

The Yikes! I'm Retired...Modified Rules of Golf for Retirement

A Quick-Reference Rule Sheet

Golf's official rules keep the game fair and consistent for low-handicap and professional play, but they can add unnecessary frustration for retired, older, and mid-to-high-handicap golfers — especially on courses that aren't in pristine condition. This sheet condenses a set of modified rules designed to speed up pace of play, reduce excessive penalty strokes, and put more enjoyment back into the game, without changing golf's core character and challenges. The “Legend” indicates rule origins.

Legend:  *Existing Official or Commonly Used Rule (used as-is or as the default)* —

 *New/Modified Rule* —  *Recommended Alternative Rule to Official Rule*

1. Foundational Rules: Essentially "Winter Rules," played year-round

-  **Lift, Clean & Place** — Anywhere, anytime.
 -  **Improve Your Lie** — Move your ball within a 6/12-inch radius, even in the rough.
 -  **Hidden Ball (not "Lost Ball")** — If a ball is buried in leaves or heavy primary rough, and should be able to be found, search for a reasonable amount of time, then drop a new ball and play on with no penalty.
 -  **Gimmies** — Any putt within ~3 feet is automatically holed.
 -  **No Mulligans** — There needs to be a set framework of rules to play by, not an "anything goes" free-for-all approach. (That said, we recognise that some groups allow Mulligans. If so, perhaps players can agree on a maximum number taken in a round.)
 -  **Two-Putt Maximum** — In spring, or when the putting greens have been “sanded/aerated”, or they are blemished don't count more than two putts per hole (a one-putt still counts as one).
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2. Tee Selection

-  **Hybrid Tees** — Play a mix of tee colours throughout the round if necessary: default to one tee (e.g., White) but move forward one or two tees on holes your group finds too difficult.
 -  **Play Whichever Tees Are Appropriate for Your Group** — There's no shame in the forward tees; they're built for seniors, juniors, high-handicappers, and shorter hitters (e.g. drives under 200 yards).
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3. Pace of Play

-  **Play Ready Golf** — If everyone agrees and it's safe, hit — regardless of who's farthest from the hole (applies to fairway shots, the tee box "honour," and approach shots to the green).

-  **Eliminate "No Closer to the Hole" aspect of many rules** — Off the green, don't worry about whether your placed/dropped ball ends up marginally closer to the hole. A couple of inches or a couple of feet doesn't really matter. No closer still applies as-is on the putting green.
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4. Off the Tee & From the Fairway

-  **The "Hosel Rocket" (Shank Out of Bounds off the tee)** — No relief here; play the official rule: stroke and distance.
-  **Missed the Fairway and Lost (In Primary Cut)**— Treat as a Hidden Ball: search briefly if a ball is buried in leaves or heavy Primary rough, then drop and play a new ball with no penalty.
-  **Fairway Blemishes** — Improve lie on any fairway shot to offset divots, bare patches, etc.

Out of Bounds (OB) / Lost Ball (LB)

-  **Official OB/LB Rule** — Stroke and distance (return to where you last played, add one penalty stroke, and hit away).
 -  **Model Local Rule E-5** — USGA/R&A option: drop in the fairway near where the ball crossed out of bounds, for a two-stroke penalty instead of returning to replay. the two-stroke cost is worth it — noted here as a legitimate but uncertain option.
 -  **Recommended Alternative to E-5** — Instead of dropping in the fairway, drop in the first cut or primary cut within a club length of the fairway, for a one-stroke penalty.
 -  **Another Alternative to E-5** — Take two-club-length relief from where the ball went OB/lost (as if it were a lateral hazard), with a one-stroke penalty.
 -  **When "OB" Isn't Really Severe** — If the out-of-bounds area (e.g., bordering private yards) is easily playable, but you are not allowed to, apply the lateral-hazard two-club-length relief instead of full stroke and distance.
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5. Hazards (Penalty Areas)

Red Stakes

-  **Play "As It Lies"** — No penalty and improve your lie under these rules.
-  **Official Relief Options (one-stroke penalty)** — Stroke-and-distance, back-on-the-line, or lateral relief (two club lengths from where the ball crossed the margin, no closer to the hole).
-  **Modified Lateral Relief for Ball in Water** — Instead of measuring from where the ball crossed the margin, take relief directly opposite the point where the ball entered the water.

Yellow Stakes

-  **Treat Like Red Stakes** — Including lateral relief, which isn't normally permitted in yellow-stake areas under official rules.

Large Water Hazards

-  **Two-Balls-In-the-Water Rule** — After two shots go into the same water hazard, drop a ball 3 or 4 feet off the green along the line between the water and the flag, take one penalty stroke, and play on. Groups may agree to invoke this after just one ball in the water.

Sand Traps / Bunkers

-  **Rake-and-Place (violates official rules)** — If bunkers are poorly maintained, rake a clean patch near your ball's position and play your ball from there.
-  **Free Lift Option** — On especially rough bunkers, take a free lift out and drop nearby.

Dangerous Animals

-  **Official Rule 16.2** — Free relief is allowed if playing the ball as it lies would risk serious physical injury (e.g., alligators, bears, coyotes).
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6. Maximum Score Per Hole

-  **Cap Hole Score at Triple Bogey (+3)** — For mid-to-high-handicap and retired golfers, modeled loosely on the official "net double bogey" handicap rule.
 -  **Alternative: Quadruple Bogey (+4)** — Slightly less forgiving if groups want to play a stricter format.
 -  **How to Apply It** — Either finish the hole and record the capped score or pick up your ball and move on to the next hole as soon as it's clear you'll exceed the cap to speed up play.
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7. Around and On the Green

-  **Near the Green** — Improve/fluff up your lie in the fringe/rough, but you must still proceed with an actual chip or pitch.
 -  **Putting Order** — Farthest from the hole putts first, by default — or switch to Ready Golf if your group agrees.
 -  **Ball Placement Wiggle Room** — If a ball mark or blemish sits in your line, you may nudge your ball a couple of inches to the side.
 -  **Two-Putt Maximum on the Green** — Especially useful in spring when greens are rough.
 -  **Gimme Distance** — Group agrees on a length (commonly ~3 feet), measured using one designated putter (typically 35-36").
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8. Cart Etiquette in Retirement (Guideline, not a Rule)

-  If you're riding a cart while others walk offer to carry jackets/water, keep score for the group, shuttle tired players up hills or long distances, and help search for balls, etc.
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9. Know the Official Rules That Can Help You

-  **Unplayable Ball + Stroke and Distance, Used Strategically** — Declaring your ball unplayable (except in a penalty area) lets you replay from your prior spot for one penalty stroke — e.g. useful when you putt and a shot rolls back down a slope and off the green.
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This summary was generated using Anthropic's Claude AI Chatbot from the original three-part blog series on **Yikes! I'm Retired... Now What?** — "**The Rules for 'Old Man' Golf... Modified Golf Rules Concocted for Golf in Retirement**" (Parts 1, 2, and 3). Visit "yikesimretirednowwhat.com" for the full stories behind these rules.

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