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AT BRUNSWICK FOREST

# Men's Golf Association

MGA

## 2026 Handbook[1]
## Established in 2009

[1] April 4, 2026 revision

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# CFN/MGA Past Presidents and 2026 Board

| CFN/MGA PAST PRESIDENTS | |
|---|---|
| 2010-2011 | Dave Huber |
| 2012 | Tom Johnson |
| 2013 | Mike Gibson |
| 2014 | Bob Axelrod |
| 2015-2016 | Rich Keith |
| 2017-2018 | Keith Blankenbicker |
| 2019-2020 | Gary Cassista |
| 2021-2022 | Joe Rychalski |
| 2023-2024 | Bill Hagel |

| 2026 Board of Directors | |
|---|---|
| President | Nick Blanchard |
| Vice President | Andy Annesi |
| Game Director | Bill Loche |
| Secretary | Bill Reveille |
| Statistician, Awards Manager & Scorer Liaison | Dan Kinard |
| Treasurer | John McDermott |
| Board Member | Scott Murdock |
| Board Member | John Pocaro |
| Past-President | Bill Hagel |

**Friends of the Board:** Dave Andrews, Roger Brooks and J. P. Perrone

## Other MGA Responsibilities

**Rules Committee & Course Layout:** Bill Hagel/Scott Murdock/Bill Reveille

**Webmaster/Publicity:** John Pocaro, Bill Loche

**Special Event Directors:**

**MGA Cup** – Bill Reveille/Andy Annesi

**Match Play** – John McDermott/Roger Brooks

**MGA Championship** – John McDermott/John Pocaro

**Past Presidents Cup** - Dave Andrews,/Bill Hagel/Nick Blanchard

**Official Scorers for the 2026 season with their contact information:**

- Dave Andrews - dbandrews6@gmail.com, 919-349-2276
- Roger Brooks - roger.brooks@nfp.com, 919-210-9614
- Dan Kinard - dtkinard6@gmail.com, 860-331-6342
- Bill Loche - bill.loche@gmail.com, 917-721-4646
- John McDermott - jmcdermott131313@gmail.com, 908-256-4971
- John Pocaro - jpocarojr@gmail.com, 732-245-1122
- Scott Murdock - shmurdock2003@yahoo.com, 423-754-6529

**2026 CFN Club Staff**

**General Manager:** Dusty Graf

**Head Golf Professional:** Ryan Price

**Golf Professional:** Craig Sandstrum

**Course Superintendent:** Justin Britt

**CFN Food & Beverage Director:** Charlie Garavanta

# 2026 MGA Calendar

| Date | 2026 Game Schedule | Flights | MGA Cup Pts. |
|---|---|---|---|
| 11-Mar | 2 Best Balls of 4, 85% Net - OPENING DAY Food & Beverage | | Y |
| 18-Mar | Team Stableford (best 2 balls), 100% Net - Player's Championship (Major) **Keg Day** | Y | Y |
| 25-Mar | Odds & Evens, 80% Net | | Y |
| 1-Apr | 3-2-1 Game, 90% Net | Y | Y |
| 8-Apr | 2-1-2 Game, 80% Net - MASTERS (Major) **Keg Day** | | Y |
| 15-Apr | Fronts & Backs, 90% Net | Y | Y |
| 21-22-Apr | **MGA-LGA Tournament**<br>**Food & beverage** | | |
| 29-Apr | 1-2-3 Best Ball, 90% Net | | Y |
| 6-May | 2-Man Team Best Ball, 85% Net | Y | Y |
| 13-May | Carts, 85% Net - PGA CHAMPIONSHIP (Major) **Keg day** | | Y |
| 20-May | Lone Ranger, 85% Net | Y | Y |
| 27-May | 6-6-6 Game, 90% Net | | Y |
| 3-Jun | **Aeration week at CFN** | | |
| 10-Jun | 1-2-3 Game, 90% Net | Y | Y |
| 17-Jun | 2 Best Balls of 4, 85% Net - US OPEN CHAMPIONSHIP (Major) **Keg day** | | Y |
| 24-Jun | Team Stableford (best 2 balls), 100% Net | Y | Y |
| 1-Jul | Odds & Evens, 80% Net | | Y |
| 8-Jul | 3-2-1 Game, 90% Net | Y | Y |
| 15-Jul | Fronts & Backs, 90% Net - OPEN CHAMPIONSHIP (Major)<br>**Keg day** | | Y |
| 22-Jul | 2-1-2 Game, 80% Net | Y | Y |
| 29-Jul | 1-2-3 Best Ball, 90% Net | | Y |
| 5-Aug | 2-Man Team Best Ball, 85% Net | Y | Y |
| 12-Aug | Carts, 85% Net - Fed Ex Cup Playoffs Begin (Major)<br>**Keg day** | | Y |
| 19-Aug | Lone Ranger, 85% Net | Y | Y |
| 26-Aug | 6-6-6 Game, 90% Net | | Y |

| Date | 2026 Game Schedule | Flights | MGA Cup Pts. |
|---|---|---|---|
| 2-Sep | 1-2-3 Game, 90% Net | Y | Y |
| 9-Sep | 2 Best Balls of 4, 85% Net | | Y |
| 16-Sep | Team Stableford (best 2 balls), 100% Net | Y | Y |
| 23-24 Sep | Past President's Cup (2-day event) **Keg 23rd/ Keg and food 24th** | | |
| 30-Sep | **Non MGA day (goes back to CFN)** | | |
| 7-Oct | Odds & Evens, 80% Net - MGA CUP PLAYOFFS | | Playoff |
| 14-Oct | 3-2-1 Game, 90% Net - MGA CUP PLAYOFFS | Y | Playoff |
| 21-Oct | Fronts & Backs, 90% Net - MGA CUP PLAYOFFS | | Playoff |
| 28-OCt | 2-1-2 Game, 80% Net - MGA CUP PLAYOFFS | Y | Playoff |
| Nov. 4 | 1-2-3 Best Ball, 90% Net | | N |
| 11,12 -Nov | MGA Championship (2-day event) **Keg day 1/ Keg and food day 2** | | |
| Nov. 18 | 2-Man Team Best Ball, 85% Net - Regular MGA day | Y | N |
| Nov. 25 | **Give back to CFN** | | |
| Dec 2 | Start Off Season | | |
| 10-Dec | **Annual Dinner and Meeting Happy hour 5-6, Dinner 6-8:30** | | |

## Game Descriptions

| GAMES | DESCRIPTIONS |
|---|---|
| 1-2-3 Best Ball | Count the lowest net score on hole 1, the lowest two net scores on hole 2, the lowest three net scores on hole 3. Repeat this 3-hole sequence the rest of the round. |
| 1-2-3 Game | Count one best net score on par 3s, two best net scores on par 4s, and three best net scores on par 5s. |
| 1 Gross / 2 Net | Count three scores on each hole -- one gross score and two net scores. The same ball cannot be used for more than one score. |
| 2 Best Balls of 4 | Count two best net scores on each hole. |

| | |
|---|---|
| 2-1-2 Game | Count two best net scores on par 3s, one best net score on par 4s, and two best net scores on par 5s. |
| 2- Man Team Best Ball | Count one best net score of the twosome for each hole. |
| 2-Man Team Point Quota | The sum of the twosome's course handicaps is subtracted from 36 obtain the team's target score. The team's total points less their target score is their final score. Points are earned for GROSS scores as follows: Bogey (1 point), Par (2 points), Birdie (4 points) and Eagle or better (8 points). Highest final total score wins. |
| 3-2-1 Game | Count three best net scores on par 3s, two best net scores on par 4s, and one best net score on par 5s. |
| 6-6-6 Game | Count one best net score on course handicap holes 1-6; two best net scores on course handicap holes 7- 12; and three best net scores on course handicap holes 13-18. |
| Carts | Four-man teams with the A & B players in cart 1 and the C & D players in cart 2. Count the best net score from each cart on each hole. |
| Fronts & Backs | Count two best net scores on holes 1-9, and three best net scores on holes10-18. |

| GAMES | DESCRIPTIONS |
|---|---|
| Individual Low Net, 95% Handicap, Drop 2 worst holes | The player's two worst holes are deleted from the total net score. This will also delete those holes for skins, if applicable. Basically, each person's best net 16 holes will count for the score. |
| Lone Ranger | Players rotate as the Lone Ranger: on hole 1, the ranger is the 1st player on the scorecard; on hole 2, he is the 2nd player on the scorecard; on hole 3, he is the 3rd player on the scorecard; on hole 4, he is the 4th player on the scorecard. Repeat the cycle for the remaining holes. Count the Ranger's net score and the best net score of the other three players on each hole. |
| Low Gross / Low Net | Count two scores on each hole -- the best gross score and the best net score. The same ball cannot be used for both scores. |
| Odds & Evens | Count one best net score on odd-number holes, and two best net scores on even-number holes. |

# MGA Awards & Tournaments

## Year End Awards

Year End Awards are presented at the Annual Dinner Meeting that is held in December. After the final round of the season, the league Statistician will compile the data from all the regular season MGA rounds to determine winners of the Ringer Tournament, Low Gross Round, Low Net Round, Most Improved Player, and Iron Man (most regular season events attended). These awards are flighted to match the flighting of the Ringer Tournament. The number of places paid for each flight will depend on the prize pool available (typically 3 places in each flight). The prize pool is adopted by the board as part of the annual budget. Awards are given to players with at least five rounds played. The same man cannot win both a gross and net prize. In this case, the award with the highest value is given. Ties in the Ringer, Gross and Net Tournaments are broken by matching score cards. The tying players' rounds will be compared, and the winner will be based on the lowest score for the last nine holes; if still tied; the last six holes; if still tied, last three holes; and if still tied, finally the 18$^{th}$ hole.

## MGA Cup Championship

The MGA Cup Championship (referred to as the MGA Cup) is an individual, season-long, net-score event modeled after the FedEx Cup. Participants play the same tee from which they play in the regular MGA Wednesday game. The tournament field has three flights, and player ranking within each flight is determined by a player's cumulative points awarded each week. Players compete for points at the same time they compete in the regular MGA Wednesday games (they aren't mutually exclusive).

**Registration**: Members may register for the MGA Cup at any time during the MGA Cup Season by paying a $30 entry fee. The MGA Cup Season begins on Opening Day and ends with the last round preceding the MGA Cup Playoff Rounds. A participant's rounds begin to count as soon as he plays. All MGA golf events that count toward the MGA Cup are identified in the MGA Calendar. If a scheduled MGA event is cancelled for any reason, it will be cancelled as an MGA Cup event as well.

**Points**: A participant receives points based on his finish relative to other MGA Cup participants playing in that round. Typically, there will be a maximum of 500 points awarded to a player, with a minimum of zero. However, there will be five "Majors" in the MGA Cup schedule corresponding to the four PGA Major dates and the Players Championship during which a maximum of 750 points will be awarded. A participant's 16 highest MGA Cup rounds will count toward their total points. This allows a player to miss some events and rewards those that play more rounds by providing additional chances to improve their cumulative scores. The MGA Cup Playoff Round schedule is listed in the MGA Calendar.

**Playoff Format:** The top eight players in each flight (and ties) will participate in three weeks of Playoff Rounds and will be "in the money." Players will continue to earn points during the Playoff Rounds that will be added to their regular season points, as shown in the table below.

| **POINTS PER PLACE** | |
|---|---|
| 1st Place | 2,000 points |
| 2nd Place | 1,200 points |
| 3rd Place | 760 points |
| 4th Place | 540 points |
| **POINTS PER PLACE** | |
| 5th Place | 440points |
| 6th Place | 400 points |
| 7th Place | 360 points |
| 8th Place | 340 points |

| **MGA Cup % Payouts** | | | | |
|---|---|---|---|---|
| **Position** | **Round 1** | **Round 2** | **Round 3** | **% Of Total pool** |
| **% of Total Pool** | **45%** | **30%** | **25%** | **100%** |
| 1st | 17% | 22% | 30% | **22%** |
| 2nd | 15% | 20% | 27% | **20%** |
| 3rd | 14% | 18% | 23% | **17%** |
| 4th | 13% | 14% | 20% | **15%** |
| 5th | 12% | 10% | | **8%** |
| 6th | 11% | 8% | | **7%** |

| | | | | |
|---|---|---|---|---|
| 7th | 9% | 5% | | **6%** |
| 8th | 9% | 3% | | **5%** |
| **% Of Round Pool** | **100%** | **100%** | **100%** | |

All eight players will participate in Rounds 1 and 2 of the playoffs. The four highest point totals after Round 2 will advance to Round 3. At the conclusion of Round 3, the player in each flight with the highest cumulative point total will be the MGA Cup Champion of his flight.

All prize money will be paid out to winners. The exact amount will depend on the number of participants in each flight of the MGA Cup. The percentage of the pool for each flight will be paid out as closely as possible to the percentages in the table on the preceding page, reflecting how far into the playoffs each player advances. At a minimum, each player will recover his entry fee into the MGA Cup competition.

## MGA Match Play

The MGA Match Play tournament for 2026 uses a Pod format that guarantees at least 3 matches for each participant. **In 2026 The MGA will be "saving" 4 tee times per week for Match Play matches. These will be the last 2 tee times on each side, you will not be participating in the MGA game that day, you will also need to have another match played in your 4some or you will be playing as a 2some. You and your partner must both confirm with the Official Scorer that week by 9 AM the Monday before the match. This will be done on a "first come/first served basis". If you "no-show" you will forfeit that match. NO EXCUSES!**

**Pods will be seeded and populated based on your 12-month GHIN/CFN tee indexes as of the close of registration. This is on the front page of your GHIN Profile. Your future matches will be played using your 12-month handicap.**
All matches in this tournament will be using the Strokes-Off Method (i.e., if Player A is a 10 handicap and Player B is a 15 handicap; Player B will receive 5 strokes and Player A receives 0 strokes in that match). **Your tee box is consistent with your MGA tee box and remains constant for all Match Play Matches. Even if your tee box has been officially changed prior to a match, you must play the tee box you started the tournament with.**

The tournament fee will be $30. The 16 Pod winners and the playoff winners receive payouts.

The setup will be similar to the PGA - WGC Match Play tournament. There will be 16 four player Pods (64 players max).

**Scoring:**
Whoever has the best record in their Pod after the first three matches wins the Pod.
The winning match player receives 2 points, the loser zero. For matches tied at the end of 18 holes, each player receives 1 point. All 18 holes need to be played in the first three matches for tiebreaker purposes. **SCORE CARDS MUST INCLUDE THE NAMES OF PLAYERS, THE HANDICAPS OF EACH AND THE DATE THE MATCH WAS PLAYED.**

**Tiebreaker**: If there is a tie after the first three matches – the tiebreaker will be as follows:
Players will be awarded points for every hole completed in a match (3 points for holes

won, 1 point for holes tied, and 0 points for lost holes). Total points earned throughout the first three rounds will be used to determine the winner of the Pod.

Pod Winners proceed to the Round of 16 which is a single elimination round. Winners proceed to the Elite Eight; then Final Four; and finally, the Championship (all single elimination).

Individual matches must be played no later than the last day in the defined window (outlined below). If a match is not played within this period, both players will forfeit the match, unless there are extraordinary circumstances brought to the attention of the Committee. In this case, the Committee will make a final ruling on the status of the match.

When weather delays force play to be suspended and the match resumes, the rescheduled match will pick up where it was suspended. **The match doesn't start over**. Contestants must work out the restart protocol with the Pro Shop. The very real potential for rain, lightning and wet ground closings are all reasons why players should not wait until the last day in the **DESIGNATED** period to schedule their match. For their own benefit players should schedule the match with a fair amount of cushion, allowing adequate time to reschedule or restart the match.

USGA rules will govern all play except as modified by MGA Local Rules.
**If there are any disputes on a rule during play, the players must resolve the disagreement before play continues.** Players may attempt to contact a member of the Committee to help resolve the issue. If a resolution cannot be reached, play must continue, and the situation reported to the Committee directly after the match. The match will not be posted as final until the Committee rules on the situation, and makes any adjustments to the match, if necessary.
All Committee decisions will be final.

**Schedule**

**THE 1ST 3 ROUNDS MUST BE COMPLETED BEFORE THE COURSE AERATION WHICH IS SCHEDULED FOR THE WEEK OF JUNE 1st, 2026. YOU CAN PLAY ROUND 2 AS SOON AS YOU LIKE, IF YOU AND THE OTHER PLAYER HAVE COMPLETED ROUND 1. LIKEWISE, YOU CAN PLAY ROUND 3 IMMEDIATELY, IF BOTH PLAYERS HAVE COMPLETED ROUNDS 1 AND 2.**

Pod-Round 1:  Must be completed by May 13th
Pod-Round 2: Must be completed by May 27th.
Pod-Round 3:  Must be completed on or May 31st.

Round of 16 (Single elimination): Must be completed by July 12th (16 players reduced to 8).

Elite 8: Must be completed by August 2rd (8 players reduced to 4).

Final Four: Must be completed by August 16th (4 players reduced to 2). **The Final 4 will play together.**

Championship and Third Place Round: Must be completed by August 31st.

**Match Play Opening Day**

On Wednesday, April 29th, there will be a "Match Play Opening Day" during the normally scheduled MGA event for that day. Those signed up for Match Play will be scheduled prior to the regular MGA round and WILL NOT participate in that round for MGA Cup points or in any results for that game. The MGA will assign all foursomes for that day. After Opening Day, players/opponents will form their

own foursomes or twosomes and reserving a mutually agreed upon tee time. It is not required that the first match be played on April 29th

## Past Presidents Cup

This two-day team event occurs each year to coincide with the USGA scheduled Ryder/Presidents Cup match. There are two teams, each captained by MGA Past President. The two captains will select team members from those players who sign up for the event. The event will be played on a Wednesday/Thursday. No other MGA Event will be played that week.

### General Tournament Rules

All players will play from their regular MGA tees. All strokes count, so all balls must be played into the cup unless the other team concedes the putt. Handicap strokes will be awarded using the Strokes-Off Method described above (see MGA Match Play).

**The first day, Wednesday, is broken up into the front and back 9's. Two-man teams play Modified Alternate Shot - Match Play on the Front 9 (Holes 1 – 9).**

Both golfers on a team hit drives, and the best ball is selected to continue play. The golfer whose drive was not chosen hits the second shot, and then the two players alternate shots until the ball is holed or the hole is conceded. There will be no minimum drives required for each player. Handicaps will be computed as the average of the two players on each team

**On the Back 9 (Holes 10 - 18) – the same 2-Man teams play Best Ball-Match Play.**

The best net score of the team on a hole is used to determine the winner of the hole. 100% Handicaps will be used.

**Day 2 (Thursday) – Singles have Match Play, 100% Handicap for 18 holes.**

## MGA Championship

This is the last event of the season. On Wednesday & Thursday, November 11th and 12th the MGA will hold its annual MGA Championship. This is different from the season-long MGA Cup Championship and is described below.

The MGA Championship is open to all MGA members and will be an individual stroke play total gross score tournament (no handicaps except as noted below). Participants will be placed into flights that will be within 4-5 handicap strokes from one another. If it is impossible to get a flight within 4-5 strokes of each other, that flight will become a net scoring competition. Typically, we have 5 flights. There will also be a regular game on Wednesday for those not playing in the Championship.

All players will play from the same tees they play from on regular Wednesday events. There will be a winner for each flight, and the lowest cumulative two-day gross score, regardless of flight, is declared the MGA Champion. There is a $30 entry fee for this event. There will be a keg at the end of the first

day and lunch after the 2nd day. At a minimum, tteam he first three places in each flight will receive a payout.

# MGA General Policies

## Code of Conduct

All players are responsible for following the USGA Rules of Golf and MGA's policies and local rules **AND** ensuring that others in their playing group do the same. This includes:

- Applying all penalties and being honest in all aspects of play.

- Showing consideration to others – for example, by playing at the expected pace, looking out for the safety of others, knocking the sand off your shoes after hitting from the bunkers, not distracting the play of others (e.g., use of cell phones, talking while another player is hitting, playing music in the cart unless approved by the other players) and being mindful of others' time (i.e., delaying play by looking for stray golf balls). More serious examples of unacceptable behavior include:
    1. Foul language.
    2. Throwing or other abuse of clubs
    3. Damaging the course.
    4. Being disrespectful of other players.

- Players are expected to take good care of the course – for example, by **fixing divots**, **raking bunkers**, **repairing ball-marks**, and appropriately disposing of litter (e.g., trash, cigar and cigarette butts, sun flower and other seeds). In general, you should leave the course in as good or better shape as when you arrived.

Members are responsible for the conduct of their guests and guests must abide by our rules while playing in an event.

Failure to comply with the Code of Conduct can result in punitive measures, such as warnings, disqualification and possible suspension from future events. All MGA members are encouraged to report deliberate and/or habitual disregard of the Code of Conduct to the Board.

## Rules Violations Policy

A "Committee" oversees each competition or special event. For all MGA events, the Committee is comprised of the Director of Games, a member of the MGA Rules Committee, the Official Scorer of the round, and any other MGA Board Member(s) available during the competition.

- Under Rule 1.2a of the Rules of Golf, the Committee may disqualify a player for serious misconduct and may also assess penalties for rules breaches, such as a one-stroke penalty or

the general penalty (loss of hole in match play or additional strokes in stroke play). The Committee may also disqualify a player for failing to meet the MGA Code of Conduct standards, or for acting contrary to the spirit of the game. **Please note: Pace of Play is covered under the rules of golf.** "A player must not unreasonably delay play, either when playing a hole or between two holes." Exceptions for short delays exist (such as injury or illness), but penalties also exist for unreasonable delays.

**Procedures**

It is the obligation and responsibility of all players to apply the rules to themselves. Players are expected to recognize when they have breached a rule and to be honest when applying their own penalties. **Players should also protect other players in stroke play competitions by ensuring that everyone in their foursome plays by the rules.** The MGA encourages all members to help each other in applying the rules.

The procedure for resolving potential rules violations is as follows:

- During play, if a player believes that another player has breached or may have breached the rules, he should respectfully inform and discuss the possible violation with that player. This should be done promptly so the player has a chance to correct the mistake (if possible). If the player does not agree that he has violated a rule, he may still be subjected to a penalty after the round if the Committee rules against him.
- Any question on a rule violation must be made known to a Committee member (see above) as soon as possible during or immediately after the round and **prior to returning a signed scorecard**. The best approach is to call or text the Official Scorer for that event. All scorers phone numbers are provided on page 15.
- The Committee will initiate communication with the player(s) and will strive to immediately bring all participants together to discuss the alleged rules violation and to come to a decision if it determines that a violation has occurred.
- If key participants are not readily available, the Committee will attempt to promptly contact all players in the group to determine if a penalty should be applied. The Official Scorer will not post the results of the competition until the issue is resolved.
- When deciding whether a player is guilty of misconduct, the Committee will consider whether the player's action was intentional or habitual and whether the act was significant enough to warrant disqualification without first applying other penalties.

**Repetitive Offenses**

**First Offense**: The Committee may apply a penalty of loss of hole(s) in match play, or additional strokes in stroke play based on the above criteria, or in the case of a serious breach the player may be disqualified. If the player is disqualified for any of these events, there will be no refund of entry fees.

**Second Offense**: If a player breaches the rules a second time within the same season (the same or a different rule), the Committee will determine if the second rules violation was coincidental or blatant. The second offense may result in similar penalties as the first violation, or in the case of a blatant or habitual violation, the Committee may:

- Suspend the player from participating in MGA events for up to 3 weeks.
- Strip the player of participation rights in any or all MGA sanctioned events.

**Third Offense**: If a player breaches the rules a third time within the same season, the player will be disqualified from playing in all remaining MGA events for that season. The player can re-apply for admission to MGA play the following season subject to a vote of the existing Board members for re-admission.

# MGA Event Policies

## Registration Policy (Regular Wednesday Games)

Each Wednesday at 5 PM, one week before the date of a regular Wednesday event, the MGA will send an email, via Golf Genius, to every MGA member on the current roster. In the body of the email there will be an option to indicate if you are playing in that coming round. You may also indicate you are not playing or ignore the email. If you choose the **PLAYING** option, Golf Genius will generate and send you a confirmation email (if you do not get this confirmation email, you are not registered for the event). This confirmation email can also be used to cancel your registration**. The cutoff for weekly registration is Monday at 3 PM prior to the round**.

If you have any questions regarding the use of the website (www.golfgenius.com) or are having trouble accessing the information for the MGA, please notify the Official Scorer, the Game Director or a Board Member. Contact numbers for the Official Scorers are located on page 4 of the Handbook.

**Please do not contact the Pro Shop (they do not do the pairings or manage the event).**

## Minimum Number of Players

If the CFN golf course is open, but registration is low or member cancellations are significant, an official MGA event will be conducted only if at least 28 golfers elect to play. In that situation, the Inclement Weather Policy (below) rules remain in effect. If there are less than 28 players, the MGA will cancel the event for that day and players are free to play independently with the approval of the Pro Shop. The Official Scorer (OS) has the discretion to change the game to an individual competition if the number of players warrants such action.

## MGA Hole in One Pool

1. A $1,900 set aside in the budget will fund the MGA HIO Pool. The MGA Board reserves the right to collect a HIO fee to replenish the HIO fund should it become necessary. Should a fee need to be collected, members will have the choice to join or not join the MGA HIO Pool.

2. For the initial funding, all members of the MGA are also members of the MGA HIO Pool.

3. A hole in one (HIO) must occur during a regular season MGA event and be witnessed by at least two other members of your pairings that day. Prior to turning in the scorecard, witnesses must sign the scorecard.

4. The person achieving a HIO will receive $450 within one week of that occurrence. That money is intended to help cover the cost of the post HIO celebration with his MGA brothers. The money will be available to the member making a HIO as soon as possible after the HIO, with a target of no less than a week.

## Pace of Play Policy

Your pace of play dictates the maximum pace of play for all groups playing behind you. To this end, carts are required for all MGA events. Please be considerate of your fellow players and maintain a good pace of play. Target time to complete an MGA event round at CFN is 4 hours and 15 minutes when carts are allowed on the course, and 4 hours and 30 minutes when playing under cart path only. The monitor on your cart lets you know if you are falling behind the expected pace of play. Typically, your scorecard each week tells you the expected pace of play as well. To improve pace of play, the MGA has adopted a maximum net double bogey policy. This is explained in the Scoring and Scorecards section, following the Golf Handicaps discussion. Many ways to improve your pace of play can be found on the MGA Website. CFN-MGA website

### Pace of Play Enforcement

1. If all players are not at the tee box on time, the players that are there will commence play (tee off) and move forward with their play. If the late player shows up, he will be taken to his group at whatever position they are at on the course. He will begin play at the next open tee box. The missed holes will be scored at net double bogie.

2. In the course of play, if a team is 15 minutes or more behind the expected pace and a hole is open in front of them, the team will be given a warning by a CFN official.

3. If the warned team fails to speed up play within two holes, they will be asked to skip as many holes as needed or practical to put them back on the expected pace of play. The missed holes will be scored at net double bogie for all players.

## Other Policies

### Special Tee Time Requests

If you want to make a request for a special tee time you must email the official scorer and state your reason for needing special attention. If the scorer can accommodate you while assuring teams are created fairly (such as handicaps roughly equal across all teams) he will. If not, he won't.

### Guest Policy

Any male who is not a CFN member, who is at least 21 years of age, may participate as a guest of an MGA member, in any MGA event, except Tournaments, (described previously). The guest may play

with or without a valid GHIN or equivalent handicap index. An MGA member may only bring one guest per event.

The member and guest will be assigned to the same foursome if possible. The guest will be able to participate in the weekly event, *but not the Skins game* **if they have a valid GHIN handicap**. The MGA member is responsible for ensuring his guest and their GHIN is entered in the event by the cutoff date and time. This is done by notification to the Official Scorer (responsible for that week's event) of the guest's first and last name and handicap identification number. If the guest does not have an official GHIN handicap, he will play in the same foursome but not participate in the game. A blind will be used for the game.

Members should inform their guests about course maintenance protocols, such as pace of play, raking sand traps, repairing their ball marks and divots. It is also recommended to repair one additional ball mark and divot as a courtesy.

### General Health Guidelines

The MGA cares about the health of all its members and thus follows the CDC guidelines. Members should familiarize themselves with the applicable preventative measures in the guidelines and follow the procedures described, if any symptoms of possible contagious disease occur. **In general, if you have symptoms of a cold, flu or any other communicable disease, do not play in the event.** Even if the deadline for dropping has passed, contact the official scorer and tell him you are not playing because you have symptoms of a communicable disease.

### Golf Handicaps

Handicaps for all MGA members will be computed in accordance with the USGA Handicap Index guidelines, utilizing the nationwide GHIN system. All events will be handicapped based on a player's Course Handicap from the tees they play and subsequently their Playing Handicap based on the competition that day (I.e. 85%, 90% etc.) The maximum allowable Course Handicap for competition is 36 (higher handicaps will be adjusted downwards). MGA members must maintain their handicap in the GHIN system, unless pre-approved by the MGA Board of Directors. Handicaps maintained at any club participating in the GHIN Handicap Index system are acceptable.

In accordance with the USGA Handicap Manual and the World Handicap System, maximum recorded stroke adjustment for any hole played is limited to NET DOUBLE BOGEY, based on your course handicap for the tee you are playing from. For example, if your handicap on a par 4 hole is 1, your maximum score is 4 (par) + 1 + 2 (double bogey) = 7. For handicap purposes, your maximum score for any hole varies by par and your handicap for that hole. The 2 + handicap for the hole does not vary by hole.

At the completion of any MGA round (unless otherwise noted) the Official Scorer for that round will post all eligible scores (18 holes played) to the GHIN system for that event. These scores will be posted as Competition scores (C).

## Scoring and Scorecards

### Scorecards

Scoring for MGA rounds requires the MGA scorecard your team receives the day of the event, to be

legible and accurate. Someone, other than the one keeping the paper scorecard, should be keeping score on the Golf Genius mobile phone app. **Scores on the app should be verified against the official scorecard prior to both being submitted**. Once there is agreement and both are the same, the paper scorecard must be signed by both people keeping score, and deposited into the Official MGA Box found in the Pro Shop.

The scores from the phone app will be checked by the official scorer against the scorecard and officially entered. If the score entered on any hole using the phone app is different from the score listed in the paper scorecard, the score listed on the paper scorecard shall be deemed to be correct and the OS shall change the score in Golf Genius to reflect the score on the paper scorecard.

### Scoring – Maximum Net Double Bogey

Scoring for each hole is the actual number of strokes you took to complete the hole up to a maximum of net double bogey. For pace-of-play purposes, a player who has reached a net double bogey should pick up and record a net double bogey **based on their course handicap** (the max score for posting). This is NOT the playing handicap reflected in the dots on the scorecard you receive each week. The course handicap will typically be slightly higher than the playing handicap, thus can require an extra stroke on one or two holes to reach the double bogey maximum. The person(s) keeping score should determine the holes on which each player will need the extra stroke for the double bogy maximum. This is done by first identifying the difference between the person's playing handicap and the course handicap. The hole(s) on which an additional stroke will be needed will be those holes that are the next hardest after the holes with dots have been accounted for.

For example, in an 85 percent game a player with a 19.0 Handicap Index will have a Course Handicap of 16 and a Playing Handicap of 14, Therefore, he would Max Out with Net Double on the toughest **16 holes, not just the toughest 14 holes.** So, if Hole 3 is the 15th handicapped hole, this player would need 7 strokes (not 6) to reach the double bogey maximum, even though he doesn't get a stroke for the purposes of the game. Thus, on this hole, the player should not pick up after 6, but play his 7$^{th}$ shot.

## Scoring Review Committee

The **USGA's Handicap Research Team** says that not only will golfers only play to their handicap or better one out of every four rounds, but they will also, on average score 3 strokes higher than their course handicap. The purpose of this committee is twofold:

1. To make sure the MGA competitions, when using the handicap system are fair, and
2. To reassure the membership that a system is in place to assess fairness over the course of the season.

To accomplish this, we utilize the following handicap monitoring and adjustment process:

1. We will be using both MGA data and the USGA handicap review system data. The USGA provides all scores for up to a year in the past. They also flag scores that are too far above or below what would be expected for that handicap. Because a player's skills can change significantly over the course of a year, we have decided to look at only the last 3 months of data. That amount of data is enough to provide statistical significance if MGA scores differ too much from non-MGA scores at Cape Fear National and from the same

tee as used on Wednesdays.

2. A Weekly Net to Par report is generated to show who has played to net par or under. This report will be tracked and monitored to see how frequently a player is scoring better than a normal range of play. We will also look at the Weekly Best Player report that is generated each week by Golf Genius. In addition we will be looking at USGA flagged rounds. These along with complaints by members, will be the primary basis for deciding to conduct a full review of a player. No player will be reviewed who has less than 20 rounds over the 3-month period and at least 8 rounds in the MGA (in season or off season).

3. Once a player has met the number of rounds criteria, his previous rounds over the 3 months will be examined. If his data shows a likelihood that his MGA scores are significantly different than his non-MGA scores, we will proceed to step 4.

4. A comparison will be made between the player's MGA average scores and the player's non-MGA average scores at CFN, from the same tees. If the player's MGA average is lower or higher than his non-MGA average by more than 2.0 strokes, we will proceed to step 5.

5. The players' scores will be analyzed for USGA flags, exceptional rounds and any other factors which could explain the difference in the indexes. If extenuating circumstances sufficient to explain the difference between MGA and non-MGA averages, the player will be asked to meet with the MGA president to discuss the issue. If extenuating circumstances sufficient to explain the difference are not found here, we will proceed to step 6.

6. We will be using the above data and the USGA Handicap Review tool to determine what adjustment to the player's MGA handicap needs to be made. After meeting with the player and determining that extenuating circumstances sufficient to explain the difference were not found, the MGA President will meet with the Handicap committee to review the case and determine what MGA handicap adjustment needs to be made.

## Skins Game

A Skins game is played in each non-tournament weekly event in 3 flights determined by the handicaps of the players at the beginning of the season. Players remain in the same flight throughout the entire season, unless unusual conditions exist that create large differences in the size of each flight. Skins in each flight are awarded based on the lowest unique gross score par or better on a given hole unless otherwise specified.

Members may opt into the Skins game when the register for the season, or after July 1. A player may opt out of the Skins game at any time. If they opt out after July 1 then they are not in Skins for the remainder of the year. See MGA Policy on Tee Box Selection below for further restrictions on Skins eligibility.

## MGA Policy on Tee Box Selection

**Purpose of Policy**: The purpose of this policy is to establish criteria to allow players wanting to play from the White/Gold, Gold Tees, or Gold/Green in MGA events **while protecting the integrity of the Skins game**.

**General Rules:**

1. Members must make their tee box selection prior to the start of the regular season. They may choose any tee box if they are not in the Skins game.
2. Members can play from the White Tees, Blue/White or Blue Tees without Board approval, consistent with the change dates policy below.
3. The default set of tees for the purposes of determining eligibility for other tee boxes are the White Tees.
4. All players that were playing from the White/Gold, Gold or Gold/Green Tees at the end of the previous MGA season may play from the same Tees in the current season without approval.
5. The eligibility for the other Tees is described below.

### Eligibility Rules For Tee Boxes Forward of White

The rules below only apply to those who want to play in the skins game each week. If you are not in the skins game you can play from any tee box from Blue to Gold/Green, but must make that determination at the start of the season.

Any member who would like to move to the White/Gold Tees, Gold Tees or Gold/Green Tees in 2026 AND play in the Skins game must meet the Rule of 78 to play the White/Gold hybrid Tees, the Rule of 80 to play the Gold Tees and the Rule of 95 to play the Gold/Green Tees.

a. Rule of 78: or 80: The sum of a player's age plus his Course Handicap (calculated from the White Tees) must be equal to or greater than 78 or 80.

b. Rule of 95: The player must be 80 years of age or older and the sum of the player's age plus his Course Handicap (calculated from the White Tees) must be equal to or greater than 95.

c. For any request to move forward to the White/Gold, Gold or Gold/Green tee boxes at the start of the current MGA season, the Rule of 78, 80 or 95 will be calculated using the player's age on March 1 of the current year plus his White Tee CH as of March 1.

d. For requests to move forward after July 1, the Rule of 78, 80 or 95 will be calculated using the player's age plus his White Tee CH on July 1 of the current year.

### *Tee Box Changes*

A player may change his tee box selection twice a year between opening day and September 1, by notifying Bill Loche (Game Director). Players requesting to move forward to White/Gold Tees, Gold Tees or Gold/Green Tees must meet the Rule of 78, 80 or 95 described above. The MGA Board may grant additional, temporary tee box changes based on a medical issue (or other extenuating circumstance) which may be limited to a period of time.

## MGA Inclement Weather Policy

### Before the Start of the Event

If the Official Scorer (OS) determines that conditions/forecasts are such that it is unlikely play would

be completed for that round, the MGA (or CFN) may cancel the round prior to its start. The OS will send an email that the event scheduled for that day is cancelled to all participants of the round, as well as a text to all members signed up for text notifications on the MGA website. The OS will attempt to make this decision as early as possible prior to the start of the round, however unless these notifications are received indicating the cancellation, players should assume the round will be played and show up.

### After the Event Starts

If non-playable weather conditions move in after a round has started the OS may suspend play for up to 45 minutes. Players must remain at the course until the OS decides if play can continue. If a player decides to leave, they risk forfeiting their entry fee and skins fee. The OS will attempt to communicate to those on the course through cart messages, text or email. If you are in doubt about whether the game has been called you should call the pro-shop to see if it actually has been.

If the OS (or CFN) determines that play cannot restart, it will be considered an official round and scored for players **completing 18 holes** if the following conditions are met:

- 50% of the teams (if a team game is being played) complete the round; or
- 50% of the field (if an individual game is being played) complete the round.

If the round is official (50% finish the round), those players in the field that could not finish will be refunded their entry and skins fees.
If fewer than this number of players complete the round, the round will be considered rained out and all players will be refunded their entry and skins fees.

## Withdrawals

### Regular Withdrawal Before the Event

Any registered player who needs to withdraw from the event must do so by the cut-off for signups which is currently 3:00 pm Monday before the Wednesday event. He can do so by clicking the “not playing” link in the confirmation email sent to him at the time he registered, or he can contact the Official Scorer for that week directly (**PLEASE DO NOT CONTACT THE PRO SHOP-they are not part of the MGA**).

### After the Deadline, Prior to the Event, and No Shows

This policy is in effect for all rounds unless the Official Scorer (or CFN) cancels the round due to weather or other circumstances.

We are very strict about enforcement of the Monday 3:00 deadline to cancel your signup for a round. This is because of the difficulty involved in running an MGA event, and the extra work incurred by the Official Scorer when not informed of a cancellation by the deadline, the following penalties will be **STRICTLY** imposed for those who have unapproved no shows or cancellations:

- First Offense - Formal warning from the Official Scorer or the President.

- Second Offense - One round suspension (which may include a Major)
- Third and Subsequent Offenses – Three round suspension or more, up to and including termination of membership for the remainder of the season.

However, we also realize that personal, family and/or medical emergencies can arise. As such we record whether a post-deadline drop is for an approved or not unapproved reason. If no reason has been given, or reasons such as: “I didn’t wake up in time,” “the weather was too bad to play” the missed deadline is unapproved. After the 2nd approved missed deadline, the person will receive a warning that the next instance will be considered unapproved. The person at that point has moved over into the “unapproved” category and will remain there for the remainder of the season.

**During the Event**

The MGA assumes that all golfers that compete in that day’s round will finish 18 holes. If a player decides to withdraw from the round prior to playing 18 holes (except in the case of an official round cancellation), that player will be noted on the scorecard as Did Not Finish (DNF) and disqualified from participating in that round. The withdrawing player must notify the official scorer as to why they withdrew. These players will forfeit their entry and skins fee which will remain in the award pool for that day’s round. They also may be subjected to the penalties shown above, if applicable. So as not to penalize the other members of the foursome in team games, the team will receive a blind selected by the scorer based on a Handicap Index as close as possible to the player that withdrew. For individual games, no blind is necessary.

The withdrawing player’s round will not be counted as a completed MGA round; therefore, no MGA Cup points will be awarded, nor will the stats count in any other way (i.e., Ringer Tournament, Year End Statistics). If 9 or more holes are played, the member will be required to post his score according to USGA rules. The MGA will not post the score. This policy applies to any player who withdraws before the round is completed or officially cancelled, whether its weather related or not. The MGA Board will consider waiving penalties in the case of an injury, illness, or family emergencies.

# Course Layout and MGA Local Rules

## Course Layout

Course markings and rules are subject to change based on CFN's management decisions. Those in this Handbook and on the MGA website are current to the best of our knowledge. We will notify the membership if changes do occur.

There are 5 areas of the CFN golf course that correspond to the defined areas in the USGA Rules of Golf, they are:

1. **General Area** – All areas of the course that are not bunkers, putting green, teeing area, and penalty areas.

2. **Bunkers and Waste Areas** – Bunkers and waste areas are specially prepared areas of sand, where turf or soil was removed. There are fairway and green side bunkers on every hole at CFN except hole 4. Waste areas are untended sand areas along the

sides of the fairway and occasionally extending to the side of the green. These exist on holes 4, 7and 14. They are not bunkers and are considered part of the General Area.

3. **Putting Greens**: The area on the hole currently being played that is specifically prepared for putting. The putting greens for all other holes are considered *wrong greens*. **Note: It is almost impossible at CFN to hit your ball onto the wrong green.**

4. **Penalty Areas** – Any body of water on the course (whether or not it is marked by CFN or MGA), is considered a penalty area. This includes ponds, streams, wetlands (such as those in front of the tees on Holes 1 & 10), and surface drainage ditches (even if they are dry when you are playing). It does not include Temporary Water on the course. There are also other areas of the course that do not contain water that MGA and/or CFN define as penalty areas.

   There are two different types of penalty areas: **yellow and red**. Yellow penalty areas give a player two relief options under Rule 17.1. Red penalty areas give players one additional relief option (lateral relief).

5. **Teeing Areas** – The teeing area is the place that the player must play from in starting the hole they are playing. It is a rectangle that is two-club lengths deep in reference to the front edge of the tee markers. The Teeing Area for one player may be different from the Teeing Area of other players if they are playing different tees. All other teeing locations on the course – whether they are on the same hole or any other hole – are part of the General Area.

6. **Out of Bounds** –Out of Bounds (OB) is not considered a defined area of the course because it is not on the course. Out of Bounds may be identified by white stakes, white lines, property boundaries, public roads or public sidewalks. If a player's ball comes to rest *entirely* OB, the player must either: 1) take penalty relief under the stroke and distance relief option under Rule 18 or 2) Use Local Rule E-5 (alternative relief to stroke and distance), see below.

7. **No Play Zones** - No Play Zones (NPZ) are found on holes 1, 5, 9, 10, 11, 15 & 16. Players cannot play their ball from inside a penalty area that is also classified as an NPZ. If a ball comes to rest in an NPZ, a player must take penalty relief under Rule 17. On holes 11 & 15, the player has an additional relief option using the alternative drop zone on the tee box side of the yellow penalty area/NPZ (as described below). Bridges that are inside an NPZ are also considered to be in the NPZ; therefore, players cannot play their ball from the bridge. If any part of the ball is inside the NPZ then the ball is in the NPZ.

   Note: If your ball comes to rest in the General Area near any No Play Zone, and your area of intended swing will hit anything growing inside the no play zone, or if you have to stand in the no play zone to play your ball, you **MUST** take free relief under Rule 16.1b. If you do not take such relief and you play your ball – you have played from a wrong place and incur the general penalty (two strokes in stroke play and loss of hole in match play). Relief under Rule 16.1b is the nearest point of relief that provides complete relief from the abnormal course condition (in this case the no play zone); not nearer the hole. Your relief area is one-club length on either side of the reference point. You cannot take back on the line relief.

## Course Markings

CFN has many red and yellow penalty areas, no play zones and out of bounds. CFN has informed the MGA that they will not regularly stake or paint lines defining these penalty areas. Therefore, to help MGA members better understand the layout of CFN for MGA sanctioned events, the Rules Committee created a document that illustrates the areas of the course for each hole both pictorially and with written descriptions. The most current Course Markings document is always on the MGA Website MGA Website . We are continuing to use the 2025 Course Markings document as there is uncertainty about when or if CFN will be making changes to the course. Click on this link 2025 Course Markings to go directly to the markings document, and if you wish, download the document. You can save the 2025 Course Markings document to your smartphone as a reference for when you are on the course.

## MGA Local Rules[2]

Under the USGA Rules of Golf, a "Committee" may adopt local rules as a condition of their competitions. These local rules may be event specific or may cover all events. Below are the local rules the MGA uses. We identify which rules are season-long rules and which are specific to course conditions. The number of each MGA local rule corresponds to the Model Local Rule number in the 2023 version of the USGA and R&A "Official Guide to the Rules of Golf". For example, MGA Local Rule B-3 is taken from Model Local Rule B-3 in the referenced document. If an MGA local rule begins with an X, it means there is no corresponding Model Local Rule found in the USGA document.

**Local Rule B-3 - Allowing Play of a Provisional Ball When the Original Ball May Be in a Penalty Area (Season Long).** This local rule is used for pace of play purposes. Under the Rules of Golf, a provisional ball may only be played when the original ball may be out of bounds or lost *outside a penalty area*. However, at CFN, there are a number of penalty areas where the player cannot see if the ball went into a penalty area until the player gets closer to the ball.

This MGA local rule allows players to play a provisional ball when he does not know if his original ball came to rest in a penalty area.

- If the original ball is found in play in the General Area, the player must abandon his provisional ball and play his original ball.
- If the original ball is found *in the penalty area* within the 3-minute search limit, the player may play his original ball as it lies in the penalty area (as long as that penalty area is not also in a No Play Zone), in which case the provisional ball must not be played, **or**
- The player may choose to play the provisional ball (incurring a one-stroke penalty), in which case the original ball must not be played.
- If the original ball is found in a No Play Zone, the original ball is abandoned and the provisional ball becomes the ball in play.

***Example 1****: On Holes 1 or 10 a player hits his tee ball that may or may not have cleared the yellow*

[2] NOTE: The MGA Local Rules are not necessarily in effect during CFN tournaments and events. Make sure you check with the Club Pro on what CFN Local Rules he is using during a CFN event.

*penalty area/no play zone in front of the tees. A player under this local rule may play a provisional ball. If the original ball is not in the yellow penalty area - he must abandon his provisional ball and play his original ball. If his original ball is found in the penalty area,* he *must* play his *provisional ball and take a one-stroke penalty. (He can not play his original ball because it is in a no play zone).*

***Example 2:*** *If a player hits his ball toward a red penalty area (that is not also a no play zone) that may or not be in the red penalty area, he may hit a provisional ball. If his original ball is not in the red penalty area, he must abandon his provisional ball and play his original ball. If he finds his original ball in the red penalty area, he may either, 1). Play the original ball where it lies, or 2). Play his provisional ball with a one-stroke penalty. (He may not take back on the line relief or two-club length relief because he essentially chose the stroke and distance relief option when he hit his provisional ball).*

**Local Rule E-3 - Preferred Lies. (Conditions Specific**). When there are abnormal conditions throughout the course (or specific to certain holes) the Official Scorer may invoke this local rule allowing for preferred lies. Preferred lies are typically restricted to closely mown areas (of fairway height or less) such as the fairway and the aprons of the greens. Under extreme conditions the Official Scorer may extend this local rule to include the entire General Area (such as in the rough). This local rule does not apply to bunkers, penalty areas or teeing areas. If the Official Scorer uses preferred lies for an event the player may lift, clean and place his ball within one club length of the ball's original location and within the same area of the course (i.e. closely mown), but no closer to the hole. If the Official Scorer allows preferred lies throughout the General Area, the player may lift and clean the ball but the player must drop the ball within one-club length of the original spot, but no closer to the hole. The drop must be in the same area as where the ball came to rest (e.g. a ball in the rough must be dropped in the rough).

**Note: (Conditions Specific).** When an MGA event is played under Cart Path Only conditions, either the full course or on individual holes, players may use preferred lies if their ball lies in their own fairway or on the aprons near the green. This applies even if the OS has not designated Local Rule E-3 as being in effect. The player may mark, lift, clean, and place his ball within one-club length of the mark but no closer to the hole.

**Local Rule E-4 – Relief from Aeration Holes (Season Long).** "If a player's ball lies in or touches an aeration hole:

(a) Ball in General Area. The player may take relief by lifting, cleaning and placing his ball as close as possible to the original spot, but no closer to the hole, which provides relief from the aeration hole. The player does not get one-club length relief under this local rule.

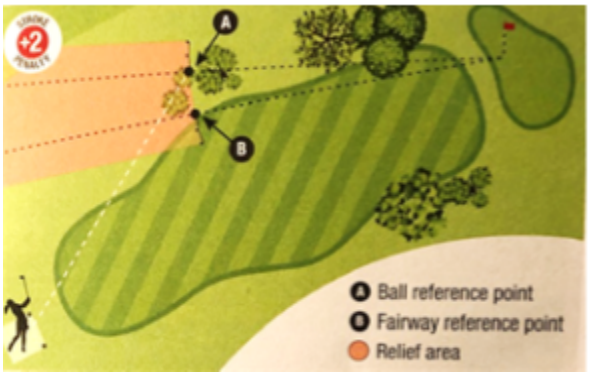
(b) Ball on Putting Green. The player may take relief by lifting, cleaning and placing his ball as close as possible to the original spot, but no closer to the hole, which provides relief from the aeration hole. The ball must be placed on the putting green. The player does not get one-club length relief under this local rule.

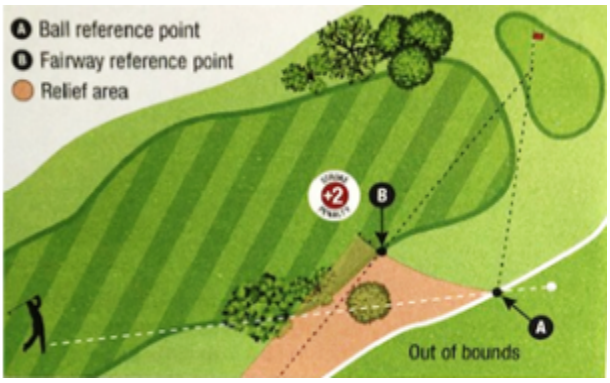
***Note: There is no relief under this local rule if the aeration hole only interferes with the player's stance or line of play.***

**Local Rule E-5 – Alternative to Stroke & Distance Relief for Lost Ball or Out of Bounds. (Season Long)**. This local rule is used for pace of play purposes. When a player's ball is found OB, or after a 3-minute search or it is lost anywhere on the course EXCEPT in a penalty area, the player

may proceed as follows as an alternative to the stroke and distance option under Rule 18.

**Lost Ball** **Ball OB**




For two (2) penalty strokes, the player may take relief by dropping in a relief area. The relief area is determined by:

1. Estimating where the original ball last crossed the edge of the course boundary or where the ball was estimated to be lost on the course (Ball Reference Point).
2. Determining the point on the fairway that is nearest to the Ball Reference Point but not nearer the hole (Fairway Reference Point).
3. The size of the relief area is determined by drawing an imaginary line from the hole through the Ball Reference Point and another through the Fairway Reference Point, (and within two club lengths to the fairway side of that line).
4. The player now may drop a ball anywhere within that area (the area will be large). See illustration below.

***Note: If a player decides to hit a provisional ball, he forfeits the right to use Local Rule E-5 as an option. He must either play the original ball if found on the course or play the provisional ball.***

**Local Rule F-5 – Additional Relief under Rule 16.1 (Season Long).** When a ball lies anywhere other than the putting green, an immovable obstruction on the player's line of play (such as a sprinkler head), is not of itself interference under Rule 16.1 and free relief is normally not allowed. However, immovable obstructions that are close to the putting green may interfere with the type of stroke the player wants to play. Therefore, under this local rule, a player may take free relief under Rule 16.1 if an immovable obstruction is on his Line of Play, and is both:

- Within two-club lengths of the putting green, and
- Within two-club lengths of the ball

There is no relief under this local rule if the player chooses a line of play that is clearly unreasonable.

**Local Rule F-9 - Relief from Tree Roots in the General Area (Season Long).** If a player's ball comes to rest in the General Area and there is interference from tree roots above or very near the ground surface, the tree roots may be treated as Ground Under Repair and the player may take free relief under Rule 16.1b. Interference only exists when the tree roots affect the area of the player's intended swing. You cannot take relief under this local rule if the tree roots only interfere with the

area of the player's intended stance.

**Local Rule X-1: Determining the Location of an Unmarked Penalty Area. (Season Long).** For penalty areas at CFN that contain a body of water (ponds, streams, etc.) that are not marked with stakes or ground paint, the edge of that penalty area is defined by its natural boundaries, that is, on the top flat area just where the ground starts to slope down to form the depression that holds the water.

> ***Exceptions****: On Holes 4 (left of the fairway), 10 (left of the fairway and green), & 16 (left of the bunker near the green) the edge of the Red Penalty Area is located two-club lengths from the waterline (if not otherwise marked with stakes or ground paint).*
>
> *In addition, for the Penalty Areas on Holes 1, 5, 9, 10, 11, 15, and 16 that are also designated as No Play Zones, the edge of that penalty area is defined by its transitional boundary, for example where there is a transition of ground conditions, such as rough to high scrub grass (if not otherwise marked by stakes or ground paint).*

For penalty areas at CFN that do not contain a body of water (pond, stream etc.) that are not properly marked with stakes or ground paint, the edge of that penalty area is defined by its transitional boundary, for example where there is a transition of ground conditions, such as rough to high scrub grass.

**Local Rule X-2a: Optional Drop Zones on Holes 11 and 15:** There are two optional drop zones for MGA play at CFN.

- Hole 11- The drop zone is located on the tee box side of the Yellow Penalty Area/No Play Zone (YPA/NPZ) and can be used as an additional relief option for balls hit into the YPA/NPZ.

- Hole 15 - The drop zone is located on the tee box side of the Yellow Penalty Area/No Play Zone (YPA/NPZ) and can be used as an additional relief option for balls hit into the YPA/NPZ.

***Note 1: These optional drop zones can be used for any shot that comes to rest in the YPA/NPZ including the tee shot.***

***Note 2: These optional drop zones cannot be used if a player's ball is lost, OB or in a red penalty area.***

***Note 3: The drop zone that may be found on the putting green side of the YPA/NPZ of Hole 9 is not used for MGA play (it is for LGA play).***

**Local Rule X-2b: Drop Location on Hole 11 –** On Hole 11 - from the edge of the bridge exit, to where the cart path bends to the left – if a player needs to take penalty relief, a player may drop his ball to the right of the cart path next to the penalty/no play zone. The drop should occur within two-club lengths from the point where the ground transitions from uphill to relatively flat rough. At no point is the drop to occur on the fairway.

***Note 3: The drop zone that may be found on the putting green side of the YPA/NPZ of Hole 9 is not used for MGA play (it is for LGA play).***

**Local Rule X-3: Conditional Free Relief in Bunkers and Waste Areas (Season Long).** If your ball enters a bunker or waste area (Holes 4, 7 and 14) and comes to rest in or near an irregular condition that affects the lie of the ball or your intended swing, a player is allowed to lift and clean the ball, improve that irregular condition and replace the ball where it originally came to rest. A player cannot replace the ball in any other part of the bunker as that may improve your lie or stance. For example, placing it away from the face or lip of the bunker or waste area.

An irregular condition under this local rule includes:

- Footprints,
- Tire Tracks,
- Animal Tracks or
- Unusual Rake Marks etc.,

These irregularities are not associated with the normal challenge of playing from a sandy area. If your ball does not lie in or near an irregular condition, then no relief is warranted, and you must play the ball as it lies.

This rule does not apply to conditions that would be considered a normal challenge to playing in a sandy area, such as a mark caused by your own ball (i.e., fried egg, buried lie) or a ball buried in the lip or face of the bunker/waste area. That ball must be played as it lies, and you cannot lift clean and place under these circumstances.

This local rule does not preclude other situations under the rules of golf that allow for free relief or penalty relief in a bunker or waste area, such as an animal hole, ground under repair (such as washed-out areas from heavy rains), immovable obstruction, or temporary water (collectively called Abnormal Course Condition; see Rule 16) or declaring an Unplayable Ball (See Rule 19). If a player believes they are entitled to free relief under Rule 16.1c or Rule 16.2, they must discuss the situation with their playing partners and get a consensus on the ruling before playing their ball.

**Local Rule X-4: General Ground Under Repair (Season Long).** It is not practical for the course nor the MGA to mark all areas of the course that could be considered Ground Under Repair (GUR). Therefore, in the General Area, if a player's ball touches or lies in or on an abnormal course condition (such as bare ground), the player may be entitled to free relief under Rule 16.1b. Before taking such relief, the player must discuss the situation with their playing partners and get a consensus on the ruling. The player must not take free relief unilaterally. If consensus cannot be reached, the player may choose to play two balls (not applicable in Match Play) under Rule 20.1c(3). To take relief, the player's reference point is the nearest point of complete relief from the condition. The player must take complete relief and drop a ball in a relief area one-club length from the reference point but no closer to the hole.

**Local Rule X-5: Automatic Putt Concession (Gimmie Policy) (Season Long).** This local rule is for pace of play purposes. When a player's ball looks to be within 24 inches of the hole, he should proceed as follows:

- Using a standard size putter as a measuring tool, place the putter head inside and on the edge of the cup. Be careful not to damage the edge of the hole.
- If any part of the ball touches any part of the putter shaft (steel) below the bottom of the putter grip, the putt is considered "Inside the Leather" and that player's next stroke is conceded.

- If any putt is in question as to being inside the leather, the putt must be measured, and the playing partners must agree that it is indeed inside the leather. **A player cannot assume that it is inside the leather and pick up the ball** without measuring or consent from his playing partners. If a player picks up his ball without the consent of the other players– he must replace the ball and apply a 1-stroke penalty. If the player does not replace the ball and putt, the Committee may apply a 2-stroke penalty to the player's score for that hole.

**EXCEPTION: Any putt for a gross birdie cannot be conceded no matter how far it is from the hole; it must be holed out.**

- For the purposes of this rule, the "gimmie" length is 24 inches, which is the typical length of a putter shaft from the hosel to the grip. However, putters come in many different configurations and sizes – therefore MGA members are encouraged to mark their putters with tape or other material 24 inches from the hosel (the socket of a golf club head which the shaft fits into) toward the putter's grip.
- Any standard size putter in your group may be used for measuring – it does not have to be the putter of the player whose ball is being measured.
- This policy will apply to all regular Wednesday games and the MGA Cup regular season.
- This policy does not apply to Match Play events. In Match Play it is always the opponents' option to concede or not concede the putt.
- This policy does not necessarily apply to MGA special tournaments such as the MGA Championship and the MGA Cup Playoffs – the Committee will make the decision for these events.




# Men's Golf Association

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