

■ **b. Handicap Index Relates to 18 Holes**

A *Handicap Index* relates to 18 holes. Each allowance in Section 9-4 applies to an 18-hole round, even though the competition may consist of more than one round.

■ **c. Players Competing From Different Tees or Men and Women From Same Tees**

(i) **Different Tees: Men vs. Men; Women vs. Women; Women vs. Men**

Different tees usually have different ratings. Since a *USGA Course Rating* reflects the probable scores of *scratch golfers*, the higher-rated course is more difficult, and the player playing from the set of tees with the higher *USGA Course Rating* receives additional stroke(s) equal to the difference between each *USGA Course Rating*, with the resulting figure rounded off to the nearest whole number (.5 or more is rounded upward). (See Decision 3-5/1.)

*Example 1:* If men playing from the middle tees, from which the men's *USGA Course Rating* is 70.3, compete against men playing from the back tees, from which the men's *USGA Course Rating* is 72.6, the men playing from the back tees will add two strokes ( $72.6 - 70.3 = 2.3$  rounded to 2) to *Course Handicap*.

*Example 2:* If women playing from the forward tees, from which the women's *USGA Course Rating* is 73.4, compete against men playing from the middle tees, from which the men's *USGA Course Rating* is 70.9, the women will add three strokes ( $73.4 - 70.9 = 2.5$  rounded to 3) to *Course Handicap*.

(ii) **Same Tees: Men vs. Women**

Men and women playing from the same set of tees will have different ratings. Since the women's *USGA Course Rating* usually will be higher, women receive additional strokes equal to the difference between men's and women's *USGA Course Rating*, with the resulting figure rounded off to the nearest whole number (.5 or more is rounded upward). (See Decision 3-5/1 for an exception.)

*Example:* If women playing from the middle tees, from which the women's *USGA Course Rating* is 77.3, compete against men playing from the same tees, from which the men's *USGA Course Rating* is 70.9, the women will add six strokes ( $77.3 - 70.9 = 6.4$  or 6) to *Course Handicap*.

(iii) **Foursome Competitions Using Different Tees or Men and Women Using Same Tees**

In foursome competitions using different tees or men and