

WOMEN'S GOLF ASSOCIATION OF NORTHERN CALIFORNIA

INTRODUCTION

This manual is compiled and distributed to all Handicap Chairs of WGANC member clubs. Please make copies for all members of the Handicap Committee.

It is mandatory that each Handicap Chair have access to and familiarize herself with the following:

- USGA Handicap System Manual
- WGANC Green Book
- GHP Online Club
<http://ghp.ghin.com/GHPOnline/Club/LogonClub.aspx>

For additional copies, USGA publications are available for nominal charges from:

United States Golf Association
P.O. Box 708
Far Hills, New Jersey 07931-0708
USGA Order Department: 1-800-336-4446
<https://www.usga.org/publicationstore/Pubstorelanding.aspx>

Any questions or requests for rulings pertaining to handicaps or handicapping problems should be addressed to the WGANC office.

HANDICAP CHAIR'S MANUAL

MEMBERSHIP IN WGANC

1. **Eligibility:** Any amateur woman member of a member club of WGANC is eligible to join this Association and establish a USGA 18-hole handicap. Junior girl members, 18 years of age and under, of any member club are also eligible to join WGANC. There is no charge for junior girl members.
2. **Dues and Billing:** All communications and billings for handicap services from WGANC will come to you, as the club Handicap Chair. Invoices for member billings are mailed on or shortly after March 1, August 1, and November 1. It will be your responsibility to forward the billing to the proper department for payment. On receipt of bills, please see that the full amount is sent to the WGANC office promptly.

WGANC annual dues are \$30 per member, which includes handicapping from GHIN. You will receive a membership roster from WGANC in January showing the record we have of the names, types, and numbers of your members. Carefully check this list against your current club roster. There are two ways to perform membership transactions (add, transfer, activate or inactivate). You may make them on GHP Online Club from your home computer or you may make them on the computer at your club. If you use the club computer you must transmit this information no later than the last day of February. If you make the changes on GHP Online Club, the changes become effective immediately. Do not send any changes to the WGANC office.

There is an annual charge of \$50.00 for each member club, which is billed to your club in January of each year. This billing is sent to the Captain of the women's group.

3. **Golf Associations:** There are three 18-hole golf associations in Northern California to which a woman may belong:
WGANC - Women's Golf Association of Northern California
PWGA - Pacific Women's Golf Association
NCGA - Northern California Golf Association

Each of these associations uses the same handicap computation service, GHIN (Golf Handicap & Information Network), which is developed and maintained by the USGA.

A player must pay dues to each association to which she belongs. If she belongs to a second club in WGANC, she will pay association dues for each club.

Each member club of WGANC has an eight-digit number called a "club" number, such as 31-xxxx-zz. The association number for WGANC is 31; the next 4 digits identify the club; the last 2 digits identify the service as a women's 18-hole group.

4. **Junior Member** (18 years old and under): There are no dues and the GHIN fee will be waived through the end of the year in which the player turns 18. Add a new junior member on GHIN as a junior (Type J). The computer will automatically ask for a birth date when any player is added as a "J." GHIN will remove the J code the year the golfer turns 19 and she will no longer be eligible to participate in junior tournaments.

HANDICAPPING

1. Record Keeping:

Maintenance: There are two methods available for score maintenance: the club computer or GHP Online Club. GHP Online Club allows authorized club representatives to perform changes on their memberships' GHIN records, as well as have access to a broad array of information from their computer at home as long as there is internet access. Adding new members, inactivation, transfers, address or name changes and all other record changes can be done on the computer at your club or on GHP Online Club.

It is very important that any player who is a member of another club or association use the same GHIN number. Discrepancies or questions regarding names, changes, deletions, billing, scores or handicaps may be clarified by contacting the WGANC office.

There are two forms of scoring records:

GENERAL – Includes the six most recent revisions of the Handicap Index along with scores, score types, ratings, differentials and dates (month and year only) relating to the most recent handicap revision. This is available to anyone through GHIN.com by supplying just the player's name and state.

COMPLETE – Includes all of the GENERAL information plus the exact day of the score and should include the course name. This COMPLETE record must be made available to fellow club members, and competition officials of any competition in which the player is going to participate.

2. **GHIN Number:** Each player should have only one GHIN number, no matter how many clubs or associations she belongs to. Be sure to ask if a new applicant has ever had a GHIN number. If a player has been removed from the GHIN system, her number will remain available for reinstatement for a period of two years. **NOTE:** A separate GHIN number is necessary for those members who also want a nine-hole handicap.
3. **USGA System:** The WGANC has adopted the USGA Handicapping System, including the USGA Slope System, as outlined in the *USGA Handicap System* manual. All rules under which this system operates are explained therein. One copy of this manual will be provided for each club. If additional copies are desired, they may be purchased from USGA. Study it carefully.
4. **Equitable Stroke Control (ESC):** Equitable Stroke Control (ESC) is the downward adjustment of individual hole scores for handicap purposes in order to make handicaps more representative of a player's potential scoring ability. ESC sets a maximum number a player can post on any hole depending on the player's Course Handicap. ESC is used only when a player's actual or most likely score exceeds her maximum number based on the following table. (USGA Handicap System Manual, Section 4-3, "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

ESC is based on the player’s course handicap – the handicap her USGA Handicap Index converts to using the slope chart for the particular set of tees at the course she is playing. If the conditions of a competition reduce a player’s handicap (as in a multi-ball event where higher-handicapped sides would have an advantage over lower-handicapped sides), the player uses her course handicap before the reduction for ESC purposes.

A Handicap Index determined from scores to which ESC has not been applied may not be termed a USGA Handicap Index.

When players (men or women) are competing from different sets of tees, the golfer playing from the tees with the higher Course Rating may receive additional strokes. This adjustment shall be added to the player’s course handicap for the set of tees she is playing. (*USGA Handicap System*, Section 3-5, “Players Competing from Different Tees”.) The player shall apply ESC to her course handicap, not the increased handicap which she uses for the competition.

Men and women playing from the same set of tees will have different USGA Course Ratings.

- 5. **Computing Handicaps:** A USGA Handicap Index is a number issued by a golf club that represents the potential ability of a player on a course of standard difficulty. The system is based upon the potential ability of a player because it is based upon her best scores posted for a given number of rounds. She should be able to play to her handicap less than 25 percent of the time and her average score will be three strokes higher than her handicap.

To convert a USGA Handicap Index to a course handicap, a player locates her USGA Handicap Index on a Course Handicap Table to find the corresponding course handicap. Each set of rated tees will have a different course handicap table. If you would like to have another set of tees at your club rated for women, please contact the Course Rating Director.

A player establishing a handicap for the first time should turn in her first five scorecards to the Handicap Chair for adjusting and posting. These scorecards must have the date, the Course Rating and the Slope Rating for the courses being played and an unadjusted score for each hole. The Handicap Chair will do the adjusting after computing the handicap according to the number of scores for the player. If the scores are entered hole by hole on the posting computer, it will figure the handicap from the number of scores and adjust for ESC accordingly.

For a player who has never had a USGA handicap, ESC is applied to her first five scores as if her Handicap Index were 40.4 and converted according to the Slope Rating of the tees of the course on which the round was played.

No handicap can be computed from fewer than five acceptable scores. When the player returns five scores, her handicap shall be computed using her lowest differential.

To determine a handicap differential:

Adjusted Gross Score – USGA Course Rating: $95 - 71.5 = 23.5$
 Difference x Standard Slope: $23.5 \times 113 = 2655.5$
 Result / USGA Slope Rating: $2655.5 / 125 = 21.24$
 Handicap Differential (rounded): 21.2

The following procedure illustrates how to calculate a player’s Handicap Index when her number of acceptable scores is less than 20.

Use this table to determine the number of handicap differentials to use:

<u># Of Acceptable Scores</u>	<u>Differentials to be Used</u>
5 or 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

Determine the handicap differentials.

Average the handicap differentials by dividing by the number being used.

Multiply the average by .96.

Delete all numbers after the tenths digit (one digit right of the decimal point). Do not round off.

Example: 11 scores available
 Total of lowest 4 handicap differentials: 104.1
 Average (104.1 / 4): 26.025
 Multiply average by .96: 24.984
 Delete digits after tenth digit: 24.9
 USGA Handicap Index: 24.9

A player who is re-establishing a handicap should give her new club a record of her last twenty scores together with the Course Ratings and Slope Ratings, if available. If the scoring record of the player is unavailable when resuming play, the player has no Handicap Index until five scores have been posted and a revision has been made.

- Revision Dates:** Handicaps are revised for players in WGANNC the 1st and the 15th of every month. Clubs should transmit at least twice a week to the host computer in New Jersey. Many clubs transmit daily. The computer will automatically attempt to transmit to the GHIN computer when the day and time you selected occurs. Currently, transmission data must be set up in both Preference Management and set up.

7. **Letter Designations on Reports:** Clubs should print required reports from the club computer or GHP Online Club. Please contact the WGANC office if there are questions.

Club Roster Report

Status:

- M Multi-member: another club in WGANC or another association
A Active
I Inactive

Type:

- R Regular; member of 18-hole women's group
H Handicap only (not eligible to play in WGANC events)
J Junior member
P Golf professional

#081106 is the date the player went on GHIN (Nov. 6, 2008)

Club Handicap Index/Course Handicap Report

- L Local Handicap Index
M Handicap modified by the *Handicap Committee*
N Nine-hole Handicap Index
NL Local nine-hole Handicap Index
NH Player has fewer than 5 scores and therefore no valid Index
R Handicap automatically reduced for exceptional tournament performance
See Section 10-3 (Exceptional Tournament Scores)
WD Handicap withdrawn by the *Handicap Committee*

Score Type

- A Away
C Combined Nines
P Penalty
T Tournament

NEW MEMBERS, CHANGES & INACTIVATIONS

1. **Transfers:** When a player transfers from another WGANC member club, the Handicap Chair should enter into the computer in Player Management (click add member button) the player's current GHIN number and name **exactly** as it was spelled at the previous club, or you can enter the club number of the player's previous club. Make sure you select the correct service(s) and click the "save" button.

The transferred player will retain her GHIN Number and her scoring record will be sent to the new club's computer after the club successfully communicates with the GHIN computer. It is suggested that you do a transmission at this time to activate the player's record.

2. **Adding New Players:** All new players are added on the computer at your club in Player Management or through GHP Online Club. **Always ask if the player has ever had a GHIN number** so that you can avoid duplication of records. If the GHIN number is not available, please contact the WGANC office for assistance. Each computer has a pre-assigned block of GHIN numbers which is replenished automatically as part of the regular communications with the host computer. If the player hasn't had a GHIN number, simply select "yes" to assign the next available GHIN number.

It is recommended that the Handicap Chair be informed immediately if a new player has been added to the service by someone other than herself. It is not necessary to notify the WGANC office of any new player additions. WGANC will receive a member roster from GHIN for each club on March 1 for members added through February and will bill each club accordingly. Members added between March 1 and July 31 will be billed in August. Members added between August 1 and October 31 will be billed in November 1. The grace months for adding new members are November & December.

3. **Inactivating Players:** If a player terminates her membership or departs and is not expected to return, the Handicap Chair should inactivate the player. You may inactivate a member on GHP Online Club or the club's computer. If you delete a player they will remain on your computer indefinitely because GHIN does not purge deleted records on a regular basis. However, if the player is deceased, notify the WGANC office. The office will notify GHIN and they will remove the player from the GHIN database.

ROUNDS OF GOLF

1. **Acceptable Scores:** Adjusted scores from all courses with USGA Course and Slope Ratings made at home and away, shall be posted by the player, along with the appropriate Course and Slope Ratings. Away scores from courses with USGA Ratings made in any state or foreign country during its active season shall be reported.
2. **Playing 13 or More Holes:** If a player plays 13 or more holes, she shall record a score for handicap purposes. For each of the un-played holes, she shall score par plus any handicap strokes she is entitled to on those particular holes.
3. **Match Play and Stroke Play:** Scores in both match play and stroke play, including those made in team competitions, shall be posted. Scores made in team competitions in which players are requested to pick up when out of contention shall be posted for handicap purposes. (*USGA Handicap System*, Section 5-1.c., "Scores in All Forms of Competition.")
4. **Unfinished Holes and Conceded Strokes:** If a player starts but does not complete a hole or is conceded a stroke, the player shall record the score she most likely would have made on that hole. Such score shall not exceed the player's ESC limit. This most likely score should be preceded by an "X". Players should not automatically take their maximum ESC strokes.

There is no limit to the number of unfinished holes a player may have in a round, provided that failure to finish is not for the purpose of handicap manipulation.

5. **Incomplete Rounds, Holes Not Played or Not Played Under the Rules of Golf:** If a player does not play a hole or plays it other than under the principles of the Rules of Golf (except for preferred or "winter" lies: *USGA Handicap System*, Section 7-1, "Acceptability of Scores When Playing Preferred Lies"), the player's score for that hole for handicap purposes shall be par plus any handicap strokes she is entitled to receive on that hole. This includes a hole on which a "Mulligan" is taken or a hole with a temporary green with an automatic two putt. This score should be preceded by an "X".
6. **Consecutive Nine-Hole Rounds:** Golfers who play only nine holes will post their score to the appropriate rating. Nine-hole scores are combined in the order that they are received into the player's scoring record from any club or from any combination of nines, regardless of score type. For example, a front nine middle tee score could combine with a front nine back tee score made from any course. Such combined scores will be designated with a "C" in the scoring record and will carry the date of the second nine posted. A nine-hole score can be posted when as few as seven holes are played. (Par plus any handicap strokes the golfer is entitled to must be inserted for the unplayed holes.) A nine-hole score may not be designated as a T-Score. A nine-hole score will be retained for combination with another nine-hole score until it is older than the twentieth oldest 18-hole score in the scoring record, and nine-hole scores will be combined in the order they are received in the player's record, and not necessarily by date.
7. **Posting a Score From an Unrated Set of Tees on a Rated Course:** When a course is rated but a woman plays from a set of tees which is not rated for women, she shall refer to the *USGA Handicap System*, Section 5-2.g, for posting instructions. The method described may also be used if a player plays a combination of tees. Instructions for this procedure are also located in the WGAN Green Book.

8. **Scores Not Acceptable:** Scores made under the following conditions are not acceptable for handicap purposes and shall not be entered in the player's scoring record:
- a. When fewer than seven holes are played (nine-hole score); when fewer than 13 holes are played (18-hole score).
 - b. When the maximum number of clubs allowed is less than 14 or the type of clubs is limited as in a competition in which only iron clubs are permitted.
 - c. When the length of the course is less than 3,000 yards for 18 holes.
 - d. When a majority of the holes are not played in accordance with the principles of the Rules of Golf.
 - e. When scores are made on a course with no USGA Course or Slope Rating.
 - f. When scores are made on a golf course in an area in which an inactive season established by the authorized golf association is in effect.
 - g. When a player carries or uses non-conforming clubs or uses non-conforming balls.
 - h. When artificial devices (as defined under Rule 14-3) are used during the execution of a stroke.
 - i. When playing alone.
9. **Posting Scores Away From Home:** A player may post on the computer at any club throughout the country which uses GHIN for handicap computation service. If there is no computer at the club, or the club is not on the GHIN system, the player must bring her scores home and must post on the computer at her club, or she may post her score via the internet through a link at the WGANC website.

TOURNAMENT SCORES

The purpose of the tournament score procedure is to identify players who excel in competition well beyond their current USGA Handicap Indexes. The lowest six eligible T-Scores are saved in the "Best T-Score" file on the host computer in New Jersey. If the file already has six T-Scores in it, the new T-Score, if better than any T-Score in the file, is added to the file and the worst T-Score in the file is deleted from the file, regardless of the date of the T-Score. An eligible tournament score is any T-Score made either within the last 12 months, or within the player's current 20-score history.

Section 10-3. "Reduction of USGA Handicap Index Based on Exceptional Tournament Scores: (*USGA Handicap System Manual*)

"A tournament score is a score made in a competition organized and conducted by a committee in charge of the competition. The competition must identify a winner(s) based on a stipulated round(s) and must be played under the principles of the Rules of Golf."

Using the above definition as a guideline, the committee in charge of the competition shall determine in advance if these conditions are met, and announce in advance whether the score shall be identified by the letter "T" when posted.

Routine events such as regular play days are not normally to be designated as T-Scores because they are not significant in the traditions, schedules, formats and membership of the club. Nine-hole scores are not to be designated as T-Scores.

Examples of inter-club competition scores that should be posted as tournament scores when they meet the above conditions are: competitions restricted by age, member-guest competitions (Invitationals), qualifying rounds for city, state and national competitions, and competitions conducted by golf associations. Note: WGANC strongly advises all Invitational be posted as T-Scores, providing the format is consistent with the rules of golf.

Examples of intra-club competition scores that should be posted as tournament scores when they meet the above conditions are: low gross-low net competitions, four ball match or stroke-play competitions, Stableford competitions, and club championships which are stroke or match play, scratch or with handicap.

If your Handicap Committee will refer to the *USGA Handicap System* manual, the decisions may help your committee in deciding which scores should be posted as "T" scores. You will continually see the statement:

"However, weekly events such as women's or seniors' weekly play days normally are not to be designated as T-Scores because they are not significant in the traditions, schedules, formats and membership of the club. One example of a significant event is one that is scheduled to be held annually."

WGANC recommends that when your schedule of games is set for the coming year, the committee in charge of competitions, in conjunction with the Handicap Committee, should decide which of these games will be posted as T-Scores. When making this determination, special emphasis should be given to the word "significant." These games may then be designated as T-Scores in your Roster Book Calendar for the members to see.

The host computer calculates each player's "T" scores bi-monthly and will make any reduction automatically, if appropriate. A reduction will appear as an "R" after a player's Index has been reduced.

The Handicap Committee shall review all Handicap Index reductions and may override or further reduce reductions if warranted for a specific reason. A request for an override or further reduction must be made by the Handicap Committee in writing to the WGANC office. See USGA Handicap System Manual, Section 10-3e

Please refer to the *USGA Handicap System*, Section 10-3, for the complete procedure used to determine a USGA Handicap Index based on T-Scores.

In order for golf associations such as WGANC to issue and maintain USGA Handicap Indexes, our policies “must be consistent with the principles of the Rules of Golf and the USGA Handicap System.” It is the recommendation of USGA that all clubs follow the guidelines regarding the definition of a tournament score.

WGANC also asks that you remind your members to take a realistic score when picking up on a hole, especially in Better-Ball events. Taking too few or too many strokes for the score can adversely affect a player’s handicap.

NINE-HOLE HANDICAPPING SERVICE

WGANC is authorized to issue an official USGA nine-hole handicap that may be doubled when playing in an 18-hole competition. This would apply to members who wish to play only nine holes. To request this service, contact the WGANC office. We will notify GHIN, which will open the service, and then your club must transmit and follow instructions on the screen. The GHIN number will differ from that of the 18-hole members. Reminder: This is a handicapping service only. To participate in WGANC events, a player must have an 18-hole handicap and belong to the 18-hole women’s group.

MOST IMPROVED GOLFER REPORT

A “Most Improved Golfer Report” is available each month. The reports are available through GHP Online Club or the club computer. Clubs have the option of using this method or another method which they consider to be most equitable. (*USGA Handicap System.*)

HANDICAP NOTES

- The computers and software programs at WGANC member clubs are **jointly owned** and maintained by WGANC and NCGA (Northern California Golf Association) in proportion to the number of members at the clubs.
- “A ‘Handicap Committee’ is the committee of a golf club that ensures compliance with the USGA Handicap System, including peer review.” (*USGA Handicap System*, Section 2.)
- **WGANC requires that each member club of WGANC has a women’s Handicap Committee composed usually of a minimum of three people: the Captain, the Handicap Chair, and the Tournament Chair.** In addition to its responsibilities, the advantage of a committee is that it will tend to depersonalize any adjustments which may have to be made relative to players’ handicaps.
- The Handicap Committee is responsible for assessing penalty scores and can “modify” a Handicap Index (Section 8, *USGA Handicap System*). Call the WGANC office regarding the process for this procedure.
- Each Handicap Chair should have an assistant who can be trained to take over the duties of handicapping when the need arises. It can be overwhelming for a new Handicap Chair if she is not familiar with the handicap system and the previous year’s chair is not available for counsel. If this is done every year, the continuity will benefit all golfers.
- Spot check to be sure all posting is done correctly. “Number of Rounds Posted Report” is available on the club computer or on GHP Online Club.
- The Handicap Chair should keep a permanent file of all pertinent bulletins and letters she receives from WGANC in her WGANC Handicap Manual binder.
- The club Handicap Chair, working with the Captain and Tournament Chair, should notify the WGANC Course Rating Director (see current WGANC web site or Green Book for name and address) of any conditions affecting the official rating of the course due to repairs, modifications, etc. The Course Rating Director may arrange for a review of the Course Rating and handicapping situation. Any changes to the Course Ratings of a club must be done by the WGANC office.

WGANC recommends a review of stroke holes whenever the course is changed or is re-rated. See Section 17, “ALLOCATION OF HANDICAP STROKES,” *USGA Handicap System*, for the recommended procedure for allocating handicap strokes. The procedure is not mandatory because it has no effect on a player’s handicap. No one formula can cover the conditions on every golf course and good judgment is of prime importance.