

# August 2021 ECHOES



[championhills.com](http://championhills.com) | [@ChampionHillsCommunity](https://www.instagram.com/ChampionHillsCommunity) | 828.696.1962



# THE FOG

by Barbara Zucker

From a place that is not near,  
I look hard to meet it.

A ribbon of blue,  
grey,  
and green unfurls.

The blue sky  
is hesitant,  
and waits its turn.

The grey fog  
enjoys its place,  
limited as it is.

The green lake,  
secure in this competition,  
waits lazily.

I practice patience,  
watching for the fog  
to submit.







Please help us welcome to the team, Kyle Hicks. Kyle is now our POA Administrative Assistant. Kyle grew up in the foothills of Hays, North Carolina. After residing in Asheville for close to a decade Kyle recently moved to Hendersonville. Kyle holds a Bachelor of Science in Management and graduated with honors. He previously served as the Assistant General Manager at The Verge, a housing complex in Asheville.

“I have always been very passionate about helping others succeed and seeing their dreams become a reality. I am eager to continue my professional development within the beautiful community of Champion Hills and look forward to creating positive experiences for each member I have the pleasure of serving.” Kyle is an avid Carolina Panthers fan as well as a PSL owner and he loves all things sports. In his free time Kyle enjoys spending time with his beautiful fiancé Kendall and their dog Bonnie. Kyle also loves music and was even employed as a Krewe member at Asheville’s famed music venue The Orange Peel.

If you have any questions for Kyle regarding the POA he can be reached at [POA@championhills.com](mailto:POA@championhills.com).

# EMPLOYEE SCHOLARSHIP FUNDRAISER

The Employee Scholarship event is right around the corner! If you have not already had the chance to register you can do so on [chmember.com](http://chmember.com).

Already registered for dinner? Visit [chmember.com](http://chmember.com) to make your meal selection.

**Wednesday, August 25**

Tennis Event

**Friday, August 27**

Golf Tournament | 9:30 AM Shotgun

**Friday, August 27**

Dinner with Live & Silent Auction

Silent Auction | 12 PM

Cocktails | 5:30 PM

Dinner | 6 PM

Live Auction | 8 PM



## Menu

### **PASSED HORS D'OEUVRES**

**Coconut Shrimp**

*with Sweet Chili Glaze*

**Sesame Beef Satay**

**Vegetable Potstickers**

### **SALAD**

**Heirloom Panzanella Salad**

*Holly Springs Farm Heirloom Tomatoes, Shaved Red Onion,  
Underground Bakery Croutons, Fresh Basil, Red Wine Vinaigrette*

### **CHOICE OF PLATED ENTRÉE**

**Sliced Beef Tenderloin**

*Blue Cheese Yukon Mash, Roasted Baby Carrots,  
Red Wine Demi Glace*

**-or-**

**Seared Sixty South Salmon**

*Cranberry Pecan Wild Rice Pilaf, Roasted Baby Carrots,  
Lemon Herb Butter Sauce*

### **CHOICE OF PLATED DESSERT**

**Raspberry White Chocolate Cheesecake**

**-or-**

**Chocolate Lovin' Spoonful Cake**

*Fresh Berries, Chantilly Cream*

Each guest will have a choice of entrée and choice of plated dessert.

All selections and special requests must be placed by  
Sunday, August 22

College scholarships for the coming academic year have been awarded to fifteen of our fine, young seasonal staff. The awards for this year total \$64,000. Applicants must major in a field of study that will lead to a productive professional career.

Thanks solely to the generosity of Champion Hills members, the total scholarships awarded over the nine years the program has existed exceed \$400,000 – an impressive sum! These scholarships have and will help our employees attain a brighter future for themselves and their families. The program is also an asset in recruiting seasonal staff and motivates most of them to return for multiple summers.

Sustaining this program requires the broad support of our community -- please participate in this year's fundraisers on Wednesday, August 25 and Friday, August 27.

**[Click Here to Donate and Register](#)**



## TRIVIA NIGHT | AUGUST 4

Cocktails: 5:30 | Dinner: 6 | Game: 7

Looking to join a team for  
next month?

Call Shelly Metcalf at  
828.696.1962 ext 1317



## TRIVIA WINNERS



July Winners | Roll Tide  
Bill & Jan Zollinger,  
Allison & Pat Keenan, Ed & Gina Kearns.

## Men's Member-Member Dinner Dance | August 8

Open to ALL Members!

Visit [chmember.com](http://chmember.com) to register

## Ladies' Night Out | August 18

Visit [chmember.com](http://chmember.com) to  
Register & View the Menu

## Third Thursday | August 19

Help us welcome new members  
and join old friends for a drink and  
a bite at Thirsty Thursday.

## Hops & Hounds | August 26

Bring your furry friend to the  
Event Lawn for music and  
fun under the tent!



# UPCOMING EVENTS

## **Comedy Night ft. Cyrus Steele** **September 8**

Dedicated to giving his audience more than a show, Cyrus most recently has preformed on FOX's "Showtime at the Apollo" and NBC's "America's Got Talent"

## **Champion Hills Car Show** **September 25**

Old or new, show off your favorite ride in our lower parking lot from 2 PM - 4 PM and then enjoy a cookout on the Patio. Visit [chmember.com](http://chmember.com) to register your ride and for more details.

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This year marks the 20 year anniversary of the 9-11 terrorist attacks. We all have our own stories of where we were on that fateful day. Our long time Champion Hills member Steven DeVico happened to be on the streets of lower Manhattan that day, and was just one block from World Trade Center when the South Tower collapsed. Steven will give a one hour talk on Thursday, September 9 at 3:00 PM in the clubhouse giving a brief history of the World Trade Center and sharing his personal experience.

Visit [chmember.com](http://chmember.com) to register.

Summer time brings a great bounty of fresh vegetables at the Farmers Markets, and it's a great time to highlight seasonal produce that's at the height of flavor. Here's a simple side dish that can be made ahead for your summer get togethers and cookouts. Just roast and cool the veggies, then chop and toss with seasoning and red wine vinegar right before serving.

This also works well warmed for a plated meal, just toss with vinegar and a little whole butter, and warm in the oven right before plating.

## ROASTED VEGETABLE RATATOUILLE

1 each	Eggplant	sliced into ¾" planks
4 each	Yellow Squash	sliced into ¾" planks
2 each	Zucchini	sliced into ¾" planks
2 each	Red Onion	sliced into ¾" planks
1 bunch	Italian Parsley	chopped fine
2 Tablespoons Garlic Powder		
2 Tablespoons Onion Powder		

Toss Vegetables in oil, salt and pepper, seasonings, and fresh chopped parsley. Roast at 350, or 25 minutes, turning frequently until tender.

2 pints Cherry Tomatoes, washed

Roast separately, tossed in oil and salt and pepper for 15-20 minutes until skin splits.

Cool all veggies before chopping squash, onions, and eggplant into large pieces and combining with whole roasted cherry tomatoes.

Before serving, Combine all vegetables and add a splash of red wine vinegar to taste. Add salt and pepper as needed and enjoy!!





White Sangria is the perfect cocktail for brunches, patio parties, or just a hot summer afternoon! Sweet and delicious summer fruit is soaked in white wine, apricot brandy, and peach schnapps. Top it off with some club soda or prosecco for a deliciously refreshing adult beverage!

## WHAT IS THE BEST WHITE WINE TO MAKE SANGRIA?

When you go into the store, ask for a dry, unoaked, and crisp white wine. I will often use a pinot grigio or a sauvignon blanc. You want to select a fairly inexpensive bottle as you will be adding so many flavors into the sangria, but don't opt for something too cheap, but something you'd still be able to drink on its own!

## SUMMER WHITE SANGRIA

Start by prepping all of your fruit. You don't need to worry about making sure it is in bite sized pieces, but keep the pieces as pretty as possible! No need to peel your citrus fruits [just give them a wash first].

Add the apricot brandy, peach schnapps, and chilled white wine to your pitcher. Next, stir in your prepared fruit. Stir and chill your white sangria for about 4 hours. When it comes time to serve, add a little bit of the fruit from your pitcher into each glass. Fill each glass about  $\frac{3}{4}$  full of the sangria mixture, then top it off with prosecco, club soda or ginger ale. Enjoy!

## INGREDIENTS

- ☐ ½ cup apricot brandy
- ☐ ¼ cup peach schnapps
- ☐ 1 bottle white wine 750 ml
- ☐ 2 oranges sliced
- ☐ 2 limes sliced
- ☐ 2 peaches pitted & sliced
- ☐ 1 ½ cups strawberries halved
- ☐ club soda, prosecco or ginger ale

# TIPS FROM THE PRO: PICK OUT A SPECIFIC TARGET

by Craig Sparks, PGA

One of the most important keys when playing golf is to pick a specific target for each and every shot. When you have a specific target, you tend to be more committed to the shot. This also tends to lead to better results.

It doesn't matter what kind of shot you are hitting; it is always important to have a target picked out before you take your stance. While most golfers do a good job of picking a target while they are hitting an approach shot, the same cannot be said off of the tee. When the average golfer takes their driver from the bag in order to hit a drive, they usually just aim 'for the fairway' before swinging away. That isn't good enough, as far as target-selection is concerned. Rather than aiming for the fairway in general, pick out a specific target in the distance.

The mind is a powerful thing on the golf course, and training your mind on a very specific target before each swing can pay big dividends. Aim small miss small!

## TOURNAMENT WINNERS

**Queen Bee | June 24**



18-Hole Champion  
Sallie Alexander



9-Hole Champion  
Denise Anderson



**4 Clubs on the 4th | July 4**

Overall Champions | Buster & Lisa Gray,  
Rick & Rosemary Johnston





# CLUB CHAMPIONSHIP WINNERS

Every Club Championship is exciting and 2021 did not disappoint! This year's Senior Championship flight was a nail biter with a Sudden Death playoff. the playoff lasted three holes where Bill Lessig ultimately took the title with a clutch par.

Everyone played well and we were thrilled at the turnout. We look forward to seeing you all again next year!



Pictured: Brian Fitzgerald Bill Lessig Dale Anderson Lisa Gray Sherry Sims

## CLUB CHAMPIONSHIP

**July 10 - July 11**

**Men's Champion- Brian Fitzgerald**

2nd - Mark Brown

3rd - Stan McFarland

**Senior Champion- Bill Lessig**

Tie for 2nd - Brent Clever & Alan Skelton

**Men's Net Champion- Dale Anderson**

**Ladies' Champion- Lisa Gray**

2nd - Maggie Anderson

**Ladies' Net Champion- Sherry Sims**

2nd -Lisa Cadiz

3rd - Vicki Carpenter

## MATCH PLAY WINNERS

At Champion Hills we are lucky enough to golf year round, however, summer is always a wonderful season for tournaments and camaraderie. A big congrats to some more of our recent tournament winners!

## Ladies' Match Play

Overall Champion | Jan Zollinger



## Men's' Match Play

## Overall Champion | Alan Skelton



**LABOR DAY**  
**GOLF TOURNAMENT & COOKOUT**  
**Save the Date! | September 6**

Scramble begins at 9:30 AM. Teams are comprised of two men and two ladies. Afterwards, all members are invited to join in celebrating at 5:30 PM with a cookout on the Patio!

Note: If you are playing in the tournament you are automatically registered for the cookout.



# LADIES' MEMBER GUEST

Aloha Ladies!!! July 21 - 23 Our Hawaiian Luau themed event was filled with great memories, laughter and of course great golf. Check out some pictures from the event!



## LADIES' MEMBER GUEST WINNERS



### OVERALL CHAMPIONS

Debe Schwedler, Pat Case  
Liz Yacavone, Savannah Gresham



### MAUI FLIGHT WINNERS

Cathy Ross, Susan Fong,  
Camille Grant, Liz Beard



### O'AHU FLIGHT WINNERS

Melinda Brumsey, Susan Martin,  
Claire Rose, Judy Jokiel



### KAUAI FLIGHT WINNERS

Bertie Woods, Jill Robbins,  
Linda Cox, Christina Phan





## UPCOMING GOLF EVENTS

Tuesday, August 3 | Ladies' Day ABCD

Wednesday, August 4 | Men's Day ABCD

August 6 - 8 | Men's Member-Member

August 12 - 13 | Ladies' 9-Hole Club Championship

Sunday, August 15 | Nine & Dine

August 17, 19 - 20 | Ladies' Member-Member

For more information about the events listed, please contact the golf shop or visit ForeTees.



# CAMP CHAMP KID'S CAMP

Member's already refer to Champion Hills as "Camp Champ" and July 30 - August 1 the grandkids also enjoyed the fun! Check out these fun moments from our Champion Hills Camp Champ Kid's Camp!



AROUND THE CLUB

## TARGET HEART RATE

What should your heart rate be when working out, and how can you keep track of it? Find out what normal resting and maximum heart rates are for your age and how exercise intensity and other factors affect heart rate.

### **How do I get my heart rate in the target zone?**

When you work out, are you doing too much or not enough? There's a simple way to know: Your target heart rate helps you hit the bullseye so you can get max benefit from every step, swing and squat. Even if you're not a gym rat or elite athlete, 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 java!

### **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 resting heart rate as low as 40 bpm. When it come 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**

The table on the next page 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%
20 years	100-170 beats per minute (bpm)	200 bpm
30 years	95-162 bpm	190 bpm
35 years	93-157 bpm	185 bpm
40 years	90-153 bpm	180 bpm
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 can 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 your roll! 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%) and gradually build up. In time, you'll be able to exercise comfortably at up to 85% of your maximum heart rate.



Listing with Mary Kay & Amber comes with a multitude of perks including coverage in Champion Hills' *Echoes*!

Your home could be featured in an upcoming edition, which is viewed by nearly 5,000 people a month!

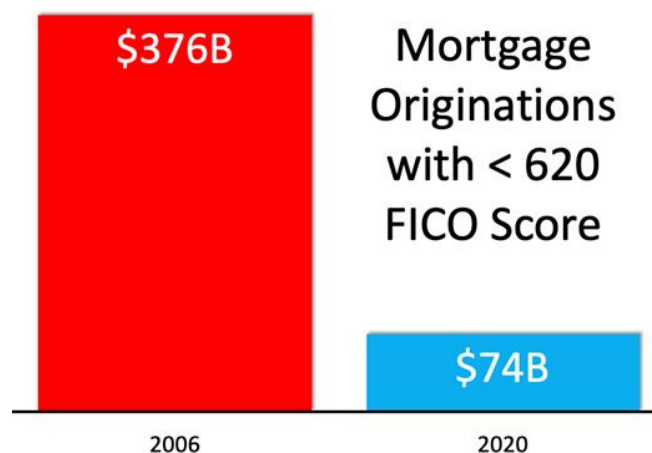
## THREE CHARTS THAT SHOW US THIS ISN'T A HOUSING BUBBLE

With home prices continuing to deliver double-digit increases, some are concerned we're in a housing bubble like the one in 2006. However, a closer look at the market data indicates this is nothing like 2006 for three major reasons.

### 1. The housing market isn't driven by risky mortgage loans.

Back in 2006, nearly everyone could qualify for a loan. The Mortgage Credit Availability Index (MCAI) from the Mortgage Bankers' Association is an indicator of the availability of mortgage money. The higher the index, the easier it is to obtain a mortgage. The MCAI more than doubled from 2004 [378] to 2006 [869].

Today, the index stands at 130. As an example of the difference between today and 2006, let's look at the volume of mortgages that originated when a buyer had less than a 620 credit score.



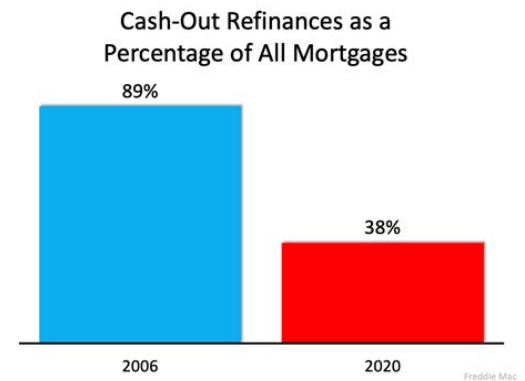


## 2. Homeowners aren't using their homes as ATMs this time.

During the housing bubble, as prices skyrocketed, people were refinancing their homes and pulling out large sums of cash. As prices began to fall, that caused many to spiral into a negative equity situation [where their mortgage was higher than the value of the house]. Today, homeowners are letting their equity build. Tappable equity is the amount available for homeowners to access before hitting a maximum 80% combined loan-to-value ratio [thus still leaving them with at least 20% equity].

In 2006, that number was \$4.6 billion. Today, that number stands at over \$8 billion.

Yet, the percentage of cash-out refinances [where the homeowner takes out at least 5% more than their original mortgage amount] is half of what it was in 2006.

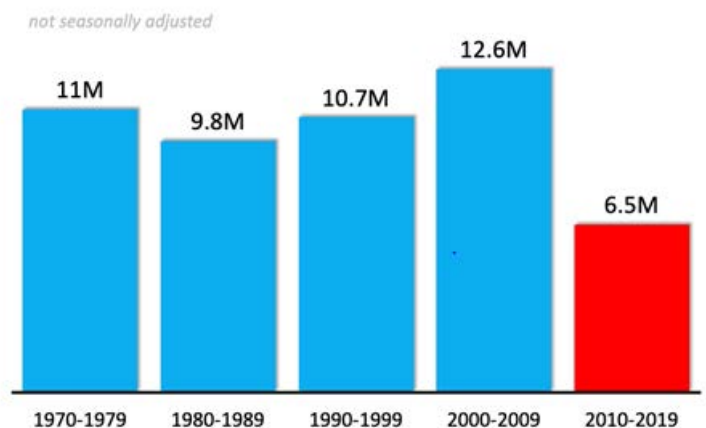


## 3. This time, it's simply a matter of supply and demand.

FOMO [the Fear Of Missing Out] dominated the housing market leading up to the 2006 housing bubble and drove up buyer demand. Back then, housing supply more than kept up as many homeowners put their houses on the market, as evidenced by the over seven months' supply of existing housing inventory available for sale in 2006. Today, that number is barely two months.

Builders also overbuilt during the bubble but pulled back significantly over the next decade. Sam Khater, VP and Chief Economist, Economic & Housing Research at Freddie Mac, explains that pullback is the major factor in the lack of available inventory today: "The main driver of the housing shortfall has been the long-term decline in the construction of single-family homes."

Single Family Housing Units Completed by Decade



Bottom Line - This market is nothing like the run-up to 2006. Bill McBride, the author of the prestigious Calculated Risk blog, predicted the last housing bubble and crash. "It's not clear at all to me that things are going to slow down significantly in the near future. In 2005, I had a strong sense that the hot market would turn and that, when it turned, things would get very ugly. Today, I don't have that sense at all, because all of the fundamentals are there. Prices will keep rising for a while because inventory is so low."



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Clubhouse Closed	3 Burger Night	4 Trivia	5 Regal Ride Wine Tour Thirsty Thursday Stag Night	6 Men's Member-Member  Prime Rib Night	7 Men's Member-Member
8 Men's Member-Member  Men's Member-Member Awards & Dinner/Dance	9 Clubhouse Closed	10 Pasta Night	11	12 Ladies' 9-Hole Club Championship  Thirsty Thursday	13 Ladies' 9-Hole Club Championship  Champions Guest Day Dinner Closed for Outside Event	14 Prime Rib Night
15  9 & Dine	16 Clubhouse Closed	17 Ladies' Member-Member  Burger Night	18 Ladies' Night Out	19 Ladies' Member-Member  Third Thirsty Thursday Member Mingle	20 Ladies' Member-Member  Prime Rib Night	21 Dinner Closed for Outside Event
22  Sunday Couples Golf	23 Book Club  Clubhouse Closed	24 Pasta Night	25 Employee Scholarship Tennis Event  Men's Night Out	26 Hops & Hounds Thirsty Thursday	27 Employee Scholarship Golf, Silent & Live Auctions & Dinner Events  Prime Rib Night	28
29	30 Clubhouse Closed	31				