

PINSEEKERS 2026 SEASON

Welcome to the 2026 and 58th season of the PinSeekers Golf Club. The Club was founded to stimulate interest in golf by bringing together a group of golfers with diverse playing abilities interested in participating in a competitive golf organization.

Season kicks off on April 19th and concludes on September 27th.

There are numerous benefits to PinSeekers membership:

- Access to a valuable early morning Sunday tee time from April through September at Deer Creek.
- Play when you can, as much as you can – the more the better.
- Weekly structured competitions to test / improve your game while battling for player of the year award that includes a free Deer Creek membership for the winner.
- Participation in weekly incentives.
- Four events with food and drinks provided by the Club.

Member responsibilities

- Pay your annual dues by/on April 19th - \$100 non-refundable.
- Inform the Club when you are **NOT** playing.
- Read / know / follow the rules - when in doubt, play two balls and ask for an official ruling after the round.
- Mandatory participation in the weekly event
 - \$8 every week
 - \$13 for single day tournaments
- Keep pace of play – falling 1.5 holes behind the group in front of you may result in forfeiting that day's player of the year points.
- No club throws – anyone throwing a club will be fined \$10, payable immediately after your round.
- Anyone who believes a golfer in your group has done something to merit a penalty, you must inform that golfer of the possible infraction immediately.
- Any GPS device is allowed during play, but music is not allowed except when using earbuds.
- Cadies are not allowed.

Playing Conditions

Playing conditions will be posted on the first tee:

- Play the ball down **OR**
- Lift, clean and place everywhere except penalty areas

The Board of Directors will cancel golf if; we cannot start within 2 hours of our scheduled tee time or when in a delay we are unable to return to the course within 2 hours of the stoppage. When bad weather occurs during play, we will signal a stoppage with an air horn or group text message or the first group leaving the course.

Anyone refusing to play or leave the course while everyone else is playing will result in an automatic withdrawal from the competition, incentives and score posting. No points will be awarded. Cancellations of events will result in the event taking place the following week along with the regularly scheduled event.

Tee Boxes

Members will play tee boxes based on their handicap index.

Blue Tees

- Handicap index up to and including 9.9

White Tees

- Handicap index 10.0 and higher

Gold Tees

- Golfers at least 80 years of age.

Handicap Calculations

The PinSeekers mirror the USGA formula calculating differentials and handicaps based on the tees you are playing. Since our season is 24 weeks, the PinSeekers will use the best 5 of your last 9 rounds to calculate your handicap index.

Divisions

Members will be divided into 3 Divisions with a mix of low and high handicaps. Competitions occur within your Division.

Division 1		Division 2		Division 3	
Golfer	Handicap	Golfer	Handicap	Golfer	Handicap
Hudson	3	Holstrom	6	Carbone	6
↓		↓		↓	
Jibber	24	Nielsen	24	Robison	21

Match Play

Match Play is a scheduled hole-by-hole competition where two golfers from the same Division compete against each other but play in their preferred foursome. This event consists of 14 rounds of golf with the last round consisting of a position round where the #1 golfer plays the #2 golfer, 3 plays #4 and so on.

At the conclusion of 14 rounds, the top 3 golfers in each Division along with one non-Divisional winner (wild card) with the highest total of Match Play points compete for the Match Play Championship. In round one, the player with the highest total number of match play points plays against the player with the lowest number of match play points. The other match has the other two players competing against each other.

The winners of week 1 compete for the championship. The golfers making the Match Play Championships will receive 50 player of the year points. The champion will receive an additional 100 player of the year points and \$100.

COMPETITIONS

Match Play is based on difference of handicap, where competitors subtract their handicaps and the member with the higher handicap will receive strokes. For example,

- Golfer #1 – handicap is 12
- Golfer #2 – handicap is 22
- Subtract Golfer #1 handicap from Golfer #2 (22 - 12 = 10)
- Golfer #2 receives a stroke on holes with handicaps 1 through 10

Points system:

- 4 points for winning the hole (*ties = 2 points per golfer*)
- 8 points for winning the match (*ties = 4 points per golfer*)

Tournaments

Tournaments are special events where golfers compete within their Division. Each Division winner will receive \$100 and 140 player of the year points. The remaining golfers will receive points as outlined in the associated tables with ties sharing points (except first place). For example, a tie for second place between 2 golfers will result in each golfer receiving 85 points.

Point System - Tournaments #1, 3, 5			
Finish	Points	Finish	Points
1	140	6	50
2	90	7	40
3	80	8	30
4	70	9	20
5	60	10+	10

Tournament #1 - Four Low Rounds

Multi-week tournament consisting of your best 4 net scores throughout a 7-week period (May 17th through July 12th). The more you play, the more chances of posting 4 great scores.

Tournament #2 - Partner

The partner tournament is a team event where two golfers from the same Division are paired together to form a team. Teammates play together with their own golf ball throughout the round and the lowest better ball net score per hole counts towards the team's score. The team with the lowest total score in their Division wins the tournament.

The Club executes a blind draw to pick teams, but teams may be realigned based on those present for the event. If there are an odd number of golfers in a Division, the golfer without a partner will draw a golfer to create a team score. The drawn golfer will receive winnings from either his assigned or blind draw partner.

Point System - Tournament # 2	
Finish	Points per Golfer
1	110
2	70
3	50
4	30
5+	10

Tournament #3 - Low Net

One day tournament where the lowest net score within the Division wins the tourney.

Tournament #4 - King of the Hill

Multi-week head-to-head elimination Division tournament. This is pure match play using the difference of handicap, where you must win more holes than your opponent to win the match.

Point System – Tournament # 4	
Eliminated in Round	Points
1	10
2	40
3	70
Runner Up	90
Winner	140

Tournament #5 - Weekend Outing (Kendallville, IN)

Three-day net score tournament across the entire Club. Since this is a Club event, everyone playing in the weekend outing will automatically receive 50 player of the year participation points along with points earned from the tournament. Additionally, the Club will pay out at least the first 3 finishing places in the tournament based on the number of overall members playing.

Members may bring a guest, but the guest must have a USGA handicap, or the member must provide an overview of their playing capabilities to determine a fair handicap for incentives. Guests are not allowed to participate in the tournament.

Tee boxes rules for the weekend outing

- No split tees in use during the outing
- White tee = play one tee box ahead of blue tee players
- Gold tee = play two tee boxes ahead of blue tee players

Competition Tie Breakers

In the case of a tie for **first place** in any tournament, match play Division championships or playoffs, the winner will be determined by the best net score from the last 3 holes (16, 17 and 18). If still tied, go back one hole at a time until a winner is declared.

Posting a Score When Absent

Golfers can post a single future score, **four** times a year, when not able to play (*except Major 1, Weekend Outing and playoffs*).

- **Planned Absence** – on the sign in sheet at the counter, indicate the week you are posting that day's score prior to teeing off.
 - Uses the score for that day.
 - Can be cancelled by showing up on that day.
 - Score can be posted up to 3 weeks in advance.
- **Unplanned Absence** – unable to play **and** the member texted the Club they would be absent.
 - Worst score of last 3 current season posted scores.

COMPETITIONS AND INCENTIVES

- No point if the player did not text their absence.

- Those posting a score for tournaments are only competing for Player of the Year points and are not eligible for the prize money.

Substitute Golfer

The PinSeekers use a substitute golfer when a member does not play and has not posted a score. In this scenario, golfers will play against the average Division score and handicap for that day.

Golfers not completing 18 holes will forfeit the match and receive no points. Their scores are not official and will not be recorded for handicap purposes.

Playoffs

Eligibility - the playoffs occur at the end of the regular season. To be eligible for the playoffs, golfers must have posted 14 rounds of play within the club, inclusive of the first week of the playoffs. Weekend outing counts as 3 rounds.

Playoff Rounds 1 through 3 Format - In the first 3 rounds, player-of-the-year points will be awarded based on your finish (see table below). For example, the golfer finishing 1st receives 280 points.

Playoffs Final Round Format - we will use a format like the old PGA FedEx cup. Negative strokes will be given to the top 10 golfers in the player-of-the-year standings.

The No. 1-ranked golfer in player of the year points begins the final round at 10 under par, with the No. 2 player at 9 under par and so on until we get to 11th place where everyone from 11th place down starts at even par. The person with the lowest net score minus the starting score will be the winner.

Rounds 1-3			Final Round	
Finish	Points		Starting Standings	Starting Score
1	280		1	-10
2	180		2	-9
3	160		3	-8
4	140		4	-7
5	120		5	-6
6	100		6	-5
7	80		7	-4
8	60		8	-3
9	40		9	-2
10	20		10	-1
11+	10		11-x	0

Club Incentives

Weekly Event \$8 (\$13 during tournaments 2, and 3) MANDATORY

When is tournament is not held, the Club will hold a weekly partner event. There will be a blind draw across the entire Club after golf. The team with the lowest net score of the day wins the event. When an odd number of golfers occurs, an extra golfer will be drawn who has 2 chances of winning. There will be multiple variations of the event with game rules published in the weekly newsletter.

Skins, Pins and Putt \$15

- Gross skins - lowest untied gross score on a hole.
- Net skins - lowest untied net score on a hole.
- Pins - closest tee shot to the hole on a par 3.
- Longest first putt on the 9th hole.

Birdie Hole \$5 – posting a birdie or better on a scheduled hole. Schedules will be adjusted with rainouts.

Eagle Pool \$10 – one-time payment until someone cards an eagle.

Birdie Bingo \$10 – one-time payment. The golfer who birdies the most unique holes at the end of the season wins. The incentive will be allocated across three groups based on playing ability.

Members pay incentives after their round. Incentive winners are paid out once all scores are posted. Members may change their incentive selections (skins/pins/putt, birdie hole or eagle pool) three times a year:

- May 24, July 12, August 23

Any mistakes made by the golfer or foursome scorekeeper not identified before the payout will be deemed the member's loss. Any mistakes by the Club will be rectified by the Club. Always keep 2 scorecards and compare them for discrepancies.

Past members in good standing living out of region (Illinois / Indiana) and visiting the area are welcomed to participate in the skins / pins and putt incentive.

Cancellation Payouts

Incentives paid when 9 holes are completed by all golfers.

Gross Skins - \$3	Net Skins - \$3
Prox - \$2	Weekly Event – not paid

Payouts / recordings for special incentives during a rainout:

- **Eagle Pool** - Eagles will be paid out when they occur.
- **Birdie Hole Pool** - If someone cards a birdie on their birdie hole, they win the birdie pool. However, those present who did not get an opportunity to play their birdie hole will have an opportunity to do so the following week. Those who had an opportunity or did not play are not eligible.
- **Birdie Bingo** - Birdies recorded for holes completed by ALL golfers

COMPETITIONS

2026 Awards

End of the Year Awards	Prize
Player of the Year	\$350 Trophy 2027 PinSeekers Membership 2027 Deer Creek membership (golf only, does not include cart)
Player of the Year – 2 nd place	\$200
Player of the Year – 3 rd place	\$150
Most Improved from Previous Year - (14 rounds)	\$50
Hole in One	\$150

2026 Calendar

Week	Date	Match Play	Tournaments	Special Events
1	April 19	Season Kickoff Match Play Week 1		
2	April 26	Match Play Week 2		
3	May 3	Match Play Week 3		
4	May 10	Match Play Week 4		
5	May 17	Match Play Week 5	Tourney #1 – Best 4 of 7 Rounds	
6	May 24	Match Play Week 6	Tourney #1 – Week 2	
7	May 31	Match Play Week 7	Tourney #1 – Week 3	
8	June 7		Tourney #2 – Partner Tournament	
9	June 14	Match Play Week 8	Tourney #1 – Week 4	
10	June 21			Father's Day Scramble
11	June 28	Match Play Week 9	Tourney #1 – Week 5	
12	July 5	Match Play Week 10	Tourney #1 – Week 6	
13	July 12	Match Play Week 11	Tourney #1 – Week 7	
14	July 19	Match Play Week 12	Tourney #3 – Net Score	
15	July 26	Match Play Week 13	Tourney #4 – King of the Hill	
16	Aug 2 *	Match Play Week 14	Tourney #4 - Week 2	
	Aug 5 – 6			Early Golf for Weekend Trip
17	Aug 7 - 9		Tourney #5 – Weekend Outing	
18	Aug 16	Match Play Playoffs – Round 1	Tourney #4 - Week 3	
19	Aug 23	Match Play Championship	Tourney #4 - Championships	
20	Aug 30			Playoffs Round 1
21	Sept 6			Playoffs Round 2
22	Sept 13			Playoffs Round 3
23	Sept 20			Playoffs Round 4
24	Sept 27			Last Day of the Season
25	Oct 2, 3, 4			Ryder Cup

CLUB RULES

- **Max Strokes** – double par is the max number of strokes. Pick up your ball and stop playing the hole once you reach double par.
- **Playing the Ball Down** – No one can touch or roll the ball. *1 stroke penalty per touch*
- **Ball in Fairway Divot** – golfer is allowed a free drop when your ball is resting in a fairway divot. This is **NOT** allowed for balls resting in a divot outside the fairway.
- **Finish all Putts** - The hole is considered complete when the player's ball hits the bottom of the cup or has reached max strokes. Disqualification from **ALL** incentives and loss of hole during match play if the putts are not finished. If accidentally picked up, put the ball back, finish putt and take a *1-stroke penalty*.
- **Power Line** – ball hitting a power line, the player **must** replay shot.
- **Power Line Structure** - The power line **structure** is an unmovable obstruction and if it hinders your swing or stance you must take nearest relief. If the structure affects your ball flight, you **cannot** move your ball or take relief.
- **Out of Bounds** – defined as the short cut of grass or the stakes define the out of bounds. You cannot move an out of bounds marker.
 1. **Option 1** - re-hit from the same spot where you played that shot *1-stroke penalty* for each ball hit out of bounds.
 2. **Option 2** – drop 2 club lengths outside the high cut of grass defining the out of bounds area (shorter grass area) *2-stroke penalty*
- **Hitting the Wrong Ball** – replace the misplayed ball and play your ball with a *2-stroke penalty*. If your ball is lost, take a lost ball penalty too.
- **Lost Ball** - The golfer has the following lost ball options: Re-hit from the area where the original ball was originally hit (USGA rule) - *1-stroke penalty* **OR** to speed up pace of play, take a *2-stroke penalty* and hit from where the ball was thought to have landed. Balls lost inside a sand trap with water – no penalty.
- **Unplayable Lies** - *1-stroke penalty* and drop the ball 2 club lengths from the unplayable lie or back as far as you want, keeping the place where the ball was unplayable between you and the flagstick on a straight line.
- **Lift, Clean and Place** – when the Club has deemed the conditions unfit for normal play, members may lift, clean and place except in a penalty area.
- **Staked Penalty Areas**
 1. **Yellow** - Play the ball as near as possible at the spot from which the original ball was hit, *1-stroke penalty*. Tee shots may be re-teed. **OR**
 2. Drop the ball behind the penalty area, keeping the point where the ball crossed the penalty area on a straight line between you and the flag on the green. *1-stroke penalty* **OR**
 3. If possible, you can hit out of the penalty area and you can ground your club in the penalty area.
 4. **Red Stakes** - All the options above plus you have the option to drop the ball 2 club lengths from the red stakes / line defining the penalty area. - *1 stroke penalty*.
 5. **NEW** On any par three holes, an alternate option is to drop on the tee box closest to the green. You cannot tee up the ball.
 6. **NEW Lateral Penalty Areas Defined** – Any natural areas or not mowed grass on the course is considered a lateral penalty area. If your ball lands there, drop the ball 2 club lengths from the area. - *1 stroke penalty*.
- **Sand traps**
 1. You may rake, clean and place the ball at any time.
 2. If there is standing water, place the ball anywhere in the trap, even if it means closer to the hole.
 3. Take the ball out of the trap and hit outside the trap – *2-stroke penalty*.
 4. You may re-hit from the original spot before the ball entered the trap – *1 stroke penalty*
 5. You may move the ball laterally anytime in the trap (except when there is standing water) – *1 stroke penalty*
 6. If when placing the ball (for example on a steep slope), the ball moves to a different position – leave the ball at the new resting spot and hit from there.
- **Striking the Ball Twice** – no penalty, count the 1 stroke and play the ball where it lies.
- **Ball Moving on Green** - If the ball is accidentally moved while on the putting green, place the ball back to its original position without penalty. If the ball moves by itself after you mark it on a green, replace the ball without penalty. If the ball moves on the green before marking it, play the ball where it lies.
- **Penalty Area** – you may ground your club in a penalty area – you cannot ground your club in a sand trap.
- **Loose Impediments** – can be removed in a penalty area and sand traps.
- **Green Maintenance** – can repair any damage on a green
- **Flagstick** – you can leave the flagstick in the hole when putting without penalty if you hit the flagstick.
- **Drop** – you must drop the ball from knee height.
- **Ball Landing on the Wrong Green** – find nearest relief OFF the green (no standing on the green) and take nearest relief of 1 club length.
- **Hit by Ball** – if you hit your ball and the ball comes back and hits you accidentally, no penalty.
- **Search Time** – *3 minutes* to search for a ball. Use your phone or watch to start the clock running.
- **Club Length** – longest club except putter
- **Moving a Ball During Search** – put the ball back if moved during the search.
- **Relief** – find the nearest relief, which means the point closest to where you can place the ball once you have your stance but no closer to the hole.
- **14 Clubs** – Max of 14 clubs allowed in the bag. Our penalty for this infraction is *disqualification and forfeiture of incentives*.
- **One Hole, One Ball** - A player must complete a hole with the same ball used at tee-off. A ball may be replaced if cracked, cut or out of round after your fellow playing partners agree.
- **Tee-off outside the markers** (in front, on the side or more than 2 club lengths behind) results in a *2-stroke penalty* and then hitting another tee shot.
- **Tee-off from wrong set of tees Club Rule** – if the golfer plays from the incorrect set of tees that are back from where you should be playing, the golfer must correct as soon as possible without penalty. If the golfer plays from a tee box forward from which they should be playing, the golfer will incur a *2 stroke penalty* per hole and elimination from the incentives for holes played from the wrong tees.
- **Embedded Ball** - relief without penalty for any ball that plugs (except in a penalty area) and can lift / clean the ball. Balls embedded in a penalty area may be lifted to identify the ball but must be put back in the original position.
- **Hitting the Ball During a Practice Stroke** - *1-stroke penalty* and place the ball back to its original position (this applies once the ball is in play – not on the tee).
- **Ball on Cart Path** - must find your nearest relief first and take a drop one club length, no closer to the hole.
- **Advice** – since we are playing matches against members outside our foursome, no golfer within a foursome may give advice to another golfer in the group.
- **Standing Behind a Putter** – no golfer may stand behind another golfer while they are putting.