



PAGANICA  
GOLF

# 2026 Men's Club Rule Book

v. 1.1.3

Reviewed and edited on 04/10/2026



## 2026 Schedule

**All events will be a 7 am shotgun for 2026.**

**Men's Club Meeting – April 12 at 9 am**

### **Qualifying Rounds**

April 19 – Round 1- 7:30 am Shotgun

May 3 – Round 2- 7:00 am Shotgun

May 31 – Round 3 – 7:00 am Shotgun

June 14 – Round 4 - 7:00 am Shotgun

### **Champions & Challengers Matches**

July 12 - Sweet Sixteen – 7:00 am Shotgun

August 2 - Top Eight – 7:00 am Shotgun

September 13– Final Fore – 7:00 am Shotgun

October 4– Championship Match - 8:00 am Shotgun

\$500 Green Fee's Per non-member | \$100 League Fee - Paid cash or card | \$25.00 blind bogey

Total League fee - \$125.00

### **2026 League Fee Breakdown**

48 Flag Events - \$480 (2 \$5.00 Red Drink Chips)

1<sup>st</sup> Place Division Shooz/Toad - \$300 Gift Card/team

2<sup>nd</sup> Place Division Shooz/Toad - \$200 Gift Card/team

Challenger's 1<sup>st</sup> Place - \$300 Gift Card/team

Challenger's 2<sup>nd</sup> Place - \$200 Gift Card/team

Challengers Random - \$100 Gift Card/team

Challengers Random - \$100 Gift Card/team

1<sup>st</sup> Place Championship - \$750.00 Gift Card/Team

2<sup>nd</sup> Place against championship - \$250.00 Gift Card/Team

Final Bar Tab - \$800 | Final Food Banquet - \$1000

### **Team Prizes**

Most birdies - \$100.00 per team

Most bogeys - \$100.00 per team

Most Double Bogeys - \$100.00 per team

Longest Streak of holes Bogey Free - \$100.00 per team

Longest Streak of holes birdie or better - \$100.00 per team

### **Prelims and challenger's brackets only**

Front 9 Leaderboard \$100.00 per team

Back 9 Leaderboard \$100.00 per team

Par 3 Leaderboard - \$100.00 per team

Par 4 Leaderboard - \$100.00 per team

Par 5 Leaderboard - \$100.00 per team



1. The rule book
  - 1.1. The rules will improve over time and will be edited to dictate the changing pace of golf at Paganica golf course
2. Teams
  - 2.1. Teams are made up of 2 golfers and no substitutes are allowed.
  - 2.2. Golfers are required to hold an active USGA handicap during play.
  - 2.3. Players must submit all rounds played outside of competition to the USGA for accurate handicapping.
  - 2.4. Golfers are responsible for submitting their own scores.
  - 2.5. Golfers are
3. Tees
  - 3.1. Tees are selected at the beginning of the season and do not change once selected.
  - 3.2. Golfers have the option to choose Blue, White, or Tan
    - 3.2.1. Blue Tee's - golfers 59 years old and under or handicap index under 16.
    - 3.2.2. White Tee's – golfers 60 to 69 years old or have a 17 to 32 handicap index.
    - 3.2.3. Tan Tee's – golfers above the age of 70 years old.
  - 3.3. The tees are selected 1<sup>st</sup> by handicap than by age.
    - 3.3.1. Example 1: If golfer is age 70 and has a 15 handicap. The golfer qualifies for the tan tees.
    - 3.3.2. Example 2: If golfer is age 47 and has a 27 handicap. The golfer qualifies to use the white tees. They do not play the blue tees because their handicap index is above 16.
    - 3.3.3. Example 3: If golfer is Age 33 and has a 15 handicap. The golfer qualifies must use the blue tees.
  - 3.4. Golfers may choose a tee box behind where they are supposed to play based on this previous requirement.
    - 3.4.1. If you were the golfer in example 2. You may elect to play on the blue tees. Your handicap index will reflect via blue golf the correct number of strokes to be received during the match.
4. WSGA / USGA / GHIN Handicap
  - 4.1. All rules of handicaps are enforced and calculated from the WSGA and USGA.
  - 4.2. Golfers are responsible for their scores and submissions of all 9- and 18-hole rounds outside of match play.
  - 4.3. Golfers must maintain an active handicap with the USGA during the entire season.
    - 4.3.1. Golfers that do not have an active handicap will be unable to compete in the next round of match play until an active handicap has been established.
  - 4.4. It is not the responsibility of Paganica to handle, track or manage any individual's handicap.
  - 4.5. At the completion of each round of golf, a score will be uploaded by the club through Blue Golf Tournament Manager.
    - 4.5.1. Duplicate scoring – if a golfer has submitted another score for the same round. It is the golfer's responsibility to manage their handicap and remove the duplicate score. The round submitted from Paganica is an official score submission and not to be removed.
  - 4.6. The maximum number of strokes to be used during match play is 32.
    - 4.6.1. Pars 4 and 5 will receive 2 strokes max.
    - 4.6.2. Par 3 will receive 1 stroke max.



- 4.7. Handicap Calculation
  - 4.7.1. During Four-Ball Match Play the following is used
    - 4.7.1.1. Total maximum strokes are 90% handicap allowance.
    - 4.7.1.2. Total maximum strokes are 32 strokes per round.
5. Match Play Format
  - 5.1. The format for the entire season is match play
  - 5.2. One team will always play against another team.
  - 5.3. There are no team that will play against a ghost or byes.
  - 5.4. Teams are arranged in the following manner
    - 5.4.1. Teams are given a rank based on their total combined handicap index.
    - 5.4.2. If a team has the same total combined handicap index than a tie breaker happens
      - 5.4.2.1. The lowest handicaps of any golfer will be given the higher rank.
      - 5.4.2.2. If the lowest is tied, the next lowest handicap will be given the higher rank.
      - 5.4.2.3. If all four golfers have the same handicap, the team that signed up last will be given the higher rank.
    - 5.4.3. Teams that won the previous years conference will be given the first seed automatically in the same conference they played.
      - 5.4.3.1. If 1 of the teams does not return, the other conference team will still be the 1<sup>st</sup> overall seed in their respective conference, and the ranks will be applied to the remaining golfers and distributed appropriately.
      - 5.4.3.2. Teams must have both golfers from the previous year to have them qualify to the 1<sup>st</sup> overall seed.
  - 5.5. Bracket assignment – 4 match qualifying
    - 5.5.1. Each team will be given a rank from 1 to 36 based on combined handicap index
    - 5.5.2. The even and odds will be split into two different conferences
    - 5.5.3. Each team is then kept in the same rank order, and given an A, B or C rank that repeats until every team has an assignment. (A, B, C, A, B, C, and so on)
    - 5.5.4. Each team will be flighted into an A, B or C bracket within the conference.
    - 5.5.5. Teams will play 4 total prelim matches against other teams
6. Scoring
  - 6.1. Team are ranked each week by the total amount of points they receive from the match results.
  - 6.2. Match points are as follows
    - 6.2.1. A team scores 5 points for each match win.
    - 6.2.2. A team scores 2.5 match points for a match tie.
    - 6.2.3. A team scores 0 match points for a loss.
  - 6.3. Tie Breakers – Prelim Matches
    - 6.3.1. No tie breakers are used during match play.
    - 6.3.2. Only 18 holes are used during the prelim matches.
  - 6.4. Tie Breakers – Championship matches/Challengers Matches
    - 6.4.1. Championship Matches
      - 6.4.1.1. If these matches require additional holes they will begin on hole 10 and continue until there is a clear winner.
      - 6.4.1.2. Handicaps from the scorecards are used during the tie breaker process.
    - 6.4.2. Challenger Matches



- 6.4.3. Challenger Matches
  - 6.4.3.1. All challenger matches that result in a tie after the 18-hole rounds are to be recorded as a tie and awarded 2.5 points.
  - 6.4.3.2. There are no additional holes played for these matches.
- 6.4.4. Challenger Season Ending Matches
  - 6.4.4.1. At the end of the season if there is a tie that results in multiple teams in the same place for the first and second place position the following happens:
    - 6.4.4.1.1. Each team will play a simultaneous starting on hole 10.
    - 6.4.4.1.2. The matches will be no handicap involved and gross stroke play.
    - 6.4.4.1.3. More than four golfers may play a hole at any time.
    - 6.4.4.1.4. Eliminated teams may not play any additional holes.
    - 6.4.4.1.5. Teams play until there is one team that wins the hole.
- 7. Champions and Challengers Brackets
  - 7.1. Selections: Todd & Shooz Conference
    - 7.1.1. Top two teams from each bracket based on highest points won move on.
    - 7.1.2. Two wild cards from each conference between all teams are determined who moves on.
  - 7.2. Wild Card Ties
    - 7.2.1. In any bracket of two or more tied teams, tie breakers are successively applied until one or more team wins, or no team wins and one or more teams lose the tie breaker.
  - 7.3. In the event of a tie of match points, ties will be broken in order by:
    - 7.3.1. Head-to-Head competition amongst all tied teams.
    - 7.3.2. If no team wins, a team loses if they lost every head-to-head match play among tied teams and are worse in remaining tie breakers against any tied team they did not play.
    - 7.3.3. Hole won margin in all matches played amongst tied teams.
    - 7.3.4. Least holes won against in matches played among tied teams.
    - 7.3.5. Least holes won against in all games played.
    - 7.3.6. Seed into the tournament.
  - 7.4. Points
    - 7.4.1. All teams begin the tournament with zero points
    - 7.4.2. All teams begin the preliminary matches with zero points
    - 7.4.3. All teams begin the week 5 champions matches with zero points
    - 7.4.4. All teams begin the week 5 challenger matches with zero points.
- 8. Challengers Division
  - 8.1. Selection and Distribution
    - 8.1.1. All teams that were not selected for the champions bracket at the conclusion of the 4-week qualifying rounds are sent into the challenger's division
    - 8.1.2. All teams are established into a round robin matchup format where each team will play a randomly assigned team each week.
    - 8.1.3. Teams may play the same team they played from rounds 1 to 4.
  - 8.2. Match Play
    - 8.2.1. Week 5 matches face off against the teams that did not qualify for the champions division
    - 8.2.2. Week 6 to 8 matches will face off against the teams that did not qualify for the champions division or have been relegated from the champions bracket to the challenger's bracket.



- 8.2.3. The point structure remains the same for the challengers as the prelim match points awarded.
9. Forfeits and substitutions
- 9.1. Additional assistance
- 9.1.1. Any team that has one player shown for the match must play the match as is and does not get any additional assistance with the match.
- 9.2. Substitutes
- 9.2.1. No golfers not on the submitted roster may be able to play as a replacement for a missing golfer in a match.
- 9.2.2. No golfer may play an additional golf ball for the round to make up for missing a team member in a match.
- 9.2.3. Any team that is scheduled to play must tee off at the assigned time on the tee sheet.
- 9.2.4. Any team that does not show up for their assigned time will automatically forfeit their match at the completion of their opponents round.
- 9.2.5. A team may catch up to their opponent on the course but every hole that the team did not play is considered loss hole on the score card and should be marked with an X to represent that on the official score card.
10. PGA Rules are in effect for all golf on the course and the league
11. Paganica Golf Specific Rules
- 11.1. Only your opponent can concede a putt, do not pick up until concede.
- 11.2. Winter rules on the entire course – 6” no closer to the hole, must remain in the rough and cannot be used to obtain relief from an immovable obstruction.
- 11.3. Hole
12. Out of Bounds and Relief
- 12.1. Hole 11
- 12.1.1. The entire right side of fairway 11 is deemed out of bounds that is adjacent to the houses.
- 12.1.2. If a golfer hits their shot into the out of bounds area they have 2 options:
- 12.1.2.1. Option 1 – Must retee and hit from the tee box and will be shooting 3 from the tee box. (1 stroke for tee shot, 1 stroke for loss ball, 1 stroke for next shot)
- 12.1.2.2. Option 2 – Estimate the location the ball has gone out of bounds, and the golfer may drop the ball perpendicular to the location no closer to the hole and from the edge of the fairway within two club lengths of the fairway edge inside the fairway. From this position they will be shooting a 4. (1 stroke for tee shot, 1 stroke for lost ball penalty, 1 stroke for distance relief penalty, 1 stroke for next shot)
- 12.1.3. Hole 14
- 12.1.3.1. If a player hits the ball into the water area or the land within the water area deemed wetland it is a penalty and is a mandatory drop in the drop zone and hitting 3.
- 12.1.4. Hole 1 – Out of Bounds
- 12.1.4.1. The trees to the left of the fairway of hole 1 are deemed out of bounds.
- 12.1.4.1.1. Option 1 – Must retee and hit from the tee box and will be shooting 3 from the tee box. (1 stroke for tee shot, 1 stroke for loss ball, 1 stroke for next shot)
- 12.1.4.1.2. Option 2 – Estimate the location the ball has gone out of bounds, and the golfer may drop the ball perpendicular to the location no closer to the hole and



from the edge of the fairway within two club lengths of the fairway edge inside the fairway. From this position they will be shooting a 4. (1 stroke for tee shot, 1 stroke for lost ball penalty, 1 stroke for distance relief penalty, 1 stroke for next shot)

- 12.1.5. If a golfer hits their tee shot into the tee box of hole 17 where the metal meets the tee box. It is a free relief and no penalty. They will drop the ball up to 3 lengths laterally towards the fairway no closer to the hole.

### 13. Blind Bogey

- 13.1. Blind bogey scores are submitted before the round
- 13.2. Blind bogey scores are determined after the round has concluded.
- 13.3. Golfers that have played before or after the scheduled day of play do not qualify.

### 14. Scorecards

- 14.1. Score cards are expected to be filled out completely and signed by both teams
- 14.2. Score cards must identify who the winner of the match is.
- 14.3. Score cards must identify who the winner of each hole is or if it was a tie.
- 14.4. Score cards must be filled out with all 18 holes played for both teams
- 14.5. Errors
  - 14.5.1. If there is to be an error, scorecards are kept to revisit and review any incorrect information.
  - 14.5.2. If the scorecard was not filled out correctly but the winner was determined and signed by both teams. The winner on the score card will be the deciding factor.
  - 14.5.3. Paganica and the league reserves the right to refuse to review scorecards that are not filled out completely and accurately.

### 15. Mark 15 Rules

- 15.1. As always, golf is a game of integrity and honor, and this event is no exception.
- 15.2. Play by the rules established above and the applicable rules of golf.
- 15.3. Respect your opponent and his game.
- 15.4. We are all members of the golf club or players in a league and furthermore all friends united by the game of golf.
- 15.5. This is a fun yet competitive event, but most of all FUN! Let's keep it that way.
- 15.6. Thank you, play well, and most of all enjoy!!!!



Images for references to hole out of bounds:

Hole #11 – Out of Bounds





Hole #13 Water Hazard





Hole #1 Out of Bounds & Free Relief

