

Musket Ridge MISGA Charter, Rules, and Responsibilities

What is MISGA?

The **Maryland Interclub Seniors Golf Association** (MISGA), founded in 1975, is an organization of senior golfers in Maryland and in parts of Pennsylvania, Delaware, Virginia, and West Virginia. Its goal is to help in the enjoyment of golf and to foster friendship and camaraderie through tournaments, golf trips, and golf mixers on a home and home basis. Playing other local golf and country clubs without greens fees makes this organization one of the "best deals in town". MISGA is affiliated with over 50 member clubs with over 3,000 member associates.

The most important thing that MISGA does is to schedule hundreds of mixers each year. A mixer is a meeting of senior golfers from two or more member clubs. The host club makes up the foursomes attempting to keep combined handicaps fairly equal. The format of play, usually two best balls or modified Stableford, is determined by the host club. Greens fees are not charged. Each participant pays for the cart rental, the cost of the lunch, and for a small prize pool. Overall costs usually range between \$35 and \$50.

To belong to MISGA, a club must be a member of the USGA with a rated 18-hole golf course, preferably of at least 5,500 yards. Member clubs must have an active Handicap Committee. The club must have an active seniors' organization, preferably with at least 32 members. These members must be at least 50 years old and pay membership dues, or an annual greens fee, to their club.

See more detail at the MISGA website -- www.misga.org

Musket Ridge MISGA

The Musket Ridge Golf Club became a MISGA club in 2009. If you are 50 years of age or older, have at least a Musket Ridge Blue-Gray Membership, maintain a handicap at the Musket Ridge Handicap System, complete a Musket Ridge MISGA Application Form, and pay the appropriate fee to join the Musket Ridge MISGA, you can participate in all the Musket Ridge MISGA golf outings.

Once a member of the Musket Ridge MISGA, you may participate in the scheduled mixers. Then for a low cost of about \$35 to \$50 per mixer, you can enjoy 18 holes of golf, including green fees, cart, coffee and donuts, lunch, and prizes (if you are lucky!). This is a terrific value with courses discounting their fees to support the group. Typical events draw 40 to 100 golfers.

For more information, visit the Musket Ridge MISGA website at: <http://mrmisga.org>.

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Musket Ridge Charter

Article I - Name

The name of this association shall be the **Musket Ridge Maryland Interclub Seniors Golf Association** referred to as **Musket Ridge MISGA**.

Article II - Purpose

The **Musket Ridge MISGA** is formed to promote and encourage the game of golf through participation in and sponsorship of golf and social activities.

Article III - Membership

Section 1. Membership in **Musket Ridge MISGA** is open to all members in good standing with Musket Ridge Golf Club, age 50 and older.

Section 2. The cost of dues for the **Musket Ridge MISGA** will be set by the Board of Directors of the Musket Ridge MISGA and announced at the fall annual meeting for the upcoming year.

Article IV -- Officers

Section 1. The Musket Ridge MISGA will be governed by an Executive Board consisting of officers elected by the general membership of the Musket Ridge MISGA. Those officers will be:

- A. The **Musket Ridge MISGA Club Representative**, who will be the chief executive officer of the Musket Ridge MISGA and of the Executive Board. The Musket Ridge MISGA Club Representative will have general charge of all business affairs, including:
- Give notice and preside at all meetings of the membership and the Executive Board;
 - Appoint chairpersons for all committees (except the Membership and Handicap Committees who are elected by the members);
 - Be an ex-officio member of all committees;
 - Appoint officers to the Executive Board to fill vacancies as provided in Section 3 below; and

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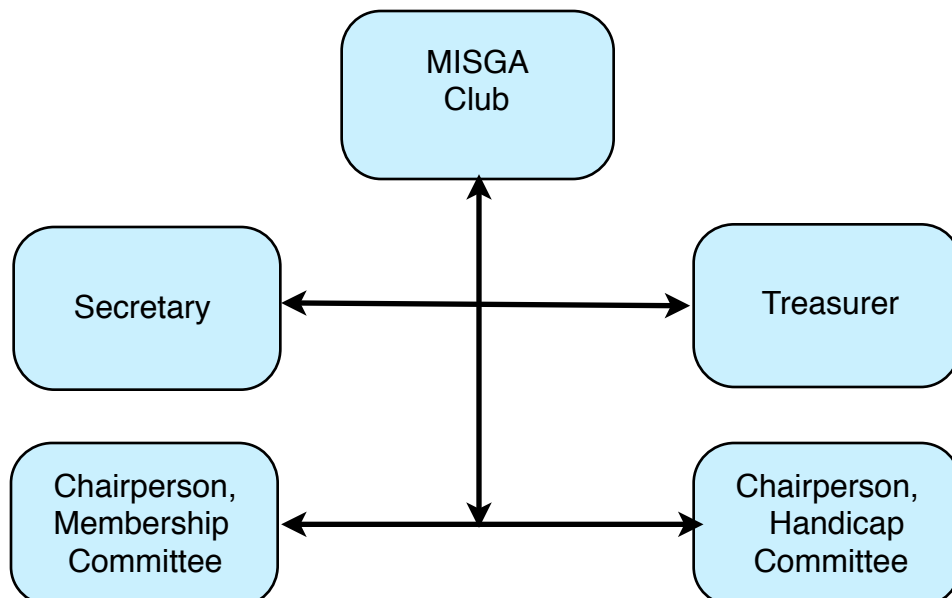
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- Schedule and conduct all MISGA events involving Musket Ridge (see expanded list of responsibilities in the Musket Ridge MISGA Officer and Committee Responsibilities section).
- B. The **Secretary**, who will record all of the proceedings of the meetings and will maintain the historical record of the minutes, administrative and legal documents, and the Rules of the Musket Ridge MISGA (see expanded list of responsibilities in the Musket Ridge MISGA Officer and Committee Responsibility section).

The Secretary also will, in the absence of the President, preside at all meetings and perform the duties of the President.

- C. The **Treasurer**, who will have custody of all of the funds of the Musket Ridge MISGA and will keep a full and accurate account of receipts and disbursements. The Musket Ridge MISGA Club Representative or the Treasurer is authorized to spend up to \$150.00 without approval of the Executive Board but with full accountability to the Executive Board (see expanded list of responsibilities in the Musket Ridge MISGA Officer and Committee Responsibilities section).
- D. The **Chairperson, Handicap Committee** (see list of responsibilities in the Musket Ridge MISGA Officer and Committee Responsibilities section).
- E. The **Chairperson, Membership Committee** (see list of responsibilities in the Musket Ridge MISGA Officer and Committee Responsibilities section).

Musket Ridge MISGA Executive Board



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Section 2. The term of office for all members of the Executive Board is two years beginning with the date of the annual meeting used to elect the officials and ending with the annual meeting approximately two years hence to elect new Executive Board members.

Section 3. The Musket Ridge MISGA Club Representative has the authority to appoint replacements for elected officials whose terms in office are not fulfilled for any reason. The replacement will serve out the term of the officer who was replaced. Appointments will be effective immediately and continue until the next scheduled annual meeting when elections are held.

Article V -- Meetings

Section 1. The **Annual Meeting** will be held at the end of the golf season each year usually in the month of October. The purpose of the meeting will be to elect new officers when appropriate, receive reports from the Executive Board and the committees, announce the Musket Ridge MISGA dues for the following year, and for any other business that may arise.

Section 2. General Membership Meetings will be held at the discretion of the Executive Board as needed.

Section 3. Executive Board Meetings will be held at the discretion of the Musket Ridge MISGA Club Representative for the purposes of developing recommendations to the membership and for the conduct of Musket Ridge MISGA business. Non-Board member attendance at Executive Board Meetings meetings will be at the discretion of the Executive Board.

Section 4. The **Place of Meetings** for the Musket Ridge MISGA will be at the Musket Ridge Golf Club unless accommodations are not available. Any other meeting venue may be selected by the Executive Board. Consideration should be given for a place convenient to the majority of the membership.

Section 5. A **Notice of Meetings** will be announced by email to the general membership and by a posting in the Musket Ridge clubhouse at least two weeks before the meeting date.

Section 6. For General Membership Meetings, including the Annual Meeting, at least 15 members in good standing must be present, including at least 3 members of the Executive Board, to constitute a **Quorum** for that meeting. For meetings where the Executive Board makes decisions, at least three members of the Executive Board must be present to proceed.

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Section 7. The Order of Meeting Business shall include, at a minimum, the following items:

- Review of the relevant actions from the last meeting;
- Reports from the officers of the Executive Board;
- Reports from the chairpersons of the committees;
- Unfinished business; and
- New Business.

Section 8. Voting will be done by members who are in good standing at the time of a meeting. Each member will have one vote. Proxies are not permitted. The method of voting: acclamation, show of hands, or by secret ballot, will be at the discretion of the presiding officer.

Article VI -- Executive Board

The management of the Musket Ridge MISGA is the responsibility of the Executive Board. The Executive Board will meet from time to time to conduct the business affairs of the Musket Ridge MISGA and to develop recommendations to present at regular meetings of the membership. The Executive Board will control all expenditures over \$150.00 and will have accountability for all expenditures.

Article VII -- Committees

The Musket Ridge MISGA Club Representative, with recommendations from the rest of the Executive Board, will appoint the chairpersons for all of the committees except the Membership and Handicap Committees. The Committee Chairpersons serve at the pleasure of the Executive Board and may be replaced at the discretion of the Board at any time by a majority vote of the Board. A breakdown of committee responsibilities are shown in the Musket Ridge MISGA Officer and Committee Responsibilities section of this document.

Article VIII -- Method of Amending the Terms of the Charter

The terms contained in this Charter may be amended during any open membership meeting provided a notice of intent to consider a change to the charter terms is included in the notice of the meeting to the general membership. A two-thirds majority of the

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quorum is needed to make a change and notice of any changes must be announced to the general membership immediately following the meeting.

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Musket Ridge MISGA Officer and Committee Responsibilities

Section 1. Musket Ridge MISGA Club Representative Responsibilities

In addition to those responsibilities noted in the Charter, the Musket Ridge MISGA Club Representative assumes the responsibilities noted below:

- Be the Musket Ridge MISGA point of contact with other MISGA clubs and MISGA officials;
- Coordinate Musket Ridge MISGA activities with Musket Ridge points of contact;
- Attend the MISGA Division 2 meetings (fall and spring) and the annual MISGA State Clubs Representatives Meeting (spring);
- Arrange with other MISGA clubs for home and away mixers with the Musket Ridge MISGA resulting in a published schedule of matches for the MISGA Season;
- Post the schedule in designated areas at the Musket Ridge Golf Club and on the official Musket Ridge MISGA website;
- Publish a wallet-sized schedule for the Musket Ridge MISGA Members;
- Send out confirming letters to other MISGA representatives detailing the day and time of the mixers both home and away;
- Officially represent the Musket Ridge MISGA at home and away mixers;
- Make announcements and share pertinent information with Musket Ridge MISGA members during the luncheons at home and away mixers;
- Work with Musket Ridge staff and Musket Ridge MISGA in the planning of Opening and Closing Day Events;
- Report to the appropriate MISGA Division II Official all news-worthy information of Musket Ridge MISGA members to be published in the MISGAGRAM, e.g., illnesses, deaths, hole-in-one etc.;
- Distribute all MISGA State and Division II communications to the Musket Ridge MISGA membership; and
- Prepare the Annual Report to be sent to the MISGA Division II Director.

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Musket Ridge MISGA Officer and Committee Responsibilities

Section 2. Secretary Responsibilities

In addition to those responsibilities noted in the Charter, the Secretary assumes the responsibilities noted below:

- Maintain accurate minutes of all Musket Ridge MISGA meetings;
- Obtain approval of the minutes which may be accomplished by sending draft minutes by email to all members at attendance at the meeting (to be done within seven days of the meeting) asking for comments within seven days of the mailing (the goal is to send the final meeting minutes by email to the appropriate membership within 14 days of the meeting);
- Distribute copies of the minutes of these meetings to the appropriate Musket Ridge MISGA membership;
- Post all MISGA State and Division II information in designated areas at the Musket Ridge Golf Club and on the website;
- Schedule at least two Musket Ridge MISGA Board Meetings per year and notify the participants (working with the Musket Ridge MISGA Club Representative); and
- Schedule the annual meeting and notify all Musket Ridge MISGA membership (working with the Musket Ridge MISGA Club Representative).

Section 3. Treasurer Responsibilities

In addition to those responsibilities noted in the Charter, the Treasurer assumes the responsibilities noted below:

- Maintain accurate accounting of income and expenses;
- Maintain accurate accounting of asset and liability accounts, e.g., shirts-on-hand;
- Oversee all fundraising activities of the Musket Ridge MISGA, e.g., (50-50);
- Maintain accurate accounting of the membership's annual dues payments for MISGA;
- Pay annual MISGA Club fee to the State MISGA Treasurer before April 1;
- Pay the annual MISGA members dues to the Division II Chairperson by May 15 (coordinate with the Musket Ridge MISGA Club Representative);

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- Be prepared to report the Treasury balance at each home mixer;
- Be available to write and sign checks for the Musket Ridge MISGA;
- Provide change for 50-50 drawing;
- Coordinate with the Musket Ridge MISGA Club Representative the depositing of all income;
- Participate in all decisions regarding the finances of the Musket Ridge MISGA; and
- Keep the Musket Ridge MISGA Board members apprised of all financial activities.

Section 4. Chairperson, Membership Committee

The Membership Committee is responsible for the continued health of the Musket Ridge MISGA by recruiting new members and handling administrative duties related to the members. The Chairperson of the Membership Committee assumes the responsibilities noted below:

- Be the point of contact for any potential new members, answer questions, and help them with the application process;
- Periodically inform the Musket Ridge MISGA Club Representative of new members;
- Introduce new members to current Musket Ridge members at home mixers;
- Maintain copies of the new member enrollment forms and forward their MISGA dues checks to the Treasurer;
- Contact all present members each year to update their Musket Ridge MISGA signup form (coordinate with the request for annual dues);
- Maintain an accurate record of Musket Ridge MISGA membership and provide to the Musket Ridge MISGA Club Representative for submission to the MISGA Division II Associates Chair by the required time ; and
- Maintain up to date information on points of contact at the Musket Ridge Golf Club.

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Section 5. Chairperson, Handicap Committee

The Handicap Committee is responsible for ensuring that all scores are posted and that handicaps reflect the true golfing ability of the members, making adjustments if warranted, following USGA guidelines, and imposing penalties where needed to ensure the integrity of the handicap system. The Chairperson of Handicap Committee assumes the responsibilities noted below:

- Ensure that the Musket Ridge MISGA member handicaps are accurate;
- Ensure that all member scores are posted by the members in an accurate and timely fashion;
- Ensure that all member handicaps and scores can be retrieved from the Musket Ridge Handicap System;
- Collect all scores from home and away mixers to periodically be used to audit member posted scores;
- Take appropriate action to penalize those members who do not comply with the rules for posting timely and accurate scores;
- Keep members informed of all relevant information concerning handicaps; and
- Maintain an accurate record of participation in events for both Musket Ridge members and visiting clubs.

Section 6. Rules Committee

The Rules Committee is responsible for the enforcement of USGA rules, local club rules, SGA local rules, and assumes the responsibilities noted below: Be prepared to participate in any decisions or questions regarding USGA Rules as they apply to tournaments hosted by the Musket Ridge MISGA;

- Stay current on USGA Rules and inform the Musket Ridge MISGA membership of decisions or changes as appropriate; and
- Periodically prepare materials and/or briefings for the Musket Ridge MISGA membership regarding proper etiquette and playing golf by the rules.

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Section 7. Web Master Committee

Web Master Responsibilities:

- Keep the Musket Ridge MISGA web site current;
- Make sure the annual fee for the domain name MRMISGA.ORG is paid;
- Ensure the web site is protected from abuse;
- Make sure the annual hosting is paid;
- Construct and post the signup sheets;
- When the deadline has been reached for the signups for each MISGA mixer, send the signup data to the Musket Ridge MISGA Club Representative for submission to the hosting club; and
- Coordinate any web enhancements with the Musket Ridge MISGA Executive Board.

Section 8. Donut Committee

The Donut Committee is responsible to deliver an adequate supply of donuts for all home Musket Ridge MISGA events one hour before the scheduled tee-time.

Section 9: MISGA Division II Matchplay Committee

Matchplay Committee responsibilities:

- Coordinate activities with the MISGA Division II matchplay coordinator;
- Coordinate scheduling Musket Ridge participation with the Musket Ridge pro staff;
- Arrange for fees and amenities, consistent with other matchplay participants and paid by the matchplay participants, with the Musket Ridge pro staff;
- Choose team matchplay participants in such a way that is fair to our members; and
- Periodically report activities, competition, results, and other matchplay-related information to the Board.

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Section 10. 50/50 Committee

- Sell 50/50 tickets both before and after golf at the home events.
- Make determinations on the payouts for the 50/50 drawings.
- Make deposits of net proceeds to the designated Musket Ridge MISGA bank account.
- Submit reports to the Board after each home event on the collections and net proceeds of the 50/50 drawing.

Section 11. Amending the Musket Ridge MISGA Officer and Committee Responsibilities.

All activity involving the naming of members to a committee, appointing committee chairpersons (except the Handicap and Membership Committees), refining committee responsibilities, establishing new committees, abolishing old committees, etc. are the responsibility of the Executive Board and do not need to be brought to the full membership for changes.

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Musket Ridge MISGA Board Members

Club Representative.....	Jeff Hild
Secretary.....	Vacant
Treasurer.....	Rob Wheeler
Chairman, Handicap Committee.....	Bob Frucella
Chairman, Membership Committee.....	Darrell Blevins

Musket Ridge MISGA Committee Members

Handicap Committee.....	Bob Frucella (chair)
Rules Committee.....	Russ Stoneman (chair)
Membership Committee.....	Darrell Blevins (chair)
Donut Committee.....	Rob Wheeler Bob Frucella
Web Master.....	Tom Rowlett (chair)
MISGA Division II Matchplay Committee.....	Kevin Cannaday Tom Roulliard
50/50 Committee.....	Rob Wheeler

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Musket Ridge MISGA Rules

Section 1. Posting of Scores

Members will record their own scores for handicap purposes for all rounds of golf, including MISGA events. This is subject to USGA rules for posting scores out of season. For additional information on posting of scores, please see the Handicap section of the Musket Ridge MISGA website at www.mrmisga.org/handicap/handicap.html.

The Musket Ridge MISGA Handicap Committee will monitor the posting of scores for all MISGA events. Failure to post accurate and timely scores will result in penalties imposed by the Handicap Committee.

Section 2: Musket Ridge Guest Policy

Musket Ridge MISGA will permit a guest of a Musket Ridge Associate to play in a Musket Ridge MISGA Home Mixer. Guests must:

1. Express an interest in joining the Musket Ridge Golf Club and MISGA;
2. Be eligible to be an Associate of the Musket Ridge MISGA Program;
3. Not be a MISGA Associate at another club;
4. Have not played golf in any previous Musket Ridge MISGA events;
5. Be pre-approved to play in the specific event by Musket Ridge MISGA Club Representative and the Golf Director of Musket Ridge;
6. Play golf only once in a Musket Ridge MISGA Event; and
7. Must have an established handicap or submit at least the last five qualifying scorecards along with the appropriate slopes and ratings to the Musket Ridge Club Representative in advance of the MISGA Event.

Section 3. Amending the Musket Ridge MISGA Rules

Musket Ridge MISGA Rules may be amended either at a meeting of the general membership or by an email ballot officially sponsored by the Executive Board. At an open meeting, a majority of the quorum is needed to change a rule. By email, a majority of the membership in good standing is needed to change a rule.

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In appropriate situations, the Executive Board may immediately revise or enact a new rule, however, any change may subject to a vote by the general membership at the next general meeting.

Rules of Etiquette

Before the Round:

● Sign Up/Show Up:

- You sign up for mixers via the Musket Ridge MISGA web site: (<http://mrmisga.org>). You can also use the web site to **cancel** your attendance at a mixer after you have signed up.
- Lists of attendees are provided to the host golf courses three days in advance of the mixer. If you find you cannot attend a mixer for which you have signed up after this period, please contact the host club's pro shop directly to notify them. **This is important!** The clubs order and prepare food for lunch based on the number of people who have signed up. You may be charged a fee if you sign up and do not attend.

● Show Up on Time:

- This means getting to the course with plenty of time to dress, warm up, practice, pay fees, locate your cart and first tee assignment, meet your partners for the day, and partake of the morning refreshments.
- Do not show up at the last second expecting everyone else to accommodate you. By this time, arrangements will have been made to play without you.

● First Tee:

- Check the scorecard to learn any local rules. Local rules apply only to the specific course you are playing.
- Make sure to place an identifying mark on your ball and inform the other players the type and number ball you are playing.

● Avoid Slow Play:

- When your group is not keeping up with the pace of play of the group in front of you:
 - Walk at a reasonable speed between shots.
 - Begin planning your next shot as you approach the ball by studying the strength and direction of the wind.
 - When you reach your ball, check the lie, select your club, visualize your swing and shot, and then play your shot.
 - From the time you select your club until you actually hit your shot, you should take no more than 30 seconds.

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- If you are not ready to play when it is your turn, encourage one of your fellow players to play.
- **Maintaining the Course:**
 - **Replace your divots.** Turf tends to explode on impact, making it difficult, if not impossible, to replace the divot. In this case, you have two options:
 - You can use the toe of your shoe to kick in the turf around the edges of the divot or
 - Many courses put containers of a soil/seed mixture on their carts and tees. If this is the case, simply fill in the divot with the mixture.
 - **Bring a rake into the bunker with you.**
 - Remember that you should always enter the bunker from the low side at a point nearest to the ball.
 - Whenever possible, avoid walking on the steep face of a bunker.
 - After hitting your shot, rake the area you played from, including all your footprints and any others within reach.
 - Rakes should be left either in or nearby the bunker.
 - **Repair any pitch marks** or indentations caused by the ball hitting the green.
 - Using a tee, knife, key, or repair tool, repair the mark by working the edges towards the center, without lifting the center of the mark. Don't tear the grass. Finish by smoothing the area with a club or your foot. Try to get the area smooth enough to putt over.
 - Remember that while the [Rules of Golf](#) allow you to repair pitch marks on your putting line, any other damage to the putting green found on your putting line may not be repaired if it might assist you in your subsequent play of the hole, until after you have putted. For example, you cannot repair spike marks on your putting line until after you have putted.
- **On the Green:**
 - Do not step on your fellow players putting lines -- the imaginary line that connects the ball to the hole.
 - If your ball is on a player's line, volunteer to mark the ball.
 - If your ball is not farthest from the cup, mark your ball, either with a plastic marker or a small, thin, dark coin such as an old penny.
 - Do not stand where you might distract a fellow player
 - Do not make any noise when your fellow player is preparing to putt and do not move.
 - If you are asked to tend the flagstick, make sure you are not standing on anyone's line.
 - Hold the flagstick at arm's length so the flag does not flutter in the breeze, and make sure your shadow does not fall across the hole or line.
 - Loosen the bottom of the flagstick so it does not stick when you try and remove it by pulling it straight up after the other player has putted.
 - The flagstick should be removed right after the player has hit the ball.

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- Generally, the player closest to the hole will tend the flagstick.
- After everyone has puttied out, immediately walk to the next tee.

● Miscellaneous:

- If you hit a tee shot and suspect that it might be either lost or out-of-bounds, the Rules of Golf allow you to play a second or provisional ball.
 - [By local rule at Musket Ridge](#), you then have one minute from the time you reach the spot where you suspect the ball landed to find the ball. If it is not found within that one-minute period, you must declare it lost and play your provisional ball with a one-stroke penalty.
 - If you play the provisional ball and subsequently find your original ball in-bounds, you must pick up your provisional and continue to play the original ball.
 - Out of bounds balls are assessed the penalty of "stroke and distance."
 - [By local rule at Musket Ridge](#), balls hit into the "native grass" areas of the course are to be played as in a lateral hazard.
- For safety's sake, never hit when there is a chance you might be able to reach the group ahead of you, and anytime you hit a shot that you think even has remote chance of hitting any other players, yell "fore" immediately, and make a point of apologizing to any players your ball lands near.
- Displays of frustration are one thing, but outbursts of temper are quite another. Yelling, screaming, throwing clubs, or otherwise making a fool of yourself are unacceptable behavior and, in some cases, dangerous to yourself and others.
- As a player, you have a responsibility to learn and understand the Rules of Golf.
- Five of the most common Rules are those deal with Out of Bounds, Lost Balls, Unplayable Lies, Cart Paths, and Water Hazards.
- Finally, at the end of the round, shake hands with your fellow players, congratulate the winners, console the losers, and thank them for their company. At the end of the day, the great pleasure of the game is the time you get to spend with your friends whether old friends or new friends you just made through the game.
- **After the Round:**
 - At all MISGA events, lunch is served after the round.
 - **Hats and golf shoes are not allowed at lunch.**
 - 50/50—Most host MISGA clubs sell 50/50 tickets at each mixer. Participation is not mandatory, but clubs depend on this income to pay for the refreshments and other items.