

2025 Yearbook

Valley View Club 9701 IL Highway 82 Cambridge, IL 61238-9169

www.valleyviewclub.org







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Course Superintendent	
Bryan Johnson	309-937-3938
Lounge Manager	
Tracie Coziahr	309-937-3938
Pool Supervisor	
Sean Stach	309-945-8774
Clubhouse / Reservations	
Tracie Coziahr	309-937-3938
Club President	
Adam Heald	309-507-2444

Golfing Reminders and Notices

- Due to course maintenance every Monday, excluding holidays, the course will open at 10:00 a.m. Golfers are to start play on the back 9 ALL DAY.
- It is the member's responsibility to sign up your guests or contact the lounge to inform them that you will be having guests playing.
- ALL GUESTS AND PUBLIC PLAYERS MUST sign the guest register when their greens fees are paid.
- Soft Spikes Only on the Golf Course.
- DO NOT start on # 10 unless you have permission from the clubhouse.
- ALL <u>THE ALCOHOLIC BEVERAGES</u> CONSUMED ON THE CLUB'S GROUNDS MUST BE PURCHASED THROUGH THE LOUNGE.

Updates on course closings, event schedules and playing times will be posted in and around the lounge and will also be reported via email and Facebook whenever possible.

Please take the time to <u>READ THESE POSTINGS</u> <u>OR CALL AHEAD</u> to avoid confusion or conflicts.

2025 Valley View Club Officers and Board of Directors

Officers

Adam Heald......President

Brian Neff.....Treasurer

Board of Directors

Randy Lee
Earl Allen
Bill Deadmond
Brian Neff
Denis Shenaut
Steve Graber
Adam Heald
Tyler Horberg
Rick Silversmet

AJ Mertz

Valley View Committees

(First person listed, Committee Chair)

Budget

Brian Neff, Adam Heald, Tyler Horberg, Earl Allen Non-Board Member: Tracie Coziahr, Bryan Johnson, Dave Dalton

Campgrounds

Steve Graber, Denis Shenaut, Rick Silversmet Non-Board Member: John Wiborg, Shelley Wiborg

Capital Improvements

Adam Heald, Brian Neff

Golf

Denis Shenaut, Adam Heald, Steve Graber, Tyler Horberg, Earl Allen, Bill Deadmond, AJ Mertz Non-Board Members: Dave Dalton, Riley Nelson, Tammy Joyce, Terry Norin, Jake Norin

Grounds/Lake

Tyler Horberg, Adam Heald, Bill Deadmond, AJ Mertz

Non-Board Members: Bryan Johnson, Brian Brink Lake: Harry Robinson, Fred Imel

Insurance

Adam Heald

Lounge

Earl Allen, Denis Shenaut, Randy Lee, Bill Deadmond Non-Board Members: Tracie Coziahr and David Dalton

Membership, Social Media, Advertising and Yearbook

Adam Heald, Earl Allen, Tyler Horberg, AJ Mertz

Non-Board Members: Dave Dalton, Tracie Coziahr, Wyatt Moriarity

Pool

Denis Shenaut, Randy Lee, Bill Deadmond Non-Board Member: Kendel Shenaut

Cart Sheds

Bob Routt, Rick Silversmet, Randy Lee

<u>Competition</u> - Will consist of President, Golf Chair, Championship Flight, A-Flight and Senior Flight Club Champions (if any of these champions are the President or Golf Chair, then the 1st Vice President will hold a position on the committee)

President (**Adam Heald**), Golf Chair (Dennis Shenaut), Championship (Nate Humphrey), Senior Flight (Chuck Lambrecht), Vice President (Tyler Horberg)

Auditor: Doug Irwin, CPA

VALLEY VIEW MEMBERSHIP FEES AND ANNUAL DUES

Equity Membership One-Initiation Fee

Regardless of marital status, these are initiation fees to join Valley View Club.

Full Membership \$750 payable at time of joining; full member immediately

Associate Membership
Junior 28 & Under

\$175 per year for 5 consecutive years or \$87.50 for 10 consecutive years – for a total of \$875

Anyone single or married, 28 years of age or under at time of joining, \$40 per year.

Upon reaching the age of 29, the member then pays \$175 or \$87.50 per year as an Associate Member until a total of \$875 is paid, at which time they are considered a full member. (Age is determined as of Jan. 1 of the year joining or renewing, except for High

School Memberships).

Single College Student 23 & Under Student must show proof of being a full-time college student and 23 years of

age or younger on January 1st of membership year.

Middle/High School Any middle or high school student, who is a member in good standing of a local school,

may obtain a special one-year membership for \$160. No Membership Fee. You are not

eligible for this membership in your graduation year.

Non-Equity Membership No initiation fee (Some restrictions apply

The membership year runs from January 1st - December 31st

Annual Golfing Dues Non-Golfing/ Social Dues Golf, Fishing, Pool and Clubhouse Privileges Pool, Clubhouse, Fishing Privileges Only Family 41-65 Family 65-under \$580.00 \$1,695.00 **Family 36-40** \$1,455.00 Senior Family 66-over \$480.00 Family 35-under \$1,225.00 Single 65-under \$425.00 Senior Family 66-over Senior Single 66-over \$1.610.00 \$380.00 Junior Family 30-under Single 41-65 \$1,515.00 \$468.00 Senior Single 66-over \$1,445.00 **Non-Golfing/Pool Only** Single 36-40 \$1,225.00 Family \$350.00 Single 29-35 \$955.00 Single \$250.00

Single Junior 28-under \$650.00 Single College Student 23-under \$250.00 Youth 18-under \$190.00

- Dues may be paid using eight ACH monthly payments.
- Monthly ACH payments will be withdrawn from your selected checking account.
- Existing members: ACH payments will begin on February 15th and continue every month for up to 8 consecutive months. ACH payments must be paid in full by September 15. Slight user fee added.
- Cart shed/trail fees will need to be paid by May 1st unless included in ACH payment. Cart shed/trail fees not paid by May 1st will be charged a \$100 late fee.
- Dues may also be paid the first of each month beginning February 1st and ending May 1st. Dues and cart shed/trail fees that are not paid in full by May 1st will be charged a \$100 late fee for members not using the ACH payment option to pay dues.
- Memberships are valid from January 1 December 31 for the active due's year.
- If you are not current on your dues, you will be required to pay greens fees to play golf, with no refunds.
- A member's CLASSIFICATION IS DETERMINED by his/her age on JANUARY 1. (EXCEPT HIGH SCHOOL MEMBERSHIPS)
- Family memberships are determined by the oldest spouse on January 1.
- Any single person 23 and UNDER January 1 is entitled to full membership under his/her parents' membership, regardless of residence. On the date of marriage, he/she MUST have his/her own membership.
- Any married person is considered a Family status, regardless of whether his/her spouse plays golf.
- Any single person with children 23 years old or younger must select a Family Membership.
- Any single person, 23 years of age or older, as of January 1, must have his/her own membership, regardless of cohabitation.
- NON-GOLFING MEMBERS HAVE NO MEMBER GOLFING PRIVILEGES; they may pay greens fees and play as a guest or as a public play golfer.
- Memberships paid in full by March 1 will receive a free-range pass for the current golfing season!

Camping Dues

Camping, Golf, Fishing, Pool and Clubhouse Privileges

Family Yearly 65-under	\$2,095.00
Senior Family Yearly 66-over	\$2,000.00
Single 65-under	\$1,920.00
Senior Single 66-over	\$1,835.00

OTHER FEES

Camper Overwinter Storage Fee	Golf Cart Shed/Trail Fee
Camper Over whiter brotage rec	Jon Cart Shear Fran Fee

\$150 \$365 Members

Non-Members see Page 10 for storage options.

Yearly Driving Range Pass Annual Cart Lease Program

Family (member) \$75 (See page 10 for more info) Single (member) \$50 One Seat \$495 Middle/High School Student \$30 2-Seat (Family) \$775

Family (non-member) \$175

Single (non-member) \$125 **Driving Range Balls** \$7/Bucket

Cart Rental Per Person USGA Handicap

\$13 \$55/year (non-member)

\$45/year (member)

Guest Greens Fees (Guest of a Member) Public Green Fees Includes Cart

9 holes M-F \$22 with member cart 9 holes \$30 \$27 with Valley View cart 18 holes \$42

9 holes Weekend/ \$22 with member cartHolidays \$27 with Valley View cart

18 holes M-F \$33 with member cart Public Senior 65-up Includes Cart

\$37 with Valley View cart **9 holes M-F** \$30/cash

9 holes Weekends/Holidays \$30

18 holes-Weekends/\$33 with member cart18 holes M-F\$30/cashHolidays\$37 with Valley View cart18 holes Weekends/Holidays\$42

Junior Green Fees (18-under walking only)

9 holes \$8 **18 holes** \$15

No Public Play on Tuesdays until 9:00 a.m.

<u>\$28 Winter Rate</u> <u>November 1 – March 31, when the course is open</u>

GUESTS

- Guests, not necessarily accompanied by, but sponsored by a member, may play after registration and
 payment of appropriate fees. The sponsor must notify the Clubhouse Lounge of the names of the
 sponsored guests prior to their arrival.
- Out of town guests (more than 50 miles from Valley View) may be invited as guests anytime the course is open for play.
- Guests of any Member who live less than 50 miles from Valley View, may only golf as a guest twice in the same calendar month. You may not play as a guest under multiple memberships within the same month; guest status is limited to twice a month.
- Guests must attach the provided guest tag to their golf bags.
- Members are responsible for the conduct and attire of their guests and are requested to properly instruct their guests prior to their arrival at the club.

PUBLIC PLAY

Public play is limited to three times per month (54 holes). Exceptions for league play subject to board approval. This will be enforced for any non or inactive member who resides within a 50-mile radius of Valley View Club.

Reciprocal Courses

The reciprocal course list is posted in the lounge and on the Valley View website.

Courses may be played at the negotiated reciprocal rate.

Tee times are required.

2025 Valley Club Event Calendar

T 10	A 114 C 400
Jan 12	Annual Meeting 4:00 p.m.
Feb 22	Trivia Night for Junior Golf 6:00 p.m.
April 5	Spring Open House 2:00-4:00 p.m.
April 7	Men's League Captain's Meeting @ 6:00 p.m.
April 8	Orion Tuesday Evening League Begins
April 18	Spring Banquet – Cocktails 6 p.m.; Dinner 6:30 p.m.
April 23	Men's League Begins
April 26	Orange Tee Challenge @ 8 a.m. (shotgun start)
May 3	Kentucky Derby/Cinco De Mayo Day @ 1:00 p.m.
May 13	Tuesday Morning Men's League Begins
May 24	3-Person Team Shamble @ 8 a.m. (shotgun start)
May 26	Holiday Events
May 31	Henry County Valley View Open 7:30 a.m.
June 1	Henry County Valley View Open 7:30 a.m.
June 4	Aqua Yoga Begins @ 5:30 p.m.
June 7	Velie Cup & Mueller Cup @ Short Hills & Pinnacle
June 8	<u>. </u>
	Velie Cup & Mueller Cup @ Short Hills & Pinnacle
June 14	Valley View Golf Outing for Junior Golf 1:00 p.m.
June 21	Orion Playday 8:00 a.m.
June 15	Couples & Men's 6-6-6 Tournament 8:00 a.m.
June 28	2-Person Open Calcutta (Scramble Format) 7:00 a.m.
June 29	2-Person Open Calcutta (Scramble Format) 7:00 a.m.
July 4	Holiday Events
July 12	Men's and Women's Club Championship 8:00 a.m.
July 13	Men's and Women's Club Championship 8:00 a.m.
July 19	2-Person Open Calcutta (Rain Date)
July 20	2-Person Open Calcutta (Rain Date)
July 21-24	Youth Camp
July 25	Youth Tournament
July 27	Mixed Luck of the Draw 8:00 a.m.
July 28	Iowa PGA Junior Tournament
July 29	Iowa PGA Junior Tournament
Aug 1	Golf Stag 7:00 a.m.
Aug 10	Men's & Women's Calcutta 8:00 a.m.
Aug 11	Aerify Greens All Day
Aug 15	Night Golf Outing - @ TBD
Aug 24	Rally for a Cure 9:00 a.m.
Aug 30	Mercer County Golf Invitational 8:00 a.m.
Sept 1	Holiday Events
Sept 7	4-Person Scramble 8:00 a.m.
Sept 13	Orion Golf League Playday 8:00 a.m.
Sept 21	Mid-Valley Cup 8:00 a.m.
Sept 28	Youth Fishing Derby
Oct 4	Cross Country Chili Open 10:00 a.m.
Oct 19	Turkey Shoot 10:00 a.m.
Oct 25	Frost Tee Balls Alternate Shot 11:00 a.m.
Nov 28	Holiday Open House 1:00-4:00 p.m.
1107 20	Tronday Open Trouse 1.00-4.00 p.m.

CLUB TOURNAMENTS

The following is a listing and brief description of the tournaments held by Valley View Club. For more detailed information and rules for the tournament, consult the **Tournament Rules Book** in the lounge. Individual rules sheets will be available for each tournament when the signup sheet has been posted.

Tournaments will be played from tees that have been designated by the committee.

Players must have an active USGA/CDGA handicap to play in Club handicap tournaments.

USGA Handicap System (Course Handicap Sec. 3-3) will be used for all Club tournaments using handicap.

- **6-6-6** Men's and Mixed 2 player teams. 50% of the combined handicap is counted. 6 holes of Best Ball, 6 holes of Alternate Shot, and 6 holes of Best Shot.
- **Club Championship** Men's and Women's. Players electing to not play in the championship flights are divided into flights by their handicaps. Championship flights are 36 holes; all other flights are 18 holes. Winners based on total score; no handicap applied.
- **Women's Calcutta** Four-woman teams. All handicap applied. Winners based on total team score. Three scores out of four are counted for each hole, with high score thrown out.
- Men's Calcutta Four-man teams. All handicap is applied. Winners based on total team score.
- **Mixed Luck of the Draw -** Combination of men and women for each team, paired by handicap using an A, B, C & D flight player. Three scores out of four are counted each hole for an overall team score.
- **Two Person (Open) Calcutt**a Two person teams. Scramble (best ball) format both days, with an auction being held after day one. Winners based on low team total for both days with a maximum improvement of seven shots for day two. Auction money and players' pool money will be paid.
- **Turkey Shoot** 4 or 5 person groups (make your own). Individual prizes paid out in frozen turkeys.

HOLIDAY EVENTS

Members wishing to participate in the events will place \$5 in an "honest box" in the lounge before you start play. The course is open for play and is not restricted to only those playing in the events. All players should start from tee #1. Events will be determined by the golf committee prior to play.

GOLF CARTS

- No one under 16 is permitted to drive golf carts unless riding with an adult 21 years or older.
- Carts must remain on paths by all tees and greens where there is a cart path. At tees or greens where there is no cart path, carts should stay at least 30 feet from the tee or green.
- Carts should never be driven or parked between the cart path and the green or a tee.
- Carts should parked 30 or more feet from the greens.
- Never drive on the west side of #5 green.
- Never drive between roped-off areas and the tee or green.
- No more than two players are permitted to play from a rental cart.
- Please use 1 cart per two-some and 2 carts per four-some. There is no need for a single rider in a two-some or four-some.
- If two handicap golfers are in the same group, they should share one cart. Handicap flag must be displayed at all times.
- Please keep carts out of no-mow areas

CART LEASE PROGRAM

This program allows any member of Valley View to use one of the club's golf carts in our fleet any time you play golf at the club. Sign up in the lounge, or email valleyview82@gmail.com to register.

- \$495 annually for all single membership types (one seat)
 *A married member may qualify for the single enrollment status in the Cart Lease Program if their spouse doesn't golf or participate in <u>any</u> club functions. They will be allowed to register as a single for this program. A fee will not be charged for a **Member's Guest** riding, and not playing.
- \$775 annually for all family membership types (2 seat)

*ANY MEMBER WITHOUT HIS/HER OWN GOLF CART WHO ISN'T REGISTERED IN THE CART LEASE PROGRAM AND IS PLAYING GOLF, WILL PAY THE PUBLISHED CART RENTAL FEE WHEN RIDING WITH ANOTHER PLAYER IN ANY *LEASED* CART.

GOLF CART SHEDS

- The Board of Directors, through their representative, controls the assignment and occupancy of the cart sheds.
- Once a member has been assigned to a cart shed, it means that only the member has the privilege of using that shed for his or her golf cart. The member does not have the right to give the use of the shed to a friend without first obtaining permission.
- A list of cart shed assignments will be kept by the lounge staff.
- Members wishing to rent a shed should submit their names to the lounge. As a vacancy occurs, it will be filled by the first name on the list. All cart sheds must be equipped with a lock supplied by the occupant.
- Refrigerators are not allowed in any cart sheds.

Non-Members may rent a cart shed for storage only for \$480 per calendar year.

Non-members will be required to pay any green and cart fees if you play golf as the shed fee only includes cart storage.

REGISTRATION

- All golfers must register in the Clubhouse Lounge prior to play.
- All golfers must have their own set of at least 5 clubs to play.

GOLF ATTIRE

- Proper golf attire is always required of all members and their guests. Shirts with collars and sleeves, T-shirts, slacks, jeans, and golf shorts are considered appropriate for men. Dresses, skirts, slacks, jeans, golf shorts, blouses, and T-shirts are considered appropriate for women.
- Shirts are to be always worn on the golf course and practice areas.
- No bathing suits will be permitted on the golf course or practice areas.
- Golfers are not allowed to wear golf shoes with metal spikes.

CARE OF THE COURSE

Valley View Club's golf course is one of the most well-maintained courses in the area. Hot and humid summers can be extremely stressful to bent grass, and thus we all must make every effort to care for the course, as well as being tolerant of all necessary maintenance practices. Of great importance are the aerification and top-dressing programs, which go on throughout the year, with concentrated efforts being made in the spring and fall. The final consideration to successfully maintaining bent grass is the cooling of the grass during the summer months (this cooling is accomplished by "misting" or syringing the grass only enough to wet the leaves of the grass). This misting will be required from two to four times each day between 10 a.m. and 5 p.m. during hot weather. This procedure will only interrupt play for two or three minutes at a time. Since we do not delay opening the course to complete maintenance operations, players approaching a green that is being mowed should wait until the mowing is completed before hitting onto the green.

Please help maintain the course by observing the following:

- 1. Repair all ball marks on the green. Always look for your ball mark and fix it, plus one or two others.
- 2. Please replace all divots and fill will sand.
- 3. Enter sand filled bunkers from the closest point to the ball or the lowest point.
- 4. Players should ensure that when putting down clubs or flagstick, no damage is done to the putting green. Do not damage the hole by either standing too close to it or by mishandling the flagstick. Players should not use their putters to remove their ball from the hole.
- 5. Never discard or lay a cigarette or cigar on the putting surface. Please dispose of them in ashtrays, or make sure they are totally extinguished and dispose of them in trash receptacles.
- 6. In taking practice swings, especially on the tee blocks, please repair your divots.
- 7. Please follow the directional signs indicating where golf carts should be driven.
- 8. KEEP CARTS ON CART PATHS WHERE AVAILBALE AND 30' FROM ALL TEES AND GREENS!
- 9. Place all trash in containers provided.

FOURSOMES AND FIVESOMES

- 1. Foursomes are recommended for weekends and holidays.
- 2. Twosomes and threesomes may play on weekends and holidays if space is available; however, they are encouraged to combine with others to form a foursome so the course can accommodate more players on crowded days. Twosomes and threesomes should not exert any pressure on the groups ahead.
- 4. Fivesomes are permitted to play on weekends and holidays; however, they have no true status, and must let any following group play through if there is an open hole ahead.
- 5. No groups larger than fivesomes are permitted from March 15 October 15. The exception to this regulation would be a group playing alternate shot events where two players are playing one ball (must be approved by club personnel before round) or special events where the course is closed.

HANDICAP PARKING

Handicap parking is available in the main lot south of the clubhouse and east of the maintenance shed as designated. A handicap placard or plate must be displayed on the vehicle. If you have neither we ask that you show consideration for those that do and not park in these areas.

HANDICAPS

The yearly handicap fee is \$45.00 for members and \$55.00 for non-members.

The fee is for an CDGA 18-hole handicap for both men and women.

Members will enter their own scores. This can be done at the kiosk at Valley View, CDGA website or the CDGA app that can be downloaded on your phone.

Members must post scores to be eligible to play club events that use handicaps. Not doing so will result in disciplinary action by the handicap committee which could include not being able to play in handicap events.

Handicapping, based on course rating, slope rating and par, is the equalizer among golfers of different abilities. The USGA handicap system is provided by the Chicago District Golf Association as part of our CDGA membership.

Scores may be posted from March 15 – November 14th in cold weather states including Illinois.

World Handicap System

5 Things You Need to Know

- **1. Your Handicap Index** *may* **change**. But that's ok! Finally, players around the world will have an apples-to-apples handicap. Your new Handicap Index will be more responsive to good scores by averaging your eight best scores out of your most recent 20 (currently, it's 10 out of 20 with a .96 multiplier). In short, your Handicap Index will be determined by your demonstrated ability and consistency of scores. In most cases for golfers in the U.S., it will change less than one stroke.
- **2. You need to know your Course Handicap.** In the new system, your Course Handicap will be the number of strokes needed to play to par. This will result in greater variance in that number and presents a change, as historically it has represented the number of strokes needed to play to the Course Rating. This is a good thing, as par is an easy number to remember. Target score for the day? Par plus Course Handicap. The Course Rating will now be inherent within the calculation to be more intuitive and account for competing from different tees.
- **3. Net Double Bogey.** The maximum hole score for each player will be limited to a Net Double Bogey. This adjustment is more consistent from hole to hole than the Equitable Stroke Control procedure. Net Double Bogey is already used in many other parts of the world and the calculation is simple: Par + 2 + any handicap strokes you receive.
- **4. Your Handicap Index will be revised daily.** One way that handicapping is being modernized is a player's Handicap Index will update daily (which will provide a fairer indication of a player's ability in the moment), if the player submitted a score the day before. On days where the player does not submit a score, no update will take place.
- **5. Safeguards in the new system.** The new system will limit extreme upward movement of a Handicap Index, automatically and immediately reduce a Handicap Index when an exceptional score of at least 7 strokes better is posted, and account for abnormal course or weather conditions to ensure that scores reflect when a course plays significantly different than its established Course Rating and Slope Rating.

These safeguards help maintain accuracy of a Handicap Index, greater integrity within the system and promote fun and fair play for golfers of all abilities.

More information can be found at www.whs.com

PLAYING TIMES

Revisions to course closings and playing times, at the discretion of the Board, will be announced via email and Facebook.

Monday Due to course maintenance every Monday, excluding holidays, the course

will open at 10:00 a.m. Golfers are to start play on the back 9 ALL DAY.

Tuesday One Nine will be closed for Men's Morning League from 9 a.m. - 11:30

a.m. No public play until 9:00 a.m.

Wednesday
 Saturday
 Sunday
 One Nine will be closed after 5 p.m. for Men's League.
 See Golf Calendar for Scheduled Activities and Events
 See Golf Calendar for Scheduled Activities and Events

YOUTH PLAYING TIMES

Children who have not attended middle school may play during the following times:

DAY	BY THEMSELVES	WITH ANYONE (16 AND OLDER)
Monday	All Day	All Day
Tuesday	All Day	All Day
	(On the side opposite Men's	(On the side opposite Men's
	Morning League 9-11:30 AM)	Morning League 9-11:30 AM)
Wednesday	All Day	All Day
	(On the side opposite Men's League	(On the side opposite Men's League
	after 5:00 p.m.)	after 5:00 p.m.)
Thursday	All Day	All Day
Friday	After 1:00 p.m.	All Day
	_	
Saturday	After 1:00 p.m.	All Day
	(Check for Events)	•
Sunday	After 1:00 p.m.	All Day
	(Check for Events)	

Beginning times are times that youth golfers may start a round from the 1st (or 10th, when only the back side is open) tee. Ending times are the times youth players should be off the course. **Be sure to consult the calendar for weekend events and activities**. *Please click on the "Events" tab on our website at valleyviewclub.org*, then scroll down to the calendar for updates and outside outings.

MEN'S WEDNESDAY NIGHT LEAGUE

April 7	Captains Meeting 6:00 p.m.
April 18	Spring Banquet - 6:00 p.m. Cocktails, 6:30 p.m. Dinner
April 23	Men's League begins (alternating front and back nines)

MEN'S WEDNESDAY NIGHT LEAGUE

- League Fees are \$55 per person. This entry fee includes League dues, the Spring Banquet with dinner, Club Championship entry, and handicap fee. No entry fee or portion thereof will be refunded for any reason.
- The sponsor fee is \$10 per team. All fees are to be paid in full by the Spring Banquet.
- Each team should have a minimum of six members and have their rosters listed by the date of the captains meeting. Prior to this date, those club members who are not yet selected by a team and who wish to participate in league play will be assigned to a team by the league chairman to those teams having the least number of players. There may be no changes in team composition whatsoever after June 1st without the chairman's approval.
- A team will not be able to compete with a player whose dues payments are not current. The player will be out until current.
- Players must have a handicap or play from scratch. A player must have three 18-hole rounds posted to establish a league handicap.
- Teams of four will play in their own groups. Must all play together on Wednesday. Make a tee time with the lounge before playing.
- If the League gets cancelled because of rain or the course is closed, we will play Thursday.
- If some teams can play before the rain on Wednesday and get their round in it will count for that week and will not need to play Thursday.
- If the round doesn't get completed on Wednesday, you will have to start over Thursday.
- If all teams don't get rounds completed on Wednesday or Thursday all rounds will be cancelled.
- Turn the card into the lounge when you finish the round. We will take care of entering your scores.
- Make sure you mark which tees you played from.
- We will start on the front the first week and alternate each week.
- League will be scheduled for 15 weeks.
- Point system will used for the low net of each week. Only counting the 3 lowest nets on each team. If you have only 2 playing you will have to take a KAT score of 45 or you may use a sub. If a sub is used that score must be counted. Subs cannot be used when you have 3 playing. Subs must be members of Tuesday or Wednesday Leagues and can only play once each week. (subs cannot play for their own team and sub for another in the same week in the same league) Points break down will be as follows, lowest net to highest.
- 1st 50 pts
- 2nd-45 pts
- 3rd-40 pts
- 4th-35 pts
- 5th-30 pts
- 6th-25 pts
- 7th-20 pts
- 8th-15 pts
- 9th-10 pts
- 10th-5 pts
- 11th-3 pts
- If there is a tie, we will go to the fourth man.
- If the 4th man is tied, we will add the points and split between the teams.
- Example 3rd and 4th place tie 75 points, each team will get 37.5 points.

MEN'S LEAGUE PLAYOFFS

- An elimination playoff will be held on successive Wednesdays immediately following the last Wednesday of league play. All teams will make the playoffs. The teams with the highest yearly point totals from the regular season will receive byes if needed. Ties for seeding will be broken by coin flip. To be eligible for the playoffs, a player must have posted four league scores to be eligible to compete in the playoffs.
- Playoff matches will be played with 4 team members with the total of the best 3 net scores being used as a team score. Matches will be team head-to-head matches with two players from each team playing together to make a foursome. Tie matches will be decided by the 4th player's score.
- If a tie remains:
- a) the last six holes score with appropriate handicap,
- b) if still tied the last three holes with appropriate handicap
- c) if still tied the ninth hole with appropriate handicap will be used to break the tie.
- d) If a tie still remains, the winning team will be decided by the low team net average for the year.
- The 9 holes being used for league will be closed at 5:00 p.m. to all, except those participating in golf league. No exceptions will be permitted. A shotgun start will be used with the starting tees being assigned by the league chairman. In case of inclement weather, all scores will be canceled, and the match will start fresh on Thursday. In case of rain on Thursday, the match will be played on the following Wednesday and so on until all matches are completed.

GOLF COURSE ETIQUETTE

People using the golf course should do their part to make a round of golf at Valley View a pleasant experience for everyone.

Here are some suggestions:

- 1. Acting with integrity for example, by following the Rules, applying all penalties, and being honest in all aspects of play.
- 2. Showing consideration to others for example, by playing at a prompt pace, looking out for the safety of others, and not distracting the play of another player.
- 3. No player should hit a ball until the players in front are out of range.
- 4. You are expected to recognize when you have breached a Rule and to be honest in applying your own penalties.
- 5. There are times when you must be virtually certain when making on course decisions, such as the spot where to replace your ball, the point where your ball crossed the edge of a penalty area or when taking relief under the Rules. You are expected to consider all available information and to make a reasonable judgment in the circumstances.
- 6. Taking good care of the course for example, by replacing divots, smoothing bunkers, repairing ball-marks, and not causing unnecessary damage to the course.
- 7. Ready Golf in stroke play is encouraged when it can be done in a safe and responsible way.
- 8. A round for a foursome in a cart should take no longer than 2 hours for 9 holes or 4-1/4 hours to play 18 holes. The USGA recommends players make each stroke in no more than 40 seconds, and usually in less time.
- 9. Players searching for a ball should signal the players behind to pass as soon it becomes apparent that the ball will not be easily found. A ball is lost if not found in three minutes.
- 10. If you are not keeping pace on the course, allow the players behind you to play through.

REMINDERS

Due to course maintenance every Monday, excluding holidays, the course will open at 9:00 a.m. Golfers are to start play on the back 9 ALL DAY. The front 9 will open at 10:00 a.m. If you complete your first 9 holes of your round before 10:00 am you may either wait until 10:00 a.m. to start play on the front 9 or play the back 9 again if tee times are available.

LOCAL GOLF RULES AND CLARIFICATIONS

- 1. When your ball is in or near a fence, boundary stake, or a tree from which you have no right for relief; play the ball as it lies.
- 2. TREES All trees are in play except for those that are marked by a ribbon. If such a tree interferes with a player's stance or his swing, the ball may be lifted, without penalty, and dropped in accordance with the procedure prescribed in Rule 16 (immovable obstruction). The ball may be cleaned when lifted.
- 3. Mulch around all trees is in play (no relief)
- 4. Free relief can be taken from mulch, rocks, and plants around all the tee markers and in flowerbeds. Rule 16
- 5. BEHIND #3 & #6 GREENS In the absence of a stake or white line, the nearer edge of the service road/cart path is the boundary line and extends to the east side of cart path for #4 tee on the south and the east corner practice area stake on the north. The right side of the cart path by #4 tee is out of bounds.
- 6. FENCE LINES Out of bounds is always determined by sighting along the ground on the fairway side of the stakes and fence posts with no regard for the side of the stake on which the fencing is fastened.
- 7. All tall grass (No Mow) areas are deemed Penalty Areas. This includes the walking/maintenance path within the no mow/tall grass.
- 8. All Penalty Areas are now marked and to be played as Red Staked Penalty Areas.

If your ball is inside the Red Staked Penalty Area you have three options, each for a one stroke penalty. (See below Rule 17.1d) You may also play your ball as it lies in the penalty area without penalty.

When it is known or virtually certain that a ball is in any red staked penalty area and the player wishes to take relief, the player has three options, each for a one stroke penalty.

- 1. The player may take stroke-and-distance relief.
- 2. The player may take back-on-the-line relief keeping the reference point for where the ball last crossed the edge of the red staked penalty area between the player and the hole.
- 3. The player may take lateral relief. The reference point for taking lateral relief is the estimated point where the ball last crosses the edge of the red staked penalty area. The relief area is two clubs from the reference point, no closer to the hole.

Drop Zones on #10, #11 & #13 may be used when the ball is in Penalty Area around lake. Ball must enter the Penalty Area around the lake past the drop zone, for drop zone to be used, if drop zone circle is not present, take two club lengths from the drop zone signage.

Exception: Ladies Drop Zone on #11 is located on the green side of lake.

- 9. USGA rules apply to anything not covered by local rules. The tournament and/or Rules Committee may rule on any situation and make necessary interpretations.
- 10. The tournament committee will set the course for the following tournaments: Bombay, Calcutta, 6-6-6, Two Person Calcutta, and the Club Championship.
- 11. The tournament committee will review all tournament schedules and have the right to forfeit matches and render decisions on rules of play.
- 12. The tournament committee reserves the right to review and adjust the handicap of any player at any time during the season.

- 13. The Grounds Committee or designated personnel may prohibit play on the course and/or use of golf carts due to weather conditions. Under tournament or league play, the tournament committee may assume this responsibility.
- 14. Dangerous Situations: When play is suspended for a dangerous situation and the players in a match are between the play of two holes or in the process of playing a hole, they shall discontinue play immediately and not resume play until the Committee has ordered a resumption of play. Players shall resume play after their last completed hole.
- 15. PLAY IS SUSPENDED WHEN THE HORN BLOWS! STOP PLAY IMMEDIATELY. The penalty for the breach of local rule #16 is DISQUALIFICATION. Practice areas shall be closed during suspension for a dangerous situation until the event committee has declared them open for use.
- 16. AERATION HOLES: If a ball comes to rest in an aeration hole, the player may, without penalty, lift the ball and clean it. The player shall drop the ball as near as possible to where it lay, but not nearer the hole. On the putting green, the player shall place the ball at the nearest spot but not nearer the hole, which avoids such a situation.
- 17. BALL ON WRONG PUTTING GREEN: For the purpose of Rule 13.1.
- 18. Students 18 years old and younger are only allowed to play in the Junior Tournament and Club Championship.

LOCAL STROKE AND DISTANCE RULE FOR BALL OUT OF BOUNDS OR LOST BALL

E-5 Alternative to Stroke and Distance for Lost Ball or Ball Out of Bounds

You can still take stroke-and-distance relief as you have in the past, but you now have the following additional option that comes with a penalty of two strokes.

- A. Determine Spot where your ball went out of bounds or is likely lost.
- B. Find the nearest fairway edge no closer to the hole.
- C. Drop the ball within two clubs on either side of the fairway edge no closer to the hole.

LOCAL RULE SPRINKLER HEAD CLOSE TO THE GREEN

- 1. The ball must lie through the green (not in a bunker or penalty area); and
- 2. The immovable obstruction (sprinkler head) must be on or within two club-lengths of the putting green: and
- 3. The immovable obstruction must be within two club-lengths of the ball: and
- 4. The immovable obstruction must intervene on the line of play between the ball and the hole. If and only if, all the criteria above apply <u>for intervention on our line of play</u>, then the player may lift and drop the ball within one club length from <u>the nearest point of relief</u> that is not nearer the hole, avoids intervention and is not in a hazard or on a putting green.

Signage and postings at the club will supersede what is in the yearbook.

LAKE RULES

- 1. NO SWIMMING ALLOWED.
- 2. Boating is limited to row boats, canoes, sailboats, & paddle boats.
- 3. Electric trolling motors only.
- 4. Every boat must conform to State Safety Regulations for life jackets.
- 5. An adult must supervise children, in a boat, who are under 12 years of age.
- 6. No live minnows allowed for fish bait.
- 7. Guests, not necessarily accompanied by, but sponsored by a member, may fish after registration. The sponsor must notify the Clubhouse Lounge of the names of the sponsored guests prior to their arrival.
- 8. Fish limits according to state game laws.
- 9. Any boat left at the lake must be padlocked as a safety precaution from children.
- 10. NO CAMPING ALLOWED in the lake area.
- 11. Ice fishing & ice-skating are prohibited.
- 12. Trash must be disposed of in containers provided.
- 13. No fishing in cove on #11.
- 14. No hunting or firearms allowed on premises.
- 15. Non-Equity Members have no lake privileges.

CLUBHOUSE RULES AND RENTAL

Club Room Rental

Valley View's Club Room can be rented to hold receptions, dinners, showers, special parties, and other social activities.

Equity Members and immediate family members rates:

\$50 for 75 People or less (children included); \$100 DAMAGE DEPOSIT REQUIRED

\$100 for OVER 75 People; \$200 DAMAGE DEPOSIT REQUIRED

\$75.00 CLEANUP DEPOSIT REQUIRED, Regardless of Number of People

\$75 BARTENDER FEE during winter hours Oct. 15-Apr. 15 if you want a bartender on duty.

Additional \$75 for 2nd bartender required for more than 75 people regardless of time of year.

Non-Equity Members

\$125 for 75 People or Less (children included) \$125 DAMAGE DEPOSIT REQUIRED

\$200 for OVER 75 People. \$225 DAMAGE DEPOSIT REQUIRED

\$75.00 CLEANUP DEPOSIT REQUIRED, Regardless of Number of People

\$75 BARTENDER FEE during winter hours. Oct. 15-Apr. 15 if you want a bartender on duty

Additional \$75 for 2nd bartender required for more than 75 people regardless of time of year.

Non-members and inactive member rates:

\$150 for 75 People or Less (children included); \$150 DAMAGE DEPOSIT REQUIRED

\$250 for OVER 75 People; \$250 DAMAGE DEPOSIT REQUIRED

\$75.00 CLEANUP DEPOSIT REQUIRED, Regardless of Number of People

\$75 BARTENDER FEE during winter hours Oct. 15-Apr. 15 if you want a bartender on duty

Additional \$75 for 2nd bartender required for more than 75 people regardless of time of year.

- 1. Liquor for any activity held at the club must be purchased through the lounge.
- 2. Scheduled all-member activities have precedence over individual or non-member reservations.
- 3. Anyone making a reservation must notify the clubhouse reservation chairperson at 309-937-3938 to discuss any special arrangements that may be required.
- 4. Garbage **MUST** be put into the designated area.
- 5. A deduction from deposit will be made if Clubhouse is not cleaned and left in same condition as when it was rented.
- 6. All scheduled activities must be cleared with the Lounge Committee.
- 7. No reservations will be permitted on Holidays from Memorial Day weekend through Labor Day weekend.
- 8. Bathing suits cannot be worn in club rooms or clubhouse bathrooms. Shirts will always be worn in club room.
- 9. All children 12 years of age and under must be supervised.
- 10. Acceptable chaperones shall be required at all teenage scheduled activities.

Members and Non-members are expected to clean and leave the facility as it was found. Tables & chairs put away and set up as they were before the rental. Club committees are expected to clean up after club functions.

VALLEY VIEW POOL RENTAL

Valley View swimming pool may be rented to <u>members only</u> for private parties under the following conditions:

- 1. The members renting the pool must be present at the party. Rental hours may be from 10:00 am 12:00 pm and 7:00 pm 11:00 pm.
- 2. All non-members who swim during the regular hours will be charged the regular fee for swimming. (Example: if the party is scheduled for 7:00 pm until 11:00 pm, and a guest to the party comes out to swim before the party begins, they will be expected to pay the daily swimming fee.) Any non-member guests may swim at the party regardless of whether they have been out during the current month.
- 3. The same swimming rules and regulations that are enforced during normal swimming hours will apply to all parties. No flotation devices will be allowed.
- 4. No food allowed on the pool deck.
- 5. The lifeguard has the authority to close the pool if deemed necessary.
- 6. Any member wanting to rent the pool outside the regular business hours will need to submit a pool rental form at least two weeks prior to rental. The number of guests expected will need to be known in order to schedule the appropriate number of lifeguards. You may cancel the party (before the party begins) due to the weather conditions and receive a full refund. If the party has begun and the weather turns bad, you will be expected to pay a portion of the rental fee. The pool may be rented by Equity Members for \$75 payable to Valley View Club when submitting a pool rental form. Non-Equity Members may rent pool for \$100.

POOL OPERATIONS

Pool Rules & Regulations

- 1. Lifeguards will be on duty 7 days a week from 12 p.m. 5 p.m.
- 2. Non-Equity Members and Swim Pass holders may use the pool 7 days a week from 12 p.m. 5 p.m. when lifeguards are on duty. Swim pass holders are not allowed to bring guests.
- 3. Equity Members & Social Members may swim from 9 a.m. 7 p.m.
- 4. Sponsored guest fees within 50-mile area \$5.00 per person & allowed TWO visits per month.
- 5. Sponsored guest fees outside 50 miles -- \$5.00 per person no limit on visits.
- 6. \$5 Guests fees will be collected by the lifeguard on duty at the table, immediately upon entering the pool deck from the bath house. Members are subject to discipline by the club for guests' non-payment of fees. Guests may swim 12 p.m. 5 p.m.
- 7. August 11 Labor Day, the pool will be open M-F for members only--18 and older or accompanied by 18 and older. On Memorial Day, Fourth of July, and Labor Day, the pool will open at 10 a.m. with lifeguards.
- 8. Mothers or guardians in the pool area & dressed for supervision only no charge.
- 9. No preschool children are to be left in the pool area without a parent or guardian. Babysitters must be sixteen years of age.
- 10. Kids must swim the length down and back to go in the deep end.
- 11. No floaties allowed in deep end.
- 12. No jumping off the board until the person is to the side.
- 13. Jump straight off the board.
- 14. No hanging on the board.
- 15. All children must wear plastic training diapers or pants to cover the actual diaper itself.
- 16. No pets in the pool area.
- 17. No smoking in the pool area. (Inside fence and bathhouse)
- 18. No paper, food, candy, shoes, etc. are to be taken into pool area.
- 19. State law requires that all who swim take a nude shower.
- 20. NO LATE-NIGHT SWIMMING UNLESS APPROVED BY THE POOL MANAGER!
- 21. No cutoffs or tee shirts in the pool. Long hair must be tied back, or a swim cap worn when in pool.
- 22. Snack Shop will not be open. You may purchase snack items in the lounge. door.
- 23. SHALLOW END OF THE POOL IS CLOSED DURING WATER YOGA CLASSES

STUDIO 314 AQUA YOGA



SHALLOW END OF THE POOL IS CLOSED DURING AQUA YOGA CLASSES

Aqua yoga classes will be held on Wednesday evenings @ 5:30. If classes are cancelled due to weather or pool closure, a makeup class may be held on Sunday at 6:00 p.m. Classes start on **June 4th.** The cost is \$7 per class or 4 for \$25 for all participants. Non-members will pay a one-time club registration fee of \$15 and members will pay \$10. Contact Kendel Shenaut at 309-314-3492 for more information.

CAMPGROUND RULES & REGULATIONS

- 1. Camping permitted only in established areas.
- 2. Only approved campers, tents and RVs are allowed in the campground.
- 3. First-Aid kits are in each side of the shower house.
- 4. Each campsite pays for electricity consumed.
- 5. There will also be a \$100 storage fee to store campers over the winter months.
- 6. If you have a golf cart at Valley View, you must pay a \$340 cart shed/trail fee for each cart you have. No permanent golf cart storage is permitted at the campgrounds.
- 7. Member campers who tent camp a day or two at a time (non-permanent) will be charged either \$2 per day or \$15 for the season.
- 8. GUEST FEES: All guests must be sponsored by a member. That member will be responsible for those guests and their fees. Sponsors must inform the Lounge Manager of how many guests are coming out and what type of camping they are doing. You'll receive a bill from Valley View based on the type of camping and number of nights.
- 9. <u>Guests may stay with members in their trailer for a fee of \$17/night per camping unit</u>. Guest privileges include camping and fishing and are limited to 14 days per year.
- 10. Guests must pay \$5/person at the lifeguard station of lounge for swimming before entering the pool.
- 11. <u>Guest Trailers may be parked next to the host trailer for \$30/night, and Guest Tents are \$7/night</u>. Guests may not exceed 7 consecutive days of guest trailer or tent camping with sponsor.
- 12. <u>Lifetime Expansion Members do not get free privileges for their guests (this only applies to dues, not guests)</u>. Lifetime Expansion Members must pay for their guests' camping, golf, and pool fees.
- 13. Pavilion is not to be used for parking golf carts or lawn mowers during camping season; park these items by your trailer with keys removed to prevent vandalism of the cart or course.
- 14. No other personal property can be stored in the pavilion.
- 15. Pavilion rental for social activities shall be available to Equity Members for \$25 for parties or groups of 25–75 people. Over 75 people: \$100. Non-member's fees shall be \$40 for up to 40 people; \$100 for 40–100 people; \$250 over 100 people. Reservations need to be made with the Lounge. The pavilion needs to be put back as it was found and trash emptied in dumpster.
- 16. Campsites must be cleaned daily, and waste deposited in containers provided. Please keep your area clean.
- 17. Campers are responsible for weed eating your campsite. It is recommended to do this weekly.
- 18. All pets must be kept on a leash or tied out.
- 19. Firearms, fireworks, and pellet type guns are always prohibited. All wildlife, flora and fauna are to be protected.
- 20. Fires are permissible in designated areas.
- 21. The quiet time is 11pm.
- 22. No trenching or digging in campgrounds or picnic areas.
- 23. Picnickers will abide by camping rules where applicable.
- 24. Campground is to be entered only from highway entrance. Lake road is not to be used.
- 25. Trailers over eight feet wide are not allowed.
- 26. Storage sheds must be approved by the campground committee before they are built. The maximum size of a storage shed should not exceed 8' X 12' and must be maintained.
- 27. Campgrounds opens April 15 and closes October 15.
- 28. All sewage lines must be unhooked by October 15.
- 29. No personal gardens are allowed.
- 30. All work of any kind done to campground, bathhouse, or pavilion must be approved by the campground committee before the work is started.
- 31. NO hunting allowed in campground area.
- 32. Parking is permitted on the grass only on the perimeter of the campground. No vehicles are allowed to drive on the grass unless parking or removing a camper. You may drive to camper to unload groceries, etc., then park on the perimeter.
- 33. The blacktop area on the west end of the campground is not a dump site. It can be used to park all vehicles for campers.
- 34. No minibikes, motorbikes, side by side or ATVs are permitted in the campground.
- 35. No washers or dryers will be allowed in a camper or shed.
- 36. Gray water should only be emptied into site septic.
- 37. Picnic tables are not provided by the club.
- 38. Firewood is not provided by the club.
- 39. Any changes, additions, alterations, or other actions to your campsite must be approved by the campground committee or Valley View Board of Directors.
- 40. Only playground equipment furnished by Valley View will be permitted.
- 41. Non-Equity Members are not eligible for campground sites.

Announcements and Reminders

PLEASE

~Take the time to read through this yearbook and review it with all members of your family. ~

As members, we accept the responsibility of understanding and abiding by the rules, regulations and conditions set forth in this booklet, and helping the club to enforce them.

- ALL THE ALCOHOLIC BEVERAGES CONSUMED ON THE CLUB'S GROUNDS MUST BE PURCHASED THROUGH THE LOUNGE! Members should help enforce this by reporting infractions to the Lounge.
- Dates and times listed in this yearbook are subject to change. Please check in or call the lounge to confirm times and dates for any events.
- All guests and public players are required to sign a guest register at the time their greens fees are paid.
- Members are limited to hosting the same local players as guests (less than 50 miles from Valley View) only ONCE in the same calendar month.

FIND US ON THE NET @

- Valley View web site at http://www.valleyviewclub.org
- Valley View Facebook page at www.facebook.com/valleyview82 for all updates.
- Members Only Facebook group https://www.facebook.com/groups/785800538648624
- Valley View Twitter account <u>@ValleyViewClub2</u>
- Instagram account valley_view_club

Before coming to swim later in the day or after inclement weather, be sure to call to make sure that the pool is open.

Attention: there is no parking down by the maintenance building except for the designated handicapped parking spots.

ENJOY AND SUPPORT YOUR CLUB!

Equity Membership

Equity membership is evidenced by a certificate signed by the President or Vice President and the Secretary or Acting Secretary of the club under seal and is hereinafter referred to as certificate membership. Members in this category have up to 10 years to pay for the certificate interest-free. Registered owners of such certificates have a pro rata interest in the club and are entitled to all the privileges of the club, including the sole right to vote and hold office.

Special assessments may be applied to meet deficiencies in the corporation's debt payments and to make emergency repairs to the corporation's property and facilities.

Club Room Rental

\$50 for 75 People or less (children included) \$100 DAMAGE DEPOSIT REQUIRED \$100 for OVER 75 People. \$200 DAMAGE DEPOSIT REQUIRED \$75.00 CLEANUP DEPOSIT REQUIRED, Regardless of Number of People \$50 BARTENDER FEE during winter hours Oct. 15-Apr. 15 if you want a bartender on duty.

Valley View Pool Rental

Pool may be rented for \$75 payable to Valley View Club

Pool Access

May swim 7 days a week from 9 a.m. - 7 p.m. Lifeguards will be on duty 7 days a week from 12 p.m. - 5 p.m.

Campgrounds

Members are eligible for campground sites as they become available.

Non-Equity Membership

Non-equity memberships are entitled to all privileges of the club, except those privileges reserved exclusively to the certificate membership. Holders of this membership shall have no proprietary interest in the physical properties or assets of the club. In the event of dissolution of the club, this membership class shall not share ratably in the proceeds of any dissolution. Members in this category may not vote on major club decisions or hold office.

Special assessments may be applied to meet deficiencies in the corporation's debt payments and to make emergency repairs to the corporation's property and facilities.

Club Room Rental

\$125 for 75 People or Less (children included) \$125 DAMAGE DEPOSIT REQUIRED \$200 for OVER 75 People. \$225 DAMAGE DEPOSIT REQUIRED \$75.00 CLEANUP DEPOSIT REQUIRED, Regardless of Number of People \$50 BARTENDER FEE during winter hours Oct. 15-Apr. 15 if you want a bartender on duty.

Valley View Pool Rental

Pool may be rented for \$100 payable to Valley View Club

Pool Access

May swim 7 days a week when lifeguards are present. Lifeguards will normally be on duty 7 days a week from 12 p.m. – 5 p.m.

Campgrounds/Lake

Members are not eligible for campground sites and have no lake privileges.

Current members who have paid for a certificate in full are not eligible for non-equity membership.

Those who are currently paying installments for a certificate may choose to suspend payments with no reimbursement of funds already paid. Will also retain the option to pick up payments for a certificate if they so choose without penalty.

A letter/email must be sent to the Board of Directors stating intent of suspension or resuming of payments.

Members in this category may begin purchasing a stockholder's certificate and have up to 10 years to pay for the certificate interest-free.