

2026-27 GEORGIA-FLORIDA TENNIS

A & B LEAGUE RULES

I. ELIGIBILITY

- A. Players must be 18 years old to be eligible to play in the League.
- B. College students who play varsity team tennis are not eligible to play in the League.
- C. Players with a USTA rating of 4.5 and below may play in our league on a team or as a sub.

II. RULES

- A. USTA Rules and Code are in effect for all play unless superseded by a League Rule.
- B. League rules are in effect from the beginning of the Fall Season through the end of the Spring Season. Any changes voted on during the year will not go into effect until the start of the following Fall Season.
- C. League Rule changes are first approved by the League Committee and then approved by a MAJORITY of A and B team captains with a quorum of 2/3rds of the team captains casting a vote. Votes may be cast via email.

III. FINANCIAL MATTERS

- A. **League Dues are \$25 per rostered player.** Captains collect all the dues from their players and then pay electronically and/or mail any checks in one envelope to the Treasurer (mailing address will be provided). Captains may pay by Venmo (@GAFLtennis), Zelle (use GAFLtreasurer@gmail.com), or checks payable to GAFL Tennis, Inc. **All money is due by October 31st**
- B. **Accounting:** The League Committee (LC) will oversee accounting matters and ensure the club's financial health, including the duties listed below.
 - 1. Maintain accurate financial records.
 - 2. Follow a budget. The goal is to break even, i.e., have the dues and sub fee income cover the expenses for the year. If there is a deficit of more than 10% in any year, the reasons will be brought to the attention of the captains. Expenses include the year-end luncheons and awards, the annual captains' meeting lunch, the annual League Committee's meeting lunch, as well as league general expenses such as corporation renewal, statistical software fees and website fees. The LC will set the budget for the year-end luncheon with input from the captains.
 - 3. Keep the end of fiscal year (6/30) bank balance no lower than \$5,000 to ensure we have contingency funds.
 - 4. Have financial records audited by a non-check-signing member of the LC. The check signers are the 3 officers of GAFL Tennis, Inc. The current officers are Katie Brennan, President; Cecilia Loeb, Vice President; and Margaret Mooney, Secretary/Treasurer.
 - 5. Avoid any conflicts of interest.
 - 6. Present the audited financial statement to the captains with full transparency.
 - 7. File the required annual forms with the IRS and Florida so the club maintains its non-profit 501(c)(7) status.

IV. MATCH FORMAT

- A. "A" League play consists of 6 doubles matches. "B" League play consists of 5 doubles matches. All individual matches count one point.
- B. All matches should be played on the scheduled date. If all 4 regular players agree to play prior to the match date, this is permissible. If an early-play date is agreed upon, that is now the play date IN LIEU of the scheduled match. If a partnership can't play or find a sub on the accepted early-play (or late-play) date, the partnership that cannot play forfeits that particular line for the scheduled match. If it rains, they split points. If the scheduled date is rained out, the match played early stands. If all 4 regular players agree to play after the scheduled date, this is also permissible, however the match must be completed, and scores sent to the appropriate Statistician within 4 calendar days (the same timing as results for the match are due

per XI.B.). If the scheduled match is rained out and points are split, the points in this match will also be split.

- C. The home team furnishes new USTA approved balls (top quality, soft or hard court).
- D. Captains may contact each other prior to the match and should do so about any potential problems. If you use email or texts to communicate, be sure to get a reply. Do not assume the other captain has received your information.

V. MATCH TIMES

- A. Warm-up starts at 9:15 am. The home team Captain is responsible for seeing that the matches start promptly at 9:30am. **EXCEPTION:** Forest Meadows warm-up start time is 9:30 am and matches start promptly at 9:45am.
- B. Warm-up time (including practice serves) is fifteen minutes. If opponents are late arriving, players should warm-up with team members to have full warm-up time. Late players arriving after 9:30 will be penalized as follows: (Please note: Late players are entitled to a 5-minute warm-up)
 - 9:31-9:35am - loss of toss plus one game
 - 9:36-9:40am - loss of toss plus two games
 - 9:41-9:45am - loss of toss plus three games
 - 9:46am - default. (The match may still be played, scores recorded, but no point would be awarded to the late team. On-time players may decide to waive the penalty if opponents have a legitimate excuse and their schedules permit.) **EXCEPTION:** Forest Meadows match start is 9:45 am.
- C. Every effort should be made to play - with the option of delaying the start of the match on the scheduled date, if all players agree.

VI. SCORING

- A. Each individual match consists of the best two out of three sets. All matches, once started, must be played to completion or be defaulted. (Rain exception: See Sect. X, Rule C)
- B. The Coman 7-point tiebreaker will be used if the score in any set reaches six games all. The tiebreaker procedure is as follows:

The player whose turn it is to serve shall serve the first point from the deuce court; after the first point, the players shall change ends and the following two points shall be served by the opponent due to serve next, starting with the ad court; after this each team shall serve alternately for two consecutive points (starting with the ad court), changing ends after every four points until the end of the tie break game. **Thus, switch sides after points 1, 5, 9, 13, 17, etc.** The first team to reach 7 points with a margin of 2 points wins. The tie break counts for one game and is written 7-6(4), the “4” is the number of points LOST by the winning team. After the tiebreak, players change ends and the team that DID NOT start the tiebreak now starts the next set.
- C. If two teams split sets in August or September, a 10-point tie break will be played in lieu of a 3rd set, unless all four players agree to play a full 3rd set. Starting in October, a 3rd full set will be played unless all four players agree to a 3rd set 10-point tie break. The decision to play or not to play a full third set can be made before or at any time during the match. The 10-point tie break is played the same as the 7-point tie break (using Coman Tie-Break procedure), the first to 10 points with a margin of 2 points wins. It should be recorded on the score sheet as the actual score (i.e. 10-6).
- D. Any third set, whether a 10 point Tie Break or a full set, should be recorded in Match Time as 1-0.

VII. ROSTERS

- A. **Teams must be formed by June 15th** for the purpose of making the next season’s schedule. All teams must then **submit a complete viable roster by August 1st** to the League Committee (LC). (Please refer to last page for more information on the LC.) “A” League rosters should be sent to Cecilia Drew Loeb, and “B” League rosters should be sent to Katie Brennan. (See last page for email addresses.) As a guideline,

3.5 players should not play below B1, 4.0 players should not play below A4, 4.5 players should not play below A2. A roster must also be in descending order of strength. The Review Committee can be asked to check players' records, including any dynamic ratings and USTA records to ensure descending order of strength.

- B. A roster must be filled from the top down, meaning there cannot be a permanently empty spot at the top positions. Players must move up to fill any empty spots. The only acceptable permanent empty spots will be at A6 or B5. Three people can fill one position on a team. Each person will have to pay the League dues (and split city court fees, if applicable).
- C. Any time during the year at the discretion of the captain, a doubles pair that has lost several consecutive matches may be moved down one position to adjust the team to reflect the descending order of strength. At least 24 hours before the next match, the captain must notify the appropriate League Coordinator of the change. She will notify the captains and have it posted on the website.

VIII. SUBS

- A. Official Sub Lists will be maintained on our web site: **GAFLTENNIS.COM**. Sub positions must be approved by the appropriate Sub Committee. A sub may play higher but not lower. There is an A Sub and a B Sub Committee. One representative from each team will serve on their league Sub Committee. Members of each Sub Committee are listed on the website.
- B. **To become an eligible sub and be added to the official sub list, a player MUST do the following:**
 - 1) Submit the official sub form online at GAFLTENNIS.COM;
 - 2) Pay the fee if required; and
 - 3) Get approval from the appropriate A or B Sub Committee to play at the requested position. ALL requests must be approved by the appropriate league Sub Committee, including those made by rostered players. Contact information for the Sublist Coordinators is on the last page of the rules.

If she fails to do this, she is an ineligible sub, and any wins will be forfeited. (See Rule VIII. E.)
- C. Players who are not on a team and only sub must pay a **\$10 fee each year** to be included on the Sub List. **Subs who are on both A & B League lists pay one \$20 fee.** Payment may be made by Venmo (@GAFLtennis), Zelle, or check payable to GAFL Tennis, Inc. **Subs must include full name, A or B League, or both, and sub level with their payment.** Subs do NOT pay court fees. Court fees are paid by the home team for all players and subs.
- D. All subs should be on the sub list to play in a match. If a sub needs to be added quickly, the captain must notify the respective Sub Coordinator (see above) BEFORE the match, **confirm the \$10 sub fee has been paid, and then ensure the sub submits** the official sub form by 5 pm on the day of the match. The sub will be added to the official sub list after approval. If the Sub Committee later determines that the emergency sub was playing too low or the form **or payment were** not received on time, and the team with the sub won the match, it will be treated as a forfeit. Avoid this possibility by getting approval before the match (**48 hours** is minimum time for committee to review).
- E. Subs must be placed where they belong in the lineup according to their strength so that the entire team is in a descending order of strength. Every effort should be made to find a sub appropriate to the position needed. If an ineligible sub plays in a match and the team wins, it will be treated as a forfeit.
- F. If approved by the B League Sub Committee, and listed on the B sub list according to section VIII B, an A6 League team player will be allowed to sub at the B1 position. However, two approved A6 team players will not be allowed to play together in a match at the B1 position. **Approved A6 team players do not pay the \$10 sub fee.**
- G. **Each year, any rostered "B" player who wants to sub in the "A" League must submit an A subform, but does not need to pay the sub fee.**
- H. Players needing a sub should do the phoning etc. to find the sub. Always keep your captain posted on your progress.

IX. FORFEITED MATCHES

- A. It is permissible to default an individual match in any position. The Captain must notify the other Captain by 8:00pm the night before or earlier. The only exceptions are last minute emergencies.
- B. If a forfeit is given before a match, and the match is canceled, the forfeit is also canceled. The player (or a sub) can play in a make-up match. If there is no scheduled make-up date, any forfeits will not count and all points will be split.
- C. Matches can only be forfeited for legitimate reasons (such as illness or travel) and when subs cannot be found. The League Coordinator can ask a team to justify their forfeits.

X. WEATHER

- A. **RAIN or COLD:** In the event of rain on the morning of the match, or cold, which is a temperature of 40 degrees or below including wind chill factor at 9am and a cloudy forecast until noon using weather.com as our guide, the home team Captain has the responsibility to contact the other team captain to cancel the match before 7:30am if the visiting team is out of town, and 8:15am if in town. Communication between the captains is critical. If the home team Captain cannot reasonably guarantee that the courts will be playable at 9:15am, the captains decide to either split the points or make up the match as indicated in paragraph X.C. below. The captains can agree to another arrangement, like delaying the matches 60 minutes etc. Both captains must agree to play. The agreement should be confirmed in writing (texts or email) to avoid misunderstandings. If no message is received, the visiting team captain shall assume the weather is good and the courts are playable. Violation of this rule will result in the split points being awarded to the visiting team and 0 points to the home team.
- B. When **60% or more** of matches are canceled due to weather, it is a league-wide cancellation. The match will be played on an available makeup date, in which case, any matches that have been played (before or on match day) will count, and forfeits for unplayed matches will be erased. If NO makeup date is available, all points will be split, including matches that had been played before or on match day, and all forfeits will be erased. If **less than 60%** of matches are cancelled due to weather, the teams may make up the match within two weeks, and prior to the end of the season. Each line may decide whether to split points or reschedule the match. If no agreement can be reached or the makeup match is rained out, the points will be split.
- C. If it starts raining during a match, and all 4 players agree it is safe to continue playing, the match may continue. A match that has been halted by rain will be resumed on a date that is mutually agreed upon by both Captains (or by each pair of position players individually) but must be completed within 3 weeks of the original match date. The match is resumed with the same scores and same players as when the match was stopped. If a makeup date cannot be agreed upon, the points will be split.

XI. RESULTS

- A. The Home team captain shall submit match results to the League Statisticians in the manner determined at the annual captains' meeting or otherwise communicated by the League Statisticians before the start of the season. Current League Statisticians:
 - A League: Steffi Bixler at bixler@rose.net
 - B League: Katie Brennan at ktbrennan358@gmail.com or text a photo to 850-445-1131.
- B. If the results are not received by 6pm on the fourth (4th) calendar day after the match, the home team's points are forfeited. The visiting team keeps the points the visiting team won, providing the Captain, after receiving her result sheet, sends in her score sheet within 4 days to the League Statistician.
- C. Please make sure any subs are clearly indicated on the score sheet that is turned into the statistician. All changes to rosters, sub lists or corrections to the results sheet will be published on gafltennis.com website.

XII. EXCELLENCE AWARD

- A. Qualifications - Players must:

- a. Play with their partner 80% of the time during the Fall and Spring season; and
- b. Win 70% of those matches. Forfeits received count as a win but will be reduced by the number of forfeits given.
- c. Players who are rostered to three on a line, will be considered as playing with their partner for the purposes of this award if they play with one of the three rostered players.
- B.** Matches must be played in the same position to be considered, although matches played with the same partner and won in a higher position may be considered.
- C.** Generally, Excellence Award winners should move up to a higher position, unless doing so takes their team out of the descending order of strength. Injuries and other factors can also mitigate moving up.
- D.** Excellence Award statistics:
 - a. Statistics for players in the A League will be calculated by Match Time and confirmed by the A League Statistician.
 - b. Statistics for players in the B League will be calculated by Match Time and confirmed by the B League Statistician.

XIII. PLAYOFFS

- A.** The team that wins the Fall season with the most points and the team that wins the Spring season with the most points will have a playoff match to determine the League Championship. The playoff will be played at the Club or site which hosts the luncheon, or at a nearby mutually agreeable site.
- B.** In case of a tie at the end of the Fall or Spring season, the results of the last head-to-head match will decide the winner. If teams are still tied, the team with the fewest sets lost in the head to head match will be the winner. If the teams are still tied, the team with the most games won in the head to head match will be the winner. If the head to head match was not played, *the team with the fewest sets lost for the season will be the winner*. The winner of the Fall season and the winner of the Spring season, if not the same team, will play a playoff to decide the League Champion. The Home team will be decided by a coin toss. The location of the championship match will be determined by the League Committee in coordination with the location of the end-of-the year banquet and court availability.
- C.** Team line ups must be submitted to the appropriate League Coordinator five days prior to the playoff date. This rule must be adhered to or else the team will forfeit any grievance rights.
- D.** Substitutes must have played in at least two regular matches for any team during the current league year. In order to cut down on the use of substitutes, individual teams who know that they can't play on the scheduled date will be permitted to arrange with their opponents to play prior to the playoff match. If the opposing team cannot accommodate the other team, a sub will be permitted.
- E.** In case of a tie in the league playoffs, the team with the fewest sets lost will be the winner. If the teams are still tied, the team with the most games won will be the winner.

XIII. INJURY

- A.** In case of injury, a five-minute suspension of play is allowed.

XIV. COACHING

- A.** No coaching is allowed during the match, except between the second and third sets when a ten-minute rest period may be taken. Coaching may only occur off the court.

XV. REVIEW COMMITTEE

- A.** The Review Committees (separate ones for A & B) will be made up of a representative from each team. The respective League Coordinators will chair the committee.
- B.** Players should FIRST consult with their team Representative before requesting a review.

Representatives will be listed on the website.

- C. A request to review needs to be emailed to the respective League Coordinator who will forward it to the Review Committee and send it to the Captain of the team accused of the infraction. A response by the accused team must be received within 10 days; otherwise, the complaint will be honored.
- D. A Review Committee member will be ineligible to vote if she actually plays on either team but may give guidance on whether it is a worthwhile complaint.
- E. Blatant wrongdoing by any Captain may result in a total loss of points for that match.

XVI. PERSONAL INFORMATION

- A. By joining the League, a player is granting permission for our website to post your name, phone number and email address. This information is to be used only for League or tennis related business.

XVII. COURT COURTESY

- A. As a courtesy to all other players, please refrain from these distractions:
 - 1. The use of active cell telephones on the court while the match is in progress.
 - 2. Bringing children or pets that could be a distraction during the match.
 - 3. Guests or teammates accompanying players should show the proper respect for all players while the match is being played. (Cheering for a bad shot is not sportsmanlike.)

XIV. HOSPITALITY

The Year-End Luncheon will rotate among the teams as follows:

“A” LEAGUE

2027 – Killearn Teams
2028 – Bainbridge, Thomasville & Glen Arven
2029 – Maclay
2030 – Capital City CC
2031 – Golden Eagle
2032 – City Teams and Holy Comforter
2033 - Killearn Teams

“B” LEAGUE

2027 – Bainbridge & Glen Arven
2028 – Maclay
2029 – Holy Comforter
2030 – Capital City CC
2031 – Killearn Teams
2032 – Golden Eagle
2033 - City Teams

GAFL TENNIS, INC. E.I.N. #99-4420720

GAFL TENNIS, INC. was formed in August of 2024 for banking and legal requirements. It is a not-for-profit Florida corporation and self-declared 501(c)(7) Social Club for IRS purposes. The current officers are Katie Brennan, President; Cecilia Loeb, Vice President; and Margaret Mooney, Secretary/Treasurer.

THE LEAGUE COMMITTEE (LC)

The mission of the League Committee is to facilitate fair and fun tennis in the GAFL Women’s Tennis Leagues. In general, the “A” League members oversee “A” League matters, and likewise for “B” League. The LC currently consists of the following members:

**“A” League Coordinator & Vice
President of GAFL Tennis, Inc.**

Cecilia Drew Loeb
Cell: 850-294-4497
Email: cecilia.d.loeb@gmail.com

League Website Coordinator:

Gina Herring
Cell: 850-510-7723
Email: gafltennis@gmail.com

**“B” League Coordinator,
Statistician, & President of GAFL
Tennis, Inc.**

League Committee Secretary

**“B” Sub List Coordinator, LC
Treasurer & Secretary/Treasurer
of GAFL Tennis, Inc.:**

**“A” Statistician & Excellence Award
Coordinator:**

“A” Sub List Coordinator:

“A” League At-Large Member:

“B” League At-Large Member:

Katie Brennan

Cell: 850-445-1131

Email: KTBrennan358@gmail.com

Kathy Maus

Cell: 850-567-1331

Email: KMaus1005@gmail.com

Margaret Mooney

Cell: 850-339-6345

Email: BLeagueSub@gmail.com

Steffi Bixler

Cell: 229-225-2552

Email: bixler@rose.net

Kim Miller

Cell: 850-210-2325

Email: ALeaguesub@gmail.com

Ann Lumsden

Cell: 850-273-0046

Email: annslumsden@gmail.com

Ashley Sniffen

Cell: 850-510-1551

Email: sniffen@msn.com