

# Cypress Head Mens Golf Association

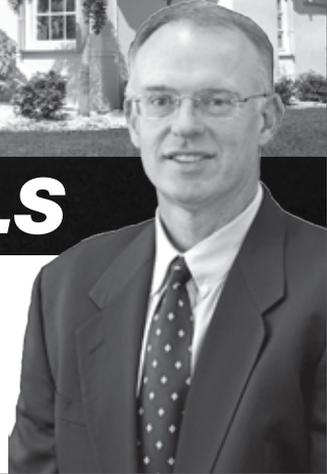


*Cypress Head*

**2026**

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# Welcome to the 2026 Cypress Head Men's Golf Association

Welcome to another year of golfing fun with the Cypress Head Men's Golf Association. I am pleased to be your President for 2026 and want to take a moment to thank Mike Bagnato for his service as President for the past two years. While Mike has done an excellent job leading our Association, the Committee Chairmen and members are really what makes our organization flow smoothly. Did you know that there are six different Committees that are tasked with managing various aspects of the CHMGA? They are Tournament, Handicap, Membership, Registration, Rules and Food/Beverage. Our Executive Committee this year consists of myself, Vice President Bob Strazar, Secretary Lee Pereksta and Treasurer Dan Ritchie. Without the hard work of the many members that serve on these Committees, the CHMGA would be lost and you have my heartfelt thanks.

We are very fortunate to have the Cypress Head Golf Club as our home. In 2025 Cypress Head Golf Club was voted the Best Public Golf Course in Volusia and Flagler Counties by the readers of the HomeTown News. This is the 13th consecutive year that the course has been honored in this way and I think all of us are grateful to be able to play it on a regular basis. The staff at Cypress Head, including the PGA Golf Professionals, the pro shop staff, the Course Superintendent and his grounds staff, all do an excellent job.

One thing I want to emphasize is that this is YOUR Golf Association. I think the Tournament Committee does an excellent job of setting the golfing schedule but if there are different games or formats you would like the Committee to consider please let me or Jack Narhi or Jim Walsh of the Tournament Committee know. I have set as a goal for myself to play with every member of the CHMGA this year. While I know and have played with most of our members, there are some I do not know and have not played with. I think one of the main benefits of being a member of the CHMGA is meeting new people and getting to know them. With that in mind, I would also encourage you to consider serving on a Committee. We can always use additional volunteers and it's a great way to get to know your fellow members. Consider hanging around after we golf to socialize with your fellow members. Flagsticks always has a CHMGA lunch special and a cold beverage always tastes good after golf! Finally, please encourage your friends to consider joining the CHMGA as well. New and growing membership is the life blood of any organization and the CHMGA is no different.

Please feel free to let me or any member of the Executive Committee know of any questions or concerns you may have. Happy Golfing!

Lynn Rill  
CHMGA President

**CYPRESS HEAD  
MENS GOLF ASSOCIATION  
2026**

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**CHAPTER I  
CYPRESS HEAD MENS GOLF ASSOCIATION OFFICERS  
AND COMMITTEES  
2026**

|                       |                     |                     |
|-----------------------|---------------------|---------------------|
| <b>PRESIDENT</b>      | <b>LYNN RILL</b>    | <b>410-206-7604</b> |
| <b>VICE-PRESIDENT</b> | <b>BOB STRAZAR</b>  | <b>216-571-5755</b> |
| <b>SECRETARY</b>      | <b>LEE PEREKSTA</b> | <b>386-265-4417</b> |
| <b>TREASURER</b>      | <b>DAN RITCHIE</b>  | <b>602-790-4904</b> |

**COMMITTEES**

**TOURNAMENT:**           **JACK NARHI – Chairman**  
                                  **JIM WALSH – Co-Chairman**  
                                  **DENNIS KNOX**  
                                  **BILL SCHELL**

**HANDICAP:**           **BRUCE McKNIGHT – Chairman**  
                                  **BILL FERGUSON     MIKE BAZANOS**  
                                  **BOB DUQUETTE     TONY ADDEO**

**MEMBERSHIP:**       **DAVE ROWLAND - Chairman**  
                                  **GARY BRIDEAU - MGA Handbook**  
                                  **BRUCE PARRISH**

**REGISTRATION:**     **KEVIN STOVER – Chairman**  
                                  **MIKE BAZANOS       GARY BRIDEAU**  
                                  **BOB FINNICK         NORM FRY KEVIN**  
                                  **HANNAH             KEN HUMBERT**  
                                  **ALDO MARINO        BILLY McCULLOGH**  
                                  **PHIL MELE           LEW RICE**  
                                  **TIM HILL             SCOTT WUSTROW**  
                                  **KEVIN WALTERS     JIM WESCOAT**

**RULES:**               **BILL SCHELL – Chairman**  
                                  **MIKE BAZANOS       DAVID THURLOW**  
                                  **NORM FRY            LENNY OLSZEWSKI**  
                                  **BOB STRAZER        KEVIN WALTERS**  
                                  **JOE MANNARINO     TONY ADDEO**

**FOOD, BEVERAGE AND EVENT SUPPORT:**  
                                  **KEVIN HANNAH – Chairman**

## PAST PRESIDENTS

|                        |                    |
|------------------------|--------------------|
| <b>DONALD BRICE</b>    | <b>1992 / 1993</b> |
| <b>GEORGE HILL</b>     | <b>1993 / 1994</b> |
| <b>JOHN TURLEY</b>     | <b>1994 / 1995</b> |
| <b>GEORGE HILL</b>     | <b>1995 / 1996</b> |
| <b>EARL HUNTER</b>     | <b>1996 / 1997</b> |
| <b>EARL HUNTER</b>     | <b>1997 / 1998</b> |
| <b>WICK BOOTH</b>      | <b>1998 / 1999</b> |
| <b>TOM BIEDINGER</b>   | <b>1999 / 2000</b> |
| <b>JOE HAYDUK</b>      | <b>2000 / 2001</b> |
| <b>JOHN TERRELL</b>    | <b>2001 / 2002</b> |
| <b>JOHN TERRELL</b>    | <b>2002 / 2003</b> |
| <b>EDWARD HARVEY</b>   | <b>2003 / 2004</b> |
| <b>JOHN TERRELL</b>    | <b>2004 / 2005</b> |
| <b>JOHN HAURY</b>      | <b>2005 / 2006</b> |
| <b>BILL SCHELL</b>     | <b>2006 / 2007</b> |
| <b>HUGH LAMBERT</b>    | <b>2007 / 2008</b> |
| <b>DAVE ROWLAND</b>    | <b>2008 / 2009</b> |
| <b>HERB DODSON</b>     | <b>2009 / 2010</b> |
| <b>TOM EDINGTON</b>    | <b>2010 / 2011</b> |
| <b>DON TAYLOR</b>      | <b>2011 / 2012</b> |
| <b>PAT GARRIGAN</b>    | <b>2012 / 2013</b> |
| <b>JOHN PIKE</b>       | <b>2013 / 2014</b> |
| <b>LEW RICE</b>        | <b>2014 / 2015</b> |
| <b>TONY DELMONTE</b>   | <b>2015 / 2016</b> |
| <b>TONY DELMONTE</b>   | <b>2016 / 2017</b> |
| <b>JACK NEDOROSTEK</b> | <b>2017 / 2018</b> |
| <b>JACK NEDOROSTEK</b> | <b>2018 / 2019</b> |
| <b>TOMMY LEE</b>       | <b>2019 / 2020</b> |
| <b>TOMMY LEE</b>       | <b>2020 / 2021</b> |
| <b>JACK NARHI</b>      | <b>2022 / 2023</b> |
| <b>JACK NARHI</b>      | <b>2023 / 2024</b> |
| <b>MIKE BAGNATO</b>    | <b>2024 / 2025</b> |
| <b>MIKE BAGNATO</b>    | <b>2025 / 2026</b> |
| <b>LYNN RILL</b>       | <b>2026 /</b>      |

**CHAPTER II  
BY-LAWS**

**ARTICLE I  
NAME**

The name of this organization shall be “CYPRESS HEAD MENS GOLF ASSOCIATION”, a non-profit organization under laws of the STATE OF FLORIDA. For the purpose of this document, the organization will be known as the MGA.

**ARTICLE II  
OBJECTIVES**

The objectives and purpose of the MGA shall be: to promote golf and interest in the game of golf at THE GOLF CLUB AT CYPRESS HEAD, and at any other course at which its members are participating, to promote fellowship among all golfers and spectators who enjoy the facilities of THE GOLF CLUB AT CYPRESS HEAD, to hold tournaments and meetings for the benefit of its members, and to take an active and constructive interest in the clubhouse and the golf course itself.

**ARTICLE III  
MEMBERSHIP**

**SECTION I**

**QUALIFICATIONS:**

Any person who pays MGA dues. The golf professionals at The GOLF CLUB AT CYPRESS HEAD will be granted honorary memberships.

**SECTION II**

Active members must be at least eighteen years of age.

**SECTION III**

The Executive Committee may suspend the acceptance of new membership applications during the year to assist in the management of seasonal player volume.

**SECTION IV**

The Executive Committee may elect to grandfather members from one season to the next. They may also set a cutoff date that annual dues must be received for the members to retain grandfathered membership status.

**ARTICLE IV  
OFFICERS**

**SECTION I**

The elected officers of the MGA shall be President, Vice-President, Secretary, and Treasurer.

**ARTICLE V  
DUTIES AND POWERS OF ELECTED OFFICERS**

**SECTION I**

**PRESIDENT:**

The President shall be chief executive officer of the MGA and will preside at all meetings of the Executive Committee. The President shall be ex-officio member of all standing committees and groups. He shall perform such other duties as may be defined in the By-Laws or required by action of the Executive Committee.

**SECTION II**

**VICE-PRESIDENT:**

The Vice-President shall:

- A. Assist the President in the discharge of his duties and in the absence of the President, shall act in his place and stead.
- B. Assume the office of the President in the event of a vacancy before the President's term is up.
- C. Act as parliamentarian at all meetings and shall be familiar with "Roberts Rules of Order."
- D. Serve as Sergeant at Arms should it become necessary, or upon the President's request.
- E. Serve as Chairman of a committee(s) upon appointment by the President.

**SECTION III**

**SECRETARY:**

The Secretary shall:

- A. Keep a record of all proceedings of the MGA.
- B. File and preserve all documents, records, reports, and communications connected with the operation of the MGA.
- C. Make reports at meetings as directed by the President

## **SECTION IV**

### **TREASURER:**

The Treasurer shall:

- A. Receive all monies due to the MGA and deposit the same in an approved account within thirty days of receipt. Monies to be held in the name of CYPRESS HEAD MENS GOLF ASSOCIATION.
- B. Ensure that all appropriate Tax-Exempt documentation required by the IRS and the current bank holding the MGA account is submitted within three months after the start of the fiscal year.
- C. Pay all bills as contracted by the MGA as certified correct by the President.
- D. Keep a true and complete record of all monies received and dispersed by him in his capacity as Treasurer of the MGA.
- E. Have prepared for presentation at the Annual meeting an itemized report of disbursements and receipts for the year.
- F. Perform such other duties as required by the President and the Executive Committee.
- G. Present a copy of the monthly bank statement to the Executive Committee once a quarter (Dec., Mar., June and Sept.), then post a Financial Summary on the MGA Bulletin Board and website for membership review.

## **ARTICLE VI**

### **THE EXECUTIVE COMMITTEE**

#### **SECTION I**

There shall be an Executive Committee, which shall consist of all elected officers, the preceding past two Presidents, and the Chairman of each committee appointed by the President.

#### **SECTION II**

The Executive Committee:

- A. Pursuant to and within the limitations of the By-Laws, act as the principle governing body of the MGA.
- B. Have general charge of the policies, management and finances of the MGA.
- C. Fill any vacancy in any elected office except that of the President, by a majority vote of the committee.
- D. Designate the bank in which funds may be deposited.
- E. Take necessary action on all measures introduced at, and acted upon at any general or special meeting.
- F. Establish a calendar of events for each season and properly post

such calendar for all MGA Members.

G. The Executive Committee will meet at least three times each year.

### **SECTION III**

Individual members of the Executive Committee shall have no policy or decision making power, unless seated at a properly called meeting as stated in these By-Laws.

## **ARTICLE VII STANDING COMMITTEES**

### **SECTION I**

The standing committees of the MGA shall be:

- A. Tournament Committee
- B. Handicap Committee
- C. Membership Committee
- D. Registration Committee
- E. Rules Committee
- F. Food, Beverage & Event Support

### **SECTION II**

The President, immediately after his election, will appoint to the chairmanship of each committee, a member at large. Each member so appointed will serve on the Executive Committee and perform the duties of his respective committee with the assistance of any aids he may require.

### **SECTION III**

Tournament Committee

The Tournament Committee shall:

- A. Work with the management of The Golf Club at Cypress Head to set up dates, days, and types of tournaments and events suitable to the members of the MGA.
- B. Establish local rules for each tournament and event.
- C. Post a calendar of tournaments along with descriptive information.
- D. Establish a price breakdown for each tournament.

### **SECTION IV**

Handicap Committee:

The Handicap Committee shall:

- A. With the assistance of Golf Club Management, provide the handicap of each member at the beginning of each tournament. The posting will list the member's handicap.
- B. Handicaps will be established in accordance with USGA

## World Handicap System.

### **SECTION V**

#### Membership Committee

The Membership Committee shall:

- A. Be responsible for the development of a Membership Application Form to be used for the application process. The form will provide a brief outline of membership requirements and all necessary information to properly evaluate the candidate's application.
- B. Maintain a record of all MGA members.
- C. Collect all monies for MGA membership and forward to Treasurer.
- D. Provide an accurate account of monies and membership to the MGA Treasurer and Registration Committee.

### **SECTION VI**

#### Registration Committee

The Registration Committee shall:

- A. Provide a sign-in sheet(s) each week for each tournament including any special tournaments. This sign-in sheet(s) will list all current members.
- B. Provide a sign-in process each week that will collect that week's tournament monies.
- C. Provide support to all special tournaments including any 50/50 raffle.
- D. Provide personnel to support the weekly 50/50 raffle.

### **SECTION VII**

#### Rules Committee

The rules Committee shall:

- A. Be knowledgeable of USGA and MGA local rules.
- B. Provide the MGA members with rulings as needed.
- C. Provide rule interpretations to the Tournament Committee should disputes arise.
- D. Provide a member to act on the Tournament Committee in support of Article VII, Section III, Paragraph B.

### **SECTION VIII**

#### Food, Beverage & Event Support Committee:

Food, Beverage & Event Support Committee shall:

- A. Provide the menu for and arrange all MGA luncheons and special events.
- B. Coordinate all food and beverage costs with the Treasurer.

## **SECTION IX**

### **Special Committees**

- A. The President may, at his discretion, appoint special committees to perform certain duties, which in his opinion require the aid and attention of such a committee.
- B. The chairman of each committee shall be an ex-officio member of the Executive Committee.

## **ARTICLE VIII**

### **NOMINATING COMMITTEE**

#### **SECTION I**

The Nominating Committee will be confirmed by a majority vote of the MGA members present at the Summer General Meeting.

#### **SECTION II**

The Nominating Committee shall consist of members of the Executive Committee plus any at large members or members nominated and supported by a majority vote of MGA members present at the Summer General Meeting.

#### **SECTION III**

Each member to be elected to the nominating committee shall:

- A. Be nominated by a motion from the floor at the Summer General Meeting.
- B. After the nomination has been seconded, the election shall be confirmed by a standing majority of the membership present at the meeting.
- C. The members of the Nominating Committee shall elect their own chairman

#### **SECTION IV**

Nominating Committee, pursuant to the provisions of Article IX of these By-Laws, shall canvas the membership and select a slate of officers. Each person to be placed on the slate should have the following qualifications:

- A. Be a member of the MGA for a minimum of three (3) years.
- B. Be a member of the MGA in good standing.
- C. Have served and been an active and participating member of one or more committees.
- D. Have agreed to serve, if elected.

These selections shall then be filed with the Secretary by the first day of October each year. The Secretary will then post the nominations on the MGA Bulletin Board in the hall of the clubhouse by the end of the first week of October.

**ARTICLE IX  
NOMINATIONS, ELECTIONS AND VACANCIES**

**SECTION I**

At the annual meeting held in November, the nominating committee will present its slate of candidates to the membership. At this time, the President will entertain nominations from the floor.

**SECTION II**

Any candidates nominated and seconded from the floor must have the following qualifications:

- A. Be a member of the MGA for a minimum of three (3) years.
- B. Be a member of the MGA in good standing.
- C. Have served and been an active and participating member of one or more committees.
- D. Have agreed to serve, if elected.

**SECTION III**

The election to any office will be by majority. If no majority, the two top vote getters will runoff.

**SECTION IV**

Election to an office at the Annual Meeting will take effect with the start of the new year which begins on January 1st and ends on December 31st of the same year.

**SECTION V**

The Vice-President shall fill a vacancy occurring in the office of President. Other vacancies in elective offices shall be filled by appointment of the Executive Committee.

**SECTION VI**

No member will be elected to the office of President for more than two terms without one term intervening.

**ARTICLE X  
MEETINGS AND NOTICES**

**SECTION I**

The Annual Meeting shall be held in the month of November. This meeting shall be held at a place and time announced by the Executive Committee, not later than the fifteenth of October preceding.

## **SECTION II**

In addition to the Annual Meeting there shall be at least two more general meetings held during the year. One to be held in the Summer and the other to be held during the Winter.

## **SECTION III**

The President or the Executive Committee may call special meetings. Other general meetings may be called upon written request of ten or more members in good standing. The notice of special meetings must state the purpose thereof, and on other matters shall be acted at any such meeting.

## **SECTION IV**

Notice of general or special meetings shall be posted on the bulletin board at the clubhouse and website at least ten days before each meeting date. Each notice shall be accompanied by an agenda.

## **SECTION V**

The following order of business shall be observed at all meetings, except special meetings.

- A. Reading of the minutes of the previous meeting
- B. Reports of officers
- C. Reports of committees
- D. Communications
- E. Unfinished business
- F. Elections
- G. New business

## **SECTION VI**

All questions of parliamentary practice shall be determined in accordance with "Roberts Rules of Order."

## **ARTICLE XI QUORUMS**

### **SECTION I**

The members present shall constitute a quorum at any meeting of the MGA.

### **SECTION II**

Five members shall constitute a quorum at Executive Committee meetings.

**ARTICLE XII  
DUES AND FEES**

**SECTION I**

In order to be a member in good standing with the MGA, all dues and fees must be paid in full. The four elected officers and all designated Committee Chairmen shall be exempt from paying membership dues for the year(s) they serve. Included in the annual payment is each member's handicap fee. The dues and fees combined shall be \$45.00. To raise the dues and fees above \$45.00 will require a majority vote of the Executive Committee.

**SECTION II**

All members shall be responsible for any assessment, that has been approved by two thirds of the members present at a properly called general meeting.

**SECTION III**

All dues and fees shall become due by the first day of January each year.

**SECTION IV**

All members not satisfying their financial obligations by the first of January for the current year may be dropped from the handicap list and may lose their MGA privileges.

**SECTION V**

Anyone wishing to become a member after January first of the current year may do so by completing a new application, meet the qualifications for membership and submitting their dues and fees for the current year to the treasurer. The dues and fees for late season membership from October through November shall be \$25.00. Anyone wishing to become a member In December will pay \$45, which will include December and the entire following year.

**SECTION VI**

If the Golf Course Management wishes to pay the handicap fee for certain individuals, they may do so by submitting a list of names of those individuals to the MGA Treasurer.

**ARTICLE XIII  
PRIVILEGES OF MEMBERS**

**SECTION I**

Members of the MGA who are in good standing may:

- A. Attend all meetings of the MGA.
- B. Participate in MGA sponsored events.
- C. Hold office and serve on committees if appointed.

**ARTICLE XIV  
AMENDMENTS**

**SECTION I**

These By-Laws may be amended or changed by a new By-Law, only when approved by a vote of two thirds of the members present at a regular or special meeting called for that purpose.

**SECTION II**

The purposed amendment or new By-Law change must be stated in full on the notice of any meeting called for the consideration of the new By-Law amendments.

**SECTION III**

When a proposed By-Law amendment is properly placed before any such meeting for consideration, it may be altered or amended only if approved by a vote of two thirds of the members present at the meeting.

**ARTICLE XV  
CLUB PROPERTY**

**SECTION I**

All funds belonging to the MGA will be held in a checking account in a bank that has a branch within the City of Port Orange.

**SECTION II**

All monies shall only be withdrawn upon the signature of the President, Vice-President or Treasurer.

**ARTICLE XVI  
INTERPRETATION**

**SECTION I**

Interpretation of these By-Laws and all revisions and amendments to the same shall rest in the hands of the Executive Committee. Their decision shall be final.

**SECTION II**

These By-Laws upon their passage and acceptance by the membership of the MGA shall become the sole governing laws. All other By-Laws and any other former constitutions, By-Law amendments and changes are hereby nullified. These By-Laws were voted on and approved by the MGA membership.

## CHAPTER III OPERATING PROCEDURES AND RULES

### A. OPERATING PROCEDURES:

#### 1. MEMBERSHIP

MGA Members must be at least 18 years of age and meet minimum handicap requirements.

To allow all active MGA Members to enjoy the full benefits of the MGA, the Executive Committee has ruled that members may opt to play from WHITE (GOLD or RED) Tees. Each MGA member should submit their choice of Tee to the Tournament Committee at the beginning of each season. If no request is made, players must remain on the tee position they are currently assigned. Players may choose to move to a different tee position one time during the year by submitting their request to the Tournament Committee. Once a player has moved to another tee, he may opt to move back to a different tee position at any time by notifying the Tournament committee, but must then remain there for the remainder of the year.

In choosing which tee to play, members should consider, as a guideline only, that recent research has shown a correlation between the average distance a seven iron is hit and tee choice. The correlation between yardage that a seven iron is hit and the appropriate Cypress Head tee position is shown in the following table. Again, this is only a guideline, and each golfer must make his own decision.

| Average 7 Iron Distance in Yards | Best Course Length in Yards | Best Tee Choice |
|----------------------------------|-----------------------------|-----------------|
| 80 or less                       | 3500 - 3700                 | Red             |
| 95                               | 3700 - 4800                 | Red             |
| 110                              | 4800 - 5000                 | Gold            |
| 125                              | 5400 - 5600                 | White           |
| 140                              | 5900 - 6100                 | Blue            |
| 155                              | 6400 - 6600                 | Black           |
| 170 or more                      | 6700 - 6900                 | Black           |

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All new applicants MUST "Demonstrate" the ability to play to an established USGA handicap for the tee position of their choice before the application will be fully accepted. In order to accomplish this, the player must "demonstrate" his ability of a 36 course handicap maximum from the WHITE tees, 30 or less course handicap from the GOLD tees, or 27 or less course handicap from the RED tees; based on five (5) rounds of golf from the chosen tees in the MGA at The Golf Club at Cypress Head. Once this is demonstrated, the new member's handicap will be indexed based on the one (1) lowest of the five (5) rounds from a single tee location. This requirement will be waived if the applicant already has an established GHIN handicap index satisfying the requirement.

In the event that the applicant or the tournament committee deems that the applicant is unable to meet the requirement from the chosen tees, he will be given one additional five (5) round opportunity to qualify from a more forward tee. If, after this second opportunity, the applicant is still unable to qualify, the tournament committee will notify the applicant of his inability to qualify, and his full membership fee (less the handicap fee if it has been already paid) will be returned to him. In no case will an applicant be allowed more than five (5) rounds from each of two different tee locations in which to qualify.

During the Demonstration rounds, the applicant will only pay a \$1 prize money fee, and will only be eligible to participate in the closest-to-the-pin competition. He will not be eligible for tournament or hole-in-one prize money.

## **2. SIGN-UP**

Sign-up for the next week's tournament will be from Thursday AM through Wednesday 9AM of the following week. MGA members should cancel by 9AM Wednesday the day before the tournament.

## **3. REGISTRATION**

The normal play day is each Thursday. Tee time is 8:15 AM, with a shotgun start from the assigned tees. On the day of play, registration is from 7:00 AM-7:45 AM. If you fail to register before 7:45 AM, you might be replaced by an alternate. It's best to arrive at the course at least by 7:30 AM for registration. If you are signed up to play, but find that you will not be able to play, you MUST call and speak to a member of the Tournament Committee or Executive Board before 9AM on Wednesday.

After 9AM on Wednesday, a signee will call a member of the Executive Committee and talk with them to properly cancel and not be considered a **NO SHOW**. Calling the Pro Shop and informing an employee may not fulfill this requirement.

**TARDY** players, checking in at registration after 7:45 AM, the Tournament Committee may still allow the player to play, if there is room remaining within the established pairings, but may choose to exclude that player from that day's tournament.

#### **4. TOURNAMENT / PRIZES**

All score cards in MGA play must be turned in by the scorekeeper immediately after each round. They must be **CAREFULLY KEPT, SIGNED, ATTESTED TO, AND DATED**. Each player's local club number must be shown on the card. For the sake of accuracy, a backup scorecard should always be kept and compared in your group.

Normal tournament fees will be \$6.00 which includes the closest to-the-pin (CTP) competition. Guests may also participate in the CTP competition for a \$1.00 entry fee. After a player pays the tournament fee for that week and unless the Tournament Committee cancels play, the tournament fee is forfeited, should a player not complete the round.

For each MGA event, prizes will be awarded. Payouts for each CTP winner will be the total CTP money collected at registration.

The Tournament Committee may elect to change the format of the weekly tournament dependent on circumstances such as weather, low MGA attendance, etc.

Most events are flighted based on the number of members playing and are determined by handicap indexes and maybe paired by the computer. Players must play with their assigned team or partner. If a particular flight is not equal to other flights due to format or handicap indexes, prize monies paid into that flight might be disbursed accordingly. The 25% or more payout rule will remain in effect.

In the event a member or members are fortunate enough to make a hole-in-one, each player making a hole-in-one will be rewarded \$100 in cash, and the MGA will provide free beer to members (one beer per person). If a member wants a beverage other than beer, he will ask the person or persons who made the hole-in-one to buy them a drink out of his \$100 prize money. No beverage will be served until the person or persons who made the hole-in-one arrives or a member of the Executive Committee informs the bartenders they may start

serving the beer. There will be no carryovers under any circumstances.

In the event of weather concerns, the following will apply:

- If Cypress Head closes the course, Cypress Head will address the ‘rain check’ condition. The MGA will address the tournament fee (which will be carried over to the following week).
- The decision to cancel the tournament will be made by the majority of the Executive Committee present.
- If the player leaves the course during the round, prior to the MGA suspending play for weather (no longer than 45 minutes), the player will forfeit the tournament fee.

Members who fail to register and pay the prize money prior to play will not be eligible to receive prize monies in the event they or their team wins.

## 5. MISC.

If a member violates Article II of the By-Laws, or acts in a manner detrimental to the purpose of the MGA and/or to the spirit of fair play, the Executive Committee has the right to review the matter, and with just cause, suspend the member **without refund of membership dues**.

Monies won in MGA events will be credited to the member’s computer account, and will remain there while one remains a member or until spent. Winnings may be used for Pro Shop items, greens fees, or for practice balls. *If one decides not to renew his membership for the next golf year which begins on January 1st, he will have until the following June 30th to use the funds in his account. If he fails to do so, his account will be closed, and any remaining balance will revert back to the MGA account.* In the event of a member’s death, his family will be notified of any existing balance, giving them the option of using it, leaving it in the account or receiving a refund.

Members should repair all holes made by divots with sand, repair ball marks, rake sand bunkers and operate carts in a safe manner.

All members will be provided with a green MGA identification card that contains two numbers:

GHIN # - Number used for posting scores either online (www.ghin.com) or at other golf courses.

LOCAL # - Used to enter scores at terminal in the pro shop.

**B. RULES GOVERNING PLAY DURING MGA SPONSORED EVENTS:**

USGA, LOCAL and the following MGA rules will govern play during all MGA events.

1. A. WHITE TEE Players: The ball will always be played DOWN unless announced otherwise, and everything must be putted out in accordance with that day's tournament format. Lie improvement is a rule violation subject to penalty (ball to be lifted for identification must be done according to USGA Rule 7.3).

B. GOLD TEE and RED TEE Players: May elect to play the ball UP or "Roll the ball over", and everything must be putted out in accordance with that day's tournament format. If playing the ball UP, the ball may be moved no more than one club length and must remain in the same playing environment (fairway, fringe or rough), but no closer to the pin. This does not apply when the ball is in a hazard or on the green.

2. If a ball is suspected as being lost, a provisional ball may be played to speed-up play. If a provisional ball is not played and a player does not find his ball in the general area, he must either go back and replay the next shot from the previous spot where the original ball was played with a one stroke penalty or use Model Local Rule E-5 with a two stroke penalty.

3. If you believe your ball may not have cleared a penalty area (i.e. hole #s 2, 3, 4, 6, 7, 8, 9, 12, 13, 14, 15, 16, 17, 18), to speed-up play, you may play a provisional ball from the same spot as the original ball. If the original ball is found outside the penalty area, you 'must' play the original ball. If your ball is found inside the penalty area, you have the option of playing the original or provisional ball. If a ball is deemed unplayable in areas other than those previously described, see USGA Rule 19 for proper procedure.

4. Most of the penalty areas, wooded and Environmentally Sensitive Areas (ESA) around the golf course have been marked as red or yellow. All ESAs are marked with green tops and cannot be played out of.

All ground or water within the margin of a water hazard marked with a (Yellow Line) or yellow stakes, or a lateral hazard marked with a (Red Line) or red stakes is part of a penalty area. See USGA Rule 17 for proper procedure.

NO HUNT/PLAY ZONES: There are three “No Hunt/Play” zones at Cypress Head. They are Hole # 2 just short of the green, Hole # 6 and Hole #16 areas between the tee and the green. The MGA designates this as a “NO PLAY” zone. **PLAY IS PROHIBITED FROM THIS AREAS.** If a ball is played into this area, the player must take a drop in front of the zone, using the ‘line of flight’ principle and incur a one-stroke penalty. If a player attempts to play from a “NO PLAY” zone, he **WILL BE DISQUALIFIED.**

5. Out of bounds is defined by white boundary posts or fence lines bordering the golf course. See USGA Rule 18 for proper procedure. If you think your ball might be out of bounds, declare it so and hit a provisional ball in order to speedup play. NOTE: If the original ball is found in bounds, the original ball must be played and the provisional ball picked up. Also, If a provisional ball is not played, when a player finds his ball OB he may use Model Local Rule E-5 with a two stroke penalty.

6. The bunker areas on the left side of the hole #1 fairway, and on the right side of the #18 fairway, are considered WASTE AREAS. You may ground your club while addressing the ball.

**7. If a fellow member/competitor violates a particular rule of golf, you are obligated to immediately inform him, in a kind way, of the violation. Failure of a member to comply with a Rule of Golf may be cause for disqualification. If you disagree, play two (2) balls to the finish of that hole and upon completion of the round of golf see rules official for clarification before signing your scorecard.**

8. In taking a legal drop, you must hold the ball at knee height, and drop it. Placing the ball, when only a drop is allowed, is a rule violation, 1 stroke penalty.

9. A ball embedded in its own pitch mark in the general area and outside a penalty area, may be lifted, cleaned and dropped without penalty, in the same environment.

10. A ball lying in a divot hole, ant hill or in a hole made by Armadillo, Sandhill Cranes, Egrets, etc., in your own fairway will be treated as Ground Under Repair and may be lifted, cleaned and dropped in accordance with USGA Rule 16.

11. A pond penalty area overflowed outside the margin of the area is temporary

water. The ball in question must be identified. Where there is overflow from a penalty area, take relief from the condition and drop to the ‘nearest point of relief’ according to USGA Rule 16.

12. On occasion and due to weather, certain areas of the golf course experience “less than ideal” conditions. So the golf course can be more fairly experienced, the Rules Committee will enact ‘SAND TRAP’ exceptions as follows:

**Condition 1: “RAKE AND PLACE”** - Except when the ball is plugged in the slope of a bunker, you may find a spot in the bunker NO CLOSER to the hole and at the NEAREST POINT OF RELIEF, still in the sand bunker, RAKE the sand and PLACE the ball WITHOUT PENALTY.

**Condition 2: “SELECTED GROUND UNDER REPAIR”** – When SPECIFIC bunkers are identified, you may REMOVE your ball from the bunker WITHOUT PENALTY. The ball will be dropped within 2 club lengths of the edge of the bunker, keeping the point where the ball was retrieved between the hole and the drop point.

**Condition 3: “ALL BUNKERS ARE PLAYED AS GROUND UNDER REPAIR”** – You may remove your ball from ANY bunker WITHOUT PENALTY. The ball will be dropped within 2 club lengths of the edge of the bunker, keeping the point where the ball was retrieved between the hole and the drop point.

13. If there are no penalty area lines or stakes or the stakes are not aligned properly, the margin of the area is determined by the cut of the rough grass height compared to the penalty area grass height. (If in doubt, another player should be consulted, and then two balls played. The situation should then be brought to a Rules Committee member after the round for resolution).

14. At the beginning of each competitive round, if an Abnormal Course Condition (ACC) is identified, the proper procedure to follow is: (1) All members of the group agree that the ball did NOT go out of bounds; (2) the ball cannot be found or retrieved. The next shot is taken from a spot at the nearest point of relief, no closer to the hole. There is no penalty assessed.

15. If a ball is hit to the left of the cart path to the left of the green on hole #4, a player's found ball may be dropped in the DROP AREA circle at the right of the bridge crossing and no penalty is assessed. If the ball is not found, it should be played as a lost ball.

16. If a ball is hit over the fence, left of the cart path on hole #18, the player's found ball may be dropped in the drop area circle behind the last fairway bunker and no penalty is assessed. If the ball is not found, it should be played as a lost ball.

### **Rangefinders**

For all play in the MGA, a player may obtain distance information by using a device that measures distance ONLY. If a player uses a distance measuring device that is designed to gauge or measure other conditions (gradient, wind-speed, temperature, etc) the player is in breach of Rule 4-3 for which the penalty is disqualification.

### **Assumption**

All USGA rules, Cypress Head and MGA LOCAL rules apply to play in the MGA and it is each person's responsibility to know these rules. Players should refer to the MGA Bulletin Board and Website to view current rules.

### **Ball Hawking**

Ball Hawking during MGA events is NOT permitted. It is defined as "looking for a ball(s) other than your own or your partners. The penalty can range from a verbal warning to the adding of a penalty stroke(s) to disqualification for subsequent violations. (e.g. 1st violation - verbal warning; 2nd violation - 1 stroke penalty; 3rd violation - 2 stroke penalty; 4th violation - disqualification)

### **Pace of Play**

When the pace of play is too slow it delays finalizing tournament results and causes complaints from our membership. The MGA approved pace of play is 4 hours 45 minutes. Under normal conditions this is considered a reasonable amount of time. It is 30 minutes more than the golf course management suggested pace of play. The penalties for slow play will be assessed as follows: Warning for the first offense. One stroke penalty for second offense. Two stroke penalty for the third offense. Disqualification for the fourth offense. Individuals in the group will be subject to penalty. Penalties assessed will be monitored and recorded by the MGA Vice President.

## CHAPTER IV

### TOURNAMENTS

(Most Events will be flighted)

**2026**

|                      |                  |                                     |
|----------------------|------------------|-------------------------------------|
| Thursday January 1   | No Golf          | New Year                            |
| Thursday January 8   | Individual       | Stableford                          |
| Thursday January 15  | 2 Man            | 1 Net - Pick Your Partner           |
| Thursday January 22  | Individual       | Stableford (Red Tee)                |
| Thursday January 29  | 4 Man            | Scramble                            |
| Thursday February 5  | Individual       | Stableford                          |
| Thursday February 12 | Individual       | Net<br>(6R,6W,6B) (6R,6G,6W)(9R,9G) |
| Thursday February 19 | 2 Man            | Shamble                             |
| Thursday February 26 | Individual       | Match Play vs Par                   |
| Thursday March 5     | 2 Man            | Pick Your Partner 1Net+             |
| Thursday March 12    | Individual       | 1 Net                               |
| Thursday March 19    | MGA Championship | Net/Gross (Round 1)                 |
| Thursday March 26    | MGA Championship | Net/Gross (Round 2)<br>Luncheon     |
| Thursday April 2     | Individual       | Stableford                          |

|                    |            |   |
|--------------------|------------|---|
| Thursday April 9   | 4 Man      | 2 Net                                       |
| Thursday April 16  | Individual | Match Play vs Par                           |
| Thursday April 23  | 2 Man      | 1Net +                                      |
| Thursday April 30  | Individual | Stableford<br>(Choose Your Tees)            |
| Thursday May 7     | Individual | Stableford                                  |
| Thursday May 14    | Individual | Match Play vs Par                           |
| Thursday May 21    | Individual | 1 Net<br>(6R,6W,6B) (6R,6G,6W)(9R,9G)       |
| Thursday May 28    | 2 Man      | 1 Net                                       |
| Thursday June 4    | Individual | Stableford                                  |
| Thursday June 11   | 2 Man      | Shamble                                     |
| Thursday June 18   | Individual | Match Play vs Par                           |
| Thursday June 25   | 2 Man      | 1 Net                                       |
| Thursday July 2    | Individual | Stableford<br>(6R,6W,6B) (6R,6G,6W) (9R,9G) |
| Thursday July 9    | Individual | Net (Red Tees)                              |
| Thursday July 16   | Individual | Match Play vs Par                           |
| Thursday July 23   | Individual | Net   |
| Thursday July 30   | 4 Man      | Scramble                                    |
| Thursday August 6  | Individual | Stableford                                  |
| Thursday August 13 | 2 Man      | 1 Net                                       |
| Thursday August 20 | Individual | Stableford (*Mixed Tee)                     |

|                       |                    |  |
|-----------------------|--------------------|--|
| Thursday August 27    | Individual         | Net (Toss 1 Front & 1 Back)                              |
| Thursday September 3  | Individual         | Stableford (*Mixed Tee)<br>(6R,6W,6B) (6R,6G,6W) (9R,9G) |
| Thursday September 10 | Individual         | Match Play vs Par  |
| Thursday September 17 | Individual         | Net  |
| Thursday September 24 | 2 Man –            | Pick partner 1 Net +                                     |
| Thursday October 1    | Individual         | Stableford   |
| Thursday October 8    | 4 Man              | 2 Net  |
| Thursday October 15   | Individual         | Match Play vs Par  |
| Thursday October 22   | Individual         | Net  |
| Thursday October 29   | 2 Man              | 1 Net  |
| Thursday November 5   | Individual         | Stableford   |
| Thursday November 12  | Individual         | Match Play vs Par  |
| Thursday November 19  | 2 Man              | Shamble<br>Membership Meeting & Luncheon                 |
| Thursday November 26  | Happy Thanksgiving | (No Golf)  |
| Thursday December 3   | Individual         | Stableford (*Mixed Tee)                                  |
| Thursday December 10  | 2 Man              | 1 Net  |
| Thursday December 17  | Individual         | Match Play vs Par  |
| Thursday December 24  |                    | (No Golf)  |

## 2027

|                      |            |                      |
|----------------------|------------|----------------------|
| Thursday December 31 | 4 Man      | Scramble             |
| Thursday January 7   | Individual | Stableford           |
| Thursday January 14  | 2 Man      | 1 Net                |
| Thursday January 21  | Individual | Stableford (Red Tee) |
| Thursday January 28  | 4 Man      | Scramble             |

*\*Mixed Tee – Flights will be a mixture of players from any tees*

*Note: Historically, some tournaments may need to be changed due to number of participants or course or weather conditions.*

## SCORING

### STABLEFORD SCORING

Using the following point values:

|                     |                 |                      |                 |
|---------------------|-----------------|----------------------|-----------------|
| <i>Hole in One:</i> | <i>8 points</i> | <i>Bogey:</i>        | <i>1 point</i>  |
| <i>Eagle:</i>       | <i>6 points</i> | <i>Double Bogey:</i> | <i>0 points</i> |
| <i>Birdie:</i>      | <i>4 points</i> | <i>Triple Bogey:</i> | <i>-1 point</i> |
| <i>Par:</i>         | <i>2 Points</i> |                      |                 |

While scoring, write down your gross score and points earned for each individual hole. When the round is completed, total the points for all 18 holes and add this number to your handicap. That is the score you enter on your card and turn in to the tournament committee. (Note: You should also total your gross score for posting by the handicap committee).

EXAMPLE – Player “A” has a total of 22 points with a handicap of 13. His score is a 35 for the round.

### MAXIMUM SCORE FOR HANDICAP PURPOSES

All scores for handicap purposes, including tournament scores, are subject to a maximum number of strokes on each hole (previously referred to as Equitable Stroke Control (ESC)). This mandatory procedure reduces high hole scores for handicap purposes in order to make handicaps more representative of a player’s potential ability.

**The maximum score on any hole is equal to PAR + 2 + the number of HANDICAP STROKES the player is entitled to for that hole.**

### USGA RULES OF HANDICAPPING

The Cypress Head MGA uses the USGA rules for establishing and maintaining handicaps. The complete set of rules can be found at the following website:

[Rules of Handicapping \(usga.org\)](http://usga.org)

### OPTIONAL MULTI-DAY TOURNAMENTS

The multi-day events are optional, and treated as both individual and combined tournaments. All players are eligible for the regular weekly tournament prizes. Those that choose to participate in the multi-day tournaments will be required to register additionally for the event and pay an extra tournament fee to be eligible for the multi-day total score prize award.

### **SHAMBLE SCORING**

Each team chooses their best tee shot. Team players hit their second shot from that point, continuing to play their own ball through completion of the hole for an individual score.

### **SCRAMBLE SCORING**

Each team chooses their best tee shot, continuing to play the best shot through completion of the hole.

### **STEP ASIDE SCRAMBLE SCORING**

Each team chooses their best tee shot. The player who hit the selected tee shot must step aside and skip hitting a second shot, but then can continue to play the best team shot through completion of the hole for a team score.

### **MATCH PLAY VS PAR**

Post your net score on each hole, then compare that to par for the hole. If your net score is lower than par, you win the hole (+); if your net score is equal to par, you half the hole (0); if your net score is higher than par, you lose the hole (-). At the completion of the round, add up the total number of (+),s and subtract the total number of (-),s. This is your total score for the round.

### **MIXED TEE COMPETITIONS**

Many weekly formats can (or will) be flighted according to HANDICAP INDEX instead of COURSE HANDICAP. In playing these competitions players from different tee boxes (Red, Gold, White, Blue) will be competing against each other. When this competition is being played ALL players will play the ball UP.

### **MGA CHAMPIONSHIP**

This is a two day, optional event held the last two Thursdays in March. The format recognizes the low gross and several lowest nets per flight. A player pays an additional entrance fee to participate.

### **WINNERS MGA CHAMPIONSHIP**

2025 GOLD:  
Gary Howard  
Kevin Hannah

WHITE:  
Bob Duquette  
Bobby Greene

## CHAPTER V

### 2026 MEMBERSHIP ROSTER

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## **The John Terrell Award Process**

- Any active MGA member may nominate another active MGA member by sending an email to the MGA secretary. The nomination should cite the following applicable criteria to justify the nomination:
  - Has been or was an active member for five (5) years
  - Has/had a good knowledge and understanding of the MGA
  - Has/had served and been an active participant on one or more committees
  - Has/had helped to make the MGA a good and active association
  - Has/had gone “above and beyond” normal service
  - Is/was a credit to the game of golf, to the MGA and to The Golf Club at Cypress Head
- Upon receipt of a nomination, the MGA secretary will forward the nomination via email to all members of the executive committee.
  - Within 7 days, executive committee members will reply to the secretary with their approval or non-approval. Failure to reply will constitute a non-approval.
- After seven days, the secretary will tally the results and notify the executive committee of the results of the vote. A simple majority will be required for approval.
- The MGA member may be nominated and approved at any time; however, awards will only be presented once each year at the November membership meeting. There is no limit on how many members can receive the award in a given year, however no member is eligible for the award more than once.
- Recipients will receive a plaque for The John Terrell Award in addition to having their name placed on the wall plaque at The Golf Club at Cypress Head.

**PREVIOUS RECIPIENTS OF  
THE JOHN TERRELL AWARD**

|      |  |      |  |
|------|--|------|--|
| 2025 | Gary Brideau<br>Norbert Muench   | 2015 | Tom Moore<br>Don Taylor<br>Bruce McKnight  |
| 2024 | Dan Ritchie<br>Billie McCullough<br>Robert Finnick                                 | 2014 | Ray Geiger<br>John Mahony<br>John Pike   |
| 2023 | Kevin Stover   |      |  |
| 2022 | Tim Hill<br>Tommy Lee<br>Mike Bazanos  | 2013 | Ron Dillon   |
| 2021 | Bill Bonnell<br>Kevin Hannah<br>Jack Narhi<br>Jim Walsh                            | 2011 | Dennis Knox<br>Ken Johnson<br>Len Olszewski  |
| 2020 | Norm Fry<br>Jack Nedorostek  | 2010 | Dave Rowland   |
| 2018 | Rich Valorose<br>Martin Lamey<br>Tony Delmonte<br>Patrick Garrigan<br>Lee Pereksta | 2009 | Bill Rieger<br>Ed Harvey   |
|      |  | 2008 | John Terrell<br>Bill Schell<br>Tom Beidinger<br>Earl Hunter<br>Wick Booth<br>John Repper |
| 2016 | Tom Edington<br>Tom McDonald<br>Lew Rice<br>Bill Schieder                          |      |  |

## The MGA Player of the Year Award Criteria

Any active MGA member is eligible to win the MGA Player of the Year Award. The award consists of a \$50 prize and will be awarded to the player with the highest prize money earnings over the course of the year.

The winning player's name will also be placed on a plaque in the Cypress Head pro shop. Previous winners of the Player of the Year Award are:

|                              |                             |
|------------------------------|-----------------------------|
| Aldo Marino: 2024            | Bruce McKnight: 2012 – 2013 |
| Lew Rice: 2023               | Pat Garrigan: 2011 – 2012   |
| Tony Addeo: 2022             | Don Taylor: 2010 – 2011     |
| Tony Addeo: 2020 – 2021      | Ron Dillon: 2009 – 2010     |
| Bill Bonnell 2019 - 2020     | Herb Dodson: 2008 – 2009    |
| Bruce McKnight 2018 – 2019   | Joe Swihart: 2007 – 2008    |
| Pat Garrigan: 2017 – 2018    | Bob Akerson: 2006 – 2007    |
| Tony Miller: 2016 – 2017     | Don Taylor: 2005 – 2006     |
| Bill Schell: 2015 – 2016     | John Haury: 2004 – 2005     |
| Jack Nedorostek: 2014 – 2015 | John Haury: 2003 – 2004     |
| Bill Manson: 2013 – 2014     | John Haury: 2002 – 2003     |

## In Memory

|                   |                   |                    |
|-------------------|-------------------|--------------------|
| Ray Ackerman      | Frank Dern        | John Harrison      |
| Wiley Atkinson    | Don DeStaffino    | Edward Harvey      |
| Don Auferio       | Jim Digby         | Don Hatfield       |
| Ted Barkley       | Ron Dillon        | John Haury         |
| Gill Beers        | Bob Dittrich      | Eric Heer          |
| Bruce Benedict    | Herb Dodson       | Andy Hitt          |
| Hank Bird         | Dan Donovan       | Joe Hockdorfer     |
| Gene Bliton       | Louis Engel       | Frank Hrinko       |
| Bill Bono         | Mike Ertz         | Earl Hunter        |
| John Bollema      | Frank Esposito    | Fred Hutchinson    |
| Wickham Booth     | Roger Fifield     | Laingston Johnston |
| John Brodie       | Joseph Fiore      | Buck Jones         |
| Peter Cambria     | Carl Foley        | Doug Keller        |
| Al Camarato       | Larry Foley       | Charles Kennedy    |
| Paul Cantin       | Tom Freeman       | Pat Killeen        |
| Cliff Charbonneau | Murphy Gill       | Fred Kinkoff       |
| Nick Conte        | Dominick Giordano | Al Kirsch          |
| Terry Cook        | Tony Grieco       | Walter Kross       |
| Tom Craig         | Jack Grisley      | Al Kuhn            |
| Dick Creadon      | Tom Gumkowski     | Roy Lamond         |
| Bob DeCarlo       | Don Hasse         | Ken Lepalmer       |
| Jim Degnan        | Joe Hahn          | Tony Lepard        |
| Bill Deitsch      | Jack Hammer       | Jerry Lewis        |
| Tony Delmonte     | David Hands       | Edwin Lochrev      |

|                   |                   |
|-------------------|-------------------|
| Victor Lucas      | Don Schillinger   |
| Mac Macedo        | Bob Scott         |
| John Mahoney      | Bob Scuticchio    |
| Bill Manson       | Jim Sevcik        |
| Joe Mantia        | Bill Shultz       |
| Sid Massey        | Bob Sieber        |
| Jim McCauley      | Bob Spaulding     |
| Mac McNally       | Bob Stanieich     |
| Warren Mills      | Ed Stanton        |
| John Mollema      | Jack Tapy         |
| Carl Moore        | Don Taylor        |
| Tom Moore         | Jim Terhaar       |
| Jim Murray        | George Terranova  |
| John Murphy       | John Terrell      |
| Jack Newcomer     | Larry Topham      |
| Tom Pair          | Gordon Torkington |
| Bob Peterson      | Joe Tricchan      |
| Charlie Poe       | Charlie Truitt    |
| Ernie Pomainville | Paul Varner       |
| Bruce Pope        | Joe Volpe         |
| Bob Prater        | Russ Wagner       |
| Joe Quin          | John Woods        |
| Dale Rish         | Jim Yeargin       |
| Norman Rounds     | Culver Zimmer     |
| Frank Russo       | Fred Zinn         |
| Dom Salvatore     | Bill Zinzer       |

# 2026

| January |    |    |    |    |    |    |
|---------|----|----|----|----|----|----|
| S       | M  | T  | W  | T  | F  | S  |
|         |    |    | 1  | 2  | 3  |    |
| 4       | 5  | 6  | 7  | 8  | 9  | 10 |
| 11      | 12 | 13 | 14 | 15 | 16 | 17 |
| 18      | 19 | 20 | 21 | 22 | 23 | 24 |
| 25      | 26 | 27 | 28 | 29 | 30 | 31 |

| February |    |    |    |    |    |    |
|----------|----|----|----|----|----|----|
| S        | M  | T  | W  | T  | F  | S  |
| 1        | 2  | 3  | 4  | 5  | 6  | 7  |
| 8        | 9  | 10 | 11 | 12 | 13 | 14 |
| 15       | 16 | 17 | 18 | 19 | 20 | 21 |
| 22       | 23 | 24 | 25 | 26 | 27 | 28 |

| March |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|
| S     | M  | T  | W  | T  | F  | S  |
| 1     | 2  | 3  | 4  | 5  | 6  | 7  |
| 8     | 9  | 10 | 11 | 12 | 13 | 14 |
| 15    | 16 | 17 | 18 | 19 | 20 | 21 |
| 22    | 23 | 24 | 25 | 26 | 27 | 28 |
| 29    | 30 | 31 |    |    |    |    |

| April |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|
| S     | M  | T  | W  | T  | F  | S  |
|       |    |    | 1  | 2  | 3  | 4  |
| 5     | 6  | 7  | 8  | 9  | 10 | 11 |
| 12    | 13 | 14 | 15 | 16 | 17 | 18 |
| 19    | 20 | 21 | 22 | 23 | 24 | 25 |
| 26    | 27 | 28 | 29 | 30 |    |    |

| May |    |    |    |    |    |    |
|-----|----|----|----|----|----|----|
| S   | M  | T  | W  | T  | F  | S  |
|     |    |    |    |    | 1  | 2  |
| 3   | 4  | 5  | 6  | 7  | 8  | 9  |
| 10  | 11 | 12 | 13 | 14 | 15 | 16 |
| 17  | 18 | 19 | 20 | 21 | 22 | 23 |
| 24  | 25 | 26 | 27 | 28 | 29 | 30 |
| 31  |    |    |    |    |    |    |

| June |    |    |    |    |    |    |
|------|----|----|----|----|----|----|
| S    | M  | T  | W  | T  | F  | S  |
| 1    | 2  | 3  | 4  | 5  | 6  |    |
| 7    | 8  | 9  | 10 | 11 | 12 | 13 |
| 14   | 15 | 16 | 17 | 18 | 19 | 20 |
| 21   | 22 | 23 | 24 | 25 | 26 | 27 |
| 28   | 29 | 30 |    |    |    |    |

| July |    |    |    |    |    |    |
|------|----|----|----|----|----|----|
| S    | M  | T  | W  | T  | F  | S  |
|      |    |    | 1  | 2  | 3  | 4  |
| 5    | 6  | 7  | 8  | 9  | 10 | 11 |
| 12   | 13 | 14 | 15 | 16 | 17 | 18 |
| 19   | 20 | 21 | 22 | 23 | 24 | 25 |
| 26   | 27 | 28 | 29 | 30 | 31 |    |

| August |    |    |    |    |    |    |
|--------|----|----|----|----|----|----|
| S      | M  | T  | W  | T  | F  | S  |
|        |    |    |    |    |    | 1  |
| 2      | 3  | 4  | 5  | 6  | 7  | 8  |
| 9      | 10 | 11 | 12 | 13 | 14 | 15 |
| 16     | 17 | 18 | 19 | 20 | 21 | 22 |
| 23     | 24 | 25 | 26 | 27 | 28 | 29 |
| 30     | 31 |    |    |    |    |    |

| September |    |    |    |    |    |    |
|-----------|----|----|----|----|----|----|
| S         | M  | T  | W  | T  | F  | S  |
|           |    |    | 1  | 2  | 3  | 4  |
| 5         | 6  | 7  | 8  | 9  | 10 | 11 |
| 12        | 13 | 14 | 15 | 16 | 17 | 18 |
| 19        | 20 | 21 | 22 | 23 | 24 | 25 |
| 26        | 27 | 28 | 29 | 30 |    |    |

| October |    |    |    |    |    |    |
|---------|----|----|----|----|----|----|
| S       | M  | T  | W  | T  | F  | S  |
|         |    |    |    | 1  | 2  | 3  |
| 4       | 5  | 6  | 7  | 8  | 9  | 10 |
| 11      | 12 | 13 | 14 | 15 | 16 | 17 |
| 18      | 19 | 20 | 21 | 22 | 23 | 24 |
| 25      | 26 | 27 | 28 | 29 | 30 | 31 |

| November |    |    |    |    |    |    |
|----------|----|----|----|----|----|----|
| S        | M  | T  | W  | T  | F  | S  |
| 1        | 2  | 3  | 4  | 5  | 6  | 7  |
| 8        | 9  | 10 | 11 | 12 | 13 | 14 |
| 15       | 16 | 17 | 18 | 19 | 20 | 21 |
| 22       | 23 | 24 | 25 | 26 | 27 | 28 |
| 29       | 30 |    |    |    |    |    |

| December |    |    |    |    |    |    |
|----------|----|----|----|----|----|----|
| S        | M  | T  | W  | T  | F  | S  |
|          |    |    | 1  | 2  | 3  | 4  |
| 5        | 6  | 7  | 8  | 9  | 10 | 11 |
| 12       | 13 | 14 | 15 | 16 | 17 | 18 |
| 19       | 20 | 21 | 22 | 23 | 24 | 25 |
| 26       | 27 | 28 | 29 | 30 | 31 |    |

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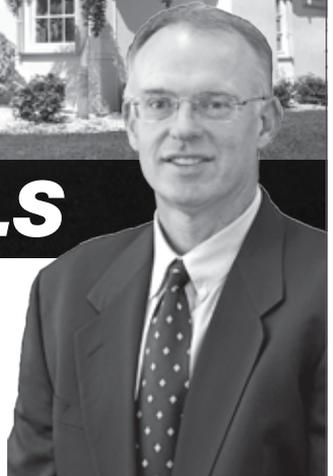


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