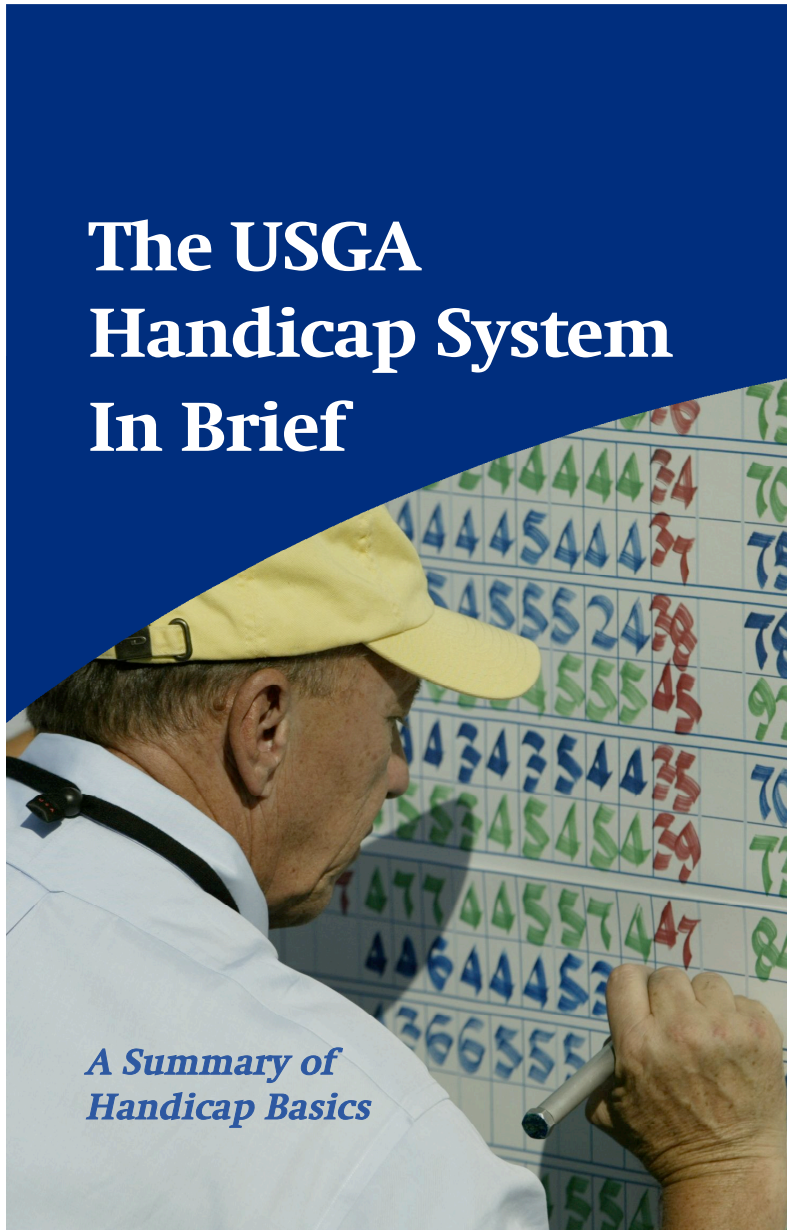


The USGA Handicap System In Brief



*A Summary of
Handicap Basics*

HOW TO USE YOUR HANDICAP

*Every golfer wants to enjoy a fair match.
The USGA Handicap System is the best
method we've found to allow all golfers
to compete fairly on any course.*

TOPICS COVERED IN THIS BROCHURE INCLUDE:

How to Establish a Handicap Index®

What is a USGA Handicap Index®

How to Determine Your Course Handicap™

How Many Strokes

Playing from Different Tees

Adjusting Scores

Posting Your Score

Course Rating™, Bogey Rating and Slope Rating®

The USGA Answers Your Handicap Questions



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HOW TO ESTABLISH A HANDICAP INDEX®

Join a golf club. According to the USGA®, a golf club is an organization of at least 10 individual members, that operates under by-laws with Committees (including a Handicap Committee) to supervise golf activities, provide for peer review, and maintain the integrity of the USGA Handicap System™. Members of a golf club must

- Have a reasonable and regular opportunity to play with each other.
- Be able to return scores personally
- Scores must be available for review by fellow members

Any golfer can form a golf club with his friends or colleagues. The USGA is not considered a golf club, but offers a Golf Club Formation Kit through the Handicap Department, which walks you through the steps to forming a golf club.

Once you are a member of a golf club that complies with all the guidelines of the Handicap System, you will need to play at least five rounds to establish a USGA Handicap Index®.

WHAT IS A USGA HANDICAP INDEX®

A Handicap Index® is the number issued by your golf club which represents your potential scoring ability. It is expressed as a number taken to one decimal place. For example, 10.4.

The USGA Handicap Index® will travel wherever you play. Your Handicap Index® isn't your handicap; it simply leads you to your Course Handicap™, which is the specific number of strokes you need to play on a specific set of tees to adjust your score back to the level of scratch (*i.e.* Course Rating™).

HOW TO DETERMINE YOUR COURSE HANDICAP™

Find the Course Handicap™ Table for the set of tees that will be used during play. Usually, they are posted at every golf course on the tee or in the clubhouse. There are separate tables for men and women, so please be sure to use the correct table for the tees you will play. Without the Course Handicap™ Table, you can not use

your Handicap Index[®]. Locate your Handicap Index[®] and check the corresponding Course Handicap[™]. If your Handicap Index[®] is 11.6 and your Course Handicap[™] today is 13, you will receive 13 strokes.

You can figure out your Course Handicap[™] by taking your Handicap Index[®] and multiply it by the Slope Rating[®] of the tees you are playing, divide by 113, and round to the nearest whole number. (Ex. $11.6 \times 130 = 1508/113 = 13.3$ or 13)

HOW MANY STROKES

The number of strokes you get or give depends on the type of format you are playing; whether a match against one other player, play with three others, or a stroke-play event. Each is different.

Check the scorecard to find where you'll give or receive strokes. Each hole has a handicap stroke allocation number. The hole with the handicap number "1" is the hole where you are most likely to need a stroke; the hole with the handicap number "18" is the hole where you are least likely to need a stroke.

PLAYING FROM DIFFERENT TEES

When playing an event from different tees, the golfer playing from the tees with the higher Course Rating[™] receives extra strokes, which are added to the golfer's already determined Course Handicap[™].

The strokes are determined by taking the difference between each Course Rating[™]. If player A plays from the forward tees, where the Course Rating[™] is 70.9, Player A's Course Handicap[™] is 20, and player B plays from the middle tees, where the Course Rating[™] is 72.1, and player B's Course Handicap[™] is 13, Player B will receive one more stroke (the difference between the two Course Ratings[™] is $72.1 - 70.9 = 1.2$ or 1.). In this match, Player B would give Player A six strokes instead of seven.

Men and Women

The same standards apply when men and women compete from different tees or the same set of tees. Check the women's Course

Rating™ for the set of tees she will use. Compare it to the men's Course Rating™ for the set of tees he will use. If, for example, the women's Course Rating™ is 72.5 from the forward tees, and the men's Course Rating™ is 70.5 from the middle tees, she'll get an extra two strokes ($72.5 - 70.5 = 2$).

ADJUSTING SCORES

Incomplete Holes or conceded strokes

If you pick up on a hole or are conceded a stroke, record the score you most likely would have made. This most likely score is the number of strokes (including penalty strokes) taken thus far, plus the number of strokes it will take you to complete the hole from that point. An "X" should precede the score on the scorecard (*i.e.* x-5).

Holes Not Played

When a hole isn't played, your score for the hole is par plus any handicap strokes to which you're entitled, based on your Course Handicap™. This also applies to any hole that you do not play by the Rules of Golf.

Equitable Stroke Control™

Equitable Stroke Control™ (ESC)™ keeps an exceptionally bad hole from changing your Handicap Index® too much and sets a maximum number that a player can post on any hole depending on the player's Course Handicap™.

For handicap purposes, after the round you are required to adjust your hole scores (actual or probable) when they are higher than your maximum ESC™ number you can post.

All scores, including tournament scores, are adjusted for ESC™. There is no limit to the number of holes on which you can adjust your score for ESC™.

EQUITABLE STROKE CONTROL™

Course Handicap	Maximum Number on any Hole
9 or less	Double Bogey
10 through 19	7
20 through 29	8
30 through 39	9
40 or more	10

POSTING YOUR SCORE

- Post scores from home and away courses.
- Post scores in all forms of play; match play, stroke play, even team competitions in which you are requested to pick up.
- Post your score when you play at least 13 holes out of 18 holes or at least 7 out of 9 holes. On the holes you didn't play, record a par plus any handicap strokes you would have received.
- Post a score if you play two nines even if it's the same nine, or nines from different days. Simply combine the nines into an 18-hole score. Add each nine-hole Course Rating™ together and average the Slope Rating.®
- Post scores played in an area observing an active season even when your home club is in an inactive season.

Do Not Post These Scores

- If you played fewer than 7 holes.
- When you play in a competition limiting the types of clubs used, such as a one-club or irons-only tournament.
- When an 18-hole course is less than 3,000 yards. When a majority of the holes aren't played under the Rules of Golf, as in a "scramble."
- Do not post scores made in an area observing an inactive season.

COURSE RATING™, BOGEY RATING & SLOPE RATING®

Course Rating™ represents the playing difficulty of a course for a scratch golfer under normal weather and course conditions.

Bogey Rating represents the playing difficulty of a course for a bogey golfer under normal weather and course conditions.

Slope Rating® is the difference between the Bogey Rating and the Course Rating™ multiplied by a mathematical constant.

Therefore, Slope Rating® represents the relative playing difficulty of a course for a non-scratch golfer compared to a scratch golfer.

The higher the Slope Rating®, the greater the gap in expected scores between the scratch golfer and the bogey golfer.

THE USGA ANSWERS YOUR HANDICAP QUESTIONS

Can I use an on-line service to establish a Handicap Index®?

A USGA Handicap Index® is issued only through golf clubs, and a golf club is one of three types:

- 1) It is located at a single specific golf course with a valid USGA Course Rating™ and Slope Rating® where a majority of the club's events are played and where the club's scoring records reside; or
- 2) Its members are affiliated or known to one another via a business, ethnic or social organization. The majority of the club members had an affiliation prior to organizing the club; or
- 3) The members had no prior affiliation and a majority of the recruiting and sign-up of the membership is done by solicitation to the general public (e.g. Internet, newspaper).

The on-line service would need to have a golf club established, following all elements of the USGA Handicap System™ and like all

golf clubs, it would have to be licensed by the USGA to issue a Handicap Index® to its members. A golf club can obtain a license agreement directly from the USGA or through its membership in an authorized golf association that is already licensed by the USGA and that has jurisdiction in the geographic area that included the principal location of the golf club.

If I pick up on a hole, what score do I post?

For handicap purposes, record the score you most likely would have made - BUT, that score must not exceed your Equitable Stroke Control™ limit.

If I've been ill or have a temporary physical disability, can my Handicap Index® be adjusted?

Yes. An increased, local use only ("L"), handicap can be provided by the Handicap Committee. Please see Decision 8-4b/1 and 8-4b/2 of the USGA Handicap System™ manual for further reference.

What happens if I fail to post a score?

Post the score as soon as possible. If your score has not been posted the Handicap Committee can post a penalty score, which is the score and rating that equates to the lowest or highest handicap differential. If you forget to post regularly, the Handicap Committee can adjust your Handicap Index®. If you do not follow the USGA Handicap System™ the Handicap Committee will not issue one.

If I haven't played in several years, may I just start over with a new Handicap Index®?

No matter how long since you last played, if you are still a member of a club, you should resume playing with your previous Handicap Index®. If you have your last 20 scores or fewer, post them and any eligible tournament scores, and then add your new

scores. If your previous scoring record is unavailable, use your old Handicap Index[®] until you've posted at least five scores to qualify for a new Handicap Index[®].

What happens when I belong to two or more golf clubs?

All your scores must be posted at all your clubs. If the clubs use the same handicap computation service, you may register with that service as a multi-member and post each score at the club where you played. The handicap computation service will combine your scores into one scoring record.

If I belong to more than one club, will I have the same Handicap Index[®] at each club?

Unless your clubs have different handicap revision dates, handicap computation service should give you the same Handicap Index[®] at all of your clubs. If you have different Handicap Index[®] numbers, play with the lowest one when you compete with golfers from more than one club or when you're playing at an away club.

Where can I get more information on the USGA Handicap System[™]?

By visiting the USGA Web site www.usga.org or contacting your local authorized Golf Association. You can also write to the USGA Handicap Department, P.O. Box 708, Far Hills, NJ 07931 or call the Order Department at 1-800-336-4446 and order the USGA Handicap System[™] manual.

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