



TEE TIME

A Message from the President

By Cathleen Pete-Peay



FROM THE PRESIDENT'S CLUBHOUSE AT THE 19th HOLE...

Happy New Year TWIG! We are about to embark on another fantastic year of golf, fellowship, and fun in TWIG! Last year was a great year! We celebrated the 10th anniversary of our organization, welcomed new members into our organization, braved record heat to play the game we all love, and took our golf clubs, outfits and handicaps on the road to Wild Dunes, SC! Our youth program, TWIG Kidz and our Annual Invitational Tournament continued to be huge successes thanks to each of you!

As much as we accomplished in 2007, we're working to make 2008 even better! We are planning exciting activities to boost our participation in weekly league play and encourage other young African-American ladies in the Triangle interested in golf to join our fantastic organization.

I encourage each of you to become active participants by joining any of our committees which are instrumental to ensuring that our organization runs smoothly. I challenge each of you to play more league play dates this year and to invite one interested young lady to become a part of TWIG!

I pray that each of you and your families have a prosperous and healthy 2008!

As always, I wish you many birdies in your play and much joy in life! Let's make the start of our new decade of TWIG an AWESOME year!

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TWIG Christmas Party 2007

By Erica Colleton

Amazing! December 1, 2007, marked the culmination of an entire year of fun golf experiences with the Annual TWIG Christmas Party. The league celebrated this event with a fabulous dinner at the Raleigh Chop House Grill. Holiday greetings were exchanged, and spirits lifted by warm hugs and camaraderie as we anticipated this season of over indulgence and giving of ourselves to others. The program was off to a great start from the warm welcome by Cathleen, to the powerful prayer by Christa. Georgia pumped up the volume with funny holiday jokes and cheer. The atmosphere was very festive in a private banquet room which included a beautiful fire place adorned with magnificent holiday decorations. Cathleen Pete-Peay completed the look with a wonderful surprise of TWIG Christmas Stockings filled with beautiful Golf Pendants for each member. Of course, the AKA and Delta ladies had a big decision choosing between the red pendants or the pink pendants.

As always, the highlight of the TWIG Christmas Party was the White Elephant Gift Exchange. We have got to have the best referee I have ever seen coordinate this activity, none other than Tina Berryman. She always uses her wit and charm to effectively move us out of our comfort zones to make this a hilarious occasion.

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ANNIVERSARY GAME DAY

By: Cathleen Pete-Peay

Several TWIG members participated in a very special Game Day on Saturday, August 11, 2007 at Wil-Mar Golf Club in Raleigh, NC. This was TWIG's anniversary weekend, and a great day of competitive golf was had by all! Despite a week of record-breaking, triple digit temperatures, the clouds kept the temperature comfortable for a Saturday morning round of golf!

Prizes were awarded to the winners of several individual golf games. In the game "Nines", point values were given for the best, second best and worse score for each hole on the front nine. After the points were tallied, three winners were chosen: Best score - Diana Phillips, Second Best score - Joselyn Williams, Worse score - Zelma Dixon-Johnson. "High-Low" awarded the players with the highest and lowest scores shot on the 18 hole, Par 71 course. Diana Phillips carded the best score of the day with a 93, and Maureen Lucas was also a big winner!

"Greenies" were given to the player in each group whose tee shot was on the green closest to the pin on each par 3. The player with the most "Greenies" was Diana Phillips who collected 4 of the possible 6 points! In "Birdies", as the name suggests, the prize went to Zelma-Dixon Johnson for getting the most birdies for the round. Zelma also won a prize for getting the best score on Hole 16 which was the #1 handicap hole!

Our big Anniversary Game Day winners were Diana and Zelma who won several fantastic prizes! Way to go Diana and Zelma!!



TWIG Members participating in Game Day from Left to Right: Diana Phillips, Joselyn Williams, Maureen Lucas, Zelma Dixon-Johnson, Myra Smith, Loretta Hicks. Missing from photo: Cathleen Pete-Peay

A Recap: TWIG Members Travel to Wild Dunes Resort, SC

By Cathleen Pete-Peay

TWIG members traveled from far and near for the annual Fall Golf Trip. This year's trip was to the Wild Dunes Resort in Isle of Palms, SC outside Charleston. Twelve TWIG members planned to make the trip to Isle of Palms. Those from the Triangle area traveled by car, and the Kentucky (Sonya Morris) and Pennsylvania (Zelma Dixon-Johnson) members traveled by plane! All TWIG members arrived safely with golf bags in tow and suitcases filled with cute golf wear with shoes to match, except one! Our newest TWIG member Krista Summit was unable to make her first planned TWIG trip due to the dreaded PINK EYE!

After calls of well wishes to Krista, the other eleven TWIG members were left to try and salvage the golf weekend after our perfect foursomes were disrupted by the equivalent of a medical double bogey! Some members played a warm-up round of 18 holes at Shadow moss Plantation Golf Club in Charleston while Evelyn Holton scurried about the Charleston area finding goodies for a fabulous reception on Friday night! The ladies feasted on Evelyn's finds, shared drinks, laughs and stories as they listened to music kicking off the weekend in fun style!

Bright and early Saturday morning, we officially started weekend play at the Wild Dunes Links Course after breakfast, of course! The ladies got in a few swings at the practice range. Heads turned as we gathered in our 10th Anniversary TWIG shirts near the driving range for a group photo! We looked absolutely marvelous! After our round, the ladies headed back to our beautiful boardwalk homes for a little relaxation, some even took the short walk to the beach, before heading out later for dinner on the waterfront.

Our final round for the weekend on Sunday was at the Wild Dunes Harbor Course. It was a fabulous weekend for golf, and the ladies hated to see the weekend come to an end. The folks at Wild Dunes were extremely happy to see us return, and the ladies enjoyed our stay once again! The golf course, accommodations and service were impeccable as ever. The only noticeable change since our last visit several years ago was the oceanside 18th hole on the Links course. Once a par 5, this stunning hole with a spectacular view of the Atlantic has been reduced to a par 3 due to beach erosion! It was a great weekend for golf, fun and fellowship, and all left with a Wild Dunes golf towel and pewter bag tag as gifts to remember the trip! We even enshrined our newest addition to the TWIG Big Shot club, Linda Graham!



Myra Smith, Cathleen Pete-Peay, Linda Graham, Erica Colleton, Diana Phillips, Zelma Dixon-Johnson, Evelyn Holton, Loretta Hicks, Sonya Morris, Carolyn Daye

TWIG Spotlight

This column profiles a TWIG member. If you have not submitted your profile to Wanda Moore, do so today!

Linda Graham



Birthday: 10/23

Occupation: Youth Services Coordinator City of Raleigh

Year joined TWIG: 2007

Years playing golf: 8

Favorite golf club: 8 Iron

Favorite golf courses: Indian Wells in Myrtle Beach, SC and The Harbor at Wild Dunes

Proud moment in golf: Winning 3rd Place in Flight B at our TWIG Invitational in 2007

Interests and hobbies: Reading, Shopping, Bowling, Working with the youth, and of course, playing golf

One thing you would change about golf: Allowing all courses to be open for everyone to have an opportunity to play

Golf goal for this year: To play more

TWIG Christmas Party..Continued

From beautiful jewelry, gorgeous scarves, gift cards, African art, there were many choices for the ladies to shop when making the big decision....to go for the "known" or the "unknown"! Because we have such great taste as a league, everyone walked away as a winner. There were 23 members in attendance. The food and service were great, the atmosphere was outstanding, door prizes were wonderful, and the fellowship is always the best! What an awesome way to wrap up the year. On behalf of the league, I would like to send a warm, birdie Thank You to the event planner, Georgia Lynch!



TWIG KIDZ Finale 2007

By Erica Colleton

On November 17, 2007, TWIG KIDZ Committee, lead by Diana Phillips, held its Annual TWIG KIDZ Finale. The program was held in Raleigh at the Wake County Commons Building. Cathleen Pete-Peay kicked off the program with her warm Birdie Welcome to all of our Kids and parents. Linda Graham followed with an insightful presentation to the Kids on what they can do in the off-season to prepare for the 2008 Golf Season. She highlighted some wonderful ideas we can all use like putting and chipping indoors, as well as personal goal-setting. Erica Colleton provided a short briefing on the different tournament formats and explained the differences between Captain's Choice, Best Ball, Match Play, and Stroke Play formats.

A highlight of the event for the girls was having an opportunity to see the results of their Video Shoot recorded at Knights Play during the summer 2007. You could see the pride in their faces as they observed themselves in the video sharing their golf aspirations and experiences. The program culminated with awards presentations by Loretta Hicks and Erica Colleton. Trophies were presented for the winners of the Captain's Choice Tournament at Knight's Play. All of the young ladies received a sporty TWIG Golf Cap for their completion of the 2007 TWIG KIDZ Program. We are extremely proud of the progress being made by our kids, both on and off the course!

Caddy Corner

Five Gifts to Give Yourself in the New Year

By CCCS Atlanta

Submitted by Carolyn Stroud

The holidays are a wonderful time full of having fun with friends and family and giving gifts to the people we care about. For many consumers, however, the joy of the season will soon be replaced by the stress of paying holiday debt.

"It is easy to get caught up in the excitement of giving during the holidays," said Suzanne Boas, president of Consumer Credit Counseling Service of Atlanta (CCCS). "But many overdo a good thing and then struggle to make even minimum payments on their credit cards."

CCCS advises consumers to top their list of New Year's resolutions with a commitment to improve their financial outlook. To help consumers tackle what can be a stressful time, CCCS suggests the following tips:

Know how much you owe. A common mistake is not keeping track of debt. The thinking is that as long as you can keep up with the payments, everything is fine. However, if circumstances change due to a layoff or other unexpected event, you could find yourself unable to make payments and in immediate financial stress. The only way to understand what you are facing is to have a realistic picture of what you owe. Gather all your credit card statements and other bills and add up the total.

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Create a spending plan. The easiest way to take control of your money is to set out a plan for how you will spend it. This is not glamorous and can be something of a task, but it gives you the power to decide where your money goes. The plan should be flexible and include monthly expenses such as mortgage or rent, utilities, food, transportation, entertainment, clothing, etc. Make sure your expenses are not more than your income. If they are, go back to the plan and make adjustments.

Pay off credit card debt. The average household has close to \$10,000 in credit card debt and the interest paid on those balances can be as high as \$1,800 a year. Just think of what you could do with an extra \$150 a month in your budget! Stop charging additional purchases today and make a commitment to yourself that once you have paid off your debt, you will not charge any purchases unless you have a plan in place to pay off the balance in 90 days or less. Sacrifices now will mean less stress and a better financial future.

Build a savings cushion. Once you have paid off your credit card balances, you should begin to build a savings cushion for emergency or unexpected expenses or if you lose your job. Your goal is three to six months of living expenses put aside in a savings account. With this cushion in place, when the refrigerator stops working, your car's transmission gives out or your mother-in-law moves in, you will not have to put those unexpected expenses on a credit card.

Develop a strategy for your financial future. Set aside time at least twice a month to manage your finances including paying bills, balancing your checking account and analyzing your expenses. Begin thinking about, and planning for retirement—consider when you would prefer to retire, how much money you will need to live the lifestyle of your choice and what you need to do now to get there. Establish a retirement fund and contribute to it on a regular basis.

About CCCS of Atlanta

Consumer Credit Counseling Service of Atlanta is a nonprofit, community service agency dedicated to empowering people to achieve a lifetime of economic freedom. CCCS Atlanta provides free, confidential budget counseling, community and personal money management education, debt management programs, and comprehensive housing counseling. Contact CCCS Atlanta by phone at 1-888-771-HOPE (4673), or visit the [Web site](#).