

Attendees: Bob Turner, Byron Keadle, Gary Sorrell, John Babyak, John Kennedy, Wayne Stultz, Tom Taylor, Malcolm Peterson, Jim Wilcox, Steve Neal, Dave Mitchell, Lloyd Stimson, Charlie Fieldhouse, Howard Taylor, Pete Sorge, Mike Giuffrida, Herb Hanson, Earl Gayler; Ken Wallgren, Dick Crone and Tom Tarpley.

Call to Order - The MISGA President, Bob Turner, opened the meeting at 3:50 P.M. Since there were new members present, Bob asked each Board member to state his name and position on the Board.

President's Remarks - Since Will Hall, the former Vice-President, resigned and his division, Division V, passed on the rotation to provide a President of MISGA. Byron Keadle of Division VI was elected to replace Will as the Vice-President. Bob also asked, via e-mail, to ratify the actions of the Tournament Committee or vote to overturn the actions. The vote was seven to ratify, three to overturn and one abstention. The 2009 Annual Meeting will be held at Prospect Bay on April 6th. C.J. Myers is retiring as the Tournament Chairman and will be replaced by Tom Tarpley. The new webmaster is Errol Myers. There is a candidate to replace Charlie Fieldhouse as Associates Chairman but the will not be done until the December meeting.

Vice-Presidents Report – A new browser, Firefox 3, was installed and there is a problem, some portions of the website may be blank. The new webmaster will correct the problem.

Secretary's Report – The minutes of the 2007 Annual Meeting were published on the web site. A motion was made to accept the minutes as presented on the website. The minutes were accepted.

Treasurer's Report – Financial reports were distributed. Actual vs. Budgeted amounts were compared. MISGA will have about \$38,000 at the end of the year. If everything stays the same, we would have \$49,000 at the end of 2009. The Treasurer's Report was approved.

Director's Reports

The directors were not asked to present reports during the meeting. The Directors for Divisions II, V and VI did submit written reports to the Board members and Committee Chairmen prior to the meeting.

Committee Reports

Associates – Reports were distributed .MISGA has 3838 associates and 100% of the dues has been paid.

Audit – A report was submitted via e-mail. This report showed the audit results for the two 2007 Fall Frolics, the 2008 Winter Fling and the 2008 Spring Fling.

Counsel – Jim Ewalt was not at the meeting.

Events –Last year, the events sold out in two days. Members expressed an interest in returning to Amelia again in 2008. Pete is disappointed in the participation at Amelia. There are less than half the participants this year vs. last year. He will probably recommend only one winter fling for 2009.

Historian – Mike Giuffrida said that he is still trying to get things the way the webmaster wants it.

Membership – A report was submitted. The Bay Club has met with the Division V Committee. Our recommendation is that the Board reinstate the Bay Club for 2009. The Links of Challedon in Mt. Airy , Md have now met the membership requirement of thirty-two. They have not met with the committee. Tom Taylor made a motion to accept the Bay Club back into MISGA. Steve Neal seconded the motion. The motion was approved. Tom then recommended that if the committee completes its report on the Links of Challedon and the Division accepts them, that a full report be e-mailed to the Board and that an e-mail vote be taken to accept or deny membership. If they are accepted, it gives the club a chance to prepare a schedule for next year. Bob Turner raised a question about the food service and facilities at the Links. The food at the Division IV ABCD Qualifier and some Montgomery Country Club mixers was marginal.

MISGAGRAM – Herb Hanson reported that the September issue is ready to go to the printer. One thing that he would like to do in the future is to put some of the information developed by the Rules and Handicap project into the MISGAGRAM. Charlie Fieldhouse reported that there are 1277 associates that do not want a hard copy of the MISGAGRAM. This will save about 37 cents per copy for postage.

Policy and Planning – A report on the centralization of State Tournaments was presented. The intent is to locate all State tournaments within about 45 miles from the Bay Bridge. Potential courses were discussed relative to course quality, facilities, food, etc. Fourteen clubs were presented as acceptable. The Tournament Chairman will be responsible for contacting the clubs and selecting the rotation. Courses, facilities and costs were discussed. Earl proposed that we do this for a trial period of three years and modify it as needed. Bob summarized that we would add Maple Dale, Holly Hills, Kenwood, Hobbits Glen and drop Caroline and Easton. A motion was made to implement the rotation for a trial period of three years. The motion was approved.

Rules & Handicaps – Dick Crone reviewed the results of monitoring the posting of scores from the 2008 ABCD Tournament. The results were great, only 6 of 115 participants failed to post their scores. He also checked the individual score cards and reported on the accuracy of the posted scores and discussed the issues that happened as a result of enforcing the rules in 2007.

Tournament Chairman – Tom Tarpley, sitting in for C.J. Myers, had trophies for the winners of the State Tournaments. He asked that the Division Directors take the trophies and distribute them. The State Tournament schedules for 2009 are as follows:

Past Presidents ABCD at Manor - Div IV Thursday, August 13, 2009 rain date August 20, 2009
Two-Man Team at Prospect Bay - Div III Monday, August 24, 2009 rain date August 31, 2009

Website – A website report was distributed. Byron Keadle reported that a new webmaster had been appointed. He asked that all new web update requests be sent to Errol Myers.

Old Business

Reduction in the number of Frolics and Flings – It has been suggested that we have too many events. It was recommended that we eliminate one of the Fall Flings. It was pointed out that the two events, the Spring Fling and the Fall Fling conflict with some mixers. It was suggested that MISGA events be posted in the MISGAGRAM so that the reps will be aware of them. There was a motion to schedule only one Fall Frolic in 2009. The motion was approved.

Associate Dues – MISGA has too much money in the Treasury. One thought was to reduce the associate dues. The Treasurer said that we could operate 2009 without collecting any dues. But we do need operating funds so we could get by with 2009 dues of \$5.00. But that would only be for one year. Rather than reducing the dues, it was suggested that we should not reduce the dues but should give back a dividend to the club reps. A motion was made to distribute \$10,000 to the club reps based on the number of associates in the club. It was proposed that it would be the policy of MISGA to return to the club reps, an amount per associate which is the excess of the current year's income over expense. It was suggested that this policy would be too restrictive and that at the end of each year, the Treasurer would report to the Board and recommend how much MISGA can afford to give back to the clubs. End of discussion. The motion was restated to make a dividend or a rebate amount, this fiscal year, based on the surplus of \$10,000.00 and that surplus is distributed to each club rep based on MISGA club membership as of today (September 2, 2008). The motion was approved.

Uninvited Associates at Mixers – The problem is that Club A is hosting Club B and an uninvited MISGA member from Club C shows up to play. It was suggested that it is up to each club to handle this situation as they choose. Others said that they would not allow the associate to play. It was pointed out that two years ago, the MISGA Board voted that clubs would not allow uninvited associates to play in mixers. The reason is that the host clubs are only waiving greens fees for the invited clubs. Walk-ins would cause a catering problem also. It is a club option on how to deal with this situation.

Charitable Donations – Bob Turner asked whether we should have a policy concerning donations. MISGA did not make a contribution to Operation Second Chance this year but did support asking MISGA individuals to make contributions. A motion was made that the MISGA organization will not make charitable donations. The motion was approved.

Falling MISGA Attendance – Slow play was discussed. Some clubs enforce time limits. Various options were discussed. MISGA should encourage member clubs to implement changes to speed up the play at mixers.

Division II – Tom Taylor reported that the Division II Assistant Director, Bob Loun, will be resigning from the Board later this year. In 2010, Division II will be furnishing a MISGA Vice-President and a President in 2011. MISGA policy states that a person may only serve on the Board for four years and must remain off of the Board for a full year before re-joining the Board. Tom was thinking about being the VP in 2010 but in order to do that, he would have to resign his current position on the Board before the end of September 2008. That gives his Division the opportunity, in October 2009, to elect him back to the Board. That means that there would be two new Division II members on the Board in 2009.

Wrap-up – The next meeting is scheduled for December 9, 2008 at Lakewood Country Club. Coffee will be available at 9:30 and the meeting will start at 10 A.M. There was a motion to adjourn. The meeting was adjourned at 6:45 P.M.

YEAR TO DATE ACTUALS VERSUS 2008 MISGA BUDGET						
as of 9/1/08						
Category Description	Year to Date	2008 Budget	Budget minus			
	<u>Actuals</u>	<u>Approved 3/19/08</u>	<u>actuals to date</u>	<u>Notes</u>		
INCOME						
ASSOCIATES DUES	38,390	41,000	2,610	Associate numbers down, even with 3 new clubs		
CLUB DUES	3,050	3,100	50	Budget was for 4 new clubs		
EVENTS REVENUE	0	0	0	500 advance moved to Tournaments category		
INTEREST -- CDs + Savings	566	1,019	453	Interest rates lower than expected		
TOTAL INCOME	42,006	45,119	3,113			
EXPENSES						
BOARD MEETINGS	71	200	129			
BUSINESS INSURANCE		2,931	2,931	To be paid in December		
BUSINESS SUPPLIES & FEES	40	473	433			
COMPUTER/TELEPHONE		25	25			
COMPUTER SERVICES	25	121	96			
DIVISION OPERATIONS	7,382	7,060	(322)	Added dollars for new clubs		
MAILING & POSTAGE	121	168	47			
MISGAGRAM	6,737	13,120	6,383	Two of four issues paid		
PRINTING/BINDING		802	802	Looks like there won't be any??		
TOURNAMENTS	585	640	55	Piney Branch for ABCD finals (500 advanced, 85 later)		
TRAVEL	2,970	3,910	940	at 58 cents per mile as of July 1, will go over budget		
TROPHIES & AWARDS	1,748	2,462	714			
TOTAL EXPENSES	19,678	31,912	12,234	<u>Account Balances</u>		
2008 INCOME LESS EXPENSES to date	22,328	13,207		Gifted and Added Certificate of Deposit	14,000	Tournament Fund
				Checking Account	4,047	
Funds available at end of 2007		27,939		Savings & Other CDs	32,129	
Projected funds at end of 2008	10,003	37,942		Total	50,176	
	Surplus in 2008	Total expected at end of 2008				
Projected funds at end of 2009		45,942	Assumes 8K net in 2009 if dues stay the same and costs increase by 5%			

2008 Three-Stage Allotments Based on 2007 Paid Membership Per Division												
			Per Charlie			Doubled 12/4/07						
			11/26/2007			Amount of	Proposed	Proposed	Proposed	Extra Paid	Total Paid	Members
Division	2008	New Clubs	Paid Up	Percentage	total	Allotment	Allotment	Allotment	later (after 6/1/08)	for New Clubs	by Division	in
	Clubs	in 2008	Members	of Total	Allotment	for March 2008	for May 2008			in 2008	in 2008	New Clubs
1	9	1	484	12.3%	865	288	288		289	113.75	979	65
2	13		756	19.1%	1,351	450	450		451		1,351	
3	8		459	11.6%	820	273	273		274		820	
4	10		1,110	28.1%	1,983	661	661		661		1,983	
5	9	1-1=0	523	13.2%	935	312	312		311	0	935	
6	12	2	619	15.7%	1,106	369	369		368	208.25	1,314	119
Totals	61	3	3,951	100.0%	7,060	2,353	2,353		2,354	322	7,382	184
						Agreed upon =>	Given to DDs	Gave to DDs	Gave to DDs			
							at 3/19/08	in May 2008	when all division dues were paid.			
							Board Meeting		Final paid in June and July			
Note: For clubs which are new in 2008, added \$1.75 to division allotment for each paid member												

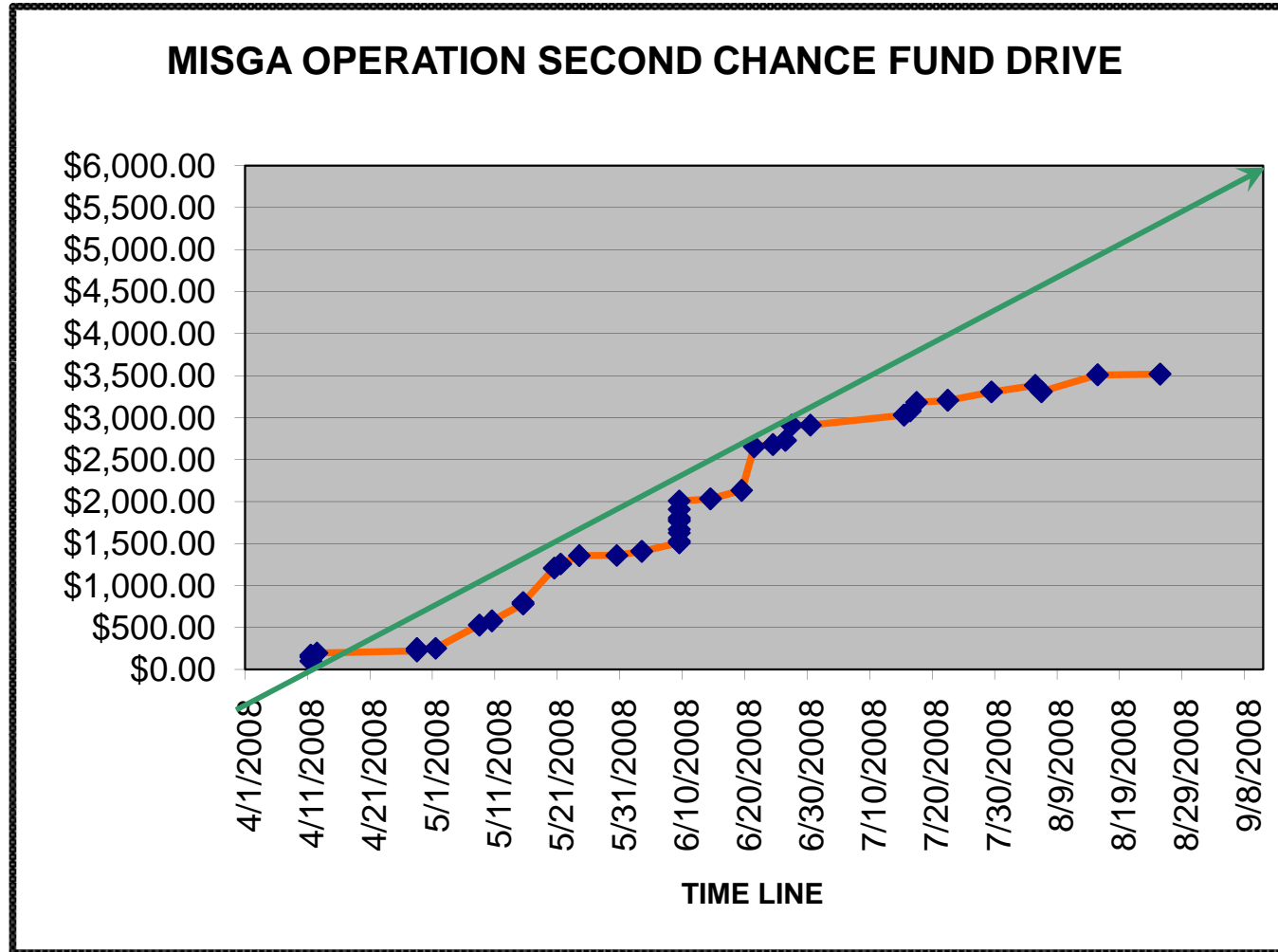
How much could we reduce Associate Dues for 2009 and still meet MISGA expenses?

Will have on hand at the end of 2008:	38,000
Need to run MISGA for 2009 (increase 2008 expenses by 5%)	33,500
Could operate in 2009 without any Associate Dues, however:	
We should keep Tournament Fund at \$14,000 (could put in long-term CD)	14,000
Need for first 6 months of 2010 before dues are collected (cash flow safety net)	12,000
Remaining surplus available for use in 2009 (38,000 - 14,000 - 12,000)	12,000
Need to run MISGA for 2009 (increase 2008 expenses by 5%) -- from above	33,500
Will get from Club Dues in 2009 by April	3,000
With what is available from 2008 and Club dues, additional needed for 2009	18,500
Associate dues (for expected 3,700 members) could be safely set at	5.00

DRAFT 2009 MISGA BUDGET				
as of 9/1/08				
Category Description	Expected 2008	Draft 2009		
	Actuals	Budget	Notes for draft 2009 budget numbers (above 2008 actuals)	
INCOME				
ASSOCIATES DUES	38,390	18,500	3,700 members at \$5 each	
CLUB DUES	3,050	3,000	60 clubs at \$50 each	
EVENTS REVENUE	0	0	assumes events revenue retained for future events	
INTEREST -- Gifted CD	270	280	at 3.4% interest rate	
INTEREST -- SAVINGS	894	920	estimated based on carryover funds at 3.5% rate	
TOTAL INCOME	42,604	22,701		
EXPENSES				
BOARD MEETINGS	150	157	5% increase, assumes 4 meetings	
BUSINESS INSURANCE	3,080	3,230	5% increase	
BUSINESS SUPPLIES	100	102	5% increase	
COMPUTER/TELEPHONE	25	28	5% increase	
COMPUTER SERVICES	100	109	5% increase	
DIVISION OPERATIONS	7,382	7,754	doubled for 2008, 5% increase	
MAILING & POSTAGE	150	159	5% rate increase	
MISGAGRAM	12,737	13,375	5% increase, unless go more electronic	
PRINTING	0	500	5% increase	
TOURNAMENTS	585	615	5% increase	
TRAVEL	3,750	4,350	new mileage rate at 58 cents per mile	
TROPHIES & AWARDS	2,100	2,205	5% increase	
		1,000	Contingency	
TOTAL EXPENSES	30,161	33,584		
EXPECTED INCOME LESS EXPENSES	12,444	(10,883)		
Funds available at end of 2007	27,939			
Projected funds at end of 2008 *	38,000			
Projected funds at end of 2009 *	27,117			
* includes Tournament Fund of \$14,000				

Operation Second Chance Donations

I believe that we will reach the \$6000.00 GOAL I have set. Many of our clubs have not reported as of 08/28/08



TOTAL DUES PAID		\$10.00 Assoc Dues																										
\$38,390	\$0	\$38,390	>>>>>>>	\$270	\$0	\$770	\$4,710	\$13,060	\$19,010	\$490	\$60	\$20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
July 15, 2008	# Clubs	Total	Assoc	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	2008	Check	
28-Aug-08	9	\$5,130	513	1-Jan	#	1-Feb	#	1-Mar	#	1-Apr	#	1-May	#	1-Jun	#	1-Jul	#	1-Aug	#	1-Sep	#	1-Oct	#	1-Nov	#	1-Dec	#	
DIVISION I																												
CRIPPLE CREEK	101	\$830	83	\$0		\$0		\$0		\$0		\$370		\$4,740		\$10		\$10		\$0		\$0		\$0		\$0		
EAGLE CREEK	104	\$540	54											\$800.00	32186	\$30.00	Gary											
MAPLE DALE	106	\$640	64											\$540.00	1130/1131													
SEAFORD	110	\$380	38											\$640.00	210													
SHAWNEE	111	\$590	59										\$370.00	Gary	\$10.00	Gary												
WILD QUAIL	115	\$400	40											\$600.00	722			\$10.00										
JONATHAN'S LNDG	121	\$560	56											\$400.00	1087													
SUSSEX PINES	123	\$540	54											\$560.00	1071													
BEAR TRAP DUNES	125	\$650	65											\$540.00	2077													
		\$0	0											\$650	102/103													
DIVISION II	13	\$7,410	741	1-Jan	#	1-Feb	#	1-Mar	#	1-Apr	#	1-May	#	1-Jun	#	1-Jul	#	1-Aug	#	1-Sep	#	1-Oct	#	1-Nov	#	1-Dec	#	
BEAVER CREEK	214	\$520	82	\$0		\$0		\$0		\$1,210		\$1,890		\$4,300		\$0		\$0		\$10		\$0		\$0		\$0		
HOLLY HILLS	216	\$460	46									\$820.00	841															
HUNT VALLEY	217	\$610	61											\$460.00														
PINEY BRANCH	218	\$620	62											\$610.00	Gary													
ROLLING ROAD	219	\$620	62											\$620.00	376													
SPARROWS POINT	220	\$650	65							\$650.00	138			\$620.00	Gary													
VFW	221	\$370	37											\$370.00	2111													
WAKEFIELD VALLEY	222	\$370	37									\$370.00	1269															
GLADE VALLEY	224	\$820	82											\$810.00	1348			\$10.00				1356						
QUAIL VALLEY	226	\$700	70									\$700.00	135															
WESTMINSTER NATL	227	\$430	43											\$430.00	1080/1082													
WINTERS RUN	228	\$380	38											\$380.00	7211													
RATTLEWOOD	229	\$560	56							\$560.00	1020																	
DIVISION III	8	\$4,399	438	1-Jan	#	1-Feb	#	1-Mar	#	1-Apr	#	1-May	#	1-Jun	#	1-Jul	#	1-Aug	#	1-Sep	#	1-Oct	#	1-Nov	#	1-Dec	#	
CAROLINE	302	\$300	30	\$270		1069		\$0		\$0		\$680		\$3,330		\$70		\$20		\$10		\$0		\$0		\$0		
CHESTER RIVER	303	\$770	77											\$30.00	1070													
HARBOURTOWNE	305	\$680	68									\$680.00	1109	\$700.00	1024	\$40.00	1028	\$20.00	1031	\$10.00	1032							
PROSPECT BAY	309	\$830	83											\$830.00	428													
TALBOT	313	\$330	33											\$330.00	3801													
EASTON CLUB	319	\$720	72											\$720.00	767													
CLEARVIEW	320	\$260	26											\$260.00	1167													
HOG NECK	322	\$490	49											\$490.00	526													
DIVISION IV	10	\$9,400	940	1-Jan	#	1-Feb	#	1-Mar	#	1-Apr	#	1-May	#	1-Jun	#	1-Jul	#	1-Aug	#	1-Sep	#	1-Oct	#	1-Nov	#	1-Dec	#	
ARGYLE	432	\$1,070	107	\$0		\$0		\$770		\$920		\$6,050		\$1,630		\$20		\$10		\$0		\$0		\$0		\$0		
HOBBITS GLEN	434	\$770	77									\$1,070.00	1551															
KENWOOD	435	\$1,600	160									\$760.00	7002	\$10.00	7004													
LAKEWOOD	436	\$920	92							\$920.00	1294/1295			\$1,600.00	Gary													
MANOR	437	\$1,350	135									\$1,320.00	29084	\$30.00	26256													
MONTGOMERY	438	\$170	17									\$170.00	1047/1048															
MONT. VILLAGE	439	\$800	80									\$800.00	Gary															
NORBECK	440	\$880	88									\$880.00	1130															
LEISURE WORLD	441	\$980	98									\$980.00	685															
BRETTON WOODS	442	\$860	86					\$770.00	132			\$70.00	137	-\$10.00		\$20.00	264	\$10.00	265									
DIVISION V	9	\$4,730	473	1-Jan	#	1-Feb	#	1-Mar	#	1-Apr	#	1-May	#	1-Jun	#	1-Jul	#	1-Aug	#	1-Sep	#	1-Oct	#	1-Nov	#	1-Dec	#	
EASTERN SHORE	503	\$330	33	\$0		\$0		\$0		\$0		\$1,930		\$2,430		\$370		\$0		\$0		\$0		\$0		\$0		
ELKS	505	\$340	34									\$330.00	Gary															
GREEN HILL	507	\$280	28											\$270.00	1013 / 1015	\$10.00	1017											
NUTTER'S	511	\$630	63									\$630.00	Gary															
OCEAN CITY	513	\$650	65									\$630.00	Gary	\$10.00	481	\$10.00	482											
OCEAN PINES	514	\$1,210	121											\$1,210.00	1643													
GREAT HOPE	519	\$420	42											\$420.00	1005													
DEER RUN	522	\$520	52											\$520.00	3498													
BEACH CLUB	525	\$350	35													\$350.00	cash											
DIVISION VI	12	\$7,340	734	1-Jan	#	1-Feb	#	1-Mar	#	1-Apr	#	1-May	#	1-Jun	#	1-Jul	#	1-Aug	#	1-Sep	#	1-Oct	#	1-Nov	#	1-Dec	#	
BAY HILLS	610	\$160	16	\$0		\$0		\$0		\$2,580		\$2,140		\$2,580		\$20		\$20		\$0		\$0		\$0		\$0		

MISGA YEARLY ASSOCIATES DUES REPORT

August 28, 2008		2008	2008		28-Aug-08	2008	2008		
DIVISION I	CLUB	PAID	ROSTER	DIFF	DIVISION IV	CLUB	PAID	ROSTER	DIFF
CRIPPLE CREEK	101	83	83	0	ARGYLE	432	107	106	1
EAGLE CREEK	104	54	54	0	HOBBITS GLEN	434	77	77	0
MAPLE DALE	106	64	64	0	KENWOOD	435	160	160	0
SEAFORD	110	38	38	0	LAKEWOOD	436	92	92	0
SHAWNEE	111	59	59	0	MANOR	437	135	135	0
WILD QUAIL	115	40	40	0	MONTGOMERY	438	17	17	0
JONATHAN'S LNDG	121	56	56	0	MONT. VILLAGE	439	80	80	0
SUSSEX PINES	123	54	54	0	NORBECK	440	88	88	0
BEAR TRAP DUNES	125	65	65	0	LEISURE WORLD	441	98	98	0
					BRETTON WOODS	442	86	86	0
Division TOTALS	9	513	513		Division TOTALS	10	940	939	
Club Total over paid	0	Club Total not paid		0	Club Total over paid	1	Club Total not paid		0
DIVISION II	CLUB	PAID	ROSTER	DIFF	DIVISION V	CLUB	PAID	ROSTER	DIFF
BEAVER CREEK	214	82	82	0	EASTERN SHORE	503	33	33	0
HOLLY HILLS	216	46	46	0	ELKS	505	34	34	0
HUNT VALLEY	217	61	61	0	GREEN HILL	507	28	28	0
PINEY BRANCH	218	62	62	0	NUTTER'S	511	63	63	0
ROLLING ROAD	219	62	62	0	OCEAN CITY	513	65	65	0
SPARROWS POINT	220	65	65	0	OCEAN PINES	514	121	121	0
VFW	221	37	37	0	GREAT HOPE	519	42	42	0
WAKEFIELD VALLEY	222	37	37	0	DEER RUN	522	52	52	0
GLADE VALLEY	224	82	82	0					
QUAIL VALLEY	226	70	70	0	BEACH CLUB	525	35	35	0
WESTMINSTER NATL	227	43	43	0					
WINTERS RUN	228	38	38	0					
RATTLEWOOD	229	56	56	0					
Division TOTALS	13	741	741		Division TOTALS	9	473	473	
Club Total over paid	0	Club Total not paid		0	Club Total over paid	0	Club Total not paid		0
DIVISION III	CLUB	PAID	ROSTER	DIFF	DIVISION VI	CLUB	PAID	ROSTER	DIFF
CAROLINE	302	30	30	0	BAY HILLS	610	16	16	0
CHESTER RIVER	303	77	77	0	CHARTWELL	623	66	66	0
HARBOURTOWNE	305	68	68	0	CROFTON	625	108	108	0
PROSPECT BAY	309	83	83	0	PATUXENT GREEN	627	50	50	0
TALBOT	313	33	33	0	TANTALLON	629	68	68	0
EASTON CLUB	319	72	72	0	UNIV. OF MD	630	55	55	0
CLEARVIEW	320	26	26	0	US NAVAL ACDMY	631	130	130	0
HOG NECK	322	49	49	0	MARLBOROUGH	635	29	29	0
					WALDEN	636	32	32	0
					BOWIE	641	56	56	0
					FAIRWAY HILLS	642	83	83	0
					FORT MEADE	643	41	41	0
Division TOTALS	8	438	438		Division TOTALS	12	734	734	
Club Total over paid	0	Club Total not paid		0	Club Total over paid	0	Club Total not paid		0

GRAND TOTALS	PAID	ROSTER	Over paid	UNPaid	TOTAL	Clubs	in	out
2008	3839	3838	1	0	2008	61	4	1
2007	3969	3948	20	0	2007	58	2	2
2006	4018	4007	18	11	2006	59	1	1
2005	4097	4073	45	21	28-Aug-08			
2004	4239	4211	43	15	\$ Income Total \$38,390.00 \$38,380.00 \$10.00			

28-Aug-08
 Charlie Fieldhouse 18400 Foreston Road Parkton Md. 21120
charliebob@comcast.net 410-239-6903

MISGA YEARLY ASSOCIATES DUES REPORT

August 28, 2008		2008	2008		28-Aug-08	2008	2008		
DIVISION I	CLUB	PAID	ROSTER	DIFF	DIVISION IV	CLUB	PAID	ROSTER	DIFF
CRIPPLE CREEK	101	83	83	0	ARGYLE	432	107	106	1
EAGLE CREEK	104	54	54	0	HOBBITS GLEN	434	77	77	0
MAPLE DALE	106	64	64	0	KENWOOD	435	160	160	0
SEAFORD	110	38	38	0	LAKEWOOD	436	92	92	0
SHAWNEE	111	59	59	0	MANOR	437	135	135	0
WILD QUAIL	115	40	40	0	MONTGOMERY	438	17	17	0
JONATHAN'S LNDG	121	56	56	0	MONT. VILLAGE	439	80	80	0
SUSSEX PINES	123	54	54	0	NORBECK	440	88	88	0
BEAR TRAP DUNES	125	65	65	0	LEISURE WORLD	441	98	98	0
					BRETTON WOODS	442	86	86	0
Division TOTALS	9	513	513		Division TOTALS	10	940	939	
Club Total over paid	0	Club Total not paid		0	Club Total over paid	1	Club Total not paid		0
DIVISION II	CLUB	PAID	ROSTER	DIFF	DIVISION V	CLUB	PAID	ROSTER	DIFF
BEAVER CREEK	214	82	82	0	EASTERN SHORE	503	33	33	0
HOLLY HILLS	216	46	46	0	ELKS	505	34	34	0
HUNT VALLEY	217	61	61	0	GREEN HILL	507	28	28	0
PINEY BRANCH	218	62	62	0	NUTTER'S	511	63	63	0
ROLLING ROAD	219	62	62	0	OCEAN CITY	513	65	65	0
SPARROWS POINT	220	65	65	0	OCEAN PINES	514	121	121	0
VFW	221	37	37	0	GREAT HOPE	519	42	42	0
WAKEFIELD VALLEY	222	37	37	0	DEER RUN	522	52	52	0
GLADE VALLEY	224	82	82	0					
QUAIL VALLEY	226	70	70	0	BEACH CLUB	525	35	35	0
WESTMINSTER NATL	227	43	43	0					
WINTERS RUN	228	38	38	0					
RATTLEWOOD	229	56	56	0					
Division TOTALS	13	741	741		Division TOTALS	9	473	473	
Club Total over paid	0	Club Total not paid		0	Club Total over paid	0	Club Total not paid		0
DIVISION III	CLUB	PAID	ROSTER	DIFF	DIVISION VI	CLUB	PAID	ROSTER	DIFF
CAROLINE	302	30	30	0	BAY HILLS	610	16	16	0
CHESTER RIVER	303	77	77	0	CHARTWELL	623	66	66	0
HARBOURTOWNE	305	68	68	0	CROFTON	625	108	108	0
PROSPECT BAY	309	83	83	0	PATUXENT GREEN	627	50	50	0
TALBOT	313	33	33	0	TANTALLON	629	68	68	0
EASTON CLUB	319	72	72	0	UNIV. OF MD	630	55	55	0
CLEARVIEW	320	26	25	1	US NAVAL ACDMY	631	130	130	0
HOG NECK	322	49	49	0	MARLBOROUGH	635	29	29	0
					WALDEN	636	32	32	0
					BOWIE	641	56	56	0
					FAIRWAY HILLS	642	83	83	0
					FORT MEADE	643	41	41	0
Division TOTALS	8	438	437		Division TOTALS	12	734	734	
Club Total over paid	1	Club Total not paid		0	Club Total over paid	0	Club Total not paid		0

GRAND TOTALS	PAID	ROSTER	Over paid	UNPaid	TOTAL	Clubs	in	out
2008	3839	3837	2	0	2008	61	4	1
2007	3969	3948	20	0	2007	58	2	2
2006	4018	4007	18	11	2006	59	1	1
2005	4097	4073	45	21	28-Aug-08			
2004	4239	4211	43	15	\$ Income Total \$38,390.00 \$38,370.00 \$20.00			

28-Aug-08
 Charlie Fieldhouse 18400 Foreston Road Parkton Md. 21120
charliebob@comcast.net 410-239-6903



Maryland Interclub Seniors Golf Association

MISGA Board Meeting

@ Carroll Valley Resort

Date September 2, 2008

Associates Chairman Report

Appendix 13.1

A. Associates

1. Roster:	3837	
2. Paid:	3839	100% dues paid 08/25/08
3. Surplus:	2	
4. Owing:	0	
5. Clubs Accepted	0	
6. Club Resigned	0	
7. Total Clubs	61	
8. Added	28	June through August 28, 2008
9. Deleted	2	Ditto
10. Deceased	1	Past President Bob Fuchs Div II Holly Hills

The surplus exists because of the termination of paid-up MISGA associates because they have passed away or because they have left their golf club for some reason. As long as club reps continue to do an outstanding job of managing their rosters we should continue to show a surplus in the future.

MISGA in 2008:

Added NONE new club(s) (Name or Names) and had NONE club(s) resign (Name or Names). The number clubs added NONE new roster members and we lost NONE members with the club that left. Membership in MISGA and at most clubs is decreasing at a slow rate.

The Club Reps and the Division Associates Chairmen have done a tremendous job.

B. Budget

For 2008, \$0.00 was budgeted for Associates Chairman expenses to manage the membership database and to produce the required listings and mailing labels. We have NO outstanding invoice.

D. General

I will be RETIRING as the MISGA Associates Chairman in DECEMBER 2008. Byron Keadle will announce my replacement December 2008

MISGA ASSOCIATE CHAIRMAN 2008

Charlie Fieldhouse

**Division II
Directors Report
Carroll Valley Resort
September 2, 2008**

Division II held its annual training session at Quail Valley on March 26 with representatives from all clubs attending. Awards of appreciation were presented to Charlie Fieldhouse,PP and Tom Tarpley,PP for their outstanding contributions to MISGA and especially Division II.

The annual Division Stroke Play Tournament was held on June 16th at Rattlewood GC with a disappointing 44 players representing 8 clubs.

The Division Two Man Tournament was held on June 23rd at Beaver Creek CC with 35 teams competing representing 7 clubs.

Our Pro-AM tournament was held on August 25th at Holly Hills with 15 clubs represented and fielding 22 teams.

The Summer Frolic @ Carroll Valley is showing a decrease in participation due to the change in date which has affected many of the prior participants. We have 24 clubs represented, with 55 members using the packages provided and 14 members commuting.

The wrap up meeting for Division II will be held at Hunt Valley on October 22nd.

MISGA BOARD OF DIRECTORS MEETING

Carroll Valley Resort - Tuesday, September 2, 2008

Division VI - Director's Report

1. This year, Division VI increased its number of MISGA member clubs from 10 to 12. Fairway Hills and Fort Meade were inducted into the unit. Now the Division is known as the *"Dirty Dozen"* of MISGA.
2. The table below provides a status and trend report involving the number of *"associates"* in Division VI and at each member club. Three clubs are at or below the magic membership number of 32 *"associates."*

as of August 28, 2008

Club	2006	2007	2008	Diff	Percent
Bay Hills	40	20	16	- 4	- 25%
Bowie	61	56	56	0	-
Chartwell	58	57	66	+ 9	+ 16%
Crofton	49	84	108	+ 24	+ 29%
Marlborough	26	31	29	- 2	- 6%
Naval Academy	111	136	130	- 6	- 5%
Patuxent Greens	60	54	50	- 4	- 7%
Tantallon	69	78	68	- 10	- 13%
Univ. of Maryland	67	68	55	- 13	- 19%
Walden	51	38	32	- 6	- 16%
Total	592	622	610	-12	- 2%
Fairway Hills	-	-	83	-	-
Fort Meade	-	-	41	-	-
Total	592	622	734	+ 112	+ 18%

3. Division VI - 2008 Tournaments

Div Qualifiers	Location	Participants	Qualifiers	State Final	"Placed"
ABCD	Tantallon	41*	21	Piney Branch	7
2-Man Team	Univ of MD	36 teams	11 teams	Ocean Pines	4 teams

* The *ABCD Qualifier* at Tantallon was rained-out on its officially scheduled date. Hence, the established rain date became "T-Day." As a result, the participation level dropped from 71 to 41.
Lesson Learned – Don't schedule tournaments on rain days

4. Division VI - Financial Statement

AVAILABLE	(as of 12/31/07)	\$ 989.35
INCOME		\$5,047.25
MISGA Allocations	1,672.25	
ABCD State Final	1,575.00	
2-Man State Final	1,800.00	
TOTAL		\$ 6,036.60
EXPENDITURES		\$4,298.43
Meeting Mileage	923.43	
ABCD State Final	1,575.00	
2-Man State Final	1,800.00	
BALANCE	(as of 8/29/08)	\$ 1,738.17

5.

Th

e Division VI *Historian* position continues to remain vacant. As there have been no significant historical events or actions requiring service, plans to fill the vacancy have been frozen.

Prepared by:

Stim

Lloyd Stimson
 Division VI - Director

25-Nov-08

1-Jan-08 TO 11/25 2008										Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
		2008	2007	2006	2005	2004	2003	2002	2001					
TOTAL CLUBS		61	62	59	59	58	60	58	56	(1.6%)	(1)	5.1%	3	8.9%
MISGA TOTALS		3835	3948	4007	4073	4211	4366	4505	4477	(2.9%)	(113)	(1.5%)	(59)	(14.3%)
		-113	-59	-66	-138	-155	-139	28						

										Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
		2008	2007	2006	2005	2004	2003	2002	2001					
DIVISION I														
EAGLE CREEK	104	54	67	58	56	49	54	46	49	(19.4%)	(13)	15.5%	9	10.2%
SEAFORD	110	38	46	49	62	65	75	83	101	(17.4%)	(8)	(6.1%)	(3)	(62.4%)
WILD QUAIL	115	40	48	43	40	39	38	36	34	(16.7%)	(8)	11.6%	5	17.6%
SUSSEX PINES	123	54	58	69	78	79	91	99	114	(6.9%)	(4)	(15.9%)	(11)	(52.6%)
MAPLE DALE	106	64	67	70	70	76	73	87	100	(4.5%)	(3)	(4.3%)	(3)	(36.0%)
SHAWNEE	111	59	61	76	79	78	92	76	92	(3.3%)	(2)	(19.7%)	(15)	(35.9%)
CRIPPLE CREEK	101	83	84	85	89	94	93	87	90	(1.2%)	(1)	(1.2%)	(1)	(7.8%)
JONATHAN'S LNDG	121	56	53	71	70	72	50	64	0	5.7%	3	(25.4%)	(18)	#DIV/0!
BEAR TRAP DUNES	125	65	0	0	0	0	0	0	0	#DIV/0!	65	#DIV/0!	0	#DIV/0!
Division Total		513	484	521	544	552	566	578	580	6.0%	29	(7.1%)	(37)	(11.6%)

										Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
		2008	2007	2006	2005	2004	2003	2002	2001					
DIVISION II														
SPARROWS POINT	220	65	78	75	79	90	82	88	83	(16.7%)	(13)	4.0%	3	(21.7%)
PINEY BRANCH	218	62	73	71	65	65	69	66	72	(15.1%)	(11)	2.8%	2	(13.9%)
WESTMINSTER NATL.	227	43	45	44	51	52	50	50	50	(4.4%)	(2)	2.3%	1	(14.0%)
ROLLING ROAD	219	62	64	55	65	77	99	111	109	(3.1%)	(2)	16.4%	9	(43.1%)
WINTERS RUN	228	38	39	37	44	47	0	0	0	(2.6%)	(1)	5.4%	2	#DIV/0!
HOLLY HILLS	216	46	47	52	47	54	62	58	63	(2.1%)	(1)	(9.6%)	(5)	(27.0%)
RATTLEWOOD	229	56	57	0	0	0	0	0	0	(1.8%)	(1)	#DIV/0!	57	#DIV/0!
GLADE VALLEY	224	82	83	90	87	108	109	98	100	(1.2%)	(1)	(7.8%)	(7)	(18.0%)
BEAVER CREEK	214	82	81	93	98	110	102	100	92	1.2%	1	(12.9%)	(12)	(10.9%)
QUAIL VALLEY	226	70	69	73	72	62	60	58	55	1.4%	1	(5.5%)	(4)	27.3%
VFW	221	37	35	42	54	50	49	60	65	5.7%	2	(16.7%)	(7)	(43.1%)
WAKEFIELD VALLEY	222	37	34	33	33	40	37	34	36	8.8%	3	3.0%	1	2.8%
HUNT VALLEY	217	61	51	62	74	67	72	73	66	19.6%	10	(17.7%)	(11)	(7.6%)
Division Total		741	756	764	807	871	848	847	856	(2.0%)	(15)	(1.0%)	(8)	(13.4%)

DIVISION III		2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
TALBOT	313	33	51	58	51	55	64	74	71	(35.3%)	(18)	(12.1%)	(7)	(53.5%)
EASTON CLUB	319	72	87	90	89	79	80	80	0	(17.2%)	(15)	(3.3%)	(3)	#DIV/0!
HOG NECK	322	49	52	41	0	0	0	0	0	(5.8%)	(3)	26.8%	11	#DIV/0!
PROSPECT BAY	309	83	86	78	78	79	97	83	76	(3.5%)	(3)	10.3%	8	9.2%
HARBOURTOWNE	305	68	69	62	63	63	67	71	75	(1.4%)	(1)	11.3%	7	(9.3%)
CAROLINE	302	30	28	31	31	44	56	62	61	7.1%	2	(9.7%)	(3)	(50.8%)
CLEARVIEW	320	26	22	20	30	29	30	35	40	18.2%	4	10.0%	2	(35.0%)
CHESTER RIVER	303	77	64	60	66	75	74	76	68	20.3%	13	6.7%	4	13.2%
Division Total		438	459	440	408	424	468	481	391	(4.6%)	(21)	4.3%	19	12.0%

DIVISION IV		2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
NORBECK	440	88	208	163	91	91	108	121	121	(57.7%)	(120)	27.6%	45	(27.3%)
MONTGOMERY	438	17	28	41	45	44	56	70	86	(39.3%)	(11)	(31.7%)	(13)	(80.2%)
ARGYLE	432	106	119	125	126	136	143	148	157	(10.9%)	(13)	(4.8%)	(6)	(32.5%)
LEISURE WORLD	441	98	107	105	116	118	126	123	134	(8.4%)	(9)	1.9%	2	(26.9%)
MONT. VILLAGE	439	80	85	83	92	98	114	121	121	(5.9%)	(5)	2.4%	2	(33.9%)
MANOR	437	135	143	140	132	143	169	177	184	(5.6%)	(8)	2.1%	3	(26.6%)
KENWOOD	435	160	167	168	164	164	169	173	177	(4.2%)	(7)	(0.6%)	(1)	(9.6%)
HOBBITS GLEN	434	77	80	90	93	84	80	84	90	(3.8%)	(3)	(11.1%)	(10)	(14.4%)
LAKEWOOD	436	92	91	102	102	103	120	124	118	1.1%	1	(10.8%)	(11)	(22.0%)
BRETTON WOODS	442	83	82	85	86	86	90	93	82	1.2%	1	(3.5%)	(3)	1.2%
Division Total		936	1110	1102	1047	1067	1175	1234	1270	(15.7%)	(174)	0.7%	8	(26.3%)

DIVISION V		2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
ELKS	505	34	42	45	49	51	53	63	58	(19.0%)	(8)	(6.7%)	(3)	(41.4%)
NUTTER'S	511	63	77	75	75	81	90	93	100	(18.2%)	(14)	2.7%	2	(37.0%)
OCEAN CITY	513	65	77	93	96	79	88	99	103	(15.6%)	(12)	(17.2%)	(16)	(36.9%)
GREEN HILL	507	28	33	35	38	37	33	40	49	(15.2%)	(5)	(5.7%)	(2)	(42.9%)
OCEAN PINES (1&2)	514	121	139	189	201	214	216	251	262	(12.9%)	(18)	(26.5%)	(50)	(53.8%)
DEER RUN	522	52	57	48	41	49	32	0	0	(8.8%)	(5)	18.8%	9	#DIV/0!
EASTERN SHORE	503	33	32	36	42	46	47	52	53	3.1%	1	(11.1%)	(4)	(37.7%)
GREAT HOPE	519	42	36	33	37	17	36	32	32	16.7%	6	9.1%	3	31.3%
BEACH CLUB	525	35	0	0	0	0	0	0	0	#DIV/0!	35	#DIV/0!	0	#DIV/0!
Division Total		473	522	588	636	635	630	668	657	(9.4%)	(49)	(11.2%)	(66)	(28.0%)

DIVISION VI		2007	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
BAY HILLS	610	16	20	40	33	41	44	48	55	(20.0%)	(4)	(50.0%)	(20)	(70.9%)
UNIV. OF MD	630	55	68	67	84	91	87	97	90	(19.1%)	(13)	1.5%	1	(38.9%)
WALDEN	636	32	38	51	66	67	67	61	64	(15.8%)	(6)	(25.5%)	(13)	(50.0%)
TANTALLON	629	68	78	69	60	75	74	74	69	(12.8%)	(10)	13.0%	9	(1.4%)
PATUXENT GREEN	627	50	54	60	58	58	69	66	54	(7.4%)	(4)	(10.0%)	(6)	(7.4%)
MARLBOROUGH	635	29	31	26	33	38	41	43	42	(6.5%)	(2)	19.2%	5	(31.0%)
US NAVAL ACDMY	631	130	135	111	111	103	100	111	130	(3.7%)	(5)	21.6%	24	0.0%
BOWIE	641	56	56	61	67	64	76	72	64	0.0%	0	(8.2%)	(5)	(12.5%)
CHARTWELL	623	66	55	58	61	62	59	63	73	20.0%	11	(5.2%)	(3)	(9.6%)
CROFTON	625	108	84	49	58	63	62	62	82	28.6%	24	71.4%	35	31.7%
FAIRWAY HILLS	642	83	0	0	0	0	0	0	0	#DIV/0!	83	#DIV/0!	0	#DIV/0!
FORT MEADE	643	41	0	0	0	0	0	0	0	#DIV/0!	41	#DIV/0!	0	#DIV/0!
Division Total		734	619	592	631	662	679	697	723	18.6%	115	4.6%	27	1.5%

28-Aug-08

	1-Jan-08	TO	8/28	2008							Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008	
			2008	2007	2006	2005	2004	2003	2002	2001						
TOTAL CLUBS			61	62	59	59	58	60	58	56	(1.6%)	(1)	5.1%	3	8.9%	
MISGA TOTALS			3837	3948	4007	4073	4211	4366	4505	4477	(2.8%)	(111)	(1.5%)	(59)	(14.3%)	
			-111	-59	-66	-138	-155	-139	28							

			2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008	
DIVISION I			2008	2007	2006	2005	2004	2003	2002	2001						
EAGLE CREEK	104		54	67	58	56	49	54	46	49	(19.4%)	(13)	15.5%	9	10.2%	
SEAFORD	110		38	46	49	62	65	75	83	101	(17.4%)	(8)	(6.1%)	(3)	(62.4%)	
WILD QUAIL	115		40	48	43	40	39	38	36	34	(16.7%)	(8)	11.6%	5	17.6%	
SUSSEX PINES	123		54	58	69	78	79	91	99	114	(6.9%)	(4)	(15.9%)	(11)	(52.6%)	
MAPLE DALE	106		64	67	70	70	76	73	87	100	(4.5%)	(3)	(4.3%)	(3)	(36.0%)	
SHAWNEE	111		59	61	76	79	78	92	76	92	(3.3%)	(2)	(19.7%)	(15)	(35.9%)	
CRIPPLE CREEK	101		83	84	85	89	94	93	87	90	(1.2%)	(1)	(1.2%)	(1)	(7.8%)	
JONATHAN'S LNDG	121		56	53	71	70	72	50	64	0	5.7%	3	(25.4%)	(18)	#DIV/0!	
BEAR TRAP DUNES	125		65	0	0	0	0	0	0	0	#DIV/0!	65	#DIV/0!	0	#DIV/0!	
Division Total			513	484	521	544	552	566	578	580	6.0%	29	(7.1%)	(37)	(11.6%)	

			2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008	
DIVISION II			2008	2007	2006	2005	2004	2003	2002	2001						
SPARROWS POINT	220		65	78	75	79	90	82	88	83	(16.7%)	(13)	4.0%	3	(21.7%)	
PINEY BRANCH	218		62	73	71	65	65	69	66	72	(15.1%)	(11)	2.8%	2	(13.9%)	
WESTMINSTER NATL.	227		43	45	44	51	52	50	50	50	(4.4%)	(2)	2.3%	1	(14.0%)	
ROLLING ROAD	219		62	64	55	65	77	99	111	109	(3.1%)	(2)	16.4%	9	(43.1%)	
WINTERS RUN	228		38	39	37	44	47	0	0	0	(2.6%)	(1)	5.4%	2	#DIV/0!	
HOLLY HILLS	216		46	47	52	47	54	62	58	63	(2.1%)	(1)	(9.6%)	(5)	(27.0%)	
RATTLEWOOD	229		56	57	0	0	0	0	0	0	(1.8%)	(1)	#DIV/0!	57	#DIV/0!	
GLADE VALLEY	224		82	83	90	87	108	109	98	100	(1.2%)	(1)	(7.8%)	(7)	(18.0%)	
BEAVER CREEK	214		82	81	93	98	110	102	100	92	1.2%	1	(12.9%)	(12)	(10.9%)	
QUAIL VALLEY	226		70	69	73	72	62	60	58	55	1.4%	1	(5.5%)	(4)	27.3%	
VFW	221		37	35	42	54	50	49	60	65	5.7%	2	(16.7%)	(7)	(43.1%)	
WAKEFIELD VALLEY	222		37	34	33	33	40	37	34	36	8.8%	3	3.0%	1	2.8%	
HUNT VALLEY	217		61	51	62	74	67	72	73	66	19.6%	10	(17.7%)	(11)	(7.6%)	
Division Total			741	756	764	807	871	848	847	856	(2.0%)	(15)	(1.0%)	(8)	(13.4%)	

DIVISION III		2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
TALBOT	313	33	51	58	51	55	64	74	71	(35.3%)	(18)	(12.1%)	(7)	(53.5%)
EASTON CLUB	319	72	87	90	89	79	80	80	0	(17.2%)	(15)	(3.3%)	(3)	#DIV/0!
HOG NECK	322	49	52	41	0	0	0	0	0	(5.8%)	(3)	26.8%	11	#DIV/0!
PROSPECT BAY	309	83	86	78	78	79	97	83	76	(3.5%)	(3)	10.3%	8	9.2%
HARBOURTOWNE	305	68	69	62	63	63	67	71	75	(1.4%)	(1)	11.3%	7	(9.3%)
CAROLINE	302	30	28	31	31	44	56	62	61	7.1%	2	(9.7%)	(3)	(50.8%)
CLEARVIEW	320	25	22	20	30	29	30	35	40	13.6%	3	10.0%	2	(37.5%)
CHESTER RIVER	303	77	64	60	66	75	74	76	68	20.3%	13	6.7%	4	13.2%
Division Total		437	459	440	408	424	468	481	391	(4.8%)	(22)	4.3%	19	11.8%

DIVISION IV		2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
NORBECK	440	88	208	163	91	91	108	121	121	(57.7%)	(120)	27.6%	45	(27.3%)
MONTGOMERY	438	17	28	41	45	44	56	70	86	(39.3%)	(11)	(31.7%)	(13)	(80.2%)
ARGYLE	432	106	119	125	126	136	143	148	157	(10.9%)	(13)	(4.8%)	(6)	(32.5%)
LEISURE WORLD	441	98	107	105	116	118	126	123	134	(8.4%)	(9)	1.9%	2	(26.9%)
MONT. VILLAGE	439	80	85	83	92	98	114	121	121	(5.9%)	(5)	2.4%	2	(33.9%)
MANOR	437	135	143	140	132	143	169	177	184	(5.6%)	(8)	2.1%	3	(26.6%)
KENWOOD	435	160	167	168	164	164	169	173	177	(4.2%)	(7)	(0.6%)	(1)	(9.6%)
HOBBITS GLEN	434	77	80	90	93	84	80	84	90	(3.8%)	(3)	(11.1%)	(10)	(14.4%)
LAKEWOOD	436	92	91	102	102	103	120	124	118	1.1%	1	(10.8%)	(11)	(22.0%)
BRETTON WOODS	442	86	82	85	86	86	90	93	82	4.9%	4	(3.5%)	(3)	4.9%
Division Total		939	1110	1102	1047	1067	1175	1234	1270	(15.4%)	(171)	0.7%	8	(26.1%)

DIVISION V		2008	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
ELKS	505	34	42	45	49	51	53	63	58	(19.0%)	(8)	(6.7%)	(3)	(41.4%)
NUTTER'S	511	63	77	75	75	81	90	93	100	(18.2%)	(14)	2.7%	2	(37.0%)
OCEAN CITY	513	65	77	93	96	79	88	99	103	(15.6%)	(12)	(17.2%)	(16)	(36.9%)
GREEN HILL	507	28	33	35	38	37	33	40	49	(15.2%)	(5)	(5.7%)	(2)	(42.9%)
OCEAN PINES (1&2)	514	121	139	189	201	214	216	251	262	(12.9%)	(18)	(26.5%)	(50)	(53.8%)
DEER RUN	522	52	57	48	41	49	32	0	0	(8.8%)	(5)	18.8%	9	#DIV/0!
EASTERN SHORE	503	33	32	36	42	46	47	52	53	3.1%	1	(11.1%)	(4)	(37.7%)
GREAT HOPE	519	42	36	33	37	17	36	32	32	16.7%	6	9.1%	3	31.3%
BEACH CLUB	525	35	0	0	0	0	0	0	0	#DIV/0!	35	#DIV/0!	0	#DIV/0!
Division Total		473	522	588	636	635	630	668	657	(9.4%)	(49)	(11.2%)	(66)	(28.0%)

DIVISION VI		2007	2007	2006	2005	2004	2003	2002	2001	Plus or Minus 2007 vs. 2008		Plus or Minus 2006 vs. 2007		Plus or Minus 2001 vs. 2008
BAY HILLS	610	16	20	40	33	41	44	48	55	(20.0%)	(4)	(50.0%)	(20)	(70.9%)
UNIV. OF MD	630	55	68	67	84	91	87	97	90	(19.1%)	(13)	1.5%	1	(38.9%)
WALDEN	636	32	38	51	66	67	67	61	64	(15.8%)	(6)	(25.5%)	(13)	(50.0%)
TANTALLON	629	68	78	69	60	75	74	74	69	(12.8%)	(10)	13.0%	9	(1.4%)
PATUXENT GREEN	627	50	54	60	58	58	69	66	54	(7.4%)	(4)	(10.0%)	(6)	(7.4%)
MARLBOROUGH	635	29	31	26	33	38	41	43	42	(6.5%)	(2)	19.2%	5	(31.0%)
US NAVAL ACDMY	631	130	135	111	111	103	100	111	130	(3.7%)	(5)	21.6%	24	0.0%
BOWIE	641	56	56	61	67	64	76	72	64	0.0%	0	(8.2%)	(5)	(12.5%)
CHARTWELL	623	66	55	58	61	62	59	63	73	20.0%	11	(5.2%)	(3)	(9.6%)
CROFTON	625	108	84	49	58	63	62	62	82	28.6%	24	71.4%	35	31.7%
FAIRWAY HILLS	642	83	0	0	0	0	0	0	0	#DIV/0!	83	#DIV/0!	0	#DIV/0!
FORT MEADE	643	41	0	0	0	0	0	0	0	#DIV/0!	41	#DIV/0!	0	#DIV/0!
Division Total		734	619	592	631	662	679	697	723	18.6%	115	4.6%	27	1.5%

Report of the MISGA Rules and Handicap Committee
to the Board and Officers of MISGA
for the MISGA Board Meeting
at Carroll Valley
on September 2, 2008

Committee Activities in 2008

Notification of Associates Ineligible to Participate in the 2008 MISGA Championships

In accordance with the Board's decision at its March 19 meeting, the Associates ineligible to participate in the 2008 MISGA Championships were notified by letter from the Rules and Handicap Chairman.

Of the 221 participants in the 2007 ABCD and Two-Man Championships, 14 (6.3 percent) were found by the Handicap Chairman to have not posted their scores. Of those 14, five appealed to the 2008 Championship Tournament Competition Committees. Of those five, two were determined to have posted their scores. The three remaining appellants, and the nine associates who did not appeal, were not eligible to participate in the 2008 Championship Tournaments.

Continue to Monitor Tournament Score Postings - Work on Division Tournament Postings

Announcements were again made or distributed at the 2008 Championships, stating that if scores were not timely posted, non-posters would not be permitted to enter MISGA tournaments in 2009.

The Committee is again, for the 2008 Championship events, monitoring the posting of MISGA Tournament scores. As of this report, of the 115 participants in the 2008 MISGA ABCD Championship at Piney Branch on August 4, only 6 (5.2 percent) failed to post their score by August 31.

Score postings from the Two-Man Championship at Ocean Pines on August 14 will be reviewed after the scorecards are received on September 2 at the Board meeting.

Because of the extensive controversy surrounding the implementation of the Tournament Policy for the 2008 Championships, the Committee did not expand the monitoring to all Divisions' Tournaments.

Informed Membership regarding USGA Rules of Golf Changes for 2008

The USGA Rules of Golf were amended on January 1, 2008. Most of the changes were relatively minor.

The Committee Chairman prepared an article for the April MISGAgram, which summarized the major changes.

The most notable change, which will affect most golfers, allows the lifting of a ball in a hazard to identify it (formerly prohibited under section 12-2).

The Committee also submitted these Rules change summaries to the Webmaster, who distributed them to all associates via his newly-created all-Associates MISGA Email Distribution System.

The Committee will likely be adding more focus on Rules education in 2009.

Informed Membership regarding score posting issues - in the MISGAgram

The Committee Chairman submitted an article for the April 2008 issue of the MISGAgram, on the subjects of posting southern scores, posting scores online, and posting MISGA tournament scores.

Informed Membership regarding Rules issues - in the MISGAgram

The Committee Chairman submitted an article for the September MISGAgram on the subject of "Marking Your Ball, which had been written by Bob Brown of Piney Branch as a part of former MISGA President Sam Hall's "Ad Hoc Committee on Rules and Handicaps" 2001 Rules and Handicap Project, a set of 28 one-page articles on rules, etiquette, and handicapping.

The Committee Chairman intends to submit many of these fine articles (with or without slight alteration) on a fairly regular basis, to provide friendly reminders to the associates regarding the "Project" issues, particularly Rules issues.

This effort will give new life to the fine work of the "Sam Hall Project," and provide a hopefully beneficial Committee initiative in the Rules area.

(Thanks to Division I Assistant Director Stultz for his suggestion, Webmaster and future President Keadle for his "resurrection" of the "Project" papers, and Tournament Chairman Myers and President Turner for their advice and guidance on this issue, among many others.)

Developing Informal MISGA Handicap Contacts - Exchange Information

Because of the focus on the 2007 Tournament score posting issue, the Committee did not make progress in developing informal handicap contacts at MISGA clubs, but will consider renewing its efforts to continue to develop those contacts after the Tournament score posting activities for 2008 Tournaments are completed.

Respectfully submitted,

Dick Crone
Kenwood
Chairman, MISGA Rules and Handicap Committee

August 31, 2008 - Article for the September 2008 MISGAgram --

On Marking Your Ball

By Bill Brown

Piney Branch

Placing unique and personal markings on your golf balls is a very useful and practical practice for all golfers. By this simple action, you can speed-up play, avoid the embarrassment of hitting the wrong ball and the penalties that accompany this action. More importantly, a good personal mark on your ball precludes the need to touch it or lift it in order to identify it. Usually your ball can be identified as yours from several paces allowing you to get ready to hit the proper ball pronto. I have even had lost balls of mine returned after a round of golf because my "mark" was identifiable to others with whom I golf.

Marking your ball is a simple process. Use a permanent magic marker in the color of your choice. Put distinct markings on two sides of the ball usually on opposite sides of the logo. Be creative with your marks. The wife of one of the tour players is a graphic artist and draws elaborate pictures on her husband's golf balls. His lost golf balls are collectors' items.

Keep the marker in your golf bag. That way you can refresh marks on balls you've been using and newly found balls can be marked before putting them into play. If the marker is handy, you will find it convenient to apply your mark.

(This article was obviously drafted by Bill Brown of Piney Branch, as part of the MISGA 2001 Rules and Handicap Project, a well-crafted set of 28 one-page articles on rules, etiquette, and handicapping, produced by former MISGA President Sam Hall's Ad Hoc Committee on Rules and Handicaps. Those articles were handed out to the club reps in 2001, with the intent that they be posted or distributed at the clubs. Only a few were inserted into the MISGAgrams. To give these fine articles a new life and to provide "reminders" of rules, etiquette, etc., an effort will be made to use them somewhat regularly for future MISGAgrams.

-- Dick Crone - Chairman, MISGA Rules and Handicap Committee)

Membership Committee Report
Carroll Valley Resort
September 2, 2008

The **Links at Challedon Golf Club** located in Mt. Airy, Md. has contacted us requesting membership in MISGA. All necessary information has been sent to them. I contacted the club and at present they have 16 senior members. I have asked him to let us know when they have 28-30 and we will set up a date for the visitation committee to go over all the requirements, etc. Hopefully this will all be done by the December meeting of the board.

The Bay Club located in Berlin, Md. has requested reinstatement in Division V.

Personal contact has been made with the following clubs by Dave Wallerstein of Crofton CC regarding their possible participation in MISGA:

Northwest Park
Marlton
Compass Point
Kings Creek
Lake Presidential Club

Dave has also had telephone contact with:

Hayfields
Turf Valley
Hampshire Greens
Regional director of Kemper golf
Kings Creek

There are 6 clubs below the entry threshold of 32 members

Caroline 28
Clearview 26
Montgomery CC 17
Green Hill 27
Bay Hills 15
Marlborough 29

Clearview has shown an increase of 4 members; Caroline has held its own; Montgomery dropped 40% or 11 members; Green Hill dropped 18% or 6 members; Bay Hills dropped 25% or 5 members; and Marlborough dropped 6% or 2 members.

The largest loss of members was noted in Norbeck which dropped 58% or 120 members. This was due to the club allowing their senior members to opt out of MISGA rather than being automatically a member.

Likewise, the largest gain in membership was at Crofton which enrolled all senior members in MISGA.

Our newest clubs did very well in membership:

Bear Trap Dunes 65
Fairway Hill 82
Fort Meade 37

Thomas Taylor
MEMBERSHIP CHAIRMAN

Addendum:

The Bay Club has met with the Div. 5 committee who recommend reinstatement. This was also accepted by the entire division.

RECOMMENDATION: Board reinstate the Bay Club.

August 28, 2008 - The Links of Challedon has met the threshold membership and is ready to meet with the investigating committee.

RECOMMENDATION: If the investigating committee completes its report and the division accepts them, a full report be emailed to the board and an email vote be taken to accept or deny. If accepted, it will give the club a chance to prepare a schedule for 2009.

**MISGA Board Meeting
September 2, 2008
Carroll Valley Resort**

Audit Committee Report

1. 2007 Fall Frolic at Seabrook Island SC

Net income of \$94,875.56 and expenses of \$94,299.74. All revenues and expenses were documented and the excess of \$575.82 was used to open bank account for the 2008 Fall Frolic at Fripp Island SC.

2. 2007 Fall Frolic at Amelia Island FL

Net income of \$132,781.38 and expenses of \$132,026.13. All revenues and expenses were documented and the excess of \$755.25 was retained in the bank account for the 2008 Fall Frolic at Amelia Island SC.

3. 2008 Winter Fling at Crystal River FL

Net income of \$56,188.00 and expenses of \$56,103.00. All revenues and expenses were documented and the net overage of \$85.00 was retained in Division Five bank account.

4. 2008 Spring Fling At Williamsburg VA

Net income of \$43,188.24 and expenses of \$43,135.93. All revenues and expenses were documented and the excess of \$52.31 was retained in the bank account for the 2009 Spring Fling.

Howard E Taylor
Audit Committee Chairman

MISGA – The Future?

MISGA has two issues it must address or risk its long range survival.

1. Escalating event costs and economic stress of a recession, and
2. An aging membership.

Over the last three years event costs have gone from \$30-35 to \$35-40+ and gas prices from \$2.50 to \$3.60. These are costs that seniors on fixed incomes have difficulty justifying the spending and as a result limit their participation and travel.

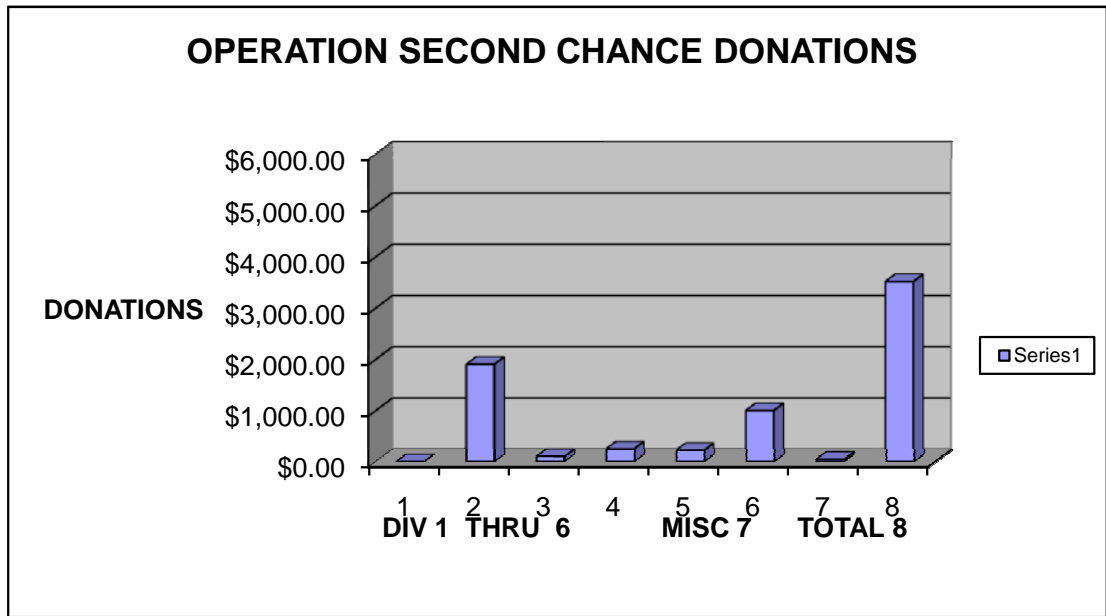
While the age of eligibility was lowered two years ago to 50 it has not attracted many additional members. In addition, the escalating cost of living has kept many older golfers in the workforce and unable to participate in programs like MISGA.

The individuals who can begin to solve this problem are the Board members of MISGA. An individual club or even a Division can not take actions that will significantly improve the situation. The Board should discuss and consider implementing rules such as the following:

1. MISGA Eligibility - The player must be a dues paying member of the club, whether public or private. Individuals can't just walk in off the street to play in only the MISGA Events. However, if the Board continues to permit those types of memberships those individuals would not be eligible for the state tournament. This would establish a clear differentiation and benefit to belonging to a MISGA Club.
2. Travel Costs - The divisions should be reconfigured so that no more than 20-25 one way miles would have to be driven to an event. This would keep the travel equivalent to two gallons of gas. This will result in more Divisions with fewer clubs with fewer clubs in each.
3. Events - The number of Clubs within divisions will be reduced with 2 above so within a Division 2 home and 2 away events would be required. However, a Club may invite as many other Clubs from outside the division as it wishes.
4. Event Costs - The maximum permitted cost would be \$35. Other than the \$5 prize money, each club can decide how to allocate the remaining \$30. At minimum the event must include range balls, golf cart and post event food. Coffee and doughnuts are optional but the event cost may not exceed \$35.
5. State Tournaments - There would be a single stroke play tournament, call it what you want. There would be a series of Club playoffs, inter-division playoffs followed by a state final to be held the last Monday in September with the qualifiers occurring after Labor Day. The tournaments would be centrally located and start at 10AM followed by a hot meal. The cost of the playoffs would be limited to \$35 but the final would be limited to \$50.

O S C DIVISION DONATIONS

	GOAL	O S C		DIVISION DONATIONS			ACTUAL							
		PER DIV	Man* Div Total	per man	Donation	Participation								
Div 1	513	13.37%	\$802.19	\$769.50	95.93%	\$1.50	\$0.00	0.00%	(\$802.19)	DIVISION I	CLUB	\$0.00	DIVISION IV	CLUB
Div 2	741	19.31%	\$1,158.72	\$1,111.50	95.93%	\$1.50	\$1,904.00	164.32%	\$745.28	CRIPPLE CREEK	101	\$0.00	ARGYLE	432
Div 3	437	11.39%	\$683.35	\$655.50	95.93%	\$1.50	\$100.00	14.63%	(\$583.35)	EAGLE CREEK	104	\$0.00	HOBBITS GLEN	434
Div 4	939	24.47%	\$1,468.33	\$1,408.50	95.93%	\$1.50	\$250.00	17.03%	(\$1,218.33)	MAPLE DALE	106	\$0.00	KENWOOD	435
Div 5	473	12.33%	\$739.64	\$709.50	95.93%	\$1.50	\$220.00	29.74%	(\$519.64)	SEAFORD	110	\$0.00	LAKEWOOD	436
Div 6	734	19.13%	\$1,147.77	\$1,101.00	95.93%	\$1.50	\$1,000.00	87.13%	(\$147.77)	SHAWNEE	111	\$0.00	MANOR	437
MISC 7							\$43.40			WILD QUAIL	115	\$0.00	MONTGOMERY	438
Total 8	3837	100.00%	\$6,000.00	\$5,755.50	95.93%		\$3,517.40	52.14%	(\$2,482.60)	JONATHAN'S LNDG	121	\$0.00	MONT. VILLAGE	439
								AVERAGE		SUSSEX PINES	123	\$0.00	NORBECK	440
										BEAR TRAP DUNES	125	\$0.00	LEISURE WORLD	441
													BRETTON WOODS	442



DIVISION II	CLUB	\$1,904.00	DIVISION V	CLUB
BEAVER CREEK	214	\$100.00	EASTERN SHORE	503
HOLLY HILLS	216	\$701.00	ELKS	505
HUNT VALLEY	217	\$75.00	GREEN HILL	507
PINEY BRANCH	218	\$458.00	NUTTER'S	511
ROLLING ROAD	219	\$0.00	OCEAN CITY	513
SPARROWS POINT	220	\$0.00	OCEAN PINES	514
VFW	221	\$0.00	GREAT HOPE	519
WAKEFIELD VALLEY	222	\$0.00	DEER RUN	522
GLADE VALLEY	224	\$0.00	BAY CLUB	523
QUAIL VALLEY	226	\$420.00	BEACH CLUB	525
WESTMINSTER NATL	227	\$50.00		
WINTERS RUN	228	\$100.00		
RATTLEWOOD	229	\$0.00		
DIVISION III	CLUB	\$100.00	DIVISION VI	CLUB
CAROLINE	302	\$0.00	BAY HILLS	610
CHESTER RIVER	303	\$0.00	CHARTWELL	623
HARBOURTOWNE	305	\$100.00	CROFTON	625
PROSPECT BAY	309	\$0.00	PATUXENT GREEN	627
TALBOT	313	\$0.00	TANTALLON	629
EASTON CLUB	319	\$0.00	UNIV. OF MD	630
CLEARVIEW	320	\$0.00	US NAVAL ACDMY	631
HOG NECK	322	\$0.00	MARLBOROUGH	635
			WALDEN	636
			BOWIE	641
			FAIRWAY HILLS	642
			FORT MEADE	643

\$250.00

\$0.00

\$25.00

\$0.00

\$200.00

\$0.00

\$0.00

\$0.00

\$25.00

\$0.00

\$0.00

\$220.00

\$0.00

\$0.00

\$120.00

\$100.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$1,000.00

\$50.00

\$600.00

\$0.00

\$100.00

\$50.00

\$0.00

\$200.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

MISGA Treasurer's Report

September 2, 2008 Board Meeting

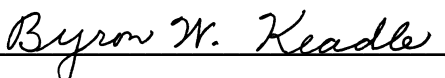
- Financial condition -- very solvent.
- Filed IRS 990 for 2007 (e-filed this time) and was accepted by IRS on May 7. Our 990 is available online at www.guidestar.org – type in our full name to see (need to register with e-mail address and password).
- The Year-to-Date actual income and expenses versus the Approved 2008 Budget are shown on Attachment 1.
- Actual Division Operations allotments for 2008 are shown on Attachment 2, as approved by the Board. New clubs were given \$1.75 for each paid member. Final payments were made to each division after all Associate Dues were paid for each division.
- As requested by Bob Turner, Attachment 3 is an analysis of how much dues we need from each Associate to operate in 2009.
- A draft 2009 budget is shown as Attachment 4 as an indication of what the budget would look like if Associate dues are reduced – inputs from each officer and committee chair on the draft budget items would be appreciated before our December Board meeting. Note that we would end up at the end of 2009 about where we were cash-wise at the end of 2007 – a level that looks about right.

MISGA Board Meeting
September 2, 2008
Carroll Valley Resort
Vice President's Report

I would like to see increased emphasis on playing by the rules, first on “play down, putt out.” That would be a big accomplishment. The next milestone would be to educate on “relief situations and procedures” – a “how-to” guide.

The MISGA Board should provide encouragement for more clubs to offer Mixed Tee Mixers, not determined by age or handicap, but by choice of individual. Call it the “fun factor.” In many cases, the standard tee placement creates a course that is too long for enjoyment by many players. Of course, the USGA method for “mixed tees” should be used to assign course & tee handicaps. Then, according to the USGA, this would provide an equitable competition, which should cause no one to agonize over unfairness issues.

In one case, however, age does become important. At age 85, associates should have the option, if they desire, of playing from the forward-most tees, using the USGA sanctioned method of Men's Ratings Adjustment for Unrated Tees. There are many situations where bad things are well within the maximum carry of the senior golfer, even from the Gold (senior) Tees. For example, Walden has eleven holes that require hitting over environmental areas or lakes. In every case, the forward-most tees largely avoid these troublesome areas.



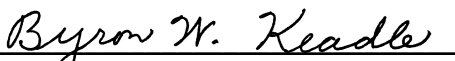
Byron Keadle

MISGA Board Meeting
September 2, 2008
Carroll Valley Resort
Web Site Report

Recent additions to web site:

1. 6/22/08 – MISGAGRAM-2008-07.
2. 7/7/08 – 2001 Rules & Handicaps Project Report.
3. 7/12/08 – Handicap Verification – List of Club ID Numbers for Golfnet.
4. 7/23/08 – A Tee Too Far – Wall Street Journal article on course lengths.
5. 7/25/08 – Men's Ratings Adjustment from Unrated Tees.
6. 8/2/08 – Rules Changes for 2008.
7. 8/7/08 – PP ABCD 2008 Picture of Luminaries.

A new Webmaster has been appointed – Errol Myers, of Norbeck C. C. His email address is: errol@kiwiwineries.com and his phone number is 301-570-4649. Please send requests for web updates to him from now on.


Byron Keadle
MISGA Web Chairman, Ret.