



*Silvermine Golf Club*  
*2019*

THIS HANDBOOK HAS BEEN COMPILED THROUGH THE EFFORTS OF THE BOARD OF GOVERNORS, GOLF PROFESSIONAL AND ADMINISTRATIVE STAFF FOR THE BENEFIT OF THE MEMBERS OF THE SILVERMINE GOLF CLUB.

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# SILVERMINE GOLF CLUB

## Telephone Numbers

Administration Office	847-4020
FAX	846-2577
Pro Shop	846-2552
FAX	849-1750
Golf Course Maintenance	847-0445
Club House (Restaurant)	847-1517

For all Club Info  
visit us at

[www.Silverminegolf.com](http://www.Silverminegolf.com)

Address:  
95 North Seir Hill Rd  
Norwalk, CT. 06850

# SILVERMINE GOLF CLUB

## 2019 Staff

Robert DeLuca	General Manager	robdeluca@silverminegolf.com
Stuart Waack, PGA	Head Golf Professional	swaack@silverminegolf.com
David Peterson	Golf Course Superintendent	davepeterson@silverminegolf.com
Chris Vitali	Assistant Golf Course Superintendent	chrismvitali@silverminegolf.com
David Tensen	Assistant General Manager	davidtensen@silverminegolf.com
Eric Hartstein	1 <sup>st</sup> Asst. Golf Professional	erichartstein@silverminegolf.com
Peter Ballo	Asst. Golf Professional	peterballo@silverminegolf.com
Candyce Hoyt	Accounting / Human Resources	candycehoyt@silverminegolf.com
Karen Pearsall	Assistant to the General Manager	karenpearsall@silverminegolf.com
Don Mastronardi	Dry Dock – Restaurant Owner	don@drydocksgc.com
Taylor Beck	Pro Shop Manager/Merchandiser	taylorbeck@silverminegolf.com
William MacDougall	Facilities Manager	bilmacdougall@silverminegolf.com

# SILVERMINE GOLF CLUB

## 2019 BOARD OF GOVERNORS

### OFFICERS:

Chris Phillips - President	chrisphillips@artisanshomebuilders.com	(203) 655-7627
John Kammerman - Vice Pres	bronxone@optonline.net	(203) 846-0807
Dave Giordano - Secretary	davgiordano@gmail.com	(203) 846-3650
Gerard DeLissio - Treasurer	gdelissio@gmail.com	(203) 761-9382

### BOARD OF GOVERNORS:

Paul Burger	franpaul@optonline.net	(203) 762-3167
Peter Daigle	peter@dt-ins.com	(203) 655-0718
Cindy Hojnacki	hojnacki@optonline.net	(203) 834-1548
Christa Kenin	keninfamilynyc@gmail.com	(917) 880-8023
Jeremy Saunders	jbsaunders@msn.com	(203) 594-1721
Don Sauvigne	dhsauvigne@aol.com	(203) 762-9969
Lynne Scerbo	lps657@yahoo.com	(203) 966-4104
Vivian Sweeny	vusl@aol.com	(203) 655-6602

# SILVERMINE GOLF CLUB

## 2019 COMMITTEES

### *COMMITTEES:*

Chris Phillips	President	chrisphillips@artisanshomebuilders.com
John Kammerman	VP/Hospitality	bronxone@optonline.net
Dave Giordano	Secretary	davgiordano@gmail.com
Gerard DeLissio	Treasurer	gdelissio@gmail.com
Don Sauvigne	Greens	dhsauvigne@aol.com
Jeremy Saunders	By-Laws	jbcsaunders@msn.com
Peter Daigle	Men's Tournaments	peter@dt-ins.com
Lynne Scerbo	Mixed Tournaments/ Membership	lps657@yahoo.com
Cindy Hojnacki	Women's 9 Hole Rep.	hojnacki@optonline.net
Vivian Sweeny	Women's 18 Hole Rep.	vusl@aol.com
Christa Kenin	Junior Golf	keninfamilynyc@gmail.com
Paul Burger	SWHA Rep.	franpaul@optonline.net

# **BOARD OF GOVERNORS PAST PRESIDENTS**

1963	Robert Feistel	1995	Dennis Rodney
1964	William I. Miller	1996	Mike Peterson
1965	William H. Quinn	1997	Marcia Roesch
1966	R. L. Forde	1998	Ben Briggs
1967	William C. Matthews	1999	Ben Briggs
1968	George F. Foote	2000	Roger Stenz
1969	George F. Foote	2001	Frank Morgan
1970	William K. Lawrence	2002	John Mancl
1971	Mario DePolo	2003	John Mancl
1972	Mario DePolo	2004	Dave Steckler
1973	Charles Vollmar	2005	Dave Steckler
1974	Richard M. Brescia	2006	Don Sauvigne
1975	Charles Vollmar	2007	Don Sauvigne
1976	Charles Vollmar	2008	Dexter Below
1977	Thomas B. Logan	2009	Dexter Below
1978	Thomas B. Logan	2010	Bill Morgan
1979	Page Duke	2011	Bill Morgan
1980	Randy Kuhn	2012	John Kammerman
1981	Randy Kuhn	2013	John Kammerman
1982	Arnold Ziem	2014	John Kammerman
1983	Arnold Ziem	2015	Dick McRedmond
1984	Chip Neuscheler	2016	Dick McRedmond
1985	Chip Neuscheler	2017	Jim Haffner
1986	Wes Perine	2018	Jim Haffner
1987	Tad Bowen		
1988	Jack Kavanah		
1989	Don Julien		
1990	Wes Perine		
1991	Jon Hughes		
1992	Jon Hughes		
1993	Sandi Peterson		
1994	Tom Benvenuto		

# TOURNAMENT CANCELLATION POLICY

- All tournaments will be played as scheduled unless insufficient prior sign-up indicates lack of interest and thus warrants cancellation.
  
- No tournament (either 9 hole or 18 hole) will be cancelled due to weather conditions unless:
  - A. The Golf Course Superintendent, or in his absence, the Club Professional or Club General Manager, determines that the Golf Course is unplayable.
  
  - B. The Golf Course is determined to be playable but in the judgment of the Club Golf Professional or the Golf Course Superintendent, weather conditions are such that playing could endanger the safety and well-being of the participants.
  
  - C. A reasonable time period has been allowed to provide an opportunity for playing conditions to improve.



# **PRO SHOP AND GOLF COURSE**

## **DAILY HOURS**

The Pro Shop and the bag and locker room will be open Tuesday through Friday, from 8:00 AM to 6:00 PM, and weekends from 6:00 AM to 6:00 PM. For late afternoon golfers, the bag and locker room will remain open after 6:00 PM.

## **REGISTRATION**

Members and guests must register at the Pro Shop before commencing to play. All charges for guests and carts must be signed, with name and club number; cash will not be accepted at any time. All unregistered Members and guests will be asked to return to the Pro Shop to register.

## **GENERAL PLAY –COURSE HOURS**

Weather permitting, the course will be open:

<u>Date</u>	<u>Tuesday- Friday</u>	<u>Weekends &amp; Holidays</u>
Apr. 1 - Apr. 30	8:00 AM	7:00 AM
May 1 - Sept. 30	8:00 AM	6:30 AM
Sept. 30 - Oct. 30	8:00 AM	7:00 AM
Nov. 1 – Nov. 30	8:00 AM	8:00 AM

The Silvermine Woods 9 is closed December 1 through March 31.

The Barn 9 and Pro Shop 9 (Executive Course) will be open during the winter months at the discretion of the Superintendent.

For later afternoon golfers, the locker room will remain open till sunset.

**WOMEN'S EIGHTEEN HOLE  
DIVISION  
2019 GOLF COMMITTEE**

Chairperson	Lynne Scerbo	(203) 966-4104
Secretary	Sandy Filmer	(203) 655-2445
Treasurer	Pam Greenblatt	(203) 972-8208
BOG Representative	Vivian Sweeney	(203) 655-6602
Tournament Chairs	Joan Evans	(203) 972-9366
	Vyvyan Burns	(203) 554-8496
Handicap Chairs	Grace Hansford	(203) 662-9358
	Leslie Caruso	(203) 656-1130
Publicity	Betsy Messert	(203) 966.8754
Member/Guest (fall)	Donna Phillips	(203) 655.7627
	Kathy Turner	(203) 202.7085
Membership/9holers liaison	Meg Tweedy	(203) 655.7672
Hospitality	Lyn Sainz	(206) 655-3494
	Ann Clay	(203) 972.6746
Nominating	Jan Truebner	(203) 655.0040
Trophy	Rosemary Quinn	(203) 762-8587

## **MEMBERSHIP: 18-HOLERS**

1. To qualify for membership a person must be a member in good standing of the Silvermine Golf Club and have an established Silvermine Course handicap of 36 or less (Handicap Index of 32.6 or less). Handicaps are established by playing and posting 5 (five) 18-hole rounds at Silvermine or on any accredited USGA course. Present members are grandmothered.
2. Membership must be renewed yearly by payment of dues, \$60 for 2019.
3. A person may not play in Ladies Day Tournaments (usually Tuesday mornings) until her dues have been paid.

Anyone meeting the above requirements for membership may join at any point during the season.

## **LADIES DAY TOURNAMENT PROCEDURES**

Tee-off times for all Ladies Day shotgun events will be 9:00am in April, May, June and September, and 8:30am in July and August. Players should plan to arrive *at least* 20 minutes before tee off time to allow time for sign-in, adjustment of pairings due to no-shows, to hear tournament instructions from the pro and to get to the tee box in time for a shotgun start.

Sign-Ups: All participants should sign up on the bulletin board by Sunday before play on Tuesday. There is no requirement to play every week, just when you are able. There will be two flights for regular Ladies Day tournaments; the Competition Flight and the Non-Competition flight. Players in the Non-Competition flight will follow all the rules of Eighteen Hole Division tournament play but will not turn in their score cards to the committee for prize eligibility but do enter their scores in the computer. The purpose of this flight is to give players an opportunity to (re)gain competition play confidence in anticipation of future play in the 18 Holvers Competition flight. Pairings are posted on the day of play.

**Posting of Scores:** All players, regardless of flight, must enter their scores in the computer promptly following weekly tournament play to assure accurate handicaps. Scores should be adjusted in accordance with the Equitable Stroke Control Formula in the Pro Shop. Prizes will not be awarded if scores are not posted. One player in each group should be designated to post the scores for the whole group each week.

**Cancellations:** If you must cancel, please try to remove your name from the sign-up sheet or call the Pro Shop as soon as possible, but no later than Sunday (the Pro Shop is closed on Monday). If an emergency should occur and you need to cancel after Sunday, please email, [erichartstein@silverminegolf.com](mailto:erichartstein@silverminegolf.com) or call the Pro Shop no later than 7:30 am the morning of the tournament

**Ringer Board:** A Ringer Board sheet will be posted on the Bulletin Board. Post the best gross score you have during the season on all 18 holes (this applies only to scores posted on Tuesday, Ladies Day Tournaments). Gross and net prizes will be awarded at the end of the season.

## **MAXIMUM SCORE RULE**

During Ladies Day Tournaments, if you have taken 10 strokes on a hole and you haven't reached the green, you must pick up, and score 13 including 3 putts and take no more strokes, even for practice. It does not matter that there may not be anyone behind you at this point. This does not eliminate you from the tournament, nor does it apply to Major Tournaments.

## **PACE OF PLAY**

In shotgun play, score cards must be turned in less than 4 hours and 15 minutes from the start of play time.

With tee times, the first group must turn in a score card in less than 4 hours. Succeeding groups must turn in a score card within 15 minutes of the group in front of them.

## **LADIES CLUB CHAMPIONSHIP**

The Ladies Club Championship will be held in July as noted in the SGC master schedule. Any member with a SGC handicap of 16 or below is eligible to participate in the Championship Flight. All others are eligible to play in the flighted Rounds. All members of the 18 Hole Division are encouraged to participate, either in the flighted or the Championship round.

## **TIE DECISIONS**

In case of a tie in any Major Tournament, a sudden death playoff will determine the winner and the first runner-up.

## **CANCELLATION POLICY FOR MAJOR TOURNAMENTS AND LUNCHEONS**

Your failure to show up for a tournament or to cancel 48 hours prior to the event will result in potential forfeiture of fees. Obviously, last minute emergency situations will be taken into consideration. (Forgetfulness and the threat of inclement weather are not considered emergency situations).

SILVERMINE GOLF CLUB  
WOMEN'S 18 HOLE DIVISION

RULES

ARTICLE I

Purpose

Our purpose is to promote golf, sportsmanship and fellowship among our members.

ARTICLE II

Membership

1. To qualify for membership a person must be a member in good standing of the Silvermine Golf Club and have an established USGA handicap of 36 or less. Handicaps are established by playing and posting 5 (five) 18-hole rounds at Silvermine or on any accredited USGA course. Present members are grandmothered.
2. Membership must be renewed yearly by payment of dues set for that specific year.
3. A person may not play until her dues have been paid.

ARTICLE III

Dues

Dues will be set by the Women's 18 Hole Division Board prior to the opening of the golf season and will be collected by the Treasurer.

ARTICLE IV

Meetings

1. A meeting of all members shall be held at the opening of the golf season when new members are welcomed and informed of the season's program.

2. Regular business meetings of the Women's 18 Hole Division Board shall be held three times a year. Additional meetings may be called, as necessary, at the discretion of the General Chairperson.
3. The annual meeting shall be held at the close of the golf season.
4. Special meetings may be called by the General Chairperson or at the request of five members of the Board or five persons from the general membership provided that written notice is given to the officers with reason(s) for calling the meeting. Notice of such meeting must be posted at least two weeks prior to the meeting.

ARTICLE V  
Officers

1. The officers shall be composed of a General Chairperson, Treasurer, and Secretary.
2. The officers shall be elected for a two-year term and shall perform the duties described for them in the USGA Golf Committee Manual.

ARTICLE VI  
Committees

1. The Women's 18 Hole Golf Division Board shall be composed of the elected officers and chairpersons of all standing committees and the Board's representative to the Board of Governors.
2. Board chairpersons shall be appointed by the elected officers.

ARTICLE VII  
Elections

1. The Women's 18 Hole Division Board shall appoint a Nominating Committee of one or more members from the general membership who are not current officers or committee chairpersons.
2. This Nominating Committee shall post a slate three weeks before the annual meeting.
3. The slate will be voted on at the annual meeting.
4. Robert's Rules of Order Revised shall be parliamentary authority in all matters not specified by these Rules.

ARTICLE VIII  
Amendments

Section 8 - Amendments

These By-Laws may be amended by a two-thirds vote of the members present at a special meeting convened for this purpose provided that written notice of the amendment(s) is posted at least two weeks before the meeting.

*Women's Division Rules revised February 12, 2019*



## WOMEN'S NINE HOLE DIVISION 2019 GOLF COMMITTEE

Chairperson	Cindy Hojnacki	(203) 834-1548
Co-Chairperson	Cindy Watkins	(203) 856-4634
Secretary	Janice Luddy	(203) 966-6922
Treasurer	Karen Tartell	(203) 761-8717
Opening Lunch	Chair: Phyllis Yavner	(203) 858-9550
	Co Chair: Julie McKeown	(203) 645-3693
	LeslevKammerman	(203) 846-0807
Member Guest	<b>Chair-</b> Cindy Watkins	(203) 856-4634
	<b>CoChair:</b> Susie Perakis	(203) 984-8695
Fall Luncheon	<b>Chair</b> Phyllis Yavner	(203) 858-9550
	<b>CoChair:</b> Kathy Turner	(610) 622-4005
Nominating	The Board	
BOG Representative	Cindy Hojnacki	(203)834-1548

## **9 HOLER ANNUAL FEES**

An annual fee of \$50.00, payable in advance, is required from each member. This includes all Ladies' Day Tournaments except Member Guest Day. Only members of the Nine Hole Women's Division are eligible for weekly prizes.

## **TOURNAMENT PROCEDURES**

Ladies' Day is Tuesday of each week, except for the weeks of Memorial Day and Labor Day when it will be Thursday and July 4<sup>th</sup> when it is dependent on the day of the week it falls. Tournaments are played in flights. Tee-off time is 9:00 AM.

Points will be awarded for all weekly Tournaments. It is up to the winners to contact the Pro regarding the use of their points.

## **TIE DECISIONS**

Ties in Major Tournaments (Club Championship, Match Play, Member Member, Warner Cup): if a tie occurs in the final round of a major tournament, the tied players will play a tie breaker hole(s) prior to the next Ladies' Day to determine the winner.

## **HANDICAPS**

For new members to be eligible to compete in tournaments, (5) Silvermine scores for the current season must be entered in the computer. Only scores obtained on the Silvermine Nine Hole Course are acceptable. Each competitor shall use the handicap in effect at the time each tournament is played. Each player is responsible for putting a dated and attested score into the computer.

## **PACE OF PLAY**

In shotgun play, score cards must be turned in less than 2 hours and 30 minutes from the start of play. Succeeding groups must turn in a score card within 15 minutes of the group in front of them.

# MEN'S & MIXED TOURNAMENT RULES

## TOURNAMENT POLICY 2019

Mixed and Men's Tournament Events - Players will be billed for the full cost of the event, regardless if they cannot attend all functions associated with the tournament.

**MIXED TOURNAMENTS** Mixed Tournaments sign-up sheets will be posted four weeks prior to the event and sign up will be on a first come basis.

## "SLOW PLAY" POLICY

All tournaments will be governed by a "slow play" policy. It is incumbent on all members of the foursome to insure a pace of play that permits compliance with the policy. It only takes one player in a group to slow down play of the entire group. Since a normal 18 hole round of golf at Silvermine can reasonably be completed within four hours, that should be the time standard that governs 18 hole tournament play. Accordingly, unless otherwise specified, and subject to a two-stroke penalty for failure to comply. There is a time limit of four hours when you tee off before 8am; four hours and 15 minutes will apply for 18-hole tournament play when you tee off after 8am. However, recognizing that your pace of play is often dictated by others ahead of you, no penalty will be imposed if your round is completed within fifteen minutes of the group in front of you, regardless of total elapsed time. To monitor compliance, starting times and finishing times will be recorded for each foursome and pace of play will be monitored on the course by the professional staff. Avoid penalties by keeping up with the group in front of you, completing your round in a timely manner and recording your score promptly.

1. Tee Time Tournaments - The first foursome off the tee must complete its round within four hours. Exceeding that time limitation will result in a 2-stroke penalty per team in the foursome, or if individual stroke play, per individual. Therefore, any foursome requiring more than four hours to complete play, and finishing more than fifteen minutes behind the group in front of it, will be penalized in like manner.
2. Shotgun Tournaments - The nature of the shotgun format is such that normally, all foursomes will finish their round at approximately the same time. Therefore, it is expected that all play will be completed within 4 hours. Depending upon the size of the field, to ensure that play is completed in a timely fashion, any foursome recording its score at the clubhouse more than thirty minutes after the first foursome to record a score will be subject to a two-stroke penalty.

## **WEDNESDAY TWILIGHT LEAGUE**

As in prior years, this year's format will provide for eight nine-hole match play contests over an eight-week period for each of the two person teams signing up for the Twilight League. Teams will be flighted according to their handicap at the beginning of the season. While handicaps will be adjusted up or down as the season progresses, flights will remain the same. League play will commence Wednesday, April 24th and continue for seven weeks through Wednesday, June 5th, with a 5:00 PM shotgun starting time for men on the main course and, depending on size of field, a 5: 15 PM shotgun starting time for women on the Pro Shop Nine. Carts are mandatory for men's shotgun.

Following play each Wednesday evening dinner will be served in the club house.

## **MEN'S CLUB CHAMPIONSHIP**

For those aspiring to compete in the Championship Flight, which will be comprised of eight golfers per flight, participation will require completion of a 36-hole qualifying event. Two qualifying 18 hole rounds may be played at your convenience on any two of the following dates:

June 28	June 29	June 30
July 5	July 6	July 7
July 11	July 12	July 13
July 19	July 20	July 21

The lowest 7 qualifying scores will determine the seeding for the Championship Flight. Last year's Club Champion is exempt from qualifying and will be seeded number one. In the event a tie score prevents outright determination of the final qualifier, the tie will be broken with a match of cards, using the aggregate scores of both rounds, starting with hole #1 and continuing until the tie is broken. A similar match of cards will be used to break ties for seeding within the flight. Those failing to qualify for the Championship Flight, and any others who wish to play in the Club Championship match play eliminations, will be seeded according to handicap in supplementary eight man flights.

Match play eliminations will be played Friday afternoon July 26 and Saturday July 27 The Championship Finals will be 36 holes, played on Sunday, July 28.

A cocktail reception will be held following completion of Sunday's final rounds to honor this year's champions. Come on out and cheer your favorite competitor on.

## **MIXED TOURNAMENT PLAY**

Mixed Tournaments are open to all adult members of the Club.

*(Single members are allowed to have non-member spouses or significant others play in mixed events.)* Event format will be varied so as to encourage both good golf and a good time. Events are followed by a social affair. This is a good way to get to know your fellow members.

Members who are without partners are encouraged to sign up. The Pro Shop will endeavor to pair you with a playing partner if possible. For scoring purposes only, handicaps will be limited to 36 for men and women, but that does not preclude your playing if your handicap exceeds those numbers. If you do not have a handicap, contact the Pro Shop, and in most cases an attempt will be made to accommodate you.

## **TOURNAMENT SIGN-UP**

Sign-up for all weekend and Holiday tournaments will close at noon, Thursday, one week prior to the weekend of the event so that times may be blocked off. When afternoon mixed shotgun events are scheduled, there will be a 7:30 AM shotgun for morning play. Sign-up sheets will be posted in the Pro Shop well in advance of each event.

## **"NO SHOW" POLICY**

Considerable time and effort is expended by the staff in developing equitable pairings and scheduling of tournament play. If you sign up to play in a tournament and fail to show up, not only is it unfair to your playing partner(s), but it places an added burden on the staff, which may or may not be able to obtain a last-minute replacement. Therefore, if having signed up for a tournament, you subsequently find you will be unable to play, notify the Pro Shop at least twenty-four hours before the tournament. Your failure to show up for a tournament without prior notification to the Pro Shop, will result in your being billed for that event.

Obviously, last minute emergency situations will be taken into consideration. Forgetfulness or the threat of inclement weather are not considered emergency situations.

**SILVERMINE GOLF CLUB**  
**GENERAL RULES**  
**2019**

**CLUBHOUSE AND RESTAURANT**

- The Clubhouse and kitchen are open from April 1 through November 30th.

- **Hours of Operation**

(subject to change - adjustments to be made based on usage)

April 1 thru April 30    11:00 AM – 5:00 PM Tues – Thurs  
                                  11:00 AM – 6:00 PM Fri  
                                  7:00 AM – 6:00 PM Sat & Sun

May 1 thru May 31        11:00 AM – 8:00 PM Tues,Thurs,Fri  
                                  11:00 AM – 5:00 PM Wed (thru Twilight)  
                                  6:30 AM – 8:00 PM Sat & Sun

June 1 thru Aug 31        11:00 AM – 8:00 PM Tues -Fri  
                                  6:30 AM – 8:00 PM Sat & Sun

Sept 1 thru Sept 30       11:00 AM – 8:00 PM Tues-Fri  
                                  6:30 AM – 8:00 PM Sat & Sun

Oct 1 thru Nov 30        11:00 AM – 7:00 PM Tues-Fri  
                                  7:00 AM – 7:00 PM Sat & Sun

- Proper attire is required in the Clubhouse (See General Rule #8 - Pro Shop and Golf Course)
- Monthly minimums for food and beverages will be in effect as follows from April 1 thru November 30. Minimum does not include alcohol.

Single Membership    \$70 per month plus sales tax and service charge

Family Membership    \$105 per month plus sales tax and service charge

- Only qualified members may initiate clubhouse charges.
- Snack and beverage vending machines are located in the "Halfway House" at the fourteenth tee.
- There will be dinner dates throughout the season which may be used towards your minimum. They will be announced later.

Advance reservations will be required. Entree selections, pricing and sign-up sheet will be posted at least two weeks prior to each date. These dinners may be applied to the monthly minimum, and twenty-four-hour notice is required to cancel a reservation, otherwise, "no shows" will be charged over & above the monthly minimum.

- Members and guests are requested not to enter the kitchen or pantry.
- Members and guests are not permitted to bring dogs and/or other pets into the Clubhouse or on the porch, or to permit them to run freely on the Club grounds.
- Members and guests are not permitted to bring food or beverages (soft drinks or beer) for consumption on the premises. No food is allowed on the course except as provided by "Dry Dock" or for those in need for health reasons. "Dry Dock" will supply all food and beverages for tournaments unless other arrangements are agreed to in advance by "Dry Dock".
- Off premises "Take out" or "To go" orders are not available from the kitchen. At the discretion of the dining room manager, and time permitting, a limited On-Course take out menu will be available.
- The Clubhouse facilities are available for private functions and special events. The restaurant manager will provide banquet menus and pricing for your review.

# SILVERMINE GOLF CLUB

## GENERAL RULES

### MEMBERSHIP CATEGORIES

**Single Membership:** Persons over the age of twenty-one (21) may be elected to this membership. Restaurant food minimums apply.

**Family Membership:** Persons over the age of twenty-one and spouse (or significant other) & children of the member under the age of 26. Restaurant food minimums apply.

**Full Family Plus:** Children ages 26-29 are included for an additional fee. Note: Singles must upgrade to a family membership to be eligible.

**Non-Resident Membership:** Full time member in good standing who resides 150 miles or more from the Club year-round may qualify for non-resident status as a single or family. Restrictions apply, see office for details.

**Century Membership (Senior):** Age plus number of consecutive years as member equals 100. Use of the pro shop nine during the week. May play the "18" 4 times a year during the week with payment of green fees. Restaurant food minimum applies.

**Silvermine 90 Membership:** Combination of 20 years membership and minimum age of 70 years of age. Restaurant minimums apply.

**Young Adult:** Available up till age 39. Must go through regular membership channels to become member. May elect to pay the initiation fee over a period of 3 years or less.



**Leave of Absence Membership:** Inactive membership is available for a fee of \$450.00 per year. A member in good standing may apply in writing for it if they have a medical or financial situation or are going to be transferred out of state or country for business reasons. Members on leave of absence are permitted to play the golf course FIVE times as a golf guest with a current member and pay any fees. This status is limited to two (2) years effective the year of the request. Extensions may be offered if circumstance warrant. Members must contact the club manager for an extension.

**Membership Status Changes:** Any change in membership status needs to be requested in writing to the general manager.

# INITIATION FEE AND YEARLY MEMBERSHIP DUES 2020

Membership Dues

Single Membership .....	\$8,160.00*
Family Membership (children to 25 years of age).....	\$9,913.00*

Young Adults/Legacy (under 39 years of age)

Single .....	\$5,020.00*
Family .....	\$6,726.00*

Initiation Fee

Single and Family Memberships.....	\$7,000.00*
Young Adult Single and Family Memberships.....	\$5,500.00*
Senior Single and Family Memberships.....	waived

Pay initiation fee over three years with no interest

**\*Initiation Fee and Dues are subject to a Conn. State Tax of 10%.**

Non-Resident Member

Single .....	\$.1,355.00
Family.....	\$1,565.00

Inactive Membership (LOA) (no tax) .\$.450.00  
(See handbook for details.)

Application Fee* * .....	\$500.00
Annual Wait List Fee .....	\$350.00

Initiation and tax is payable upon acceptance.

Annual dues are invoiced December 1st. Dues are payable in full on January 1st. A deferred payment plan\* is available subject to a 1.5% finance charge per month on the unpaid balance. Please contact the general manager for further details. All Dues must be paid **IN FULL** including all finance charges by Sept. 30th

\*\*Applications will be acted upon by the Membership Committee and must be sponsored by a member in good standing.

**GENERAL FEES**

Guest Fee (Monday - Thursday) .....	\$57.00
Guest Fee (Friday, Saturday, Sunday) .....	\$67.00
9 Hole Guest Fee (Monday - Thursday) .....	\$37.00
9 Hole Guest Fee (Friday, Saturday, Sunday) .....	\$46.00
Executive Course (Monday - Thursday) .....	\$31.00
Executive Course (Friday, Saturday, Sunday) .....	\$36.00
Golf Clubs Rental (Per Bag).....	\$25.00
Pull Carts (9 Holes).....	\$ 5.00
(18 Holes).....	\$ 9.00
Powered Pull Carts (9 Holes).....	\$10.00
(18 Holes).....	\$15.00

**Junior Guest Fees**

Guest Fee (Monday - Thursday) Executive Course.....	\$15.00
(Monday – Thursday) Main Course.....	\$20.00
Guest Fee (Friday, Saturday, Sunday) .....	\$30.00

**POWERED GOLF CARTS\***

9 Holes .....	\$27.50
9 Holes Shared.....	\$13.75/Each
18 Holes .....	\$ 55.00
18 Holes Shared .....	\$27.50/Each
Executive Course .....	\$26.50
Executive Course Shared.....	\$13.25/Each
Executive Course Family Cart.....	\$50.00

\*6.35% Ct. Sales Tax is applicable for powered golf carts

Lockers .....\$100.00

Bag Storage ..... \$125.00

Members whose cart charges exceed \$450.00 per month will receive a 10% discount if statement is paid within 10 days of billing. (Excluding sales tax.)

All fees subject to change.

All Golf Shop credit must be used by December 24.

Golf Shop credit or gift certificates can not be applied to Silvermine Leasing indebtedness. Gift certificates can not be used for payments.

**BOARD OF GOVERNOR’S FEE:**

This annual charge provides supplemental funding for many activities throughout the year. This fund goes to help defray the cost of activities for our major events; new member reception; annual meeting; support to the 9 and 18 holers; championship awards; subsidy to major member guest events, juniors, etc.

2019 Board of Governor’s fee: \$100.00 per family membership  
\$100.00 per single membership

# **SILVERMINE GOLF CLUB**

## **GENERAL RULES**

### **USGA RULES OF GOLF**

### **& ETIQUETTE RULES**

#### **1. TEE TIMES (Starting Times)**

The Board of Governors has unanimously endorsed an open tee time policy covering all adult members in good standing. The policy opens the first tee anytime to the Members except when club sponsored tournaments are scheduled. The tee time policy requires that members reserve a starting time during Prime Time ----which is defined as all Fridays between 11 :00 AM and 2:00 PM

and weekend and holiday golf played between the hours of 6:30 AM and 3:00 PM.

- Reservations for tee times may be made by phone call to the Pro Shop.
- All four names are required for each tee time issued.
- Reserved tee times will determine the sequence of play during Prime Time.
- Players must register at the Pro Shop at least 10 minutes prior to their tee time. Failure to do so may result in loss of their tee time.
- A Starter will be on the first tee during Prime Time.
- Singles may not reserve tee times during Prime Time and will have no status on the course.
- Singles and twosomes will be paired up by the starter and allowed to play at the discretion of the Starter.
- Junior members will not be allowed a tee time on weekends or holidays until 2:00 PM. The rules governing the play of Juniors will prevail.
- Tee times for all other available times will be issued on a first come-first served basis.

#### **2. CARTS**

Cart signs apply to drivable carts. All carts must be kept thirty feet from greens and not brought across the approach of a green. Where there are macadam paths, all drivable carts must remain on them. Any damages to a cart or club property is the responsibility of the driver. No person under 16 years of age or unlicensed person is permitted to drive a cart. No more than two (2) people and two (2) bags are allowed per cart.

Carts are mandatory for weekend shotguns and men's Wednesday night twilight shotguns.

All late day rentals of motorized carts must be returned to the barn by 8:00 PM or sunset (whichever is earlier.) Failure to comply with this rule will result in members being penalized \$5.00 per half hour, or any part thereof.

### **3. GUESTS**

An individual may only use the golf facilities as a guest of one or more members a total of five (5) times during anyone season. Guests who are on the club's waiting list may not play more than ten (10) times during anyone season. Members are responsible for their guests and must accompany them at all times. Violation of this rule will result in loss of guest privileges.

### **4. SLOW PLAY**

Slow play on a course can be one of the most disruptive situations a golfer may encounter while playing. The Club Management will enforce the following procedure:

- a. A round of golf on the eighteen hole course should be completed within 4 hours 15 minutes after 9am. Any group exceeding this may lose their prime hours starting time for the next weekend. Any group following the over four-hour-fifteen-minute group by fifteen or more minutes, may lose their prime hour starting time for the next weekend.
- b. Slow play is defined as losing position on the golf course by one hole or not playing at a pace equal to the time standard set for a round.
- c. All players in a group that is falling behind is responsible to help "speed up play."
- d. If the group refuses to "speed up play" after being instructed to do so, the group will be reported to the Pro Shop for appropriate action.

### **5. GOLF & CLUBHOUSE ATTIRE**

Proper attire is required in the clubhouse and on the golf course. All men must wear shirts with collars and tucked in at all times. Mock turtlenecks are also permitted. No halter tops to be worn by women. No tee/under shirts, short/shorts, cut-off jeans, jeans of any type or color or untidy dress will be permitted. Golf shoes with **soft spikes** must be worn. On course appropriate golf shoes are allowed. The professional staff will ask Members and their guests who **DO NOT** comply with these standards to make the necessary changes before being allowed to play golf, or use the dining room. Members are responsible for guest's adherence to dress code. Ladies denim skirts will be permitted. Gentlemen are required to remove hats before being seated in clubhouse. Hats must be worn toward the front at all times.

## **6. RULES GOVERNING JUNIOR MEMBERS**

All junior members must obtain permission from the Golf Professional to be eligible to play without adult supervision. Permission is based on ability and conduct of the applicant. Play on weekends and holidays will be after 2:00 PM on the eighteen hole course. For exceptions see the Golf Professional. Guests of Juniors must know how to play golf. Proper attire rules apply to Juniors.

## **7. HOLE-IN-ONE INSURANCE**

Members or their guests who score a hole-in-one during the season (April 1 through October 31) at Silvermine Golf Club will be insured for up to \$150 to cover the beverage tab incurred as the result of his or her good fortune. The "ace" must be witnessed and attested by at least one other person. The cost of the insurance is included in your Board of Governors' fee.

## **8. SPONSORSHIP OF NEW MEMBERS**

Sponsorship is limited to three (3) per year, per membership. Application and rate sheets are available in the office to members only. Each application requires two (1) attached letter of recommendation by current member. Application fee is \$500.00 and applied to the initiation fee.

## **9. PARKING**

Automobiles are to be parked only in designated parking areas. No cars may be parked at the half-way house or anywhere along Silvermine Woods Road. Violators will be towed away.

## **10. RESPONSIBILITY**

The Club will exercise diligence in protecting the property of members and guests, but any and all property brought on the club premises is at the owner's and guest's risk. The Club is not liable for physical loss of or damage to such property.

## **11. MISCELLANEOUS**

We urge golfers to obtain an official handicap by contacting the Pro Staff.

- Each member must have his/her own set of clubs. Two people may not play out of one bag.
- Do not play more than one ball on any round.
- Members are also requested not to violate posted grounds to recover out-of-bounds balls.
- Respect the private property bordering the course. Any damages to the club property or private homes bordering the course must be reported to the Pro Shop and such damages are the responsibility of the member to settle.
- Talking on CELL PHONES at the Silvermine Golf Club is limited to the parking lots and areas around (but not in) the clubhouse and Pro Shop. As a courtesy to your fellow members, please refrain from cell phone usage on the golf course, (emergencies only). Cell phones and Tablets are allowed in the clubhouse and on the patio in TEXT MODE ONLY.

## 12. SILVERMINE WOODS

Our "big course" includes nine holes -number 7 through 15 - which were incorporated into a planned residential community in Wilton in the 1980's, and have since been property of the 24 homeowners who live in Silvermine Woods.

- The Silvermine Woods nine is available for SGC use from April 1 st through November 30th.
- Access to the Silvermine Woods nine requires transit on Seir Hill Road and play on the Silvermine Woods nine includes cart or walking traffic on or across Silvermine Woods' road. For safety reasons, please do the following:
  1. Obey "rules of the road"; drive power carts on the right side of the roads, in single file; walk on the left side.
  2. Exercise care crossing roads.
  3. Do not park carts on the roads, especially at the halfway house. Keep roads clear for car traffic.

Homeowners at Silvermine Woods recognize that there is a risk to '- owning a home on a golf course. Nevertheless, golfers are responsible for injury to person or damage to vehicles or homes, including financial damages.

Therefore:

- Please be respectful of Silvermine Woods' homes and lawns.
- All lawns are "out of bounds" and marked as such. If a ball is hit beyond the out of bounds markers, the player must take the appropriate stroke and distance penalty and re-hit.
- Golfers **may** retrieve balls from homeowner's lawns. Golfers may **not** hit balls from homeowner's lawns. Keep power carts a reasonable distance from
- homeowner's lawns.
- Golfers teeing off on holes 14 & 15 must check for approaching cars and wave them through prior to hitting their shot.
- Do not hit over the house and deck on hole 15. This is a strict local rule which is posted on a sign at the corner. Please make sure you're playing partners are aware of this rule.
- Damage to homes or other property must be reported to the Club
- Office and, of course, an apology to the homeowner is appropriate. If all players are respectful of these rules, we will all benefit.

## **INDEBTEDNESS**

- Club and Grill bills are payable within ten days of receipt. After thirty days, a 1-1/2% monthly service charge shall be included.
- Failure to pay an indebtedness shall be treated in accordance with *Section III of Article X of the club by-laws*.
- All credit must be applied in the current year. Credit issued through the office may only be applied to Silvermine Club Leasing Corp. account.
- Annual Dues bills are invoiced December 1 and are payable January 1. Members terminating Membership for any reason pay pro-rated dues based on their termination date: prior to April 1 - 100% refund; after April 1 prior to June 1 - 50% refund; after June 1 - no refund. Deferred payment plan members please note the same schedule applies. Deferred payment plans must be approved by the general manager. A \$1000.00 minimum payment is due monthly on a deferred payment plan. Failure to pay monthly will jeopardize golf privileges.
- Members have thirty (30) days to contest club, restaurant, or pro shop charges from issuance of monthly statement.



# **SILVERMINE GOLF CLUB PRO SHOP**

## **DAILY HOURS - PRO SHOP**

8:00 AM - 6:00 PM

Tuesday - Friday

6:00 AM - 6:00 PM

Saturday & Sunday

**ALL MEMBERS MUST SIGN IN AT PRO SHOP  
PRIOR TO STARTING EACH ROUND.**

## **GENERAL FEES**

All golf shop credit must be used by December 24th.

Golf Shop credit or gift certificates cannot be applied to Silvermine Leasing indebtedness. Gift certificates cannot be used for payments.

# **SILVERMINE GOLF CLUB INCORPORATED BY LAWS**

(REV. 4/01/14)

It should be noted that all rules and regulations of the Silvermine Golf Club are ultimately determined by owners of the club.

## **ARTICLE I - PURPOSE OF CLUB**

The purpose of this Club is to promote golf, sportsmanship and good fellowship amongst its Members.

## **ARTICLE II - MEMBERS**

The members of this Club shall be all those who have been accepted as Members under the following categories. The maximum number of active Memberships shall be limited to 475. This does not include honorary.

SINGLE MEMBERSHIP

FAMILY MEMBERSHIP (children to 25 years of age)

FULL FAMILY PLUS (additional fee for children 26-29 years of age)

YOUNG ADULT MEMBERSHIP - under 39 years of age

INACTIVE MEMBERSHIP - see Leave of Absence

SENIOR (age 72 and up)

## **ARTICLE III - BOARD OF GOVERNORS**

The Board of Governors shall consist of twelve Members of the Club. The Silvermine Homeowners' Association shall appoint one Board Member. The remaining eleven Members shall be elected from the Club Membership.

### **TERM:**

Each member shall be elected for a term of four years. In the event that a Board Member resigns during the year, the President shall select a club Member to serve the remaining term of the resigning Member. Each year new Members shall be elected to fill the Governorships whose terms have expired. The retiring President shall be an ex-officio Member of the Board.

#### NOMINATING COMMITTEE:

The President will propose three Members of the club to form a Nominating Committee, which must be approved by the Board. No board Member may serve on the Nominating Committee, nor shall any Member of the committee be elected to the Board. The Nominating Committee will interview all candidates to ensure that they ~ understand the commitment required to serve on the Board. The Nominating Committee will report to the Board and recommend a slate of candidates from the nominees to be recommended by the Board. This slate shall ensure ongoing board representation from both the women's 18 hole and 9 hole divisions.

#### ELECTION:

This slate will be presented to the Membership at the annual meeting called by the president. A letter or an article in the club newspaper will be sent from the Board to all Club Members stating the vacancies and requesting nominations for each vacancy. Candidates may be nominated from the floor at the annual meeting. The new board Members will be elected at the annual meeting by majority vote of the attending Members and written proxies. Any club Member not -attending the Annual Meeting may forward their proxy vote to the Board's secretary at least one week prior to the meeting. In the event of a tie, a vote of the current Board will elect the nominee. In the event of a further tie during the Board vote, the out-going President will cast the deciding vote.

#### ELIGIBILITY /ATTENDANCE:

A Member of the Board of Governors who has served one full term (4 years ) will be ineligible for re-election until one year after the expiration of his/her term of office. A Board Member, who is appointed to fill a vacancy, is eligible to be elected, but may choose, at their discretion, to serve no more than 4 consecutive years.

Should any board Member fail to attend three successive meetings of the Board, the Board of Governors may declare the position vacant by majority vote.

#### **ARTICLE IV - RESPONSIBILITIES OF THE BOARD OF GOVERNORS**

The Board of Governors shall enforce the by-laws of the Club and shall exercise a general supervision of the internal affairs of the Club.

It shall recommend rules and regulations setting forth rights and privileges of Membership.

It shall have power to recommend the rejection of any application for Membership.

The Board of Governors shall represent the Membership of the Club in all dealings with the owners of the Club and make such recommendations as it may deem necessary.

The Board of Governors shall elect from their number the following officers to serve for the term of two years (previously one year):

President, Vice President, Secretary, and Treasurer. At the discretion of the Board of Governors, any or all officers whose terms have not expired may be elected for a one-year extension.

#### **ARTICLE V - RESPONSIBILITIES OF OFFICERS**

##### Section 1. President

The President shall preside at all meetings of the club and all meetings of the Board of Governors. He/She shall appoint the Chairperson of standing committees with the approval of the Board of Governors. He shall be a Member ex-officio of all committees and shall be entitled to vote therein. He shall be able to execute agreements on behalf of the Board, subject to their subsequent approval.

##### Section 2. Vice President

In the absence of the President, the Vice President shall perform his/her duties at meetings of the Board of Governors and meetings of the officers, as well as meetings of the Members of the Club. If both President and Vice-President are absent, a Chairperson shall be chosen from the remaining Members of the Board.

#### Section 3. Secretary

The Secretary shall maintain a record of the Club meetings and the meetings of the Board of Governors. The Secretary shall mail notices of all meetings to the Membership involved and shall conduct all of the correspondence on behalf of the Board, except that of Treasurer and Hospice Chairperson.

#### Section 4. Treasurer

The Treasurer shall be responsible for the handling and disbursement of all Board of Governors' funds and shall keep accurate and complete records thereof, and furnish to the President and the Board of Governors, full information as to the financial condition of the Board of Governors' funds.

### **ARTICLE VI - STANDING COMMITTEE**

The Board of Governors shall approve the appointment of the following committee chairmen for conduction the affairs of the Club.

1. Membership
2. Golf
  - a) Greens
  - b)Tournament
  - c) Rules
  - c) Handicap
  - d)Ladies Eighteen Holers
  - g) Ladies Nine Holers
- 3.House Committee
4. By-Laws

Each of these committees shall consist of the Chairperson, and up to three other Members as deemed necessary by the Chairperson. All Members shall be approved by the Board.

### Section 1 Membership Committee

The duties of the Membership Committee shall be to consider and report to the Board the names proposed for Membership in the Silvermine Golf Club, Inc., with appropriate recommendation in each case. When new Members are approved by the Board and the owners, a joint letter should be sent to the new Member informing them of their acceptance.

### Section 2 Golf Committee

The Chairperson has the responsibility to ensure that he or his representative is available during the play of any tournament or event to make decisions required by that party under the Rules of Golf. To carry out these responsibilities the Golf Committee will oversee and be responsible for four other standing committees - Greens, Tournament, Rules and Handicap; the responsibilities are stated below. These committees, including the Golf Committee, should be governed primarily by the Golf Committee Manual published by the United States Golf Association. In addition to other Members, a person elected by the Ladies 18 Hole Golf Committee and a person elected by the Ladies 9 Hole Golf Committee will serve as Members of the Golf Committee. The Golf Committee shall supervise and be responsible for all golf playing and tournament activities at the Club, including the coordination of the Ladies Golf Committee activities with those of the Club.

### Section 2a - Greens Committee

The Greens Committee shall have the responsibility of working closely with the golf course manager and golf course superintendent to ensure that the golf grounds are maintained in the very best possible condition. The committee will meet with the superintendent regularly and make recommendations to him and the Board of Governors.

### Section 2b - Tournament Committee

The Tournament Committee shall have the responsibility of planning, in conjunction with the 18-holers, 9-holers, and Silvermine Golf Club,

the golf program for the entire year, which is to be approved by the Board of Governors. The golf program includes all tournaments, dates and special events.

#### Section 2c - Rules Committee

The Rules Committee shall have the responsibility for determining all local golf rules and resolving any disputes that may occur. Any changes in local rules require a majority vote of the Board.

#### Section 2d - Handicap Committee

The Handicap Committee is responsible to the club for all aspects of the USGA Handicap System, including the computation of handicaps for all Members. The committee shall determine how scores are to be recorded, and is responsible for the accuracy of scoring information. The committee is responsible for keeping players' records and handicaps up to date. The committee shall compare its course rating with those of other courses. If the rating seems out of line, the appropriate golf association should be asked for a re-rating. The committee should check periodically and consult with other committees concerning allocation of handicap strokes to the holes of the course, determination of par, and course management. The Handicap Committee may, at its discretion, reduce or increase the handicaps of players who do not return all their scores or otherwise do not observe the spirit of the USGA System.

#### Section 3 - House Committee

The House Committee shall have the responsibility of planning any social activities and coordinating dates of dinners with the management. The Committee will make recommendations to the management for the improvement of the clubhouse. It will work closely with the management in making sure that the clubhouse and halfway house are maintained and serviced in the best possible manner for the enjoyment of the Membership of the Club.

#### Section 4 - By-Laws

The By-Laws Committee shall review the by-laws on an on-going basis and propose changes as required.

#### Section 5 - Other Committees

The Board of Governors may form other committees concerning various day-to-day operations, such as:

Grievance - Any Member should first file a grievance with this chairperson who shall present the grievance to the Board for appropriate action.

Hospice - Any Member who knows of an illness, a hardship, or death, should bring it to the attention of this chairperson.

Publicity - Any newsworthy items should be sent to the club office for publication.

### **ARTICLE VII - MEETINGS OF THE BOARD OF GOVERNORS**

#### Section 1 - First Meeting

The first meeting of the Board of Governors will be held within a week of the week following the annual club meeting, at which time they will elect club officers and appoint committee chairpersons.

#### Section 2 - Meetings

The Board will hold regular meetings on a monthly basis during the golf season, with no fewer than eight meetings per year. Special meetings may be called at any time by the President or by five Members of the Board. The Secretary shall inform all Members of the Board at least 24 hours in advance, either in writing or by telephone, of special meetings, or changes in time and/or location of the meetings. Except as otherwise provided in the by-laws, any and all business may be transacted at any meeting.

#### Section 3 - Quorum and Manner of Acting

Seven Governors shall constitute a quorum of the Board for the transaction of business at any meeting, and except as otherwise required by statute or by these by-laws, the action of the majority of those



present at any meeting at which a quorum is present shall be the act of the Board of Governors. In the absence of a quorum, and as decided by an attending officer, the attendees present may act on matter requiring a vote and solicit by consent and in a timely manner approval from absent members to reach a majority. Any such action will be subsequently reported to the Secretary for inclusion in meeting minutes.

#### Section 4 - Resignation

Any governor or officer of the Club may resign at any time whether by oral notice at any meeting of the Board or by giving written notice thereof to the Secretary. Such resignation shall take effect immediately.

### **ARTICLE VIII - MEETINGS OF CLUB MEMBERSHIP**

#### Section 1 - Annual Meeting

The annual meeting of the Club shall be held as announced by the Board of Governors.

#### Section 2 - Special Meetings

Special Meetings of the Club may be called at any time by the President or by a majority of the Board of Governors or upon written petition to the President of at least twenty-five club Members.

#### Section 3 - Notice of Meetings

Written notice of every Club Meeting stating the day, hour and place shall be given by the President or Secretary to each Member, mailing it to them at their last known address at least two weeks before such meetings. In the case of family Memberships one notice to the family shall be sufficient.

#### Section 4 - Quorum

Any meeting of the Club attended in person or by written proxy by ten percent of the Membership and majority of the Board of Governors shall constitute a quorum.

#### Section 5 - Membership List

At least three days before each Club meeting a complete list of Members entitled to vote shall be presented by the Silvermine Golf Club, Inc. and such list shall be open to inspection by any Member at the time and place of the meeting.

#### Section 6 - Voting

Each Membership, single or family, shall be entitled to one vote per issue, to be decided by Membership vote. Attendance in person or by written proxy to a Board Member is required to exercise a vote.

### **ARTICLE IX - PRIVILEGES**

#### Section 1 - Privileges

Club Members shall have the right to use the Clubhouse, grounds and facilities maintained by the Lessor for Golf Club purposes, under such provision as shall, from time to time, be made in these by-laws or be adopted by the Board of Governors.

#### Section 2 - Applications, Application Fee and Annual Dues

At the time of application, the application fee is due and payable. When application is approved, annual dues are due and payable. If an application is not approved, the application fee will be refunded in full. Applications are proposed by the Membership. In order to propose an applicant, a Member must be good standing and have been a Member for at least one year. Every Applicant must have a sponsor and a second. No Member shall propose or second more than three applicants for Membership in a calendar year.

#### Section 3 - Indebtedness

Indebtedness to the Silvermine Club Leasing, Inc.; Silvermine Golf Club, Inc.; Silvermine Golf Pro Shop; Board of Governors; Dining Room:

Whenever any Member has become indebted to any of the above, the Silvermine Club Leasing will bring this to the Board of Governors for agreement and action to be taken as follow:

Silvermine Club Leasing will send to the indebted Member a statement of their indebtedness 30 days after same has become due and payable. If the Member fails to pay such indebtedness within 20 days after mailing of such notice, the Silvermine Club Leasing shall post their name and the amount of the indebtedness on the Club Bulletin Board and shall at the same time notify the Member that their name has been posted and that unless such indebtedness is paid within 10 days from the date of posting, the privileges of the Club shall be withdrawn from such Member and their Membership suspended until the indebtedness is paid in full.

Silvermine Leasing shall notify such Members of their suspension. If payment is not made within 20 days after such notification of suspension, the Board of Governors at its next meeting shall expel the Member from the Club unless he/she shall show good cause or shall make satisfactory arrangements for the payment of the amount due.

#### Section 4 - Expulsion

Any Member may be expelled from the Club by a three-quarters vote of the entire Board of Governors.

#### Section 5 - Reinstatement

A Member who has been expelled under Section 3 or 4 of this Article, may, upon application to the Board of Governors within ninety days after such expulsion, be reinstated by a three-quarters vote of the Board of Governors.

#### Section 6 - Termination of Membership

Club Membership may be terminated by death, resignation, expulsion, or at the discretion of the Board of Governors. All resignations shall be made to Silvermine Golf Club, Inc. in writing and a copy shall be sent to the Board of Governors. No resignations of Club Membership shall be acceptable until all dues and other indebtedness for Membership privileges shall have been discharged. A person ceasing to be a Member for any cause, shall forfeit all the privileges of Club Membership.

## **ARTICLE X - AMENDMENTS**

These by-laws may be amended or added to by the vote of three quarters of the Members present at any annual or special meeting of the Club, provided a quorum is present. It shall also be necessary that notification of intent to amend or add to the by-laws be contained in the notice of the annual or special meeting. No proposal to amend these by-laws shall be acted upon unless it shall be recommended by the Board of Governors.