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*Proudly Presents The 2019
Mitchell Mash
At Credit Valley Golf Club*



Round #7 In The Order of Merit Chase

Plan to WIN!



The GTA AM Tour is entering its 16th year – what an accomplishment! It just keeps getting better. Without a well-defined and documented plan it's hard to imagine that the tour would have achieved the success it has.

Speaking of a plan, how do you feel about your financial situation?

Do you have more questions than answers? I offer Retirement Planning, Tax Savings Strategies, Investments, Insurance Protection, Mortgage and Estate Planning. I will get you the answers you need.



I am offering a special purchase option to play a round at Lionhead Golf Club. Call, text or email and let's arrange a game!

See you on Tour in 2019!

Andrew Mitchell as your Consultant

- **I am your personal Chief Financial Officer (CFO)**
Every successful business has one. I am accountable to you.
- **You have better things to do**
Thriving in your career, enjoying family or pursuing your passions.
- **I am your financial psychologist**
I am the objective voice when you are tempted to “follow the pack”.
- **Peace of Mind.**
Working with me, you are in good hands.

Andrew Mitchell MBA

Consultant

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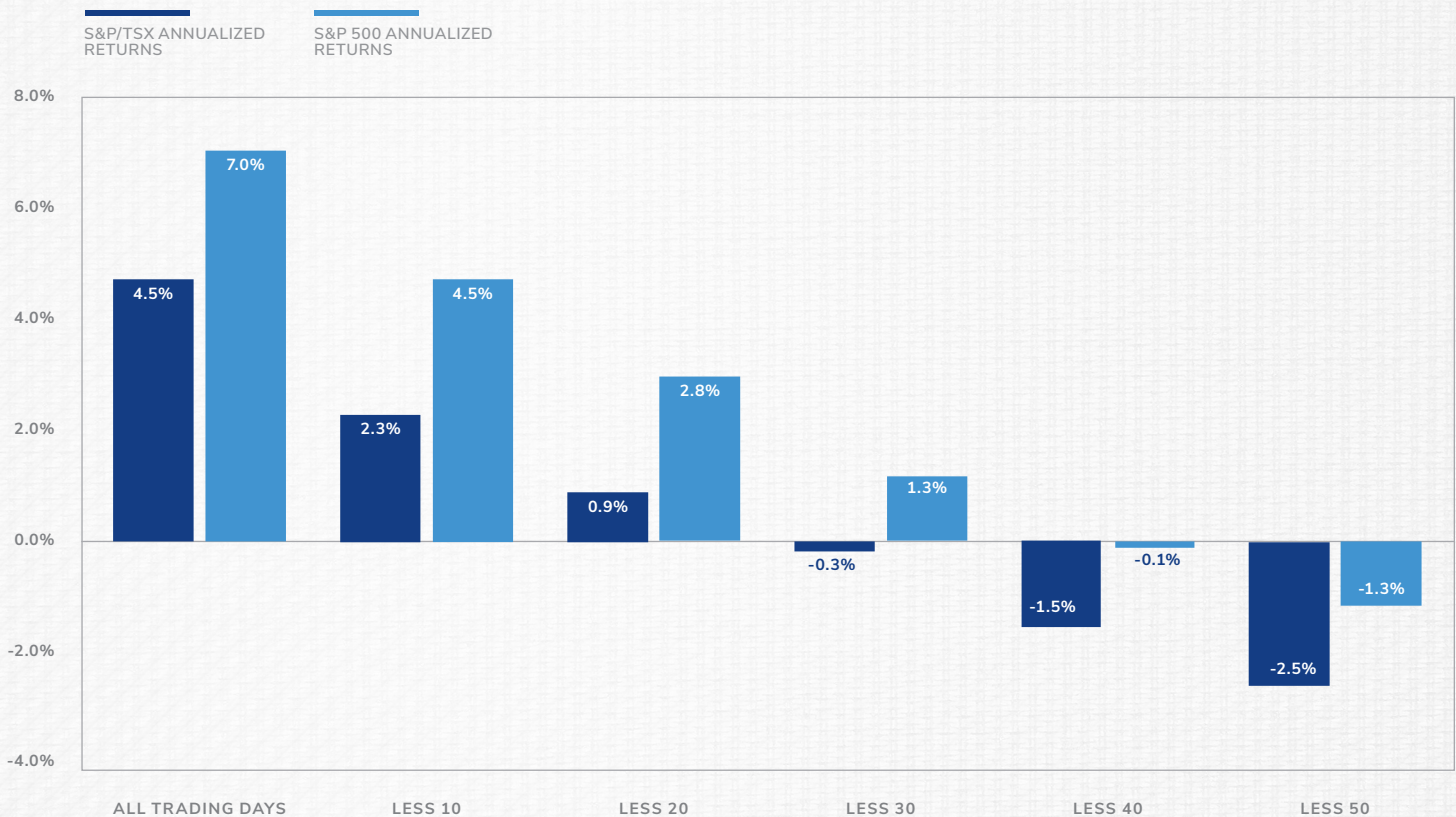
Defense can be costly

All investors love the prospect of a rising stock market; however, once the trend starts downward and prices approach historical lows, many investors feel the need to be defensive and retreat to the security of cash or money market instruments. While no one likes a turbulent market, those investors who can focus on the long term and stay invested – as the chart demonstrates – stand to gain.

For example, an investor who stayed fully invested in the S&P 500 Composite Index from January 1, 1990 to December 31, 2018 realized a 7.0% annual return (excluding dividends). Conversely, an investor who missed the 50 best days of the S&P 500 over that time period (1% of the trading days) realized a -1.3% annual compound return (excluding dividends).

S&P/TSX AND S&P 500 PRICE INDICES: JANUARY 1, 1990 – DECEMBER 31, 2018

SOURCE: IG WEALTH MANAGEMENT PORTFOLIO ANALYTICS



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Credit Valley Club History

A challenging course and superlative facilities have combined to make Credit Valley one of the Province's finest private golf clubs. Originally the hunting and fishing grounds of the Ojibway people, Credit Valley traces its golfing beginning back to 1930.

Ontario's then Lieutenant Governor, W.D. Ross commissioned that six holes be built at the Willows, his summer residence. The original property was located where the driving range and parking lot now stand.

In the early 30's, Arthur Price, considered the father of Credit Valley, leased the facilities and opened them to the public. By the mid 40's, the course had expanded to 9 holes and the first memberships were offered.

In the early 50's, Price leased the thirteen hole facility to the membership, which became a private club in the late fifties. The course was re-configured in 1969 when the valley lands were purchased and a portion of the upper lands sold.

When Arthur Price leased the Credit Valley property from the Ross estate in 1934, he hired the well-known course designer, Stanley Thompson, to re-vamp the existing 6 holes and add more to make a 9-hole golf course. Robbie Robinson worked for Stanley Thompson at that time.

When the Oneida Club property was bought and the valley was to be further developed in the 70's Robbie Robinson, by that time, an internationally known course architect, was brought back to Credit Valley.

Robbie has often said that, when he first viewed the raw property, he thought that he had never seen a more perfect natural setting for a golf course. This is high praise indeed from a man who has built golf courses all over the world.

In 1951, the members (approximately 100) decided to lease the property from Mr. Price and to apply for a charter to operate as a membership club. The charter was granted, but it was found necessary still to allow pay-as-you-play golfers. Plans were made to extend the course and for a few years it operated as a thirteen hole course with the Willows as the clubhouse. In the year 1954, five holes were constructed on the west side of the river in the valley. Thus, the course became a full eighteen holes. It was decided then that the journey of climbing the hill was too strenuous and that the first project to be considered was the building of an elevator. This was completed and operational for the summer of 1954. It was built near where we presently descend the hill after playing the fifth hole.



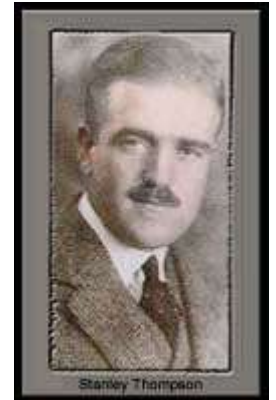
Current Golf Course Architect: Graham Cooke and Associates

Graham Cooke is one of Canada's premier golf course Architects and enjoys an excellent reputation in the profession across Canada and around the world. Graham and his associates have designed and overseen the construction of over 100 golf courses including extensive experience in course renovation and restoration.

In addition to being awarded numerous industry awards for his golf course designs, Graham Cooke is an accomplished amateur player with victories in several provincial, national and international amateur golf tournaments, including runner up at the 2001 Canadian Amateur played at The Credit Valley Golf and Country Club.

Over sixty years, an interesting link has occurred at Credit Valley in the hiring of its architects.

By 1930, the world-famous golf architect Stanley Thompson had been engaged by W.D. Ross, the Lieutenant-Governor of Ontario, to lay out a few holes of golf. His intention was to provide play for friends and relatives at his summer residence property which was called The Willows. This property (about where the range and parking lot are now) later became part of what is now The Credit Valley Golf Club.



Thompson, a member of the well-known Canadian golfing Thompson family, played out of neighboring Mississauga with two of his brothers - Frank and Bill. Thus, he knew the property well.



Robbie Robinson

Stanley, during the time of designing the holes at what is now Credit Valley, had already hired Howard Watson, Robert Trent Jones and Robbie Robinson to work in his Toronto offices. All three went on to become outstanding architects.

In the late sixties, Credit Valley continued the tradition by hiring Robinson to design the course of today. Many of the hallmarks of a Robinson design can be discovered such as tiled greens, gentle bunkers with interesting shapes, naturally sculpted fairways with plateaus, neck openings to the greens, and preservation of nature.

Credit Valley Hole #1 (Par 4)



The opening hole presents a great opportunity to begin your round with a good score. This picturesque Par 4 has significant elevation changes which add to the challenge. The valley of the Credit River runs down the entire left side of the hole as the fairway curves to the left and eventually rises some 40 feet to a narrow, long, well bunkered green.

Credit Valley #1

FLIGHT	YARDS	D I S T A N C E R E Q U I R E D L I N E	CURVE IT!	D I S T A N C E R I G H T R E Q U I R E D O U T	BOMBS AWAY		
CHAMP	385				216		251
A FLIGHT	370				201		236
B FLIGHT	370				201		236
C FLIGHT	332				163		198
SENIOR	370				201		236
REC	332				163		198



Green Depth = 36



Credit Valley Hole #2 (Par 4)



Hole #2 is a solid Par 4 that requires a good drive to have a realistic chance at Par. From the elevated tee, the hole bends to the right at the 150 yard marker and climbs 15 feet to a three tiered very fast elevated green.

Credit Valley #2

FLIGHT	YARDS	DIRECTOR	BEACH TIME	DISCOUNT	BOMBS AWAY
CHAMP	389	STANCH	1 - 236 2 - 256	STRAN	260
A FLIGHT	389	CELE	1 - 236 2 - 256	NCER	260
B FLIGHT	361	RFET	1 - 208 2 - 228	RIGHT	242
C FLIGHT	329	QUBIRN	1 - 176 2 - 196	QUICRO	210
SENIOR	361	KEDE	1 - 208 2 - 228	RENDR	242
REC	329	TOS	1 - 176 2 - 196	TOTO	210



Green Depth = 27



Credit Valley Hole #3 (Par 4)



Long hitters can try to cut the corner, giving them a short second shot and a chance at birdie, but be careful of the O.B. down the right side of the fairway. The elevated putting surface is sloped from back to front.

Credit Valley #3

FLIGHT	YARDS	D I S T A N C E R E I G H T Q U I B U R N E R T O	BEACH TIME	D I S T A N C E R E Q U I R E D T O	BOMBS AWAY
CHAMP	389		258		285
A FLIGHT	371		240		267
B FLIGHT	371		240		267
C FLIGHT	348		217		244
SENIOR	371		240		267
REC	348		217		244



Green Depth = 33



Credit Valley Hole #4 (Par 3 - CP)



It might be the shortest hole on the course but don't let its length fool you. This narrow, two-tiered green can make for a difficult putt if your tee shot is not accurate. The green slopes from left to right and from front to back bringing the back bunker in play.

Credit Valley #4 (CP)

FLIGHT	YARDS	D I S T A N C E R I G H T Q U I B U N D E R T O	BEACH TIME	F I N D T H E S H O R T G R A S S	BULLS EYE
CHAMP	145		145		
A FLIGHT	137		137		
B FLIGHT	137		137		
C FLIGHT	129		129		
SENIOR	137		137		
REC	129		129		



Green Depth = 28



Credit Valley Hole #5 (Par 4)



The widest fairway on the course will kick tee balls to the right, consistently adding length to this relatively short Par 4. The walk from the landing area will emphasize the ascent to the green some 15 to 20 feet above the 150 yard marker. The mid-sized green falls off at the front and back making it difficult to hold.

Credit Valley #5

FLIGHT	YARDS	D I R E C T I O N	BEACH TIME	D I S T A N C E	BOMBS AWAY
CHAMP	339	R E F E R E N C E P O I N T S	2 - 234 3 - 245	A L L R E Q U I R E D	261
A FLIGHT	339		2 - 234 3 - 245		261
B FLIGHT	329		2 - 224 3 - 235		251
C FLIGHT	329		2 - 224 3 - 235		251
SENIOR	329		2 - 224 3 - 235		251
REC	329		2 - 224 3 - 235		251



Green Depth = 29



Credit Valley Hole #6 (Par 4)



This is a tough one! You must make an accurate tee shot from the sky tees on this dogleg right Par 4. A pair of huge willows on the right block any reasonable attempt to carry the Credit River for the first time. Even a perfect tee shot will leave at least 180 yards into a severely sloped green divided by a ridge.

Credit Valley #6

FLIGHT	YARDS	D I S T R I B U T I O N	BEACH TIME	D I S T R I B U T I O N	DON'T GET WET
CHAMP	445		225		265
A FLIGHT	445		225		265
B FLIGHT	433		213		253
C FLIGHT	433		213		253
SENIOR	433		213		253
REC	433		213		253



Green Depth = 34

CARRY THE RIVER!!!

295 285 273 273 273 273

Credit Valley Hole #7 (Par 3)



This mid length Par 3 features an irregular shaped green measuring at over 50 yards in length. The length of the green combined with the valley's swirling winds can make club selection as important as a good swing here.

Credit Valley #7

FLIGHT	YARDS	D I S T A N C E L E F T R E Q U I R E D T O	BEACH TIME	D I S T A N C E T H E E R E Q U I R E D T O	STAY DRY
CHAMP	171		177		140
A FLIGHT	171		177		140
B FLIGHT	159		165		128
C FLIGHT	127		133		96
SENIOR	159		165		128
REC	127		133		96



Green Depth = 52



Credit Valley Hole #8 (Par 5)



This slight dog leg left rewards a good drive with a birdie opportunity. The fairway slopes left, which kicks the ball toward a tall stand of trees guarding the left side; however, the fairway opens up to the right both off the tee and in the lay up area. The green has a long finger extending from a large mound on the left. Pins located on the front and right can use the finger to corral the ball close. A back pin is especially difficult to get it close.

Credit Valley #8

FLIGHT	YARDS	S T R A I G H T H I S I S T E E T H E S H O T K E Y O N	↑	D I S T A N C E R E Q U I R E D W A Y T O	BOMBS AWAY
CHAMP	505				327
A FLIGHT	497				319
B FLIGHT	459				281
C FLIGHT	459				281
SENIOR	459				281
REC	459				281



Green Depth = 30



Credit Valley Hole #9 (Par 4)



#9 is a straight away Par 4 which normally plays much longer than its yardage because of the wind. Trees line the right side and we see the Credit River for the 4th time in 4 holes. The river only comes into play for the longest of hitters off of the tee and shouldn't be a factor for a well played second shot. The large green features a crown that gently slopes away from the middle back left section of the putting surface.

Credit Valley #9

FLIGHT	YARDS	D R E A S T A N C E 1 5 0 R E Y A U R I D R E S T A T K E	BEACH TIME	D I S T A N C H E T H R E E R E Q U I R E D T O	BOMBS AWAY
CHAMP	432		282		303
A FLIGHT	425		275		296
B FLIGHT	418		268		289
C FLIGHT	403		253		274
SENIOR	418		268		289
REC	403		253		274



Green Depth = 37





The Credit Valley Golf and Country Club

Member and Guest Dress Code Guideline

Upper Clubhouse Dining Areas, Meeting Rooms and Halfway House - Men's Attire

Casual or golf pants must be hemmed	Cargo pants are not permitted	Solid one colour denim in good repair is permitted	Golf shorts must be hemmed	Cargo shorts are not permitted Open-toed shoes are permitted in the members' lounge and on outdoor patios only	Dress shirts and golf shirts may be untucked if designed to be worn untucked	T-shirts are not permitted

Upper Clubhouse Dining Areas, Meeting Rooms and Halfway House - Ladies Attire

Casual or golf pants must be hemmed	Solid one colour denim in good repair (pants, skirts and/or dresses)	Conservative length skirts, golf shorts or skorts are permitted	Cargo pants are not permitted	Cargo shorts and short-shorts are not permitted	Exposed midriffs are not permitted	Tops or dresses without collars or sleeves are permitted	Athletic/yoga style shorts or pants are not permitted	Tank tops and leggings are not permitted

Golf Facilities Including: golf course and all outdoor practice areas - Men's Attire

Golf pants (regular or capri) must be hemmed	Golf shorts must be Bermuda style (just above the knee) Socks must be ankle socks or sockettes	Denim is not permitted	Cargo shorts and pants are not permitted	Golf shirts must be worn tucked in	Golf shirts must have collars Turtlenecks, mock necks or blade collars are acceptable	Athletic tank tops are not permitted	T-shirts are not permitted

Golf Facilities Including: golf course and all outdoor practice areas - Ladies Attire

Golf pants (regular or capri) must be hemmed	Conservative length golf shorts	Conservative length golf skirts, golf shorts, skorts or golf dresses	Conservative length golf skirts or skorts with leggings	Tennis skirts are not permitted	Athletic/yoga style pants or shorts are not permitted	Golf shirts may be worn untucked, if banded, and designed to rest at the hip	Collarless shirts must have sleeves	Sleeveless shirts must have collars	Racerback shirts must have collars	Athletic tank tops are not permitted

More Unacceptable Attire

LOGOS: Logos, slogans, numbers or illustrations on apparel that are not golf related are unacceptable. Large full frontal logos apart from golf specific logos are unacceptable.	DENIM: Denim may not have holes, be ripped, torn, tie-dyed or frayed regardless of price or designer pedigree.	HATS: Hats and visors worn backwards are not permitted. Men must remove hats and visors throughout the Clubhouse. Hats and visors may be worn by ladies throughout the Clubhouse.

Credit Valley Hole #10 (Par 4)



The 10th hole is the longest Par 4 on the course at 480 yards from the back tees. A generous landing area awaits a well struck drive that must carry the Credit River. The right side of the fairway is best as it opens up the approach to the green with a long iron or fairway metal. The green slopes from back to front and is guarded by bunkers on both sides. Make a 4 and a big smile is warranted as you walk to the 11th tee.

Credit Valley #10

FLIGHT	YARDS	D I S T A N C E T H E R E Q U I R E D T O	DON'T GET WET	D I S T A N C E T H E R E Q U I R E D T O	BOMBS AWAY
CHAMP	450		145		196
A FLIGHT	407		102		153
B FLIGHT	407		102		153
C FLIGHT	360		55		106
SENIOR	407		102		153
REC	360		55		106



Green Depth = 33



Credit Valley Hole #11 (Par 3 - H10)



Arguably one of the finest Par 3s in the country. The long narrow green is framed by the Credit River to the right and steep cliffs of the valley to the left and back. From the back tees the hole can play from 188 to 235 yards, so club selection is just one of many challenges. On a windy day, swirling winds bouncing off the cliffs will cause havoc with your ball.

This Is The GFA AM Tour Hole In One Competition!

Credit Valley #11 (H10)

FLIGHT	YARDS	D O Y O U H A V E A N A C E ?	DON'T GET WET	D I S T R A N C E R I G H T Q U I B R E N K E R T O	BOMBS AWAY
CHAMP	174				169
A FLIGHT	174				169
B FLIGHT	174				169
C FLIGHT	174				169
SENIOR	174				169
REC	174				169



Green Depth = 53



Credit Valley Hole #12 (Par 4)



The Par-4 12th hole is a gentle dogleg left; however, there is nothing gentle about the tee shot. The landing area is guarded on the right by a lateral hazard and on the left by deep trees. The elevated green requires an additional club. Approach shots that hit the front third of the green can easily spin off due to the severe slope. But do not miss it long either, because a downhill putt is treacherous.

Credit Valley #12

FLIGHT	YARDS	D I R E C T I O N	BEACH TIME	D I S T R I B U T I O N	BOMBS AWAY
CHAMP	416		240		268
A FLIGHT	416		240		268
B FLIGHT	380		204		232
C FLIGHT	380		204		232
SENIOR	380		204		232
REC	380		204		232



Green Depth = 37



Credit Valley Hole #13 (Par 5)



The final Par 5 on the course is your last good chance at birdie. You drive out of a chute to a sloped landing area that pushes balls to the tall trees along the entire right side. This reachable Par 5 also turns to the right as Credit Valley shares O.B. markers with Mississauga Golf & Country Club along its left side. Take care as an errant approach shot may require a chip rather than a putt from some locations on this irregular shaped green.

Credit Valley #13

FLIGHT	YARDS	D I C S A T R A N Y C E L E R E T R E Q U B I R N E K D E R S T O	BEACH TIME	D I C S A T R A N Y C E R I R E H T R E Q U I C R O R D N E R T O	BOMBS AWAY
CHAMP	482		245		310
A FLIGHT	465		228		303
B FLIGHT	465		228		303
C FLIGHT	453		216		291
SENIOR	465		228		303
REC	453		216		291



Green Depth = 42



Credit Valley Hole #14 (Par 4)



A challenging Par 4 which sets up very nicely from the tee. The fairway dips and widens just beyond the 150 yard marker with bunkers to the left. The green is framed by giant oaks and has 3 distinct tiers. Once again, as is the case at many holes at Credit Valley, hitting the correct section of the green is imperative to having a chance at Birdie or Par.

Credit Valley #14

FLIGHT	YARDS	D I R E C T I O N	BEACH TIME	D I S T R I B U T I O N	BOMBS AWAY
CHAMP	381	S T A C H E L E R E T Q U I B U R N E R S T O	202	A R A N C E L E R E T Q U I B U R N E R S T O	244
A FLIGHT	381		202		244
B FLIGHT	366		187		229
C FLIGHT	366		187		229
SENIOR	366		187		229
REC	366		187		229



Green Depth = 43



Credit Valley Hole #15 (Par 3)



The 15th is a tough Par 3 featuring 6 bunkers and many strategically placed mounds awaiting a poor tee shot. The large kidney shaped green has a ridge running diagonally through it that must be carried when the pin is back. Missing the green or even the wrong green section will test your short game skills to the limit.

Credit Valley #15

FLIGHT	JUST RIGHT	DISTANCE FRONT TO	TOO SHORT	DISTANCE BACK TO	TOO LONG
CHAMP	189		167		211
A FLIGHT	189		167		211
B FLIGHT	180		158		202
C FLIGHT	160		138		182
SENIOR	180		158		202
REC	160		138		182



Green Depth = 44



Credit Valley Hole #16 (Par 4)



One of the more open holes at Credit Valley gives you a miriade of choices off the tee. The left to right sloping fairway nearly always kicks a slightly left tee shot back into the flat if it manages to miss the bunker. The green is difficult to read due to its relationship with the valley wall to the left. In addition, the green is 50 yards long with a gentle slope and a trough making club selection and distance control a priority.

Credit Valley #16

FLIGHT	YARDS	D I S T A C H E L E F T R E Q U I R E D T O	BEACH TIME	D I S T A R Y L E F T R E Q U I R E D T O	BOMBS AWAY
CHAMP	410		252		276
A FLIGHT	380		222		246
B FLIGHT	368		210		234
C FLIGHT	358		200		224
SENIOR	368		210		234
REC	358		200		224



Green Depth = 50



Credit Valley Hole #17 (Par 4)



This dogleg left sees the final crossing of the Credit River. There are three hazards to note. Water off the tee, O.B. left, and a lateral through the green. The fairway is wide and flat but angles to the left as you approach the 100 yard marker. Players must decide how aggressive they wish to be off the tee and choose a club accordingly. The green looks simple, but is shaped like an inverted saucer so take care with approach shots and putts.

Credit Valley #17

FLIGHT	YARDS	D I S T A N C E L A N D I N G R E Q U I R E D A R E A T O	SHORT GRASS	D I S T A N C E T H E R E Q U I R E D T O	ZIMMY MIGHT
CHAMP	334		220		290
A FLIGHT	334		220		290
B FLIGHT	323		209		279
C FLIGHT	323		209		279
SENIOR	323		209		279
REC	323		209		279



Green Depth = 40



Credit Valley Hole #18 (Par 4)



Long hitters will have to lay back to avoid the water with mid to long irons off the tee. Although this fairway is wide, this is one of the smallest greens on the course. Add bunkers, a pond, the valley wall, and swirling winds to make your final shot of the day one to remember. Once on the putting surface, you had better hope that your ball is below the hole because many a good round has been spoiled by 4 putting to finish your day.

Credit Valley #18

FLIGHT	YARDS	D R E A C H W A T E R R E Q U I R E D R I G H T O	DON'T GET WET	D R E A C H N C W A T E R R E Q U I R E D N T T R E O	STAY DRY
CHAMP	428		250		293
A FLIGHT	381		203		246
B FLIGHT	381		203		246
C FLIGHT	345		167		210
SENIOR	381		203		246
REC	345		167		210



Green Depth = 35





Wireless Policy

The Board of Directors of The Credit Valley Golf and Country Club recognizes that Wireless Communication Devices (WCD) are very much a part of our lives. We also recognize the importance of all members' rights to enjoy the peace and tranquility offered at Credit Valley. For this reason we have chosen to implement the following WCD policy:

- While on Credit Valley property all WCD's are to be switched to silent mode. Under no circumstances is the use of these devices to detract from other members' enjoyment of the course, the clubhouse or the property.*
- Cell phone use is prohibited in any area of the clubhouse that provides food and beverage service. Men's and Ladies' locker room locker bays are excluded.*
- In all other circumstances, all incoming calls should transfer to voicemail or be dealt with in a manner that does not disturb other members' enjoyment of the clubhouse, golf course or practice facilities.*
- Email and text messaging functions may be used anywhere on the premises; however, we ask that common courtesy, discretion and consideration for others be used while using your WCD.*

Your respect for our policy will allow all Credit Valley members and guests to continue to enjoy the relaxing experience of our golf club. Your co-operation is appreciated.