

To: Farm Bureau Golf League Members

From: League Officers

Secretary/President Tom Burnie  
Treasurer John DeRose  
Rules Committee Jim Vedder (Chairman)  
Events Committee Bob Murphy

Date: April 10, 2026

Subject: The 2026 Season

Welcome to the 2026 season of the Farm Bureau Golf League! For over 50 years, the FBGL has been a benefit of working at the Farm and has a proud tradition of competition and camaraderie. The League welcomes all employees, agents, contractors, family members and retirees of the Farm Bureau Family of Companies to join in the fun of playing.

The league consists of 8 teams. You will play each team twice, a couple of position nights, and then playoffs.

This packet includes the schedule, league rules, and other useful information you need to know. Please take a few moments to read it.

The opening round of the Regular season will be played Thursday, April 23<sup>rd</sup> at Royal Scot. The course is located on Grand River Rd about 1/2 mile west of Airport Rd. The first round is played on the North Nine.

1. Total League dues are \$385. The green fees for 21 weeks of play at Royal Scot are \$330.00. The League fee for the season is \$55.00. It covers the outing, carts at the outing, and awards. Carts used during the regular season are at your own expense. **Royal Scot charges \$10.00 per person.**

The total fee of \$385 must be paid in full to the Treasurer by Friday, April 17<sup>th</sup> at 3:30pm. Make checks payable to 'Farm Bureau Golf League'. There is a penalty for not paying dues on time (see Farm Bureau Golf League Rules, Format, Officers, Dues #7).

2. League information will be available on the Farm Bureau Insurance portal or on the Internet. League member Rusty Meska has developed a rather sophisticated Web page for our convenience.

The only link now available is: <http://fbgolf.meska.us/> wherever you have internet access.

And those of you with smart phones should add this link to your smart phone browser favorites: <http://m.fbgolf.meska.us>.

3. The starting handicap for returning players is based on last season's average score. It may be higher or lower than the handicap at the end of last season. The handicap for new players is developed on a 'play-in' basis. See the "Farm Bureau Golf League Handicap Rules" for details.
4. Men will use the White tees on all 3 courses with a course rating of 34.1. Women will use the Forward tees on all 3 courses with a course rating of 34.1. Senior Men (60 and over at the start of the season), if they choose, can use the Green tees on all 3 courses with a course rating of 34.1. Senior Men over the age of 65 who had a handicap of 15 or higher the previous season may choose to play from the Forward Yellow tees. Anyone changing tees must declare so on the first night of league. (note: all 3 tees use the same course rating)
5. Weekly information, such as handicaps and rule exceptions for bad course conditions, will be e-mailed to regular members or posted on the golf portal as described above. This will allow all players to inform themselves before beginning the round.
6. This packet contains the **RULES GOVERNING PLAY**. Regular members and substitutes are requested to read this section and play accordingly; particularly, to familiarize themselves with the important rule exceptions under **LOCAL RULES** and **RULES AMENDED TO SPEED PLAY**. Also, players are requested to follow the 'Pace of Play' suggestions.
7. In 2010, the **LOCAL RULES** and **RULES AMENDED TO SPEED PLAY** provisions for a ball out of bounds, unplayable ball, and a provisional ball were changed. All players should refresh their memory on the options available.
8. This year, the League has 9 teams, refer to the schedule for a list of teams.
9. Royal Scot is continuing to enforce a golf course dress code. As such, each league is expected to adhere to the following restrictions: no cut-offs, tank tops, or cut-off shirts shall be worn on the course.
10. Please make note of the new USGA rules introduced in 2019. Refer to this [video](#) for a good explanation.

## PACE OF PLAY

Royal Scot estimates the average time for a round on the Front, Back, and North courses should be **2 hours and 5 minutes**. We are almost never hitting this (possibly unrealistic) target. Even so, please do the best you can to play heads-up, smart, ready golf.

Each foursome is required to be ready for play 10 minutes before their scheduled tee time. Each member of the foursome is responsible for maintaining a 15 minutes per hole pace of play or better. Please do your part, so the course doesn't have to take more drastic measures to speed-up play.

To maintain the pace of play, members are asked to adopt the following behavior on the course:

- 1) Ready Golf - Always be ready to play. Stay focused. Think about your next shot before you arrive at your ball. Limit practice swings. Keep up with the group ahead of you.
- 2) The 'Tin Cup' option - To complete a hole, opponents may agree to have a struggling player 'pick it up' when that player's score has exceeded their Equitable Stroke Control number (ESC-the maximum number of strokes on a hole in the current round that will be used in the handicap calculation). The player picking-up must report the number of strokes taken on the hole to that point on the scorecard. This action may be taken at any point while playing a hole and by one or both of the opponents. A player whose score has not exceeded their ESC must complete the hole. Players should understand how employing this option to speed-up play affects the outcome of the match and use it carefully.
- 3) On the Tee - Waive honors to allow shorter hitters to tee off once the group ahead is out of their range. Record scores at tee, not at the green. The entire foursome should watch each other's tee shot to help point out where the tee shot landed.
- 4) On the Green - Ready golf applies; honors may be waived. Size up your putt as others are putting, don't wait until it is your turn; yet, be courteous. On Par 3 holes, wave following group up when possible; following group, be ready to play.
- 5) Cart Smarts - drop and drive: when possible, drop your partner off with clubs and drive to your ball; don't sit and watch each other play. Leave cart beside or behind green as near as possible to the location of the flagstick.
- 6) After Hole - leave the green complex quickly so the following group can continue play. Walk briskly from the green to the next tee; you might have just blown your brains out and feel like crap, but don't punish others by hang-dogging your way to the next tee, your redemption may be waiting on the next hole; and remember, a brisk walk is good for you.
- 7) League Lost Ball Rule - read and remember what your options are. The League's Rules Committee has amended the Rules of Golf to allow 3 minutes to search for lost ball.

# FARM BUREAU GOLF LEAGUE HANDICAPS

(Amended 2017)

## GENERAL RULES

1. Handicaps for regular players and substitutes are calculated using the Handicap Calculation of the Farm Bureau Golf League. This calculation is based on the USGA Handicap System. This is the definition of some important elements of the USGA Handicap System used by the League:

a. Course Handicap - the number of handicap strokes a player receives at the course being played.

b. Equitable Stroke Control (ESC) - the downward adjustment for handicap purposes of unusually high scores on individual holes; based on Course Handicap.

c. Adjusted Gross Score - a player's gross score minus any adjustment under Equitable Stroke Control; used to calculate handicap.

d. Gross Score - a player's actual score.

e. Net Score - gross score minus course handicap.

2. The course handicap will be based on a player's average adjusted gross score minus the course rating. The number of adjusted gross scores used to compute the average will be determined using a modification of the USGA table in Section 10 of the USGA Handicap Manual.

3. The course handicap for a player without an established League handicap will be calculated using the League Handicap Calculation after each round of the first four rounds is played. After the 4<sup>th</sup> round is played, the player will have an established handicap.

4. The League Secretary is responsible for the calculation of each player's course handicap and ESC using the League's Handicap Calculation. The Secretary shall post them prior to play each week.

5. At the completion of a match, the competing players are responsible for calculating their gross and net scores and forwarding their scorecard to the League Secretary. If the League Secretary does not receive a scorecard, the scores made will not be included in the handicap calculation.

6. The adjusted gross scores used in the calculation of handicaps for returning regular players and substitutes will be carried from one year to the next.

7. Scores made during the League Playoff weeks and the League Outing will not be used in the calculation of handicaps.

8. 18-hole handicaps for the League Outing will be computed by multiplying each player's 9-hole handicap by 2.

**FARM BUREAU GOLF LEAGUE HANDICAPS**  
(Amended 2004)

**COURSE HANDICAP CALCULATION**

1. Select the number of scores to be used for the number of rounds played as specified in the table below.
2. Determine the Average Adjusted Gross Score by adding the selected scores and dividing by the number of scores used.
3. Subtract the Course Rating from the Average Adjusted Gross Score.
4. Multiply the remainder by .96 and round the result to the nearest whole number to obtain the Course Handicap.

**COURSE HANDICAP TABLE**

<u># rounds played</u>	<u># of scores to use in the calculation</u>
0	(1) Use the previous season's average score of all rounds played.
1-3	(2-4) Use the previous season's average score plus the current season's Adjusted Gross Score of all rounds played.
4-5	(4) Use the current season's lowest 4 Adjusted Gross Scores.
6 or more	(4) Use the current season's lowest 4 Adjusted Gross Scores of the last 6 rounds played.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

**FORMAT, OFFICERS, DUES**

1. League play will consist of 18 weeks of regular season play and 1 week of playoffs and/or fun night. A League Outing will be held at the conclusion of the season.

2. The League President/Secretary is responsible for assigning team numbers, determining the Regular Season match pairings and tee times, recording all scores, and calculating all point totals and statistics. The League President/Secretary will post a schedule of tee times and match pairings.

3. The League Events Director is responsible for determining the weekly hole contests, selecting and organizing the special events during the League Playoffs, and organizing and conducting the Annual Outing.

4. The League Rules Committee is responsible for establishing and maintaining the League Handicap Rules and USGA Rule Exceptions and making rulings regarding play as the need arises.

5. The League Officers will set League dues. Each member is required to pay League dues consisting of green fees and a League fee. League fees include an advance collection for the Outing.

6. The League's contract with the golf course states when we must pay them. The timing of payment may vary from year to year. Because of this contractual obligation, League dues must be given to the League Treasurer via an FBFCU transfer, by check payable to 'Farm Bureau Golf League' or in cash (always acceptable) by the due date specified by the League Officers.

7. Members who do not make their League dues payment by the due date will be penalized by becoming ineligible for any weekly events. The League Treasurer will determine the eligibility of regular members.

8. Regular members who arrange for a substitute are responsible for informing such substitute of the \$5 charge. This payment will be due to a League Officer at the course on the night of play.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

**MATCH RULES AND PROCEDURES**

1. Two 2-person teams will compete in a 25-point match: 9 points for individual match play, 1 point for each hole; 2 points for individual stroke play; and 3 points for team stroke play. All points will be determined on the basis of net scores. The points will be halved in the event of ties.

2. The players on each team with the lower handicaps will play each other. If both players on a team have the same handicap, ties will be broken as follows:

1st tiebreaker	average adjusted gross score as posted
2nd tiebreaker	last 6 average adjusted gross scores
Final tiebreaker	coin flip

3. A player may miss up to 4 weeks during the regular season and still be eligible for season individual awards. Any exceptions must be requested in writing to the Rules Committee. Its decision will be final.

4. Each member is responsible for obtaining an eligible substitute on a day they cannot play. The substitute must pay \$5 to play. A substitute must have at least 5 posted scores in League play to be eligible for the standard position night and play-off matches. A request for exception must be made in writing to the Rules Committee. The Rules Committee decision will be final.

**If only one player from a team is missing, the partner who golfs will compete against both opponents for the available 18 match play points AND the available 4 medal play points. The 3 team points will be forfeited.**

**If both members of a team are missing, the missing team will receive 0 points. The opponents of the missing team will compete against the "A" and "D" players of the foursome scheduled directly ahead of them for the available 18 match play points AND the available 4 medal play points AND the 3 team points ("A" plays "A" and "B" plays "D") (if they are the 1st group, they would compete against the last foursome in the same fashion).**

**If one player from each team is missing, the players that did show up will play for the 9 match play points AND the available 2 medal play points AND the 3 team points**

5. If a player (or substitute), team or foursome fails to show up at their scheduled tee time, the next available group shall tee off. The tardy foursome can slip into the vacated spot or wait until the last tee time. **Players should be ready to tee off 10 minutes prior to their scheduled tee time.**

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

6. As a general rule, matches should not be pre-played, played ahead of the 1st tee time, rescheduled, or made up. If it becomes necessary to tee off ahead of the 1st tee time, a member of the foursome must make the request to the Course. Upon availability of the early tee slot, 4:00 or earlier, a member of the foursome must then notify either the League President/Secretary or the Rules Committee Chairman.

Penalty for Breach of Rule: disqualification of both teams that week.

7. The League President/Secretary and the Rules Committee Chairperson are responsible for determining the necessity of stopping play or postponing a League match due to weather or course condition. If a player believes their safety is threatened by weather (thunder & lightning storms, tornadoes, etc.), they have the right to stop play even though the League Secretary and Rules Committee Chairperson have not officially stopped play. When and how League play is resumed is the responsibility of the League Secretary and the Rules Committee Chairperson.

8. With only 8 teams in the League this year, each team will play every other team twice. We will have 2 position nights. The top 4 teams at the end of the 16-week season will play in a play-off week to determine the 2 teams that will play for the League Championship at the outing. The schedule for the final 3 weeks is as follows:

**Week 17 – Playoffs or Fun Night**

**Week 18 – Playoffs or Fun Night**

**Week 19 – Open golf or used for Rain Out make-up**

**Week 20 – Open golf or used for Rain Out make-up**

**Week 21 – Open golf or used for Rain Out make-up**

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

**RULES GOVERNING PLAY**

The current edition of the USGA RULES OF GOLF will govern all League play, except as noted below in 'Local Rules' and 'Rules Amended To Speed Play'. Each player is expected to know the applicable rules. In cases where an interpretation is needed, the player and their opponent should agree on a course of action during play that would allow the League Rules Committee to interpret the rule 'after the fact', without needing to replay any shots. If the Player and his/her Opponent are unable to reach an agreement, the Player should play out the hole with two balls. One ball shall be played according to the course of action the Player believes to be correct, and the other ball according to the course of action the Opponent believes is correct. The player shall record both scores, including appropriate penalty strokes, and the League Rules Committee will make a determination after the finish of the round. **NOTE: Because of the impact on pace of play, this option should only be used when the Player and Opponent are absolutely unable to reach an agreement. They should make every effort to reach a course of action acceptable to both.**

**LOCAL RULES**

1. The course's 'local rules' as posted by the management will amend, where applicable, U.S.G.A. rules, and include, but are not limited to:

a. Out Of Bounds is indicated by white stakes. If stakes are missing or the boundary is otherwise not clearly marked, players are asked to use their best judgement as to where the stakes are intended to be based on 'the cut of the grass'.

b. Water Hazards are marked by yellow stakes. Lateral Water Hazards are marked by red stakes. If stakes are not placed frequently enough to clearly mark the entire area of the hazard, players are asked to use their best judgment as to where the stakes are intended to be based on 'the cut of the grass'.

c. Hole 4 – North Nine If a player's ball lies or is presumed lost within the hazard (red-staked area) on the right-side of the fairway, the player MAY drop a ball in the marked drop-zone on the left-side of the fairway and resume play from that point. Hole 7 – North Nine If a player's ball lies, or is presumed to lie, within the hazard that is just in front of the white tees, the player MUST drop a ball in the marked drop zone which is across the hazard in front of the yellow tees.

Hole 8 – North Nine If a player's ball lies, or is presumed to lie, within the hazard that is just before the green and left of the bridge, the player MAY drop a ball in the marked or unmarked drop zone which is across the bridge, left of the cart path.

Hole 8 – Inside Nine If a player's ball lies, or is presumed to lie, within the hazard that is just before the green, the player MAY drop a ball in the marked or unmarked drop zone across the bridge, right of the cart path.

Penalty – 1 stroke

d. Relief may be taken, under penalty of 1 stroke, from an 'area with thick undergrowth' not otherwise marked by red stakes. Such areas include any unmowed areas and the North course's heathery areas (see **Rules Amended to Speed Play #3** for how to take your relief).

e. Any area of construction is 'Ground Under Repair' whether marked or not and players **MUST** take relief under the Rules of Golf.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

2. 'Obstructions' is clarified by the League Rules Committee as follows:

a. The stakes marking out of bounds are not considered obstructions. There is no penalty-free relief from these objects.

b. Cart Paths, whether paved or not (including their sides), sprinkler heads, hoses, electric water control boxes, course maintenance equipment, porta-johns, and rain shelters are all considered 'Immovable Obstructions' and penalty-free drop is available in accordance with Rule 24-2 of the Rules of Golf (drop ball within 10 yards of point of nearest relief from obstruction but not nearer the hole for swing and stance only, not line of flight. You cannot take your drop on the fairway, fringe, or green).

c. The driving range fence and the area of the driving range are considered 'Immovable Obstructions'.

When the driving range fence interferes with the stance or swing

Relief – drop the ball within 10 yards of the nearest point of relief from where the ball lies (not nearer the hole and cannot take drop on fairway, fringe, or green).

No penalty.

When the ball lies inside the fenced or unfenced boundary of the driving range (the boundary line of the unfenced portion is a straight line extending the line of fenced boundary) the ball is out of bounds.

Relief – determine where the ball last crossed the driving range boundary and drop the ball within 10 yards of the nearest point of relief from where the ball lies (not nearer the hole). You cannot take your drop on the fairway, fringe, or green.

Penalty – 1 stroke.

3. 'Preferred Lies' is adopted by the League Rules Committee to help speed play and protect players and equipment. A player may, using the club head to do so, adjust the lie of the ball anywhere except in hazards or on the green. In adjusting the lie, the ball should remain substantially in its original location.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

4. League Out of Bounds Rule - If a ball lies out of bounds, the player must proceed by dropping a ball within 10 yards of where the original ball crossed the course boundary, but not nearer the hole. You cannot take your drop on the fairway, fringe, or green.

EXCEPTION: If a drop zone is provided, the player must use it.

DO NOT play a 'provisional'.

Penalty: 1 Stroke.

Penalty for breach of rule: 2 strokes and loss of hole.

5. The course management has asked us to help maintain the condition of the course. A penalty-free drop, in accordance with Rule 24-2 of the Rules of Golf (see above), is available from any newly planted tree marked by stakes and guide wires or from newly planted or sodded grass marked by stakes or limed off as 'ground under repair'. They have also requested that we replace divots, repair ball marks, and rake sand traps.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

**RULES AMENDED TO SPEED PLAY**

1. **Rule 26-1. Ball in Water Hazard** is amended by the League Rules Committee to provide relief as follows:

If a ball lies in, touches, or is lost in a water hazard, the player may under penalty of one stroke:

a. Drop a ball outside the water hazard within 10 yards of the point where the original ball last crossed the margin of the water hazard not nearer the hole. You cannot take your drop on the green or the fringe.

or

b. Drop a ball behind the water hazard, keeping the point at which the original ball crossed the margin of the water hazard directly between the hole and the spot on which the ball is dropped, with no limit to how far behind the water hazard the ball may be dropped.

c. The option of replaying the ball from the spot it was last played is not available.

Penalty for Breach of Rule: 2 strokes and loss of hole.

2. **Rule 27. Ball Lost or Out of Bounds; Provisional Ball** is amended by the League Rules Committee as follows:

A. **Definitions** A ball is "lost" if:

a. It is not found or identified as his by the player within **three** minutes after the player's side has begun to search for it.

B. for a lost ball, to provide a relief option instead of the provisional ball option, the Rules allow as follows:

**Rule 27-1 - Ball Lost**

If a ball is lost outside a water hazard, the player may drop a replacement ball as near as possible to the spot where the ball is believed lost by all parties but not nearer the hole under penalty of one stroke.

If the original ball is found on the way to the hole, the original ball may be played as if it were never lost (with no penalty).

It is the League Rules Committee's intent that if a ball is lost in an area where it may be embedded, that the player be allowed to drop a replacement ball,

without penalty, as near as possible to the spot where the original ball may be lost but not nearer the hole. This relief must be taken with agreement from opponents.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

3. **Rule 28. Unplayable Ball** is amended by the League Rules Committee to **provide relief** as follows:

If the player deems the ball unplayable, he shall under penalty of one stroke:

a. Drop a ball within 10 yards of the spot where the ball lay, but not nearer the hole. You cannot take your drop on the fairway, fringe, or green;

or

b. Drop a ball behind the point where the ball lay, keeping that point directly between the hole and the spot on which the ball is dropped, with no limit to how far behind that point the ball may be dropped (assuming not option C);

or

c. If the ball may be presumed to lie in an 'area with thick undergrowth' as defined in Local Rule 1-d (whether found or not) drop a ball within 10 yards of the point where it crossed into the area, but not nearer the hole (some situations may dictate that your ball drop area is nearer the hole). You cannot take your drop on the fairway, fringe, or green.

d. The option of replaying the ball from the spot it was last played is not available.

Penalty for Breach of Rule: 2 strokes and loss of hole.

**FARM BUREAU GOLF LEAGUE RULES**  
(Amended 2021)

**LEAGUE PLAYOFFS & CHAMPIONSHIP**

1. At the end of the 18-week regular season, as defined by rule 8 of the **MATCH RULES AND PROCEDURES**, the 1<sup>st</sup> through 4<sup>th</sup> place teams based on **Total Points** will qualify for the League Play-Offs held in week 19. Ties will be broken as follows:

1st Tiebreaker	Total Team Points
2nd Tiebreaker	Team Low Net
3rd Tiebreaker	Cut of Cards

2. For the play-offs, the 1<sup>st</sup> through 4<sup>th</sup> place teams will be seeded based on **Total Points** won during the regular season. Ties will be broken the same as above.

3. The two winning teams from the semi-final round of the play-offs will play at the League outing to decide the League champion and runner-up.

4. Substitutes can be used for play-off matches, providing the sub has at least 5 posted scores in League play. Any exceptions must be requested in writing to the Rules Committee. The Rules Committee decision will be final.

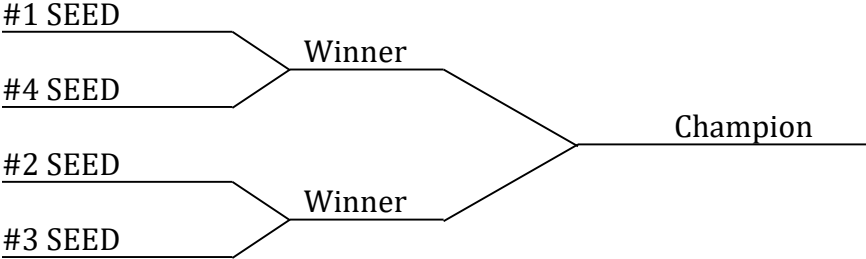
5. The play-off matches will be played under the 25-point system used for regular season play. The Championship match will be played under a 50-point system with 18 points each for individual match play, 4 points each for individual stroke play and 6 points for team total stroke play. Play-off and Championship matches tied at the end of the round will be decided by sudden death. The winners will be decided as follows:

Each player's net score will be calculated upon completion of the first extra hole as determined by their playoff handicap. A 10 handicap would get two strokes on the most difficult hole and one on all of the others. If the first hole played is the fourth hardest hole, the player in this example would deduct one stroke from their gross score. This would be that player's net score for the hole. Based on this method, each player's net score will be calculated and a team total will be determined by adding the individual scores together. If one team's net total is lower, they win the match. If the team scores are a tie, the teams will move on to the second hole and repeat this methodology. The number of strokes a player receives on a given hole is determined from the course's card depending on whether they are a man or a woman.

**LEAGUE CHAMPIONSHIP PLAYOFF FORMAT**

WEEK 19                      OUTING

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c. Anthony Manzano Jim Vedder  
Greg Waldie Carl Bond  
Todd Clark Howard Peston  
Shannon Beebe Rusty Meska  
Rob Earley Art Kelley  
----- Dave Babcock  
John DeRose Brian Steavens  
Bob Murphy Robert Wetoskey  
Jerry Laban Eric Laban  
----- Tom Burnie