



Your MGA Handicap Why You Don't Usually Play to Your Index

“If I only break 90 once a summer...

...how can I have an 18.0 handicap index?”

“TWO BASIC PREMISES underlie the USGA Handicap System, namely that each player will try to make the best score at every hole in every round, regardless of where the round is played, and that the player will post every acceptable round for peer review. The player and the player's Handicap Committee have joint responsibility for adhering to these premises. [Excerpt from the USGA Handicap System Manual, 2006-2007.]

Does it seem to you that you play a few strokes over your Course Handicap most of the time? Well, that's normal under the USGA Handicap System. Why?

The USGA Handicap System is based upon the *potential ability* of a player rather than the average of all of a player's scores. The USGA tells us that the average player is expected to play to his Course Handicap or better only about 25 percent of the time, average three strokes higher than his Course Handicap, and have a best score in 20, which is only two strokes better than his Course Handicap.

A Little Arithmetic

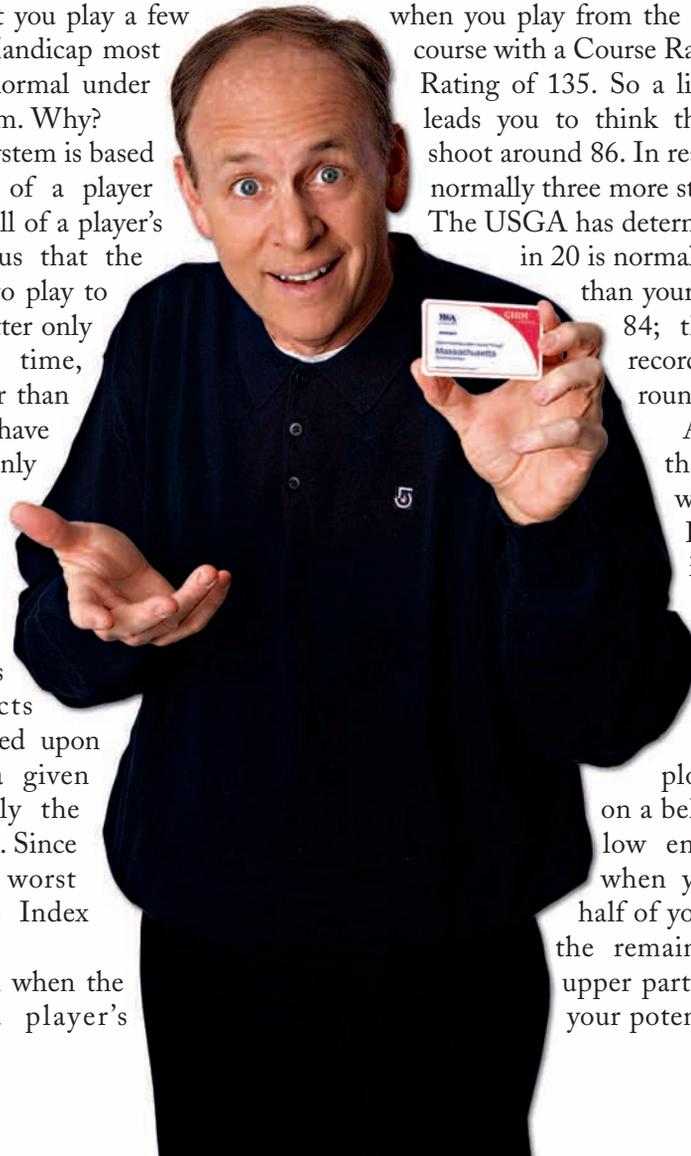
A few words and a little arithmetic explains. A player's Handicap Index reflects potential because it is based upon best scores posted for a given number of rounds, ideally the best 10 of the last 20 rounds. Since the USGA tosses out the worst 10 scores, the Handicap Index reflects a player's best days.

The arithmetic comes in when the golf club calculates a player's

Differential for each score posted. The Differential is the difference between a player's adjusted gross score and the USGA Course Rating of the course on which the score was made, multiplied by 113, and then the total is divided by the USGA Slope Rating from the tees played rounded off to one decimal place.

If you have a USGA Handicap Index of 11.6, for instance, it translates into a Course Handicap of 14 when you play from the middle tees one day at a course with a Course Rating of 72.1, with a Slope Rating of 135. So a little addition ($72.1 + 14$) leads you to think that you will consistently shoot around 86. In reality, your score average is normally three more strokes than that, or an 89. The USGA has determined that your best score in 20 is normally only two strokes better than your Course Handicap, or an 84; the probability of your recording an 83 twice in 20 rounds is only one in 50.

A good way to think of the range of scores upon which your USGA Handicap Index is based is the old bell curve that school teachers refer to when discussing the range of scores on an exam. The scores of most players, when plotted out, are distributed on a bell curve from the high to low end of the scale. Thus, when you drop out the worst half of your scores, the average of the remaining 10 scores on the upper part of the bell curve reflect your potential ability.



“The USGA’s Handicap Research Team tells us that the average player is expected to play to his Course Handicap or better only about 25 percent of the time.”

What Are The Odds?

Once in a while you will hear about someone shooting an incredible tournament score, such as a net score of 59. What are the odds of shooting a score like that? The USGA has figured the odds of one exceptional tournament score up to 10 strokes better than the Course Handicap.

For example, the odds of a player with a Course Handicap of 14 beating it by eight strokes (-8 net) once is 1,138 to one. Put another way, the average player posts 21 scores a year. That means that to score this well, assuming the Handicap Index is correct, would take 54 years of golf to do it once.

The odds of a player beating his Course Handicap by eight strokes twice is only 14,912 to one. That’s 710 years of golf for the average player — odds far beyond the realm of reasonableness.

The Automatic Reduction

Since the USGA Handicap System is designed to promote fairness during competitions, what happens if a player’s scores contradict the odds and the player consistently plays better than the stated Handicap Index when some crystal or trophies are at stake?

The USGA has created a formula that is outlined in the *USGA Handicap System Manual* under Section 10-3, *Reduction of a Handicap Index Based on Exceptional Tournament Scores*. In short, a player’s USGA Handicap Index is automatically reduced when the player records two tournament scores in a calendar year or in the latest 20 rounds that are a minimum of three strokes better than the stated USGA Handicap Index. The better the scores, the greater the reduction.

You can do your part to make the USGA Handicap System work best by making sure all ‘great’ tournament scores by all players get posted with a ‘T’ so that they are reviewed and used under Section 10-3.

The end result of all the mathematics is your USGA Handicap Index, for better or for worse. Don’t worry if you never seem to play to it on a given day. Remember that all golfers are in the same boat as you, because USGA Handicap Indexes are based on a player’s potential ability rather than the average of all scores.

WHAT YOU WANTED TO KNOW ABOUT...

The Basics

HANDICAPPING FAQs Below – as well as on page 17 and 19 – are the most frequently asked questions and answers regarding the USGA Handicapping System. For more information on handicapping issues, visit the USGA Handicap Section at www.usga.org/handicap.

Q. Why should I have an established MGA/USGA Handicap and post my scores?

A. Golf is popular, in large part, because of its unique and equitable system of handicapping. The purpose of the Handicap System is to make the game more enjoyable by allowing everyone from the scratch golfer to the novice compete on an equitable basis. When you participate in any kind of competition, an established, up-to-date handicap is essential and will make the game more enjoyable for all participating. With an MGA/USGA Handicap you will also receive a complimentary subscription to *MassGolfer* magazine.

Q. How can I get an MGA/USGA Handicap?

A. It’s quite simple. You can obtain an MGA/USGA Handicap through the golf course or club where you play most of your golf. This may be a municipal, public, semi-private, private or a club without real estate. For an annual fee (usually \$30-\$50 charged through the club of your choice) you can establish a handicap. Visit www.mgalinks.org/member_clubs/ for a complete listing of MGA Member Clubs.

Q: Can a golf club’s Handicap Committee modify or change my USGA Handicap Index?

A: Yes, Rule 8-4/b of the USGA Handicap System states the following: The handicap committee has the responsibility of making certain that a player’s USGA Handicap Index reflects his/her potential scoring ability. There are five areas in which a handicap committee may modify a player’s USGA Handicap Index: 1) Improving faster than the system can react; 2) Numerous away scores change Handicap Index; 3) Temporary disability; 4) Failure to post scores; and, 5) If the player manipulates his/her round.

Q. How do I calculate my Course Handicap?

A. To review, view the feature *How We Rate* that is posted on the www.mgalinks.org home page.



Your MGA Handicap Acceptable Scores, Most Likely Scores and ESC

“Often times I play fewer than 18 holes... ...do I really need to post all those scores?”

A **GOLFER IS REQUIRED** to post scores whenever he/she plays at least 7 holes. If 7 to 12 holes are played, then that score is posted as a 9-hole round. If 13 or more holes are played, it is posted as an 18-hole round.

Unacceptable Score Exceptions

A score is unacceptable when:

- Fewer than 7 holes are played;
- It is made on a golf course in an area in which an inactive season established by the governing golf association is in effect;
- A majority of the holes of the course are not played in accordance with the principles of the Rules of Golf;
- The length of the course is less than 3,000 yards for 18-holes;
- Types or maximum number of golf clubs are less than 14 — for example, in a competition that allows only iron clubs;
- Scores are made on a course with no USGA Course and Slope Rating;
- A player carries or uses non-conforming clubs or uses non-conforming golf balls;
- Artificial devices (as defined under Rule 14-3) are used during the execution of a stroke.

Recording Holes Not Played

The hole score a player would record on a hole that is not played or is not played under the principles of the Rules of Golf is par plus any handicap strokes the player

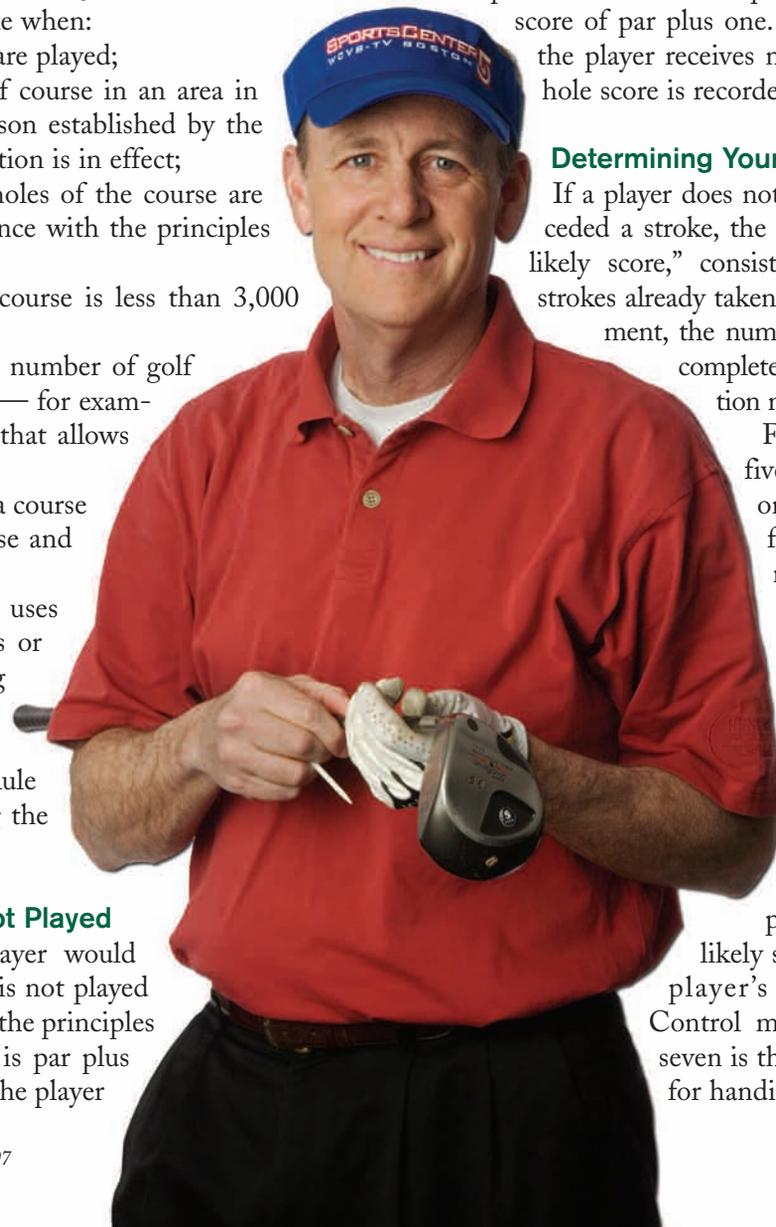
is entitled to receive on the hole. For example, a player with a Course Handicap of 10 on a given course receives handicap strokes on the first 10 handicap stroke holes. Let's suppose the player quits after playing 13 holes. For any of the holes 14-18 that are handicap stroke holes for this player, the player records a score of par plus one. For any hole on which the player receives no handicap strokes, the hole score is recorded as par.

Determining Your Most Likely Score

If a player does not finish a hole or is conceded a stroke, the player records his “most likely score,” consisting of the number of strokes already taken plus, in one's best judgment, the number of strokes needed to complete the hole from that position more than half the time.

For example, a player lies five when he/she picks up on the green. The score of five is recorded plus the number of putts that the player thinks it would have taken to finish out the hole. This most likely score is subject to reduction under the Equitable Stroke Control procedure (see page 17).

For example, a player may record a most likely score of eight, but if the player's Equitable Stroke Control maximum is seven, then seven is the score that is turned in for handicap purposes.



“A golfer is required to post scores whenever he plays at least 7 holes [with very few ‘unacceptable score’ exceptions].”

Equitable Stroke Control

Equitable Stroke Control (ESC) is the system put in place by the USGA to eliminate the effect of ‘disaster holes’ — that one commonplace hole per round where you put three balls in the water and then five-putt. ESC is also a way to combat those pernicious sandbaggers who intentionally blow up their score on a hole in order to raise their handicaps.

ESC puts a limit on the number of strokes you can write down on the scorecard for any one hole, based on your course handicap. For example, on that one disaster hole you might have taken 14 strokes to get the ball in the cup. But based on your course handicap, ESC might require you to post only a seven on the scorecard you turn in. Taking the 14 might throw your Handicap Index out of whack.

Remember, the Handicap Index is not meant to reflect your average score — it is meant to reflect your best potential. To determine the ESC limits for your round, you must first know your course handicap (to review course handicap, see *How We Rate* in *MassGolfer’s* Winter 2006-07 issue). Once determined, you can check the chart below to determine the ESC limits.

Equitable Stroke Control Chart

Equitable stroke control (ESC) is a downward adjustment of an individual hole score based on handicap to ensure that one bad hole does not have a disproportionate effect on a golfer’s handicap. This procedure is used for handicap score posting only and is not to be used in any type of competition. The following table shows the adjustment to be made for golfers of different abilities.

18-Hole Course Handicap	Maximum Score To Be Posted
9 or less	Double Bogey
10-19	7
20-29	8
30-39	9
40 and up	10

9-Hole Course Handicap	Maximum Score To Be Posted
4 or less	Double Bogey
5-9	7
10-14	8
15-19	9
20 and up	10

WHAT YOU WANTED TO KNOW ABOUT...

Your Card

Q. What do the letters mean next to my Handicap/ Handicap Index on my Handicap Card?

A. The following is a list of possible handicap index designations:

- J = Local Nine-hole Handicap for a player’s home course.**
- L = Local Handicap for a player’s home course.**
- M = Modified Index (Index has been changed by the golfer’s handicap committee.**
- N = Nine-hole USGA Handicap Index**
- R = Reduction (Reduced automatically by GHIN program for exceptional tournament play)**

Q. What do the letter(s) mean next to my scores?

A. The letter(s) immediately following each adjusted score indicate(s) specific aspects of a score within a player’s scoring record. The following is a list of possible score types:

- A = Away** **I = Internet** **AI = Away Internet**
- P = Penalty** **C = Combined Nines**
- T = Tournament** **TI = Tournament Internet**
- CI = Combined Internet Scores**

Q. How do I correct an erroneous score?

A. To correct or delete incorrect scores in your record, contact the handicap chairperson at your club. He/she can make the corrections (this also applies to scores posted via the Internet). After your club has made the correction, it must transmit (send) it to the GHIN server. Once this has been done, your handicap score history will be corrected. The scoring record which appears online at www.ghin.com will not be updated until the next Handicap Revision. However, if you click on “View 20 Most Recent Scores” on www.ghin.com, the change will be reflected immediately.

Q. What is Equitable Stroke Control?

A. Equitable Stroke Control (ESC) is a downward adjustment of an individual hole score based on handicap to ensure that one bad hole does not have a disproportionate effect on a golfer’s handicap. This procedure is used for handicap score posting only and is not to be used in any type of competition. Please review the Equitable Stroke Control table on this page which shows the adjustment to be made for golfers of different abilities.



Your MGA Handicap Posting Scores At The Club and Online

*“OK, I’m posting my scores from now on...
...remind me, what’s the best way to do it?”*

POSTING SCORES IN PERSON immediately following the round at the course where your round is played is the preferred way to expose scores to peer review. Peer review is the process of providing a reasonable and regular opportunity for members of a golf club to play golf with each other and of providing access to scoring records and a Handicap Index list for inspection by others, including, but not limited to, fellow members and the club’s Handicap Committee.

The Handicap Committee is an essential element of the USGA Handicap System. Each golf club utilizing the USGA Handicap System must have a handicap committee to ensure the integrity of the USGA Handicap System. The Handicap Committee sees that scores are posted, all elements of the USGA Handicap System are followed and the integrity of each Handicap Index issued is maintained.

Online Posting

Online posting can be activated only by an MGA Member Club. Currently more than 275 MGA Member Clubs — comprising nearly 70,000 MGA/GHIN Member Golfers — allow online posting.

Those who are allowed to post their scores online can visit www.ghin.com and click on the Post Online icon at the top of the home page.

eRevision Updates

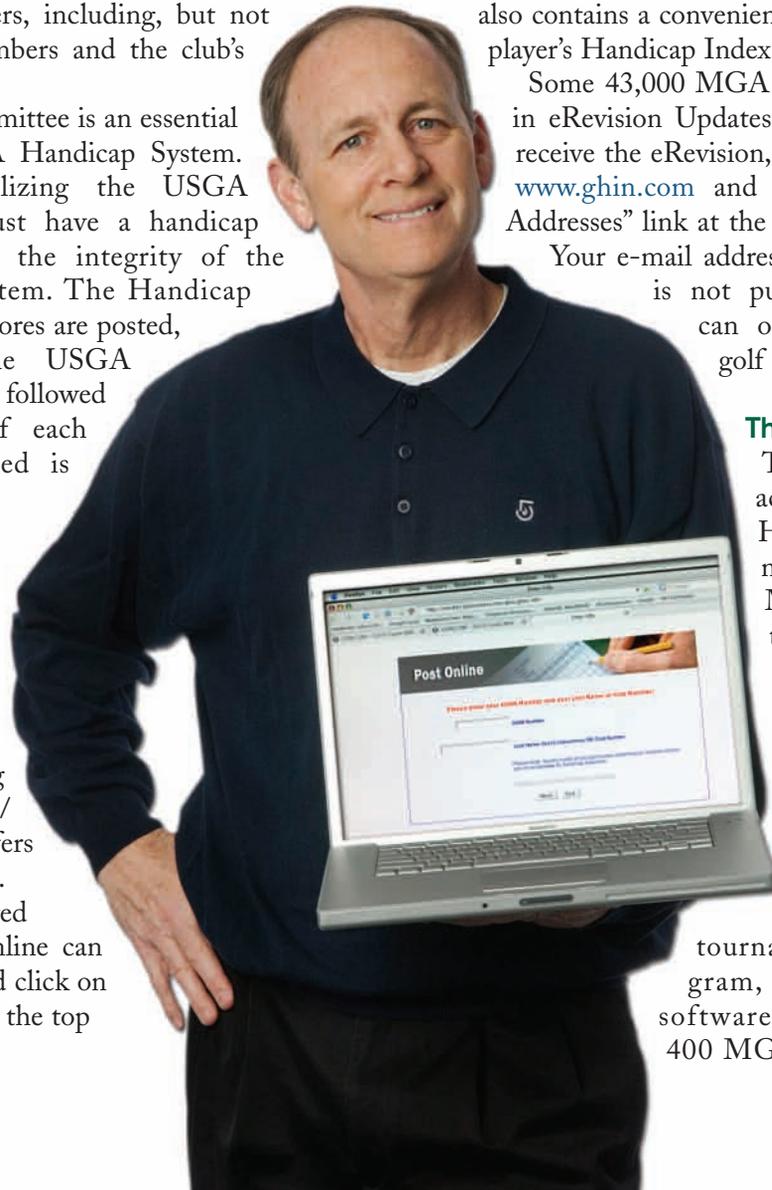
In addition to the Web sites www.MGALinks.org and www.GHIN.com, the MGA offers two unique Internet services to MGA Member Clubs. The eRevision is a feature that enables golfers to receive their revised Handicap Index and score histories via e-mail on the day of each revision. The eRevision also contains a convenient printable copy of the player’s Handicap Index card.

Some 43,000 MGA Members are enrolled in eRevision Updates. If you would like to receive the eRevision, register your e-mail at www.ghin.com and clicking the “E-mail Addresses” link at the top of the home page.

Your e-mail address will be kept private, is not publicly accessible and can only be used by your golf association.

The MGA’s Role

The MGA provides an accurate and timely Handicap Index for more than 95,000 MGA Member Golfers through GHIN. With more than 1.9 million golfers, GHIN is the world’s largest handicapping service. The MGA also provides the GHIN software which includes a comprehensive tournament pairings program, installation of the software and training for 400 MGA Member Clubs.



“Posting scores in person immediately following the round at the course where the round is played is the preferred way to expose scores to peer review.”

All Systems Go... A Brief Review

Here are the main items covered in *MassGolfer's* two-part series on the USGA's Course Rating and Handicap Systems.

- A *Handicap Index* compares a player's scoring ability to the scoring ability of a scratch golfer on a course of standard difficulty. A player posts scores along with the appropriate USGA Course Rating and Slope Rating to make up the scoring record. A Handicap Index is computed from no more than 20 scores plus any eligible tournament scores. It reflects the player's potential because it is based upon the best handicap differentials posted for a given number of rounds, ideally the best 10 of the last 20 rounds. A Handicap Index is portable from course to course, as well as from one set of tees to another set of tees on the same course.
- A *USGA Course Rating* is the USGA's mark that indicates the evaluation of the playing difficulty of a course for a scratch golfer under normal conditions based on yardage and other obstacles that affect scoring ability.
- A *Slope Rating* is a measurement of the relative difficulty of a course for players who are not scratch golfers. Each course is rated from each set of tees for both the scratch golfer and the bogey golfer. The USGA Course Rating and Slope Rating together reflect the difficulty of the course for a player who is not a scratch golfer. The greater the difference between the scores of the scratch and bogey golfers on a certain course, the higher the Slope Rating will be and the more strokes players will receive. Conversely, the less the difference, the lower the Slope Rating will be and the fewer strokes players will receive.
- A *Course Handicap* is the number of strokes a player receives based upon the relative difficulty (Slope Rating) of the course. A player locates his Handicap Index on the appropriate Course Handicap Table and converts to the corresponding Course Handicap (one for each set of tees used by men and by women).

It all makes for a fair and equitable system... post those scores and enjoy your golf more!

WHAT YOU WANTED TO KNOW ABOUT...

How to Post

Q. Can I post my scores on the Internet?

A. Yes, but only if your club has specified that it wants to offer this feature to their membership. Ask your club professional or handicap chairman for more details. Scores posted on the Internet will be noted on your handicap card by the letter 'I'. For a complete listing of MGA Member Clubs which currently allow Internet score posting, please visit www.MGALinks.org.

Q. Why can't I find myself on www.GHIN.com?

A. There could be several reasons, such as: 1) if you have registered for a handicap recently, you will not appear online until the web site is updated with the next revision; or, 2) your GHIN number has been inactivated or deleted. Please check with your handicap chairperson or golf professional to verify your status.

Q. Why aren't my scores appearing on www.GHIN.com?

A. The www.GHIN.com site is updated every two weeks, 13 times during the golf season. A club's handicap chairperson and/or golf professional is able to submit individual scoring records on the "transmit by dates" (Tuesdays) indicated below. The information takes effect and appears on GHIN.com on "revision effective dates" (the Fridays following each of the dates below). Your updated scores should appear with each revision.

- April 17 • May 8 • May 22 • June 5 • June 19
- July 3 • July 17 • July 31 • August 14
- August 28 • September 11 • October 2 • October 30

Q. Can I post scores during the winter?

A. Not locally. No rounds played in Massachusetts during the off season may be counted towards your Handicap Index. Any rounds played in an area that is in season (e.g. Florida) may be posted as a guest score at a GHIN club in that region or saved until the season opens in Massachusetts.

Q. Can I post scores when I play out-of-state courses?

A. Yes. Most states use the GHIN system so you can post a score the same way you would at an away club in Massachusetts. The MGA is also a participant in the International Golf Network (IGN) program. The IGN allows golf associations all over the world to share handicap information no matter what system they use.