

MEMBER'S HANDBOOK



SENIOR MEN'S GOLF ASSOCIATION Of HILTON HEAD ISLAND

2022 revised 12/26/2021

I. INTRODUCTION

Dear SMGA Member:

This Handbook is intended to give you all the information you need to understand how to maximize your membership in the SMGA. We encourage you to take some time to review the information in the document to familiarize yourself with how the SMGA works and to understand the Rules and Regulations that govern us.

Our website (www.smgahhi.com) contains a tremendous amount of useful information. We encourage you to use this asset as your primary reference for SMGA information. This site includes the following information, documents, and links:

(Tab 1) Event Information

- Events Remaining
- Pairings and Tee Times
- Results
- Member Credits
- Announcements
- Hole by Hole App Tutorial
(Golf Genius Phone App)

(Tab 2) Forms

- New Member Application
- Event Chairman Checklist

(Tab 3) General Information

- Covid 19 Protocols
- Web Use Policies
- Board of Governors
- Members' List
- Club Representatives

- Member Handbook
- Constitution & Bylaws
- WHS Impact on Events
- Fix Your Browser

(Tab 4) Archives

- Past Years Results 2020-2021
- Past Years Results (2010 to 2019)
- Past Years Results (2004 to 2009)
- Founders & Past Presidents
- Past Champions

(Tab 5) Email Us

- The "Email Us" tab allows you to contact your SMGA President or your Club Representative by phone or email (just click on the name).
- Club Representatives

Two new manuals have been added to the website. The [SMGA Website User Manual](#) and the [SMGA Golf Genius-TM Online User Manual](#). They can be found directly below the Event Sign Up and Payment golf under Manuals and Tutorials.

The [Website User Manual](#) was developed to provide the SMGA's members with a document that could be easily searched and viewed for instructions on how to navigate the various sections of the SMGAHHI.COM website. For information associated the Golf Genius – TM Event Portals, please see the SMGA Golf Genius-TM Online User's Manual, a separate document that is also available from the SMGA Website.

The [Golf Genius-TM Online User Manual](#) was developed to provide the SMGA's members with a document that could be easily searched and viewed for instructions on how to navigate the various sections of the Golf Genius-TM system's various portals (their term for web pages).

Additionally, you should familiarize yourself with scoring at SMGA Events using the [Hole by Hole App Tutorial](#) using the Golf Genius Phone App. Instructions can be found on the SMGA website (smgahhi.com) under Tab 1 Event Information.

MESSAGE FROM OUR PRESIDENT

Dear SMGA Member,

Welcome to the Senior Men's Golf Association for 2022! We have an exciting season planned for you on top tier courses in the Lowcountry.

How is this for kicking off the new year? – Heron Point, Harbour Town Golf Links, Atlantic Dunes, Golden Bear, Riverton Pointe, Palmetto Dunes Hills and Jones, Oldfield and Savannah Golf Club. And that's just our schedule through March! Additionally, we're returning to Country Club of Hilton Head (twice!), Savannah Quarters (twice!), The Landings (twice!), Long Cove Club, Indigo Run, The Legends and Hampton Hall.

For the most part, we will focus on Better Ball of Partners and 2 Best Balls of 4 formats, our most popular formats, with a couple of change ups thrown in. "Away" Events – those in Savannah, Parris Island and Dataw – will be partner events to facilitate easy travel.

We'll again have several Trophy Events culminating the year in early November with the Richard Robertson Championship at Riverton Pointe.

Your Board diligently controls our costs to keep dues and tournament fees as low as possible. But because we're focusing on higher end clubs in 2022 the golf fees will be a little higher with the entire golf fee going to the host club. SMGA's revenue comes from the \$20 Event Fee, of which \$11 is returned in prizes and \$2 goes to the bag attendants. And we're looking for ways to "give back" to our Members in the form of hospitality at some of the "away" Events.

You will find our Web site - www.smgahhi.com – is loaded with helpful information. And, as it relates to the Golf Genius TM system, please review the tutorials that will guide you through our event registration procedures.

There are several important considerations for Event registration.

- 1) You are required to enter your credit card information for *each* Event in which you register. Sorry, but for now Golf Genius does not want to be in the credit card vault business.
- 2) Registration for Events opens at 5 PM Eastern Time on the Thursday 11 days before the Event and closes at 11:59 PM the following Wednesday, 5 days before the event. We're striving to give everyone an easy opportunity to register for Events.
- 3) Event registration will continue be on a first come/first serve basis, so the sooner you register for an Event the greater your chance for getting entry. And please keep in mind if you are signing up for a Partners Event *your team's registration is effective when the **second** partner completes his registration.*
- 4) Members will continue to be assigned to the A Section or the B Section preference, this has to do with your section designation, not the tees you play from! For 2022, the Board of Governors is not designating events as either A Section Preference or B Section Preference at this time. *Registration for all SMGA Events will be first come/first serve.*

You can help us out a little bit:

1. If your contact information changes during the year – your home address, phone number, email address or club affiliation – please let your Club Rep know as quickly as possible so we can keep our roster up-to-date. ***Please do not try to change this information through TM***, even if you find a way to do so. This may cause you to be temporarily dropped from the TM System resulting in your inability to register for an SMGA Event. Please let your Club representative know and we'll make the proper changes.
2. SMGA will post your scores at an Event to GHIN through the TM score keeping system as "Competition" scores. You need not post your scores.
3. The SMGA encourages a quick pace of play. Your position on the course should be pushing the group ahead of you, not holding up the group behind you.

Keep in mind, the SMGA is designed for **YOU**, it's **YOUR** organization, and we want to make **YOUR** experience the best it can be. If you have suggestions, critiques or questions, each club has an SMGA Club Representative who can help you – please get to know him if you don't already. And you may contact me directly through the **EMAIL US** tab on the Web site.

2022 is going to be another exciting year for SMGA. I look forward to seeing you on the links.

Bret

Bret Jacobowitz
2022 SMGA President

II. OFFICERS, BOARD OF GOVERNORS AND MEMBER CLUB REPRESENTATIVES

a. Officers

Officers – 2022	
President	Bret Jacobowitz
1 st Vice President (Tournament Chairman)	Fred Corpuz
2nd Vice President (Membership Chairman)	Jeff Dorward
Treasurer	Paul Lambdin
Secretary	Steve Large
Technology Chairman	Joe Zamborsky
Hospitality Chairmen	Joe Macchia & Bob Bosselman
Handicap Chairman	Charlie Michael

b. Board of Governors

Terms Expire		
<u>2022</u>	<u>2023</u>	<u>2024</u>
Ricky Frazier	Bob Bosselman, Emeritus	Bill Bogle, Jr
Jack Hunter	Jeff Dorward	Fred Corpuz
Paul Lambdin	Bill Johnson	Mark Garcia
Charlie Michael	Steve Large	Bret Jacobowitz
Russ Padgett	Phil Lipper	Larry Landis
Steve Tibey	Joe Macchia	Roger Logston
Dave Peters	Sal Scurto	Joe Zamborsky

c. Member Club Board Representatives

2022 SMGA CLUB REPRESENTATIVES

Member Clubs	Representative	Phone	Email Address
(BC) Bear Creek Golf Club	Joe Zamborsky	770-301-5542	joezamborsky@gmail.com
(BF) Belfair Golf Club	Dave Peters	617-719-5081	snaponlink@gmail.com
(BH) Berkeley Hall Golf Club	Ricky Frazier	414-223-0718	rickyfrazier55@gmail.com
(CA) Callawassie Golf Club	Phil Lipper	843-838-3011	plipper@gmail.com
(CC) Country Club of Hilton Head	Paul Lambdin	443-695-3680	pjlambdin@yahoo.com
(CP) Crescent Pointe	Roger Logston	304-281-4830	madesmon@hargray.com
(DH) Dolphin Head Golf Club	Paul Lambdin	443-695-3680	pjlambdin@yahoo.com
(DT) Dataw Island	Phil Lipper	843-838-3011	plipper@gmail.com
(EP) Eagle's Pointe	Roger Logston	304-281-4830	madesmon@hargray.com
(GB) Golden Bear Golf Club	Steve Tibey	847-848-1889	stibey@aol.com
(GC) The Golf Club at Indigo Run	Steve Tibey	847-848-1889	stibey@aol.com
(HP) Haig Point	Joe Macchia	843-757-6656	jmacchia106@yahoo.com
(HH) Hampton Hall	Bill Johnson	904-923-0445	billwmwjohnson@gmail.com
(HL) Hilton Head Lakes	Roger Logston	304-281-4830	madesmon@hargray.com
(IW) Island West	Ricky Frazier	414-223-0718	rickyfrazier55@gmail.com
(LA) The Landings	Jeff Dorward	414-732-4432	jeffreychas@yahoo.com
(LC) Long Cove Golf Club	Mark Garcia	570-807-4328	markgarcia4786@gmail.com
(MC) Moss Creek Golf Club	Larry Landis	317-502-4020	llandis@iquest.net
(OS) Old South Golf Club	Russ Padgett	843-227-9041	rspadgett@yahoo.com

(OF) Oldfield Golf Club	Charlie Michael	843-815-6883	michaelc105@hargray.com
(OR) Oyster Reef Golf Club	Joe Zamborsky	770-301-5542	joezamborsky@gmail.com
(PD) Palmetto Dunes Resort Courses (Fazio, Hills and Jones)	Jack Hunter	610-733-7691	jhunter4@gmail.com
(PH) Palmetto Hall Golf Club	Bret Jacobowitz	914-489-3713	smga_president@aol.com
(PC) Pinecrest Golf Club	Russ Padgett	843-227-9041	rspadgett@yahoo.com
(PR) Port Royal Golf Club	Steve Large	518-698-6120	largesj@gmail.com
(RP) Riverton Pointe	Bill Bogle, Jr.	843-368-5678	wmboglejr@gmail.com
(RH) Rose Hill Golf Club	Bill Bogle, Jr.	843-368-5678	wmboglejr@gmail.com
(SQ) Savannah Quarters	Jeff Dorward	414-732-4432	jeffreychas@yahoo.com
(SP) Sea Pines Country Club	Fred Corpuz	440-346-3331	runnercorpuz@aol.com
(SR) Sea Pines Resort Courses: Atlantic Dunes / Heron Point / Harbour Town	Fred Corpuz	440-346-3331	runnercorpuz@aol.com
(SH) Shipyard Golf Club	Steve Large	518-698-6120	largesj@gmail.com
(SW) Spanish Wells Club	Steve Tibey	847-848-1889	stibey@aol.com
(SC) Sun City	Sal Scurto Mark Garcia	860-836-2386 570-807-4328	sscurto01@yahoo.com markgarcia4786@gmail.com
(WX) Wexford Golf Club	Steve Large	518-698-6120	largesj@gmail.com

Non-Member Clubs	Representative	Phone	Email Address
(HN) Hilton Head National	Joe Macchia	843-757-6656	jmacchia106@yahoo.com
(PI) Legends at Parris Island	Charlie Michael	843-815-6883	michaelc105@hargray.com
(SG) Savannah Golf Club	Jeff Dorward	414-732-4432	jeffreychas@yahoo.com
(SH) Savannah Harbor	Jeff Dorward	414-732-4432	jeffreychas@yahoo.com

d. Emeritus Members

Year Joined		Member
1992		Richard Friedman
1994		Gene Helton
1997		Peter Zych
1998		David Brignati
2000		Sandy Knapp
2000		Bob S. Smith
2001		Don Fearman
2001		John Jourdan
2001		Howard Keys
2001		Dale Stauffer
2002		Fred McNamee

III. SMGA MEMBERSHIPS

1. SMGA MEMBERSHIPS

There are three membership requirements for joining the SMGA: you must have reached your 55th birthday, you must have a USGA Handicap Index of 24.0 or lower and you must be a member of an SMGA Member Club with a GHIN Handicap maintained at your home club. There are basically two types of club memberships that the SMGA recognizes;

- a. Club Memberships (Equity or other offered membership by the club)
- b. "Rounds of Golf" memberships which are offered by a select few member clubs.

After a member's application has been accepted, a member may participate in SMGA events as long as he remains a member in good standing with his home club.

In the case of "Rounds of Golf" memberships, an individual is considered a member in good standing as long as he has rounds of golf left on his card / membership. If he has no more rounds of golf on his card / membership, he is deemed inactive until he acquires a new card / membership.

PLEASE NOTE: Membership dues paid from the opening of registration to July 31st will cover the current year. Any new members joining August 1st or later in the calendar year will receive credit for both the remaining time in the current calendar year as well as the entire following year.

2. PROOF OF ELIGIBILITY

- a. For those clubs that offer "rounds of golf" as a type of membership, ***it is the member's responsibility to carry this card or other proof of active membership status to all SMGA events he plays in.***
- b. At the Event Chairman's discretion, he may or may not allow a member to play in an event if he cannot demonstrate he has active status in the SMGA.
- c. For those members with "rounds of golf" memberships, in the event a member places in an event (meaning he wins pro shop credit or other gift offered at that event) and he is unable to provide proof of active status at the event, his winnings will be withheld until he is able to demonstrate proof of active status.

IV. EVENT RULES AND REGULATIONS

1. HANDICAPS

- a. All handicaps must be based on Indexes in accordance with current USGA Handicap System. The maximum handicap allowed in any event is 36.
- b. All members with a Handicap Index of 20.0 or higher will be required to play from the forward tees. This determination will be made prior to the beginning of our season (early January) or when the member joins the SMGA, whichever is later.

All handicaps used in an Event will be based on the current USGA Handicap Index on the day of the pairings (normally four days before the event) and as applied to the specific course being played.

c. Course Handicaps will be calculated using procedures in the USGA Handicap Manual (Section 3). There are adjustments that will be applied to determine a player's final Playing Handicap. The order in which these adjustments are applied is as follows:

- Calculate the Course Handicap (CH) of the player using the current USGA procedures.
- To determine the Playing Handicap, apply any percentage adjustment to the CH, rounding up with a .5 fraction or higher.

WORLD HANDICAP SYSTEM IMPACT ON SMGA EVENTS

While there are a number of changes in handicap calculation and adjustment contained in the new handicap system in use from 1/1/20 forward, those highlighted below may have an impact on SMGA events. Note that there are two handicaps referred to below; the Course Handicap is your full handicap for that course and those tees selected in any given event, while the Playing Handicap includes the adjustment (usually 85%) recommended by the USGA for competitive events.

- 1) Handicaps will be adjusted daily in the GHIN system but the SMGA will continue to use the handicaps on the day of pairings as the handicaps for the event except for handicap limited events.
- 2) There will be no maximum score per hole for the ball used as the recorded score for an individual or team. The net double bogey score limit (based on your Course Handicap) will apply for handicap score posting purposes, just as the Equitable Stroke Control process worked in the past, with the TM scoring system making that adjustment when it enters scores in GHIN.
- 3) When you will not factor in the hole, **we strongly encourage players to pick up**. To facilitate faster pace of play, the USGA has set scoring guidelines in this situation. They are: a) at 5 feet or closer to the pin, take 1 stroke; b) when between 5 feet and 20 yards from the hole, take 2 or 3 strokes based on what you deem appropriate; and c) beyond 20 yards from the hole, take 3 or 4 strokes as you deem appropriate.
- 4) The number of holes completed to be considered a postable round is increased from 13 to 14 holes. Net par remains the score to be taken for holes not completed.
- 5) Course Handicaps will reflect the handicap index and slope adjustment as well as differences in course rating as related to par between the forward and regular tees, so no additional adjustment will be made in determining the Playing Handicap based on tee selection.
- 6) In the past, when posting a score in GHIN, you had to select Home, Away or Tournament as part of the process. The USGA did not encourage using the Tournament classification in most situations. The Tournament classification has been removed and a Competition classification has replacing it. The USGA is encouraging the use of the Competition classification in all organized events, which would include the SMGA events. Accordingly, starting in 2020, all SMGA events will be posted as Competition when TM enters those scores after an event.

2. ENTRY REGISTRATION AND PAYMENT / ACCESS TO TOURNAMENT MANAGER (TM) BY GOLF GENIUS

In order to use TM, a member must create an account with the TM system. This is a **one-time** registration and it is initiated when a member receives a email from the TM system and clicks on the link in that email. *NOTE: Your email address will be your “username” for the TM system.*

A member accesses TM by selecting the “**GOLF BALL**” on the home page of the SMGA web site (smgahhi.com). You will leave the “smgahhi.com” web site and be transferred to the SMGA Event Registration Portal that is part of the TM system, a separate web site.

- a. From the SMGA Event Registration Portal, use the “Sign In” link and enter your email address and password. Once you are signed in you select the “Event Schedule” link at the top of the page. Enter any **open** event by clicking on it. A description of the event, including format and cost will be available. If you choose to enter, follow the steps, including entering your credit card information, and **finish** the process. Once your registration has been completed and confirmed you will be added to the pending list for the event. No charges will be incurred unless you are selected to play in the event.

Registration will be confirmed by an automated email telling you that you are registered for the event. The email will be sent from “noreply@golfgenius.com”. Please add this address to your approved sender list so that you will receive the emails. If you do not receive an email, you did NOT complete the registration process properly.

- b. For 2-man partner events **both** members must enter the event separately and provide their partner’s name in the appropriate box. You can also have SMGA assign you a partner by indicating **NONE** in the partner box. **NOTE:** during the Covid-19 pandemic, if you choose to have the SMGA assign you a partner, you will be expected to share a cart with that individual and follow our Covid-19 protocols, which can be found on our website under “General Information”.
- c. For 4-man events, members will sign up as individuals and will be paired with other members to create a 4-man team. During the Covid-19 pandemic, members can sign up as 2-man “Cart Mates”, using the same method as described above for signing up as partners, and those members will be assigned to a 4-man team so they may ride together, or, if signing up as individuals, see the **NOTE** in 2., d. above.
- d. ***When you are selected to play in the event (usually 4 days before the event), an automated email will be sent to you confirming your entry and your fees for the event will be charged to your credit card. If you do not receive an email, then you are an alternate. Check the pairings posted on the web site to confirm your status.*** All players will be charged the “Event Fee” shown on the event registration description. When the event is played at the member’s “Home Club”, any discount will be determined by your club and the appropriate cart charge will be added to your club account by your club. The discount may not be the full amount shown as “Cart Fee” at some events, such as events where food is provided as part of the non-entry fee. A member’s “Home Club” is defined as the club that maintains the member’s USGA Handicap Index.
- e. Package and / or term members designated by a unique 4 – digit SMGA number pay full cart and entry fees at all SMGA Events.

A member accesses TM by selecting the “**GOLF BALL**” on the home page of the SMGA web site (smgahhi.com). You will leave the “smgahhi.com” web site and be transferred to the SMGA Event Registration Portal that is part of the TM system, a separate web site.

- f. From the SMGA Event Registration Portal, use the “Sign In” link and enter your email address and password. Once you are signed in you select the “Event Schedule” link at the top of the page. Enter any **open** event by clicking on it. A description of the event, including format and cost will be available. If you choose to enter, follow the steps, including entering your credit card information, and **finish** the process. Once your registration has been completed and confirmed you will be added to the pending list for the event. No charges will be incurred unless you are selected to play in the event.

Registration will be confirmed by an automated email telling you that you are registered for the event. The email will be sent from “noreply@golfgenius.com”. Please add this address to your approved sender list so that you will receive the emails. If you do not receive an email, you did NOT complete the registration process properly.

- g. For 2-man partner events **both** members must enter the event separately and provide their partner’s name in the appropriate box. You can also have SMGA assign you a partner by indicating **NONE** in the partner box. **NOTE:** during the Covid-19 pandemic, if you choose to have the SMGA assign you a partner, you will be expected to share a cart with that individual and follow our Covid-19 protocols, which can be found on our website under “General Information”.
- h. For 4-man events, members will sign up as individuals and will be paired with other members to create a 4-man team. During the Covid-19 pandemic, members can sign up as 2-man “Cart Mates”, using the same method as described above for signing up as partners, and those members will be assigned to a 4-man team so they may ride together, or, if signing up as individuals, see the **NOTE** in 2., d. above.
- i. ***When you are selected to play in the event (usually 4 days before the event), an automated email will be sent to you confirming your entry and your fees for the event will be charged to your credit card. If you do not receive an email, then you are an alternate. Check the pairings posted on the web site to confirm your status.*** All players will be charged the “Event Fee” shown on the event registration description. When the event is played at the member’s “Home Club”, any discount will be determined by your club and the appropriate cart charge will be added to your club account by your club. The discount may not be the full amount shown as “Cart Fee” at some events, such as events where food is provided as part of the non-entry fee. A member’s “Home Club” is defined as the club that maintains the member’s USGA Handicap Index.
- j. Package and / or term members designated by a unique 4 – digit SMGA number pay full cart and entry fees at all SMGA Events.

3. DISTRIBUTION OF ENTRY FEES

- a. Entry fees are used to cover administration & amenity fees as well as prize money. Examples of administrative & amenity fees, which normally total \$9, include:
 - Frequent Players Tournament (at the end of the year).
 - Bag handler fees
 - Range ball fees
 - Credit card transaction fees
- b. The remainder of entry fees received for each Event shall be distributed in the form of prizes, as determined by the Event Chairman. This is normally \$11.
- c. After deduction of amenities and administration fees, the balance of entry money is distributed to approximately 20% of the players in the form of ***gift certificates at the course being played.***
- d. In those events having gross and net prizes, the winner of low gross will be awarded a gross prize, and he will not be eligible for any net prizes.
- e. Hole-in-one prizes will be awarded at the annual meeting.
- f. When an event is started but cancelled before completion, the Event Chairmen will determine how and if prizes will be awarded.

4. EVENTS

- a. Pairing sheets will be posted on the SMGA web site (smgahhi.com) under the **EVENT INFORMATION** tab.
- b. Pairing sheets will contain relevant tee time / shotgun time, player groupings and other information pertinent to the event.
- c. Results of each Event will be posted on the SMGA website (smgahhi.com) under the **EVENT INFORMATION** tab. There are two (2) results tabs;
 - i. "Recent Results" which will show detailed results including "Player Purse Summary", all of the flights/teams scores and positions, and closest-to-pin winners.
 - ii. "YTD Results" which provide a summary of all the events played this year.

The detailed results of events are also available for the current and prior month by clicking on the event sign up Golf Ball, signing in, clicking on the event desired and choosing Results.

5. HOW A MEMBER GETS SELECTED TO PARTICIPATE IN AN EVENT

This section is intended to provide members with an understanding of the primary factors affecting a member's participation in an event.

- a. When an event is undersubscribed, there is no issue related to selection. All members who register get in unless
 - i. It's a partner event and a member registers as an individual looking to be paired with another member for the event and there is no member to be paired with. See IV.2.d. above.
 - ii. A member named as a partner fails to register. In this case, the member who did register is disqualified. A disqualified member, at the discretion of the Event Chairmen, MAY still participate if:
 - There is a member who registered as an individual looking to be paired with another member, and
 - The disqualified member is willing to be paired with a member who registered as an individual. See IV.2.d. above.
 - The handicaps of the two players are within 10 strokes

- b. When an event is oversubscribed, several factors are considered when selecting who gets to play and who doesn't. Among them are:
 - i. The maximum number of players per event is 100 or less to insure, to the extent possible, an acceptable pace of play. If more than the maximum number of participants register, an Alternates list is created in the order in which members registered for the event.
 - ii. When an event is oversubscribed within the first 15 minutes of open registration, all those fully registered within that period, including partners/cartmates, will be entered into a random drawing for participation. Those not chosen will be placed on the Alternates list in the order in which they registered.
 - iii. Section Priority Event.
 - When an event is held at one of the premier courses in the area (eg: Harbour Town, Belfair, Long Cove, Berkeley Hall, etc.) the Board expects the event to be oversubscribed. For these events, the Board **MAY** designate, ahead of time, a Section priority for these events.
 - Each member receives a Section priority designation when he joins the SMGA. This designation never changes. Half of the membership has an A Section designation. Half has a B Section designation. You can find your designation on the website under General Information/Members List.
 - If an event has a Section priority designation (eg: A), those members with that designation will have priority for that event.

NOTES:

In years when event designations are applied, for every A Section designated event the Board will strive to have a B Section designated event at another premier course and the Board will alternate the Section designation for those courses in the next year. In 2022, The Board has decided not to use section priority event designations.

- iv. SMGA Board members are given priority in events for the duration of their term and for one year after leaving the Board. This is in recognition of the time and effort they put into the SMGA and because their duties require them to be an Event Chairman for multiple events throughout the year, thus preventing them from being able to play in those events.
- v. Effective in 2018, the Board changed the criteria for **initial** selection into an event to being based on a first come, first serve basis, with some exceptions for Board priority. Registration will open at 5:00pm on Thursday eleven (11) days prior to the event and will close at 11:59pm on the following Wednesday. An Entry Number will be assigned based on the order a member completes his registration.
- vi. For Partner events:
 - Registration will be based on the time the 2nd partner registers (thus, completing the team's registration).
 - When a single player registers, he will be paired with another single registrant, both of whom will be prioritized based on time of registration and a maximum of 10 strokes difference in handicaps. See IV.2.d. above.

6. ALTERNATES

- a. When an event is over-subscribed, an alternates list will be maintained. This list will be used to fill vacancies when a member, previously selected to participate in an event, has to withdraw. Player substitutions from the alternates list only occurs after the pairings have been made.
- b. When choosing alternates to fill vacancies, the Event Chairmen will attempt to use First Come/First Served (FCFS) order of entry as the priority. There may be situations where this would impact the integrity of the competition; e.g., in a 4-man event (A-B-C-D) substituting a 5 Handicap Index for a 22 Handicap Index. In these situations, the Event Chairs will choose the first alternate in order of entry that meets Handicap Index required to keep the competition balanced. Pairings will be done the day after registration is closed to minimize this issue.
- c. Below are some examples for Alternate selection.
 - i. In Individual events, the Event Chairs will call the first alternate based on first come/first served time of entry.
 - ii. In 2-man Partner events, the Event Chairs will call the first alternate individual who is within 10 Handicap Index strokes of the player being replaced. When replacing a team, the priority, on a FCFS basis, will be the same as before the pairings. See IV.2.d. above.
 - iii. In 4-man team events the Event Chairs will call the first alternate whose Handicap Index approximates that of the withdrawing player. The intent is to keep the teams as equal as possible in terms of low, middle and high Handicap Index player distribution, while honoring our priority to select players based on FCFS time of entry.

7. SENIORS and SUPER SENIORS

- a. The SMGA has two (2) divisions for its more senior members –
 - i. Seniors, age 70 to 74
 - ii. Super Seniors, age 75 or older.
- b. In order to qualify as a Senior or Super Senior, the member must have reached the requisite age on or before the day of that event.

8. CANCELLATION, WITHDRAWAL, LATE ARRIVAL, and NO SHOW

Credits referred to in this section relate to the annual Frequent Players Tournament (FPT), a complimentary year end event at a premier club, including golf and dinner. 72 members are selected for this event based on participation throughout the year, with each event awarding 1 or more credits.

- a. A player who withdraws from an event prior to event registration closing, will not be charged for the event.
- b. A player who cancels after event registration has closed but before Noon on the Friday before the event will be charged an entry fee, but not a golf fee. He will receive no credit for the event. This applies even when the Event is subsequently cancelled.
- c. NOTE THAT THE TIME OF WITHDRAWAL IS DETERMINED BY WHEN THE EVENT CHAIRMEN ARE NOTIFIED. PLEASE CONTACT THEM DIRECTLY.
- d. When members register for an Event as a 2-man team and one player cancels, the member canceling gets no credit and an entry fee is charged if they cancelled after the registration closed but before Noon on the Friday before the event; after Noon of the Friday before the event, the cancelling member will also be charged the golf fee. If the other member still wishes to play, the Event Chairs will attempt to find a partner within 10 Handicap Strokes from the alternates list; if they are unable to do so, the player is removed from the event but gets credit for the event and the golf and event fee are refunded, and the team is replaced by a next team from the alternate list.
- e. If a player on a 4-man team has to withdraw, where an alternate is not available or after the match has started, the Event Chairman will assign a blind-draw partner of equal or close handicap from the foursome playing directly ahead or directly behind the foursome from which the member withdrew. The blind-draw partner's score will count for all 18 holes. If the blind-draw wins two team prizes, he can accept only the one with the highest value. In the case of 2-man teams, if the cancellation of a partner (late or withdraws) is just prior to the start of play, such that the remaining 2-man team would have to play alone, the remaining single will be allowed to play and a blind-draw will be assigned from the other team playing in the group. As with the 4-man team, the blind-draw can only collect one prize. 2-man teams that have a blind-draw will be eligible for prize awards, but not trophies.
- f. In the event a player is late for a starting time, he shall be disqualified from play in the scheduled event, and be charged both an entry fee and a golf fee, and no credit for the event will be given.
- g. Any player who notifies the Event Chairs of his cancellation or withdrawal after Noon on the Friday prior to the event will be charged both an entry fee and golf fee, and will receive no credit for the event.
- h. Any player who fails to appear for his schedule tee time without having notified the Event Chairs of his cancellation or withdrawal will be considered a No-Show. He will be charged both an entry fee and a golf fee, and will receive no credit for the event. He will also receive a written reprimand for the first infraction and will be advised of membership cancellation on the second infraction occurring within the succeeding 12 months. This applies even when the event is subsequently cancelled.
- i. If a player appears for an Event and withdraws because of an injury immediately prior to play or because of a change in playing conditions (walking or cart path only), the Event Chairs may request permission from the Board to refund the golf fee, so long as the Host Club has not been paid for the participant but will be charged the event fee. If the Host Club has been paid, the Event Chairs may assist the member in securing a playing credit. No credit will be given.
- j. If a player on the day of the event withdraws or fails to complete the event because of a non-medical or non-emergency issue, both an entry fee and a golf fee will be charged, and no credit will be given.

- k. When an event is for two days or more, a player must play the entire event to receive event credit, except in single elimination events. Failure to complete the event will be treated in accordance with paragraph (g) or (h) of this section.
- l. Onsite cancellation or stoppage of an event is to be determined by the Event Chairs in coordination with host golf club using the guidelines set forth in section 8.c.iii below.

To help clarify the rules outlined above, the following tables are provided.

What Happens when:	You Become an Alternate	Alternate Becomes a Player	Alternate Declines Offer to Play
Entry Fee	Not Charged	Charged	Not Charged
Golf Fee	Not Charged	Charged	Not Charged
Action	No Credit Given	Playing Credit Given	No Credit Given

What Happens When:	Cancel Before Registration Closes	Cancel After Registration Closes	Arrive Late for Tee Time / Call after Noon of prior Friday	No Show
Entry Fee	Not Charged	Charged	Charged	Charged
Golf Fee	Not Charged	Not Charged	Charged	Charged
Action	No Credit Given	No Credit Given	No Credit Given Disqualified from Event	No Credit Given Written Reprimand. Membership cancelled if 2 nd Infraction within 12-month period

What Happens When:	Injury Withdraw Day of Event	Non-Injury Withdraw Day of Event	Event Cancelled Before Event Start on Day of Event	Event Cancelled After Start
Entry Fee	Charged	Charged	Not Charged	May or May Not Receive Refund

Golf Fee	May be charged	Charged	Not Charged	May or May Not Receive Refund
Action	Credit Given	No Credit Given	No Credit Given	May or May Not Receive Credit

For Guest Events

What Happens When:	Member and Guest Cancel Before Registration Closes	Member and Guest Cancel After Registration Closes	Member and Guest Arrive Late for Tee Time / Call after Noon of prior Friday	No Show
Entry Fee	Not Charged	Charged	Charged	Charged
Golf Fee	Not Charged	Not Charged	Charged	Charged
Action	None	No Credit Given	No Credit Given Disqualified from Event	No Credit Given Written Reprimand. Membership cancelled if 2 nd Infraction within 12-month period

m. When an event is held at a member's home club, no cart fee will be charged by the SMGA. The home club will charge the cart fee, where appropriate.

n. Additional Cancellation Guidelines

- i. If a member finds a substitute for a guest that cancels, then no additional costs are incurred by the member.
- ii. No credit will be given to a member who withdraws from an event that is subsequently cancelled.

9. RULES FOR COMPETITION

- a. USGA rules govern all play, except when special local rules are posted by the Event Chairs.
- b. The SMGA Board has adopted several local rules to address pace of play issues:
 - i. Players who are out of the hole, and whose score will not be used, are encouraged to pick up and use the Most Likely Score guidelines.
 - ii. If a group falls 2 holes behind, the Event Chairs will issue a warning to them. If, after 20 minutes, the group has not noticeably improved their position on the course, the Event Chairs can instruct them to pick up, skip a hole and record a score of net double bogey on the hole(s) skipped for tournament scoring purposes. The TM system will adjust the score to net par for handicap purposes.
 - iii. The low handicap player of a group is the "Pace of Play Captain" responsible for his group's pace of play
 - iv. The Event Chairs have the authority to disqualify any team / group that fails to turn in a card within 4 hours and 45 minutes from the start of the event. They will give consideration to circumstances like where players started on the course, who was at fault for the slow play, etc.
- c. In 2019, the SMGA Board adopted three (3) additional local rules. They relate to;
 - Immovable Obstructions around the Green
 - Balls lost or out of bounds
 - Events Stopped or Cancelled

- i. For immovable obstructions around the green (sprinkler heads, valve covers, etc.);

If the obstruction is in the intended line of play, is within two club lengths of the putting surface, and the ball is within two club lengths of the obstruction, the player will be given line of sight relief. The player may lift, clean and place the ball at the nearest point of relief, no closer to the hole, except it may not be placed on the putting surface

- ii. For balls lost or out of bounds;

The old rule...

If a player hits a shot out of bounds or presumes his ball may be lost, he may replay the shot with a provisional ball and proceed with a potential stroke-and-distance penalty. If his original ball is, indeed, lost or out of bounds, he continues to play his provisional ball. If the player finds his first ball and it is in bounds, within the 3 minute timeframe, before hitting a shot beyond the point where the provisional ball came to rest he must abandon his provisional ball and play that first ball.

The new local rule is...

When a ball is presumed lost or out of bounds, the player may play a provisional ball, as in the past. Under the new local rule, he may search for the ball for 3 minutes and if not found, at his option, he may go to the edge of the fairway, nearest the vicinity where the ball was lost or last crossed out of bounds, based on line of flight, no closer to the hole, and establish a line between that spot in the fairway and the hole. The

player then measures two club lengths from that spot into the fairway; the drop area shall be between that spot 2 club lengths in the fairway and where the ball was lost or went OB, and as far back as he chooses, with a **penalty of 2 strokes** (eg: in the case of a drive lost or out of bounds, the player would be hitting **FOUR, just as he would be had he played a provisional ball to this spot**).

However, with this new local rule in place, A PLAYER MUST DECIDE IF HE WILL INVOKE THIS LOCAL RULE BEFORE LEAVING THE SPOT WHERE HE HIT THE SHOT IN QUESTION. IF A PLAYER OPTS TO HIT A PROVISIONAL BALL, HE ABANDONS HIS RIGHT TO INVOKE THIS LOCAL RULE. Conversely, a decision NOT to hit a provisional ball, is a decision to invoke this local rule.

NOTE: For clarity:

With this adopted local rule, an SMGA player can NEVER RETURN to the spot where he last hit his ball and play a provisional shot when he thinks his ball has gone out of bounds or now presumes it is lost.

iii. For Events Stopped or Cancelled;

In the event that play is suspended (eg: rain, lightning, or any other reason), **the maximum time that an event will be suspended prior to a decision being made to proceed with or to cancel / stop an event** (NOT necessarily the time that an event is restarted) will be between 60 and 90 minutes from the time the suspension is declared. The Event Chairs will determine the duration based on how much play has been completed and other factors.

After the EC-designated suspension time window, if it is determined that conditions, in the near term, will not be acceptable to resume play, the event will be stopped / cancelled.

If an SMGA event is stopped or cancelled, the following guidelines apply, based on an event's type of start (Shotgun or Tee Times) and when the event is stopped or cancelled.

a. Type of Start – Shotgun

• Situation #1 - Competition is cancelled prior to the majority of players arriving at the host club for the event (eg: cancelled the night before the event or cancelled by email notification to all players the morning of the event.

- No payments are made to the host club
- Tournament Chairman attempts to reschedule the event with the host club.
- All cart fees are refunded.
- A player is charged \$5 of his entry fee for administrative expenses. \$15 (\$2 for gratuities, \$11 for prizes, and \$2 for the FPT) is refunded.
- A player does not receive credit for this event.

- **Situation #2 – Competition is cancelled prior to the start of the event. But players are onsite.**
 - No payments for cart fees or prizes are made to the host club
 - Bag attendant gratuities are paid
 - Tournament Chairman attempts to reschedule the event with the host club.
 - All cart fees are refunded.
 - A player is charged \$7 (\$2 for gratuities and \$5 for administrative fees) of his entry fee. \$13 (\$11 for prizes and \$2 for the FPT) is refunded.
 - A player does not receive credit for this event.

- **Situation #3 - All Players Complete 14 or More Holes**
 - Host club is paid for all players
 - Event chairmen (ECs) will apply equitable stroke control (ESC) guidelines to all incomplete holes.
 - No money is refunded to the player.
 - Unless all players have completed a par 3, the closest to the pin (CTP) pro shop credits or rounds of golf for that par 3 will not be awarded. This means ECs may give anywhere from 0 to 4 CTP awards.
 - In this case, if payment has already been made to the host club, the ECs will need to request a refund for any par 3 pro shop credits not awarded.
 - If rounds of golf (instead of pro shop credits) are **NOT** awarded for a particular par 3, the EC will keep the certificate for the rounds of golf and the SMGA will offer it as a door prize at the next Annual Meeting.
 - A player receives credit for having participated in this event.

- **Situation #4 – At least one (1) foursome DOES NOT COMPLETE at least 14 holes.**
 - In this situation, the event is considered cancelled and the ECs have four (4) options.

Option 1 - If the host club is willing to reschedule the event to one of the available rain dates:

1. Bag attendant gratuities are paid.
2. No payment is made to the host club.
3. A player is refunded 100% of their cart fees
4. A player is charged \$7 (\$2 for gratuities and \$5 for administrative expenses) of his entry fee. \$13 (\$2 for the FPT, and \$11 for prizes) of his entry fee is refunded.
5. A player receives no credit for having participated in the event

Option 2 - If the host club gives all participants rainchecks:

1. Bag attendant gratuities are paid.
2. Host club is paid for all players
3. A player is charged the full amount for cart fees and entry fees.
4. A player receives credit for having participated in the event

Option 3 – All players have played at least seven (7) holes but not ALL played have played fourteen (14) holes:

1. Bag Attendant gratuities are paid.

2. EC negotiates the percent of cart fee to be paid to the host club.
3. A player is charged the appropriate percent of the cart fee, reflecting the arrangement negotiated with the host club.
4. A player is charged \$9 (\$2 for gratuities, \$5 for administrative expenses, and \$2 for the FPT) of his entry fee. \$11 (for prizes) of his entry fee is refunded.
5. A player receives credit for having participated in this event.

Option 4 – Most players have played six (6) holes or less:

1. Bag attendant gratuities are paid.
2. EC negotiates the percent of the cart fee to be paid to the host club, with a goal of no payment.
3. A player is charged the appropriate cart fee, reflecting the arrangement negotiated with the host club.
4. A player is charged \$7 (\$2 for gratuities and \$5 for administrative expenses) of his entry fee. \$13 (\$2 for the FPT, and \$11 for prizes) of his entry fee is refunded.
5. A player receives no credit for having participated in the event

b. Type of Start – Tee Times

• ***Situation #5 - Competition is cancelled prior to the majority of players arriving at the host club for the event (eg: cancelled the night before the even or cancelled by email notification to all players the morning of the event.***

- No payments are made to the host club
- Tournament Chairman attempts to reschedule the event with the host club.
- All cart fees are refunded.
- A player is charged \$5 of his entry fee for administrative expenses. \$15 (\$2 for gratuities, \$11 for prizes, and \$2 for the FPT) is refunded.
- A player does not receive credit for this event.

• ***Situation #6 – Competition is cancelled prior to all players teeing off.***

- No payments for cart fees or prizes are made to the host club
- Bag attendant gratuities are paid. *The EC determines if this is \$1 or \$2 depending on when the event is cancelled.*
- All cart fees are refunded.
- A player is charged \$6 or \$7 of his entry fee (\$1 or \$2 for gratuities and \$5 for administrative expenses). \$13 or \$14 (\$11 for prizes, \$2 for the FPT, and possibly \$1 for gratuities) is refunded.
- A player does not receive credit for this event.

• ***Situation #7 - All Players Complete 14 or More Holes***

- Host club is paid for all players
- Event chairmen (ECs) will apply equitable stroke control (ESC) guidelines to all incomplete holes.
-
- No money is refunded to the player.

- Unless All players have completed a par 3, the closest to the pin (CTP) pro shop credits or rounds of golf for that par 3 will not be awarded. This means ECs may give anywhere from 0 to 4 CTP awards.
- In this case, if payment has already been made to the host club, the ECs will need to request a refund for any par 3 pro shop credits not awarded.
 - If rounds of golf (instead of pro shop credits) are **NOT** awarded for a particular par 3, the EC will keep the certificate for the rounds of golf and the SMGA will award it as a door prize the next Annual Meeting
 - A player receives credit for having participated in this event.
- **Situation #8 – At least one (1) foursome DOES NOT COMPLETE at least 14 holes.**
 - In this situation, the event is considered cancelled and the ECs have four (4) options;

Option 1 - If the host club is willing to reschedule the event to one of the available rain dates:

1. Bag attendant gratuities are paid.
2. No payment is made to the host club.
3. A player is refunded 100% of their cart fees
4. A player is charged \$7 (\$2 for gratuities and \$5 for administrative expenses) of his entry fee. \$13 (\$2 for the FPT, and \$11 for prizes) of his entry fee is refunded.
5. A player receives no credit for having participated in the event

Option 2 - If the host club gives all participants rainchecks:

1. Bag attendant gratuities are paid.
2. Host club is paid for all players
3. A player is charged the full amount for cart fees and entry fees.
4. A player receives credit for having participated in the event

Option 3 – All players have played at least 7 holes but not ALL played have played 14 holes:

1. Bag attendant gratuities are paid.
2. EC negotiates the percent of cart fee to be paid to the host club.
3. A player is charged the appropriate percent of the cart fee, reflecting the arrangement negotiated with the host club.
4. A player is charged \$9 for administration fees (\$2 for gratuities, \$5 for administrative expenses, and \$2 for the FPT). \$11 of a player's entry fee is refunded.
5. A player receives credit for having participated in the event.

Option 4 – Most players have played six (6) holes or less:

1. The Bag Attendants are paid
2. The EC negotiates the percent of cart fee to be paid to the host club, with a goal of no payment.
3. A player is charged the appropriate percent of the cart fee, reflecting the arrangement negotiated with the host club.

4. A player is charged \$9 for administration fees (\$2 for gratuities, \$5 for administrative expenses, and \$2 for the FPT). \$11 of a player's entry fee is refunded.
5. A player receives credit for having participated in the event unless all 100% of their cart fees have been refunded. In this case, a player receives no credit.

Additional Rules for Competition

- The decision of the Event Chairmen shall be final.
- All putts must be holed for the scores to be used in competition for the team or the individual, except in match play.
- No member shall enter a match play event unless prepared to play all matches in the event.
- Score cards are to be kept by opposing teams or individuals except in 4-man team events. Cards shall be signed and attested and delivered to the scoring area when play is completed. While we encourage use of the TM scoring app on mobile phones to improve the speed of event completion, paper score cards are the official scoring documents.
- DISTANCE-MEASURING DEVICES - As provided in USGA Rule 4-3, the SMGA has adopted a Local Rule for all SMGA events whereby a player may use a distance-measuring device to obtain distance information **only**. If, during a stipulated round, a player uses features of a distance-measuring device that measure other conditions that might affect his play (e.g., gradient, wind-speed, temperature, etc.), the player is in breach of Rule 4-3, for which the penalty is disqualification, regardless of whether any such additional information is actually used. Conforming devices may be shared by players.
- Forward Tees will be permitted for most SMGA events. Handicap adjustments will be made based on criteria defined in section IV.1.c. Members must declare at the start of the season their intention to play forward tees and they will not be allowed to change during that year without approval of the Board. Members selecting to play from the regular tees must have a Handicap Index below 20.0.
- In any Event, the local club or the SMGA Event Chairmen may establish a local rule to speed play or clarify an existing ruling.

10. EVENT DESCRIPTIONS

a. Four (4) Man Team Play

i. Two (2) Better Balls of Four (4)

- **Definition** – An event where the teams are comprised of 4 players and the two best net scores on each hole is the team’s score.
- **Pairings** – Pairings will be made by the computer such that each 4-man team has a total handicap that results in balanced team handicaps within their flight.
- **Handicap** – Course Handicaps will be calculated using the procedures defined in section V.1.c above with a 85% adjustment applied to all players.
- **Flights** – The field will be split into two (2) flights of about the same size based on the player’s index. All teams in a flight will be comprised of players with a handicap index within the range established for their flight and will compete for prizes against other teams in that flight. Although an Event Chairman will try to avoid this, it is possible that an alternate may have a handicap index outside the range of the rest of the flight.
- **Duration** – All events are one day events consisting of one 18 hole round.
- **Prizes** – Prizes will consist of pro shop credits and will be awarded to about 20% of the players in the event.
- **Scoring** – The net score of each player will be calculated and the two best net scores on each hole will be used as the team’s score. The lowest net team score within a flight will determine the winner(s). If there are ties, see Section 12 below.

ii. Better Ball Variations

- **Definition** – An event where all of the sections of the “2 Better Balls of 4” description apply except for the “Scoring” section (see below).
- **Scoring** – There are three (3) variations of scoring that can be used for the Four Man Team Play events:
 - i. **1 – 2 – 3** – The net score of each team will be calculated using: one best net score on the Par 3 holes; two best net scores on the Par 4 holes; and three best net scores on the Par 5 holes. The lowest net team score within a flight will determine the winner(s). If there are ties, see Section 12 below.
 - ii. **3 – 2 – 1** – The net score of each team will be calculated using: three best net scores on the Par 3 holes; two best net scores on the Par 4 holes; and one best net score on the Par 5 holes. The lowest net team score within a flight will determine the winner(s). If there are ties, see Section 12 below.
 - iii. **6 – 6 – 6** – The net score of each team will be calculated using: one best net score on holes 1 through 6; two best net scores on holes 7 through 12; and three best

net score on holes 13 through 18. The lowest net team score within a flight will determine the winner(s). If there are ties, see Section 12 below.

- iv. **Four man scramble-** All players tee off, the preferred tee shot is chosen and all players play from within one club length of that location in the general area and 6" on the green (within the same condition – e.g., fairway/ rough/ penalty area, etc.), continuing until the ball is holed. The gross score is recorded for each hole and reduced by the assigned handicap when the score is totaled.
- v. **Four man step-aside scramble-** The same format and scoring as the four man scramble is used, except that the player who struck the preferred shot is excluded from the rotation for the next shot.

b. Two (2) Man Team Play

i. Better Ball of Partners - Stroke play / Better Ball of Partners – Shamble.

- **Definition** – Stroke play; an event where the teams are comprised of 2 players, each playing their own ball, and the one best net score on each hole is the team's score. Shamble; both players tee off, they choose the preferred tee shot and both play their own ball from that location into the hole, choosing the best net ball as the team score.
- **Pairings** – Players can identify their desired partner during the registration process, or can register as an individual and they will be paired up with another individual to form a team (see IV.2.d. above). When two members want to play as a team, they must each register for the event and identify the other as their partner to be properly paired as a team (for Guest Day procedures, see the Notes section below).
- **Handicap** – Course Handicaps will be calculated using the procedures defined in section V.1.c above with a 85% adjustment applied to all players in the Stroke play format, and a 75% adjustment for all players in the Shamble format. In the event of a difference of greater than 10 strokes in the team member's course handicaps after the above adjustments are made, a further adjustment will be made to the higher handicap to limit it at 10 strokes above the lower handicap.

Two of the events using this format are Trophy Events during the season and the players for these events are restricted based on their Handicap Index. One of the events is for members with a lower handicap Index of **14.0** or less and the other for members with a Handicap Index of **14.1** or greater. The actual values for each event are reviewed and determined annually. Both team members must meet this Handicap Index requirement at the time of registration closing to be paired as a team.

- **Flights** – The field will be split into flights based on the total Handicap Index of the two team members so that each flight will contain about 8 teams. Teams will compete for prizes against other teams in that flight.
- **Duration** – All events are one day events consisting of one 18 hole round.
- **Prizes** – Prizes will consist of pro shop credits and will be awarded to the first and second place team in each flight of the event.

- **Scoring** – The net score of each team member is calculated for each hole and the best net score for each hole is the team score. The lowest net team score within a flight will determine the winner(s). If there are ties, see Section 12 below .
- **Trophy** – Some events are trophy events. For those, a trophy will be awarded to the two (2) players with the lowest team net score against the entire field. If there are ties, see Section 12 below.
- **Guest Day Events** – Some of the events using this format may be designated as “Guest Day” events. SMGA members can invite a guest as their partner provided that individual:
 - i. Is 55 years of age or older and
 - ii. Has a USGA Handicap Index of 36 or less, verifiable through the GHIN System or a Golf Association licensed by the USGA to maintain the Handicap Index.
 - iii. **For Guest Day event registration**, the SMGA member must identify the guest’s name, their GHIN number, the tee they will use for the event (regular or forward) and pay the entry and cart fee for the guest on the member’s credit card. A guest selecting the regular tees must have a Handicap Index below 20.0.

ii. Better Ball of Partners (Stableford play)

- **Definition** – An event where all of the sections of the “Better Ball of Partners (Stroke Play)” description apply except for the “Scoring” section (see below).
- **Scoring** – The net score of each team member is calculated for each hole and that score is compared to par for that hole to determine the Stableford points for each player. The higher of the two player’s points on the hole will be their team score. The Stableford points for the net score compared to par are: Double Bogie or worse 0, Bogie 1, Par 2, Birdie 4, Eagle 6, and Double Eagle 8. The highest team score/points within a flight will determine the winner(s). If there are ties, see Section 12 below.

iii. Better Ball of Partners (Chapman play)

- **Definition** – An event where the teams are comprised of 2 players and the two methods of calculating the team score for are described in the “Scoring” section below.
- **Pairings** – Players can identify their desired partner during the registration process, or can register as an individual and be paired up with another individual to form a team (See IV.2.d. above). When two members want to play as a team, they must each register for the event and identify the other as their partner to be properly paired as a team
- **Handicap** – For this format of play, two different methods of calculating the team handicap are used as follows:
 - For the Better Ball of Partners play - Course Handicaps will be calculated using the procedures defined in section V.1.c above with a 85% adjustment applied to

all players. For a one day event, this handicap is used on the front nine. For a two day event, this handicap will be used for round 1.

- For the Chapman play - Course Handicaps will be calculated using the procedures defined in section V.1.c above with the team handicap calculated by using a 60% adjustment applied to player with the low handicap and a 40% adjustment applied to the player with the high handicap. When these percentages are applied, the handicap will be rounded to include one decimal. This team handicap is then subtracted from the team's gross score for the holes played under the Chapman format. For a one day event, one half (50%) of this handicap is used on the back nine gross score and the full team handicap will be used for round 2 of the two day event.

- In the event of a difference of greater than 10 strokes in the team member's course handicaps after the above adjustments are made, a further adjustment will be made to the higher handicap to limit it at 10 strokes above the lower one.

- **Flights** – The field will be split into flights based on the total Handicap Index of the two team members so that each flight will contain about 8 teams. Teams will compete for prizes against other teams in that flight.

- **Duration** – The event can be a one day event consisting of one 18 hole round with a different method of scoring on the front nine (Better Ball), and the back nine (Chapman), or a two day event consisting of two 18 hole rounds with a different method of scoring used for each round.

- **Prizes** – Prizes will consist of pro shop credits and will be awarded to the first and second place team in each flight of the event.

- **Scoring** – For a one day event, holes 1 through 9 are scored using a Better Ball of Partners system and holes 10 through 18 are scored using a “Chapman” system. For the two day event, one complete 18 hole round is scored using the same system with Better Ball play on day one and Chapman play on day two. The scoring is as follows:
 - i. Better Ball of Partners - The net score of each team member is calculated for each hole and the best net score for each hole is the team score.
 - ii. Chapman Play. Each player hits his tee shot, each player then hits his partner's ball. The team then selects one ball and alternates shots until the ball is holed. Record the gross score on the hole as the team score. Team Handicap will be deducted from the total gross score for the Chapman portion of play.

- **Trophy** – The two day event is a Trophy Event with the Trophy awarded to the team with the lowest net score across all of the flights. If there are ties, see Section 12 below.

c. Individual Play

i. Individual Stableford Play

- **Definition** – An event where the players in the event are maintaining their scores as individuals and their net score on each hole is converted to a point value as described in the “Scoring” section below.
- **Pairings** – Each player maintains an individual score for the event and the groups of four players is determined by the computer.
- **Handicap** – Course Handicaps will be calculated at 95% using the procedures defined in section V.1.c above.
- **Flights** – The field will be split into flights based on the Handicap Index of the player so that each flight will contain about 8 players. Players will compete for prizes against other individuals in that flight.
- **Duration** – All events are one day events consisting of one 18 hole round.
- **Prizes** – Prizes will consist of pro shop credits and will be awarded to about 20% of the players in the event.
- **Scoring** – The net score of each player is calculated for each hole and that score is compared to par for that hole to determine the Stableford points for that hole. The Stableford points for the net score compared to par are: Double Bogie or worse 0, Bogie 1, Par 2, Birdie 4, Eagle 6, and Double Eagle 8. The highest score/points within a flight will determine the winner(s). If there are ties, see Section 12 below.
- **Notes** – One of the Individual Stableford events is designated as a “Super Senior” event. The field for this event is divided into two or three flights based on age with first flight being members 75 and older (Super Seniors), a second flight being members 70 through 74 years old (Seniors), and a third flight, if offered, being members age 69 and younger (all other players). Players within a flight compete with all players in that flight for prizes. Handicaps for all flights are calculated using the procedures defined in section V.1.c above. All players in a flight play from the same tees. Prizes will be awarded to about 20% of the players in the flight. A Trophy will be awarded to the player with the highest score/points. If there are ties, see Section 12 below.

ii. Individual Stroke Play

- **Definition** – An event where the players in the event are maintaining their scores as individuals using their net score on each hole.
- **Pairings** – Each player maintains an individual score for the event and the groups of four players is determined by the computer.
- **Handicap** – Course Handicaps will be calculated at 95% using the procedures defined in section V.1.c above.

- **Flights** – The field will be split into flights based on the Handicap Index of the player so that each flight will contain about 8 players. Players will compete for prizes against other individuals in that flight.
- **Duration** – All events are one day events consisting of one 18 hole round.
- **Prizes** – Prizes will consist of pro shop credits and will be awarded to the first and second place player in each flight of the event.
- **Scoring** – The net score of each player is calculated for each hole and that score is totaled for the 18 hole round. The lowest net score within a flight will determine the winner(s). If there are ties, see Section 12 below.
- **Trophy** – This event will sometimes be a Trophy Event. When it is, trophies are awarded to the players with the lowest gross score and the lowest net score playing against the total field.
- **Notes** – This format is used for events during the year and for the SMGA's end of season invitational event titled the "Frequent Player Tournament" with invitations extended to members based on the total number of playing credits accumulated over the entire season. At every event during the season, a portion of the entry fee from every player is designated for use for this event. The total number of invitations that will be extended will be determined by the BOG based on the funds available for the event, but is usually 72.

iii. Individual Match Play

- **Definition** – An event where players play 18 hole matches with the goal of winning individual holes against their opponent. The player who wins the most holes wins the match.
- **Pairings** – Each flight, except the Championship flight, consists of four players. Flights are determined by handicap Index. The eight (8) players having the lowest handicap indexes will be designated the Championship Flight and will play from tees approximating 6,200 yards. All players in the Field Flights will play from the same tees (about 5,800 yards). Each foursome will consist of two (2) matches – 2 players playing 1 match, 2 players playing another match.
- **Handicap** – The players in the Championship Flight will play at "scratch" (no strokes). Players in the Field Flights will play off the lowest handicap player in the flight. For the Field Flights and the Consolation game, course handicaps will be calculated at 95% using the procedures defined in section IV.1.c above.
- **Flights** – There can be no more than 14 flights and 60 players in the combined Championship and Field flights.
- **Duration** – Match play Championship flight winners are determined over a 3-day event. For all other flights, the winners are determined over a 2 day event. The Consolation game is a 1-day event.
- Day 1: Winners of each match will move to the next round on Day 2. Losers of each match (of both the Championship Flight and the Field Flights) will play in a flighted low net, stroke play Consolation game on Day 2. The Consolation game players will be split into two (2) flights, by handicap.

Day 2: Championship winners of each match will move to the next round. For all other flights, the winner of each flight is determined on the second day. Consolation game winners are done after Day 2.

Day 3: Championship Flight Finals.

Prizes – Prizes will consist of pro shop credits and will be awarded to the Flight Winner and runner-up in each flight. Prizes will also be awarded to Consolation game winners and runners-up in each of the two (2) flights.

- **Scoring** – Match Play scoring will be used for the match play events. Stroke Play scoring will be used for the Consolation game. For ties, see Section 12 below.
- **Trophy** – A trophy will be awarded to the winner of the Championship Flight
- **Notes** – The fee for this event includes a lunch which will be provided after play on each day of the event. If a player withdraws from the event, his opponent will be declared the winner of the match and he will move onto the next day (next round of match play).

11. FREQUENT PLAYERS' TOURNAMENT

- a. At the end of each year the SMGA holds a "Frequent Players' Tournament" to reward those players who have accumulated the most playing credits. Credits are awarded to players for every tournament they participate in. Each year the Board will determine the size of the field of the Frequent Players' Tournament and those players who meet the criteria will be invited to participate in the tournament (number not to exceed 72). There will be no cart fee or food charge for this event; the only fee will be for the prize pool. This is a Trophy Event and will be awarded to the lowest NET Score.

12. TIES

- a. In the event of a tie, winners will be determined by a match of cards (MOC). The best score on the back nine holes (#10 - #18 inclusive) will be used. If the players (or teams) remain tied, then the winner is determined using the last six holes, then the last three holes, and then the 18th hole. If the players (or teams) remain tied, then the same procedure will be applied to the front nine holes. If a tie still remains, the winner will be determined by using the #1 handicap hole first, #2 handicap hole 2nd and so on until there is a winner.

13. PACE OF PLAY

- a. The SMGA is a "Ready Golf" organization and promotes "ready golf" not "rushed golf". We ask that you be ready to play while using common sense and good etiquette on the course.
- b. If a group falls more than two holes behind, the Event Chairmen will issue a warning to them. If after 20 minutes, the group has not noticeably improved their position, the Event Chairs can instruct them to skip ahead and record a net double bogie for the hole(s) skipped. This will be adjusted to net par if the scores are entered in GHIN. This decision is to be made at the ECs discretion.
- c. The Event Chairs reserves the right to place chronic slow players at the end of the field.

Continued slow play or action contrary to the rules of golf could result in disciplinary action by the Board of Governors, including loss of membership.

14. SMOKING POLICY

- a. Please refrain from smoking if your playing partner(s) objects.
- b. Please refrain from smoking in common areas (driving range, putting green, etc.).