



2023 MGA SENIOR TOUR HANDBOOK

MEMBERSHIP

Open to active MGA members of the current season.

With an annual Senior Tour membership (\$70), a player chooses ONE of the sections below and is eligible to play in any of that section's events for a season. **DUAL membership (\$95)** options are available in some of the sections.

3 REGIONAL SECTION OPTIONS-

Northern, Southern,

Metro (formerly Eastern & Western sections)

- For male players, turning 55 anytime in 2023 and older.
- Handicap Index limit of 24.4 or lower.
- Includes eight 18-hole events held on Mondays and All Section event offerings.
- In the Metro section, there are two host site options to choose from on event days with some having a double shotgun. Players may choose which time preference for those.

Super Senior Section:

- For male players, turning 70 anytime in 2023 and older.
- Handicap Index limit of 36.4 or lower.
- Includes eight 18-hole events held on a variety of weekdays.
- DUAL membership option available with one of the Regional sections for additional fee (\$95).
- Ineligible for All Sections events unless a DUAL member.

Gross Section:

- For male players, turning 55 anytime in 2023 and older.
- Handicap Index limit of 24.4 or lower.
- Includes eight 18-hole events held on a variety of weekdays.
- DUAL membership option available with one of the Regional sections for additional fee (\$95).
- Ineligible for All Sections events unless a DUAL member.

Women's Section:

- For female players, turning 50 anytime in 2023 and older.
- Handicap Index limit of 36.4 or lower.
- Includes eight 18-hole events held on Mondays and All Section event offerings.

All Section events which include individual and team formats are open to Regional section members, Women's section members and DUAL members. All Section one-day events are held on Mondays and two-day events are held on Monday & Tuesday or Tuesday & Wednesday if there is a holiday on Monday.

Please note, there is no minimum requirement for the number of events played in. The more you play though, the better value of your membership and opportunity for playing well for performance points. Performance points are explained on page 3 in this Handbook.

MEMBERSHIP APPLICATION PROCESS

MEMBERSHIP Registration begins on Monday, FEBRUARY 6.

You may register online with a credit card at mngolf.org or by filling out an application to be mailed or dropped off.

MEMBERSHIP WITHDRAWALS/REFUNDS

Senior Tour Membership Fee will be refunded if the MGA office is notified before a player plays in their first Senior Tour Event or before the sixth event of the season.

EVENT FORMATS & DETAILS

- All events will have assigned shotguns or tee times depending on COVID restrictions.
- Net and Gross prizes are awarded*
*There are no Net prizes in the Gross section.
- Stableford format is used for all events.

DIVISIONS & TEES

REGIONAL INDIVIDUAL SECTION EVENTS & ALL SECTION 36-HOLE INDIVIDUAL EVENTS

There are two divisions on two different tees:

Senior (55-64 or 65+ choosing to play as a Senior) or **Master** (65+).

- **SENIOR TEES** (6000-6200 yards)
- **MASTER TEES** (5700-5900 Yards)

Players 65+ preferring to play from the Senior tees have the option to compete in the Senior Division for the entire season. These players must notify the Senior Tour department at least 2 weeks prior to their first event to make this choice.

*A player's division is determined by their age as of May 1 except for 65+ players choosing to play in the Senior division.

*A player may not change divisions during the season even if they happen to turn 65 during the active season.

*In All Section individual events with a double shotgun scheduled, Senior and Master players will be separated between the two shotgun times (AM and PM). A player may switch his shotgun time if that is preferred dependent on space availability. If the switched shotgun time is prior to his division's shotgun his scorecard may be held to compete with his division's competition with prizes and points. If the switched shotgun time is after his division's shotgun he will play as a "floater" competing for prizes but NOT for points.

For **Gross, Super Senior, and Women's section events** there are no age categories with one division of competition.

- **GROSS TEES** (6300-6500 yards)
-When courses can allow.
- **SUPER SENIOR TEES** (5600-5900 yards)
-Super Senior Tees are only used in Super Senior events.
- **WOMEN'S TEES** (4900-5200 Yards)

DUAL Gross and Super Senior players compete in either the Senior or Master divisions in the regional events. *There are no Gross or Super Senior Tees in Regional Individual events & All Section events.*

ALL SECTION TEAM EVENTS

Male players have two divisions (Senior or Master) as in the Regional section events. Players may pair up together no matter what division or section they play in (Senior, Master or Metro, Northern, Southern, Super Senior, etc.) Any teams paired with a combination of a Senior division player with a Master division player will compete in the Senior division. There are no Gross or Super Senior divisions so Gross and Super Senior players teamed together will compete in their regional section division.

Female teams compete in their own flight.

HANDICAP INDEX

Your MGA Membership with your home club must be active for the 2023 season no later than April 10 or two weeks prior to your first event to ensure an accurate course handicap index for each event.

PRIZES

For all events, net and gross prizes are awarded (except for the Gross section with only gross prizes). Merchandise certificates will be awarded as determined by the MGA Senior Tour Committee.

No contestant can win more than one award per event.

Ties will be broken for prizes awarded.

NEW! REBBIE OPEN

New in 2023 is the addition of the Rebbie Open to the All Section event schedule. The Rebbie Open, named in honor of Warren Rebbholz, the founder of the Senior Tour, will be a special 18-hole individual event with a tee gift for every participant, a larger prize pool and higher performance points awarded.

ENTRY PROCEDURE FOR EVENTS

EVENT Registration begins Monday, MARCH 6.

Sign-up for events online with a credit card at mngolf.org or by filling out an event entry form to mail or drop off.

SECTION EVENT SIGN-UP

Section events are *NOT* filled on a priority basis.

As long as an entry for an individual section event is received by an entry deadline it will be eligible for play or included in a drawing if an event is oversubscribed (see below for info regarding drawings).

Event entry deadlines are 2 WEEKS prior to each event.

With an oversubscribed field for a section event, there will be a random drawing to bring the field down to 120 players (or the maximum number for the event)- those players not making it into the field will be put on a waiting list. Wait-listed players will be notified of their wait list status and contacted if openings become available. Players remaining on a wait list will not be wait-listed again for a section event for the current season.

In the Metro section (with multiple options offered on the same date) each participating player will sign up for one of the options. If one of the sites oversubscribes a random draw will be held to determine players in that host site option. The waitlisted players will be contacted and be moved into the second host site option on that date.

ALL SECTION EVENT SIGN-UP

All Section events are filled on a first-come, first-served basis.

LATE ENTRIES ARE NOT AVAILABLE AFTER THE ENTRY DEADLINE -

With the size of the Senior Tour and coordination of many events, late changes can be challenging especially with confirmed numbers given to each host site. So please mark your calendars for entry deadlines for the events you want to play in so you don't miss them.

PAYMENT PROCESS FOR EVENTS

All checks and credit cards are processed immediately upon receipt of an entry.

EVENT WITHDRAWAL & REFUND PROCEDURES

Entry fee will be fully refunded if the MGA office is notified by 3:00 pm, THREE BUSINESS DAYS PRIOR to an event:

Monday event (withdrawal required **by Wednesday**)

Tuesday event (withdrawal required **by Thursday**)

Wednesday event (withdrawal required **by Friday**)

Thursday event (withdrawal required **by Monday**)

Friday event (withdrawal required **by Tuesday**)

No refunds will be given for any reason after the withdrawal deadline to the start of the event.

Online withdrawals will receive a charge back immediately to the credit card used for entry. For those entries with payment made by check, reimbursement checks will be mailed out as soon as possible after the event.

PAIRINGS AND RESULTS

Pairings are created in the week prior to each event.

For most of the Senior Tour events, pairings are created in a similar handicap index order with some created in an ABCD format. This allows more players the opportunity to play with different golfers throughout the summer.

WE DO NOT ACCEPT PAIRING REQUESTS.

The Senior Tour is an opportunity to meet new golfers. The team events provide an opportunity to play with a particular buddy.

Please be respectful of the players you are playing with.

Be considerate regarding smoking and remember to work together as a tee group to keep up pace of play and just help each other out. Everyone is here for the same reason to have a fun, competitive golf outing!

SHOWING UP ON TIME & NO SHOWS

Please be respectful of the host site, Senior Tour staff and other competitors by showing up in a timely manner and honoring your commitment to participate. Arriving within 15 minutes of your shotgun time is considered late.

Arriving late means you will not be able to play.

WHAT TO DO BEFORE TRAVELING TO EVENTS

- **Read the Event Information Email** which is sent to each player no later than a few days prior which includes your pairings, local rules, printable scorecards and GGID code for mobile scoring. If you are unable to find the email be sure to check your "junk/spam" folder in your email box. If you still are unable to find it, all information is available on each event's homepage.

WHAT TO DO UPON ARRIVAL AT EVENTS

- **Check in** to let the site captain know you are there and confirm you have your GGID code for mobile scoring. Grab a blank scorecard from the Pro Shop if you did not bring a printed scorecard from the event email/homepage so you have a backup to proof mobile scoring.
- **Senior Tour hats:** One Senior Tour hat is free to each member of the Senior Tour each season. Pick it up at your first event.
- **Warm up** until 15 minutes prior to your shotgun start or tee time. Range balls are always free and included in your event fee (except for at host sites without a driving range when a nearby driving range is referenced as a possible warm-up facility).
- **When waiting for pre-event announcements at shotgun events or to tee off at your tee time,** meet your tee group and choose who will do the mobile scoring. Each tee group has a GGID code unique to each event. Whoever is keeping score can enter that code on their USGA Tournament scoring app.

WHAT TO DO IF WEATHER FORECAST LOOKS RAINY

• ALL SENIOR TOUR EVENTS ARE HELD RAIN OR SHINE

In the event of any changes, communication will be made through announcements posted to event homepages plus emails and texts will be sent to each participant. If you see no postings or receive no messages head to the course to play.

ON-COURSE LIVE SCORING

Players will assist with the scoring process by keeping hole-by-hole scoring on their smart phones with the free USGA Tournament Management app.

PACE OF PLAY

Please make every effort to keep a good pace of play.

Work with your fellow players and keep up with the group ahead of you at all times. If you fall back at all, close the gap. The host site staff and MGA staff will do their best to range and fore-caddie, but ultimately it is up to you the players to keep up pace. Talk to each other and be aware of the time. If you are having a slow hole take extra steps to make up the time.

***Please note, each Site Captain has the authority to:**

- ask a group that has fallen behind to pick up their balls, move to the next hole and record zero points on their scorecards for the skipped/unfinished hole.
- close competition and determine results/prizes when adequate time has been allowed to turn in scorecards. Any cards turned in after close of competition will be considered a disqualification, but the score will still be posted to GHIN.

PRACTICE ROUNDS

No provisions have been made for practice rounds at any Senior Tour sites but clubs may be open to public play at prescribed times.

HANDICAP REVIEW POLICY

The Senior Tour Committee will be monitoring scores throughout the year with the authority to modify a player's handicap for Senior Tour events going forward. The Senior Tour Committee will handle handicaps on a case by case basis.

SCORING FORMAT & REQUIREMENTS

In order to tabulate the winners of events as quickly as possible, each player's score must be entered into the mobile Tournament Management app. Please have a paper back up of your score on a printed scorecard from the event homepage or a course scorecard from the pro shop.

If a player fails to complete a hole, a score should be entered that he or she most likely would have had. All of our Senior Tour events are in a stableford format. If you are having a particularly tough hole and are out of the points for that hole, it is okay to pick up and record what you most likely would have had. This is not a requirement but certainly is a help with pace of play.

Stableford Points

1 Point = Bogey 3 Points = Birdie 5 Points = Double
2 Points = Par 4 Points = Eagle Eagle

Upon completion of play, players must check their hole-by-hole scores and verbally approve of their final score at the scorer's table. This is your signature confirming your official score. Each tee group should report to the scorer's table for score verification together immediately after the round.

All scores during an MGA Senior Tour event will be posted by the MGA to each player's GHIN handicap record.

SENIOR TOUR PERFORMANCE POINTS

The Senior Tour utilizes a performance points system to determine qualification for the **Senior Tour Finals** and the **MGA/WSGA Cup Matches**. There are overall performance points standings for each section and an overall performance points standings for all of the regional sections combined for the MGA/WSGA Cup Matches.

For each Senior Tour event, the top eight positions in the net and gross competition in each division in each individual and team event will receive Senior Tour Performance Points.

Performance points will be awarded as follows per person:

	18-hole Regional Ind. Event	18-hole All Section Ind. Event	Rebbie Open All Section Ind. Event	36-hole All Section Ind. Event	18-hole All Section Team Event
1st	50 pts	60 pts	70 pts	70 pts	30 pts
2nd	40 pts	50 pts	60 pts	60 pts	24 pts
3rd	35 pts	40 pts	50 pts	50 pts	21 pts
4th	30 pts	35 pts	45 pts	45 pts	18 pts
5th	25 pts	30 pts	40 pts	40 pts	15 pts
6th	20 pts	25 pts	35 pts	35 pts	12 pts
7th	15 pts	20 pts	30 pts	30 pts	9 pts
8th	10 pts	15 pts	25 pts	25 pts	6 pts

***Ties will NOT be broken for Performance Points position.**

Gross & Super Seniors: There are no Gross or Super Senior points awarded in the Metro, Northern, and Southern sections. For DUAL members playing in their regional section events they will compete and earn points in their respective division standings in their regional section. For their Gross or Super Senior events they will be awarded points in the Gross or Super Senior point standings.

Dual Gross or Dual Super Senior members playing in

All Section events: (Please see Senior Tour Divisions on page 1 for information regarding team event divisions.) Dual members getting points in an All Section event will have them applied to their regular section standings.

SENIOR TOUR FINALS

The Finals are the championship of the Senior Tour. Players from each section will qualify to be invited to the Finals. Golf and luncheon is free to all players playing that day. The competition will be an individual stableford net and gross competition with champions recognized in both net and gross for Senior & Gross combined, Master & Super Senior combined, and Women's.

QUALIFYING PROCESS FOR THE FINALS

Each player's performance points accumulate for an overall performance point total in their participating section(s) that is taken from their top four finishes in their Section and All Section events.

Northern and Southern Sections: The top four players in Net and Gross, in each age division (Senior and Master), 16 total qualifiers.

Metro Section: The top eight players in Net and Gross, in each age division (Senior and Master), 32 total qualifiers.

Super Senior Section: The top four players in Net and Gross, 8 total qualifiers.

Gross Section: Top four players qualify.

Women's Section: The top four players in Net and Gross, 8 total qualifiers.

Tie-breakers for Senior Tour Finals qualifying spots:

- If a player qualifies in both net & gross or in the same section or two different sections as a DUAL member— the higher position is taken. If the positions are the same, the higher point total is taken.
- Tie-breaker for players with same total of points:
 - If both players have over 4 events the higher fifth event is the tie-breaker.
 - If either player has 4 events or less, the best performance is the tie-breaker.
- If additional tie-breaker is required contact the Senior Tour Dept.

MGA/WSGA SENIOR TOUR CUP MATCHES

The Wisconsin State Golf Association Senior Tour versus the MGA Senior Tour! This is a match play event with 24 players on each state's team.

QUALIFYING PROCESS FOR THE CUP MATCH MGA TEAM

- Eligible players to be considered for the MGA Team must be a part of the Northern, Southern or Metro sections. Player's performances in the Super Senior or Gross section will not qualify them for the MGA Cup Match Team. Unfortunately, at the moment the WSGA Senior Tour does not have Women's competitions so there are not matches for women available in this Cup Match event.
- Each Northern, Southern and Metro player's total for performance points awarded in ALL of their Section and All Section events will accumulate for an overall MGA/WSGA Cup Match standing.
- The top two players in Senior Net, Senior Gross, Master Net, and Master Gross from each regional section (Northern, Southern and Metro only) in the WSGA-MGA Cup Match overall performance points standings will be invited to represent the MGA team for this event.

MGA CONDUCT POLICY

By submitting an entry, or by participating in any MGA competition, the player understands that his/her participation is at the sole discretion of the MGA. The player's entry may be rejected for any event, at the discretion of the Official in Charge, at any time before the close of the competition (as defined in the USGA Rules of Golf Book-Rule 20.2e). Likewise, the player's entry may be rejected, at the discretion of the Committee for reasons deemed necessary, at any time after the close of the competition.

Unbecoming conduct or actions at any MGA event, or state, national, or international event, or conduct or action deemed detrimental to the MGA, the spirit of the game, or to the host facilities are grounds for such rejection.

These include, but are not limited to:

1. Cheating
2. Willful destruction of golf course or MGA property
3. Abusive language or conduct towards MGA and/or host facility, staff, volunteers, or other players
4. Abusive or derogatory criticism of the MGA and/or host facility staff, volunteers, or other players
5. Club throwing and/or physical endangerment of others
6. Offensive or excessively loud behavior
7. Alcohol and/or substance impaired behavior
8. Repeated withdrawals or no cards during or after completion of a round
9. Inappropriate golf attire
10. Other conduct deemed to be unbecoming

Should such an incident occur, the Official in Charge shall submit a report to the Senior Tour Committee. Future sanctions may range from suspension from future MGA events to not being eligible for MGA team competitions and/or player awards. This may include losing exempt status for future year(s). The decision to reject an entry during an event by the Official in Charge is final.

MGA DRESS CODE

For all MGA competitions, players must be neat in appearance with respect to personal grooming and clothing.

All males are required to wear shirts with collars or mock turtlenecks and sleeves, and either golf slacks or Bermuda shorts which measure no higher than two (2) inches above their knees. All females are required to wear either slacks, shorts, or golf skirts that are of appropriate length, and golf tops (sleeveless tops are permitted).

Examples of attire NOT ACCEPTABLE include the following:

Short shorts, athletic shorts, tennis shorts, cutoffs, jeans, jean shorts, tank tops, t-shirts, and sweats pants.

The committee in charge shall decide whether this requirement has been met and will withdraw the entry of any player who does not comply with this policy.

MISCELLANEOUS

- The USGA Rules of Amateur Status will be the standard for the MGA Senior Tour. Each player must conform to the Rules in every respect. See Rules and Regulations on page 6 of this handbook or better yet, sign up for an MGA Rules Workshop.
- Each participant in the MGA Senior Tour acknowledges that neither the Minnesota Golf Association nor the host facilities are responsible for any injury during the playing of any Senior Tour event.
- Each participant in the MGA Senior Tour acknowledges that his membership is subject to rejection at any time by the MGA. The reason for rejection may include unbecoming conduct (see MGA Conduct Policy on previous page).
- The MGA reserves the right to use any photographic or video image of any competitor taken during a Senior Tour event for its own media-related use(s).

MGA SENIOR TOUR CAPS

Each registered Senior Tour participant is eligible to receive an official MGA Senior Tour Cap. Caps are available for pick up at events and in the MGA office.

FINAL REMARKS...

Let us know what you think...

Please don't hesitate to talk to your MGA site captain or MGA staff regarding your thoughts about the Senior Tour. We're constantly striving to create the optimal golfing experience for you and appreciate your feedback of all kinds.

We're very appreciative of our host sites and we can't forget to let them know. Remember we're guests at these facilities and hope to return for future events. Each host site's staff and pro work very hard to put on a quality event. Please don't hesitate to thank them and let them know you enjoyed your round of golf with them at an event!

Thank you... for your participation in the MGA Senior Tour. It has a tremendous history and has become a program that has been emulated in other golf associations across the nation. Here at the MGA we are very proud of the Senior Tour and of the players, host sites and staff who have come to make it such a successful and valuable part of golf in Minnesota.

Have a great season this year and please contact us with any questions!

MGA Senior Tour Department

Tristan Gust, *Senior Tour Coordinator*

Event administration including entries, pairings & withdrawals, Senior Tour course set-up, and rules.
952-345-3978 / seniortour@mngolf.org or tristan@mngolf.org

Karen Spruth, *Administrative Assistant*

General Senior Tour questions & concerns
952-345-3973 / karen@mngolf.org

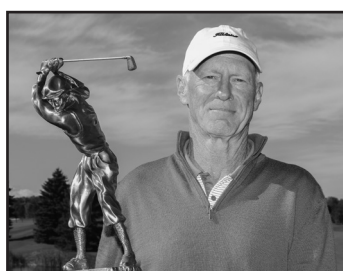
Joel Comstock, *Regional Affairs Director/Senior Tour Director*

Course set-up, rules, questions & concerns.
952-345-3968 / joel@mngolf.org

MGA SENIOR TOUR PAST CHAMPIONS

Year	Site	Champion(s)	Year	Site	Champion(s)
1996	Bearpath G&CC	Mike Sewall, <i>Fox Hollow GC</i>	2010	Windsong Farm	Gross: Tom Smith, <i>Brackett's Crossing CC</i> Net: Jack Hughes, <i>Braemar GC</i>
1997	Woodhill CC	Gross: Bob Leaf, <i>Stillwater CC</i> Net: Bob Ziegler, <i>New Prague GC</i>	2011	Somerset CC	Gross: Mike Cleland, <i>Pebble Creek GC</i> Net: John Silliman, <i>U of M, Les Bolstad GC</i>
1998	The Wilds GC	Gross: Bud Tompkins, <i>Brackett's Crossing CC</i> Net: Duane Baglien, <i>New Prague GC</i>	2012	Woodhill CC	Gross: John Juntilla, <i>The Links at Northfork</i> Net: Paul Dennie, <i>Ridgewood GC</i>
1999	The Minikahda Club	Gross: Jim Blanchard, <i>Deer Run GC</i> Net: Paul Plager, <i>Northern Hills GC</i>	2013	White Bear YC	Gross: David Haugan, <i>Hiawatha GC</i> Net: Glen Hasselberg, <i>The Vintage at Staples</i>
2000	Hazeltine National GC	Gross: Dean Fjelstul, <i>Hazeltine National GC</i> Net: Ron Seagren, <i>Hiawatha GC</i>	2014	The Classic at Madden's	Gross: Steve Conway, <i>Eagle Valley GC</i> Net: Tom Kozlak, <i>Loggers Trail GC</i>
2001	Oak Ridge CC	Gross: Pat Vincelli, <i>Brackett's Crossing CC</i> Net: Tom Wos, <i>University GC</i>	2015	Minneapolis GC	Gross: Brian Patterson, <i>Chisago Lakes GC</i> Net: Jack Hughes, <i>Braemar GC</i>
2002	North Oaks GC	Gross: Pat Vincelli, <i>Brackett's Crossing CC</i> Net: Gilbert Schmitz, <i>Redwood Falls GC</i>	2016	Northland CC	Gross: Tom Peterka, <i>Wapicada GC</i> Net: Alan Hans, <i>Edinburgh USA</i>
2003	Somerset CC	Gross: Pat Vincelli, <i>Brackett's Crossing CC</i> Net: Roy Bogen, <i>Dwan GC</i>	2017	Dellwood CC	Gross: Tim Maaske, <i>Bunker Hills GC</i> Net: Ed Ryan, <i>Windsong Farm</i>
2004	Interlachen CC	Gross: Pat Vincelli, <i>Brackett's Crossing CC</i> Net: Bob Berg, <i>Brookview GC</i>	2018	Somerset CC	Gross: Gary Johnson, <i>Island View GC</i> Net: David Lundeen, <i>Little Falls CC</i>
2005	Windsong Farm	Gross: Ron Clayton, <i>Waseca Lakeside Club</i> Net: Marv Kaiser, <i>University GC</i>	2019	North Oaks GC	Gross: David Kokesh, <i>Bent Creek GC</i> Net: Donnel Topness, <i>Legacy Golf</i>
2006	White Bear YC	Gross: Mike Cleland, <i>St. Cloud CC</i> Net: Gary Swenson, <i>Pebble Creek GC</i>	2020	White Bear YC	Gross: Leif Carlson, <i>Keller GC</i> Net: Ken Gerzsenyi <i>Eastwood GC</i> / Terry Kochendorfer, <i>Emerald Greens GC</i>
2007	Golden Valley G&CC	Gross: R.J. Smiley, <i>Hardwood's GC</i> Net: Karl Olson, <i>Headwaters CC</i>	2021	TPC Twin Cities	Gross: Jim Price, <i>Legends GC</i> Net: Dan Nitz, <i>Waseca Lakeside Club</i>
2008	North Oaks GC	Gross: R.J. Smiley, <i>Hardwood's GC</i> Net: Les Ernster, <i>Northern Hills GC</i>	2022	Rush Creek GC	Gross: Jim Price, <i>Legends GC</i> / John Mozina, <i>Eastwood GC</i> Net: Ken McIntosh, <i>Tanners Brook GC</i>
2009	Wayzata CC	Gross: John Fox, <i>Braemar GC</i> Net: Jack Hughes, <i>Braemar GC</i>			

2022 Senior Tour Finals Champions



Co-Low Gross Round
Jim Price
(Senior/Gross-Gross)



Co-Low Gross Round
John Mozina
(Master/Super Senior-Gross)



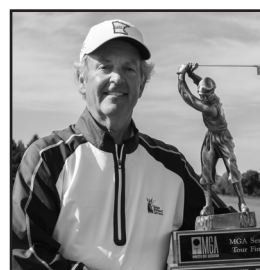
Low Net Round
Ken McIntosh
(Master/Super Senior-Net)



Colleen Boerboom
(Women's-Gross)



Joan Frie
(Women's-Net)



David Wilson
(Senior/Gross-Net)

SENIOR TOUR - MGA RULES OF PLAY AND INFORMATION

Minnesota Golf Association Senior Tour Play is governed by the USGA Rules of Golf and by the following Local Rules and Definitions. Additional Local Rules for each club will be distributed at each event.

Unless otherwise noted, the penalty for breach of a Local Rule or Condition is: General Penalty (two-strokes).

TIME OF STARTING - In an Individual event, the player shall start at the time and hole laid down by the Committee. If the player arrives at the starting point, ready to play before his group has completed their first hole, the penalty for failure to start on time is two strokes at the first hole in stroke play. If the player arrives after the first hole is completed, he is Disqualified. He may continue to play but cannot turn in a score for the event.

OUT OF BOUNDS - Defined by nearest inside points of stakes, flags, fence posts, masonry walls at ground level. When OB is defined by a white line on the ground, the line itself is out of bounds. Rule 18.2a.

ALTERNATIVE TO STROKE AND DISTANCE - When a player's ball has not been found (lost ball) or is known or virtually certain to be out of bounds, the player may proceed as follows rather than proceeding under stroke and distance. For two penalty strokes, the player may take relief by dropping the original ball or another ball as described in Model Local Rule E-5.

PENALTY AREAS - Penalty areas are marked as either red or yellow. Rule 17.

- When stakes, flags and lines are used to define penalty areas, stakes and flags identify penalty and lines define margins.
- When a lateral penalty area is defined on only one side, it is deemed to extend to infinity.
- When penalty areas and lateral penalty areas are bounded by out of bounds, the penalty's margin extends to and coincides with the out of bounds line.

GROUND UNDER REPAIR - Defined by white lines. French drains are deemed to be ground under repair. Flower beds are mandatory relief. Rule 16.1a.

YARDAGE DISTANCE MEASURING DEVICES

The Local Rule is as follows: Yardage Distance Measuring Devices are allowed during play under Rule 4.3a. "If, during a stipulated round, a player uses a distance-measuring device to gauge or measure other conditions that might affect his play (e.g., elevation changes, wind, speed, etc.), the player is in breach of Rule 4-3, for which the penalty is two strokes for the first offense and disqualification for the subsequent offense."

PACE OF PLAY - Please make every effort to keep a good pace of play. Work with your fellow players and keep up with the group ahead of you at all times. If you fall back at all, close the gap. The host site staff and MGA staff will do their best to range and fore-caddie, but ultimately it is up to you the players to keep up pace. Talk to each other and be aware of the time. If you are having a slow hole take extra steps to make up the time.

*Please note, each Site Captain has the authority to:

- ask a group that has fallen behind to pick up their balls, move to the next hole and record zero points on their scorecards for the skipped/unfinished hole.
- close competition and determine results and prizes when adequate time has been allowed to turn in scorecards. Any cards turned in after close of competition will be considered a disqualification, but score will still be posted to GHIN.

RULES 13.1d - When a player's ball lies on the putting green, there is no penalty if the ball or ball-marker is accidentally moved by the player, his partner, his opponent, or any of their caddies or equipment.

- The moved ball or ball-marker must be replaced as provided in Rules 13.1d and 14.2.
- This Rule applies only when the player's ball or ball-marker lies on the putting green and any movement is accidental.
- Note: If it is determined that a player's ball on the putting green was moved as a result of wind, water or some other natural cause such as the effects of gravity, the ball must be played as it lies from its new location unless the ball was already lifted, marked and replaced.

OBSTRUCTIONS - An obstruction is anything artificial, including the artificial surfaces of roads & paths and white lined areas tying into them, except: Rule 15/16.

- A. Objects defining out of bounds, such as a wall, fences, stakes & railings;
- B. Any part of an immovable artificial object which is out of bounds;
- C. Any construction declared by the Committee to be an integral part of the course.

NO PRACTICING ON THE COURSE PRIOR TO ROUND -

Players are not to practice on the course before the start on the day of a Senior Tour event. Players may only practice in designated practice areas.

• PRACTICE - RULE 5.2. Before or Between Rounds

5.2b. Stroke Play: Before a round or play-off on any day of a stroke-play competition, a competitor must not practice on the competition course or test the surface of any putting green on the course by rolling a ball or roughening or scraping the surface.

Rule 5.2b is modified in this way: when two or more rounds of a stroke-play competition are to be played over consecutive days, a competitor must not practice between those rounds on any competition course remaining to be played, or test the surface of any putting green on such course by rolling a ball or roughening or scraping the surface.

Exception: Practice putting or chipping on or near the first teeing ground or any practice area before starting a round or play-off is permitted.

• PENALTY FOR BREACH OF RULE 5.2b: Disqualification.

NO PRACTICE PUTTING RULE - Rule 5.5b is modified in this way: between the play of two holes, a player shall not play any practice stroke on or near the putting green of the hole last played. This does not preclude a player from finishing out a hole in a Stableford event where his score may not be used in a team competition. Penalty - Two Strokes at next hole.

DOUBT AS TO PROCEDURE - Applies to stroke play. A competitor may play a second ball if the competitor is doubtful of his rights or procedure. Before taking further action, the competitor must announce to his marker or fellow-competitor his decision to proceed under this Rule and which ball he wishes to count if the Rules permit. The player shall report the facts to the Committee before returning his score card even if he scores the same with both balls; if he fails to do so, he shall be Disqualified.

OVERHEAD POWER LINES - If a ball strikes an overhead power line or cable, the player must disregard that stroke, abandon the ball and play a ball as nearly as possible at the spot from which the original ball was played in accordance with Model Local Rule E-11.

EMBEDDED BALL - In the general area, a ball embedded in its own pitch-mark in the ground, except in loose sand, may be lifted without penalty, cleaned and dropped within one club length of the reference point. Rule 16.3a.

REPORTING RESULTS - Upon completion of play, players should check their hole-by-hole scores carefully. Both the player and the marker must sign the card and return it to the Committee in a prompt manner. All scores must be totaled.

PLAYING FROM WRONG TEEING AREA - If a competitor, when starting a hole, plays a ball from outside the teeing area or wrong teeing area, he incurs a penalty of two strokes and must then play a ball from within the teeing ground.