February 12, 2025

Dear AGC Members,

Although the Minnesota winters are often cold and long, we are all eagerly anticipating the arrival of spring and another fabulous golf season at Alexandria Golf Club. With a number of recent capital investments to improve AGC, we have a lot to look forward to for the 2025 season:

- *The first full year playing the newly renovated 11th hole with additional tees and new cart paths*
- *The opening of a new short-game practice area that includes a large green, ample space to practice a variety of chip shots, and a large practice bunker to improve your sand game*
- *Additional clubhouse improvements to enhance the overall appearance and improve your member experience*

Grand Opening of Little Darling Par 3 Course

In addition, our 3-year quest to complete a premier par 3 golf course will become reality as we plan to celebrate the grand opening of The Little Darling Course at Alexandria Golf Club early this summer. This exciting addition to AGC and Douglas County will provide a terrific venue to make golf accessible to more people. The Little Darling par 3 course will help bring families together, strengthen our youth, and deliver another outstanding attraction to our wonderful community.

Complete funding for construction of The Little Darling Par 3 Course was generated through our Founding Member program which concluded last fall. For those who were not able to participate in our Founding Member program, we have a limited number of annual

memberships available for 2025. If you are interested in additional Little Darling membership information, please contact Ashley Lee at alee@alexandriagolfclub.com.

We are in the early stages of building our Little Darling website which should be a great marketing tool and deliver a wide variety of information about AGC, The Little Darling course, and our new organization to drive youth development in our community - the **Alexandria Junior Golf Foundation.** *The Alexandria Junior Golf Foundation is an IRS recognized 501(c)(3) non-profit organization and is our primary fund-raising source to help deliver on our mission of strengthening families and developing our youth in the Alexandria area.*

Strategic to the Alexandria Junior Golf Foundation and a key deliverable to helping us accomplish our overall mission is the successful construction of **The Junior Learning Center** *at AGC. A great deal of construction planning and civil engineering work has now been completed on The Junior Learning Center and through generous support from the community, we have over 50% of the required funding committed for The Junior Learning Center. We are well on the way to raising the funds required for completion of The Junior Learning Center although we have more to be done. If you are interested in making a tax-free contribution for construction of The Junior Learning Center to help strengthen families and develop the youth in our area, please contact me at jar5858@gmail.com.*

*** For those of us who are impacted by Required Minimum Distributions (RMD's) from retirement savings accounts, I've included, at the conclusion of this email, an interesting excerpt from a recent AARP article titled "…Tax Breaks You Can't Afford to Miss."*

To access the Little Darling website and get information about The Little Darling course and Alexandria Junior Golf Foundation, you can go to Alexandriagolfclub.com and click on the banners "Golf" and "The Little Darling."

We have a lot to be thankful for and, most importantly, we have a lot to look forward to. It's a great time to be a member of AGC and to live in the Alexandria area. Wherever you are this winter, I hope all is well with you and your families and I'm excited to see each of you as we embark on another terrific golf season at AGC.

All the best,

Jerry Rose
Little Darling Project Chair and Alexandria Junior Golf Foundation President

***Excerpt from AARP Article – "…Tax Breaks You Can't Afford To Miss"*

Ease the pain of RMDs

Obviously, the longer you tap your retirement savings, the greater the odds of them running out. Nevertheless, you can't leave that money untouched forever. At some point, you'll have to take required minimum distributions (RMDs), a federally set minimum amount you must annually withdraw from a tax-deferred retirement plan such as a traditional IRA or 401(k). (Roth IRAs and 401(k)s don't require distributions while the owner is alive.)

You can wait until the year in which you reach age 73 before you start taking RMDs. For your first RMD, you can delay it until April 1 of the following year, but after that you'll have to take your RMD by the end of each calendar year.

If you're an IRA owner and don't need the money from the RMD to get by, you might consider making a qualified charitable distribution (QCD). If you're at least 70½ years old, you can donate up to $108,000 in 2025 (up from $105,000 in 2024) directly from your IRA to a qualified charity and you won't owe income tax on the distribution. Plus, if you're 73 or older, the donation counts toward your RMD for the year.