



## Memo

**To:** Member States, Clubs  
**c.c.:** GA Handicapping & Course Rating Committee  
**From:** Simon Magdulski  
**Date:** 31 July 2009  
**Subject:** July 2009 Handicapping & Course Rating Updates

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Dear All,

As advised in my email to Clubs sent on Thursday 23 July, the GA Handicapping & Course Rating Committee recently formulated a series of updated regulations and procedures regarding the operation of the existing Australian Handicapping & Course Rating Systems. For your assistance, these updated regulations and procedures have been included in this memo – **STARTING ON PAGE 3**. (Note: All items starting from page 3 have been approved by the Board and are effective immediately.)

The Board is also pleased to provide the following advance notice regarding the incremental introduction of key components of the USGA Handicap System.

### **INCREMENTAL INTRODUCTION OF COMPONENTS OF U.S.G.A. HANDICAP SYSTEM**

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The three initial changes scheduled by GA for early introduction are (note: changes A and B are scheduled to take effect on 1 February 2010; the commencement date for change C is yet to be confirmed but is likely to be mid-2010):

- A. Calculation of handicap – commence operation of the USGA's 'rolling sample' method.**
- B. Remove daily course rating component (ie CCR) of Australian Handicapping Systems.**
- C. For handicapping, all eligible scores to be converted to (and processed as) Stableford scores.**

The best-known component of the USGA Handicap System is 'Slope'. However, the introduction of Slope is dependant on all Australian golf courses having USGA Scratch AND Bogey ratings, and this is not scheduled to be achieved until the start of 2012. Nevertheless, GA is committed to incrementally introducing those components of the USGA Handicap System that are not reliant on the Course Rating roll-out.

Whilst we are mindful of the need to proceed in a cost-effective manner, it is a GA priority to commence the upgrade of our systems. The USGA Handicap System is the product of an ongoing sophisticated and comprehensive research and development program. This is the reality of an organisation with significant budgets and resources. Additionally, each individual component of the USGA systems has been subjected to far greater checks and balances than have occurred with our existing code (which has operated in isolation to the rest of the world). As a result, each of these components is more robust than what they are replacing, and takes better account of all of the real-world considerations.

- A. CALCULATION OF HANDICAP – COMMENCE OPERATION OF THE U.S.G.A.'S 'ROLLING SAMPLE' METHOD.** (Note: Those clubs that are a part of the national computerised handicapping network will NOT need to make any changes – all handicapping calculations will be made by the network.)

From 1 February 2010, the exact Australian Handicap will be calculated from a rolling sample of the player's previous 20 scores.

The rolling sample process is better-g geared to producing a more contemporary handicap than our current incremental adjustment method. It also produces handicaps that better indicate a player's potential. Currently in Australia for example (where an outward increase can only occur in increments of 0.1), outward corrections take place at a rate that is far too slow and can be unfair on the player who has one 'lucky' round.

The USGA handicap formula is based on averaging the best handicap differentials in a player's handicap record. If a player's handicap record contains 20 scores, the best 10 handicap differentials are used to calculate the player's exact handicap. As the number of scores in the player's handicap record increases (starting at 3 and then increasing to 20 as the player returns more scores), the percentage of these scores that are used to calculate the player's handicap also increases (as per the below table).

Once a player's handicap record contains 20 scores, the next score they return will result in the oldest of the existing 20 scores being removed (to be replaced by the new score). Hence, the handicap record is considered to be a 'rolling sample' of the player's scores.

The new procedure for calculating an Australian Women's Handicap or an Australian Men's Handicap will be as follows:

**STEP 1 –** Use the table below to determine the number of Handicap Differentials to be included in the handicap calculation: (Note; *Handicap Differential = Gross Score – Course Rating*)

<b><i>Number of Scores in Player's Handicap Record</i></b>	<b><i>Differentials to be Used in the Calculation</i></b>
3 to 6	Lowest 1
7 or 8	Lowest 2
9 or 10	Lowest 3
11 or 12	Lowest 4
13 or 14	Lowest 5
15 or 16	Lowest 6
17	Lowest 7
18	Lowest 8
19	Lowest 9
20	Lowest 10

**STEP 2 –** Average the Handicap Differentials being used (as determined by the above table).

**STEP 3 –** Multiply the average by 0.96. (Note: This is the 'bonus for excellence' factor. Bonus for excellence is the incentive for players to improve their golf game that is built into the USGA handicap calculation formula. As a player's handicap improves (gets lower), the player has a slightly better chance of placing high or winning a handicap event.)

**STEP 4 –** After applying STEP 3, delete all numbers after the tenths' digit. Do NOT round to the nearest tenth. (For example 23.6983 becomes 23.6.)

**STEP 5 –** In the example provided in STEP 4, the exact Australian Men's Handicap or Australian Women's Handicap is therefore 23.6. (Note: The playing handicap is determined by rounding off the exact handicap. (For this calculation, .5 or more IS rounded up, so in this example the player with an exact handicap of 23.6 will play off 24.))

**B. REMOVE DAILY COURSE RATING COMPONENT (ie C.C.R.) OF AUSTRALIAN HANDICAPPING SYSTEMS.** (Note: Women's CCR has not operated in Australia since the decision was taken by Golf Australia to suspend its operation from 1 October 2007.)

Whilst 'daily course rating' (ie CCR) sounds like a must-have concept, the practical construction of a system that works well in real situations and across a range of clubs is a totally different matter.

The challenge of designing a system that is able to produce consistently-accurate ratings for competitions that don't have large fields cannot be overestimated. This is underlined by the lack of a daily rating component in the USGA Handicap System despite the statistical research power of the USGA Handicap Department.

In looking to the future, the Board not only considered other options from around the world, it also took careful note of the considerable amount of feedback that has been forthcoming on what has been a controversial topic over the years. One constant theme has been the lack of confidence exhibited by golfers (and officials) in players' performances being used to determine a course rating. (Too often the feeling under CCR has been that ratings were skewed by the age of the competitors, or their handicaps, or by a couple of competitors having lucky scores, etc.) Another ongoing concern has been the small-field issue. For too long, women's fields and country fields have played the role of the sacrificial lamb, and this has not been an acceptable outcome.

These are some of the factors that have led to the Board reaching the conclusion that the maintenance of a daily course rating component is not the best way forward for a national system.

**C. FOR HANDICAPPING, ALL ELIGIBLE SCORES TO BE CONVERTED TO (AND PROCESSED AS) STABLEFORD SCORES** *(with 100% of the rounded Australian Handicap to be used, irrespective of whatever other handicap the player may have played off for that round).*

The purpose of this regulation is to:

- Reduce the effect of high hole scores for handicap purposes in order to make handicaps more representative of a player's scoring potential.
- Make all handicaps as equitable as possible by using a uniform score type for all handicapping (approximately 68% of handicapping rounds in Australia are currently played under the Stableford format – this move will bring the remaining 32% into line).

(Note – If a player is competing in a Par, Stroke Play, or Match Play competition, their Stableford score is disregarded when assessing any of the following; competition placings, allocation of prizes, event/match winners or results.)

Changes A and B are scheduled to take effect on 1 February 2010.

The commencement date for change C is yet to be confirmed but it is intended to be mid-2010 (and will likely be accompanied by further changes). As a way of preparing for change C, we will be encouraging all clubs to require their players to list Stableford scores in Par and Stroke competitions at least two months prior to the commencement date. (Note: This will be a straightforward change once players become accustomed to the new procedure (ie this is because the new procedure will require players to do exactly what they already do in a regular Stableford competition). Getting players accustomed prior to implementation is likely to be the most effective change-management approach.)

## **CHANGES TO EXISTING AUSTRALIAN HANDICAP & COURSE RATING SYSTEMS WHICH ARE EFFECTIVE IMMEDIATELY**

1. **GA Advice Regarding Concurrent Four-ball and Singles Competitions (includes note on 'Swingers').**
2. **Four-ball Handicapping Regulations – Clarification of Interpretation.**
3. **Eligibility of Professional Golfer to Hold Australian Handicap.**

4. **Amendment to AWCRC Regulations (Preferred Lies Through the Green).**
5. **Re-assessment of Handicaps**
  - 5.1 **Re-assessment of Australian Handicap – Role & Authority of Club Committee.**
  - 5.2 **Determination of Special Competition Handicap in Extraordinary Circumstances.**
6. **General Decisions on Existing Australian Handicap Regulations.**

## 1. **GA Advice Regarding Concurrent Four-ball and Singles Competitions**

In light of Rules of Golf Decision 33/1 (introduced in 2008) which reverses The R&A prohibition on the concurrent play of four-ball and singles competitions, GA has formulated the following advice for clubs:

### **“FOUR-BALL STROKE PLAY WITH CONCURRENT INDIVIDUAL COMPETITIONS**

*Up until the start of 2008, the Rules of Golf did not permit the playing of Four-Ball Stroke Play Competitions in conjunction with Singles Competitions.*

*The 2008-2009 Decisions on the Rules of Golf includes a new Decision (31/1 – page 471) which clarifies that this restriction has been lifted. This Decision highlights the following important points for players and Committees to take into account when four-ball and individual stroke play competitions are being conducted concurrently:*

- *Whenever possible, the Rules of Golf are applied only to the competition affected. For example, where A and B are partners in the four-ball and B moves A's ball without authority under the Rules, in the four-ball competition A incurs a penalty stroke (Rule 18-2a), but incurs no penalty in the individual competition. B incurs no penalty in either competition.*
- *When it is not possible to separate the competitions, the four-ball competition takes precedence when applying the Rules of Golf.*
- *The exception to this is with Rule 8-1 (Advice). If both partners are playing in the individual competition, they may not exchange advice. If just one partner is playing in the individual competition, they may exchange advice.*

*It is strongly recommended by both The R&A and Golf Australia that each competitor/side be issued with a separate score card; ie each individual should be issued their own score card, and each pair be issued a further separate card. If this recommendation is not followed, each competitor must still ensure they sign the card on which their individual score for the round has been recorded, and that this score is also attested by a marker.*

### **Guidelines for Handicapping of Individual Competitions played concurrently with Four-Ball Stroke Play Competitions**

- *Under Golf Australia Handicapping Regulations, if a player competes in the Singles Competition, the score returned **MUST be used for handicapping purposes**. The Committee should advise **all** players that they must adhere to the Rules of Singles Competition, particularly with regard to Rule 8-1 (Advice), although note the above exception. If a player contests the Four-Ball competition only, the Four-Ball Handicapping Regulations apply.*

*Some Committees have for some time conducted competitions played under individual stroke play Rules where the scores of two fellow competitors are matched to also produce a better-ball score for the competitors. This additional component (generally referred to as a “2 ball”)*

did not fall under the umbrella of the Rules and was treated as a novelty event. The new R&A Decision should make this practice largely redundant.

**Note: SWINGERS**

Please note that a separate set of considerations is attached to 'Swingers'. A 'swinger' is a player who is a member of two separate pairs in a four-ball competition. The specific objective of this practice is to avoid having somebody being left without a partner. The R&A has determined that such a practice would breach the Rules of Golf for the play of the four-ball competition due to the player being a fellow-competitor and a partner simultaneously in that competition.

Where a Committee decides to allow 'swingers' in a four-ball competition, it may choose from two options regarding the four-ball results. It may clarify that all pairs involved will be ineligible to win prizes in the four-ball competition and that their scores are ineligible for four-ball handicapping; OR it may consider the four-ball event to be a 'novelty event' where no four-ball handicapping will take place at all. However any 'swinger' competing in a concurrent singles competition will not be breaching the Rules of singles stroke play by being a 'swinger'; and their singles score must be processed for handicapping purposes.

**This Memorandum replaces all previous advice on the subject of four-ball stroke play competitions being played in conjunction with singles competitions."**

## 2. Four-ball Handicapping Regulations – Clarification of Interpretation

The Committee reviewed the amended regulations (which came into effect on 1 April 2009) relating to the handicapping of four-ball competitions.

With a view to achieving greater simplification, and to continue the process of aligning our systems with the determined forward direction, as well as to clarify the procedures in light of various queries, the following amended regulations were adopted:

*Four-ball scores (including mixed events) MUST be used for handicapping an individual player but only if the following requirements are met:*

- *The pair has a score of at least 42 Stableford points (6 up in Par or net 6 under in Stroke events).*
- *The individual player's score appears at least 9 times on the four-ball score card.*
- *The adjusted score (after the below method has been followed to create an individual score card) will result in a reduction to the individual player's handicap.*

*(GOLF Link clubs will enter these scores as ad-hoc scores; the AMCR/AWCR is to be used in all cases.)*

*Note i – WHERE AN INDIVIDUAL PLAYER'S SCORE IS TO BE HANDICAPPED (irrespective of whether the competition is played as Par, Stroke, or Stableford), IT MUST BE PROCESSED AS A STABLEFORD SCORE in accordance with the procedures contained within this regulation.*

*Note ii – If two identical net scores are recorded by partners on a hole, both scores are eligible to be used on an adjusted individual score card. However, if the first player to hole out can be readily identified, the second player is deemed to have not recorded a score for that hole.*

### **PROCEDURE FOR COMPLETING FOUR-BALL SCORE CARD:**

- *When a player has no handicap stroke on a hole and their score is not recorded on the four-ball card, they are given 1 Stableford point.*

- *On holes where a player receives 1, 2, or 3 handicap strokes and their score is not recorded on the four-ball card, they are given 1½ Stableford points.*
- *When a player's score is recorded on the four-ball card for a hole, they are given the appropriate number of Stableford points for that hole.*

*When all the gaps in the card have been filled in, the points should be added, and where a half appears in the total, the points total should be rounded to the next lower whole number.*

*The score obtained is recorded in the player's handicap record sheet and treated in the same way as all singles scores for handicap purposes.*

### **3. Eligibility of Professional Golfer to Hold Australian Handicap**

With a view to achieving a more inclusive and accessible handicapping system, as well as a system that provides a mechanism for provision of more equitable handicaps to ALL competition entrants, GA has determined to allow professionals full eligibility to hold Australian Handicaps.

(Note: A Committee is permitted to have a condition restricting entry to any (or all) event(s) it controls to Amateurs only (or to Professionals only).)

### **4. Amendment to AWCR Regulations (Preferred Lies Through the Green)**

The Committee noted and discussed the discrepancy in the manner by which the Australian Women's Course Rating System and Australian Men's Course Rating System have treated the operation by a club of the preferred lies through the green local rule. (The women's system automatically reduced the AWCR by two strokes whereas the men's system makes no adjustments.)

The Committee further noted that the purpose of this local rule is to allow a Committee to adopt a procedure which negates particularly adverse conditions (ie it is not for the improvement of standard conditions, it is to normalise poor conditions).

The Committee consequently took the view that preferred lies through the green should not create an automatic adjustment to a course rating, or in any way automatically alter any course rating procedures. The Australian Women's Course Rating System has been amended to reflect this policy (and to bring it in line with the Australian Men's Course Rating System).

*NOTE FOR GOLF LINK CLUBS REGARDING THE CHANGE – Implementation by a club of the preferred lies through the green local rule must not prompt the person performing the Golf Link operations to tick the box which results in an automatic course rating adjustment (or choose any other option which will cause a similar outcome) . A course rating adjustment option must only be activated if the club is operating the tee-up through the green local rule.*

*NOTE FOR NON-GOLF LINK CLUBS REGARDING THE CHANGE – Preferred lies through the green does not create an automatic adjustment to a course rating, or in any way automatically alter any course rating procedures. However, when the tee-up through the green local rule is in place, women's committees must still reduce the AWCR by 2 strokes; men's committees must still allow the MCCR to be set at up to 4 strokes below the AMCR (ie the MCCR normally "cannot be higher than 2 strokes above nor lower than 1 stroke below" the course's AMCR – tee-up through the green alters this to "cannot be higher than 2 strokes above nor lower than 4 strokes below").*

### **5. Re-assessment of Handicaps**

#### **5.1 Re-assessment of Australian Handicap – Role & Authority of Club Committee**

The Committee discussed the regulations regarding the formal re-assessment of a member's Australian Men's Handicap or Australian Women's Handicap. The issue was considered generally with a view to identifying any potential amendments that may yield a more equitable handicapping process. As it is the determined forward direction of Australian handicapping, the Committee also took note of the manner in which the USGA Handicap System handles such matters.

In working through this issue, the Committee was mindful that whilst golf clubs perform the most significant administrative function in the maintenance of an individual handicap, the handicap is not owned by the club, nor is it owned by the individual member. All handicaps are owned by Golf Australia; which has the achievement of an equitable playing field as its primary objective. (It was also noted that Golf Australia delegates to its Member States the power to administer on its behalf the handicapping of all players who are members of clubs affiliated with such States.)

Further to this, the Committee identified as a significant concern the disproportionate incapacity of a non-Home Club to be directly involved in the ongoing handicapping of a player who is a multi-club member. The specific concern with this is that it generates far too many holes in the mechanism which provides for review and monitoring of players' scores and handicaps.

As a result, GA has amended the Australian Handicapping Systems to reflect that any affiliated club of which a player is a member shall hold the same authority to re-assess and adjust that player's Australian Handicap as is currently held by the Home Club.

(The regulations have been amended to require a non-Home Club to conform to the same re-assessment requirements as were previously required of Home Clubs, except that advice of amendment must be advised to both the Home Club and the respective State Association. Once such advice has been forwarded, any competition committee should consider the new figure to be the player's current Australian Handicap. The Home Club will be obliged to immediately amend the player's Australian Handicap and handicap record accordingly. Should the Home Club, or any other club of which the player is a member, wish to challenge the decision of the non-Home Club, it must do so in writing to the respective State Association.)

## **5.2 Determination of Special Competition Handicap in Extraordinary Circumstances**

After considered discussion, the Committee took the view that the existing Australian Handicapping System regulations unfairly limit the capacity of a committee in charge of a competition to set the conditions of an event (hence restricting the operation of Rule 33-1, Rules of Golf). Just as Golf Australia does not seek to control the conditions regarding entry of an event with which it has no involvement, so the Committee acknowledged that extraordinary circumstances may arise which justify a player (or group of players) being required to play off a handicap higher or lower than their Australian Handicap/s.

(Note – The consideration of this issue relates to situations other than those covered by the imposition on a competition of a general handicap limit or ceiling.)

Accordingly, and primarily to protect the authority conferred by Rule 33-1, a committee in charge of a competition will now be authorised to allocate to a competitor (or group of competitors) a Special Competition Handicap if the following requirements are met:

- *The State Association must first have been consulted to determine whether a general adjustment of the player's Australian Handicap is warranted. (NB That the State Association may have decided a general adjustment of the player's Australian Handicap is unwarranted does not prevent a committee in charge of a competition from allocating a Special Competition Handicap. A committee in charge of a competition will be eligible to allocate a Special Competition Handicap as soon as it has lodged in writing with the State Association a submission or notice regarding re-assessment of the player's Australian Handicap.)*
- *The committee in charge of the competition must accumulate a body of evidence (eg data, cards, scores, competition results) that would indicate the application of a Special Competition Handicap is necessary. The body of evidence need not be extensive but it must*

*be compelling. (NB It will be for the committee in charge of the competition to determine whether or not this requirement has been met.)*

- *The Special Competition Handicap must reflect the accumulated body of evidence. (NB It will be for the committee in charge of the competition to determine whether or not this requirement has been met.)*

Note i – Any committee in charge of a competition which allocates a Special Competition Handicap will be solely responsible for all associated outcomes.

Note ii – Neither Golf Australia, nor any State Association, will be obliged to assist with any outcomes associated with the allocation of a specific Special Competition Handicap.

Note iii – When entering a score into a player's handicap record (or when processing a competition for handicap purposes), it is the player's Australian Handicap that must be used to calculate a net score, NOT any Special Competition Handicap that may have been used for the purposes of determining; competition placings, allocation of prizes, or event/match winners or results.

As it is the determined forward direction of Australian handicapping, the Committee was mindful of the manner in which the USGA Handicap System handles such matters.

## 6. General Decisions on Existing Australian Handicap Regulations

To provide enhanced guidance for State Associations and Clubs, the following table of Decisions has been inserted into the Australian Women's Handicapping System, the Australian Men's Handicapping System, the Australian Women's Course Rating System, and the Australian Men's Course Rating System. (Note – This table replaces the previous similar table which was contained within the Australian Women's Calculated Course Rating System.)

GENERAL DECISIONS ON AUSTRALIAN HANDICAP REGULATIONS			
SITUATION	COMPETITION ACTION	HANDICAPPING ACTION	CCR (for Men only – Women's CCR has remained suspended since 1/10/2007)
1. No handicap on card. (i) Stroke (Rule 6-2b). (ii) Par & Stableford (Rule 6-2b & 32-2a)	(i) Disqualified from net event. (ii) As above. NB: If scratch event is held, card accepted for scratch.	(i) & (ii) Apply correct handicap and use for handicapping.	Used to calculate field size. Apply correct handicap – use to determine CCR.
2. Higher handicap on card (i) stroke (Rule 6-2b). (ii) Par & Stableford (Rule 6-2b & 32-2a)	(i) Disqualified from net event. (ii) As above. NB: If scratch event is held, card accepted for scratch.	(i) & (ii) Apply correct handicap and use for handicapping.	Used to calculate field size. Apply correct handicap – use to determine CCR.
3. Lower handicap on card in Stroke, Par or Stableford (Rule 6-2b & 32-2a).	Card accepted for competition as returned.	Apply correct handicap and use for handicapping.	Used to calculate field size. Use result with lower handicap to determine CCR.
4. (a) Player picks up on hole in Stroke. (b) Score for hole not recorded in Stroke.	(a) & (b) Disqualified from the competition.	(a) Add 0.1 to player's exact handicap (or 0.2 for males with handicaps of 4 and better). (b) (i) If correct score can be identified, adjust and use for handicapping. (ii) If score cannot be identified, add 0.1 to player's exact handicap (or 0.2 for males with handicaps of 4 and better).	Used to calculate field size. Used as worst card to determine CCR (unless player has completed hole and a score can be identified).
5. Score for hole omitted in Par & Stableford.	Accepted for the competition. (No obligation under the Rules to record a score for every hole.)	Use for handicapping.	Used to calculate field size. Used to determine CCR.
6. Card not signed (Rule 6-6b).	Disqualified from the competition.	Use for handicapping as returned.	Used to calculate field size. Used to determine CCR.
7. Higher score than actually taken recorded in Stroke, Par and Stableford (Rules 6-6d & 32-2a).	Card accepted as returned.	Use correct score for handicapping.	Used to calculate field size. Use correct score to determine CCR.

GENERAL DECISIONS ON AUSTRALIAN HANDICAP REGULATIONS			
SITUATION	COMPETITION ACTION	HANDICAPPING ACTION	CCR (for Men only – Women's CCR has remained suspended since 1/10/2007)
8. Lower score than actually taken recorded in stroke (Rule 6-6d).	Disqualified from the competition.	(i) If correct score can be identified, adjust and use for handicapping. (ii) If score cannot be identified, add 0.1 to player's exact handicap (or 0.2 for males with handicaps of 4 and better).	(i) & (ii) Used to calculate field size. (i) Use adjusted score to determine CCR if applicable. (ii) Used as worst card to determine CCR.
9. Lower score than actually taken recorded in Par and Stableford. (Please refer to Rule 32-2a and relevant Rules of Golf Decisions.)	(i) If result of hole affected – Disqualified from the competition. (ii) If result of hole not affected, no penalty applies and card accepted for the competition.	(i) Use correct score for handicapping. (ii) Use for handicapping as returned.	(i) & (ii) Used to calculate field size. (i) Use adjusted score to determine CCR. (ii) Use as returned to determine CCR.
10. Card handed in after competition has closed.	Disqualified from the competition.	(i) If correct score can be identified, adjust and use for handicapping – reasonable effort should be made to ascertain the correct score. (ii) If score cannot be identified, add 0.1 to player's exact handicap (or 0.2 for males with handicaps of 4 and better).	Used to calculate field size. Where possible, the correct score should be used to determine the CCR. If it is not possible to use the correct score, the score is assumed to be a 'worst score' for the purposes of determining the CCR.
11. Withdrawal after player commences round due to severe illness, emergency bad weather, or other reason approved by the committee in charge of the competition. (i) Player has completed less than 9 holes. (ii) Player has completed 9 holes or more.	(i) & (ii) The player's result in the competition should be recorded as "Withdrawn".	(i) Not used for handicapping. (ii) If the player's incomplete score is identified, the Committee may choose to extend the player's score to an 18-hole score in accordance with the stipulated process contained within this handicapping system. If the Committee creates an 18-hole score, that score is used for handicapping. (If the Committee does not, or can not, create an 18-hole score, the card is not used for handicapping.)	(i) Not used to calculate field size. Not used to determine CCR. (ii) If the Committee extends the incomplete score to create an 18-hole score, the 18-hole score is used to calculate the field size and the CCR. (If the Committee does not create an 18-hole score, the card is not used to calculate the field size or the CCR.)
12. When not approved by the committee in charge of the competition: ♦ Withdrawal after player commences round, or; ♦ Card not returned.  (i) Player has completed less than 9 holes. (ii) Player has completed 9 holes or more.	Disqualified from the competition.	(i) Add 0.1 to player's exact handicap (or 0.2 for males with handicaps of 4 and better). (ii) If the player's incomplete score is identified, the Committee may extend the player's score to an 18-hole score in accordance with the stipulated process contained within this handicapping system. If the Committee creates an 18-hole score, that score is used for handicapping. (If the Committee does not, or can not, create an 18-hole score, add 0.1 to player's exact handicap (or 0.2 for males with handicaps of 4 and better).)	(i) Used to calculate field size. The score is assumed to be a 'worst score' for the purposes of determining the CCR. (ii) If the Committee extends the incomplete score to create an 18-hole score, the 18-hole score is used to calculate the field size and the CCR. (If the Committee does not create an 18-hole score, the round is used to calculate the field size. The score should be assumed to be a 'worst score' for the purposes of determining the CCR.)

Please contact your State Association or GA should you have any queries regarding any of the above.

Kind regards,

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