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This document was constructed using official rules & guidelines governed by Mr. Art Pinsak (which can be accessed on the official golf league website). I have interpreted our rules & guidelines, and followed suit with our former Secretary by using the same USGA handicapping system that has been in place for the past 20+ years. As a result of the Secretarial transition, I have developed my own excel file to track handicaps, and am providing a full explanation in my own words below. Follow the link mentioned to obtain an email copy of the MS Excel spreadsheet used to track Monday & Wednesday night scores, or just email me!

FAQ: HOW IS MY HANDICAP CALCULATED?

I'll be perfectly honest here, up until the Saturday before opening night of golf...I had no idea either. Long-time members like Brian Fitzgerald had no idea, and if there's anybody who is a stickler for the rules...it's him. He once documented a tournament rule that if a certain member of my 2-Time Invitational Championship Team (2007 & 2009) was caught with a scorecard, our entire squad would be disqualified. That's harsh, but it was for good reason...we can't expect pilots to do simple math, just fly the airplane safely.

Your GTCC Handicap (as written in Articles IA, IB, and IC of the Pinsak File)...is a USGA derived average of the best 4 scores during your last 6 rounds. Well what does that mean? It's only slightly confusing. First off, we use "Adjusted Gross Scores" to calculate your handicap. For handicapping purposes, we throw out what you wrote on the scorecard if you made a triple bogey or higher on any hole. That basically means that anything over a double-bogey gets adjusted to a double-bogey. So if you're like Fitz and you carded a 10 on the 6th hole in week 1, sorry only 6 of those blunders counts towards your handicap. This is a tough rule for the higher handicaps, but it's how the USGA calculates official handicaps, using adjusted gross scores. For GTCC's par 28 course, the highest we can give you is a double bogey (according to the USGA).

Now...assuming you have 6 rounds completed (in 2009, 2008, or in Waldrop's case I even used 2007 scores), I took your last 6 adjusted gross scores, and deleted out the worst 2 scores (we compute using your BEST 4 out of LAST 6 rounds so the rounds where you hacked it up the worst don't count). Once you have those 4 numbers figured out, compute the average score over par, then multiply that number by 95%. That's your handicap. If that sounds too complicated to do manually, put the scores in excel and follow the instructions below for MS Excel junkies like myself (I dissed the software we bought BTW, I am doing all the calculations for handicapping in excel...it's just easier for me).

For MS Excel junkies, you gotta take your last 6 "Adjusted Gross Scores", and run the following array formula on them (assuming your values are in the range A1:A6, if not just substitute your range of 6 scores where it says A1:A6):

$$=((\text{AVERAGE}(\text{SMALL}(\text{A1:A6},\text{ROW}(\text{INDIRECT}("1:4"))))) - 28) * 0.95$$

After you enter that formula (more likely, paste it), you gotta hit control-shift-enter at the same time (instead of enter) for the array to be calculated correctly. This subtle little trick had me

confused when trying to figure this all out, there may have been a whine or two sent to the Master of Confusion about how well Art did this in the past. That said, it works now, and if anybody wants a copy of the excel file I use, just email your webmaster and he'd be happy to send it to you: gromacki@yahoo.com

FAQ: HOW IS MY HANDICAP CALCULATED if I have only played 1, 2, 3, 4, or 5 rounds so far?

5 rounds (best 4 out of last 5 using the 95% multiplier). 4 rounds (average the 4 scores using a 95% multiplier). 3 rounds (average the 3 scores using a 95% multiplier). 2 scores (average the 2 scores using a 95% multiplier). 1 score...we use a 90% multiplier if you have only played 1 round of golf. This is the only time a 95% multiplier is not used, we'll call that the sandbagger multiplier (designed to limit sandbagging on the opening round). I will now demonstrate (drumroll please) how to calculate your own handicap in all scenarios (1,2,3,4,5,6 adjusted gross scores). If you're still with me, you can keep track at home easily by following this example:

Put your adjusted gross scores in cell A1, A2, A3, A4, A5, and A6 of a MS Excel document (and if you don't use excel, sorry, you're out of luck, go to any shared computer that has the software on it). Next, go to the cells in the B column, and click F2 to enter edit mode, and paste the following formulas in cells B1, B2, B3, B4, B5, and B6 to compute it yourself and double-check the Webmaster/Secretaries work. In **B5 and B6 (red formulas below)**, you need to hit **control-shift-enter at the same time** after pasting the formula into the cell...it's called an array formula and it needs a little extra love to work correctly.

- B1: $=(A1-28)*0.90$
- B2: $=((AVERAGE(A1:A2))-28)*0.95$
- B3: $=((AVERAGE(A1:A3))-28)*0.95$
- B4: $=((AVERAGE(A1:A4))-28)*0.95$
- **B5: $=((AVERAGE(SMALL(A1:A5,ROW(INDIRECT("1:4")))))-28)*0.95$**
- **B6: $=((AVERAGE(SMALL(A1:A6,ROW(INDIRECT("1:4")))))-28)*0.95$**

As of 5/7/10 (date I am typing this), here's my last 6 AGS (adjusted gross scores) inputted into excel using the formulas above, and how it computes using MS Excel. As you can see, going into play on 5/10/10...I am a 4.0375 handicap...so doing this yourself even tells you how close you are to going up or down. Standard rounding rules to the nearest whole number establish your official weekly handicap for league play...

AGS	Handicap	Date
32	3.6	2009
32	3.8	2009
33	4.116667	2009
35	4.75	4/19/2010
32	4.0375	4/26/2010
34	4.0375	5/3/2010