jim received a Bachelor of Science degree majoring in Accounting (with honors) from the University of South Florida (Tampa). Jim spent most of his adult life in Sarasota, FL.

In 2019, Jim & his wife, Judy relocated to Hendersonville. Sadly, three years ago, after a 40-year marriage, Jim lost his wonderful wife to cancer. Jim is close with and remains very proud of his three awesome and accomplished sons. His oldest son, Cody is a successful General Contractor, and the two younger twin sons, Justin & Chad are both Meteorologists. Rounding out his immediate family is his lovely daughter-in-law, Mandy, and perfect little granddaughter, Lauren!

"One of the most rewarding parts of working in the club business has been the education you get working with various, rotating, board members, generally with great business backgrounds. It can be a terrific learning experience." Jim looks forward to enjoying each day, making lots of new friends, and helping Champion Hills with sound financial reporting.



#### SPRING INTO ACTIVITIES AT CHAMPION HILLS CLUB!

I am a huge fan of March in Western North Carolina. The daffodils are starting to pop up, short pants are finding their way into the golf rotation, and on some afternoons, we open our windows to get the winter air out of the house. Of course, the start of Spring happens in March too, and did I mention my birthday is this month? March really feels like the start of a new year here at Champion Hills Club!

Here are my best ideas for how to enjoy this month and get into **SPRING** at Champion Hills Club.

- Socialize! This month alone there is Trivia Night, Pasta Making class, the Wicked Weed Beer Dinner, Calabash Night, and Irish Pub Night. The "Regal Ride" and Master's Week are just around the corner! If you can't find "your thing", come to the "Social Groups Open House" on March 28.
- Patio project: Our long-awaited Patio expansion approved by members in January is underway! Weather permitting and with on time shipments of furniture, we should be open by mid-April. Sunsets await!
- Re-opening the back 9: As announced last week, repairs to the back 9 of the golf course are going very well, and holes 10 thru 14 will reopen on March 4. In a few more weeks, we expect more holes to open. We are fortunate to have recovered so quickly!
- ndulge with Friends: Grab your best buddies and sign up for Ladies' Night Out March 12 or Men's Night Out on March 26. Both menus offer elaborate preparations from our culinary team and is one of the best dining experiences of the season!
- New Members are most welcome: Say hello to our newest Club members! Already in 2025, we have welcomed 2 new Full members and 2 new Explorers! Invite them along to your favorite events.
- Group Exercise: With all that partying, don't forget to exercise! Whether your choice is Julia's yoga class, Elijah's golf core class or Mackenzie's Simply Strength, springtime is the right time to get moving!

**SPRING** really is the start of something great at Champion Hills Club. I hope you will be here enjoying yourself.

I'll see you around the Club.

Milan Turk Champion Hills Club President



## PET PROFILES: FIONN

OWNERS: PETER & RUSTY WATSON

#### BREED & AGE:

English Cream Golden Retriever; 6 years old.



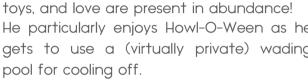


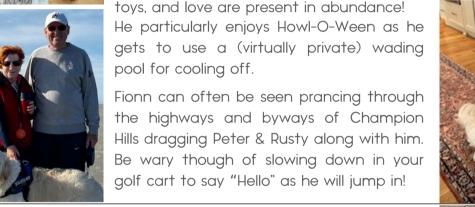


#### COMMENTS ABOUT FIONN:

Fionn takes a joyous and playful approach to life and loves all he meets. The Gaelic spelling of Fionn means "Fair-Haired" or "White". In English, it is pronounced "Finn" or "Fyun". The name Fionn represents more than just a physical trait but is also a symbol of purity and nobility with a rich history in Irish folklore and culture.











BREED & AGE:

English Springer Spaniel; 15 years & 5 months old.

#### **FAVORITE TOY:**

Anything with a squeaker...so she can try to get it out. Preferably, a squirrel.



Bark, usually when we would prefer she did not!! Happy Hour. Chasing squirrels, in her younger days.

#### COMMENTS ABOUT PET(S):

Sammy has been a fabulous addition to the family. She has brought us so much pleasure over the years. She is very loving and is a great companion. Her life expectancy is 12 - 14 years, so we are in extra innings!! She cannot chase squirrels like she used to, but...she is still a pro at Happy Hour!!! She has earned it!!









WE LOVE FUR BABIES! WE INVITE YOU TO FEATURE YOUR PET IN AN UPCOMING ECHOES! EMAIL JOSIE@CHAMPIONHILLS.COM.













AROUND THE CLUB FEBRUARY

















LAST CHANCE TO SUBMIT!

STAY CONNECTED WHILE YOU'RE AWAY!

As you travel and explore the world this season, stay connected with Champion Hills through our "HOW FAR CAN YOU GO?" social media campaign.

Here is how to participate:

- 1. Be sure to pack your favorite CH logo shirt/apparel
- 2. Take a photo of you with the CH logo wherever you travel
- 3. Email josie@championhills.com telling us where you are traveling
- It's that simple! At the end of March, we will award two winners:
- 1. Who traveled the furthest from the Champion Hills Clubhouse with their CH logo
- 2. Most Unique Destination traveled with their CH logo

#### All submissions must be submitted by March 3, 2025.

The winners will receive a feature in the April Echoes issue and a complimentary gift basket. If you have any questions, please feel free to reach out to the Admin Office!

# MARDI GRAS BUFFET

MARCH 4 | 5 PM - 7 PM



### PASTA MAKING WITH CHEF CAROLINE

MARCH 7 | 2 PM - 3 PM

Join Chef Caroline Juba for a journey in the art of making fresh pasta! Whether you're a beginner or a seasoned cook, this is a perfect opportunity to learn new skills and indulge.

SEE CAROLINE'S ARTICLE ON NEXT PAGE!



# Ladies' Night Out

MARCH 12 | 5:30PM\*





## MEN'S NIGHT OUT

MARCH 26 | 5:30PM\*

## KARAOKE NIGHT

APRIL 1 | KARAOKE AT 6 PM

\$1 WINGS | \$3 DRAFTS | FAZIO PUB MENU



Tour Burning Blush & Appalachian Brewery! This event is limited to 11 participants

# TRIVIA NIGHT 5:30 PM - 9 PM



Dung & Christina Phan. Not Smarter Than A Gary Rodberg & Heather North, Rowena & Phil Croxford

### WICKED WEED BEER DINNER

MARCH 8 | 5:30 PM\*

Indulge in a specially curated 4-course meal perfectly paired with your favorite (or soon to be favorite) Wicked Weed brews.



### IRISH PUB NIGHT

MARCH 18 | 5 PM - 8 PM

\$1 WINGS 🚜 \$3 DRAFTS 🚜 GUITARIST, DAN KELLER

CHAMPION HILLS BOOK CLUB MARCH 24 | 10:30 AM

For more information, contact:

Barb Morrison | 309.269.0010 Barbara Zucker | 845.598.0933



#### FIND YOUR HOBBY: SOCIAL GROUPS AT CHAMPION HILLS

MARCH 28 | 11 AM - 12 PM

Explore leisure activities & discover your new favorite hobby at Champion Hills! Meet leaders of various social group's including: Canasta, Poker, Mah Jongg, Hiking, Book Club & Croquet.

Easter Brunch 11:30 AM - 2 PM

Please contact Shelly to make your reservation!



COMING SOON TO CHAMPION HILLS ... DRIVE-IN MOVIE NIGHT!

APRIL 22 | 8 PM SHOWTIME

Come Watch "When Harry Met Sally" | More Details To Come!

#### FREE ADMISSION | COMPLIMENTARY POPCORN

Visit chmember.com for more details and to register. \*Please note that all of these events are subject to our 24 hour cancellation policy.

## MARCH DINING EVENTS

MARDI GRAS NIGHT MARCH 4 | 5 PM - 8 PM

CALABASH NIGHT MARCH 11 | 5 PM - 8 PM

IRISH PUB NIGHT WITH GUITARIST, DAN KELLER MARCH 18 | 5 PM - 8 PM

**BBQ NIGHT** 

MARCH 25 | 5 PM - 8 PM

PRIME RIB

MARCH 29 | 5 PM - 8 PM

FOR RESERVATIONS, PLEASE CONTACT SHELLY AT 828.233.0973 OR SHELLYM@CHAMPIONHILLS.COM



#### DRY RIESLING

Napa Valley, California

Wafting delicate peaches & melons, then crisp & jazzy green apples, this light-bodied wine tastes fresh and alive. It is super mouth-cleansing and appetizing due to vivid acidity, and one of the few Rieslings left in Napa Valley. — Jim Gordon

A national historic landmark and the only wooden gravity-flow winery in the Napa Valley, Trefethen is also one of Napa's largest estate wineries, with its 600 acres of vineyards surrounding the winery.

MARCH SPECIAL PRICING \$9 GLASS | \$36 BOTTLE

### 94 WINE ENTHUSIAST

# CELEBRATING CHEF CAROLINE JUBA: A CHAMPION HILLS CULINARY STAR



Caroline's journey to the competition in Frisco, Texas, was inspiring. Though she competed against formidable chefs, including Jon Dubrick, an Executive Chef from a test

kitchen in Los Angeles, her creativity and precision stood out. Representing Champion Hills with grace, she wowed the judges, including Iron Chef, Jose Garces. Her dedication to culinary excellence reflects the values we

hold dear at Champion Hills: innovation, passion, and community.

While the competition was a proud moment, Caroline's true spirit shone through when Hurricane Helene struck the region shortly after the event. Instead of celebrating her career milestone, Caroline turned her focus to helping those around her. She utilized a community grill to prepare meals for residents of six nearby apartment complexes, bringing comfort and unity during the storm's aftermath.

Once the roads reopened, Caroline returned to Champion Hills, where she and the team organized a 200-person community dinner. Improvising with available ingredients, they showcased how food could provide solace and foster togetherness in challenging

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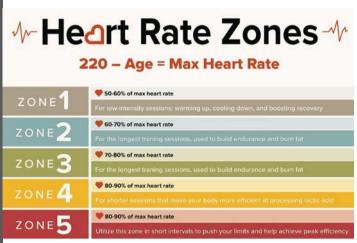
times.

We are so fortunate to have Caroline as a part of the Champion Hills family. Her achievements, both in the kitchen and in the community, exemplify the heart of our club. Congratulations, Caroline, on your outstanding accomplishment in the Culinary Innovation Challenge! We are excited to continue supporting you and can't wait to see where your culinary journey takes you next.



#### HOW DO I GET MY HEART RATE IN THE TARGET ZONE?

When you work out, are you doing too much or not enough? Your target heart rate helps you hit the bullseye so you can get max benefit from every step, swing, and squat. Knowing your heart rate (or pulse) can help you track your health and fitness level.



#### WHAT IS A RESTING HEART RATE?

Your resting heart rate is the number of times your heart beats per minute when you're at rest. A good time to check it is in the morning after you've had a good night's sleep, before you get out of bed or grab that first cup of coffee!

#### IS RESTING HEART RATE DIFFERENT BY AGE?

For most of us (adults), between 60 and 100 beats per minute (bpm) is normal. The rate can be affected by factors like stress, anxiety, hormones,

medication, and how physically active you are. An athlete or more active person may have a resting heart rate as low as 40 beats per minute. When it comes to resting heart rate, lower is better. It usually means your heart muscle is in better condition and doesn't have to work as hard to maintain a steady beat. Studies have found that a higher resting heart rate is linked with lower physical fitness and higher blood pressure and body weight.

#### KNOW YOUR NUMBERS: MAXIMUM AND TARGET HEART RATE BY AGE

This table shows target heart rate zones for different ages. Your maximum heart rate is about 220 minus your age. In the age category closest to yours, read across to find your target heart rates. Target heart rate during moderate intensity activities is about 50-70% of maximum heart rate, while during vigorous physical activity it's about 70-85% of maximum.

The figures are averages, so use them as a general guide.

| AGE      | TARGET HR ZONE 50-85% | AVERAGE MAXIMUM HEART RATE, 100% |  |  |
|----------|-----------------------|----------------------------------|--|--|
| 45 years | 88-149 bpm            | 175 bpm                          |  |  |
| 50 years | 85-145 bpm            | 170 bpm                          |  |  |
| 55 years | 83-140 bpm            | 165 bpm                          |  |  |
| 60 years | 80-136 bpm            | 160 bpm                          |  |  |
| 65 years | 78-132 bpm            | 155 bpm                          |  |  |
| 70 years | 75-128 bpm            | 150 bpm                          |  |  |

#### HOW DO I FIND MY PULSE OR HEART RATE?

Now that you have a target, you can monitor your heart rate to make sure you're in the zone. As you exercise, periodically check your heart rate. A wearable activity tracker makes it super easy, but if you don't use one you can also find it manually:

- Take your pulse on the inside of your wrist, on the thumb side.
- Use the tips of your first two fingers (not your thumb) and press lightly over the artery.
- Count your pulse for 30 seconds and multiply by 2 to find your beats per minute.





#### **IMPORTANT NOTE:**

Some drugs and medications affect heart rate, meaning you may have a lower maximum heart rate and target zone. If you have a heart condition or take medication, ask your healthcare provider what your heart rate should be.

If your heart rate is too high, you're straining. Slow down! If your heart rate is too low, and the intensity feels "light" to "moderate," you may want to push yourself to exercise a little harder, especially if you're trying to lose weight.

If you're just starting out, aim for the lower range of your target zone (50 percent) and gradually build up. In time, you'll be able to exercise comfortably at up to 85 percent of your maximum heart rate.

### WELLNESS CLASS SCHEDULE

#### MONDAY

8:15 AM | Barre 9:15 AM | Strength 45 10:30 AM | Slow Flow Core Yoga

#### **TUESDAY**

8 AM | Yoga Basics9:15 AM | Jazzercise10:30 AM | Cardio Tabata Circuit

#### WEDNESDAY

8:15 AM | Cardio Tabata Stations AMRAP 9:15 AM | Jazzercise 10:30 AM | Barre

#### **THURSDAY**

8:15 AM | Golf Core Tabata 9:15 AM | Strength 60 10:30 AM | Simply Strength

#### FRIDAY

8:15 AM | Cardio Tabata Stations AMRAP 9:15 AM | Gentle Yoga 10:30 AM | Barre Strength

#### SATURDAY & SUNDAY

No Classes

(3) participants are required by 3 PM the day before the class. If the minimum has not been reached, the class will be cancelled for the day.







#### CHAMPION HILLS LOCAL RULES UPDATE

The Champion Hills Golf Committee has approved the following changes/additions to our local rules as follows:

- 1. If your ball plugs on #9 hillside in front of the bunker and you can't find it, then you get to drop (free drop) where you and your playing partners agree you plugged (not the drop circle).
- 2. When #11 opens, the hillside to the right of the approach is eroding and has areas where the ball will hang up on the hill. Until this is fully repaired, this is to be considered "ground under repair". We will put a drop circle on/near the approach and allow players free relief from the hillside.
- 3. At certain times of the year, piles of loose impediments, such as leaves, may make it difficult for a player to find or play his or her ball. For this reason, from October 15 - March 31, we will be instituting a leaf rule for the following areas only: All areas left of the cart path on #5 and all areas left of the fairway on #6.
  - o These areas will be treated as abnormal ground conditions. How do you take relief when you have lost your ball in a pile of leaves in either area?
    - With the agreement of your playing partners, and you are virtually certain your ball came to rest in a pile of leaves in either one of these areas, then you are entitled to a free drop within one club-length, no closer to the hole from the agreed upon area where your ball was deemed lost.



## **USGA** HANDICAP CORNER

#### 2.1A/1 - SCORES NOT ACCEPTABLE FOR HANDICAP PURPOSES

Some formats of play and scores played under certain restricted Terms of the Competition are not acceptable for handicap purposes.

The following illustrative list is not exhaustive and if a player is in doubt as to the acceptability of a score, it is recommended that they check with the golf club where they are playing or the Authorized Association.



# ST. PATRICK'S DAY SALE

**MARCH 1 - 15** 

Pick a coin from the lucky "Pot of Gold" to receive an additional percentage off all in-stock apparel items at member pricing!

Discounts range from 10%-40% off.

EXCLUDES ALREADY DISCOUNTED ITEMS & SPECIAL ORDERS.

## LUCKY 7 T URNAMENT

MARCH 13 | 2 PM SHOTGUN FORMAT: 9-HOLE MIXED SCRAMBLE

FOR MORE INFORMATION OR TO REGISTER. PLEASE VISIT FORETEES!

## THIRSTY THURSDAY **HOLES #10-14 CELEBRATION**

MARCH 6 4 PM - 6 PM

We invite you to join us in celebrating the opening of Holes #10-14 at Thirsty Thursday!

It's the perfect opportunity to gather with friends & neighbors for a specially-crafted themed cocktail & delicious appetizers as we toast to this exciting milestone together!





## CHAMPION HILLS

Real Estate

# ECONOMIC INSIGHTS W/LEADING RE'S CHIEF ECONOMIST, DR. MARCI ROSSELL - JANUARY 2025

2025 marks a quarter of a century into the 2000s. Let's look back at the economic performance 25 years ago:

Insights on this visual:

- The Global Economy was \$33 Trillion in 2000. 25 years later, the Global Economy exceeds \$100 Trillion. The economy has tripled in the past 25 years.
- The US economy has doubled over the past 25 years.
- The Unemployment rate is almost exactly the same.
- Inflation is getting all the attention these past few years, but this year is actually lower now than 25 years ago.
- The S&P 500 is 3x bigger now really good for our retirees right now as their 401Ks are performing really well.
- Interest rates the 10-year treasury is lower now and mortgage rates are lower now.
- Consumer confidence is lower now, even though the economy is much better now than it was 25 years ago. There is a disconnect between how people "feel" about the economy and "how" the economy is actually performing.

#### 2025 VIEWPOINT

The Financial markets...both the bond market & stock market are good forecasters. Both rallied with the 2024 election results; however, the Treasury bonds went the other direction. We have had a rising stock market and a rising interest rate market since November.

The forecast will be for Income & Business Tax cuts, so stocks are reacting to this possibility with an outcome of increased corporate earnings. The Banking sector is expecting de-regulation rules, so bank stocks are improving. Lending at higher interest rates means higher profits.

A higher interest rate environment will mean higher inflation rates. The latest inflation rate was 2.90% so we are not getting to the FED's target of 2.0%. If tariffs are added in 2025, we will see higher interest rates. Dr. Rossell noted she does not expect mortgage rates to increase anymore; however, she does see them at 7% for a while. When she predicted 5.50 to 6.0% for all of 2025, there were not tariff and deportation policy possibilities. Both of these actions will cause more inflation, which will cause higher mortgage rates.

An interesting fact for the real estate market: The year 2025 is the Peak 65 age. Four million people will turn 65 this year and in 2026. This will be the "peak" season for older real estate buyers/sellers as we will see the most retirees ever downsizing their homes, selling their homes, and/or buying/selling their 2nd homes.



THE CHAIRMAN'S CIRCLE IS AGENTS WITH +\$10M, TEAMS WITH +\$15 IN TOTAL SALES -26 AGENTS/TEAMS RECEIVED THIS AWARD.



| SUNDAY | MONDAY                           | TUESDAY                    | WEDNESDAY                   | THURSDAY   | FRIDAY  | SATURDAY                        |
|--------|----------------------------------|----------------------------|-----------------------------|--|---|---------------------------------|
|        |                                  |                            |                             |  |   | 1                               |
| 2      | Clubhouse<br>Closed              | <b>4</b> Mardi Gras Buffet | <b>5</b><br>Trivia          | Thirsty Thursday<br>Celebrate<br>Opening Holes<br>10-14! | Pasta Making<br>w/ Chef<br>Caroline                   | 8<br>Wicked Weed<br>Beer Dinner |
| 9      | Clubhouse<br>Closed              | 11<br>Calabash Night       | <b>12</b> Ladies' Night Out | Lucky 7 Tournament Thirsty Thursday                      | 14  | 15                              |
| 16     | Clubhouse<br>Closed              | 18<br>Irish Pub Night      | Justin<br>Wine Dinner       | TaylorMade<br>Demo Day<br>3rd Thursday                   | 21  | 22                              |
| 23     | Clubhouse<br>Closed<br>Book Club | 25<br>BBQ Night            | 26<br>Men's Night<br>Out    | <b>27</b> Thirsty Thursday                               | Social Groups<br>at<br>Champion Hills<br>Presentation | Prime Rib<br>Feature            |
| 30     | 31                               |                            |                             |  |   |                                 |