

To view supplemental reports, click on the high-lighted link (blue rectangle). To return to base Minutes document, use ALT + Left Arrow, more than once if necessary.

**Call to Order** - The MISGA President, Ralph Starkey, opened the meeting at 2:25 P.M.

**Vice President's Remarks** – Bob Turner, the current vice-president and incoming President said that he had sent out an e-mail to every committee chair and requested that they stay on for 2008. It pleased him that no one had turned him down. There is one change, Ken Wallgren would like to re-constitute the Past Presidents Committee and Earl Gayler will take over Policy and Planning.

**Secretary's Report** – Tom Tarpley introduced John Babyak as the incoming Secretary. John Babyak said that he didn't think that he was doing a bad thing by taking the job but when he saw how happy Tom was, he wasn't so sure. The minutes were approved. The motion to approve also included the minutes from the April 17, 2007 meeting at Prospect Bay.

**Treasurer's Report** - In the absence of the Treasurer, Tom Tarpley presented the Treasurer's Report. There was a motion to approve the report but Charlie Fieldhouse wondered how we could accept the report knowing that the allocation for division expenses was not valid. He said that we could accept it on the basis that the allocation has never been approved and does not appear in the Board minutes and that we could not approve the Budget with the \$3360 in it. The response was that the allocation was discussed, approved and put in the budget in a Board meeting but may not have been put in the minutes. A discussion followed about the allocation of division expenses and the way those funds are used by the divisions. A motion was made to approve the Treasurer's Report which includes the allocation for division operation expenses and to validate past discussions of the Board where the Board gave approval to the Treasurer to make these allocations and the manner in which those allocations were made. The motion would also ratify the previous discussion that the Board had and that the same allocations would continue until the Board votes to change them. There was a previous motion on the floor which was withdrawn. The motion was seconded and approved.

## **Division Reports**

**Division I** – A written report was provided to the Secretary. The Spring Fling had 92 entrants, the weather was marginal and the Division Directors agreed that Ocean City has been “kicked to death” and they decided to look for someplace else. They felt that the Winter Fling has been moved closer to March and the two events may be too close together and we may want to get rid of the Spring Fling because it comes in the middle of mixer season. A different format was used on the third day at the Bay Club which was well received. The Division ABCD Qualifiers, 2-man team finals and a new club, Bear Trap Dunes, in Division I were also discussed. An article dealing with the Knuth System designed to deal with sandbagging was distributed and discussed. Another article about decline in the number of golf courses, golfers and rounds played was mentioned.

**Division II** – The division continues to grow. There was a refund problem with the ABCD rain date and the Div II/VI Pro-Am but the Director was satisfied that the question was addressed and partial refunds were given. The pro-Am was highly successful. The director recognized J. Dibly who will do posters and photos of the Operation Second Chance golf event October.

**Division III** - The division had an increase in the number of associates last year. The division does not have an Assistant Director and no one is stepping forward. There is a division meeting scheduled for October. Caroline C.C. might not have MISGA next year. The MISGA revenue to the club has declined from \$26,000 to \$7-8,000 this year. The membership has gone from 60 to less than the 32 member limit. Cambridge is also below the limit. That course has been purchased by three individuals and has seen improvements; outstanding food, new carts and new cart paths. There was a question and discussion about Division III representation next year.

**Division IV** – The division has done well the past year, membership is up slightly. They were not able to hold the division ABCD at Hobbits Glen but were able to shift it to Kenwood. They have a Pro-Am at Montgomery Village scheduled for October 15 and they would like to encourage Div II & VI to participate. The new Assistant Division Director is Jim Wilcox of Hobbits Glen who will replace Bob Turner when he moves up to be the Division Director.

**Division V** – The division is doing fine. Bear Trap Dunes is an excellent addition to Division I and MISGA. Its sister club is the Bay Club and the MISGA members have an option of staying at Bay Club or going to Bear Trap Dunes. The Bay Club just reported that they would not be a member of MISGA next year.

**Division VI** – A written report was e-mailed to the Board of Directors and Committee Chairmen. The division had a 5% increase in membership this year, Crofton had a 71% increase. All Division VI clubs voted to accept Fairway Hills into MISGA. The State ABCD at Tantallon had 95 players and the tournament went well. A committee has been talking to Ft. Meade about joining MISGA next year.

### **Committee Reports**

**Associates** – Charlie said that he had requested and received an additional 25 Bingo cards for the Fall Frolics. He ordered new MISGA logos for \$340 dollars and they should arrive in time for the Board Bash. A detailed Associates Report was provided to the Secretary.

**Counsel** – No one sued us, we didn't sue anyone. We have no matters pending. A question was asked about a female member of MISGA. Dick Dale reported that her club has a Tuesday game that she plays in and he thinks that she thought that she had to be a MISGA member to play in those events. She joined MISGA but has never signed up to play. She is a member and gets a MISGAGRAM. We also have had an inquiry from another female just looking for information.

**Audit** – A report for the Florida Fling was received in April and all expenses were properly documented. For the Fall Frolic at Amelia, all expenditures were supported by hardcopy documentation. A billing error at Amelia resulted in \$2663.61 which was put in a checking account for the Amelia 2007 Fall Frolic. For the Spring Fling 2007, lack of documentation and bank records has prevented a complete review. The excess funds of 1780.42 will be retained in the Div I account to cover the shortfall in the 2-man finals. This amount exceeds the mandatory refund to the participants and should be refunded. The 2-man results were received and in the past, these have never been forwarded for audit, nor have the ABCD. These probably should be forwarded in the future.

**Events** – There are 112 people going to Amelia in 2007 and 96 going to Seabrook. Both events sold out in two days. There will be a cost increase at Amelia to cover a full meal on Sunday. There will be 50% attendance by the Board at one or both events.

**Membership** – Report given to the Secretary. Five clubs in MISGA are below the 32 member threshold. Participation by members of those clubs is high. Some clubs have had large decreases in members. 32 clubs had declines, 25 showed increases. A discussion followed about slow play, costs and format of events.

**Policy and Planning** – No Report.

**Past Presidents Committee** – No Report

**Rules & Handicaps** - Report distributed. The committee continued to develop MISGA handicap contacts at the MISGA clubs, to facilitate the dissemination and exchange of rules, handicap information and issues with and between those contacts. Div II and IV have established contacts at their clubs and the other divisions are developing contacts. The committee continued to make progress in monitoring MISGA tournament score posting. Pre-tournament announcements were made in Div II and IV regarding timely posting of scores with good results. Similar announcements were made at the State Finals, also with good results. A discussion about posting and possible penalties for failure to post followed. The benefits of hole-by-hole posting and Pro Golfnet software for quick final results were mentioned. The MISGA Tournament Chairman asked for approval for the authority to prevent individuals from playing in either of the State finals if they fail to post their scores in the division qualifiers. Motion made and seconded. After a discussion it decided to refer the request to the Policy and Planning Committee. The motion was withdrawn.

**Tournament Chairman** – Both State Tournaments were successful although there were a few problems. Tournament dates and sites for 2008 were announced. Tournament costs and eligibility of qualifiers and substitutes were discussed. The chairman asked that the following two sentences be added to the 2-man team tournament guidelines. “Team members must be the same two who qualified. No individual substitutions will be allowed in the Finals.” The guidelines appear in the Instructions and General Information on the Web Page. It’s a requirements document for State Finals. After discussion, it was recommended that the change be added as policy, not a guideline, so that it must be adhered to. There was a motion to accept the proposed change. The motion was approved. There was a suggestion that the policy should have language to provide for exceptions.

**Website** – A report was given to the Secretary. There was a request to put the mixer schedules of all clubs on the internet, but we will not do that. The Zip files for searching the MISGAGRAM and Minutes will no longer be updated.

### **Items for Discussion**

**Admission of two new clubs** – A motion was made to accept Bear Trap Dunes (#125) into Division I and Fairway Hills (#642) into Division VI. The motion was approved.

**Division Allotments and Distribution** – The Treasurer has proposed and allotted in the budget for a 5% increase each year. A motion was made that the 5% yearly increase in division expense allocation would be distributed in three equal allotments or as the Treasurer and the division directors decide. Motion approved.

**Postage costs for the MISGAGRAM** – Report given to the Secretary. Mailing costs are high because we use First Class mail. It was proposed that we only send 50% of the newsletters and that we do it via a UPS package to the clubs. The others can get the information from the website. We also have a return problem because of bad addresses. A discussion followed about alternative distribution methods for the MISGAGRAM. Non-profit status might also reduce costs.

**ABCD rain-date refunds** – Division II accepts the decision of Division VI concerning the State ABCD tournament and the Div II/VI Pro-am. The Tantallon Club Rep, Bob King, will provide full refunds (\$70 each) to 4 participants who cancelled and partial refunds (\$21.50 each) to fourteen participants who cancelled. Division VI refund checks will be mailed to those that have been designated to receive a refund. The \$5,000.00 contingency fund was also discussed.

**Intra-Division Matrices & Chartwell** – A written report was e-mailed to the Board of Directors and Committee Chairmen. There was a discussion about whether the use of the division matrices is mandatory. Chartwell does not honor the matrices and refuses to play certain clubs. They also do not attend division or training meetings or send anyone to the qualifiers. There are other clubs in other divisions that also refuse to play at or invite some clubs. The MISGA Membership Committee, et al, will talk to Chartwell about the problems.

**State Tournament Considerations** – Report given to the Secretary. The costs, locations and attendance of State tournaments were discussed. Division II will do away with the ABCD tournament in 2008 but will instead have a stroke play championship. Winners will be invited to play in the State ABCD tournament. Re Spring Fling at Ocean City, alternative sites and elimination of the event were discussed.

A motion was made to adjourn. Motion passed. The meeting was adjourned.

## **MISGA Treasurer's Report**

### **September 11, 2007 Board Meeting**

- Financial condition – very solvent – as shown on the attachments which are included with this report. We are also up to date with IRS filing requirements.
- The Year-to-Date actual income and expenses versus the approved 2007 budget are shown on Attachment 1. Note that a new budget item (Donations) was added to the budget to accommodate the donation made to Operation Second Chance – we received a letter of thanks from that organization – a copy is included as Attachment 2.
- With donation, posters printed (under budget amount of \$3,500), new pocket patches, and higher postage costs for MISGAGRAM, we will end the year with expenses about equal to income for 2006 (i.e., we will have spent the \$7,460 surplus projected in the 4/17/07 version of the 2007 budget).
- IRS has accepted our request to change our fiscal year to a calendar year (notice received 8/11/07). We have filed a 990 for a short fiscal year (October 1 to December 31, 2006) to get us on the new fiscal year (990 sent 7/23/07 after an extension request was filed 5/15/07 to allow time to submit the change in fiscal year request).
- Final Division Operations distributions are shown on Attachment 3.

<b>YEAR TO DATE ACTUALS VERSUS 2007 MISGA BUDGET</b>					
as of 9/4/07, rounded to nearest dollar					
	<b>Category Description</b>	<b>Year to Date</b>	<b>2007 Budget</b>	<b>Budget minus</b>	<b>Notes</b>
		<b>Actuals</b>	<b>Approved 3/2/07</b>	<b>actuals to date</b>	
<b>INCOME</b>					
	ASSOCIATES DUES	39,690	39,380	(310)	All paid as of 7/19/07
	CLUB DUES	2,900	2,950	50	All paid as of 6/28/07
	EVENTS REVENUE	0	300	300	
	INTEREST -- CDs + Savings	407	850	443	
	<b>TOTAL INCOME</b>	<b>42,997</b>	<b>43,480</b>	<b>483</b>	
<b>EXPENSES</b>					
	BOARD MEETINGS	0	320	320	
	BUSINESS INSURANCE	0	2,930	2,930	
	BUSINESS SUPPLIES & FEES	614	450	(164)	Includes new pocket patches (\$340)
	COMPUTER/TELEPHONE	0	70	70	
	COMPUTER SERVICES	25	100	75	
	DIVISION OPERATIONS	3,360	3,360	0	
	DONATIONS	5,000	0	(5,000)	New budget item added; donation to Operation Second Chance
	MAILING & POSTAGE	152	120	(32)	
	MISGAGRAM	11,435	16,610	5,175	
	PRINTING/BINDING	3,216	5,090	1,874	Includes MISGA posters and holders (\$3,216)
	TRAVEL	2,383	5,980	3,597	
	TROPHIES & AWARDS	1,838	990	(848)	Includes cart rental for Shawnee tournament (\$640)
	<b>TOTAL EXPENSES</b>	<b>28,023</b>	<b>36,020</b>	<b>7,997</b>	
					<b>Account Balances</b>
<b>2007</b>	<b>INCOME LESS EXPENSES</b>	<b>14,974</b>	<b>7,460</b>		
	<b>Funds available at end of 2006 *</b>		<b>24,364</b>		Gifted Certificate of Deposit 5,856
					Checking Account 6,358
					Savings & Short-term CDs 27,094
	<b>Projected funds at end of 2007 *</b>		<b>23,844</b>		
					<b>Total 39,308</b>
	* includes Gifted Certificate of Deposit (\$5,856 as of 9/4/07)				

<b>Status of 2007 Two-Stage Allotments Based on 2006 Paid Membership Per Division</b>									
		Per Charlie							
		11/26/2006			<b>Amount of</b>	<b>Half of Total</b>	<b>Proposed</b>		
	<b>Division</b>	<b>Paid Up</b>			<b>total</b>	<b>Allotment</b>	<b>Allotment</b>	<b>Date paid/notes</b>	
		<b>Members</b>	<b>Percentage</b>		<b>Allotment</b>	<b>paid on 4/17/07</b>	<b>for later (by 7/1/07)</b>		
	1	520	12.9%		435	217	218	Sent 6/26 to Dick Dale	
	2	767	19.1%		641	320	321	Sent \$100 advance 6/29; Sent \$221 7/18	
	3	439	10.9%		367	183	184	Sent \$184 7/17 to Ralph Starkey	
	4	1,108	27.6%		927	463	464	Sent 6/29 to Earl Gayler	
	5	588	14.6%		492	246	246	Sent 6/26 to Phil Tilghman	
	6	596	14.8%		498	249	249	Sent 6/26 to Lloyd Stimson	
	Totals	4,018	100.0%		3,360	1,678	1,682		
					<b>Actuals =&gt;</b>	<b>Gave to DDs</b>	<b>Distribute to each Division</b>		
						<b>at 4/17/07</b>	<b>when all Associate Dues for Div.</b>		
						<b>Board Meeting</b>	<b>are paid -- should be by 7/1/07</b>		
						<b>and Reps Meeting</b>			

# 'Pope's' points try to level fields.

By James Achenbach

BONITA, CALIF.

**T**he Knuth Tournament Point System is earmarked for net events with at least 50 players. It is designed to identify golfers who win prizes with regularity.

The end result: These golfers have their handicap strokes reduced for net competition.

Section 10-3 of the USGA Handicap System manual deals with handicap reduction, but it is aimed at players who score better in tournaments than in everyday play.

"I championed the identification of exceptional tournament scores in the USGA Handicap System," Knuth said. "That helped in reducing 'exceptional performance,' but it wasn't enough. I realized over the years that there were people who were dominating handicap events at clubs. The USGA Handicap System never seemed to catch up with them.

"My system doesn't care about scores, it cares about how you finish. That's all it cares about. They are basically two different concepts – the USGA uses scores without any relationship to the field; I care about relationship to the field."

Here's how the KTPS works:

Points are assigned to golfers with the lowest five net scores in the field. This doesn't necessarily mean the top five net finishers. If a player wins a gross prize but is still within the low five in net scores, he

gets a piece of the points pie:

1st place = 5 points.

2nd place = 4 points.

3rd place = 3 points.

4th place = 2 points.

5th place = 1 point.

If a player accumulates 7 points over a two-year period, his handicap for a tournament is reduced by two shots. Each additional 2 points earned by the player in this two-year period would result in an additional stroke being subtracted from his handicap for net competition.

Once again, it is important to emphasize that the USGA handicap index is not reduced, just the handicap that is assigned to the player for that particular event.

The Southern California Golf Association has been the biggest supporter of the KTPS, and its use has spread to more than 100 clubs under SCGA jurisdiction.

The Pacific Northwest Golf Association was an early advocate of Knuth's system, adopting it in 1995.

"It's been extremely well-received for net events," said John Saegner Jr., PPGA senior director of membership services. "I remember when we first announced it. We held a dinner during the PPGA senior men's event. We got to the end of it, and we announced, 'We've got a new program we're interested in trying.'

"The room grew very quiet. After we finished explaining the Knuth System, everybody stood up and started clapping."

ArrowCreek Country Club (Reno, Nev.) began using the KTPS in 2005.

"It's the big equalizer," said director of golf Martin Chuck. "It's going really, really well. It creates equity for all golfers. The (USGA) handicap system is supposed to do that, but, as we know, it doesn't always work so well."

Chuck said most of ArrowCreek's 450 members are happy with the system.

"The ones who feel it's not so great are the ones who get reduced," Chuck said, "but I think everybody understands that we're trying to be fair. By and large, it's been very effective."

The Golf Association of Philadelphia has adopted the system for this year.

"It is the talk of the 2007 tournament season," said GAP executive director Mark Peterson. "We have seen some individuals who have tremendous success in those events – it's a concern for clubs across the nation.

"So we went looking for a nonsubjective system. The Knuth Tournament Point System basically allows us to say, 'If you've won more than once, congratulations, you've been fortunate. Now we're going to create a level playing field.'

"We're not trying to penalize the winners; we're trying to create a system in which everyone can win."

Some clubs have modified the system slightly, and Knuth has introduced a variation for tournaments with several different flights.

Still, the theme is the same: Golfers who seem to win most frequently will have their handicap strokes reduced.



## DIVISION II REPORT

OUR DIVISION CONTINUES TO GROW, BUT WITH SOME PARTICIPATION PROBLEMS, WHICH WILL BE ADDRESSED IN ANOTHER REPORT. WE COMPETED IN QUALIFIERS FOR BOTH STATE TOURNAMENTS. WE DO HAVE AN ISSUE WITH REFUNDS FROM THE RAIN DATE IN THE ABCD TOUR.—TRUST THIS WILL BE RESOLVED TODAY. OUR PRO-AM WENT WELL WITH A FULL FIELD AND IT SEEMS AS IF ALL WERE VERY PLEASED. A GREAT MAJORITY OF PLAYERS AND PRO'S WANT TO MAKE IT AN ANNUAL EVENT AT HOLLY. TOM TAYLOR HAS DONE AN OUTSTANDING JOB AS ASSISTANT DIRECTOR. OUR FALL MEETING IS SCHEDULED IN OCTOBER AND A NEW ASSIST. DIR WILL BE ELECTED. OUR PLANS ARE FOR APPROPRIATE GROWTH AND PARTICIPATION.

RESPECTATIVELY SUBMITTED

TOM TARPLEY, DIRECTOR.

# MISGA BOARD OF DIRECTORS MEETING

Carroll Valley Resort - Tuesday, September 11, 2007

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## Division VI - Director's Report

1. Division VI has experienced a 5.1% increase in its 2007 membership level over the 2006 level.

*As of August 23, 2007*

<b>CLUB</b>	<b>2006</b>	<b>2007</b>	<b>DIFF</b>	<b>PERCENT</b>
Bay Hills	40	20	- 20	- 50%
Bowie	61	56	- 5	- 8%
Chartwell	58	57	- 1	- 1.7%
Crofton	49	84	+ 35	+ 71.4%
Marlborough	26	31	+ 6	+ 23.1%
Naval Academy	111	136	+ 25	+ 22.5%
Patuxent Greens	60	54	- 6	- 10.0%
Tantallon	69	78	+ 9	+ 13%
Univ. of Maryland	67	68	+ 1	+1%
Walden	51	38	- 13	- 25.5%
<b>TOTAL</b>	<b>592</b>	<b>622</b>	<b>+ 30</b>	<b>+ 5.1%</b>

2. All ten of Division VI's Club Reps voted to accept *Fairway Hills Golf Club* as a new member to the Division. Division VI Club Reps have been encouraged to include FHGC when developing their 2008 MISGA mixer schedule. It is hoped that Divisions II and IV clubs will make a similar effort to include FHGC in their 2008 mixer schedules.
3. **Evan Davey**, of Marlborough GC, has assumed the position of Division VI *Tournament Chairman*.
4. Division VI is still seeking a volunteer to fill the vacant *Historian* position. As activities and projects associated with MISGA history are in a respite period, filling the position is not urgent.
5. Tantallon CC hosted the MISGA *Past Presidents ABCD* State Final on Wednesday, August 29. TCC Club Reps Bob King's final report is available upon request.

6. Division VI *Assistant Director* **Byron Keadle**, Assistant Club Rep **Blair Turner** of the University of Maryland and Crofton MISGA member **David Wallerstein** have been coordinating with a number of senior golfing members and management officials at *Fort Meade Golf Club* for the possibility of *FMGC* joining MISGA. **Keadle** will provide a "Status Report."

Prepared by:

*Stim*

Lloyd Stimson  
Division VI - Director

New Club Status Report  
Ft. Meade Golf Club  
September 6, 2007

Progress has been slower than desired. While there are many senior golfers at Ft. Meade, they did not have a formal senior organization until the MISGA opportunity arose. Of the 37 who expressed interest at a spring meeting, 22 have registered (i.e., paid dues) in the Ft. Meade Senior Golf Association. One problem is that we don't have access to a member list or to an email list of seniors. We have to rely on word-of-mouth and email chain correspondence.

Consequently, we have deferred applying for membership in MISGA until the December 4 board meeting. Currently, the main sticking point is the MISGA "requirement" for a minimum of a 32 member organization. However, I note that several current MISGA clubs (five, according to the Associates Chairman's Report) have fewer than 32 members.

We expect the membership roster of Ft. Meade Senior Golf Association to increase over the next several months. A proposed Rep and Treasurer are in place and active in recruiting members.

Byron Keadle  
Asst. Dir. Div. VI



## Maryland Interclub Seniors Golf Association

MISGA Board Meeting @

CARROLL VALLEY RESORT, PA.

Date SEPTEMBER 11, 2007

Associates Chairman Report

### Appendix 13.1

#### A. Associates

1. Roster:	3948
2. Paid:	3948 or \$39,480.00 dollars
3. Surplus:	20 – Associates paid and resigned
4. Owing:	0
5. Clubs Accepted	2 – Bay Hills - Rattlewood
6. Club Resigned	2 - Bay Hills - Westwinds
7. Total Clubs	58

The surplus exists because of the termination of paid-up MISGA associates because they have passed away or because they have left their golf club for some reason. As long as club reps continue to do an outstanding job of managing their rosters we should continue to show a surplus in the future.

#### MISGA in Sept. 2007:

Added 2 new club(s) Bay Hills - Rattlewood and had 2 club(s) resign Bay Hills – Westwinds. The number clubs added 77 new roster members and we lost 77 members with the club(s) that left. Membership in MISGA and at most clubs is decreasing at a slow rate. The overall Roster change is a loss of 59 Associates from 2006 to date

The club reps and the Division Associates Chairmen have done a tremendous job. The Electronic Roster system is in place and appears to be accepted by all.

2007 IS THE FIRST YEAR THAT ALL THE ASSOCIATE DUES HAS BEEN PAID. The record are recorded on the Web Site

#### B. Roster

MISGA no longer uses an outside Contractor to maintain the MISGA Roster. The Associate Chairman maintains all Roster records and furnishes the MISGAGRAM Printing Co. (Whitmore Printing) with the Roster Mailing list as required

#### C. Budget

For 2007, Requested \$800.00 budget for Associates Chairman expenses to manage the membership database and to produce the required listings and mailing labels. We have NO outstanding invoices and finished the year within budget. No Associates meetings were convened therefore no travel mileage was requested by the Associate Committee.

The 2008 Associate Chairman's Budget of \$400.00 dollars has been submitted.

MISGA ASSOCIATE CHAIRMAN

Charlie Fieldhouse

MISGA YEARLY ASSOCIATES DUES REPORT

October 12, 2007		2007	2007		Latest Revision	9/2/2007	2007	2007	
<b>DIVISION I</b>	<b>CLUB</b>	<b>PAID</b>	<b>ROSTER</b>	<b>DIFF</b>	<b>DIVISION IV</b>	<b>CLUB</b>	<b>PAID</b>	<b>ROSTER</b>	<b>DIFF</b>
CRIPPLE CREEK	101	84	84	0	ARGYLE	432	119	119	0
EAGLE CREEK	104	68	67	1	HOBBITS GLEN	434	80	80	0
MAPLE DALE	106	67	67	0	KENWOOD	435	168	167	1
SEAFORD	110	47	46	1	LAKWOOD	436	91	91	0
SHAWNEE	111	63	63	0	MANOR	437	146	146	0
WILD QUAIL	115	47	47	0	MONTGOMERY	438	28	28	0
JONATHAN'S LNDG	121	52	52	0	MONT. VILLAGE	439	85	85	0
SUSSEX PINES	123	59	58	1	NORBECK	440	218	208	10
					LEISURE WORLD	441	107	107	0
					BRETTON WOODS	442	82	82	0
Division TOTALS	8	487	484		Division TOTALS	10	1124	1113	
Club Total over paid	3	Club Total not paid		0	Club Total over paid	11	Club Total not paid		0
<b>DIVISION II</b>	<b>CLUB</b>	<b>PAID</b>	<b>ROSTER</b>	<b>DIFF</b>	<b>DIVISION V</b>	<b>CLUB</b>	<b>PAID</b>	<b>ROSTER</b>	<b>DIFF</b>
BEAVER CREEK	214	81	81	0	EASTERN SHORE	503	32	32	0
HOLLY HILLS	216	45	45	0	ELKS	505	42	42	0
HUNT VALLEY	217	51	51	0	GREEN HILL	507	34	33	1
PINEY BRANCH	218	73	73	0	NUTTER'S	511	77	77	0
ROLLING ROAD	219	64	64	0	OCEAN CITY	513	77	77	0
SPARROWS POINT	220	78	78	0	OCEAN PINES	514	139	139	0
VFW	221	35	35	0	GREAT HOPE	519	36	36	0
WAKEFIELD VALLEY	222	35	35	0	DEER RUN	522	57	57	0
GLADE VALLEY	224	81	81	0	BAY CLUB	523	30	30	0
QUAIL VALLEY	226	71	69	2					
BEAR CREEK	227	45	45	0					
WINTERS RUN	228	39	39	0					
RATTLEWOOD	229	57	57	0					
Division TOTALS	13	755	753		Division TOTALS	9	524	523	
Club Total over paid	2	Club Total not paid		0	Club Total over paid	0	Club Total not paid		0
<b>DIVISION III</b>	<b>CLUB</b>	<b>PAID</b>	<b>ROSTER</b>	<b>DIFF</b>	<b>DIVISION VI</b>	<b>CLUB</b>	<b>PAID</b>	<b>ROSTER</b>	<b>DIFF</b>
CAROLINE	302	28	28	0	BAY HILLS	610	20	20	0
CHESTER RIVER	303	64	63	1	CHARTWELL	623	57	56	1
HARBOURTOWNE	305	66	66	0	CROFTON	625	84	84	0
PROSPECT BAY	309	86	86	0	PATUXENT GREEN	627	54	54	0
TALBOT	313	51	51	0	TANTALLON	629	78	78	0
EASTON CLUB	319	87	87	0	UNIV. OF MD	630	68	68	0
CLEARVIEW	320	23	22	1	US NAVAL ACDMY	631	136	135	1
HOG NECK	322	52	52	0	MARLBOROUGH	635	31	31	0
					WALDEN	636	38	38	0
					BOWIE	641	56	56	0
Division TOTALS	8	457	455		Division TOTALS	10	622	620	
Club Total over paid	2	Club Total not paid		0	Club Total over paid	2	Club Total not paid		0

GRAND TOTALS	PAID	ROSTER	Over paid	UNPaid	TOTAL	Clubs	in	out
2007	3969	3948	20	0	2007	58	2	2
2006	4018	4007	18	11	2006	59	1	1
2005	4097	4073	45	21	2005	59	1	0
2004	4239	4211	43	15	12-Oct-07 Roster Paid \$ Income Total \$39,690.00 \$39,480.00 (\$210.00)			
2003	4454	4444	27	17				

12-Oct-07

Charlie Fieldhouse 18400 Foreston Road  
[charliebob@comcast.net](mailto:charliebob@comcast.net)

Parkton  
 410-239-6903

Md. 21120

1/1/2007	610 BHs	out
1/1/2007	215 WW	out
12/1/2006	229 RW	in
4/1/2007	610 BHs	IN

12-Oct-07

		10/12 2007							Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
1-Jan-07	TO	2007	2006	2005	2004	2003	2002	2001						
TOTAL CLUBS		60	59	59	58	60	58	56	1.7%	1	0.0%	0	7.1%	4
MISGA TOTALS		3948	4007	4073	4211	4366	4505	4477	(1.5%)	(59)	(1.6%)	(66)	(11.8%)	(529)
		-59	-66	-138	-155	-139	28							

		10/12 2007							Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
		2007	2006	2005	2004	2003	2002	2001						
DIVISION I														
JONATHAN'S LNDG	121	52	71	70	72	50	64	0	(26.8%)	(19)	1.4%	1	#DIV/0!	52
SHAWNEE	111	63	76	79	78	92	76	92	(17.1%)	(13)	(3.8%)	(3)	(31.5%)	(29)
SUSSEX PINES	123	58	69	78	79	91	99	114	(15.9%)	(11)	(11.5%)	(9)	(49.1%)	(56)
SEAFORD	110	46	49	62	65	75	83	101	(6.1%)	(3)	(21.0%)	(13)	(54.5%)	(55)
MAPLE DALE	106	67	70	70	76	73	87	100	(4.3%)	(3)	0.0%	0	(33.0%)	(33)
CRIPPLE CREEK	101	84	85	89	94	93	87	90	(1.2%)	(1)	(4.5%)	(4)	(6.7%)	(6)
WILD QUAIL	115	47	43	40	39	38	36	34	9.3%	4	7.5%	3	38.2%	13
EAGLE CREEK	104	67	58	56	49	54	46	49	15.5%	9	3.6%	2	36.7%	18
Division Total		484	521	544	552	566	578	580	(7.1%)	(37)	(4.2%)	(23)	(16.6%)	(96)

		10/12 2007							Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
		2007	2006	2005	2004	2003	2002	2001						
DIVISION II														
HUNT VALLEY	217	51	62	74	67	72	73	66	(17.7%)	(11)	(16.2%)	(12)	(22.7%)	(15)
VFW	221	35	42	54	50	49	60	65	(16.7%)	(7)	(22.2%)	(12)	(46.2%)	(30)
HOLLY HILLS	216	45	52	47	54	62	58	63	(13.5%)	(7)	10.6%	5	(28.6%)	(18)
BEAVER CREEK	214	81	93	98	110	102	100	92	(12.9%)	(12)	(5.1%)	(5)	(12.0%)	(11)
GLADE VALLEY	224	81	90	87	108	109	98	100	(10.0%)	(9)	3.4%	3	(19.0%)	(19)
QUAIL VALLEY	226	69	73	72	62	60	58	55	(5.5%)	(4)	1.4%	1	25.5%	14
BEAR CREEK	227	45	44	51	52	50	50	50	2.3%	1	(13.7%)	(7)	(10.0%)	(5)
PINEY BRANCH	218	73	71	65	65	69	66	72	2.8%	2	9.2%	6	1.4%	1
SPARROWS POINT	220	78	75	79	90	82	88	83	4.0%	3	(5.1%)	(4)	(6.0%)	(5)
WINTERS RUN	228	39	37	44	47	0	0	0	5.4%	2	(15.9%)	(7)	#DIV/0!	39
WAKEFIELD VALLEY	222	35	33	33	40	37	34	36	6.1%	2	0.0%	0	(2.8%)	(1)
ROLLING ROAD	219	64	55	65	77	99	111	109	16.4%	9	(15.4%)	(10)	(41.3%)	(45)
RATTLEWOOD	229	57	0	0	0	0	0	0	#DIV/0!	57	#DIV/0!	0	#DIV/0!	57
WESTWINDS	215	0	37	38	49	57	54	65						
Division Total		753	764	807	871	848	847	856	(1.4%)	(11)	(5.3%)	(43)	(12.0%)	(103)

DIVISION III									Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
	2007	2006	2005	2004	2003	2002	2001							
TALBOT	313	51	58	51	55	64	74	71	(12.1%)	(7)	13.7%	7	(28.2%)	(20)
CAROLINE	302	28	31	31	44	56	62	61	(9.7%)	(3)	0.0%	0	(54.1%)	(33)
EASTON CLUB	319	87	90	89	79	80	80	0	(3.3%)	(3)	1.1%	1	#DIV/0!	87
CHESTER RIVER	303	63	60	66	75	74	76	68	5.0%	3	(9.1%)	(6)	(7.4%)	(5)
HARBOURTOWNE	305	66	62	63	63	67	71	75	6.5%	4	(1.6%)	(1)	(12.0%)	(9)
CLEARVIEW	320	22	20	30	29	30	35	40	10.0%	2	(33.3%)	(10)	(45.0%)	(18)
PROSPECT BAY	309	86	78	78	79	97	83	76	10.3%	8	0.0%	0	13.2%	10
HOG NECK	322	52	41	0	0	0	0	0	26.8%	11	#DIV/0!	41	#DIV/0!	52
Division Total		455	440	408	424	468	481	391	3.4%	15	7.8%	32	16.4%	64

DIVISION IV									Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
	2007	2006	2005	2004	2003	2002	2001							
MONTGOMERY	438	28	41	45	44	56	70	86	(37.8%)	(13)	2.3%	(4)	(67.4%)	(58)
HOBBITS GLEN	434	80	90	93	84	80	84	90	(14.0%)	(10)	10.7%	(3)	(11.1%)	(10)
LAKWOOD	436	91	102	102	103	120	124	118	(10.8%)	(11)	(1.0%)	0	(22.9%)	(27)
LEISURE WORLD	441	107	105	116	118	126	123	134	(7.8%)	2	(1.7%)	(11)	(20.1%)	(27)
ARGYLE	432	119	125	126	136	143	148	157	(5.6%)	(6)	(7.4%)	(1)	(24.2%)	(38)
BRETTON WOODS	442	82	85	86	86	90	93	82	(4.7%)	(3)	0.0%	(1)	0.0%	0
KENWOOD	435	167	168	164	164	169	173	177	1.8%	(1)	0.0%	4	(5.6%)	(10)
MONT. VILLAGE	439	85	83	92	98	114	121	121	2.4%	2	(9.8%)	(9)	(29.8%)	(36)
MANOR	437	146	140	132	143	169	177	184	10.6%	6	(7.7%)	8	(20.7%)	(38)
NORBECK	440	208	163	91	91	108	121	121	128.6%	45	0.0%	72	71.9%	87
Division Total		1113	1102	1047	1067	1175	1234	1270	1.0%	11	5.3%	55	(12.4%)	(157)



DIVISION V		2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
OCEAN PINES (1&2)	514	139	189	201	214	216	251	262	(26.5%)	(50)	(6.0%)	(12)	(46.9%)	(123)
OCEAN CITY	513	77	93	96	79	88	99	103	(17.2%)	(16)	(3.1%)	(3)	(25.2%)	(26)
BAY CLUB	523	30	34	33	28	0	0	0	(11.8%)	(4)	3.0%	1	#DIV/0!	30
EASTERN SHORE	503	32	36	42	46	47	52	53	(11.1%)	(4)	(14.3%)	(6)	(39.6%)	(21)
ELKS	505	42	45	49	51	53	63	58	(6.7%)	(3)	(8.2%)	(4)	(27.6%)	(16)
GREEN HILL	507	33	35	38	37	33	40	49	(5.7%)	(2)	(7.9%)	(3)	(32.7%)	(16)
NUTTER'S	511	77	75	75	81	90	93	100	2.7%	2	0.0%	0	(23.0%)	(23)
GREAT HOPE	519	36	33	37	17	36	32	32	9.1%	3	(10.8%)	(4)	12.5%	4
DEER RUN	522	57	48	41	49	32	0	0	18.8%	9	17.1%	7	#DIV/0!	57
OCEAN RESORTS	524			24	33	35	38	0						
Division Total		523	588	636	635	630	668	657	(11.1%)	(65)	(7.5%)	(48)	(20.4%)	(134)

DIVISION VI		2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2006 vs. 2007		Plus or Minus 2005 vs. 2006		Plus or Minus 2001 vs. 2007	
BAY HILLS	610	20	40	33	41	44	48	55	(50.0%)	(20)	21.2%	7	(63.6%)	(35)
WALDEN	636	38	51	66	67	67	61	64	(25.5%)	(13)	(22.7%)	(15)	(40.6%)	(26)
PATUXENT GREEN	627	54	60	58	58	69	66	54	(10.0%)	(6)	3.4%	2	0.0%	0
BOWIE	641	56	61	67	64	76	72	64	(8.2%)	(5)	(9.0%)	(6)	(12.5%)	(8)
CHARTWELL	623	56	58	61	62	59	63	73	(3.4%)	(2)	(4.9%)	(3)	(23.3%)	(17)
UNIV. OF MD	630	68	67	84	91	87	97	90	1.5%	1	(20.2%)	(17)	(24.4%)	(22)
TANTALLON	629	78	69	60	75	74	74	69	13.0%	9	15.0%	9	13.0%	9
MARLBOROUGH	635	31	26	33	38	41	43	42	19.2%	5	(21.2%)	(7)	(26.2%)	(11)
US NAVAL ACDMY	631	135	111	111	103	100	111	130	21.6%	24	0.0%	0	3.8%	5
CROFTON	625	84	49	58	63	62	62	82	71.4%	35	(15.5%)	(9)	2.4%	2
Division Total		620	592	631	662	679	697	723	4.7%	28	(6.2%)	(39)	(14.2%)	(103)

MISGA Board Meeting  
at Carroll Valley, Pa.  
September 11, 2007

## Membership Report

There are two clubs to be balloted upon.

Division I - Bear Trap Dunes, Ocean View, Delaware  
Division VI – Fairway Hills Golf Club, Columbia, Maryland

There are 5 clubs below the entry threshold of 32 members:

Caroline – 28  
Clearview – 23  
Montgomery CC – 28  
Bay Hills – 20  
Marlborough – 31

Montgomery and Bay Hills showed a sharp decline of 37% & 50% while Caroline showed a modest decline of 9%. Clearview and Marlborough showed increases of 10% and 19% respectfully.

Overall, 32 clubs are showing declines in membership in 2007 compared to 2006, while 25 clubs showed increases.

Reasons given for declines:

Cost  
Course conditions  
Food served in comparison to cost  
Distance – time to travel, especially around cities to clubs with early tee times  
Peoples concept of MISGA  
Seniors move the ball  
Seniors forget to count all strokes  
Too many “gimmies” of dubious length  
Slow play

Other Item of concern:

Many clubs have decent or high membership, but very low participation by their members, both at home and visiting.

**MEMBERSHIP CHAIRMAN**

Thomas Taylor

**Report of the MISGA Handicap Committee**  
**to the Board and Officers of MISGA**  
**for the MISGA Board Meeting**  
**at Carroll Valley**  
**on September 11, 2007**

**Progress Report - Committee Plans/Goals for 2007**

Establishing Informal MISGA Handicap Contacts

The Committee continued to develop MISGA handicap contacts at MISGA clubs, to facilitate the dissemination and exchange of rules and handicap information and issues with and between those contacts.

John Wright, Handicap Chairman of Division II (Quail Valley) and myself of Division IV have obtained informal handicap contact contacts at all of the clubs in our divisions. The other division handicap chairman will be reporting on their progress.

We will hopefully have informal handicap contacts at all MISGA clubs by the Board meeting in April of 2008. In 2008, we will then have a mechanism for exchanging rules and handicap information between the Committee and the clubs and the clubs will have a mechanism for exchanging information.

Expand Monitoring of Tournament Score Postings

Because of the 2006 groundwork laid by Handicap Committee Co-Chairman Jim Brittingham, when he found, in his monitoring of 2006 Division tournament posting, that little more than half of a division's tournament scores were posted, the Committee was eager to work on the tournament posting issue.

We had planned to work with the Division and State Tournament Directors to expand the monitoring of associates' 2007 tournament score postings to all divisions, with announcements to be made at all of the Division tournaments, stating that if scores were not timely posted, the non-posters might not be permitted to enter the State tournaments.

But because we didn't realize that many Divisions hold their tournaments very early in the year, we were only able to make those announcements at both of the Division IV tournaments and at the Division II Two-Man. We then monitored the score postings of those events where posting announcements were made.

Those announcements proved quite effective. Eighty-five percent (70 of 84) of the Division IV Two-Man Tournament participants timely posted their scores! Ninety-one percent (64 of 70) of the Division IV ABCD Tournament participants timely posted their scores! Ninety-three percent (28 of 30) of the Division II Two-Man Tournament participants timely posted their scores!

Announcements were also made at the State Tournaments, stating that if scores were not timely posted, non-posters might not be permitted to enter MISGA tournaments in 2008. The early results of these announcements appear to be as effective as the announcements made at the Division II and IV tournaments.

Analysis of the first of the four-pages of participants at the State Two-Man Tournament at Shawnee (August 8) revealed that ninety percent (27 of 30) of the participants on that page timely posted their State Two-Man scores.

Because the State ABCD Tournament was not held until August 29 (at Tantallon), very near the end of the month, we have determined to not monitor those participants' score postings until October 1.

Hopefully the final figures on State ABCD score postings and the remainder of the State Two-Man postings will match the encouraging posting percentages resulting from the Division monitorings.

Our Committee will make available the final results of our monitoring of State tournament score posting, for use possible use regarding entries in 2008 events.

In 2008, we hope to have announcements made at all of the Division tournaments so that we can promote good tournament score posting records in all divisions.

#### Other Activities

Again this year, generic warning letters to golfers who don't post scores were emailed to the Committee members (Division Handicap Chairmen) for distribution to and use by the Seniors/MISGA club reps or the MISGA club handicap contacts.

Respectfully submitted,

- Dick Crone (Kenwood), Co-Chair, MISGA Handicap Committee (Western Divisions)
- Jim Brittingham (Shawnee), Co-Chair (Eastern Divisions)

### Summary

#### Handicap Committee Report - Progress regarding 2007 Goals

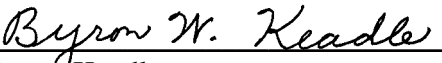
- The Committee continued to develop MISGA handicap contacts at MISGA clubs, to facilitate the dissemination and exchange of rules and handicap information and issues with and between those contacts. Divisions II and IV have established contacts at all their clubs. The other divisions are working on developing contacts at all their clubs.

- The Committee continued to make progress in monitoring MISGA tournament score postings. Pre-tournament announcements were made at Division II and IV tournaments regarding the requirement to timely post tournament scores, with fine results. Similar announcements were made at the State tournament finals, with fine results of the sample of scores monitored at this time. Our Committee will make available the final results of our monitoring of State tournament score posting, for possible use regarding entries in 2008 events.

**MISGA Board Meeting  
September 11, 2007  
Carroll Valley  
Web Site Report**

**Recent Additions:**

1. (4/28/2007) Created a "Hole-in-One" page for the web site. Qualifying events for a Hole-in-One to be included are: (1) MISGA Mixers; (2) MISGA Tournaments; and (3) MISGA Frolics (Spring, Summer, Fall, & Winter). Local events of a single club cannot count as MISGA Mixers, Frolics, or Tournaments, even if the participants are all Associates of MISGA.
2. (4/21//2007) Included a page of links to "Other Sites" of potential interest to MISGA Associates.
3. (5/21/2007) Posted Spring Fling 07 pictures and winners list.
4. (7/9/2007) Prepared new CDs for mid-year update to MISGA Archives and as backup for the "misga.org" web site.
5. (8/24/2007) Frank Vetter of Harbourtowne sent me the following suggestion: "How about a complete listing of all MISGA mixers as an addition to this web site???" I responded that "I will raise this question at the board meeting in September. It would require that all 59 clubs prepare and send me their Mixer (only) schedules (electronically) in some format that could readily be collated. During the History project, we did not have very good luck at getting input from all the clubs." On 9/3/07, an email response from Vetter, "Even a partial listing would be helpful as a starter."
6. (9/1/2007) Responding to Fieldhouse's data call, Past President Sam Hall located a 3-ring binder of old Board Minutes, etc. The dates covered are 10/24/1989 through 12/15/1993. Also, Annual Meeting Minutes for the years 1990-1993 were included. The converted (PDF) minutes have been placed on the web site and in the Archive. We eagerly await similar discoveries by current or former "old timers." Thank you, Sam.
7. (9/2/2007) Posted the articles prepared by C. J. Myers on the results of the State Two-Man and the Past President's ABCD tournaments.
8. (9/3/2007) I plan to discontinue updating the searchable ZIP file downloads of the MISGAGRAMS and the MINUTES due to lack of interest on the part of the associates and the amount of work required to keep them updated and synchronized with the Web Site and the Archive. If someone seriously wants to search the data base, I will send him the Archive, indexed of course.
9. Leadership updates as they occur.

---

  
Byron Keadle  
MISGA Web Chairman

To: Lloyd Stimson,  
Director, Division VI

Reference: Fairway Hills Golf Club

Background:

Several weeks ago Ken Walgren contacted me regarding Fairway Hills Golf Club, a sister club to Hobbits Glen, joining MISGA. I was later contacted by Jim Wilcox of Hobbits Glen regarding the same.

Ken and Jim provided me with all of the details needed in a preliminary investigation, whereupon an ad hoc committee was appointed, which also became the evaluation team. The committee consisted of: Earl Gayler, Kenwood, Director, Div. IV, Bob Turner, Lakewood, Asst' Director, Div IV, Thomas Tarpley, Director Div. II and Thomas Taylor, Asst. Director Div. II.

Evaluation:

On August 15, 2007 the committee visited Fairway Hills and met with Don Van Deusen, Asst. club pro and Terry Coleman, Sr. rep. The committee played the course from the white tees which measure 5728 yards. The gold tees measure 5306 yards. There are about 4 or 5 holes with substantial carries over environmental areas. It will be necessary that the white tees be moved forward on those holes. We were later informed that they planned to play from the gold tees and move some of them back to meet MISGA's 5500 yard requirement. Either adjustment would suffice. The course is well laid out with 6 par 3's, 4 par 5's and the remainder, of course being par 4's. The club is well maintained.

About the Club:

The club has about 80 senior members with approx. 20 holding a dual membership with Hobbits Glen.

They have 70 carts, all without GPS.

They can seat 68 inside the clubhouse which is air conditioned. They also have tents on the premises which can accommodate up to 140, without air conditioning. The food will be catered and served buffet style.

The club has two Automatic External Defibrillators, one in the clubhouse and one on a ranger's cart. All have received training in the use of the AED's

For legal reasons they do not have a lightning or weather warning system.

Senior handicaps are established from the gold tees. They use Golfnet as their handicap system and also to make up equitable foursomes and to print out scorecards with all relevant information. The club is a member of the MSGA. The club's handicap chairman is Jerry Graven.

The club is willing to pay the annual club fee of \$50 and all members will submit \$10 membership fees to MISGA annually.

They will hold their MISGA mixers on Wednesdays.

Club Personnel:

Head Professional: Joan Lovelace (Also serves Hobbits Glen Golf Club)

General Manager: Gene Ward

Asst. General Manager: Don Van Deusen 410-730-1112

Senior Representative: Terry Coleman 410-440-0602, [tcoleman@eccable.com](mailto:tcoleman@eccable.com)  
8125 Hickory High Ct., Unit H, Ellicott City, Md. 21043

Club Representative: Terry Coleman

Recommendation:

The evaluation team unanimously agrees that Fairway Hills Golf Club satisfies all necessary requirements and recommends in acceptance into MISGA as a Division VI Club.

Respectively submitted,

Thomas Taylor

Asst' Director Division II

## ITEM 'E' FOR THE BOARD MEETING OF 11 SEPTEMBER.

### MISGAgram Mailing Costs

Approximately 4,100 copies of each issue of the *'gram* are mailed to associates. The cost of each USPS mailing can be rather substantial. Principle factors affecting the cost are the weight of the issue and the 'class' of the mailing. The recent increase in postal rates is making the MISGAgram mailing costs much higher than what is budgeted.

The first class, regular postal rate, which was used for the April issue, will guarantee the return of undelivered copies of the *'gram*, but the costs are now prohibitive. The delivery time is one to three days. First class bulk (presorted) rate is much less expensive, but undelivered items will not be returned and delivery could take up to ten days because of the lower priority of this delivery service. The bulk-mailing rate is what was used for the July issue of the *'gram*. The MISGAgram has been mailed as a 'flat' in the past, but the mailing cost may be less if the *'gram* is folded and 'tabbed' and sent as a letter. The added cost of the folding/tapping may be greater than the savings in postal charges. The printer, Whitmore, is looking into this. The lowest postal cost in this class is the folded, tabbed, presorted (bulk) rate. (In USPS jargon, 'tabbed' means a small seal placed on the opposite side from the fold. The mailed *'gram* becomes a 5½ by 8½ 'letter'.) The lowest mailing cost in the 'presort' category is the folded/tabbed *'gram* with a 5-digit barcode.

The next lowest cost is the bar-coded, bulk 'letter' for a non-profit organization. The USPS does not grant non-profit mailing privileges to the same non-profit categories as does the IRS. It is not clear if MISGA can qualify for non-profit mailing privileges. If this can be achieved, then this is the way to go. The trade-off is that this is the lowest priority for mail delivery; these items are delivered when the volume is light and there are no other problems (bad weather, delivery person sick, etc.).

There is one additional category in the USPS postal schedules; 'periodicals'. This was formerly second-class mail. The lowest postal rates can be obtained in this category. There are stringent restrictions placed on the publication. It must be periodic and be published at least four times per year. The issues must be serialized. Each issue must include a form of masthead that identifies the organization and its purpose, the frequency of publication, and the cost. The publication must use the same format for each issue. Finally, there is a non-refundable application fee of \$500 payable to the USPS to be considered for periodical status. This postal class offers the lowest rates for mail distribution. This class of service enjoys the second highest priority level.

In summary, MISGA can no longer afford first-class individual mailing costs for the MISGAgram. Mailing can continue to be 'bulk' mailings (with folded/tabbed letter style items if this offers a cost savings). The cost of each mailing (without folding/tapping) will be about \$2,000 as was the July issue; the September issue, also). The mailing costs can be lowered by becoming qualified (by the USPS) as a non-profit organization or by becoming qualified as a periodical.

H. Hanson, *gram* Editor



C:\Documents and Settings\Waldo\My Documents\Misga\2007\Board\_Meeting-20070911\Mgram\_Mail\_Costs-CRF\_Notes.doc

MISGA Board

Gentlemen:

We have discussed in the past and pigeon holed the idea of allowing an associate to opt out of receiving a Hardcopy MISGAGRAM in favor of downloading from the Web Site. Its time we revisit that option. You may not, but many others do, use the Web Site which contains a wealth of information, serious and fun. Byron has done a monumental job in compiling this information for us

I recommend that we use the same approach as was used to mail out the 1996-2005 History – UPS bulk to the Club Rep and send only the number of MISGAGRAMS for those that will not opt out of the present mailing system

When we have developed the no hardcopy list – I suggest that the Associate Committee (Roster) be so organized that when a mailing list is sent to printer all Hardcopies will be sent by UPS to the club “Attention of the MISGA Rep” and to distributed at the club level.

The First Class mailing is generally an early year issue with the most returns – rosters not updated till June 1 – many have relocated and have not advised the Reps and a considerable number are Snow- Birds with no fixed address. Many leave in Oct and the USPO forwarding is only 3 months. No solution for snow-bird addresses.

The - opt out - system could reduce printing and mailing cost. With the advancements MISGA has made in the electronic world, it is time we reduce or discontinue the Hardcopy MISGAGRAM

As for making the Associate’s aware of up coming events - Byron has this covered on the Web Site and the Reps should be put on notice that all important MISGA information should be posted on the MISGA Club Bulletin Board

Charlie Fieldhouse

## REQUEST FOR REFUNDS -- STATE ABCD TOURNAMENT

FIRST, I'D LIKE TO STATE THAT I'M SPEAKING FROM A PREJUDICIAL POSITION. THE MAJORITY OF THE INDIVIDUALS INVOLVED ARE FROM DIVISION II.

THE DECISION OF THE STATE TOURNAMENT DIRECTOR, AND THUS THE HOST CLUB TANTALLON, TO CANCEL THE ABCD ON THE SET DATE AND TO MOVE IT TO THE RAIN DATE IS CALLED INTO QUESTION. PARTICIPATION IN GENERAL FOR THE ABCD (PAST PRESIDENTS) TOURNAMENT IS DECLINING, AND THE ILL WILL PRODUCED FROM NO REFUNDS WILL ONLY CONTRIBUTE TO NON-PARTICIPATION IN THE FUTURE.

MANY/MOST GOLF COURSES WERE OPEN THE ORIGINAL DATE SCHEDULED, AND LIMITED TO CART PATH ONLY. OPTIMUM CONDITIONS ARE NOT THE SAME AS PLAYABLE. SOME HAVE QUESTIONED PURCHASING FOOD AND HOLDING IT FOR AN EXTRA WEEK. MANY DO NOT CONSIDER THIS GOOD CLUB MANAGEMENT.

THE STATE TOURNAMENT DIRECTOR IS EXPECTED/REQUESTED TO SOLICIT BOARD SUPPORT TO REEMBURSE THOSE WITH OTHER COMMITMENTS WITH THE SAME VIGOR HE REQUESTED THE ADDITIONAL CARTS NEEDED BY SHAWNEE AT THE STATE TWO-MAN TOURNAMENT.

I HEREBY REQUEST FUNDS TO BE RETURNED BY THE MISGA TREASURER TO ALL WITH OTHER COMMITMENTS THAT COULD OR WOULD HAVE PARTICIPATED IN THE STATE ABCD TOURNAMENT HELD AT TANTALLON ON THE RAIN DATE OF AUGUST 29.

SEE ADDITIONAL INFORMATION. SOME INDIVIDUAL COMMENTS AND HISTORY AS RELATES TO THE/AN EMERGENCY FUND. CHARLES FIELDHOUSE MOST GRACIOUSLY SUPPLIED THE RESEARCH ON THE EMERGENCY FUND.

RESPECTFULLY REQUESTED,  
TOM TARPLEY, DIRECTOR DIVISION II

## Contingency Fund of \$5,000

When I did the History I questioned the Board about this entry - leave it in -Then where is the \$5000.00?

No one knew.

The following is the references to the fund I could find

### MG 1981 05

#### MISGA's GUARANTEE POLICY:

Players: Misga will not guarantee a specific number of players in its major tournaments although clubs will be kept advised on what our planned numbers are.

Meals: Meals are paid for on the actual number dining; club is advised before play starts.

Disasters: In the event of tornadoes or monsoons Misga will pay for pre-disaster contracted for items e.g. food, carts, special waiters which cannot be canceled.

Individual actions: Misga is not responsible for the actions of Associates. Withdrawing Associates are responsible to get a substitute. In emergencies, such as sickness immediately before an event, refunds will be made only to the extent recoverable.

### MG 1983 05

The Treasurer, Sid Rapoport, reported a sound financial position, with a balance on hand of \$9742.15, which represents a substantial surplus. (More about the surplus under "Unfinished Business")Procedures for the future handling of funds collected by the Tournament Committee were discussed.

Under "Unfinished Business", the recommendations of the Ad Hoc Committee to Consider MISGA Operating Expenses were discussed. The question of divesting the MISGA treasury of surplus funds was considered at length. In addition to the funds needed for normal operating expenses (which totaled \$4163.28 in fiscal 1982), it has been the policy of the MISGA Board of Directors to try to build up and maintain a cash balance of approximately \$5000.00 to provide for any emergencies that might arise, such as the complete rain-out and cancellation of a major tournament, in which case MISGA might be liable for reimbursing the host club for such items as food already purchased, extra help brought in, extra carts that had been ordered, etc. It was the feeling of the Board that excess funds should be returned to the respective Divisions, but it was decided to refer the matter to the Policy and Planning Committee for consideration and recommendations as to the purposes for which these funds could properly be utilized at the Division level. The hope was expressed that this question could be resolved before the end of the current MISGA year.

Under "New Business" the application for membership from the Prospect Bay Country Club in Grasonville (Division I) was unanimously approved.

### MG 1982 11

It has been the policy of the MISGA Board of Directors to try to build up and maintain a cash balance of approximately \$5,000.00 to provide for any emergencies that might arise, such as the complete rain-out and cancellation of a major tournament, in which case MISGA might be liable for reimbursing the host club for such items as food already purchased, extra help brought in to prepare and serve the meal, extra carts that had been ordered, etc. Since the current balance is well above that amount, the Board is studying possible ways of reducing the surplus in the next two or three years. Among the possibilities being considered are the following: (1) reducing the annual dues for each member club; (2) reducing the cost of an Associates Card from \$2 to \$1; (3) refunding a portion of the surplus to each of the Divisions to be used for such activities as promoting junior golf, establishing a Division newsletter, and underwriting the travel and telephone expenses of the Division Director. The Board hopes to make some definite decisions regarding this matter in the near future.

### MG 1983 08

#### CLUB REPS MEETING NOTES

The annual Spring meeting of the MISGA Club Representatives was held at the Prince

Georges Country Club on Tuesday, April 26, 1983, with 31 of the 39 member clubs being represented.

The meeting got under way at 9:30 A.M. with President Herb Hudson presiding. Several important items of business were discussed.

1. Treasurer Sid Rapoport reported a balance on hand as of March 31, 1983, of \$7862.48. (Note: \$5000.00 of this amount is kept in reserve as a contingency fund in the event of an emergency such as the complete rainout of a major tournament.)

2. It was decided that the low 16 or 18 teams from each of the four divisional championships would go on to the state championship tournament on September 30 at Indian Spring, even though some clubs might not be represented there.

3. It was announced that the proposed Fall Frolic to be held in Bermuda would be postponed until November, 1984, and that the 1983 Fall Frolic would be held at the Foxfire Inn and Country Club in Pinehurst, North Carolina, from November 14 through November 18.

President Herb Hudson then brought before the group several problems that had come to

#### History 75/85

A major improvement in MISGA's financial structure took place on August 16, 1979 at a meeting at Brooke Manor CC. Previous to this meeting, Joe Gambatese and John McManus had been asked by the Board to look into MISGA's finances, and at the Brooke Manor meeting they recommended to the Board that each Senior belonging to MISGA be charged annual dues and be issued a wallet-size card identifying him as a MISGA Associate. This plan was adopted by the Board and was implemented in the spring of 1980, the dues being set then at \$1.50 per individual. The practice of remitting ten percent of the prize money at each Mixer was discontinued at that time. Joe and John had discharged their assigned task well; this procedure solved the problem of financing MISGA and also made it possible to know precisely how many Senior golfers belonged to MISGA and who they were. This procedure is still followed by MISGA, aided by the advantages of computerized filing and accounting. In 1980 MISGA was able to set aside a \$5000.00 contingency fund to be used in the event that a tournament was rained out leaving non-cancelable debts for carts, food, and other costs attendant on a major tournament. Some major organizational changes were also initiated in

#### History 1995

The plan was adopted by the Board. It was implemented in the Spring of 1980 with the dues set at \$1.50 per individual. At the same time, the annual dues for each club were raised to \$25.00. The practice of remitting 10% of each Mixer's prize money was then discontinued. This procedure solved the problem of financing MISGA. An added advantage was that it made it possible to know how many Associates there were and who they were. This procedure is still followed although the dues assessed have changed. As a result, The Association was able to set aside a \$5,000.00 contingency fund to be used in the event that a major tournament was rained out leaving non-cancelable debts for carts, food and other costs.

#### History 1996

A Contingency Fund of \$5,000 was authorized in the spring of 1980 to cover non-cancelable expenses in the event that a MISGA state-wide tournament is rained out.

Gentlemen,

This is in response to Division II Director Tom Tarpley's e-mail titled – *Request for Refunds - State ABCD Tournament*. This topic will be an agenda item at the Board of Directors meeting scheduled for September 11 at Carroll Valley.

I can sympathize with and understand a person's desire for a refund from any golf tournament in which he is either unable to participate or chooses not to participate. A refund request is normal and expected. However, certain requirements must be met before a refund is grantable. Hence, MISGA requires relevant guidelines be established well in advance of the scheduled MISGA *Past Presidents ABCD* and *2-Man Team State Final* tournaments. These guidelines require the formulation of firm-fixed entry deadlines, rain dates and deadlines for refunds. The specific deadlines for this year's MISGA *ABCD State Final* were included on the *Entry Flyer (copy attached)* that was sent to all Division Directors and Division Tournament Chairmen. In addition, the deadlines have been listed on the MISGA website for many months. To view them, open the URL link below and click on - *2007 ABCD State Final (Flyer/Entry)*.

<http://www.misga.org/documents.htm> **Expired Link**

Unfortunately, an inordinate amount of rain hit Tantallon Country Club (TCC) just prior to the *ABCD State Final* scheduled for August 22. There had been flooding on a number of the fairways and the course was too soggy for play. Also, it was impossible for the ground crews to mow the fairways, roughs and greens. As a result, TCC management was forced to declare the course unplayable. Fortunately, this decision was made early morning, on August 21, the day before. Immediately, TCC Club Rep Bob King got the word out to all Division Directors and Division Tournament Chairmen. Hence, in accordance with published MISGA guidelines, the tournament was postponed. As is the normal MISGA practice, the rain date was the next week following the regular scheduled date; i.e., August 29.

As a result of the postponement and date change, a number of qualifiers "opted-out" of the *ABCD Final* and have requested refunds. It is reasonable to grant refunds to participants who are faced with unexpected, emergency situations (*call to active duty, medical procedure, death or serious injury/illness to family members, etc.*). Four full refunds have been approved for such cases.

However, when an officially accepted qualifier "opts out" of a MISGA State Final just because he desires to play in another golf tournament that is in conflict with the established rain date of the State Final ... that is another issue. The dropouts had known of the rain date for many months. In my opinion, this self-determined "opting out" is not sufficient grounds for granting a refund.

The source of the refund problem is the *Pro-Am Tournament* that was scheduled for Wednesday, August 29, at Holly Hills Country Club. It was in direct conflict with the established rain date for the *ABCD State Final* at Tantallon. Tom Tarpley, and I discussed, at length, the date for the *Pro-Am*. We both agreed that the *Pro-Am* is a most desirable tournament. It is very popular with the participants. The August 29 date was the ONLY available date at Holly Hills. Knowing it was in conflict with the *ABCD State Final* rain date, Tom and I decided to throw the dice and hope for a "7." However, with our gamblers luck, we rolled "craps." The rains came and the *Pro-Am* was in direct conflict with the *ABCD State Final* rain date.

A number of MISGA associates had qualified and paid their entry fee to the *ABCD State Final*. And they had signed-up for and paid their entry fee to the *Pro-Am*. As Chester P. Riley used to say – "*What a revolting development this is.*" Several of the *ABCD* qualifiers chose to play in the *Pro-Am*. As anticipated, they are now requesting a refund for "opting out" of the *ABCD State Final*.

TCC Club Rep Bob King has been negotiating with TCC management to find a solution for the refund issue that will be fair and equitable to both those who "opted out" of the *ABCD State Final* and to Tantallon CC. As mentioned above, four will receive full refunds. However, there are 14 others who will probably receive only a partial refund from TCC. Their refund will be for the cart fee (\$16.50) and prize pool share (\$5). As their food costs had already been contracted, that portion of their entry fee (\$48.50) will not be refunded.

As a general rule and an essential principal of sound financial management, I do not believe a person who, on his own volition and without valid justification, chooses not to play in a major MISGA tournament should be granted a refund of his entry fee. However, because of the mitigating circumstances of these two MISGA tournaments being forced, by Mother Nature, onto the same date, I support Tom Tarpley's request for the MISGA Treasury to reimburse the *ABCD State Final* dropouts for the un-refunded portion of their entry fee. According to Tarpley's attachment, MISGA has a \$5,000 contingency fund for just such occurrences. If the MISGA Treasury can provide funds to assist Shawnee CC with the rental of golf carts at the *2-Man Team State Final*, it can assist those who "opted-out" of the *ABCD State Final*.

This one-time refund should not set precedent whereby a dropout, without valid justification, can expect a refund of his entry fee from a major MISGA tournament. All requests for refunds should be accepted and determined on a case-by-case basis.

The major lesson to be learned from this ill-fated incident is that, under no circumstances, should a supplemental MISGA tournament, such as a *Pro-Am*, be scheduled on the established rain date of a major MISGA tournament - the *Past Presidents ABCD* or the *2-Man Team State Finals*.

Finally, there has been a bit of misinformation about TCC's food purchasing timeline. TCC purchased the food for the *ABCD* State Final on Monday, two days prior to the regular scheduled tournament date - August 20. The food was delivered on Tuesday, August 21, the day before the tournament. The "*11 days food purchase time before the tournament*" rumor is a salacious distribution of erroneous information. By-the-way, the filet mignon and salmon served at the *ABCD* State Final were outstanding – just ask the participants.

This refund issue should generate lively discussion at the Board of Directors meeting on September 11 at Carroll Valley. See you there.

*Stim*

Lloyd Stimson  
Division VI - Director



# **MISGA - 2007 STATE FINAL PAST PRESIDENTS (ABCD)**

**TANTALLON COUNTRY CLUB      WEDNESDAY - AUGUST 22, 2007**  
**(Rain Date: Wednesday - August 29, 2007)**

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**FORMAT:      18-HOLE - INDIVIDUAL STROKE PLAY COMPETITION**

**ELIGIBILITY:** MISGA associates in good standing. Finalists must have an established, valid, USGA handicap computed and maintained at the finalist's home club. Finalists must have qualified through their Division's qualification program. The current President and all MISGA Past Presidents are eligible.

**FLIGHTS:** The field (128 players) will be divided into 4 flights (approx 25% in each flight) of A-B-C-D handicapped players – lowest in "A" to highest in "D."

**TEE PLACEMENT:      White                      HANDICAP ALLOWANCE:      100%**

- PRIZES:**
- a.      Approximately 25-30% of the field will receive a *Tantallon Country Club* Golf Shop gift certificate.
  - b.      50% of the prize pool will be allocated to the *Net* winners.
  - c.      50% of the prize pool will be allocated to the *Gross* winners.
  - d.      1<sup>st</sup> place *gross* and *net* champions will receive trophies only.

**DIVISION ALLOCATIONS:** (as established by MISGA Tournament Chairman 11/22/06)

Division I      -      16	Division V      -      17
Division II    -      23	Division VI    -      17
Division III   -      13	Past Presidents -      8
Division IV   -      34	

**ENTRY DEADLINE:      Wednesday - August 8, 2007**



**ENTRY FEE: \$70.00 per player**

- a. Entry fee includes light luncheon, cart & greens fee, range balls, dinner, and the prize pool.
- b. Please submit **one check** for all of your Division's entrants (*your Division's allocation - refer to page 2*). If space is available, alternates will pay at the time of Registration.
- c. Make checks payable to **Tantallon Country Club**.
- d. **Cancellation Policy – No refund after August 17, 2007.**
- e. Mail your Check and Entry Form to:

Bob King (*TCC Club Rep*)  
12604 Monterey Circle  
Fort Washington, MD 20744

**SCHEDULE:**

- 9:30 am** - Registration Begins (Practice Range Open)
- 10:30 am** - Light Luncheon
- 11:45 am** - Pre-Start Announcements
- 12:00 pm** - Shotgun Start
- 5:00 pm** - Cash Bar
- 6:00 pm** - Dinner & awarding of prizes

**TIE BREAKING PROCEDURE:**

The tie breaking procedure shall be based on the MISGA mandated match-of-cards for both *low gross* and *low net*. The initial tie-breaker will be the best score attained for the last nine holes (10-18), then the last six holes (13-18), then the last three holes (16-18), and finally the 18<sup>th</sup> hole. Should a tie still exist, the match will be a hole-by-hole match beginning with the #1 handicap hole and proceeding to the #2 handicap hole and so on until the tie is broken.

**Div VI – Director**  
Lloyd Stimson  
12804 Pine Tree Lane  
Fort Wash, MD 20744  
(301) 292-4053  
[Lstimer@comcast.net](mailto:Lstimer@comcast.net)

**Tantallon Club Rep**  
Bob King  
12604 Monterey Circle  
Fort Wash, MD 20744  
(301) 292-3686  
[jrking3@verizon.net](mailto:jrking3@verizon.net)

**Tantallon CC Head Pro:** Bob Wallace (301) 292-4100

# MISGA – BOARD OF DIRECTORS MEETING

CARROLL VALLEY, PA - TUESDAY, SEPT. 11, 2007

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## AGENDA ITEMS

### 1. **Corrective Action for Chartwell**

For a number of years, MISGA Division VI member club, Chartwell has failed to comply with the spirit and intent of MISGA's mission, goals and objectives.

*.....to foster friendships and camaraderie through tournaments and mixers on a host and guest basis, and to provide an opportunity to play at other golf and country clubs.*

Persistently, Chartwell refuses to schedule host and guest mixers with MISGA clubs it considers inferior to Chartwell's course and dining facilities. The club continually rejects attempts by Bay Hills, Bowie, Marlborough, Tantallon and Walden to schedule mixers. Although listed on the 2007 Division VI scheduling matrix, Chartwell declined requests to schedule mixers with Bay Hills, Bowie and Marlborough. On the 2006 matrix, Chartwell rejected mixer requests from Tantallon and Walden. In his e-mail responding to the Bay Hills Club Rep who had attempted to schedule an exchange of mixers in 2007, the Chartwell Asst. Club wrote:

*"Over the years we have established relationships with multiple large clubs, both within and outside of MISGA that offer reciprocity in the use of their dining and golfing facilities. The courses are very much enjoyed by our senior members. Unfortunately, our Board of Directors has 'strongly' encouraged the Seniors group not to establish such relationships with clubs that do not have comparable facilities to Chartwells."*

Additional acts of a dubious nature by Chartwell include:

- a. Chartwell was the only Division VI club not to send even a courtesy representative to the 2007 *Club Reps Training Seminar* at Tantallon CC. The Club Rep stated that no Chartwell Rep would attend because - *"Our Reps have sufficient expertise and do not need the training."*
- b. Chartwell was the only Division VI club not to submit a single entry to participate in either the Division VI 2007 *Past Presidents ABCD* or *2-Man Team* Qualifiers.

- c. Chartwell declined my request for the club to host either the Division VI 2008 *Past Presidents ABCD* and *2-Man Team Qualifiers*. The Cub Rep stated - "*The summer schedule is always loaded at Chartwell so a June date is not good for us.*"

The situations above clearly demonstrate that Chartwell, on a very narrow basis, selectively participates in the regularly scheduled activities of Division VI. I find it inexcusable and totally unacceptable that Chartwell practices a caste system attitude when scheduling mixers within its own family of Division VI clubs and blatantly chooses not to participate in the principal activities of the Division.

MISGA and its six Divisions are a family of senior linksters who enjoy playing golf with other venerable golfers. Like all families, MISGA has Clubs and members that range from well-heeled to those that are less-than-affluent. However, the economic and social status of MISGA clubs and their members should not be a divisive factor when scheduling mixers. MISGA does not differentiate between private clubs and semi-private clubs nor "*royal*" clubs and "*peasant*" clubs. Elitism is a deplorable practice and must not be tolerated within MISGA.

I consider Chartwell's refusal to schedule mixers with clubs it considers inferior a direct breach of MISGA's standards of membership. Therefore, I request that MISGA take appropriate action to correct this unacceptable modus operandi.

## **2. Scheduling Matrices**

There is a perception among some MISGA members that the mandatory use of the *Inter- & Intra-Divisional Scheduling Matrices (Divisions II, IV & VI)* has been discontinued. However, a review of the Board of Directors' "meeting minutes" and MISGAGRAMs, fails to reveal a definitive reference source that states the mandatory use of the scheduling matrices has been discontinued.

In light of the Chartwell issue, it is requested that, if mandatory application of the scheduling matrices has, in fact, been discontinued, MISGA reinstate and enforce the scheduling matrices.

### ***According to MISGA By-Laws, Section VI, E, 1 – Termination of a Member Club***

- a. Continued membership of Clubs, and their Associates, is contingent upon compliance with MISGA standards. Failure to comply may result in termination of the Club's membership.

- b. When a Club appears to be failing to maintain compliance with MISGA standards, the Club Membership Committee shall investigate. The Club shall be advised of what standards are not being met and what corrective action is recommended.
- c. If compliance cannot be achieved within a reasonable time, the Committee shall so report to the Board. Any Club being considered for termination must be given an opportunity to be heard by the Board.
- d. If the failure of a Club is due to a change in MISGA standards, consideration shall be given to continuing its membership under a "Grandfather" principle.
- e. In all cases, a motion by the Board to terminate a Club's membership shall require an affirmative vote of a majority of all the voting members of the Board.

In the past month several of us have been discussing the lack of participation in the Div. Qualifiers for the state tournaments.

I am planning on changing the name of each tournament in Div. II to the "Division II Stroke Play Championship" and the "Division II Two Man Championship". The winners, as in the old qualifiers, would be invited to participate in the State Tournaments. The Division will award two trophies in the stroke play (net and gross) and one in the two man.

I am also considering using the attached formula for the prize fund payouts. Each flight will be a separate tournament as far as the prize money is concerned. Maybe it will be an incentive for more A players to participate. The more players, the greater the prize fund for that flight.

**Individual  
Prize  
Computation**

Flight	Course Handicap	ESC	No. of Players	% of Total Players	Prize Money	1st Place	2nd Place	3rd Place	4th Place	5th Place	6th Place	7th Place	Total
1	0-9	2x Bogey	15	15%	\$75.00	\$50.00	\$25.00						\$75.00
2	10-19	7	45	45%	\$225.00	\$50.00	\$45.00	\$40.00	\$35.00	\$25.00	\$20.00	\$10.00	\$225.00
3	20-29	8	30	30%	\$150.00	\$50.00	\$40.00	\$35.00	\$25.00				\$150.00
4	30 or more	9	10	10%	\$50.00	\$50.00							\$50.00
			100	100%	\$500.00								\$500.00

This type of prize computation is based upon the number of people in each flight and the amount of money contributed by the players in each flight. Each flight is in reality a separate tournament and the payouts are so reflected. 1st Place in each flight would always receive the same if at all possible.