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DEL RIO COUNTRY CLUB / NOVEMBER 2023



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THE BOGEY

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801 Stewart Road, Modesto, CA 95356



HOURS OF OPERATION

Coffee Service 7-10 am

Tuesday-Friday

Elderberry Lounge 341-2411

Brunch 7 am-2 pm

Saturday-Sunday

Lunch 10 am-3 pm

Winter Hours

3-8:30 pm Tuesday-Friday

2-8:30 pm Saturday-Sunday

Food Truck 663-9374

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Parade of Lights Festival

SUNDAY, DECEMBER 10TH | 5PM
GOLF CART PARADE OF LIGHTS

5PM GUESTS ARRIVE/KIDS CRAFTS
6PM GOLF CART PARADE
6:30 DINNER/DJ
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ROUTE TO BE POSTED LATER



MANAGER'S MEMO

GENERAL MANAGER / **DUNCAN RENO**

November News

Economic Impact Affecting Del Rio's Ability to Reinvest

Well, we have been trying to recover from the impact of inflation for two and a half years. I thought we would be back to our breakeven strategies and planning new ways to reinvest in the club. That's not the case. All costs related to labor are still rising, especially the plans to again raise minimum wage in the State of California. Cost of goods are NOT subsidizing, but we have noticed a much slower increase rate of goods, especially in food. What makes this inflation much worse is that all supplies and products we use to deliver our quality of food, service, golf course condition, etc. have been highly impacted.

So, what's the solution? As you may know, Del Rio over the past ten years has maintained a dues philosophy that every member participates equally, in providing the funds needed to cover costs. If we can't make it up in increased sales from F&B, Merchandise sales, Green and Guest Fees, Banquets, and all other point of sales revenues, then we must rely on dues from our members. We have shied away from increasing prices for guest fees, cart fees, bag storage, locker

rentals, bar prices, etc. because we have raised dues significantly, and equally, to cover these costs. Unfortunately, inflation isn't changing, and the impact is real. We addressed these fees associated with the Pro Shop operation and the F&B operation at the Sports and House Committee, respectively. Recommendations were made to the Board to increase these fees accordingly to help achieve a movement toward breakeven. Tapping into reserves for operations is not an effective financial strategy for the club, so we will address it in the operations. Most likely the increases in fees won't take place immediately as we adjust to the appropriate levels. However increased fees will be a strategy used to achieve breakeven.

2023 Club Calendar of Events Approved

Participants from each of the club groups along with the Sports Committee, chaired by Clarence Abid, gathered in September to develop the club calendar of events. Balancing regular open play for much of the membership, accommodating the requests for club events, and scheduling our aggressive maintenance schedule is a big task, and one handled with expertise this year. The team was incredible, and we created a calendar that brings many exciting events and tournaments for all our members. The highlight of this year's club calendar is moving of the Men's Invitational to May 2024, instead of September. That means we will have a quick turnaround in planning

the next Men's Invitational, and invites will be sent out shortly. I want to thank all of those involved in the calendar process. It is truly a concerted effort to meet the needs of the membership and we favored well again. Thank you.

Del Rio Events that Enhance Membership Value...

Below is a brief list of calendar events for the remainder of 2023. Thank you for the increased participation and thank you for making your reservations today.

- Friday, November 3: Annual Wine Tasting
- Friday, November 10: St. Andrews Legacy Golf Tournament
- Fri-Sat, November 17-18: Men's Harvest Classic Golf Tournament
- Thursday, November 23: "Run on the River" 5K
- Friday, November 24: Golf Shop Holiday Sale Begins
- Friday, December 1: Men's Winter Classic
- Sunday, December 10: Parade of Lights Festival
- Sunday, December 31: New Year's Eve Dinner Redwood Room

Board Highlights

- Approved October Membership Activity Report
- Approved upcoming events
- Reviewed and Approved October Financial Statements
- Reviewed Club Insurance Policies
- Reviewed Annual Club Audit Report

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FROM THE PRESIDENT

PRESIDENT / MIKE WEST

This is a Wonderful Time of Year

The colors are blazing, temperatures are dropping, and the holidays are upon us. And never forget Veterans Day. For those that don't know there is an annual event at Del Rio that has become a tradition on Veterans Day, and that is The St. Andrew's Legacy Dinner, golf outing, and perhaps the greatest drawing in golf: a chance at a tee time on the Old Course. The event will be held on the evening of November 9 with Fox personality, Johnny Joey Jones presiding over the evening. The golf event and drawing is on November 10.

Graham Proctor began the St. Andrew's Legacy many years ago to help Veterans overcome physical and emotional struggles. Each year culminates in a week with a group of handpicked Veterans

to spend 7 days together to bond, play golf, and share a world class experience. Having spoken with a few who've experienced this special week, it's obvious how important and emotional it is.

This has become a cherished and rewarding couple of days for Del Rio Country Club. Tom Cosentino started this event over 10 years ago and it has brought in tens of thousands of dollars to troops who need it. I think we should all thank Tom for not just starting it from the ground up years ago, but growing it to where it is today. Cheers Cos!

This is a season to spend time with family and friends at Del Rio. The weather is perfect and the facilities are open! Please come out and enjoy your Club!

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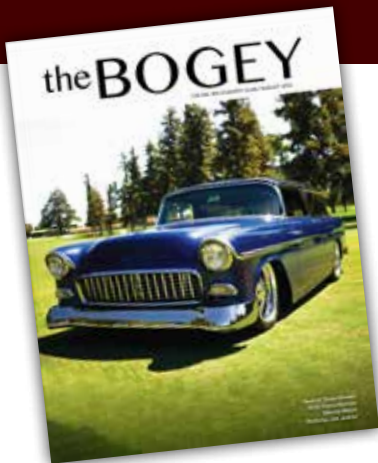
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SENIOR CHIP SHOTS



SENIOR MEN'S GOLF CAPTAIN / **GUY PETZOLD**

Happy Thanksgiving!

It's that time of year when we reflect on what we're truly thankful for. I am thankful for my family, my health, and all of my wonderful friends at Del Rio. We are lucky to be able to participate in everything Del Rio has to offer. Even though the days are getting shorter, and the weather is turning colder, we can still enjoy a round of golf with our friends.



The Seniors held our final Horserace of the year on September 22. You had to qualify by finishing 1st, 2nd, or

3rd in a previous Horserace. It was great to see so many people come out to watch the Final. The winners were:

- 1st Place:** Lauren Bartels and Martin Stokman
2nd Place: Tony Molica and David Epps



3rd Place: Chad Swan and Don Lee

A few of our Seniors traveled to Stockton Golf & Country Club to play in their Home and Home on October 6. The winners from Del Rio were:



1st Place: Keith Brewer
2nd Place: Roy Brown

3rd Place: Guy Petzold and Eric Monk

Finally, I want to remind all the Seniors to sign up for our year-end Holiday Tournament and Dinner on November 30. It's always a lot of fun and we will crown the winner of this year's Del Rio Cup.

COUPLES INVITATIONAL



JEFF VIRGIL

Highlights and Results

This year we had 20 teams compete for the 2023 Couples Invitational. The golf course was in amazing shape and as always, Fred, Amber, and their respective teams did an amazing job.

For the third year in a row the team of Don and Peggy Lee, Don and Tami Helsel took home the Member Guest Net Championship honors. The team of Joe and Esther Lopez, Mike and Breanne Ash won the Member/Member Division.

Final Results

Member/Guest Net Championship

Member/Member Net Championship

- 1st Place:** Team Lee/Helsel -31
1st Place: Team Lopez/Ash -27
2nd Place: Team Burgess/Beck -22
2nd Place: Team Hodgson/Booker -20



- 3rd Place:** Team Petzold/Kindorf -20
3rd Place: Team Weir/Staahl -16
4th Place: Team Goss/Van Essen -17

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9-TEES NEWS

9-TEES CAPTAIN / **MARILYN DOMPE LINGERFELT**

Fall Is in The Air

Fall, with its mild temperatures and changing foliage, is perfect for golf. 9-Tees took full advantage of the season. On September 27-28, we hosted our Putts, Pearls, and Polka Dots Invitational. Eighteen golfers played in the hotly contested Horserace. Our own Fran Christiansen and Oakdale's

Christine Banuelos, Vicki Garcia, Kirstie Boyett Zacharias, Melanie Epps, and Suzie Tylock. A big thanks to Ted and Allison Fernandes/Alfred Matthews GMC Cadillac for sponsoring the Hole-in-One contest. No one drove home in a new auto, but we had a great time trying!



Bev Poff took home the title. On Thursday, 130 players from neighboring Clubs participated in a Texas Scramble Challenge, lunch, and our biggest-ever raffle. Several 9-Tees made the leader board, including:

Several golfers returned to Del Rio on October 19 for Guest Day. On October 26, many of our members donned costumes for our annual Halloween Tournament. As the season winds down, we are looking forward to our annual Turkey Shoot on November 16, followed by our final Guest Day on November 30. By then, the Holiday season will be in full swing, and we will celebrate with our Annual Luncheon set for December 7.

HOLE IN ONE

<p>Ken Dieker Sept 24 / Oak 8 / 6 Iron / 179 Yards</p>	<p>Raudel Guardado - Irrigation Technician Sept 28 / Oak 8 / 5 Iron / 200 Yards</p>
----------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------



DEL RIO CC FOUNDATION

JOHN GRISTON

Happy Thanksgiving

From Del Rio CC Foundation & First Tee - Central Valley

A big heartfelt Thank You to all our donors and supporters. We are grateful for your investment in our mission, and we realize every day that we cannot do our important work without you. Many of our families do not have the means to buy golf equipment. In addition, we always offer financial aid to lower-income families who want to join the First Tee. Parents are very appreciative of having this opportunity for their children. One of the first values we teach our First Tee participants is to meet & greet with confidence. When asked, parents

have mentioned that values like respect, responsibility, and courtesy have improved with their children at home since attending First Tee programs.

Help us celebrate Giving Tuesday on Nov 28 by donating a gift for our programs. A gift can come in the form of golf equipment or a monetary amount.

If you wish to donate golf equipment, please contact the Pro Shop or make arrangements with our program director, Kayla Deigan at (209) 544-1780.



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NOVEMBER 2023

- > Please note Club is typically closed on Mondays, unless there is a holiday
- > All Golf Fittings Please Call Golf Shop to Register (209) 341-2414*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				9-Tees Regular Play 9 am SG 18-Hole Board Meeting 4 pm	<i>Fall Wine Tasting 6:30 pm</i> No food service after 3 pm RSVP on ForeTees	
			1	2	3	4
<i>Fall Back!</i>		18-Hole Game Day 9 am SG		9-Tees Guest Day 9 am SG St. Andrews Dinner	ST. ANDREWS TOURNAMENT Pickleball Twilight 6-8 pm	<i>Veterans Day</i> PRIME RIB SPECIAL
5	6	7	8	9	10	11
		18-Hole DWS 9 am SG		9-Tees Turkey Shoot Match v Par 9 am SG	MEN'S HARVEST CLASSIC 8:30 AM SG	
12	13	14	15	16	17	18
		18-Hole Turkey Shoot 9 am SG 9-Tees Reg Play 9 am SG		<i>Happy Thanksgiving!</i> Club Closed Run on the River	Office Closed Club/Course Open	PRIME RIB SPECIAL
19	20	21	22	23	24	25
		18-Hole Open Day 9 am SG		9-Tees Reg Play 9 am SG Senior Holiday Tournament 11 am SG		
26	27	28	29	30		

NOVEMBER REMINDERS

- 3** Fall Wine Tasting
No food service after 3 pm
- 9** St. Andrew's Dinner
- 10** St. Andrew's Tournament
- 11** Happy Veterans Day!
- 17-18** Men's Harvest Classic
- 23** Happy Thanksgiving!
Club/Course Closed
Run on the River 5K

24 Office Closed,
Club/Course Open

30 Senior Holiday Tournament

DECEMBER REMINDERS

- 1** Men's Winter Classic
- 10** Golf Cart Parade of
Lights Festival
RSVP on ForeTees
- 24** Christmas Eve
Limited Menu 7 am-2 pm
Club/Course Closes at 3 pm

25 Merry Christmas!
Club/Course Closed

31 New Year's Eve
Redwood Room
Dinner Reservations Only

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Dinner: Thurs., 11/9 - 6pm
Golf: Fri., 11/10 - 10am

Questions? Please Contact:
Tom Cosentino (209) 595-3207

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					<p>MENS WINTER CLASSIC 11:30 AM SG</p> <p>18-Hole Holiday Board Luncheon Meeting 11:30 am</p> <p>1</p>	2
3	4	<p>18-Hole Holiday Luncheon 11:30 am</p> <p>DR Board Meeting 12 pm</p>	6	<p>9-Tees Keep Putts 9 am SG</p> <p>9-Tees Holiday Luncheon 11:30 am</p>	8	9
<p><i>Golf Cart Parade of Lights Festival</i></p> 	11	<p>18-Hole Reg Play 9 am SG</p>	13	<p>9-Tees Reg Play 9 am SG</p>	15	16
17	18	<p>18-Hole Game Day 9 am SG</p>	20	<p>9-Tees Match v Par 9 am SG</p>	22	23
<p><i>Christmas Eve</i> 24 Brunch Menu 7 am-2 pm Club/Course Closes at 3 pm</p> <p><i>New Year's Eve</i> Dinner Reservations Only</p> <p>31</p>	 <p>Merry Christmas</p> <p>Club Closed</p> <p>25</p>	<p>18-Hole Reg Day 9 am SG</p> <p>26</p>	27	<p>9-Tees Reg Play 9 am SG</p> <p>28</p>	29	30





18-HOLE LADIES

18-HOLE CAPTAIN / **MARGARET DEALCUAZ**

Count Your Blessings and Be Thankful

It's that time of year to count our blessings and be thankful for family, friends, and community. We are so lucky to be part of the Del Rio family.

September 12 was our annual Past Captain's tournament. I'd like to thank Cristie Castle for setting up a lovely day for play. It was nice to have several past captains who no longer play join us for lunch. The winners for the day were:



1st Place: Cristie Castle, Kristi O'Brien
2nd Place: Martha Jones, Debbie Mitchell, Jeanne Abbott

September 19 was our final guest day of the year. Thank you Jill Henry, Kay Virgil, and Katja Holmquist for a great tournament.

Here are the winning teams:

1st Place: Kathleen Lai, Sonja Scott,

Lisa Dinsmore, Naomi Greenwood
2nd Place: Debbie Mitchell, Laura Bellows, Jan Smith

September 26 was the final Captain's Trophy of the year. Congratulations Peggy Lee for winning! Peggy and the previous winners had a playoff on October 24 to determine the winner of the Captain's Trophy. The rest of the days winners were:



1st Flight

1st Place: Jan Smith
2nd Place: Jean Diehl

2nd Flight

1st Place: Kay Virgil
2nd Place: Bonnie Booker

3rd Flight

1st Place: Kristi O'Brien
2nd Place: Karollee Seeger

We had a huge turnout on October 3 for the

Grandmother's tournament. Here are the winners:

1st Place: Katja Holmquist, Debby Gardner
2nd Place: Rachanee Rodriguez, Linda Humble, Martha Jones
3rd Place: Charlotte Brewer, Marlene Johnston, Jill Henry

Unfortunately we are cancelling the DWS for this year. The weather and other factors were keeping interest low, so the clubs decided to skip a year.

We will most likely make the 7th a regular play day for our group. We have also cancelled the NCGA Open Day at Del Rio on November 28. Be sure to sign up for the Turkey Shoot on November 21.

Hard to believe, but our Holiday Luncheon is around the corner. Make sure December 5 is marked on your calendar!



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HALLOWEEN AT THE CLUB





GOLF COURSE NEWS

DIRECTOR OF AGRONOMY / **DAVID BERMUDEZ**

Keep Golf Carts Off the Roughs

Overseeding was completed on all three courses during the month of October. The roughs around the fairways, greens, tees, and clubhouse were overseeded. It is so important to not drive the golf carts on the newly seeded roughs. From the tee, please drive the golf carts from the cart paths to

the fairways. To exit, please drive the carts in the fairways, then back to the cart paths by the greens. Please drive the carts on the concrete paths around the tees and greens. Your cooperation will determine the final product from the overseeding. The young seedling needs an opportunity to mature

before allowing carts to drive on them. Let's hope for an early rain to help the young rye grass seedlings mature. When the roughs are ready to withstand cart traffic, the Pro Shop will inform you. Thank you for your patience.

The Oak Course collars were recently sodded with bent grass. This is the new process that the Green Committee adopted to ensure quality collars and to help fight off Bermuda grass and Poa annua encroachment into the putting surfaces. Every year nine holes of collars will be removed and replaced.



TALKIN' TENNIS

HEAD TENNIS PRO / **MARK WEIR**

November! The Holidays! Sweaters!

We typically schedule less during the holidays and wintertime. Lessons, clinics, team play, and an occasional Ladies Round Robin are on the calendar, but the weather does slow us down. However, October was a very busy month. We hosted a Junior Round

Robin, Ladies Guest Day, Pickleball Tournament, Ladies Interclub, our weekly Pickleball League, and had many lessons and clinics.

We have a new bulletin board in the tennis/fitness lounge. Lisa Dokoozlian (retired school teacher) was kind enough to provide

it for us and it is looking good. Check it out for upcoming events!

Our Fall Pickleball League has had a tremendous turnout! We went from a record low number on opening night to back-to-back record highs. It makes scheduling a challenge, but it is so fun.

Our Ladies Interclub teams have done well to date. It is a long season with many matches ahead. Good luck ladies!



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3. 9-Month Share Certificate: APY=Annual Percentage Yield. APYs accurate as of the last dividend declaration date of 10/2/23. Available on 9-month premium share certificates opened after 10/2/23 and offer may be withdrawn at any time. Minimum balance for premium share certificates is \$10,000. A penalty may be imposed if any funds are withdrawn from the account prior to the maturity date. For complete terms, conditions and information on early withdrawal penalties, please refer to the "Share Certificate Accounts" section in our Truth-in-Savings Disclosure.



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FROM THE PRO SHOP

DIRECTOR OF GOLF / **FRED RODRIGUEZ**

Temperatures are Dropping and Colors are Changing

There is no question, fall is here, and it's a beautiful time of the year for golf. We were able to aerate the greens early last month and overseeding is completed. The golf course will be playing in excellent condition this month.

The Couples Invitational was held September 23-24. We had 20-four person teams, and everyone enjoyed the event. The golf course was in great condition, the weather was nice, and the food was excellent. Congratulations to the following winners:

Member/Guest:

Don Lee 257
Peggy Lee
Don Helsel
Tami Helsel

Member/Member:

Joe Lopez 261
Esther Lopez
Mike Ash
Breanne Ash

The Del Rio Country Club Pro-Am (title sponsored by HUB International/CAPAX and Michelin-McCoy Tire) was held

October 2. We had 140 players and all experienced an enjoyable day. Congratulations to the winning team:

David Moore
Todd Pfyl
Scott Dunbar
Louis Saroni
Dave Carr Pro

They scored an outstanding 279 - 45 under par. Dave shot even par, placing 5th for the 27-hole event.

Thank you to our title sponsors, tee sponsors, and players for supporting our event. With your support we're able to make a significant contribution to our local First Tee chapter.

Cindy has ordered a nice selection of apparel lines for the winter months and arrivals are starting to come in. Please come in and let us know what you need for the change of season. Equipment manufacturers will start

presenting their new products in January and we will schedule fitting days for you to try out the new clubs.

As we move into the winter months, please remember to keep carts in the roughs and cross fairways at a 90-degree angle. The fairways will go dormant after a couple of frost days, but will stay very playable if we keep carts off them.

Once again, please be reminded of our requests for our "Respect the Course Campaign."

- Repair Ball Marks on Greens
- Fill or Replace Divots in Fairways
- Keep Carts on Paths Around All Tees and Greens
- Follow Cart Directional Signs

Following these requests helps keep the golf course in better condition and playability for all of us. We appreciate your cooperation. You will begin to see golf shop staff on the course regularly assisting you with our campaign.

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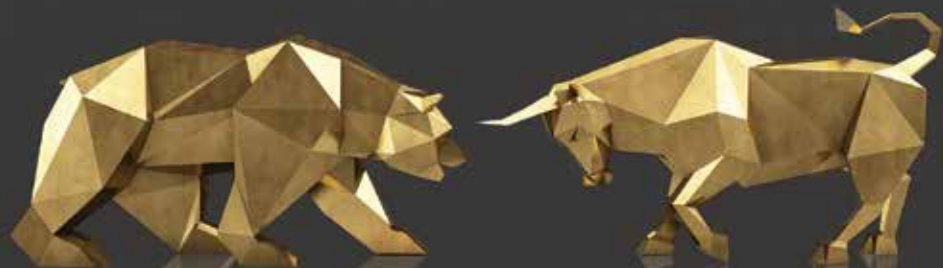
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Agriculture Real Estate Acquisition – Orchard

\$800K

Commercial Real Estate – Industrial

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Commercial Real Estate Construction & Term Loan – Multi Tenant Retail

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