

C & C Handicap System

Handicap Index updated only for rounds where an invite was extended to the C & C golfers.

Play Front Tees		9/4/2025	Last Updated					
Golfer	8 of last 20 Rounds Handicap Index	Last 20 Rounds Adjusted Ave.	# of Rounds					Total
			2025	2024	2023	2022	2021 - 2015	
TOM COPPOLA	17.2	90.25	17	21	10	20	208	276
JIM CARIS	10.1	85.60	20	20	15	34	425	514
MIKE MCGRAW	10.3	82.60	18	20	15	35	355	443
JACK BROSES	9.0	85.10	14	10	14	17	252	307
MARK MINDA	10.9	86.00	19	23	15	23	105	185
CHRIS FEJES	15.1	88.60	18	24	17	26	0	85
RON LISABETH	15.1	90.85	5	9	8	8	11	41
ANTHONY COPPOLA	22.2	97.50	4	8	6	9	59	86
TONY LEMELIN	17.4	94.65	5	7	7	8	0	27
GREG FISHER	10.0	84.90	9	12	6	18	62	107
STEVE MARQUES	9.5	84.65	8	10	5	18	89	130
RUSS BUZO	8.1	84.75	8	8	4	9	35	64
HARRY GANAS	11.1	87.65	3	9	5	7	99	123
GLEN PERRY	18.0	90.60	11	10	5	9	56	91
JOHN PERRY	15.4	92.05	3	5	3	8	94	113
MIKE PICCININI	21.8	97.35	5	8	4		10	27
MICK MCLEAN	15.3	92.20	4	7	3		1	15
RICK KAST	15.2	92.20	6	8			12	26
MIKE LATAREWICZ	13.7	88.20	13	4	2	12	84	115
BOB KINGSCOTT	12.0	86.50	2	5	3	10	72	92
RICK BORTLE	14.6	91.20	1	3	2	7	108	121
JIM STERBA	8.1	84.70	0	2	1	9	144	156
JON MCGRAW	6.0	81.95	1	4	1	4	28	38
SAM GENNA	15.1	92.15	0	3		3	17	23
DARIN CHODNICKI	18.1	95.31	0	3		2	8	13
RYAN O'DOWD	11.5	88.95	0	3		3	57	63
ARTHUR COPPOLA	10.8	87.15	0	1	3	3	48	55
JEFF SOLOWAY	8.8	83.92	0	1	1	3	8	13
MIKE MARTIN	11.5	85.00	0				0	6
RJ BORTLE	26.5	109.42	1		2	2	7	12

C & C Handicap System

TOM COPPOLA

Handicap Index: 17.2 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 90.25 Used last 20 rounds

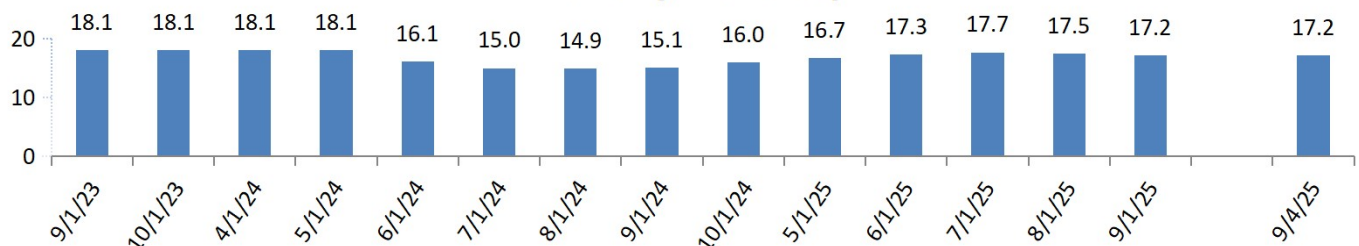
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	91	19.2	14.3
8/27/25	Mountain Ridge	68.2	127	96	24.7	15.7
8/26/25	Mountain Ridge	68.2	127	87	16.7	16.7
8/25/25	Betsie Valley	66.5	120	89	21.2	17.0
8/12/25	Boulder Point Dunes / Bluffs	68.6	114	83	14.3	18.1
7/28/25	Cherry Creek	68.1	124	88	18.1	18.3
7/15/25	Orchards	69.2	128	94	21.9	18.4
7/1/25	Cherry Creek	68.1	124	90	20.0	19.1
6/24/25	Orchards	69.2	128	92	20.1	
6/19/25	Stonehedge South	68.1	125	92	21.6	
6/18/25	Stonehedge North	68.6	126	89	18.3	
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	87	20.0	
6/4/25	Orchards	69.2	128	87	15.7	
5/27/25	Twin Lakes Estates/Links	68.2	118	86	17.0	
5/21/25	St Clair Shores	66.7	118	87	19.4	
5/15/25	Orchards	69.2	128	90	18.4	
5/5/25	Fieldstone	69	130	91	19.1	
9/10/24	Salem Hills	68.4	124	92	21.5	
9/6/24	St Clair Shores	68.6	127	94	22.6	
9/3/24	Orchards	69.2	128	100	27.2	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
276			
2025	17.2	89.35	17
2024	16.0	90.29	21
2023	18.1	90.60	10
2022	20.2	93.90	20
2021	13.3	88.77	13

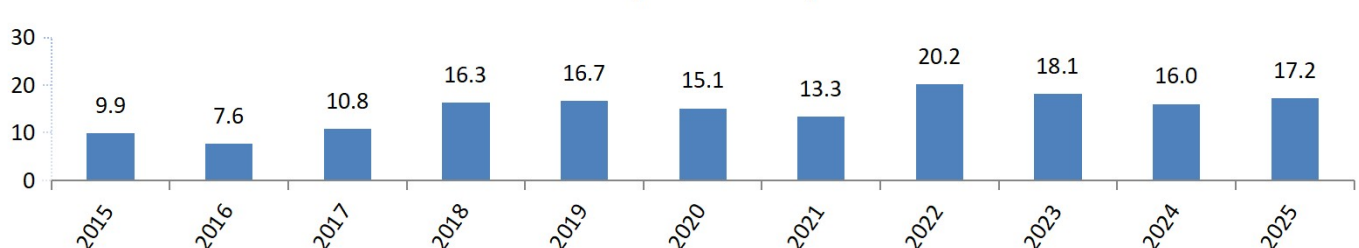
Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	15.1	91.61
2019	16.7	92.68
2018	16.3	91.70
2017	10.8	86.30
2016	7.6	84.60
2015	9.9	85.19

28
22
23
43
52
27 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

JIM CARIS

Handicap Index: 10.1 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 85.60 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	71.8	137	86	11.7	6.5
8/27/25	Mountain Ridge	69.5	129	86	14.5	8.9
8/26/25	Mountain Ridge	69.5	129	84	12.7	9.9
8/25/25	Betsie Valley	68.7	124	90	19.4	10.6
8/12/25	Boulder Point Dunes / Bluffs	71	127	81	8.9	10.9
8/5/25	Fieldstone	70.4	132	78	6.5	10.9
7/28/25	Cherry Creek	69.5	131	83	11.6	11.6
7/15/25	Orchards	71.8	137	89	14.2	11.7
7/8/25	Rattle Run	70	126	81	9.9	
7/1/25	Cherry Creek	69.5	131	88	16.0	
6/24/25	Orchards	71.8	137	85	10.9	
6/19/25	Stonehedge South	70.8	130	88	15.0	
6/18/25	Stonehedge North	70.2	128	86	13.9	
6/12/25	Fieldstone	70.4	132	87	14.2	
6/6/25	Boulder Point Bluffs/ Peaks	69.7	124	87	15.8	
6/4/25	Orchards	71.8	137	85	10.9	
5/21/25	St Clair Shores	68.6	127	86	15.5	
5/15/25	Orchards	71.8	137	89	14.2	
5/5/25	Fieldstone	70.4	132	92	18.5	
4/30/25	Twin Lakes Estates/Links	69.7	121	81	10.6	

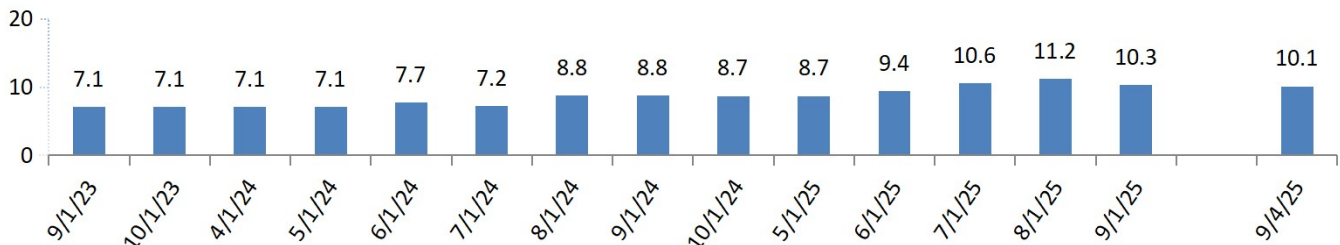
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
514			
2025	10.1	85.60	20
2024	8.8	84.95	20
2023	7.1	84.73	15
2022	7.0	81.94	34
2021	6.5	82.65	37

Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	8.4	62
2019	5.9	62
2018	6.7	65
2017	6.9	70
2016	7.6	84
2015	7.6	45 (started 6/26/15)

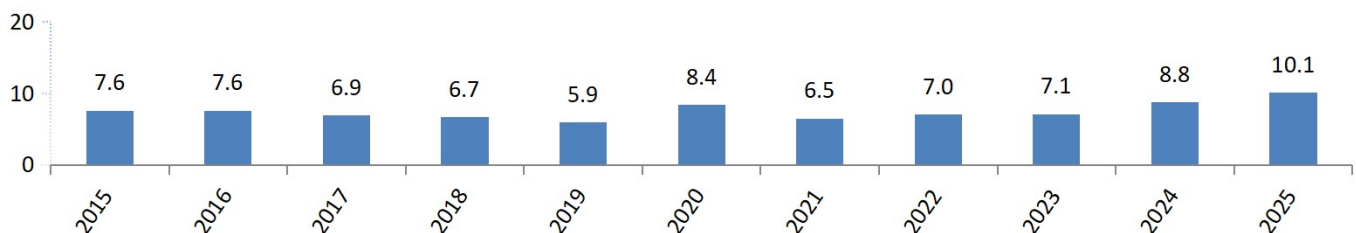
HCP Index
81.0
8
10.13
1.00
10.13
10.1

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

MIKE MCGRAW

Handicap Index: 10.3 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 82.60 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
8/27/25	Mountain Ridge	68.2	127	80	10.5	7.8
8/26/25	Mountain Ridge	68.2	127	82	12.3	8.4
8/25/25	Betsie Valley	66.5	120	86	18.4	8.7
8/12/25	Boulder Point Dunes / Bluffs	68.6	114	87	18.2	10.4
8/5/25	Fieldstone	69	130	81	10.4	10.5
7/28/25	Cherry Creek	68.1	124	81	11.8	11.8
7/8/25	Rattle Run	66.3	121	81	13.7	12.3
7/1/25	Cherry Creek	68.1	124	82	12.7	12.7
6/24/25	Orchards	69.2	128	87	15.7	
6/19/25	Stonehedge South	68.1	125	86	16.2	
6/18/25	Stonehedge North	68.6	126	78	8.4	
6/12/25	Fieldstone	69	130	79	8.7	
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	80	12.9	
6/4/25	Orchards	69.2	128	88	16.6	
5/27/25	Twin Lakes Estates/Links	68.2	118	82	13.2	
5/21/25	St Clair Shores	66.7	118	81	13.7	
5/5/25	Fieldstone	69	130	87	15.6	
4/30/25	Twin Lakes Estates/Links	68.2	118	83	14.2	
9/10/24	Salem Hills	68.4	124	83	13.3	
9/3/24	Orchards	69.2	128	78	7.8	

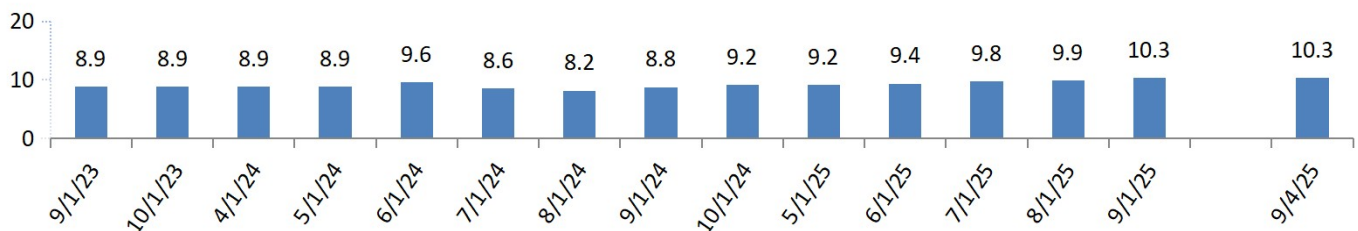
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
443			
2025	10.3	82.83	18
2024	9.2	82.55	20
2023	8.9	84.00	15
2022	7.5	83.37	35
2021	7.0	83.03	35

Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	8.6	50
2019	6.8	55
2018	7.9	57
2017	7.5	55
2016	6.4	72
2015	7.3	31 (started 6/26/15)

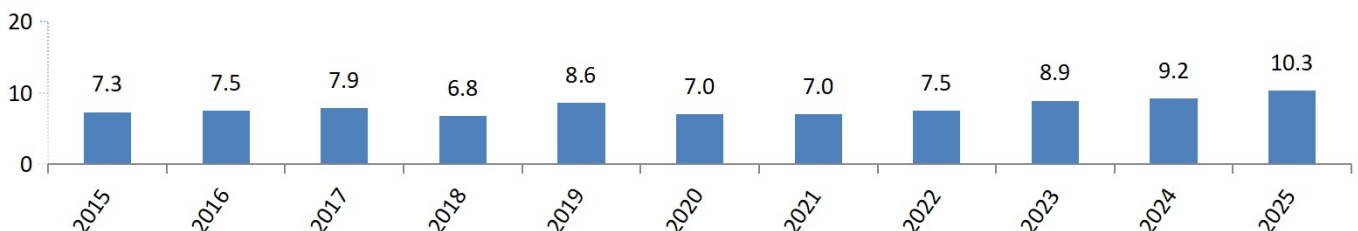
HCP Index
82.6
8
10.33
1.00
10.33
10.3

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

JACK BROSES

Handicap Index: 9.0 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 85.10 Used last 20 rounds

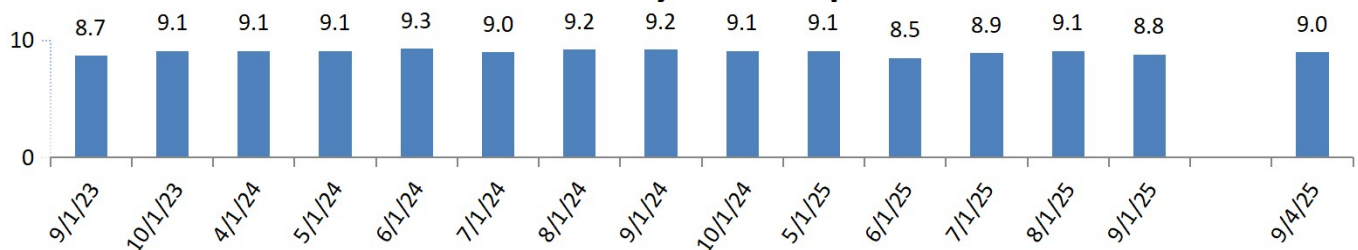
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	71.8	137	84	10.1	4.0
8/27/25	Mountain Ridge	69.5	129	80	9.2	9.1
8/26/25	Mountain Ridge	69.5	129	88	16.2	9.2
8/25/25	Betsie Valley	68.7	124	80	10.3	9.2
8/12/25	Boulder Point Dunes / Bluffs	71	127	86	13.3	9.7
8/5/25	Fieldstone	70.4	132	83	10.8	10.1
7/15/25	Orchards	71.8	137	84	10.1	10.1
7/8/25	Rattle Run	70	126	85	13.5	10.3
6/19/25	Stonehedge South	70.8	130	84	11.5	
6/18/25	Stonehedge North	70.2	128	88	15.7	
6/12/25	Fieldstone	70.4	132	81	9.1	
5/27/25	Twin Lakes Estates/Links	69.7	121	74	4.0	
5/15/25	Orchards	71.8	137	83	9.2	
5/5/25	Fieldstone	70.4	132	91	17.6	
9/10/24	Salem Hills	68.4	124	79	9.7	
7/30/24	Orchards	71.8	137	86	11.7	
7/16/24	Monarch	71.1	134	91	16.8	
7/15/24	Reflection	71.1	135	93	18.3	
7/14/24	Swampfire	70.3	133	91	17.6	
6/20/24	Bedford Valley	69.3	135	91	18.2	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
307						
2025	9.0	83.64	14	2020	9.4	36
2024	9.1	88.00	10	2019	7.9	52
2023	8.7	84.43	14	2018	8.3	30
2022	8.0	84.47	17	2017	10.2	45
2021	7.5	83.52	21	2016	10.4	35
				2015	8.0	33 (started 6/26/15)

HCP Index
71.7
8
8.96
1.00
8.96
9.0

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

MARK MINDA

Handicap Index: 10.9 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 86.00 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
8/27/25	Mountain Ridge	69.5	129	91	18.8	8.2
8/26/25	Mountain Ridge	69.5	129	88	16.2	9.1
8/25/25	Betsie Valley	68.7	124	84	13.9	9.9
8/12/25	Boulder Point Dunes / Bluffs	71	127	83	10.7	10.4
8/5/25	Fieldstone	70.4	132	82	9.9	10.7
7/28/25	Cherry Creek	69.5	131	80	9.1	11.6
7/15/25	Orchards	71.8	137	90	15.0	13.4
7/8/25	Rattle Run	70	126	85	13.5	13.5
7/1/25	Cherry Creek	69.5	131	83	11.6	
6/24/25	Orchards	71.8	137	90	15.0	
6/19/25	Stonehedge South	70.8	130	90	16.7	
6/18/25	Stonehedge North	70.2	128	82	10.4	
6/12/25	Fieldstone	70.4	132	80	8.2	
6/6/25	Boulder Point Bluffs/ Peaks	69.7	124	86	14.9	
6/4/25	Orchards	71.8	137	89	14.2	
5/27/25	Twin Lakes Estates/Links	69.7	121	86	15.2	
5/21/25	St Clair Shores	68.6	127	86	15.5	
5/15/25	Orchards	71.8	137	88	13.4	
4/30/25	Twin Lakes Estates/Links	69.7	121	86	15.2	
9/3/24	Orchards	71.8	137	91	15.8	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
185			
2025	9.4	85.74	19
2024	9.4	85.00	23
2023	9.4	87.27	15
2022	9.4	83.09	23
2021	9.1	86.47	19

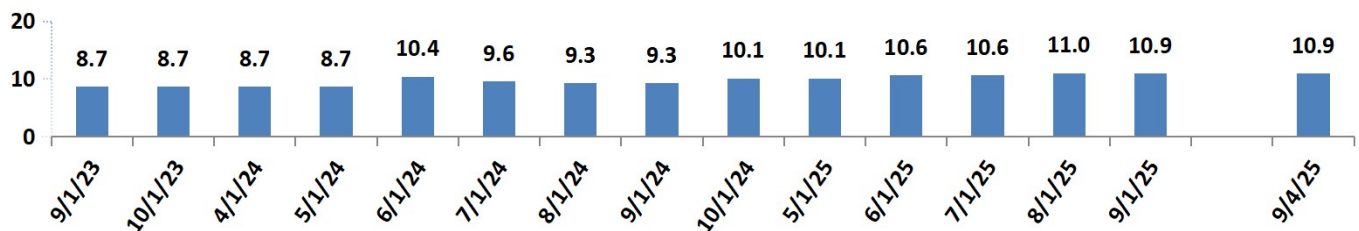
Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	9.4	85.93
2019	10.0	85.31
2018	8.7	85.63
2017	8.7	83.69
2016	7.6	84.36
2015	3.1	81.67

HCP Index
86.8
8
10.85
1.00
10.85
10.9

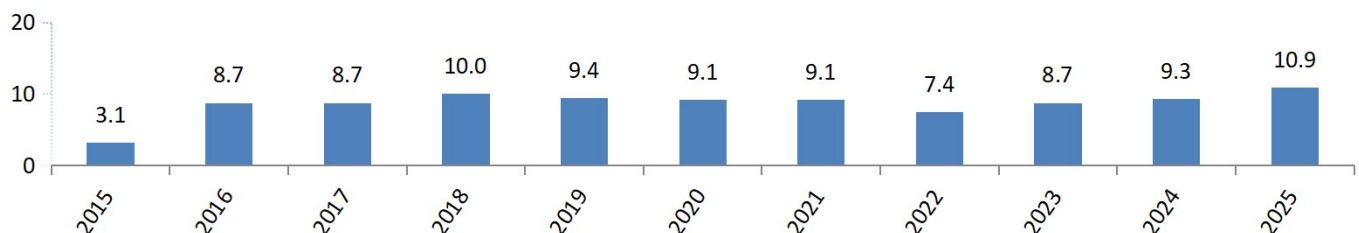
of Rnds used
20

27
16
16
13
11
3 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

CHRIS FEJES

Handicap Index: 15.1 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 88.60 Used last 20 rounds

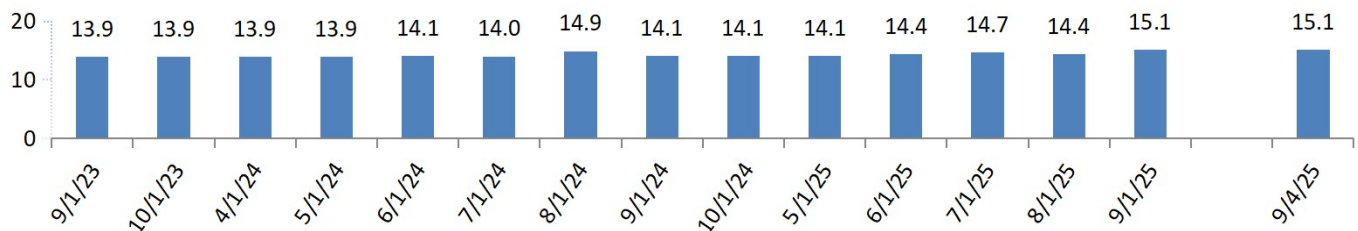
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	87	15.7	13.9
8/27/25	Mountain Ridge	68.2	127	87	16.7	13.9
8/26/25	Mountain Ridge	68.2	127	88	17.6	14.5
8/25/25	Betsie Valley	66.5	120	84	16.5	15.1
8/12/25	Boulder Point Dunes / Bluffs	68.6	114	88	19.2	15.5
7/28/25	Cherry Creek	68.1	124	90	20.0	15.7
7/15/25	Orchards	69.2	128	85	13.9	16.0
7/1/25	Cherry Creek	68.1	124	84	14.5	16.5
6/24/25	Orchards	69.2	128	85	13.9	
6/19/25	Stonehedge South	68.1	125	97	26.1	
6/18/25	Stonehedge North	68.6	126	88	17.4	
6/12/25	Fieldstone	69	130	93	20.9	
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	83	16.0	
6/4/25	Orchards	69.2	128	91	19.2	
5/27/25	Twin Lakes Estates/Links	68.2	118	84	15.1	
5/21/25	St Clair Shores	66.7	118	90	22.3	
5/15/25	Orchards	69.2	128	98	25.4	
4/30/25	Twin Lakes Estates/Links	68.2	118	89	19.9	
9/3/24	Orchards	69.2	128	94	21.9	
8/30/24	Pine Trace	69.2	130	87	15.5	

Total Rounds	Year End	Total Year	# of	Year End	Total Year	# of	
85	HCP Index	Adj. Ave.	Rounds	Year	HCP Index	Adj. Ave.	Rounds
2025	15.1	88.39	18	2020			
2024	14.1	88.46	24	2019			
2023	13.9	88.12	17	2018			
2022	13.7	89.54	26	2017			
2021				2016			
				2015			

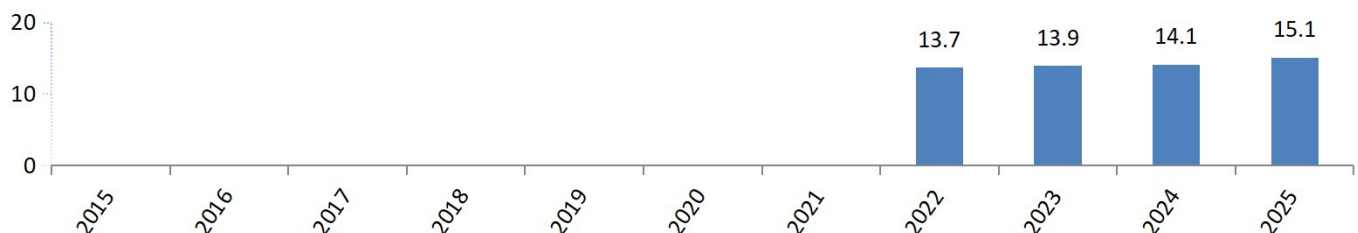
HCP Index
121.1
8
15.14
1.00
15.14
15.1

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

RON LISABETH

Handicap Index: 15.1 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 90.85 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
7/8/25	Rattle Run	66.3	121	88	20.3	9.0
7/1/25	Cherry Creek	68.1	124	78	9.0	10.4
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	92	25.2	14.2
5/15/25	Orchards	69.2	128	81	10.4	16.1
5/5/25	Fieldstone	69	130	94	21.7	17.2
8/13/24	Orchards	69.2	128	89	17.5	17.4
7/19/24	Rattle Run	71	126	89	16.1	17.5
7/9/24	Orchards	69.2	128	92	20.1	19.2
7/2/24	Fieldstone	69	130	92	20.0	
6/13/24	Twin Lakes Estates/Links	68.2	118	83	14.2	HCP Index
6/7/24	Boulder Point Bluffs/ Peaks	67.4	111	89	22.1	121.0
6/4/24	Pine Trace	69.2	130	89	17.2	8
5/24/24	Fieldstone	69	130	89	17.4	15.13
5/15/24	Orchards	69.2	128	95	22.8	1.00
8/18/23	Solitude	68.3	126	92	21.3	15.13
7/24/23	Orchards	69.2	128	92	20.1	15.1
7/21/23	Boulder Point Dunes / Bluffs	68.6	114	88	19.2	
7/3/23	Cherry Creek	68.1	124	102	30.9	
6/26/23	Orchards	71.8	137	103	25.7	# of Rnds used
6/6/23	Twin Lakes Estates/Links	69.7	121	100	28.3	20

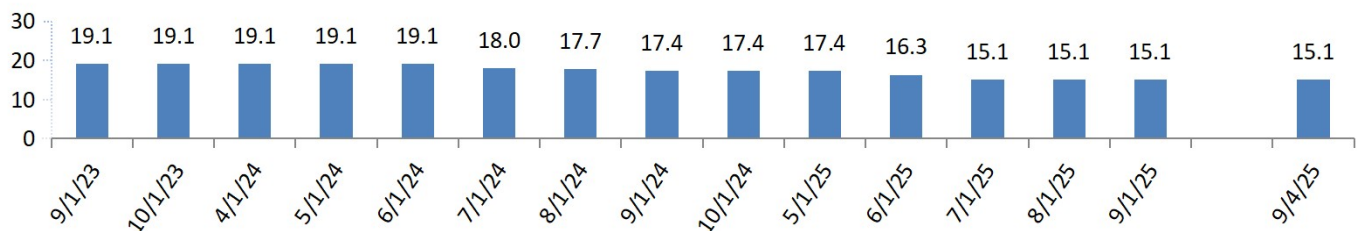
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
41						
2025	15.1	86.60	5	2020	17.6	85.00
2024	17.4	89.67	9	2019	34.2	0
2023	19.1	95.50	8	2018	34.2	0
2022	17.9	98.00	8	2017	34.2	0
2021	17.9	95.50	8	2016	34.2	112.00
				2015	NA	113.00

HCP Index			
121.0			
8			
15.13			
1.00			
15.13			
15.1			

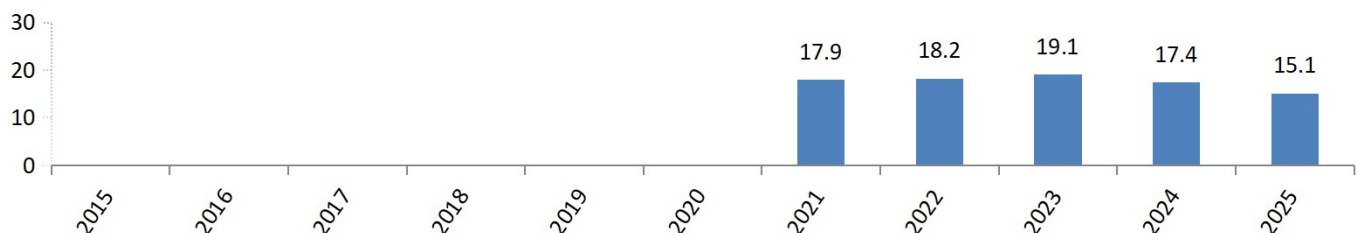
of Rnds used
20

1			
0			
0			
0			
1			
1 (started 6/26/15)			

Monthly Handicap



Yearly Handicap



C & C Handicap System

ANTHONY COPPOLA

Handicap Index: 22.2 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 97.50 Used last 20 rounds

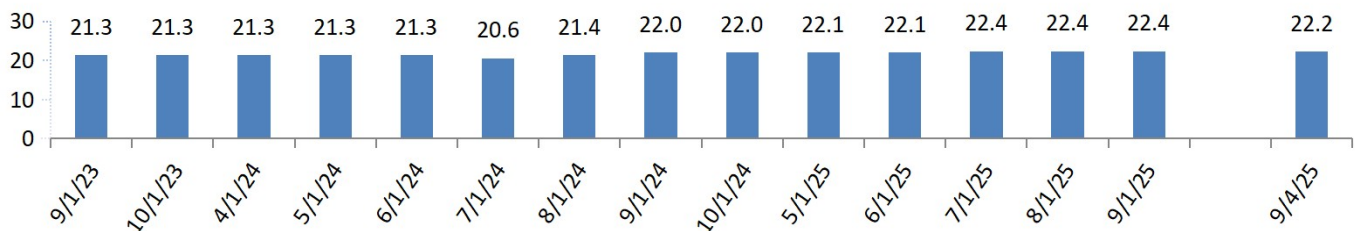
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	95	22.8	17.0
6/24/25	Orchards	69.2	128	103	29.8	20.3
6/4/25	Orchards	69.2	128	107	33.4	21.6
5/5/25	Fieldstone	69	130	101	27.8	22.8
8/20/24	Fieldstone	69	130	98	25.2	22.8
7/30/24	Orchards	69.2	128	107	33.4	23.7
7/16/24	Monarch	68	118	94	24.9	24.4
7/15/24	Reflection	69.1	130	100	26.9	24.9
7/14/24	Swampfire	68.4	122	101	30.2	
7/9/24	Orchards	69.2	128	98	25.4	
6/27/24	Twin Lakes Estates/Links	68.2	118	86	17.0	
6/7/24	Boulder Point Bluffs/ Peaks	67.4	111	97	30.3	
9/15/23	Golden Hawk	67.6	112	95	27.6	
7/24/23	Orchards	69.2	128	96	23.7	
7/10/23	Fortress	67.1	127	98	27.5	
6/6/23	Twin Lakes Estates/Links	68.2	118	92	22.8	
6/1/23	Orchards	69.2	128	99	26.3	
5/22/23	Pine Trace	69.2	130	94	21.6	
5/12/23	Cherry Creek	69.5	131	93	20.3	
9/28/22	St Clair Shores	68.6	127	96	24.4	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
86						
2025	22.2	101.50	4	2020	22.6	9
2024	22.0	97.63	8	2019	23.0	10
2023	21.3	95.33	6	2018	20.8	7
2022	21.6	95.78	9	2017	21.8	11
2021	21.6	104.40	5	2016	20.9	13
				2015	18.9	4 (started 6/26/15)

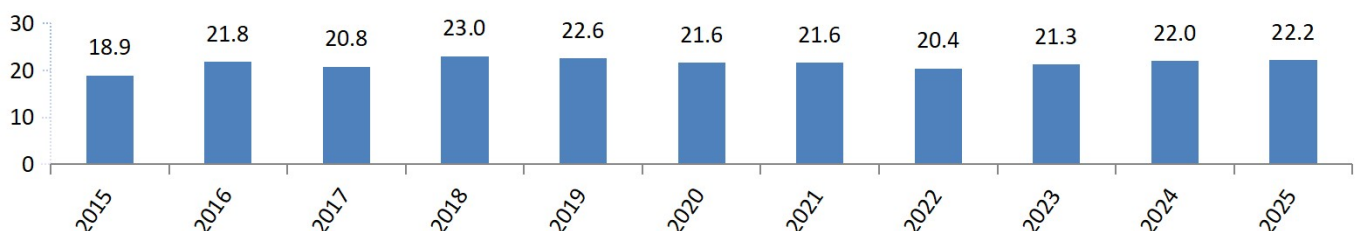
HCP Index
177.5
8
22.19
1.00
22.19
22.2

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

TONY LEMELIN

Handicap Index: 17.4 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 94.65 Used last 20 rounds

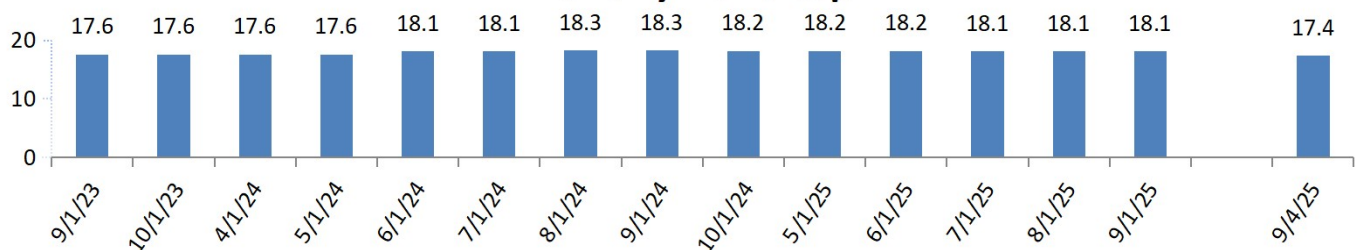
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	87	15.7	15.5
7/8/25	Rattle Run	66.3	121	91	23.1	15.7
6/24/25	Orchards	69.2	128	88	16.6	16.5
6/12/25	Fieldstone	69	130	95	22.6	16.6
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	93	26.2	16.8
9/6/24	St Clair Shores	68.6	127	86	15.5	18.1
8/1/24	Fieldstone	70.4	132	90	16.8	18.9
7/30/24	Orchards	71.8	137	98	21.6	20.8
7/19/24	Rattle Run	72.5	128	93	18.1	
7/2/24	Fieldstone	70.4	132	101	26.2	
5/30/24	Cherry Creek	71	136	103	26.6	
5/24/24	Fieldstone	70.4	132	97	22.8	
9/15/23	Golden Hawk	67.6	112	90	22.6	
7/10/23	Fortress	71.4	139	103	25.7	
7/7/23	Fieldstone	70.4	132	96	21.9	
6/26/23	Orchards	71.8	137	97	20.8	
6/1/23	Orchards	71.8	137	105	27.4	
5/26/23	Fieldstone	70.4	132	99	24.5	
5/22/23	Pine Trace	71	137	91	16.5	
9/22/22	Blackheath	69.3	124	90	18.9	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
27				2025	17.4	5
				2024	18.2	7
				2023	17.6	7
				2022	16.7	8
				2021		
				2020		
				2019		
				2018		
				2017		
				2016		
				2015		

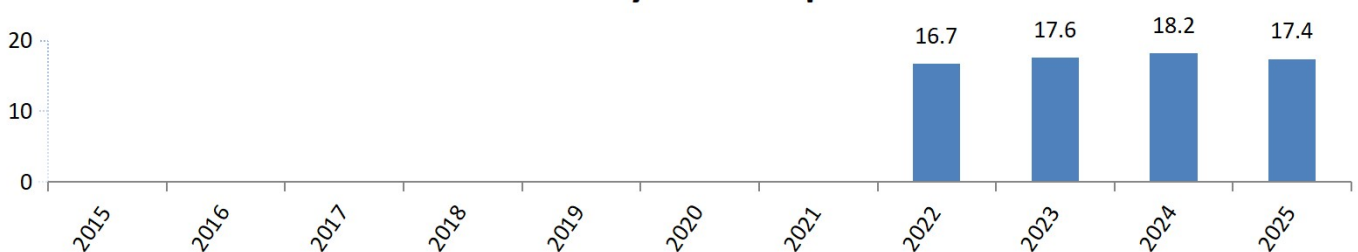
HCP Index	
138.9	
8	
17.36	
1.00	
17.36	
17.4	

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

GREG FISHER

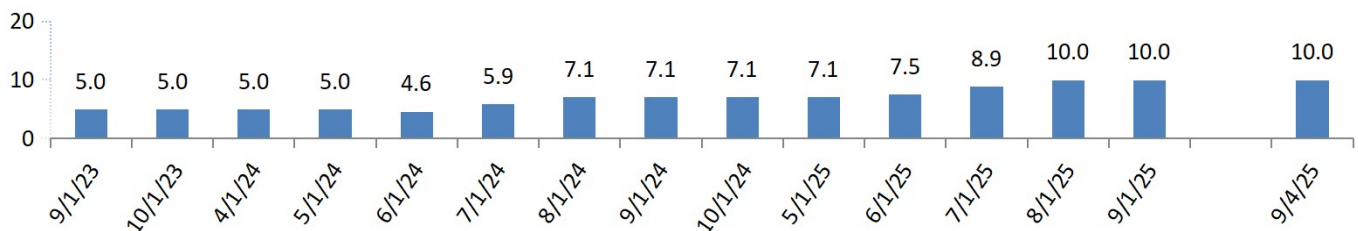
Handicap Index: 10.0 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 84.90 Used last 20 rounds

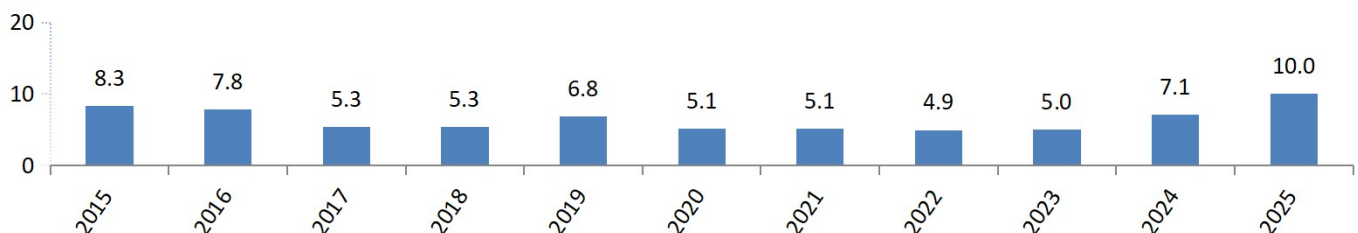
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
8/5/25	Fieldstone	70.4	132	85	12.5	6.5
7/1/25	Cherry Creek	69.5	131	90	17.7	7.6
6/24/25	Orchards	71.8	137	83	9.2	9.2
6/19/25	Stonehedge South	70.8	130	86	13.2	9.6
6/18/25	Stonehedge North	70.2	128	90	17.5	11.2
6/12/25	Fieldstone	70.4	132	88	15.1	11.6
6/6/25	Boulder Point Bluffs/ Peaks	69.7	124	84	13.0	11.9
6/4/25	Orchards	71.8	137	81	7.6	12.1
5/27/25	Twin Lakes Estates/Links	69.7	121	84	13.4	
7/19/24	Rattle Run	72.5	128	86	11.9	
7/9/24	Orchards	71.8	137	88	13.4	
7/2/24	Fieldstone	70.4	132	78	6.5	
6/27/24	Twin Lakes Estates/Links	69.7	121	80	9.6	
6/20/24	Bedford Valley	69.3	135	86	14.0	
6/19/24	Stoatin Brae Golf Club	69.2	119	81	11.2	
6/18/24	Pilgrims Run	70.9	136	90	15.9	
6/13/24	Twin Lakes Estates/Links	69.7	121	83	12.4	
6/7/24	Boulder Point Bluffs/ Peaks	69.7	124	83	12.1	
6/4/24	Pine Trace	71	137	87	13.2	
5/30/24	Cherry Creek	71	136	85	11.6	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
107						
2025	10.0	85.67	9	2020	6.8	15
2024	7.1	83.50	12	2019	5.3	6
2023	5.0	83.00	6	2018	5.3	11
2022	4.9	78.83	18	2017	7.8	7
2021	5.1	81.07	15	2016	6.4	3
				2015	8.3	5 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

STEVE MARQUES

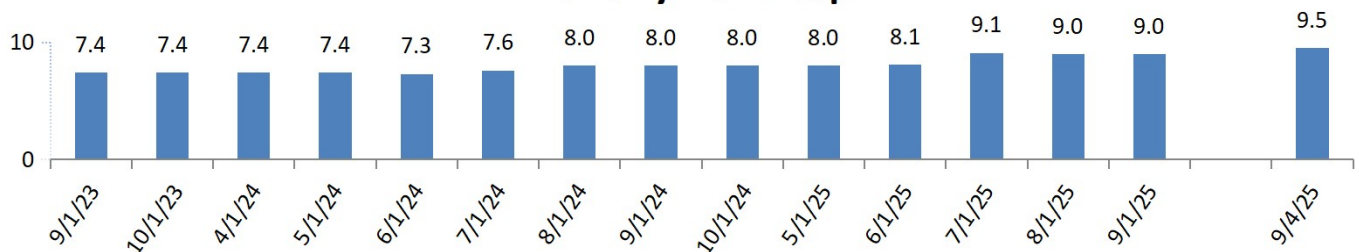
Handicap Index: 9.5 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 84.65 Used last 20 rounds

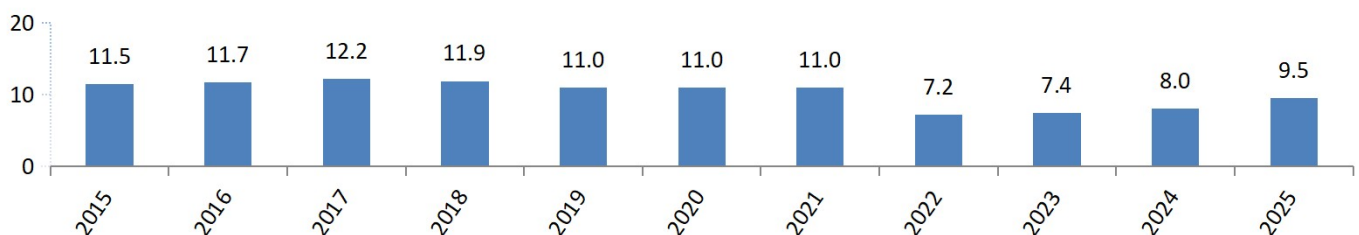
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	71.8	137	88	13.4	5.9
8/5/25	Fieldstone	70.4	132	83	10.8	9.2
7/8/25	Rattle Run	70	126	81	9.9	9.9
6/19/25	Stonehedge South	70.8	130	92	18.4	9.9
6/18/25	Stonehedge North	70.2	128	84	12.2	9.9
6/12/25	Fieldstone	70.4	132	82	9.9	10.2
6/6/25	Boulder Point Bluffs/ Peaks	69.7	124	81	10.3	10.3
5/15/25	Orchards	71.8	137	95	19.1	10.7
8/30/24	Pine Trace	71	137	90	15.7	
8/20/24	Fieldstone	70.4	132	88	15.1	
8/1/24	Fieldstone	70.4	132	82	9.9	
7/19/24	Rattle Run	72.5	128	84	10.2	
7/9/24	Orchards	71.8	137	83	9.2	
6/20/24	Bedford Valley	69.3	135	84	12.3	
6/19/24	Stoatin Brae Golf Club	69.2	119	81	11.2	
6/13/24	Twin Lakes Estates/Links	69.7	121	84	13.4	
5/21/24	Twin Lakes Estates/Links	69.7	121	83	12.4	
5/15/24	Orchards	71.8	137	79	5.9	
8/18/23	Solitude	71	134	86	12.6	
7/21/23	Boulder Point Dunes / Bluffs	71	127	83	10.7	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
130						
2025	9.5	85.75	8	2020	11.0	19
2024	8.0	83.80	10	2019	11.9	14
2023	7.4	85.20	5	2018	12.2	12
2022	7.2	81.56	18	2017	11.7	11
2021	11.0	86.80	15	2016	11.1	9
				2015	11.5	9 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

RUSS BUZO

Handicap Index: 8.1 Used 8 of last 20 rounds

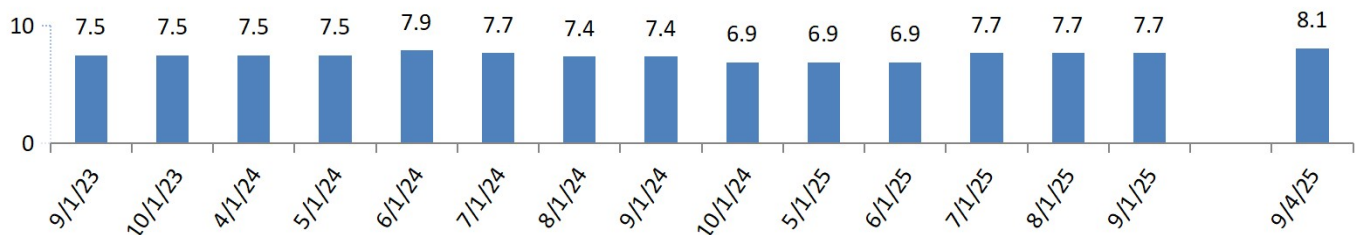
Adjusted Average of Rounds used: 84.75 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	71.8	137	97	20.8	4.9
6/19/25	Stonehedge South	70.8	130	85	12.3	5.9
6/18/25	Stonehedge North	70.2	128	87	14.8	6.8
6/12/25	Fieldstone	70.4	132	87	14.2	7.6
6/4/25	Orchards	71.8	137	88	13.4	9.0
5/21/25	St Clair Shores	68.6	127	86	15.5	9.3
5/15/25	Orchards	71.8	137	89	14.2	10.2
4/30/25	Twin Lakes Estates/Links	69.7	121	75	4.9	10.8
7/19/24	Rattle Run	72.5	128	84	10.2	
7/9/24	Orchards	71.8	137	80	6.8	HCP Index
6/20/24	Bedford Valley	69.3	135	80	9.0	64.5
6/19/24	Stoatin Brae Golf Club	69.2	119	79	9.3	8
6/18/24	Pilgrims Run	70.9	136	87	13.4	8.06
6/4/24	Pine Trace	71	137	88	14.0	1.00
5/24/24	Fieldstone	70.4	132	87	14.2	8.06
5/15/24	Orchards	71.8	137	87	12.5	8.1
8/22/23	Orchards	71.8	137	79	5.9	
8/18/23	Solitude	71	134	86	12.6	
6/26/23	Orchards	71.8	137	81	7.6	# of Rnds used
5/26/23	Fieldstone	70.4	132	83	10.8	20

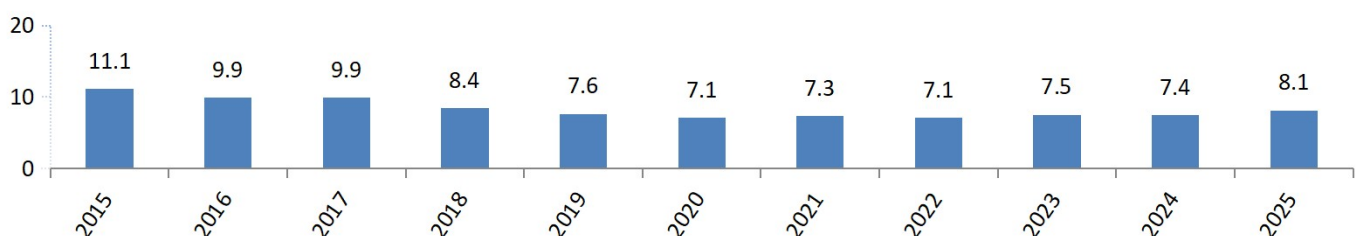
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
64			
2025	8.1	86.75	8
2024	7.4	84.00	8
2023	7.5	82.25	4
2022	7.3	84.00	9
2021	7.3	90.00	1

Year End HCP Index	Total Year Adj. Ave.	# of Rounds	
2020	7.1	85.00	4
2019	7.6	84.80	5
2018	8.4	83.67	9
2017	9.9	87.50	6
2016	9.9	86.60	5
2015	11.1	85.60	5 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

HARRY GANAS

Handicap Index: 11.1 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 87.65 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
6/12/25	Fieldstone	70.4	132	90	16.8	9.2
6/4/25	Orchards	71.8	137	95	19.1	10.0
5/15/25	Orchards	71.8	137	90	15.0	10.1
8/30/24	Pine Trace	71	137	85	11.5	10.8
8/1/24	Fieldstone	70.4	132	88	15.1	11.5
7/16/24	Monarch	71.1	134	88	14.3	11.6
7/15/24	Reflection	71.1	135	90	15.8	12.5
7/14/24	Swampfire	70.3	133	89	15.9	12.8
7/9/24	Orchards	71.8	137	84	10.1	
7/2/24	Fieldstone	70.4	132	93	19.3	
5/24/24	Fieldstone	70.4	132	83	10.8	
5/15/24	Orchards	71.8	137	83	9.2	
7/24/23	Orchards	71.8	137	91	15.8	
7/7/23	Fieldstone	70.4	132	84	11.6	
7/3/23	Cherry Creek	71	136	83	10.0	
5/26/23	Fieldstone	70.4	132	87	14.2	
5/12/23	Cherry Creek	71.3	136	88	13.9	
8/24/22	Pine Trace	71	137	90	15.7	
7/22/22	Kensington	71.3	121	85	12.8	
7/20/22	Orchards	71.8	137	87	12.5	

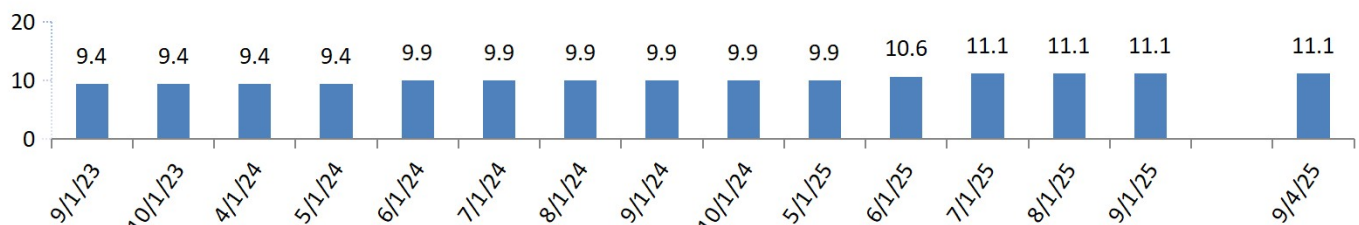
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
123			
2025	11.1	91.67	3
2024	9.9	87.00	9
2023	9.4	86.60	5
2022	9.2	84.57	7
2021	8.6	84.86	7

Year End HCP Index	Total Year Adj. Ave.	# of Rounds	
2020	8.7	83.75	12
2019	9.5	84.81	16
2018	8.0	83.14	22
2017	7.7	82.27	15
2016	8.4	83.55	20
2015	8.1	83.57	7 (started 6/26/15)

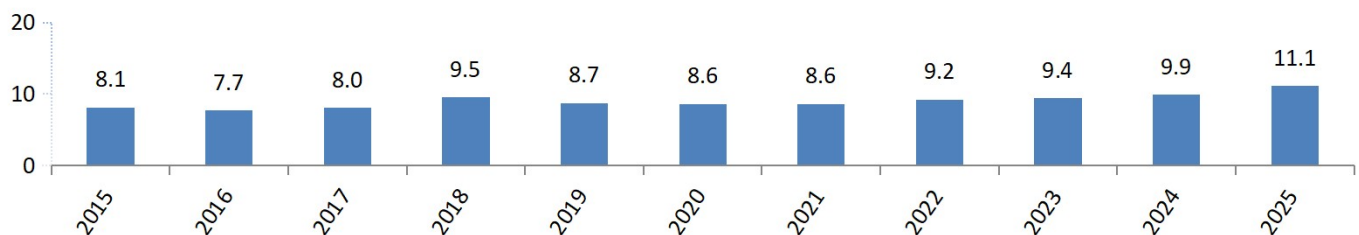
HCP Index
88.5
8
11.06
1.00
11.06
11.1

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

GLEN PERRY

Handicap Index: 18.0 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 90.60 Used last 20 rounds

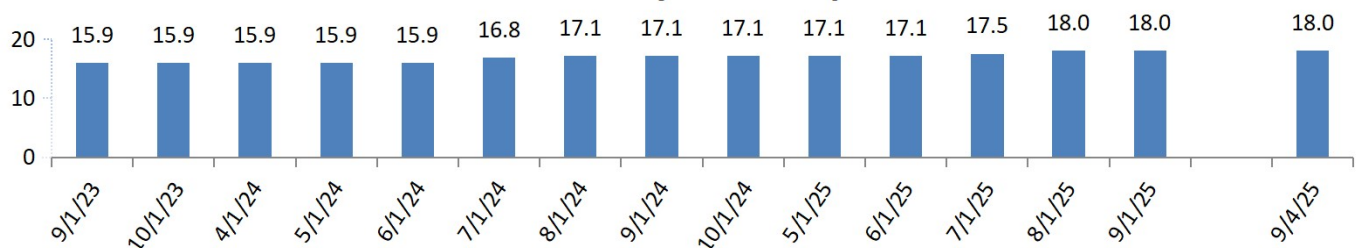
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	93	21.0	15.6
8/27/25	Mountain Ridge	68.2	127	90	19.4	15.8
8/26/25	Mountain Ridge	68.2	127	86	15.8	16.3
8/25/25	Betsie Valley	66.5	120	88	20.2	16.5
8/5/25	Fieldstone	69	130	88	16.5	19.4
7/15/25	Orchards	69.2	128	95	22.8	20.0
7/1/25	Cherry Creek	68.1	124	91	20.9	20.0
6/19/25	Stonehedge South	68.1	125	94	23.4	20.1
6/18/25	Stonehedge North	68.6	126	86	15.6	
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	90	23.1	
5/5/25	Fieldstone	69	130	97	24.3	
8/30/24	Pine Trace	69.2	130	96	23.3	
7/16/24	Monarch	68	118	89	20.1	
7/15/24	Reflection	69.1	130	94	21.6	
7/14/24	Swampfire	68.4	122	86	16.3	
7/5/24	Cherry Creek	68.1	124	90	20.0	
6/20/24	Bedford Valley	67.95	128	91	20.4	
6/19/24	Stoatin Brae Golf Club	66.3	111	87	21.1	
6/18/24	Pilgrims Run	68.6	129	94	22.2	
6/7/24	Boulder Point Bluffs/ Peaks	67.4	111	87	20.0	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
91			
2025	18.0	90.73	11
2024	17.1	90.80	10
2023	15.9	89.20	5
2022	14.4	92.33	9
2021	14.4	91.36	11

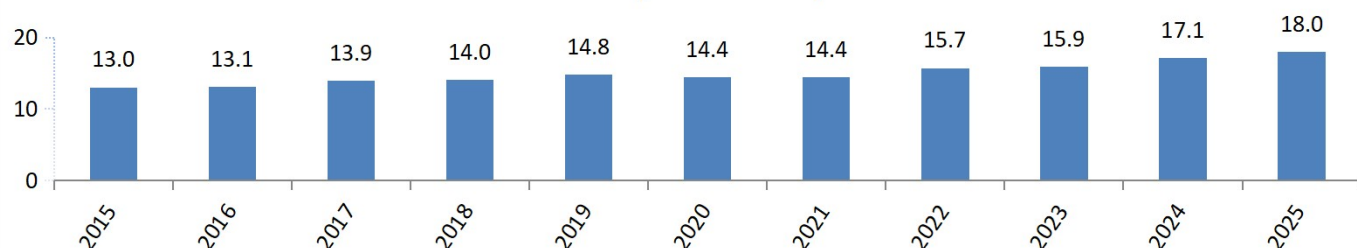
Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	14.8	92.43
2019	14.0	91.29
2018	13.9	92.40
2017	13.1	89.50
2016	12.9	90.80
2015	13.0	95.33

14
7
5
6
10
3 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

JOHN PERRY

Handicap Index: 15.4 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 92.05 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
8/5/25	Fieldstone	70.4	132	104	28.8	11.7
7/8/25	Rattle Run	70	126	92	19.7	14.1
7/1/25	Cherry Creek	69.5	131	96	22.9	14.2
8/30/24	Pine Trace	71	137	100	23.9	14.8
8/13/24	Orchards	71.8	137	86	11.7	14.8
8/1/24	Fieldstone	70.4	132	87	14.2	17.1
7/19/24	Rattle Run	72.5	128	93	18.1	18.1
7/5/24	Cherry Creek	71	136	88	14.1	18.2
7/10/23	Fortress	67.1	127	92	22.2	
7/7/23	Fieldstone	69	130	86	14.8	
7/3/23	Cherry Creek	68.1	124	89	19.0	
9/14/22	Orchards	69.2	128	90	18.4	
9/2/22	Fieldstone	69	130	86	14.8	
8/24/22	Pine Trace	69.2	130	93	20.7	
8/19/22	Twin Lakes Estates/Links	68.2	118	92	22.8	
8/3/22	Orchards	69.2	128	95	22.8	
7/29/22	St Clair Shores	68.6	127	89	18.2	
7/4/22	Stony Creek	69.55	119	95	24.3	
6/15/22	Orchards	69.2	128	100	27.2	
7/28/21	Twin Lakes Estates/Links	69.7	121	88	17.1	

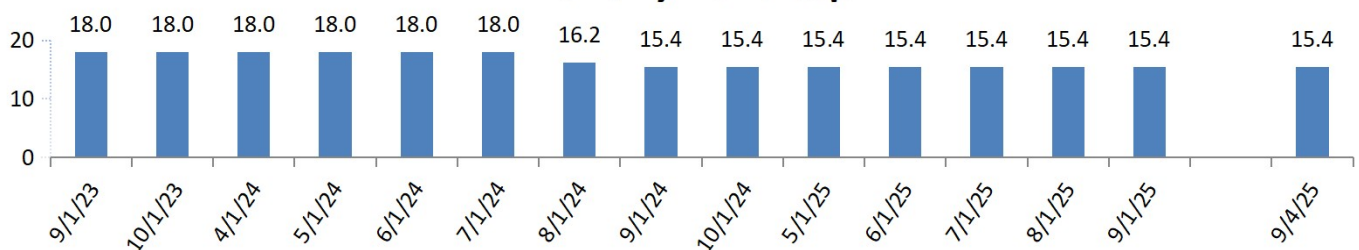
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
113			
2025	15.4	97.33	3
2024	15.4	90.80	5
2023	18.0	89.00	3
2022	19.6	92.50	8
2021	19.6	98.43	7

Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	19.3	10
2019	18.6	12
2018	17.5	15
2017	16.5	18
2016	16.7	24
2015	16.3	8 (started 6/26/15)

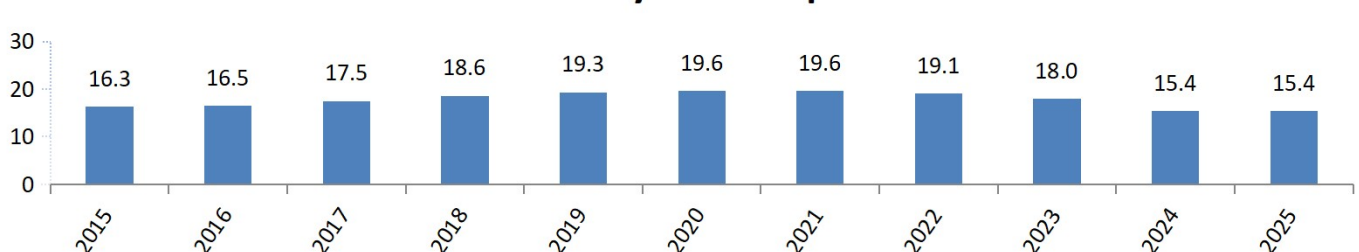
HCP Index
123.0
8
15.38
1.00
15.38
15.4

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

MIKE PICCININI

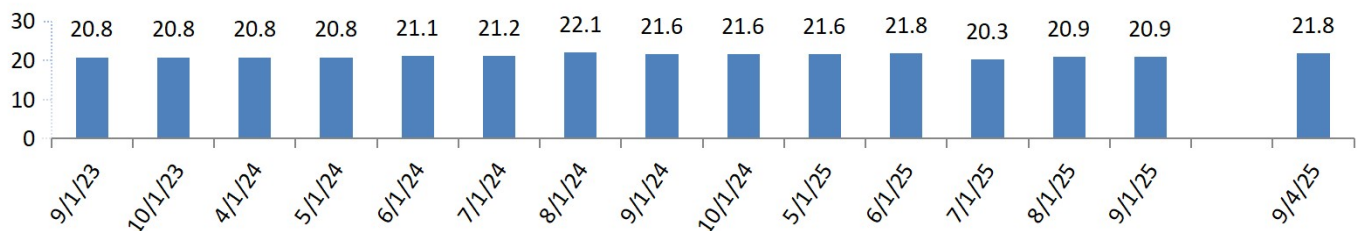
Handicap Index: 21.8 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 97.35 Used last 20 rounds

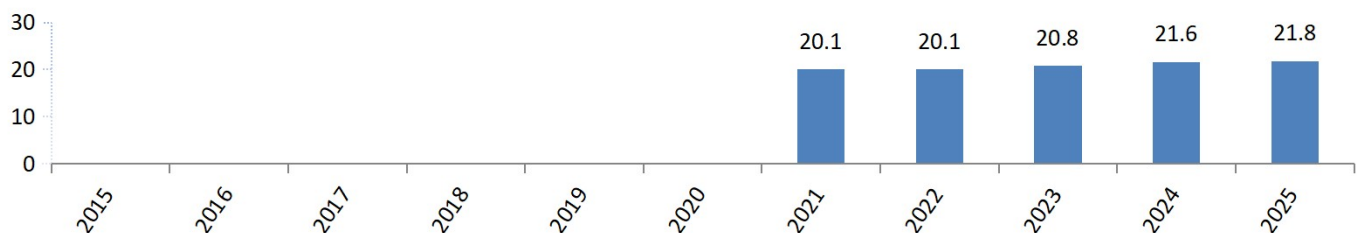
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	101	28.1	16.3
7/15/25	Orchards	69.2	128	98	25.4	18.4
7/1/25	Cherry Creek	68.1	124	86	16.3	21.0
6/24/25	Orchards	69.2	128	93	21.0	22.4
5/15/25	Orchards	69.2	128	97	24.5	22.8
8/30/24	Pine Trace	69.2	130	100	26.8	24.0
8/13/24	Orchards	69.2	128	90	18.4	24.5
7/9/24	Orchards	69.2	128	101	28.1	24.7
6/13/24	Twin Lakes Estates/Links	68.2	118	98	28.5	
6/4/24	Pine Trace	69.2	130	95	22.4	
5/30/24	Cherry Creek	68.1	124	99	28.2	
5/21/24	Twin Lakes Estates/Links	68.2	118	96	26.6	
5/15/24	Orchards	69.2	128	105	31.6	
6/9/23	Pine Valley Red/Blue	68.8	119	103	32.5	
6/6/23	Twin Lakes Estates/Links	68.2	118	92	22.8	
5/22/23	Pine Trace	69.2	130	98	25.0	
5/16/23	Twin Lakes Estates/Links	68.2	118	94	24.7	
9/10/21	Cherry Creek	71	136	102	25.8	
9/6/21	Kensington	71.3	121	97	24.0	
9/1/21	Pine Trace	71	137	102	25.6	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
27						
2025	21.8	95.00	5	2020		
2024	21.6	98.00	8	2019		
2023	20.8	96.75	4	2018		
2022	20.1		0	2017		
2021	20.1	98.80	10	2016		
				2015		

Monthly Handicap



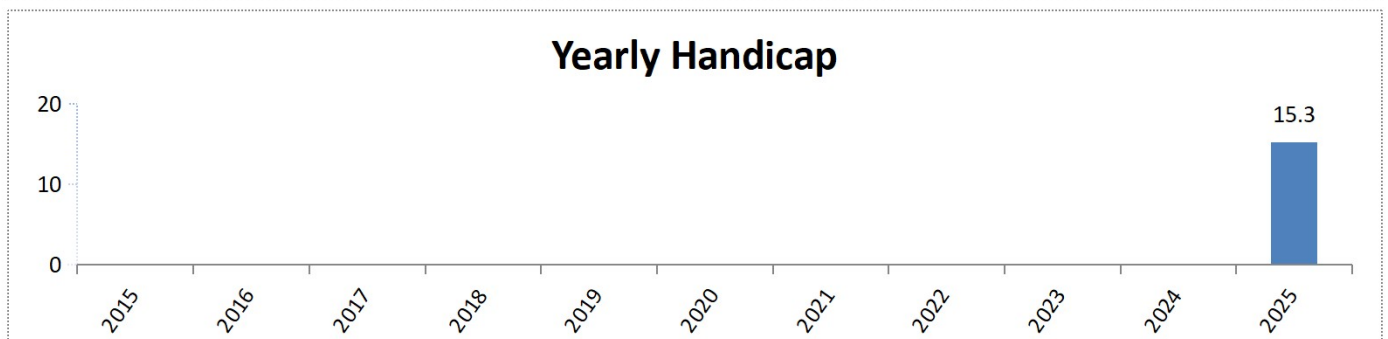
Yearly Handicap



MICK MCLEAN

Adjusted Average of Rounds used: 92.20 Used 15 rounds

Total Rounds	Year End	Total Year	# of		Year End	Total Year	# of	
15	HCP Index	Adj. Ave.	Rounds		Year	HCP Index	Adj. Ave.	Rounds
2025	15.3	89.35	4		2020			
2024	15.0	90.29	7		2019			
2023	14.8	90.60	3		2018			
2022	NA	NA	0		2017			
2021	NA	86.00	1		2016			
					2015			



C & C Handicap System

RICK KAST

Handicap Index: 15.2 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 92.20 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
8/7/25	Salem Hills	69	125	81	10.8	10.8
8/5/25	Fieldstone	70.4	132	88	15.1	14.4
6/19/25	Stonehedge South	70.8	130	102	27.1	14.8
6/18/25	Stonehedge North	70.2	128	98	24.5	15.0
5/15/25	Orchards	71.8	137	97	20.8	15.1
4/30/25	Twin Lakes Estates/Links	69.7	121	91	19.9	16.5
8/1/24	Fieldstone	70.4	132	98	23.6	17.4
6/20/24	Bedford Valley	69.3	135	89	16.5	17.5
6/19/24	Stoatin Brae Golf Club	69.2	119	91	20.7	
6/18/24	Pilgrims Run	70.9	136	89	15.0	
6/4/24	Pine Trace	71	137	94	19.0	
5/31/24	Cherry Creek	71	136	92	17.4	
5/30/24	Cherry Creek	71	136	93	18.3	
5/15/24	Orchards	71.8	137	94	18.3	
8/12/20	Orchards	71.8	137	93	17.5	
6/14/20	Twin Lakes Estates/Links	69.7	121	91	19.9	
7/31/19	Kensington	71.3	121	90	17.5	
7/28/17	Orchards	71	130	88	14.8	
5/6/17	Shanty Creek The Legend	71	131	98	23.3	
5/6/17	Shanty Creek Schuss Mountain	70.9	126	87	14.4	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
26			
2025	15.2	92.83	6
2024	15.3	92.50	8
2023	14.3		0
2022	14.3		0
2021	14.3		0

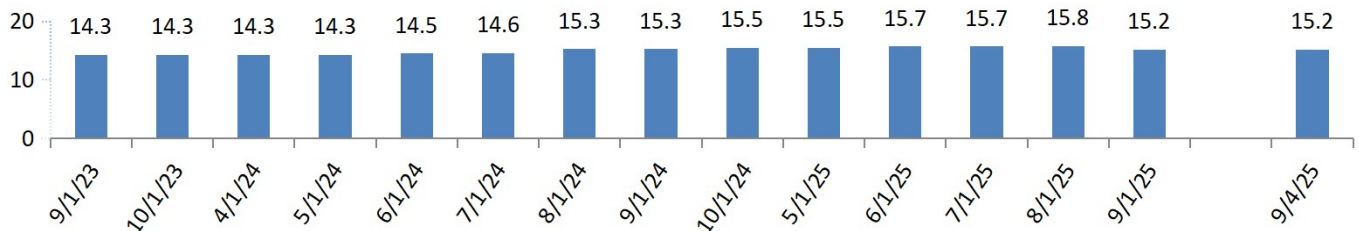
Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	14.8	92.00
2019	14.1	90.00
2018	13.9	
2017	13.9	89.75
2016	14.3	92.00
2015	14.8	89.00

HCP Index
121.5
8
15.19
1.00
15.19
15.2

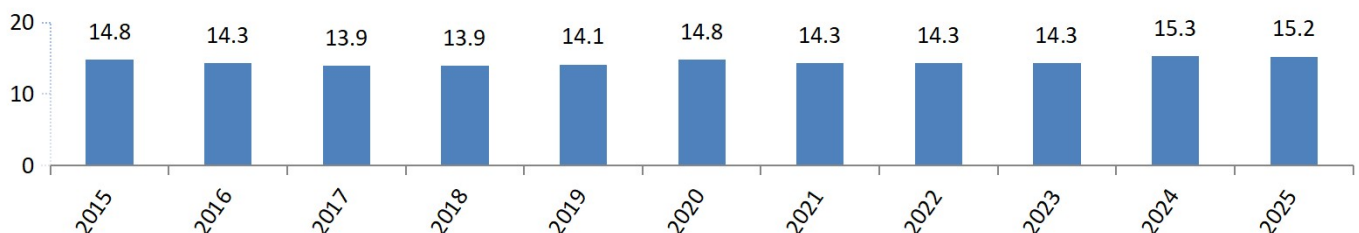
of Rnds used
20

2
1
0
4
2
3 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

MIKE LATAREWICZ

Handicap Index: 13.7 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 88.20 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/4/25	Orchards	69.2	128	92	20.1	9.6
8/27/25	Mountain Ridge	68.2	127	89	18.5	13.6
8/26/25	Mountain Ridge	68.2	127	79	9.6	13.9
8/25/25	Betsie Valley	66.5	120	91	23.1	13.9
8/5/25	Fieldstone	69	130	86	14.8	14.3
7/28/25	Cherry Creek	68.1	124	83	13.6	14.8
7/1/25	Cherry Creek	68.1	124	90	20.0	14.8
6/24/25	Orchards	69.2	128	88	16.6	14.8
6/12/25	Fieldstone	69	130	86	14.8	
6/6/25	Boulder Point Bluffs/ Peaks	67.4	111	89	22.1	
6/4/25	Orchards	69.2	128	89	17.5	
5/15/25	Orchards	69.2	128	90	18.4	
5/5/25	Fieldstone	69	130	101	27.8	
9/3/24	Orchards	69.2	128	86	14.8	
8/13/24	Orchards	69.2	128	87	15.7	
7/30/24	Orchards	69.2	128	85	13.9	
6/7/24	Boulder Point Bluffs/ Peaks	67.4	111	96	29.2	
8/1/23	Twin Lakes Estates/Links	68.2	118	84	15.1	
6/16/23	Cherry Creek	71.3	136	88	13.9	
9/22/22	Blackheath	69.3	124	85	14.3	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
115			
2025	13.7	88.69	13
2024	13.7	88.50	4
2023	13.8	86.00	2
2022	13.9	90.42	12
2021	13.7	90.33	12

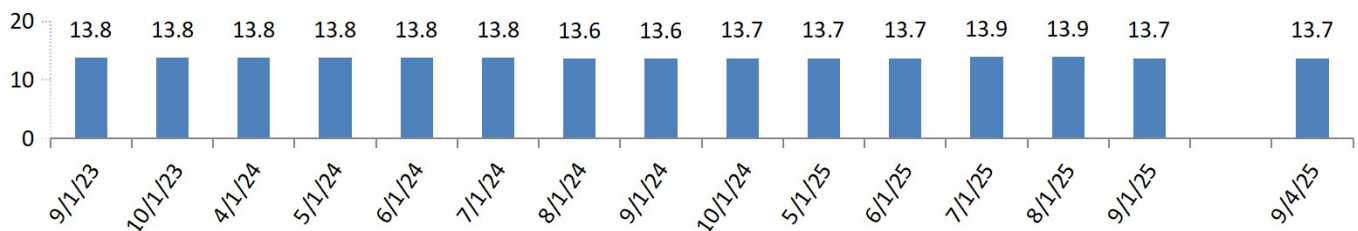
Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	13.1	90.16
2019	12.2	89.38
2018	10.8	88.23
2017	10.2	85.45
2016	8.0	86.60
2015	6.6	83.67

HCP Index
109.7
8
13.71
1.00
13.71
13.7

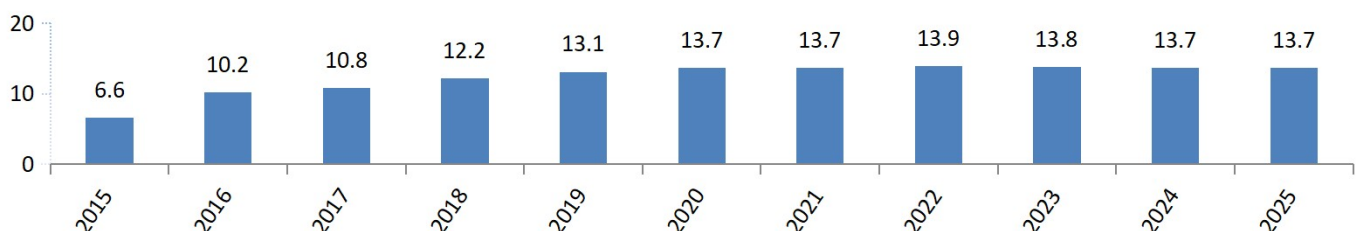
of Rnds used
20

19
16
13
11
10
3 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

BOB KINGSCOTT

Handicap Index: 12.0 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 86.50 Used last 20 rounds

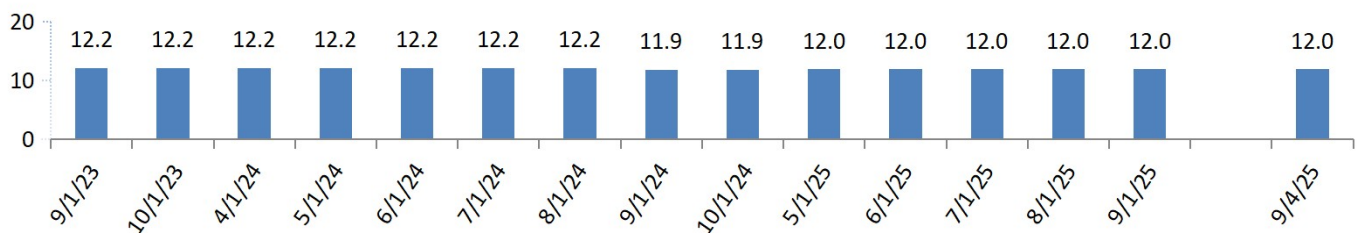
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
6/4/25	Orchards	69.2	128	92	20.1	6.9
5/21/25	St Clair Shores	66.7	118	85	17.5	10.1
8/13/24	Orchards	69.2	128	84	13.1	10.4
7/16/24	Monarch	68	118	84	15.3	11.5
7/15/24	Reflection	69.1	130	88	16.4	13.1
7/14/24	Swampfire	68.4	122	91	20.9	13.9
6/27/24	Twin Lakes Estates/Links	68.2	118	88	19.0	15.0
7/24/23	Orchards	69.2	128	81	10.4	15.3
6/1/23	Orchards	69.2	128	92	20.1	
5/12/23	Cherry Creek	69.5	131	88	16.0	
8/24/22	Pine Trace	69.2	130	87	15.5	
8/3/22	Orchards	71.8	137	90	15.0	
7/29/22	St Clair Shores	68.6	127	80	10.1	
7/13/22	Plum Brook	69.3	127	77	6.9	
6/29/22	Orchards	69.2	128	89	17.5	
6/17/22	Boulder Point Dunes / Bluffs	68.6	114	87	18.2	
6/15/22	Orchards	71.8	137	94	18.3	
5/30/22	Huron Meadows	68.1	115	86	17.6	
5/25/22	Orchards	69.2	128	85	13.9	
5/11/22	Twin Lakes Estates/Links	69.7	121	82	11.5	

Total Rounds	Year End	Total Year	# of	Year End	Total Year	# of	
92	HCP Index	Adj. Ave.	Rounds	Year	HCP Index	Adj. Ave.	Rounds
2025	12.0	88.50	2	2020	13.9	91.26	19
2024	11.9	87.00	5	2019	14.1	89.50	10
2023	12.2	87.00	3	2018	14.9	90.60	10
2022	13.1	85.70	10	2017	14.7	88.00	3
2021	15.5	92.60	10	2016	14.6	91.67	15
				2015	11.9	88.20	5 (started 6/26/15)

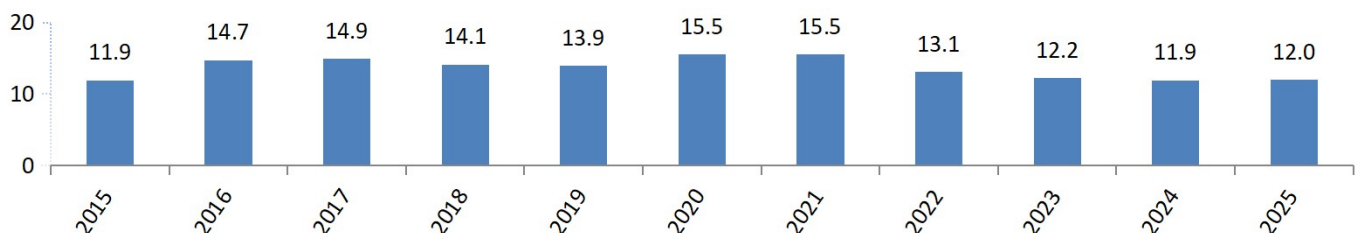
HCP Index
96.2
8
12.03
1.00
12.03
12.0

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

RICK BORTLE

Handicap Index: 14.6 Used 8 of last 20 rounds

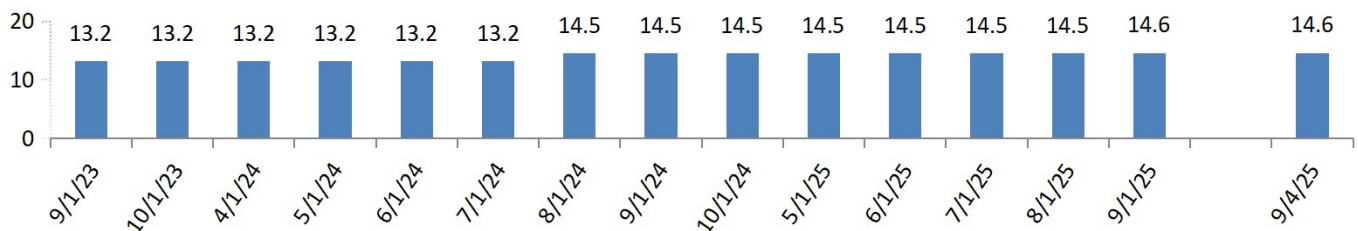
Adjusted Average of Rounds used: 91.20 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
8/12/25	Boulder Point Dunes / Bluffs	71	127	90	16.9	9.1
7/16/24	Monarch	71.1	134	98	22.7	11.9
7/15/24	Reflection	71.1	135	97	21.7	15.2
7/14/24	Swampfire	70.3	133	91	17.6	15.2
8/1/23	Twin Lakes Estates/Links	69.7	121	87	16.2	15.9
7/3/23	Cherry Creek	71	136	94	19.1	16.2
8/3/22	Orchards	71.8	137	96	20.0	16.5
7/20/22	Orchards	71.8	137	95	19.1	16.9
7/15/22	Fieldstone	70.4	132	91	17.6	
7/6/22	Pine Trace	71	137	91	16.5	
6/8/22	Fieldstone	70.4	132	89	15.9	
5/23/22	Cherry Creek	71.3	136	99	23.0	
5/11/22	Twin Lakes Estates/Links	69.7	121	92	20.8	
9/10/21	Cherry Creek	71	136	82	9.1	
8/13/21	Fieldstone	71.1	137	92	17.2	
7/30/21	Kensington	71.3	121	84	11.9	
7/7/21	Twin Lakes Estates/Links	69.7	121	86	15.2	
7/4/21	Stony Creek	71.8	126	91	17.2	
7/2/21	Fieldstone	71.1	137	93	18.1	
6/23/21	Twin Lakes Estates/Links	69.7	121	86	15.2	

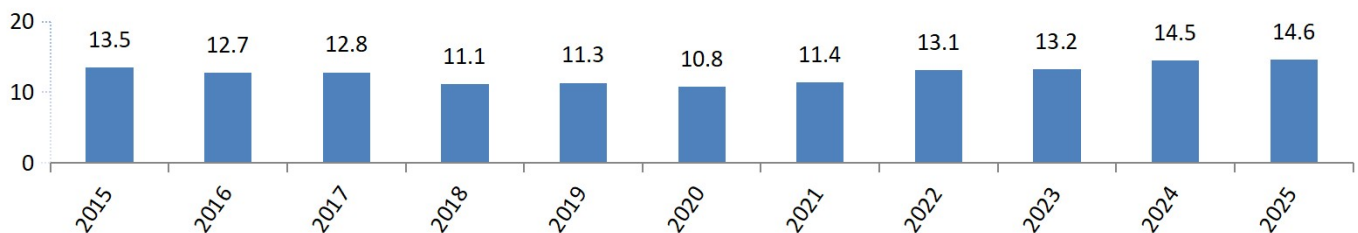
Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
121			
2025	14.6	90.00	1
2024	14.5	95.33	3
2023	13.2	90.50	2
2022	11.4	93.29	7
2021	11.4	87.71	7

Year End HCP Index	Total Year Adj. Ave.	# of Rounds
2020	10.8	6
2019	11.3	21
2018	11.1	32
2017	12.8	18
2016	12.7	16
2015	13.5	8 (started 6/26/15)

Monthly Handicap



Yearly Handicap



C & C Handicap System

JIM STERBA

Handicap Index: 8.1 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 84.70 Used last 20 rounds

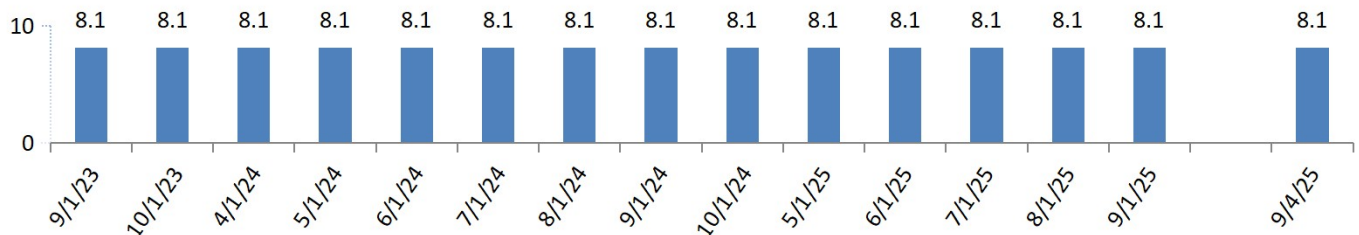
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
6/13/24	Twin Lakes Estates/Links	69.7	121	90	19.0	4.2
5/24/24	Fieldstone	70.4	132	89	15.9	6.0
6/26/23	Orchards	71.8	137	89	14.2	6.4
9/2/22	Fieldstone	70.4	132	90	16.8	7.6
8/19/22	Twin Lakes Estates/Links	69.7	121	83	12.4	8.1
8/3/22	Orchards	71.8	137	85	10.9	10.7
7/20/22	Orchards	71.8	137	92	16.7	10.9
7/13/22	Plum Brook	69.3	127	76	6.0	10.9
7/8/22	Cherry Creek	71.3	136	79	6.4	
7/6/22	Pine Trace	71	137	86	12.4	
6/29/22	Orchards	71.8	137	81	7.6	
5/30/22	Huron Meadows	70.6	122	91	18.9	
9/6/21	Kensington	71.3	121	80	8.1	
9/1/21	Boulder Point Bluffs/ Dunes	71	127	83	10.7	
8/20/21	Cherry Creek	71	136	76	4.2	
7/30/21	Kensington	71.3	121	83	10.9	
7/7/21	Twin Lakes Estates/Links	69.7	121	87	16.2	
6/23/21	Twin Lakes Estates/Links	69.7	121	84	13.4	
5/31/21	Huron Meadows	70.6	122	87	15.2	
9/7/20	Kensington	71.3	121	83	10.9	

Total Rounds	Year End	Total Year	# of	Year End	Total Year	# of	
156	HCP Index	Adj. Ave.	Rounds	Year	HCP Index	Adj. Ave.	Rounds
2025	8.1		0	2020	10.3	84.49	35
2024	8.1	89.50	2	2019	8.1	83.44	18
2023	8.1	89.00	1	2018	6.8	83.05	21
2022	8.1	84.78	9	2017	7.1	82.04	26
2021	8.9	82.86	7	2016	8.1	83.78	23
				2015	6.5	84.36	14 (started 6/26/15)

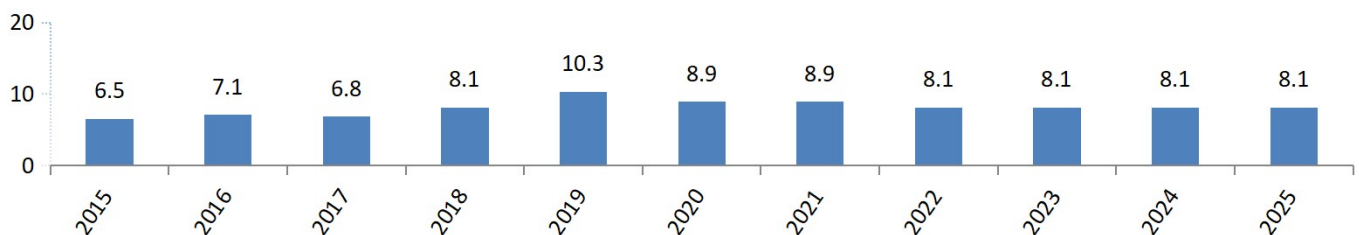
HCP Index
64.8
8
8.10
1.00
8.10
8.1

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

JON MCGRAW

Handicap Index: 6.0 Used 8 of last 20 rounds

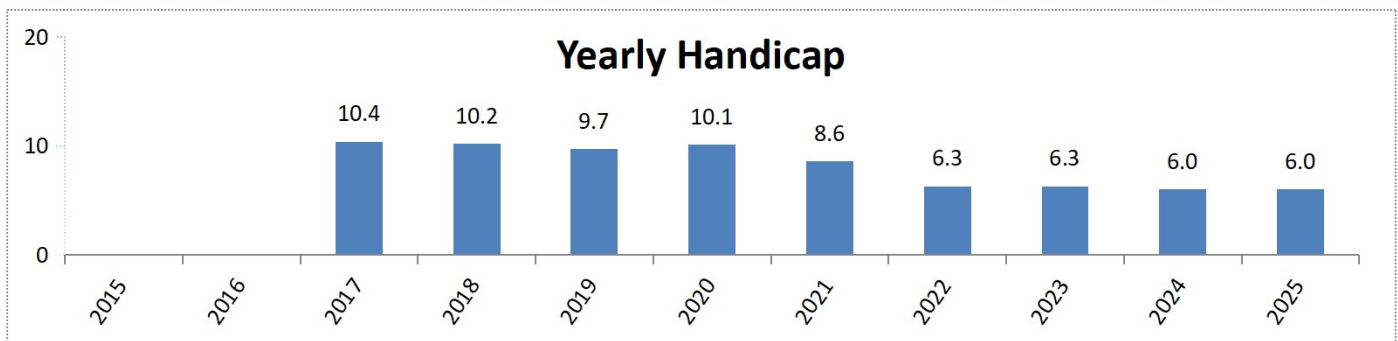
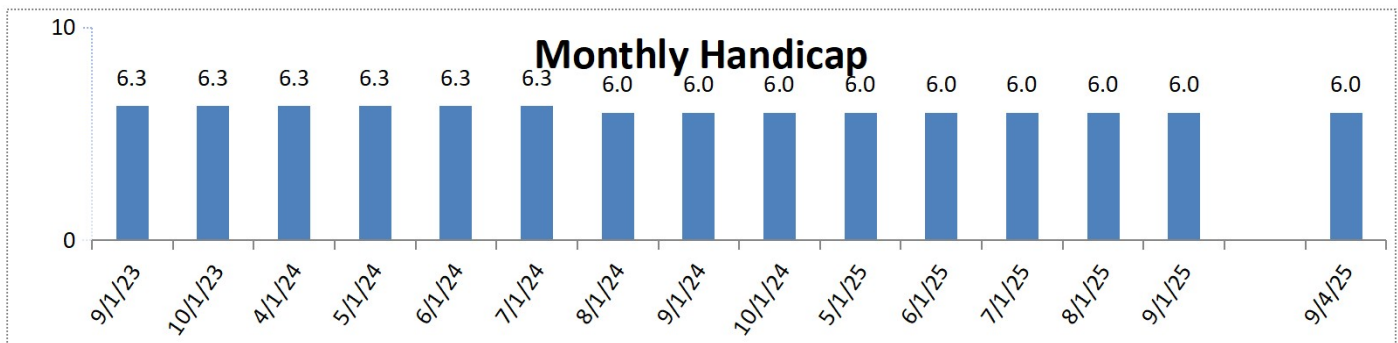
Adjusted Average of Rounds used: 81.95 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
6/12/25	Fieldstone	70.4	132	86	13.4	2.5
7/16/24	Monarch	71.1	134	78	5.8	3.1
7/15/24	Reflection	71.1	135	88	14.1	4.7
7/14/24	Swampfire	70.3	133	89	15.9	5.8
6/7/24	Boulder Point Bluffs/ Peaks	69.7	124	83	12.1	7.2
5/26/23	Fieldstone	70.4	132	83	10.8	7.4
9/5/22	Kensington	71.3	121	74	2.5	8.0
6/17/22	Boulder Point Dunes / Bluffs	71	127	80	8.0	9.1
6/3/22	Boulder Point Peaks/ Dunes	70.7	127	79	7.4	
5/27/22	Twin Lakes Estates/Links	69.7	121	73	3.1	
9/6/21	Kensington	71.3	121	79	7.2	
8/13/21	Fieldstone	71.1	137	85	11.5	
6/23/21	Twin Lakes Estates/Links	69.7	121	81	10.6	
6/18/21	Pine Trace	71	137	82	9.1	
6/4/21	Boulder Point Peaks/ Dunes	70.7	127	76	4.7	
5/31/21	Huron Meadows	70.6	122	84	12.4	
5/21/21	Cherry Creek	71	136	87	13.3	
9/26/20	Oakhurst Golf & Country Club	71.3	135	85	11.5	
9/7/20	Kensington	71.3	121	82	10.0	
7/3/20	Salem Hills	70.9	126	85	12.6	

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
38						
2025	6.0	86.00	1	2020	10.1	5
2024	6.0	84.50	4	2019	9.7	6
2023	6.3	83.00	1	2018	10.2	8
2022	8.6	76.50	4	2017	10.4	2
2021	8.6	82.00	7	2016		
				2015		

HCP Index
47.8
8
5.98
1.00
5.98
6.0

of Rnds used
20



C & C Handicap System

SAM GENNA

Handicap Index: 15.1 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 92.15 Used last 20 rounds

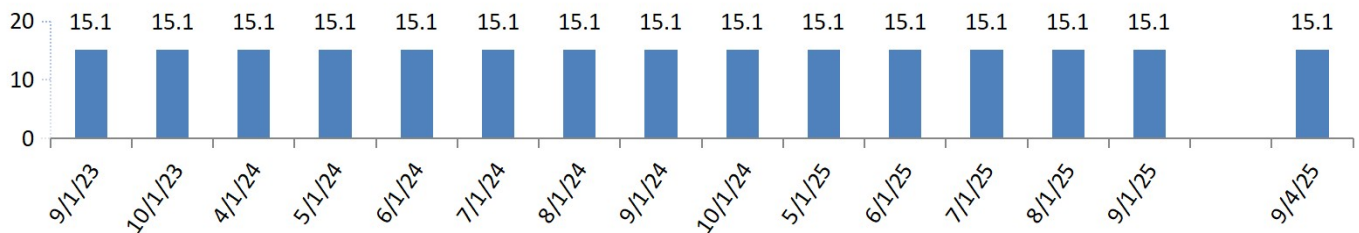
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
7/16/24	Monarch	71.1	134	96	21.0	12.4
7/15/24	Reflection	71.1	135	94	19.2	14.3
7/14/24	Swampfire	70.3	133	93	19.3	14.3
9/5/22	Kensington	71.3	121	98	24.9	14.4
7/4/22	Stony Creek	71.4	123	99	25.4	14.5
5/30/22	Huron Meadows	70.6	122	86	14.3	16.5
5/31/21	Huron Meadows	70.6	122	89	17.0	17.0
9/7/20	Kensington	71.3	121	89	16.5	17.1
8/5/20	Boyne Highlands Heather	70.3	139	88	14.4	
7/4/20	Stony Creek	71.8	126	88	14.5	
5/25/20	Huron Meadows	70.6	122	86	14.3	
9/2/19	Kensington	71.3	121	95	22.1	
5/27/19	Huron Meadows	70.6	122	97	24.5	
9/3/18	Kensington	71.3	121	91	18.4	
7/4/18	Stony Creek	71.4	123	90	17.1	
5/28/18	Huron Meadows	70.6	122	90	18.0	
9/4/17	Kensington	71.3	121	94	21.2	
7/4/17	Stoney Creek	71.4	123	96	22.6	
5/29/17	Huron Meadows	70.6	122	84	12.4	
9/5/16	Kensington	71.3	121	100	26.8	

Total Rounds	Year End	Total Year	# of				
23	HCP Index	Adj. Ave.	Rounds	Year	HCP Index	Adj. Ave.	# of
2025	15.1		0	2020	14.4	87.75	4
2024	15.1	94.33	3	2019	15.8	96.00	2
2023	15.1		0	2018	15.8	90.33	3
2022	14.6	94.33	3	2017	17.2	91.33	3
2021	14.6	89.00	1	2016	19.3	97.67	3
				2015	NA	94.00	1 (started 6/26/15)

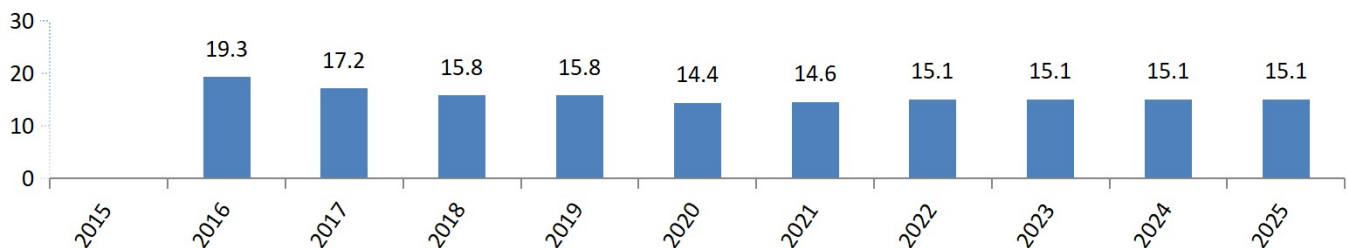
HCP Index
120.5
8
15.06
1.00
15.06
15.1

of Rnds used
20

Monthly Handicap



Yearly Handicap



C & C Handicap System

RYAN O'DOWD

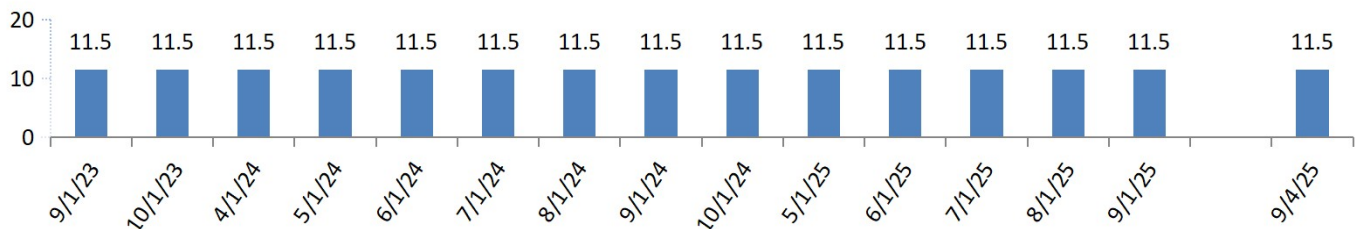
Handicap Index: 11.5 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 88.95 Used last 20 rounds

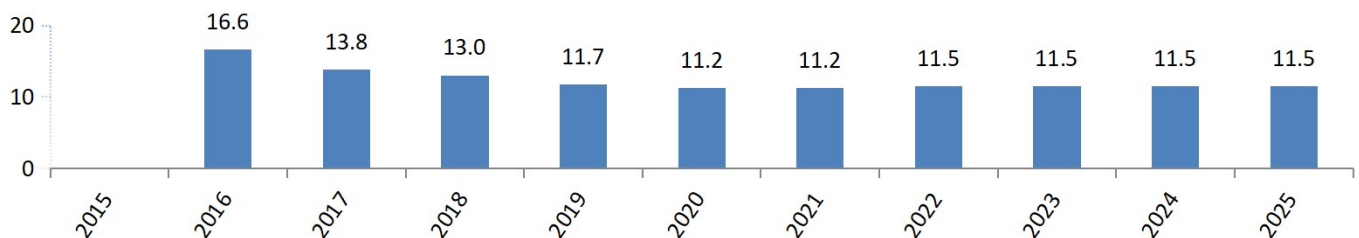
Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
7/16/24	Monarch	71.1	134	89	15.1	9.8
7/15/24	Reflection	71.1	135	97	21.7	10.0
7/14/24	Swampfire	70.3	133	89	15.9	10.6
9/5/22	Kensington	71.3	121	86	13.7	11.5
7/15/22	Fieldstone	70.4	132	91	17.6	11.7
7/8/22	Cherry Creek	71.3	136	91	16.4	11.8
7/9/21	Pine Trace	71	137	93	18.1	12.8
7/4/21	Stony Creek	71.8	126	85	11.8	13.6
6/16/21	Orchards	71.8	137	91	15.8	
6/4/21	Boulder Point Peaks/ Dunes	70.7	127	90	17.2	HCP Index
5/31/21	Huron Meadows	70.6	122	82	10.6	91.8
9/26/20	Oakhurst Golf & Country Club	71.3	135	97	21.5	8
9/18/20	Fieldstone	71.1	137	97	21.4	11.48
9/16/20	Orchards	71.8	137	86	11.7	1.00
9/7/20	Kensington	71.3	121	85	12.8	11.48
7/4/20	Stony Creek	71.8	126	87	13.6	11.5
7/3/20	Salem Hills	70.9	126	82	10.0	
6/26/20	WestWynd	72.2	136	86	11.5	
6/24/20	Fieldstone	71.1	137	83	9.8	# of Rnds used
6/19/20	Orchards	71.8	137	92	16.7	20

Total Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds	Year End HCP Index	Total Year Adj. Ave.	# of Rounds
63						
2025	11.5		0	2020	11.7	13
2024	11.5	91.67	3	2019	13.0	18
2023	11.5		0	2018	13.8	10
2022	11.2	89.33	3	2017	16.6	7
2021	11.2	88.20	5	2016	21.0	4
				2015		

Monthly Handicap



Yearly Handicap



C & C Handicap System

ARTHUR COPPOLA

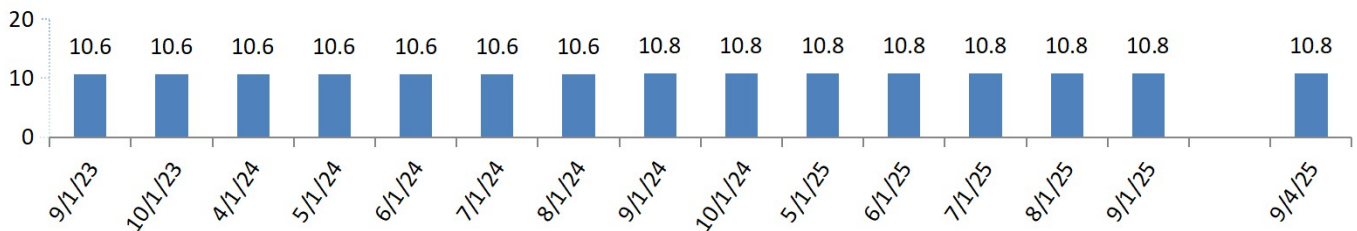
Handicap Index: 10.8 Used 8 of last 20 rounds

Adjusted Average of Rounds used: 87.15 Used last 20 rounds

Date	Course	Course Rating	Course Slope	Last 20 Adjusted Scores	Last 20 Handicap Differentials	Lowest 8 Handicap Differentials
9/6/24	St Clair Shores	68.6	127	86	15.5	6.6
8/18/23	Solitude	71	134	84	11.0	9.1
6/9/23	Pine Valley Red/Blue	70	120	85	14.1	10.3
5/12/23	Cherry Creek	71.3	136	87	13.0	11.0
9/28/22	St Clair Shores	68.6	127	76	6.6	11.4
9/2/22	Fieldstone	70.4	132	86	13.4	11.6
7/1/22	Fieldstone	70.4	132	84	11.6	13.0
7/16/21	Solitude	69.7	124	81	10.3	13.4
7/2/21	Fieldstone	71.1	137	89	14.8	
6/18/21	Pine Trace	71	137	91	16.5	HCP Index
10/17/20	Oak Ridge - Marsh Oaks	70.6	126	91	18.3	86.4
9/7/20	Kensington	71.3	121	90	17.5	8
9/4/20	Orchards	71.8	137	93	17.5	10.80
8/22/20	Golden Hawk	69.9	130	83	11.4	1.00
7/3/20	Salem Hills	70.9	126	81	9.1	10.80
6/21/20	St Clair Shores	68.6	127	94	22.6	10.8
6/19/20	Orchards	71.8	137	89	14.2	
9/7/19	Richmond Forest	69.5	128	88	16.3	
9/2/19	Kensington	71.3	121	89	16.5	# of Rnds used
8/28/19	Oak Ridge - Old Oaks	71.1	123	96	22.9	20

Total Rounds	Year End	Total Year	# of	Year End	Total Year	# of	
55	HCP Index	Adj. Ave.	Rounds	Year	HCP Index	Adj. Ave.	Rounds
2025	10.8		0	2020	13.2	88.71	7
2024	10.8	86.00	1	2019	12.8	90.50	6
2023	10.6	85.33	3	2018	13.5	86.50	4
2022	12.2	82.00	3	2017	14.6	88.42	12
2021	12.2	87.00	3	2016	15.5	92.00	10
				2015	13.1	89.83	6 (started 6/26/15)

Monthly Handicap



Yearly Handicap

