

SOUTHEAST MICHIGAN SINGLES GOLF

CELEBRATING 33 YEARS OF SINGLES GOLF® IN AMERICA

Southeast Michigan Chapter - American Singles Golf Association - March 2025

ASGA Coming Events

- March 7: [MI Golf Show](#) & Meet & Greet @ Gatsby's
March 20: Meet & Greet @ Pops for Italian
April 17: Meet & Greet @ [Fillmore 13 Brewery](#)
May 10: Season Opener @ [Glenhurst](#)

Check Us Out on [Facebook](#), [MeetUp](#), or [Our Chapter Website](#).
Then join us at an upcoming event. We look forward to meeting you!

BOARD CHAIR

Has Spring Sprung?

We did have late February snow, but with days becoming longer and warmer, golf season will be upon us shortly. In the meantime, let's get together for some fun social events.

[Michigan Golf Show](#) and Meet & Greet at Gatsby's

Our [Michigan Golf Show](#) opens on Friday, March 7, 2025. I'll be there when the doors open at 2:00 p.m., and I invite you to join me for a Meet & Greet following the show. Our reservation is for 5:00 p.m. at Gatsby's. I hope you'll join me. Please [RSVP at MeetUp.com](#).

Meet & Greets

For those new to our group, we gather monthly for Meet & Greets at different venues throughout Metropolitan Detroit. For the monthly location, visit us on [MeetUp](#) or [Our Chapter Website](#). To attend these upcoming social events, [RSVP at](#)

[MeetUp.com](#):

- Thursday, March 20: [Pops for Italian](#) in Ferndale at 6:00pm.
- Thursday, April 17: [Fillmore 13 Brewery](#) in Pontiac at 6:00pm

Golf Events – Save the Date

Our golf season is underway with many more events to be announced. To attend these upcoming golf events, please [RSVP at MeetUp.com](#):

- **May 10 - Golf Season Opener @ [Glenhurst Golf Course](#)**: Our first tee time is 12:00 noon. Watch for more info coming soon.
- **August 16 – Annual Member Appreciation Golf Outing & Picnic @ [Mystic Creek Golf Course](#)**: The first tee time starts at 9.30 a.m., and the picnic begins at 2.00 p.m. Note: Our chapter will cover all costs, and you must be a current, paid member to attend. Watch for more info coming soon.

Create Your Account on [MeetUp.com](#)

Throughout the year, MeetUp helps us attract new members, and it provides us with an efficient RSVP process. Please create an account and use the app to RSVP for all the events.

Questions, Suggestions, Comments, or Concerns?

Feel free to contact me anytime.

~[Nelson Greaves](#), Board Chair

President

Host a Spring or Summer Golf or Social Event

Our success depends solely on our members to plan, organize, and host our golf and social outings. I ask you to give it a try. It's easy, fun, and a great way to meet people. Email [Tish Gordon](#) for help in planning a golf event and [Kim Schoenknecht](#) for help in planning a social event.

~[Jack Wagner](#), President

NATIONAL EVENT INFORMATION

Events Open to All Members Nationwide



LOCAL CHAPTER INFORMATION

Regular Meeting Date

Third Thursday of each month

Next Meeting & Location

March 20th at Pops for Italian

Our Chapter Website

www.southeastmichigan.singlesgolf.com

(See next page for list of officers and board members.)

National Office

Office Hours: 9:00am to 2:00pm, M-F (Eastern)

National Office: 980-833-6450 or 1-888-GOLFMATE

Go to www.SinglesGolf.com/MyAccount to make changes to your address, phone, etc. To join or renew your dues, go to www.SinglesGolf.com/join

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**Southeast Michigan Chapter
of the
American Singles Golf Association**



President

Jack Wagner

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Board Chair

Nelson Greaves

samnellie@comcast.net

Golf Chair & Treasurer

Tish Gordon

tgordon7355@gmail.com

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Patricia McKenna

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Membership Chair

Carolyn Arlen

floral1@sbcglobal.net

Secretary

Carol Klausing

cklausing@mi.rr.com

Meet & Greet

Bring Your Single Golfing-Friends to Meet Us

March 20 at 6:00 pm
Pops for Italian in Ferndale

April 17 at 6:00 p.m.
Fillmore 13 Brewery in Pontiac

RSVP at MeetUp.com

May 10, 2025

Golf Season Opener

Glenhurst Golf Course

RSVP at MeetUp.com

The cost is \$38.00 (pay at the course), which includes 18 holes of golf and a cart, as well as a hot dog and chips at the turn. We have room for 24-28 players, and our first tee time is 12:00 noon. Dinner (at your own cost) will follow golf; location and time TBA.

Watch for more info coming soon.

Questions? Email **Tish Gordon**.

Save the DATE

AUGUST 16, 2025

**Member Appreciation Golf & Picnic
Mystic Creek**

1st tee time 9.30 a.m.;
Picnic 2.00 p.m.

Note: Our chapter will cover all costs.

You must be a current/paid member to attend.

Questions? Email Tish Gordon.

RSVP at MeetUp.com

Golf

We are looking forward to another great golf season in 2025. Save the date for these upcoming events: **May 10th Golf Season Opener @ Glenhurst Golf Course** and **August 16th Annual Member Appreciation Golf Outing & Picnic @ Mystic Creek Golf Course**.

There are lots more golf events to be announced. Feel free to contact me with questions. ~**Tish Gordon**, Golf Chair

Social

Save the date for these upcoming social events: **March 7th Michigan Golf Show** and **Meet & Greet at Gatsby's, March 20th Meet & Greet @ Pops for Italian** in Ferndale at 6:00pm, and **April 17th Meet & Greet at the Fillmore 13 Brewery** in Pontiac at 6:00pm.

There are lots more social events to be announced. Feel free to contact me with questions. ~**Kim Schoenknecht**, Social Chair

Membership

We appreciate all our loyal current members who value the friendships they have formed. Please tell your friends about us and invite them to a Meet & Greet.

~**Carolyn Arlen**, Membership Chair

About Our Members

(THIS REPORT RAN 03/07/2025)

Happy Birthday to these members:

Kay Armstrong - 03/17
Bradford Gauker - 04/02
Patricia McKenna - 03/14
Sharon Reisedge - 04/12
Cheryl Schultz - 04/14
James Wlosinski - 04/14

These members are up for renewal:

(date shown is last day of membership)
Carolyn Arlen - 03/31/2025
Nelson Greaves - 03/31/2025
Monica Johnson - 03/31/2025
Susan Kraus - 03/31/2025
Patricia McKenna - 03/31/2025

These members recently renewed:

Judy Cocks
David Haglund
Carol Klausing

These members did not renew their membership:

(date shown is date membership expired)
Donald Mitchell - 01/31/2025

Our chapter currently has 30 members.

EVENT CALENDARS

For the most up-to-date info, make sure to check [our website](#) or [our MeetUp site](#).

COMING SOON - 2025 Golf & Social Calendars!

In the meantime, check out the following 2024 calendars and get a glimpse of the typical events that our chapter does throughout the year.

GOLF CALENDAR *Golf Chair: Tish Gordon*

Date	Day	Golf Event	Host
8 March	Fri	Michigan Golf Show & Gatsby's Meet & Greet	Mary Ann Wenger
10 March	Sun	Golf Season Scheduling Meeting	Denny O'Neil
21 April	Sun	Farmington Hills Golf League Meeting @ The Pines	Tish Gordon
4 May	Sat	Glenhurst Golf Course Season Opener	Denny O'Neill
17 May	Fri	Farmington Hills Golf League (Wk 1 of 12)	Tish Gordon
24 May	Fri	Farmington Hills Golf League (No league golf due to Memorial Day Holiday)	
25 May	Sat	Northville Hills	Tish Gordon
27 May	Mon	Memorial Day	
31 May	Fri	Farmington Hills Golf League (Wk 2 of 12)	Tish Gordon
7 June	Fri	Farmington Hills Golf League (Wk 3 of 12)	Tish Gordon
14 June	Fri	Farmington Hills Golf League (Wk 4 of 12)	Tish Gordon
18 June	Tues	Pine Knob	Tish Gordon
21 June	Fri	Farmington Hills Golf League (Wk 5 of 12)	Tish Gordon
28 June	Fri	Farmington Hills Golf League (Wk 6 of 12)	Tish Gordon
29 June	Sat	Huntmore	Tish Gordon
4 July	Thurs	4th of July	
5 July	Fri	Farmington Hills Golf League (No league golf due to Memorial Day Holiday)	
12 July	Fri	Farmington Hills Golf League (Wk 7 of 12)	Tish Gordon
13 July	Sat	Tyrone Hills	Tish Gordon
19 July	Fri	Farmington Hills Golf League (Wk 8 of 12)	Tish Gordon
26 July	Fri	Farmington Hills Golf League (Wk 9 of 12)	Tish Gordon
28 July	Sun	Oxford Hills	Art Goldman
2 August	Fri	Farmington Hills Golf League (Wk 10 of 12)	Tish Gordon
4 August	Sun	Links of Crystal Lake	Kim Schoenknecht
9 August	Fri	Farmington Hills Golf League (Wk 11 of 12)	Tish Gordon
10 Aug	Sat	Beacon Hill Golf Club	Tish Gordon
16 August	Fri	Farmington Hills Golf League (Wk 12 of 12)	Tish Gordon
17 August	Sat	Members Only: Mystic Creek Golf & Member's Picnic @ Camp Dearborn	Tish Gordon, Carol Klausing
25 August	Sun	Sanctuary Lakes	Tish Gordon
30 August	Fri	9 Hole Friday Night @ Farmington Hills Golf Course	Tish Gordon
1 Sept	Sun	Fieldstone Golf Club	Tish Gordon
2 Sept	Mon	Labor Day	
6 Sept	Fri	9 Hole Friday Night @ Farmington Hills Golf Course	Tish Gordon
13 Sep	Fri	9 Hole Friday Night @ Farmington Hills Golf Course	Tish Gordon
14 Sept	Sat	Baypointe Golf Course	Sue Merreck
20 Sept	Fri	9 Hole Friday Night @ Farmington Hills Golf Course	Tish Gordon
27 Sept	Fri	9 Hole Friday Night @ Farmington Hills Golf Course	Tish Gordon
2 Oct	Wed	Hunters Ridge	Tish Gordon
4 Oct	Fri	9 Hole Friday Night @ Fox Creek	Tish Gordon
9 Oct	Wed	Coyote Preserve	Tish Gordon
11 Oct	Fri	9 Hole Friday Night @ Farmington Hills	Tish Gordon
12 Oct	Sat	Pontiac Country Club	Sue Merreck
18 Oct	Fri	Rouge Park Course	Mike Wassman

SOCIAL CALENDAR**Social Chair: Kim Schoenknecht**

Date	Day	Social Event	Host
18 Jan	Thur	January Meet & Greet @ Deadwood Bar & Grille	Barb Schuler
10 Feb	Sat	Euchre Party @ Kim's	Kim Schoenknecht
15 Feb	Thur	February Meet & Greet @ Wixom Station	Carmen Meranda
8 March	Fri	Michigan Golf Show @ Suburban Collection Showplace	Mary Ann Wenger
8 March	Fri	March Meet & Greet @ Gatsby's	Mary Ann Wenger
10 March	Sun	Golf Season Scheduling Meeting @ home of Denny O'Neill	Denny O'Neill
10 March	Sun	1 st Quarter Board Meeting @ home of Denny O'Neill	Nelson Greaves
April	TBD	April Meet & Greet (cancelled)	Barb Schuler
April	TBD	Balls, Burgers & Beers (cancelled)	Barb Schuler
4 May	Sat	Social after Glenhurst Season Opener	Denny O'Neill
16 May	Thurs	May Meet & Greet @ Fords Garage Novi (cancelled)	Barb Schuler
17 May	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
31 May	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
5 June	Wed	2 nd Quarter Board Meeting @ TBD	Nelson Greaves
7 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
14 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
20 June	Thurs	June Meet & Greet @ Karl's Cabin	Barb Schuler
21 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
28 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
12 July	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
25 July	Thurs	July Meet & Greet @ Sparkies Kitchen & Bar	Barb Schuler
19 July	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
26 July	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
2 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
9 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
15 Aug	Thurs	August Meet & Greet @ Granite City Food & Brewery, Northville	Barb Schuler
16 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Tish Gordon
17 Aug	Sat	Members Only: Mystic Creek Golf & Member's Picnic @ Camp Dearborn	Tish Gordon, Carol Klausing
18 Sept	Wed	3 rd Quarter Board Meeting	Nelson Greaves
19 Sept	Thurs	September Meet & Greet	Barb Schuler
17 Oct	Thurs	October Meet & Greet @ Ford's Garage in Novi	Barb Schuler
21 Nov	Thurs	November Meet & Greet @ Moose Preserve Bar & Grill	Barb Schuler
5 Dec	Thur	4 th Quarter Board Meeting @ TBD	Nelson Greaves

Your chapter newsletter follows after the following pages . . .

ASGA Annual Dues are \$99.00. Do you want LOWER DUES?

HOW WOULD YOU LIKE ONE YEAR OF FREE DUES?

You likely joined the American Singles Golf Association because you wanted to meet more singles and play more golf. We can't help you with your golf swing, however, we're on a mission to grow your chapter's membership. ***Golf season is upon us . . . are you onboard to grow your chapter or are you satisfied with your current membership level?***

Here's the plan:

- 1) on the following page, you'll see a revised "***Single? Play Golf?***" sign. It now has five (5) tear-off tabs instead of eight (8).
- 2) You write-in your identification (either your member number or first initial + last name) on each of the tabs. Use scissors to cut the tabs apart.
- 3) You print as many signs as you wish, keep them in the front seat of your car along with some push pins and post them ***anywhere you're permitted*** to post, e.g. golf shop bulletin boards, golf shop restrooms, driving ranges, stores, etc. ***If you would like ASGA National to print five (5) yellow signs for you, please let us know by emailing Irene@SinglesGolf.com or calling 980-833-6450 from 9am-1:45pm, M-F, Eastern.***
- 4) For every three (3) people who join using your name or ID on the yellow sign, you'll receive 12-months of ASGA membership. Note: your name or member number, as the referrer, must be submitted **with** the new member's application. No exceptions. No retroactivity. Please do not add your own name to an application form. It must be completed only the by the member currently joining and completing the application.
- 5) New members can join over the phone, at our website (SinglesGolf.com/join), fax, etc., however, **they MUST use your member number or name at the time of joining as the person who referred the new member. Again, no exceptions to this policy.**
- 6) ASGA National will keep track of how many new members you get credit for and will automatically add 12-months to your membership. Please, no slanting of these rules

**Be a Hero in Your Chapter.
Get the signs printed and get them hanging!
*(and remind others to participate)***

SINGLE? PLAY GOLF?



The Southeast Michigan Chapter of the American Singles Golf Association WANTS YOU!

We're 2,500 members in 50 cities and we're ALL ABOUT HAVING FUN! So if you're single (i.e. divorced, widowed, legally separated or never married) and enjoy meeting others through the game of golf, you're invited to inquire about joining by calling the American Singles Golf Association at 1-888-465-3628 (1-TRIPLE-EIGHT-GOLFMATE) or visit SinglesGolf.com.

Meet MORE Singles! Play MORE Golf!



TEAR OFF A TAB BELOW

American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____
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IN ADDITION, WE CAN SEND YOU FREE BUSINESS CARDS!

As you have seen from the previous two (2) pages of this newsletter, ASGA National is committed to seeing your chapter grow. We believe by asking each individual member for help, your chapter will grow its membership.

Besides using just the yellow signs to gain more members in your local chapter, **upon request** we will also provide you with ASGA business cards as shown below. More can be sent to you if needed, but we'll start out by sending you 25 business cards that you can give to anyone you believe might be a potential member. Are you out and about and see someone wearing a golf shirt or hat? **Start a conversation:** tell them you're a part of a local club for singles who play golf and simply ask **"are you single?"** Even if they aren't, chances are they know a golfer who is. Give them a card that's pre-filled with you name (or member #) and contact info.

Remember, you get free dues for referring 3 new folks who join!

Below shows how your business card appears. They don't come to you automatically, you'll have to order them. E-mail Irene@SinglesGolf or call 980-833-6450 (9am—1:30pm, Mon-Fri, Eastern) for your free 25 cards.

- - Tom Alsop
President and Founder
American Singles Golf Association

25 Business Cards Will Be Mailed to You Upon Request!



Front side of business card

The back side of the business card is a form with the following fields: "ASGA Member" followed by a blank line, and "Call / Text" followed by a blank line. Below these fields, it says: "When joining, please be sure to reference my name or member number on the application form. Thanks!" At the bottom, it provides the website "www.SinglesGolf.com/join" and the price "\$8.25/month payable annually @ \$99".

Back side of business card



GET READY TO TEE OFF

FOR MORE FUN - FELLOWSHIP - FAIRWAYS!

4 WAYS TO JOIN / PAY

- ◆ Call / Zelle: 1-980-833-6450
- ◆ Fax This Form to Us
- ◆ Email/Mail This Form To Us
- ◆ Online (SinglesGolf.com/join)

APPLICATION TO JOIN ASGA RENEW MY MEMBERSHIP

Note: Meeting locations may vary. Upon joining, you will receive a monthly newsletter telling you about monthly meetings, outings, etc. If you have any questions, contact your local chapter leader or call 1-888-GOLFMATE or 980-833-6450. **Please complete information box at right.**

MONTH & DAY BORN _____
YOUR USGA HANDICAP® _____ or
AVERAGE GOLF SCORE _____

Dues are **\$99.00** for 12 months) or **\$198.00 for 24 months** (includes free ASGA logo'd shirt when joining for two years!). Best rate per year is **\$297** with our "buy 3 years, get 4th free + shirt" plan. Credit card users: JOIN BY PHONE: **980-833-6450** or FAX COMPLETED FORM to **980-225-0231**. Your membership kit will be mailed upon receipt of payment. **Free shipping if ASGA shirt is ordered with this application.**

PRINT CLEARLY - THE INFO BELOW SHOWS HOW IT WILL APPEAR ON YOUR CHAPTER'S ROSTER. (SEE OPT-OUT CLAUSE BELOW)**

HOW DID YOU HEAR ABOUT US? _____ CHAPTER YOU ARE JOINING OR RENEWING IN: _____

NAME _____ E-MAIL ADDR: _____

ADDRESS _____ CITY _____ ST _____ ZIP _____

HOME (_____) _____ WORK/CELL (_____) _____ EMPL. BY _____

POSITION _____ () AVAILABLE FOR WEEKDAY GOLF () WILLING TO VOLUNTEER FOR CHAPTER

NOTE: ASGA DOES NOT CONDUCT BACKGROUND CHECKS ON APPLICANTS FOR MEMBERSHIP NOR MEMBERS OF THE ASSOCIATION. Golf can be a dangerous sport. Accidents can occur by you or another party striking a golf ball, by a golf cart turning over, or simply falling down steps. PLEASE TAKE ADEQUATE PRECAUTION when playing in ASGA events. Chapters and individuals running golf tournaments are not professionals but are volunteers, and therefore, you must assume additional responsibility for your own safety. Please abide by the safety rules posted inside your golf cart, at the golf course, as well as the official website of the United States Golf Association (www.USGA.org). If you have a safety concern, you must immediately bring it to the attention of the person(s) running an event, your chapter president or golf course management personnel.

NOTICE - View these terms online at www.SinglesGolf.com/Legal-Stuff

ASGA does not conduct background checks on applicants for membership or current members.

Golf Safety Warning: Golf can be a hazardous sport. Accidents may occur, including being struck by a golf ball, golf cart accidents, or falls. Please exercise caution when participating in ASGA events. Chapters and individuals organizing events are volunteers, not professionals. You are responsible for your own safety. Follow all posted safety rules, including those on the golf cart, at the golf course, and as outlined by the United States Golf Association (www.USGA.org). If you have a safety concern, promptly inform event organizers, your chapter president, or golf course management personnel.

RELEASE FROM LIABILITY AND ASSUMPTION OF RISK - By participating in activities organized or sponsored by ASGA, Inc. (d/b/a American Singles Golf Association), its chapters, or affiliates in the United States and Canada, you agree to the following:

- **Release of Liability:** You, the undersigned ("Releasor"), on behalf of yourself, heirs, distributees, guardians, and legal representatives, release and indemnify ASGA, its directors, officers, employees, agents, affiliates ("Releasees"), from all claims, including those related to personal injury, death, property loss, or damage. This release applies to both known and unknown claims, except in cases of gross or willful negligence.
- **Assumption of Risk:** You acknowledge that golf and related activities inherently involve risks, including health-related risks. By participating, you voluntarily accept these risks, including potential injury, death, and property damage.
- **Legal Consequences:** You confirm you have read this release, understand its implications, and agree that it will be enforced to the fullest extent permitted by your state of residence. If any portion of this release is deemed invalid, the remainder will remain in effect.

TERMS AND CONDITIONS - Membership in ASGA is effective upon receipt of dues and remains valid for the selected membership period, subject to these terms:

- **Eligibility:** You must be 21 or older and single (defined as never married, divorced, legally separated, or widowed); and by joining, you accept the terms of the Release from Liability and Assumption of Risk above.
- **Non-Refundable Dues:** Membership dues are non-refundable and subject to change.
- **Use of Information:** Membership lists, emails, and other provided data are ASGA property and are for ASGA purposes only. Your information may be shared with other members and on www.SinglesGolf.com, unless you request otherwise.
- **Opt-Out Clause:** You may opt out of sharing specific personal information by emailing to info@SinglesGolf.com the information you wish to have excluded from your chapter roster. ASGA is not liable for inadvertent publication of opt-out information.

PRIVACY POLICY - See www.SinglesGolf.com/privacy for details.

DISPUTES - All disputes concerning membership terms or conditions are governed by the laws of North Carolina. Legal proceedings must be filed in Mecklenburg County, North Carolina.

AGREEMENT TO POLICIES - By submitting this application and payment, you agree to abide by ASGA's national and local chapter policies and bylaws, as outlined at: www.SinglesGolf.com/policy and www.SinglesGolf.com/bylaws, as well as at local chapter websites or newsletters.

JOIN FOR 2 YEARS - GET A FREE GOLF SHIRT!

JOIN FOR 3 YEARS - GET 4TH YEAR + SHIRT FREE!

* **Note:** Credit/Debit cards carry a 3% processing fee. Zelle now accepted, no fee.

- DUES - 24 Months - \$198** (includes free ASGA logo'd shirt - Most Popular!)
- DUES (Join for 3 years, 4th year free - \$297** (incl. free shirt - best value)
- DUES - 12 Months + ASGA logo'd golf shirt - \$129** (includes shipping)
- DUES - 12 Months - \$99**

If a shirt is included, indicate () Male () Female Size: _____

REFERRED BY: _____

Check Paid To "ASGA, Inc." Enclosed** **TOTAL \$** _____

* **Please charge my major credit/debit card indicated below:**

No. _____ Exp. _____ 3/4 digit _____

SIGNATURE REQUIRED! By signing below, I agree to the Terms, Condition and Release ("Legal Stuff") as set forth at left and, if appropriate, authorize payment by my credit/debit card shown above.

Signature **X** _____ Date _____

Pay by Credit Card: Call 980-833-6450 9-2 Eastern Time, M-F

To Pay by ZELLE (no fee), use Zelle ID: 980-833-6450

Or Fax App Form to: 980-225-0231 or Scan & Email to Info@SinglesGolf.com

Or mail application to ASGA, P. O. Box 848, Pineville, NC 28134

** There is a \$25 charge for any check returned from your bank.

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