

RUM RIVER HILLS

Ladies League



2025  
NEW MEMBER QUICK START GUIDE

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## WHAT ARE THE FEES FOR? WHAT AM I PAYING?

**League Dues:** Our league has a \$90 fee for joining. \$60 of that fee goes to the league and events we put on (banquet, trophies etc.) The remaining \$30 of that fee goes towards your membership with the Minnesota Golf Association (MGA) to establish and maintain your handicap with them.

**Golf Bank:** This is your personal bank account with the league. You deposit a certain dollar figure at the beginning of the season. Each week, funds are taken out to put towards the events. If you win during an event, the funds are deposited into your golf bank. At the end of the year, the treasurer will give back all of the money in your bank.

Example:

- At the beginning of the year, you decide to deposit \$44.00 into your golf bank.
- The first week of league costed \$7.50
  - \$5.00 for the event (which is a mandatory fee to participate)
  - You decided to participate in the 2-Club (\$2.00)
  - And you decided to participate in the pot Chip in (\$0.50)
- \$7.50 was deducted from your golf bank making your new golf balance \$36.50.
- A few days later you discover you won a skin. The skin was worth \$2.00.
- \$2.00 is added back into your bank account making your new golf balance \$38.50.

**Hole In One Insurance:** This pot has been growing for years and it only costs you \$1.00. Each member pays \$1.00 towards this pot (optional). Whoever gets a hole in one on league night, wins the entire pot less that year's contributions. Currently the pot is over \$2,000!

**Ringer Board:** This is a great way to have a side bet with yourself to see how you improve throughout the year. The cost is \$5.00 per member (optional.) You start with your first round of the year. That is the score you want to beat, hole by hole. Any time you shoot better on a hole during league, we will update your score. By the end of the year, we will complete the best score you had on each hole and calculate who has improved the most. We then take the Ringer board pot and payout the most improved players.

**Events:** Each week our league charges \$5.00 per player to play in the event that week. Of that \$5.00 - \$3.00 goes towards overall results and \$2.00 goes to skins.

**2 Club:** This fee is \$2.00 per week and if you enter once, you will enter every week when you play. 2 club is paid out for holes that you simply used 2 clubs and received a score of '2' – if you manage to do so, you win the pot! This pot can grow week to week if we have no 2 club winners and we could also have multiple winners that will split the pot.

**Chip-in Pot:** This fee is \$0.50 per week and if you enter once, you will enter in every week when you play. Chip in is paid out for holes that you chipped in. Putting from the fringe also counts! If you manage to do so, you win the pot! This pot can grow week to week if we have no chip in winners and we could also have multiple winners that will split the pot.

**Skins:** Each golf hole represents a skin. If you shoot the lowest score on that hole out of everyone in your flight that night, you won a skin. Skin values differ each week due to the amount of skins won. Skins are not given out on every hole if there is a tie between two players.

Example:

- On hole 13 everyone in your flight shot a 5 or higher but you shot a 4. You won a skin on hole 13.

# EVENT FEES & SIDE BETTING

**EVENTS:** Each week our league charges \$5.00 per player to play in the event that week. \$3.00 of that goes towards the event itself and \$2.00 goes towards skin payouts.

**2-CLUB POT:** This fee is \$2.00 per week and if you enter once, you will enter every week when you play. 2-club is paid out for holes that you simply used 2 clubs and received a score of '2' – if you manage to do so, you win the pot! This pot can grow week to week if we have no 2 club winners and we could also have multiple winners that will split the pot.

**CHIP-IN POT:** This fee is \$0.50 per week and if you enter once, you will enter in every week when you play. Chip in is paid out for holes that you chipped in. Putting from the fringe also counts! If you manage to do so, you win the pot! This pot can grow week to week if we have no chip in winners and we could also have multiple winners that will split the pot.

**SKINS:** Each golf hole represents a skin. If you shoot the lowest NET score on that hole out of everyone in your flight that night, you won a skin. Skin values differ each week due to the amount of skins won. Skins are not given out on every hole if there is a tie between two players.

Example:

- On hole 13 everyone in your flight shot a net 5 or higher but you shot a net 4. You won a skin on hole 13

**NET SCORE:** Your total score minus your handicap.

Example:

- You play 18 holes. Your handicap is a 35 and you shoot a 105 – your Net Score is 70.

**HANDICAP:** Also called 'handicap strokes' or 'bumps'. After you have played at least (3) 18-hole rounds or (6) 9-hole rounds, you will be given an established handicap from GHIN.

Example:

- Your established handicap is 25 for 18-holes.
- You receive 25 'handicap strokes' or 'bumps' while playing 18-holes.
  - You receive these strokes on the 25 hardest handicap holes.

HOLE	1	2	3	4	5	6	7	8	9	FRONT TOTAL	10	11	12	13	14	15	16	17	18	BACK TOTAL	TOTAL SCORE	HANDI CAP	LOW NET SCORE
PAR	4	5	4	3	4	3	4	4	4	35	4	4	5	4	3	4	3	4	5	36	71		
RED TEES DISTANCE	270	436	272	132	362	151	310	202	328	2463	288	336	423	347	89	254	140	313	371	2561	5024		
RED TEES HANDICAP	11	1	7	17	5	13	3	9	15		16	2	6	10	18	4	14	8	12				
PLAYER A TRUE SCORE	6	7	4	3	6	4	7	5	5	47	6	6	7	5	4	6	4	5	8	51	98	25	73
HANDICAP STROKES	•	••	••	•	••	•	••	•	•		•	••	••	•	•	••	•	•	•				
NET SCORE	5	5	2	2	4	3	5	4	4	34	5	4	5	4	3	4	3	4	7	39	73		

## WHAT DO I DO ON LEAGUE NIGHTS?

1. Arrive at the course 15 minutes before your tee time. Be sure to grab a score card from the pro-shop. On regular league nights, the course's scorecard is what you'll use. On 'Shotgun' nights, you will have a custom score card that the pro shop staff will provide to you.
2. Play your round.
3. Once your round is complete, please give your score card to Ashley Shore. You can either give her the actual card, or you can send a photo via text message to her at 763-257-2950

## HOW OR WHEN WILL I KNOW HOW I DID IN THE EVENT?

1. Ashley & Nancy will get together the following day and enter everyone's scores. Once we see how everyone played, we will divy-out that evening's players pot to individuals that had skins, 2-club, chip in etc.
2. An email will be sent out to all players a day or two after league showing everyone's results.

## I WON A SKIN, HOW DO I GET MY MONEY?

1. Nancy will manage your 'Golf Bank'. This is a spreadsheet that she keeps track of our funds. It will show you total balance, as well as what's been taken out each week for league play as well as what's been given back to you if you've won. Nancy will send out a copy of the spreadsheet periodically to show everyone where their funds are sitting. If your total balance is getting a little low, be sure to send Nancy (either Venmo or check) so you can continue to participate in league play.
  - a. Skins, Chip-In, 2-Club (AKA: Side Bets)
    - i. These are funds that will go back into your golf bank.
  - b. Placing in your flight (AKA: Event Fee entry)
    - i. These are funds that will go into your Pro-Shop account. Where you can spend them in the pro-shop on apparel, balls, tee's, shoes etc.
2. At the end of the season, Nancy will send any funds left in your golf bank back to you the way you submitted your funds at the beginning of the season (either Venmo or check).

# IMPORTANT LEAGUE INFORMATION

1. Most events are come and play when you can! About once a month we have a sign-up event. If you sign up to golf in one of these events via the email system and then discover you are unable to participate, please advise the Events Chair as soon as possible (see phone number and email address above). This will avoid last minute issues for running the event. Sign up events are marked on the calendar.
2. When you arrive, check in at:
  - a. The Pro Shop (pay your greens and cart rental fees)
  - b. Be at the tee box five minutes before your tee time, or shotgun start time, as the case may be.
3. We play rain or shine unless there are dangerous weather conditions; e.g., thunder and/or lightning. In case of inclement weather, the Event Chair and the Pro Shop will make a mutual decision about whether to cancel the League event. You will be notified via email if canceled in advance.
4. Handicap: New members who do not have an established MGA handicap, must establish one. In order to establish a Handicap Index, a total of 54 holes must be played and posted to your scoring record. These scores can be made up of any combination of rounds. Either (3) 18-hole rounds or (6) 9-hole rounds must be entered into the GHIN system to produce a personalized handicap. Handicap Index will be issued to you the very next day. (Rule 4.5, Rules of Handicapping)
5. Scoring – One person should be designated to keep a complete scorecard, along with one other being kept as a backup in case of a question or discrepancy. After play has finished, the person or persons with the scorecard should total the strokes for each player named on the card and then sign and date the scorecard.
6. League scores will be posted into the computer system by our Events Chair each week. **DO NOT ENTER YOUR LEAGUE SCORE INTO THE COMPUTER.** Either hand your scorecard to the Events chair when possible, or send it electronically by taking a photo of it and sending it to the Events Chair (named above).
7. Please enter non-league rounds into the clubhouse computer or use the USGA GHIN APP to enter electronically (available for smartphones). If you are unsure how to do that, check with the Event Chair for assistance.
8. Birdies: When a member scores a birdie on a hole during league play, the scorekeeper should circle her score for that hole. Birdies are also tracked in our Golf Genius scoring system automatically.
9. Ringer Board: If you participate in the Ringer Board, it will be updated for you each week. The Ringer Board is a “season long side bet” where you record your scores on each hole the first time you play them, and see how well you can improve your score throughout the summer!
10. League play stipulates that we “play the ball where it lies,” both in the rough and on the fairway. If conditions warrant a “lift, clean and place” rule, you will be notified in advance.
11. Count all strokes, including whiffs. No mulligans and, remember, you must “hole out” (no “gimmies”).

# GENERAL & LOCAL RRHLL RULES

**All Water Hazards (yellow & red):** Below are your options:

- a. ~~Play the ball as it lies, without grounding your club (i.e. without touching the ground before your swing. This includes practice swings).~~ **No penalty stroke.- 2019 Rule Change: Penalty areas: you may move loose impediments, ground your club and take practice swings in penalty areas without penalty, just as you can on the fairway or in the rough.**
- b. Play the ball from the previous spot at which you hit into the hazard. One penalty stroke.
- c. Drop the ball between the place of entry into the hazard in line with the flag. This could include the opposite side of the hazard. One penalty stroke.
- d. Drop the ball in a designated drop area (if applicable). One penalty stroke.

**Red Hazard Additional Options:**

- a. Drop the ball within two club lengths of the place of entry into the hazard, no closer to the hole. One penalty stroke.
- b. Drop within two club-lengths from point on opposite margin equidistant from hole. One penalty stroke. (rarely used)

**Embedded Ball:** If your ball is embedded in its own depression (anywhere on the golf course except in a hazard), you are entitled to a free drop at the point that the ball is embedded. If you are embedded in a hazard and do not wish to try to hit the ball, you have the option to use the unplayable lie rule. Note: In wet conditions, a ball may embed and completely disappear. If you and a member of your group agree that this has happened, you are entitled to a free drop, without penalty, at approximately the spot where you think your ball disappeared. An example of where this may occur this is left of the fairway on #15.

**Obstructions:** The following obstructions afford a free drop within one club length of the nearest point of relief, no closer to the pin: French drains, cart paths, sprinkler heads, ribboned trees, irrigation boxes, tee signs, railroad ties, etc. This does NOT include fences that signify out of bounds.

**Loose Impediments:** Sticks, rocks, clumps of dirt, etc., (natural objects) may be moved. If you move the ball in the process, however, it is a one-stroke penalty.

**Bunkers:** "Sand traps" are considered hazards. ~~You must play out of them; you may not ground your club (you may not touch the sand until impact) or move loose impediments.~~ Be sure to rake the trap after you are through. Bunkers HAVE rakes. **2019 Rule Change: You may now move loose impediments, you may touch the sand, however NOT in the areas right in front of or right behind your ball, during your backswing or in taking practice swings. You now have an extra option to drop outside the bunker for 2 penalty strokes.**

**Waste Bunkers:** These are also hazards, but you may: move rocks or sticks, ground your club, take a free drop within the hazard from casual water. You MAY NOT take your ball out of a hole, cart or foot print, etc. Waste Bunkers do NOT have rakes.

**Out of Bounds:** White stakes and tar roads on holes #5, #6, #9, #10, #11, #12, #13, #14, #16 and #18 are considered out of bounds. Stroke and distance penalty apply here. You must re-hit from where you originally hit when you went out of bounds and add one penalty stroke. If you are not sure whether you have hit out of bounds, declare and hit a provisional ball (a just-in-case ball). Strokes with the provisional ball do not count if the original ball is in bounds. Play the provisional ball until you reach where the original ball is likely to be.

**Local OB Rule: Rule effective April 18th, 2024.**

If a player's ball goes out of bounds, the player has the option to go up to where the ball crossed the OB line, and take a 2 stroke penalty dropping in line from the tee box to the pin. The player would be hitting their 4th shot at that time.

Or, the player can choose to re-tee taking a one stroke penalty hitting 3 off the tee.

**Lost Ball (Not in Hazard):** A lost ball is treated the same as an "out of bounds" ball. Add one stroke penalty; go back to where you last hit the lost ball and hit again. **2019 Rule Change: Time allowed for search reduced to 3 minutes from 5 minutes previously allowed.**

**Unplayable Lie:** If you determine your ball is unplayable - anywhere except in a water hazard, you may, under penalty of one stroke, either:

1. Play from where you last hit
2. Drop ball within two club lengths from where it lies, no closer to the pin, or
3. Keep the spot where the ball lay between you and the pin and go back along that line as far as you wish

~~If you are in a bunker, you must remain in the bunker under options 2 and 3.~~ **2019 Rule Change: You now have an extra option to drop outside the bunker for 2 penalty strokes.**

**Casual water:** Water left by rain or sprinklers is considered 'casual water,' allowing you to take a free drop within one club length of nearest point of relief, NO CLOSER TO THE PIN. Water should fill up around the outside of your shoes while taking a normal stance (no dancing!)

If you have questions concerning a rule, play a provisional ball on that hole, keep track of both scores, and ask for a ruling from the Pro Shop when you finish your round.

**Root Rule: Rule effective April 19th, 2023.**

- The following local rule is in effect in the general area on all 18 holes.
- If the player's ball comes to rest in a portion of the general area and there is interference from exposed tree roots that are in the general area, the tree roots are to be treated as ground under repair. The player may take relief under Rule 16.1b.
- Interference does not exist if the tree roots only interfere with the player's stance.
- This local rule can only be applied when all members of the group agree that relief is warranted.
- Note: This local rule is in place only to avoid damage to the tree, the player or the player's equipment, not as a way to "Get out of a jam."

### **Hole 15: Clarifying drop zone requirements:**

Player tee's off. If after the 2nd shot...

- Ball goes into the lateral river stream on the **left** side of the cart path/bridge, player must treat it as a lateral hazard and either play ball as it lies (if possible) or take a drop (1-stroke penalty) within one club length at point of entry no closer to the hole.
- Ball goes into the river stream on the **right** side of the cart path/bridge player must treat it as a water hazard and either play ball as it lies (if possible) or take a drop (1-stroke penalty) in the designated drop zone just after the cart path/bridge.
- Ball hits the bridge and goes into the stream - play ball as it lies (if possible) or take a drop (1-stroke penalty) in the designated drop zone just after the cart path/bridge.

### **Taking an 'X' on a scorecard - Effective April 18, 2024.**

Players now have the option to take an 'X' on a hole (in case we have that blow-up hole and just want to be done with it) however in doing so, it will remove the golfer from all payouts for that week (both event and any side bets including hole in one).



## THINGS YOU WILL ENCOUNTER ON SPECIFIC HOLES

- Hole #1: Water hazard on the right is a lateral hazard (red), sand on the left is a waste bunker. Sand trap left of the green is a bunker.
- Hole #2: Sandy areas on the left and right of the fairway are waste bunkers. Water to the right of green is lateral hazard (red).
- Hole #3: Creek to the right and left of the fairway are lateral hazards (red). Creek in front of the green is a direct hazard (yellow).
- Hole #4: Creek to the right of the fairway is a lateral hazard (red). Sand traps around the green are bunkers. To the left and behind the green is out of bounds.
- Hole #5: Sandy area to the right of the fairway is a waste bunker. Sand traps around the green are bunkers. To the left and behind the green is out of bounds.
- Hole #6: Left of the fairway is out of bounds.
- Hole #7: The water to the left and right of the fairway in front of the tee box is a lateral hazard (red). The water to the right of the fairway before the green is a direct hazard (yellow) first and changes to lateral hazard (red) further down. Sandy areas in the pine trees to the left of the fairway are waste bunkers. The sand trap in front of the green is a bunker.
- Hole #8: The water in front of the green is both lateral (red) and direct (yellow) hazard based on marked stakes. If your tee shot goes into the water, you must stay behind the water and take a regular drop and penalty as explained above. If your second shot or subsequent shot “goes swimming,” you may proceed to the marked drop area to the right of the cart path by the green. In the event that the drop area is not marked, drop your ball to the right of the cart path that is by the green.
- Hole #9: Sandy areas to the left and right of the fairway are waste bunkers. To the left and right of the fairway and green are out of bounds.
- Hole #10: Sandy areas left and right of the fairway are waste bunkers. To the left and right of the fairway and green is out of bounds.
- Hole #11: To the right of the tee box (where the townhomes are located) is out of bounds. The entire road down the left is out of bounds. There is also out of bounds behind the green. All sandy areas right and left of the fairway are waste bunkers. The sand trap areas behind the green are bunkers.
- Hole #12: The area along the left side of the fairway is out of bounds, as is the right side of the fairway by the townhomes, and the area behind the green. The sandy area to the right of the fairway is a waste bunker. The sand trap in the middle of the fairway is a bunker. The water in front of the green is a lateral (red) and direct (yellow) hazard based on the marking stakes.
- Hole #13: To the left and right of the fairway is out of bounds. The sand traps by the green are bunkers.
- Hole #14: The area along the left side of the fairway is out of bounds, as is the area behind the green. All sand traps are bunkers.
- Hole #15: The area along the left side of the fairway is out of bounds. The creek in front of the green is a direct hazard. The creek to the right and behind the green is a lateral hazard (red). If you go into the water directly in front of the green, you may use the drop area across the bridge. Remember to add the penalty stroke. The rock wall is part of the hazard.
- Hole #16: The area down the left side is out of bounds. Lateral (red) water hazard to the front right of the green. There is a designated “drop” area where you can drop your ball and incur a one-stroke penalty if you go in the water. If you go into the hazard to the right of the cart path, it is a lateral hazard and, after taking relief from the cart path, you take your legal drop from where you went in.
- Hole #17: The creek and pond to the left of the fairway is a lateral hazard (red). The sand in front of the green is a bunker. Behind the green is out of bounds.
- Hole #18: The area along the right side of the fairway is out of bounds. Water on the left of the fairway is a lateral hazard.

## HANDICAP SYSTEM

The computer will calculate the maximum strokes per hole you are allowed to take. For the purposes of league scoring, just enter your actual score in all cases.

## TIPS TO SPEED UP PLAY

1. Tee off at assigned time. If an "A" team is missing members at shotgun time, and all "B" team members are present, the "B" team should tee off first.
2. Whenever it is safe to do so on a hole, proceed directly to your ball and be ready to take your stroke.
3. If a practice swing is part of your shot routine, please try to take the practice swing while you wait your turn. Keep the pace of play moving forward.
4. If one player loses a ball, a ~~five-minute~~ **2019 Rule Change: three minute search is the maximum time allowing for searching. Other players in the foursome should proceed to take their shots while the search is in progress.**
5. Leave the green immediately after your foursome finishes putting out. Mark your scorecards at the next tee!
6. While putting, keep both pull carts and motorized carts to the back or side of the green closest to the route to the next tee.
7. Play "ready golf." The person who is ready should be the first person to tee off or putt out if possible. No waiting for "honors."
8. Please be considerate and resist the urge to accept cell phone calls during a round unless it is truly urgent. If you must keep your cell phone turned on during the round, advise your playing partners, turn the ringer to low volume (or vibrate if possible) and keep any calls to an absolute minimum. In no case should play be held up because a member is on the phone.

Let's all work to speed up play. A round of 9 holes should not take more than 2 ½ hours. Please play "ready golf" (see description above). Although we need to be considerate, especially on the greens, it is not always necessary to mark those short putts. If you wish, go ahead and putt out.

## MANAGING YOUR HANDICAP WHEN YOU PLAY OUTSIDE OF LEAGUE

Download the USGA GHIN app to your smartphone and register yourself. This is where you can enter your rounds that you play outside of league. This also helps with establishing your handicap.

- Example: You play on a Saturday at Bunker Hills - you can enter your round into this app.

