

SOUTH AFRICAN GOLF HANDICAPPING SYSTEM FOR MEN AND WOMEN

Effective from the 1st April 2014

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NOTE 1: Throughout this manual, the use of the masculine applies equally to the feminine.

NOTE 2: The attention of clubs is drawn to Section 14 and 15 which requires that the overall placement of the tee markers and pins should be such that the course always plays as close as possible to the length on which the course rating is assessed.

2014 HANDICAP MANUAL CHANGES

3.2 Definition of Competition Match Play added

3.4 Definition of Forward and Front tees changed

3.13 Definition of Junior Golfers tees changed

5.7 Pure Match Play changed to Competition Match Play

11 Moved handicap adjustmenst for “men playing men off different tees” from section 12 to section 11.

11.5 Optional reduction in players’ handicaps for BB and Alliance competitions added

14 Paragraph on USGA course rating added

15.5 Added table on naming and colour of tee markers

17.3 Removed “Senior” Tees – replaced with “Forward” and “Front” Tee

Part 1

PURPOSE AND DEFINITIONS

Section 1

COPYRIGHT

The system detailed here is the property of both the South African Golf Association (SAGA) and Women's Golf South Africa (WGSA). It is used to determine handicaps for Amateur golfers and club professionals as defined in Section 7. Authorisation to use this system is automatically granted to all Unions affiliated to SAGA and WGSA and through these Unions to their member clubs. A disaffiliated Union or Club is not entitled to continue using this system.

A Handicap computed by the SAGA Handicap System, the computer-based national handicapping system controlled and managed by Handicaps Network Africa (Pty) Ltd duly authorised by the SAGA, is known as an "SAGA Handicap". Any other handicap computation using any other means, may not use the term "SAGA Handicap".

Section 2

PURPOSE

2.1 Essence of the System

The aim of a Handicap is to allow golfers of differing abilities to compete against one another. Both the SAGA and WGSA present this Handicap System in the conviction that, when faithfully operated, it results in equitable handicaps no matter where golfers live and play. The System is based on the assumption that every player will endeavour to make the best score they can at each hole in every 18-hole or 9-hole round that they play and that they will report such round for handicap purposes, regardless of where the round is played.

2.2 Purpose

The purpose of the System is to:

- a) Provide fair handicaps for all golfers.
- b) Reflect the player's inherent ability as well as his recent scoring trends.
- c) Adjust their handicap as their scoring ability changes.
- d) Disregard freak high scores that bear little relation to the player's normal ability.
- e) Establish handicaps for all golf, from championship eligibility to informal games.
- f) Assist the handicapper to identify players whose handicaps do not properly reflect their playing ability.

Section 3

DEFINITIONS

3.1 Altitude Factor

Altitude above sea level is one of the factors influencing Length Rating.

3.2 Competition Match Play

A Club, League, Provincial or National Match Play Competition.

3.3 Exceptional score

An exceptional score is highlighted on the players scoring records when the particular differential is 3 or more, less than a player's handicap at the time the round was played.

3.4 Forward Tees and Front Tees

Forward Tees and Front Tees are Provincial Union rated tees which may be used by golfers who do not hit the ball far and or for those who would prefer to play a shorter course. Where a course has a forward tee and wishes to also rate the Womens tees for men these tees should be referred to as the Front Tee. Please see section 15.5 for the names and colour recommendations for all tees.

3.5 Gross Score

A Gross Score is the sum of the scores achieved on each hole played.

3.6 Adjusted Gross Score

An adjusted gross score is a player's gross score adjusted as per the SAGA Handicap System procedure for unfinished holes, conceded strokes, holes not played or not played under the Rules of Golf or adjusted maximum score on any hole as detailed in [section 5.3](#).

3.7 Handicap

A "handicap" is the number of strokes a player receives to adjust their inherent scoring ability to the common level of scratch or zero-handicap golf. A player is eligible for an official SAGA Handicap provided he or she is a member of a club affiliated to the SAGA, WGSAA and their relevant Provincial Unions, and has paid the annual affiliation and handicap fee. In addition the player shall be able to be identified through the membership profile entered on the SAGA Handicap System by the club which shall include his or her identity number or passport number. The player's Identity or Passport number will only be accessible to the player's nominated handicap club and the player. A "plus handicap" is the number of strokes a player gives to adjust their scoring ability to the common level.

3.8 Handicap Allowance

A "handicap allowance" is the portion of the handicap usable in a given form of play.

3.9 Handicap Committee

A "handicap committee" is a group of at least two, preferably three, members of a Golf Club Committee, who are responsible for the monitoring and revision of all handicaps at that Club. One individual may perform the normal functions of a handicapper, but in cases where handicap adjustments, outside the standard calculations of this system, are to be applied to an individual, the Handicap Committee should make such adjustments.

3.10 Handicap Differential

A "handicap differential" is the difference between a player's adjusted gross score and the Standard Rating of the tee from which the player played.

3.11 Handicap Freeze Function

The handicap "Freeze" function is available to all clubs on the club administration interface. It provides clubs with the ability to adjust a member's handicap either up or down by 90% of its value for a maximum period of 90 days.

3.12 Handicap Stroke Hole

A "handicap stroke hole" is a hole at which a player applies a handicap stroke (or strokes) to his gross score for that hole to determine a net score for the hole. The order in which handicap strokes (from 1 to 18) are allocated to the holes of the course should be shown on the scorecard. ([See section 10](#)).

3.13 Junior golfers

Golfers up to the age of 13 are classified as Junior Golfers. Male junior golfers are handicapped off the Men's Tees, but should be permitted to play off the Forward or Front Tees where these are available.

3.14 Length Rating

Is a figure derived from the total of the lengths of each hole, such length taken from the permanent markers, down the centre of the architected flow of the hole, to the centre of the green.

3.15 Most Likely score

A most likely score is the score a player would most likely have achieved if he started the hole but did not complete the hole or if a player is conceded a stroke. This should be calculated as to the number of strokes already taken plus the number of strokes the player was most likely to have achieved more than 50% of the time.

3.16 Net Score

A "net score" is a player's score after their gross score has been adjusted by their handicap.

3.17 No Return (N/R)

An N/R must be entered in the system where a round was not acceptable for handicap purposes as detailed in [section 5](#) of this manual.

3.18 Par

“Par” is the score that a scratch golfer would be expected to make for a given hole. The following are the recommended ranges for allocating par to each hole:

For Men:

Holes of 225 metres and under Par 3

Holes of 226 – 450 metres Par 4

Holes of 451 metres and over Par 5

For Women:

Holes of 201 metres and under Par 3

Holes of 202 – 366 metres Par 4

Holes of 367 metres and over Par 5

These figures are for sea-level courses. As the altitude increases, these values should be increased by 0.6% for each 100m that the course exceeds 500m above sea-level. In this way the length of the holes will be in proportion to the decrease in length rating.

3.19 Penalty Scores

Players have 72 hours in which to enter a score after the completion of their round. Any scores returned after this 72 hour period will result in a penalty score being allocated to the player’s profile. (See [8.6](#) and [8.7](#))

3.20 Playing handicap

A playing handicap is one that has been adjusted to a whole number or the appropriate fraction if the format of competition requires that an allowance be applied (e.g. Foursomes Stroke-play).

3.21 Professional Golfers and Golfers without Amateur Status

A Professional Tour Player is defined as a member of any recognised professional tour, be it international, local or senior tour.

Golfers who have forfeited their amateur status by way of contravention of the R&A Rules of Amateur Status may not receive an official handicap until such time as re-instatement has been granted.

Club professionals, part of whose duty is to play golf with club members, may be handicapped by the club to which they are attached, and such players are obliged to abide by the regulations contained herein. ([See 7.7](#))

3.22 Rating Adjustment Factors

“Rating adjustment factors” are course conditions which influence rating. These include slopes, hazards, trees, out-of-bounds, width of fairways, size and shape of greens and the presence of doglegs and blind tee or approach shots.

3.23 Rating Marker

A “rating marker” is a permanent indicator of the starting point from which each hole is measured for Length Rating, placed at the side of the tee. Such markers must be firmly affixed and may not be movable. All markers for a particular set of tees (course) must have the same colour: yellow, white, red, blue etc.

3.24 SAGA Handicap System

The System comprises the procedural definitions defined in this document coupled with a Technical Specification that defines the algorithms and parameters required to control and manage the proper computation of an SAGA Handicap. The two components taken together form the basis of the implementation of the SAGA Handicap Server, which maintains scoring records and handicap change history for all golfers that have been issued with a combined SAGA Affiliation and Handicap Card as distinct from an SAGA Affiliation Card only.

3.25 Standard Rating (SR)

Is the standard rating for a course, or set of tees, and is a whole number derived from a combination of the standard length rating and applied difficulty factors. It represents the typical score a scratch golfer is expected to achieve, above or below the par for the course or set of tees. The Standard Rating is calculated by the Provincial Union to which the Club is affiliated to.

Part 2 HANDICAPPING

Section 4 ELEMENTS OF THE SYSTEM

The System requires:

- 4.1 Complete, accurate scoring records of all players.
- 4.2 Course ratings, which are uniform. (See [Section 13](#))
- 4.3 Peer and Club review to ensure all scores are entered and accurate.

Section 5 SCORES ACCEPTABLE

5.1 All scores

Scores must be entered on the SAGA Handicapping System for all 18-hole and 9-hole rounds except for rounds not acceptable as detailed in [section 5.7](#).

5.2 Adjusted Gross

For handicap purposes an Adjusted Gross must be submitted to the SAGA Handicap System. An Adjusted Gross is obtained by applying the below rules to adjusting the score achieved on each hole.

5.3 Maximum score on any hole

The maximum score on a hole for handicap purposes is 2 over par except where a player has two handicap strokes on a hole, in which case the maximum score allowed is 3 over par for that hole.

Players should, where possible, complete every hole regardless of their partner's or their opposition's score. Where a player does not complete a hole they should record their most likely score. ([See 3.15](#))

Where a player is unsure of how to adjust the gross on each hole, the player may enter the scores achieved on each hole using the SAGA Handicap Terminal function "Hole-by-Hole" scoring, and the system will adjust the player's actual score to the maximum allowed per hole and a total Adjusted Gross for the round.

5.4 Unfinished Holes, Conceded Strokes

A player who starts but does not finish a hole or is conceded a stroke must record the most likely score they would have achieved. The number of strokes most likely to have been achieved should not exceed the maximum allowed on each hole as detailed in [5.3](#) above.

5.5 Recording a score for incomplete rounds

5.5.1 Rule 1 of the rules of Golf specifies "The Game of Golf consists of playing a ball from the teeing ground into the hole by a stroke or successive strokes in accordance with the Rules". No score can be returned in individual stroke play unless this Rule is followed.

5.5.2 In forms of play in which completion of every hole is not essential, it is sometimes helpful and speeds up play for a player to discontinue play on a hole perhaps because of a lost ball or for some other valid reason. Competitions should be scheduled to permit completion of all holes by every competitor whenever possible as it is strongly recommended that hole and rounds be completed to provide maximum information on the player's ability. However, when play at a hole is not completed for any valid reason, the player shall, for handicap purposes only, return a score for the hole in accordance with the formula in [Section 5.3](#) above.

5.5.3 Under no circumstances shall this provision be used to control handicaps artificially. If it should be used for such purposes, the player's handicap may be adjusted arbitrarily under [Section 9.2.5](#).

5.6 Scores on all Courses

Scores on all courses, at home and away, should be reported by the player, together with the Standard Rating. This includes rounds played outside Southern Africa, where terminology may use Rating or CSS instead of Standard Rating.

5.7 Scores not Acceptable

Scores made under the following conditions are not acceptable for handicap purposes and should not be entered in any form in the player's scoring record:

- a) When the score cannot be ratified by a playing partner or competitor
- b) When the types of clubs are limited (as in a competition in which only iron clubs are allowed).
- c) When the round played includes the use of "Mulligans".
- d) Competition Match Play Rounds
- e) When more than one ball is used
- f) When the course is not officially rated.
- g) When the player uses non-conforming clubs, balls or tees, or with respect to Rule 14-3 (Rules of Golf) where an artificial device is used in the execution of stroke or when equipment is used in an unusual manner during the execution of a stroke.

5.8 Net Disqualification not Affecting Gross

If a competitor is disqualified on his net score for playing with a handicap higher than his actual handicap, his adjusted gross score shall nevertheless be recorded for handicap purposes.

5.9 Use of Forward Tees and Front Tees (See Section 17)

Clubs are encouraged to allow senior and junior players to use Forward Tees or Front Tees in club competitions, with a reduction in their handicap based on the difference between the Standard Rating (SR) of the Forward/Front Tee and the Standard Rating (SR) of the tee from which the competition is being played.

Scores entered off the Forward or Front Tees for handicap purposes should be entered using the Forward or Front tee SR.

Section 6 HANDICAP DIFFERENTIALS

6.1 How to Determine Differentials

A "handicap differential" is the difference between a player's adjusted gross score and the Standard Rating (SR) of the tee on which the score was made ([Definition 3.10](#)).

6.2 Handicap Controls

a) Plus Differential

When the score is *higher* than the standard rating, the differential is a *plus* figure, as follows:

Score	95
Standard Rating	<u>72</u>
Handicap Differential	23

b) Minus Differential

When the score is *lower* than the standard rating, the differential is a *minus* figure, as follows:

Score	69
Standard Rating	<u>72</u>
Handicap Differential	- 3

Section 7 HOW TO COMPUTE HANDICAPS

7.1 Period of validity

Only scores (differentials) posted within the last 60 months are to be considered valid for handicap computation, irrespective of the number of scores available in a player's scoring history.

7.2 Valid Differentials

All rounds entered with Adjusted Gross or Hole-by-hole scores are treated as differentials that can be used for the computation of an SAGA Handicap. All rounds posted as a No-Return (or Not-played) or those flagged by the system as "Auto closed" will not count as valid differentials.

7.3 Considered Differentials

Whenever a handicap is computed or re-computed by the SAGA Handicap System, the differentials considered for inclusion in that computation will be indicated in a different colour (currently red). Those differentials actually used in the calculation will be underlined as well.

7.4 Approximate calculation

The handicap computation is complex and will be managed by the SAGA Handicap Server. Those players wishing to perform an approximate check may do so as follows:

- a) Provided that there are at least 20 valid differentials, select the lowest 10 of these.
- b) Average these 10 to obtain an intermediate handicap accurate to one decimal place.
- c) Apply the Bonus of Excellence (currently 0.96) factor applicable to the intermediate handicap. This result is known as the exact handicap.
- d) The exact handicap should then be rounded to the nearest whole number as a playing handicap. Decimal values of 0.1 – 0.4 round down and 0.5 – 0.9 round up.

7.5 Exceptional performance calculation

Where a player records two or more exceptional scores in the players last 20 rounds, then the players handicap will be calculated using a fewer number of their best scores, currently 8, instead of the standard 10.

A player's handicap will be immediately recalculated when a second exceptional score is entered on the system and for any additional exceptional scores for as long as there are 2 or more in their last 20 scores. (See [section 12.4.1](#))

7.6 Maximum Handicaps Permitted

The maximum handicaps permitted by the SAGA Handicap System are as follows:

Men	– 36 handicap
Women	– 36 handicap

7.7 Limits for Professional and low handicap golfers

- a) **Professional Tour players** (as defined in [section 3.21](#)) are to play off a +6 handicap when competing with amateurs in a competition where the club concerned has permitted the professional's participation. Where such players are members of clubs and they occasionally play at their home club, the club may apply to the SAGA to have a handicap allocated to such players.
- b) **Club Professionals** are only permitted to play off their officially computed South African handicaps at their home club or in competitions at other clubs with the permission of that club's organising committee.
- c) **Prizes** for gross score, longest drive or nearest the pin competitions may not be awarded to either Professional Tour players or Club Professionals
- d) **Male amateur golfers** may have a **minimum handicap** of +5. Any reduction below +3 must be reviewed by the Home Union. The Union may, at its discretion allow a handicap of +4 or +5, or set the handicap to a higher value. The allowable increase will normally be limited to 2 strokes from the computed handicap.

Female amateur golfers may have a **minimum handicap** of +1 in terms of the SAGA Handicap System.

7.8 Less than 20 differentials available

a) Fewer than 5 Scores: No handicap

A Handicap shall not be issued to a player who has returned fewer than 5 valid differentials. Similarly, a player's handicap shall be withdrawn when the number of valid differentials reduces to less than 5. This will be reflected by the system as a handicap of "n/a".

b) 5 to 19 Differentials

When at least 5, but fewer than 20 differentials are available, the handicap will automatically be computed by the SAGA Handicap System as follows:

a. Determine the number of differentials to be used from the following table:

<i>Column 1</i>	<i>Column 2</i>
<i>Differentials Available</i>	<i>Differentials to be used</i>
5	Lowest 1
6 – 7	Lowest 2
8 – 9	Lowest 4
10 – 11	Lowest 5
12 – 13	Lowest 6
14 – 15	Lowest 7
16 – 17	Lowest 8
18 – 19	Lowest 9

b. Average the lowest differentials to be used (Column 2)

c. Multiply the average of the differentials to be used by 96%.

d. Rounding of the handicap will now take place as detailed in [7.4 \(d\)](#) above.

Section 8

SCORING RECORDS

8.1 Scores

Scores should be returned at any SAGA Handicap Terminal every time a player plays more than 9 holes, no matter where it is played, provided such round can be verified by a playing competitor. Where it is not possible to enter a score at an SAGA Handicapping Terminal, alternative means are permissible, which include:

- Having the score entered by the player's home club
- Entering the score on the www.handicaps.co.za website.
- Entering the score through a cellular phone application (when available)

Fair handicapping depends upon full, accurate information of a player's ability as reflected by his scores. All golfers interested in fair play should make sure that their scores, good and bad, are recorded. Incomplete records lead to unfair handicaps. Proper handicap records, maintained by the SAGA Handicap System, are essential to the correct computation of an SAGA Handicap.

Should a player fail to return a score on the handicap system he shall have a penalty score applied in accordance with point [8.7](#). Should a player persist in this practice, disciplinary measures as described in this Handicapping Manual should be applied.

8.2 Nine Hole Score Entry

9 hole scores are to be entered on the SAGA Handicap System where 9 or more holes have been completed but less than 18. The system will use the players adjusted gross for the 9 holes played and then add par for the other nine plus 50% of the player's handicap rounded down for 0 – 36 handicaps and up for plus handicaps. This percentage may be changed by the SAGA Handicap Committee from time to time depending on statistical analysis.

8.3 Incomplete Rounds

For incomplete 18 hole rounds, 9 hole scores must be entered if at least 9 holes were completed. If fewer than 9 holes were played before leaving the course the score must be captured as N/R. In the event of an 18 Hole / 9 Hole competition in which the entire field does not complete 9 Holes, the Tournament committee should decide if all rounds should be reflected as N/R or not.

8.4 Nine Hole Scores and 72 Hour Penalty

9 hole scores entered on the system are not considered when calculating Exceptional Scores (see 12.4) but they will result in a late score entry penalty, if the score is entered more than 72 hours (see 8.6) after the 9 holes has been completed.

8.5 Information Required

The following information should be provided to the SAGA Handicap Terminal (or alternative) after each round:

- a) Name of Course played
- b) Colour of Tee, which the terminal will prompt for
- c) Date played
- d) Whether round played was AM or PM
- e) An 18 or 9-Hole Adjusted Gross score or Hole-by-hole score

A fellow competitor should verify all scores returned.

8.6 Time limit on entering scores

A score should be returned within 72 hours of the completion of a round. The period of 72 hours is taken from 21:00 on the day of play to 21:00 three days later. Scores not returned during this period, will result in a penalty score, computed as per section 8.7, being entered on the player's behalf. Such scores are not to be deleted or modified by the player's home club, unless exceptional circumstances warrant such action.

8.7 Penalty Scores

A penalty score is the lowest differential of the player's last 20 recorded scores added to the Standard Rating of the course played, or such penalty as the club handicapper may decide, based on the circumstances around the failure of the player to enter the score. Where the late entered score is equal to or lower than the players lowest of their last 20 differentials, the system will allocate 1 penalty stroke for handicaps below 4, and 20% of the players handicap for handicaps above 4 to a maximum of 4 strokes, and email the details to the club for the handicapper to review and adjust where necessary.

Each time a penalty score is allocated, either by the computer system, or the club handicapper, a test will be made according to Interim Revision rules in 9.2.5.

8.8 How to Enter Scores

The SAGA Handicap terminal should be in a location convenient to players. Such terminals must be readily accessible at all times (see 8.1).

8.9 Posting Handicaps

Handicaps will automatically be computed on the last day of a month to be effective from the 1st of the following month. A club is not required to print a full handicap list each month but may choose to do so. Players are advised to confirm their handicaps on either the club terminal or www.handicaps.co.za website prior to each round as handicaps may have been adjusted due to an exceptional performance trigger. Where the clubs month end handicap print out differs from the handicap reflected on the SAGA handicap terminal or website, then the handicap reflected on the SAGA Terminal and or the Handicaps website should be used.

8.10 Electronic Data Processing

Although a computer calculates most handicaps, the Handicap Committee is responsible for validating that all computed handicaps are a proper reflection of their member's abilities.

8.11 Scores used to compute a Handicap

Scores for the automatically computed month-end handicap run will include all scores from the 1st of the month until the last day of the month both days inclusive.

Where an interim revision or penalty score allocation causes a player's handicap to be recomputed, all scores up to and including the one that caused the calculation will be used to compute a player's new handicap. Where the handicap reduces because of this calculation, the reduction will become

immediate. In cases where the player might have been granted an increase, such increase will not be granted until the next month end recalculation confirms the increase.

8.12 Player belonging to More Than One Club

- a) A player may only receive a handicap at one club nominated by him, at which he has full playing privileges and is an affiliated member of either the SAGA or WGSA.
- b) The player shall return all scores, achieved at any course, together with Standard Ratings and dates. (See 8.1)

8.13 Player changing his nominated handicap Club

When a player changes the club which he nominates as his handicap club, he should first request his new club to register the request on the handicap system and then ensure his previous club approves the transfer. Once approved, the player's full handicap profile and history will be automatically transferred by the system.

8.14 Records of Resigned Members

Records of resigned members are stored on the SAGA Handicap System database. These records are available, on request, to the former member's new club. The handicap of a resigned member remains valid only until the next revision date at the club that issued it, except as provided for in [Section 8.13](#).

8.15 Course Rating on Score Cards

The Standard Course Rating, or Ratings where there are more than one set of tees, should be printed prominently on the club scorecard and entered by the Provincial Union on the SAGA handicap system.

Section 9

HANDICAP REVISIONS

9.1 Frequency of Revisions

a) Keep up to date

In order to be equitable, handicaps must always be kept up to date and must be revised monthly, on the last day of each month to become effective on the 1st day of the following month. The handicap should take into account all scores recorded by the player from that particular month. Handicapping Committees should however, use discretion to obviate undue fluctuating of handicaps.

b) More Frequent if too Few Scores

When a player has fewer than 20 scores posted, his handicap should be revised more frequently than others to ensure that he is assigned a handicap fair to him and other players. The frequency of such revision is a matter for the committee in charge to determine.

9.2 Handicap Increases and Decreases

9.2.1 Standard System Applies

Subject to [Section 9.2.4](#) and [9.2.5](#) below, a handicap shall be changed only as warranted by the standard computation system in this manual. Handicap increases and decreases are not limited, however any handicap that increases by more than 2 strokes in a month will be forwarded to the club handicap committee for review.

9.2.2 Unusual Situations

An increase shall not be granted arbitrarily because a player is temporarily off his game or has discontinued play. However, an exception may be made for temporary disability. Such increase should be limited to a maximum of 2 strokes or 20% of the player's last computed handicap, whichever is the larger. The club can implement this adjustment by making use of the "freeze" handicap function available on the SAGA Handicap System.

Examples: a 5handicap may be increased to 7 and a 20handicap increased to 24. There is no limit on the amount a club may choose to reduce a player's handicap.

9.2.3 Arbitrary Penalty

A handicap must be earned. No player has an inherent right to a handicap without providing full evidence of his or her ability. A handicap may be arbitrarily reduced or increased if the player does not submit all his scores or otherwise does not observe the spirit of the Handicap System. The Committee in charge should be empowered to determine the amount of adjustment. In an extreme case of a player's non-cooperation, withdrawal of the handicap is suggested. The SAGA Handicap System will display the allowable choice of handicaps for a given player should the club need to invoke the "Freeze" function.

9.2.4 Emulation

A player's handicap will be recalculated, emulated, in the case of any scores dated prior to the most recent handicap calculation being either entered or deleted in their profile. This recalculation will only recalculate their handicap up to the date of the last calculation as per the calculation triggers in this section. This can lead to a player's handicap increasing or decreasing during the course of a month.

9.2.5 Interim Revisions

A player's handicap shall be recomputed each time a player records a second exceptional score or enters a score which incurs a late score entry penalty for a period prior to the last handicap calculation date.

If the calculation results in a lower handicap, such handicap shall become effective immediately. If the calculation results in a higher handicap, no change in handicap shall be made until the next revision is triggered on the system.

9.3 Handicap to be used

a) Changes during Tournament

A player is required to use the handicap in effect at commencement of the first round of a multiple round Tournament. This will apply for all Club Championship, Provincial and National Tournaments. For other multiple round events, the organising committee may allow handicap changes that have occurred during the Tournament to be applied to relevant rounds.

b) For Eligibility Purposes

When a handicap is an eligibility requirement for admission into a tournament, a player's eligibility from a handicap standpoint should depend on his handicap in effect on the date that his entry is filed.

Section 10

ALLOCATION OF HANDICAP STROKES

10.1 Principles; Possible Value to Recipient

A handicap stroke is, by nature, an equalizer and should be available on a hole where it is most likely to be needed.

In allocating the order of handicap strokes to the 18 holes of a golf course, consideration should be given to the likelihood of the strokes being of use as equalisers to the players receiving them. To accomplish this, the following is recommended:

a) Odd Strokes to First Nine

Assign the odd-numbered strokes to the holes on the first nine and the even-numbered strokes to the holes on the second nine. This equalizes as nearly as possible the distribution of handicap strokes over the entire 18 holes, making matches more equitable and helping in the playing off of matches ending in ties. In cases where the second nine is decidedly more difficult than the first nine, consideration may be given to allocating odd numbered strokes to the second nine.

b) Basis of allocation

Allocate the first stroke to the hole on the first nine on which the higher- handicapped player most needs a stroke as an equalizer and the second stroke to the hole on the second nine on which the

higher-handicapped player most needs a stroke as an equalizer. Continue alternating in this manner for the full 18 holes.

It is felt that the higher-handicapped player most needs strokes as equalizers on difficult par-5 holes, followed in sequence by difficult par-4s, other par-5s, other par-4s and finally par-3s. An exceptionally difficult par-3 might warrant being allocated a stroke before an exceptionally easy par-4 or par-5.

c) Importance of Early Strokes

When allocating the first handicap stroke, consideration should be given to its probable usefulness in matches between players of practically equal ability, such as those involving scratch and 1-handicap players, 10- and 11-handicap players, or 29- and 30- handicap players. It is in such matches that the first handicap stroke will be of the greatest importance as an equalizer to the player receiving it. In allocating the second handicap stroke, matches between players having a slightly greater difference in handicaps should be given the most consideration, such as those between players having scratch and 2 handicaps, 10 and 12 handicaps or 28 and 30 handicaps. This process should be continued until all strokes have been assigned.

d) Low Strokes not Near End

Without seriously violating the foregoing principles, allocation of the lower-numbered strokes to holes near the end of each nine should be avoided, as players on the receiving end would like to use their strokes before matches are lost.

e) Low Strokes not at Beginning

Conversely, it is desirable to avoid allocating the lower-numbered strokes to the first hole or two in the event of a sudden-death play-off in a handicap match.

10.2 Allocation of strokes for Plus handicap players

Plus handicap golfers must add a stroke to their gross score on certain holes according to the following rules for a standard layout:

- a) +1 highest stroked Par 5 on course
- b) +2 highest stroked Par 5 on opposite nine to a)
- c) +3 highest stroked Par 4 on same nine as a)
- d) +4 highest stroked Pars 4 on same nine as b)
- e) +5 remaining Par 5 on same nine as a)
- f) +6 remaining Par 5 on same nine as b)

Courses with more than four Par 5's apply c) and d) to their additional Par 5's. Courses with less than four Par5's, apply similar principles to their additional Par 4's. Courses with only one Par 5 apply a) irrespective of the actual stroke of the hole.

10.3 Nine-Hole Courses

These principles apply equally to a 9-hole course played.

10.4 Discretion of Committee

The recommended procedure for allocating handicap strokes is not mandatory since it has a minimal effect on the size of the handicap itself. Because no formula can be established to cover conditions on every golf course, good judgment is of prime importance. The golf committee should review the course hole by hole bearing in mind the basic principle of equalizing the abilities of golfers in different handicap brackets. Common sense will dictate how closely the recommendations should be followed. It is permissible for committees to use rounds played to calculate the relative difficulty of every hole. The recommended procedure is to use at least 500 rounds with players of varying ability. Ideally, scores for players with handicaps in excess of 18, should not be used. The relative difficulty of each hole is the average score, accurate to 3 decimal places, less the par allocation for that hole.

Section 11 HANDICAP ALLOWANCES

11.1 Men & Men, and Women & Men, Competing off tees with different SRs

11.1.1 Men competing against Men off tees with different SR ratings

Where in a club or other competition men are playing against men off different tees with different SR ratings, then the handicaps of the men playing off the tee with the lower SR rating should be adjusted downwards by the difference in the SR rating of the two tees.

Example: Course Par 72 Men's Tee1 SR 72 Men's Tee2 SR70
Handicaps for men playing off Tee 2 should all be reduced by 2 strokes.

11.1.2 Women competing against Men off tees with different SR ratings

Where in a club or other competition men and women are competing, the women's handicaps should be adjusted, up or down, by the difference in the stroke rating of the two tees.

Example 1: Course Par 72. Women's Tee SR 70.MensSR 73.
Women's handicaps shall all be reduced by 3 strokes for the competition.

Example 2: Course Par 72.Women's Tee SR 73.Mens SR 72.
Women's handicaps shall be increased by 1 stroke for the competition.

Note: This adjustment does not apply to mixed betterball competitions where teams of men and women compete against other teams of men and women.

11.1.3 When to Take Strokes

A player receiving handicap strokes shall take them in the order assigned on the scorecard, except as noted otherwise below.

11.1.4 Plus Handicaps

When a player or a side has a plus handicap, the percentage allowances below will reduce it, not increase it. Example: 50% of a plus 2 handicap is plus 1.

In match play against par and in stroke play, a player or a side with a plus handicap shall add a handicap stroke to the hole, except as noted otherwise below.

11.1.5 Fraction of One-half and more

In all calculations a fraction of one-half or more shall count as a full stroke. Any other fraction shall be disregarded.

11.1.6 Handicaps Apply per 18 Holes

Handicaps are for 18 holes. Each allowance below applies as a unit to each 18-hole round, even though the competition may consist of more than one round.

11.2 Match Play

11.2.1 Singles Match Play - Allow the difference between the Full handicaps of the two players.

11.2.2 Singles Match Play vs. Par - Allow the Full handicap.

11.2.3 Four-Ball Match Play, Better Ball Basis - Each player is allocated the Full handicap. The lowest resultant handicapped player shall play off scratch and his handicap shall be deducted from each of the remaining three players.

11.2.4 Four-Ball Match Play vs. Par, Better Ball Basis - Allow each player the Full handicap.

11.2.5 Alliance (Best-Ball-of-Four) Match Play vs. Par - Allow each player the Full handicap.

11.2.6 Foursomes Match Play (not Four-Ball) - Allow the higher-handicapped side 50% of the difference between the combined full handicaps of the members of each side.

11.2.7 *Greensomes Match Play* - Allow the higher-handicapped side 40% of the difference between the combined Full handicaps of the members of each side.

11.2.8 *Foursomes Match Play vs. par* - Allow 50% of the partners' combined Full handicaps. Decimal values are included in the resultant playing handicap.

11.2.9 *Greensomes match Play vs. Par* - Allow 40% of the partners' combined Full handicaps. Decimal values are included in the resultant playing handicap.

11.2.10 *Pinehurst match Play vs. Par* - Allow 40% of the partners' combined Full handicaps. Decimal values are included in the resultant playing handicap.

11.3 Stroke Play

11.3.1 *Individual Stroke Play* - Allow the Full handicap. (A plus handicap shall be added to the gross score to determine the net score.)

11.3.2 *Four-Ball Stroke Play, Better Ball Basis* - Allow each competitor the Full handicap, strokes to be taken as allocated on the score card.

11.3.3 *Alliance (Best-Ball-of-Four) Stroke Play* - Allow each competitor the Full handicap, strokes to be taken as allocated on the scorecard.

11.3.4 *Foursomes Stroke Play (not Four-Ball)* - Allow 50% of the partners' combined Full handicaps. (A plus handicap shall be added to the gross score to determine the net score). Decimal values are included in the resultant playing handicap.

11.3.5 *Greensomes Stroke Play* - Allow 40% of the partners' combined Full handicaps. (A plus handicap shall be added to the gross score to determine the net score). Decimal values are included in the resultant playing handicap.

11.3.6 *Pinehurst Stroke Play* - Allow 40% of the partners' combined Full handicaps. (A plus handicap shall be added to the gross score to determine the net score). Decimal values are included in the resultant playing handicap.

11.4 Total Scores of Partners (Aggregate)

Although not covered by the Rules of Golf, another form of Four-Ball play is as follows:

Two players from a side, each plays their own ball, and the combined total of their scores for each hole or round is the score for the side. This is usually referred to as an Aggregate Competition.

11.4.1 *Match Play*: Allow the higher-handicapped side the full difference between the combined Full handicaps of the members of each side.

11.4.2 *Stroke Play*: Allow the partners' Full combined handicaps

11.5 Optional Reductions in Players' Handicaps for Better Ball and Alliance Competitions

The organisers of Better Ball and Alliance competitions at Club, League, Union or National level may at their option impose a reduction in handicaps for their competition. The reduction should be clearly communicated to all participants prior to the start of the competition, along with how competitors should round any resulting fractional handicaps to whole numbers.

11.6 Players without South African handicaps

South African players who are not affiliated to either the SAGA or WGSA are outside the scope of this Handicapping System. Where such players compete against players with Full South African handicaps, it is recommended that in the absence of any handicap history, organizing committees allow men a maximum handicap of 18 and ladies a maximum handicap of 24.

11.7 Foreign Visitors

Players from other countries may present their Exact Handicap, which is normally calculated to one decimal place, to a club when entering a competition. The player shall round the Exact Handicap to the nearest whole number, decimal 5 rounding upward, to derive a playing handicap.

If the Exact Handicap is not known then players must use their Playing Handicap.

11.8 Foreign Players with SAGA and other handicaps

Players who carry temporary or permanent membership of a local golf club and who are also simultaneously members of an overseas club that has allocated them a handicap (or handicap index) shall play off their SAGA handicap. This is provided that they have entered their foreign scores on the SAGA system via the internet, or through their South African club administrator, on arriving back in South Africa. Failing this their SAGA handicap should be changed by the club to N/A until such time as they have played and entered on the system, at least 5 new local rounds. Alternatively the Club administrator may make temporary adjustments to the players SAGA handicap to as accurately as possible represent their current playing ability until such time as 5 new scores have been entered. Where the foreign handicap is lower than the SAGA handicap due to the foreign scores not having been entered and the club administrator is not able to adjust the players SAGA handicap to represent an equivalent handicap to their overseas handicap, then the player shall play off the lower of their SAGA or overseas handicap.

Section 12 HANDICAP CONTROLS

12.1 General

The scoring peculiarities of most golfers must be considered in order to produce equitable handicaps. This is why a handicap is not simply the difference between a player's average score and the course rating. It is also why handicap controls are incorporated into the System as checks and balances to offset abnormal scoring.

Most of the handicap controls are automatic (rather than requiring special individual operation).

12.2 Controls in the System

Controls in the System include the following:

12.2.1 Highest Score Disregarded

The player's highest scores are not to be used in computing the handicap since they do not represent the ability on which he should be handicapped.

12.2.2 Penalty for Fewer than 20 Scores

When a player has posted fewer than 20 scores, his handicap may be based on a lower percentage of scores than the 50% normally used (lowest 10 of the last 20). This anticipates his probable improvement if he plays more frequently, and is fairer to players who have returned 20 or more scores (refer to [section 7.8](#)).

12.2.3 Arbitrary Penalty

Handicapping committees may, in their discretion, arbitrarily reduce or increase the handicaps of players who do not return all their scores or otherwise do not observe the spirit of the Handicap System. In exceptional circumstances, the Handicapping Committee may, after following due process, withdraw the handicap of a player for a period not to exceed 3 months.

12.3 Responsibilities of Handicapping Committee

The Handicapping Committee is responsible for the equitable application of all handicap rules and controls; in particular it is required to ensure that the following points are adhered to:

12.3.1 All scores are correctly and timeously captured and returned by all players

12.3.2 Omitted scores that would have resulted in a handicap decrease for a player are entered as penalty scores (refer to [Section 8.7](#)) and the handicap for that player immediately recalculated.

12.3.3 That repeated good scores by a player are properly reflected by an appropriate reduction in handicap.

12.3.4 A prolonged period of exceptional performance, without a corresponding reduction in handicap is reviewed according to Section 12.4 below. The committee may impose a condition of competition that all players are to adjust their gross scores according to the rules under Exceptional Performance in Section 12.4

12.3.5 That in Better-Ball competitions, any player achieving 3 Stableford points (or equivalent) on more than four holes, is reviewed according to Section 12.4 below.

12.3.6 That particularly high (or low) scores in non-competition rounds, or rounds played away from the home club, contributing to the handicap calculation are reviewed and the handicap recalculated omitting these scores. If this results in a significant change to the handicap, this revised handicap should be allocated by the club as a “frozen” handicap for a period not normally exceeding two months.

12.3.7 It is the responsibility of the club handicapper to ensure that the spirit of the system is upheld and that any perceived manipulation of handicaps be thoroughly investigated and suitable disciplinary measures applied to proven offenders. Such action includes immediate reduction or withdrawal of a handicap.

12.4 Exceptional Performance

Determining when a player’s handicap does not correctly reflect their ability to score is not an easy task. The SAGA Handicap System adopts two approaches, the first is part of the handicap computation and the second requires manual intervention by the club handicapping committee.

12.4.1 Handicap Computation

Whenever a player enters a new score on the handicap system, an exceptional performance test is performed against this score. Where this differential is at least 3 lower than the player’s handicap, at the time of the round, the score is marked as exceptional on the system.

An immediate recalculation will take place when a player enters their second exceptional score within their last 20 rounds. This player’s handicap calculation will then be based on the best 8 scores of the player’s last 20 scores rather than the standard 10. This process will be repeated for each additional exceptional score entered, for as long as there are two or more exceptional scores in the players last 20.

12.4.2 Manual Intervention

Where players are deemed to be playing off an incorrect handicap by the club handicap committee, the appropriate change to the player’s handicap shall be made to the player’s handicap on the SAGA handicap system through the administration interface. This can be done by making use of the “Freeze” handicap function. The player should then be informed of their revised handicap.

There may be cases where a player frequently wins Better-Ball competitions, yet posts net scores that result in little or no handicap change. In these cases the Handicapper may apply the following formula to such player’ s Better-Ball gross scores:

$$RG = \text{Par} + A - P$$

Where: RG = Revised Gross, Par = Par of the course played, A = Allowance, P = Number of pars
A is calculated as $18 + (\text{Par of Course} - \text{Standard Rating})$. If the player’s handicap exceeds 18, then A is further adjusted by adding $(\text{Handicap} - 18)$ to A.

P is the total number of Pars made by the player in a round. Each Birdie is to count as two Pars and each Eagle to count as three Pars.

Should the Revised Gross (RG) be less than the Gross Score recorded on the player’s card, then the Revised Gross may be substituted for the Gross Score. When this gross is altered, the resultant net score should be tested for Interim Revision (Refer Section 9.2.5) Any adjustment to the players handicap using this formula shall be communicated to the player and allow the player a reasonable opportunity to explain the reason for their scores.

Part 3 COURSE RATING

Section 13

PURPOSE, BASIS AND RESPONSIBILITY

13.1 Purpose of Course Rating

The purpose of course Rating is to provide a uniform comparative basis for the computation of handicaps between clubs wherever situated. Course Rating is expressed in strokes.

13.2 Basis of Course Rating

Distance and the ability of the scratch golfer are the prime considerations in Course Rating. Altitude and course conditions other than length are also used in the assessment. (See [3.22](#))

13.3 Responsibility for Assessment of Course Ratings

Initial Standard Rating calculations and subsequently required revisions due to course changes may only be done by Provincial Unions and shall be assessed by Provincial Union representatives for all courses in their respective areas. Clubs may not allocate their own rating, but may temporarily modify a rating as specified in Section [14.4](#). Applications for Initial Allocation or Amendments to Course Ratings shall be made to Provincial Unions by member clubs.

13.4 Responsibility of Clubs

It is recommended that, where possible, all Clubs affiliated to either SAGA/WGSA equate the Par of the course to the officially assessed SAGA/WGSA Standard Rating. In all cases the officially assessed SAGA/WGSA Standard Ratings must appear on the scorecard. (See [Section 8.15](#))

Section 14

METHOD OF ASSESSMENT OF COURSE STANDARD RATING

The SAGA has signed an agreement to use the USGA Course Rating System. Golf courses will be rated using this new system as and when the Provincial Union rating teams are able to schedule the ratings at each course. In the interim golf courses not yet re rated with the USGA system will continue to be rated using the existing system as outlined hereunder.

14.1 Length Rating

Length Rating is determined by applying a Length Rating formula to the total length of a course in metres. The course must be measured accurately as an error of only 20 metres in the overall measurement would change the rating by 0,1 of a stroke. The formulae are as follows:

14.1.1 For Men

Length Rating = $\frac{\text{Length of Course in Metres}}{201 + 40.9}$
 Example: If the length of course is 6 035 metres,

Length Rating = $\frac{6\ 035}{201 + 40.9}$

= 30.02 + 40.9

= 70.92

14.1.2 For Women

Length Rating = $\frac{\text{Length of Course in Metres}}{165 + 40.1}$
 Example: If the length of course is 5 265 metres,

Length Rating = $\frac{5\ 265}{165 + 40.1}$

= 31.91 + 40.1

= 72.01

14.2 Altitude factor

An adjustment for altitude is made by reducing the Length Rating by 0,20 for every 100 metres, or part thereof, over 500 metres above sea level.

14.3 Rating Adjustment Factors

Due to the contrast between older and more modern course designs the Length Rating is insufficient to properly assess the typical score a scratch golfer would achieve on a given course. Golf Unions should assess each course under their jurisdiction and if necessary apply all of the factors detailed below in order to arrive at a fair adjustment to the Length Rating so that all golfers in their area are playing off equitable handicaps. A modern course that is well bunkered and has many raised and sloping greens bears little comparison to a more traditional layout with few bunkers and relatively flat greens, even though both courses may be similar in length.

If modification is deemed advisable, it should be made in tenths of a stroke. Modification normally should not exceed one stroke for the whole course, either plus or minus, thus allowing a two stroke spread. Any modification in excess of this suggested limit should be applied only in extreme cases.

The following conditions are to be considered as possible grounds for adjustment:

- a) Overall tightness of course: narrow holes may necessitate the sacrificing of distance to achieve greater control, whereas wide, open fairways may invite power strokes with little concern for accuracy.
- b) Absence of trees between adjacent fairways: open courses with little rough may allow a player to more easily effect recovery strokes.
- c) Fairway target areas: width, slope, and general condition: again, distance may be sacrificed for control - the normal fairway width of 30 metres offers a fair target for a full tee shot, whereas a fairway width of less than 25 metres is a much more challenging target.
- d) Difficulties near target areas: location and nature of rough, proximity of out of bounds, and number and location of water hazards, bunkers, trees, and bushes.
- e) Putting greens: size, location, visibility, contours, and general condition - greens may be small and hard making them difficult to hit; larger greens may result in more than two putts; subtle breaks, which are difficult to read, may increase the average number of putts per round.
- f) Ground slope: on hilly courses, uphill and downhill holes tend to balance out, but hanging lies and fairway contours may make general conditions more difficult.

NOTE: The Standard Rating is the Length Rating unless this has been adjusted by the application of difficulty factors as detailed above. The final Standard Rating (SR) must be rounded to the nearest whole number.

14.4 Temporary Adjustments to Course Rating

On any day that the positions of the tee-markers and pins are such that the course is temporarily shortened or otherwise altered from that on which the official Standard Rating is assessed, the committee may apply an appropriate adjustment to the Rating in line with the formula for derivation of the Length Rating.

Should these conditions persist for a period exceeding 7 days, it is obligatory for the committee to obtain approval from the Provincial Union, both for the adjustment and for the length of time this temporary rating will be in effect.

The Committee of a Club may, at its discretion, temporarily adjust the official Standard Rating for any day or days upon which abnormal climatic conditions of play exist.

14.5 Minimum length for a Course Rating

For a course to be rated it must have a minimum overall length of 3 500 metres.

Section 15 MEASUREMENTS

15.1 Starting Point; Permanent Markers

The Starting point from which each hole is measured is the middle of the teeing area commonly used. Opposite this starting point a permanent rating marker must be installed at the side of the tee.

15.2 How to Measure

Each hole must be accurately measured from permanent rating marker along the planned line of play to the centre of the green. The planned line of play is that envisaged by the architect in the laying out of the hole. Thus in a dogleg hole the line at the elbow point should be centred in the fairway as intended by the architect.

15.3 Certificate of Measurement

A certificate from a land Surveyor showing the measurement of the length of the course and its mean altitude where this exceeds 500 metres must be obtained and submitted to the Provincial Union (it is recommended that the measurement be done by an Electronic Distance Meter).

15.4 More than One Set of Tees

If more than one set of tees are in common use, measurements and rating markers shall be established for each and application made for separate Course Ratings. Where a club wishes in addition to have a rating for the greatest playing length of the course this shall be measured from a point 4 metres from the back of each tee along the planned line of play to the centre of the green. This rating will be known as the Championship Rating.

15.5 Colours of Rating and Tee Markers

The Rating Markers and Tee markers for the Course Rating should be recorded on the SAGA handicap system and on the club scorecard in accordance with the following table.

Tee Name	Colour
Championship Tee	Yellow
Club Tee	White
Forward Tee	Blue
Front Tee	Green
Ladies Tee	Red

15.6 Nine-Hole Courses

On a nine-hole course, if separate tees markers are used for each nine of an 18-hole round, separate measurements and permanent rating markers must be established for each nine.

Section 16 PROVINCIAL UNION RECORDS

16.1 Information to be kept

A complete file on the rating(s) of each course should be kept by the Provincial Unions for future reference, including each revision to the club's scorecard and any other relevant data.

16.2 List of All Ratings

Provincial Unions should periodically compile a list of ratings and send this to every Member Club. This will assist in recording scores made away from home.

Part 4

Section 17

DEVELOPMENT AND USE OF FORWARD AND FRONT TEES

17.1 Development and Rating of Forward tees

Clubs are encouraged to develop a set of Forward Tees using a combination of the front of existing Men's Tees and the back of some Ladies Tees, and to have this set of "Forward Tees" rated by their Provincial Union, with an official SR rating then entered on to the handicap system. These Forward Tees can then be used by shorter hitters and older players, and allow them to record handicap scores, in the same manner as the other tees.

17.2 Use of Forward Tees in Club Competitions

Where a club has a set of officially rated Forward Tees, clubs are encouraged to allow senior and junior players to compete off the Forward Tees in club competitions by adjusting their handicaps downwards by the difference in the Standard Rating of the Forward Tee and the Standard Rating of the tee from which the club competition is taking place. See section [11.1](#).

Example: Player handicap, 18. SR of Club Tee for competition 73, SR of Front Tee 70.
Player would reduce his handicap for the competition by 3 shots, $SR\ 73 - SR\ 70 = 3$ so the Player's handicap for the competition would be $18 - 3 = 15$ strokes.

The player would record his adjusted gross score on the system using the SR of the Forward Tee as per normal.

Explanation Note: Handicaps are calculated using the differential between the Gross Score and the SR of the tee from which the player recorded an adjusted gross score, while competition scores are calculated using the Par of the course.

17.3 Front Tees

Where Clubs have had their Provincial Union rate the Ladies Tees using the men's rating formula, these tees should be called Front Tees .