We continue breaking down the Top 5 Things a Golfer Needs to Know about the World Handicap System (WHS), coming in 2020. Part 1 from November can be found at www.msgagolf.org/newsletter-archive. For more information about the WHS go to www.usga.org/whs. We’ll also have additional educational resources posted on our website in coming months.

#2: Your Course Handicap Could Change

Currently, your Course Handicap is calculated using your Handicap Index and the Slope Rating of the tees you are playing. However, an additional adjustment is needed when competing against people playing from different tees, since you are competing from different benchmarks.

With the new system, a Course Handicap will be the number of strokes needed to play to Par. The formula will now include Course Rating - Par of the tees you are playing. You will also have a Playing Handicap, which is your Course Handicap adjusted for any Terms of the Competition, such as Handicap Allowances or a difference in Par.

This change accomplishes a few things: 1) It will be easier to set up multi-tee events, because the adjustment for Course Rating has already been done in the Course Handicap. The only additional adjustment needed would be for a difference in Par, but this is uncommon; 2) It will add simplicity. Your Target Score will be your Course Handicap + Par; 3) Having a Course Handicap relative to Par will ensure the correct number of strokes are received and applied for Net Par and Net Double Bogey (which will be addressed in the next issue).

What does this mean for you? With the current system, your Course Handicap may have changed very little from tee to tee. With this change, your Course Handicap will vary more from tee to tee, especially the bigger the difference is between the Course Rating and Par of the tees (see example below). This may seem confusing initially, but should make more sense as you start using your handicap and playing against others. As before, Course Handicap calculators will be available at the Course Kiosk, when logging in online, in the MSGA App, and reports will also be provided by your club, so it will be easy to find your new numbers, especially as you first start golfing next season.

If you have any questions about how a Course Handicap is calculated, or the new WHS, please feel free to contact us.

<table>
<thead>
<tr>
<th>2019 Course Handicap on Home Tees</th>
<th>2020 Course Handicap on Home Tees</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEE</td>
<td>YARDS</td>
</tr>
<tr>
<td>BLACK</td>
<td>7033</td>
</tr>
<tr>
<td>BLUE</td>
<td>6684</td>
</tr>
<tr>
<td>WHITE</td>
<td>6414</td>
</tr>
<tr>
<td>SILVER</td>
<td>6021</td>
</tr>
<tr>
<td>WHITE/SILVER/RED</td>
<td>5886</td>
</tr>
<tr>
<td>RED</td>
<td>5637</td>
</tr>
<tr>
<td>GREEN</td>
<td>5385</td>
</tr>
<tr>
<td>GOLD</td>
<td>4957</td>
</tr>
</tbody>
</table>
Congratulations to our NEWEST WINNERS!

NOVEMBER’S DRAWING:
Two Airline Tickets - Janette Jones, Miles City
$200 cash - John Wagner & Rugga Mather, Missoula

** DECEMBER’S TRIP PRIZE is Universal Studios, Florida **

ONE NETWORK IN 2020
Regardless of handicap vendor, all Associations will be converted to one network by the end of 2019.
- ONE network # - multiple states
- ONE handicap record - no linking
- Accessible by anyone in ONE place
- Centralized handicap calculation
- All handicap vendors, same network
- Invisible to golfers, no software or program change

DO YOU HAVE A GHIN# or other record outside the MSGA?
If so, we need to link your records, if this hasn’t been done already! With the merge to one network coming, this needs to be completed soon to eliminate problems and confusion for both you and anyone searching your record.

Email us and we’ll get you set up: support@msgagolf.org.

Handicapping FAQs
Emily Hulsey, MSGA Handicap and Website Coordinator

CAN I USE MY CURRENT SCORE RECORD IN 2020?
Yes. When we transition to the new World Handicap System on January 1, 2020, what will change is the Rules for Handicapping, including the formula for computing your Handicap. Your current record will be used with the new calculation, so you will not start over. As a result of the new formula, your Handicap Index and Course Handicap could change, without even having played golf!

WHAT IF I’M A MEMBER OF TWO OR MORE ASSOCIATIONS? SHOULD I DELETE ONE OF MY RECORDS ONCE WE ARE ON ONE NETWORK?
No. The "Handicap" you pay for is actually your "Association Membership" for the state or region where you purchased it. This membership does include a Handicap Index, but the majority of the fee supports your local Association. By having a handicap, you are actually supporting necessary state golf operations that you benefit from, and that keep your game going, like course rating, greenskeeping support, junior golf programs, Rules education & officials, scholarships, among other things, including funding that goes back to benefit your home course. If you do belong to more than one association, you will share the same record and ID# between them, so this will aid in score posting and record location. This is common on the GHIN network, even today.

Have a handicap question? CLICK HERE for help.

Montana’s Official Golf Season:
April 1 to October 31
Off-season scores played in Montana should not be posted. Scores played where it is in-season are valid and should be posted, via the online handicap system, smartphone app, or membership linking.

Try the MSGA Smartphone APP.
Available in the Apple or Android Stores.

2020 Tournament Calendar
The online Tournament Calendar posted at www.msgagolf.org/tournament-calendar is open to all Montana clubs and other organizations promoting their golf tournaments in Montana. We also post a Junior Tournament Calendar, which singles out events for juniors 18 & under.

If your club or group would like to post your tournaments for 2020, please send these by March 25th to emily@msgagolf.org. You can also include a website link or attachment (PDF). Please indicate if the tournament is for juniors. The calendars will be posted on April 1, 2020.

Congratulations to our newest Ace Club Members!
Did you get a hole-in-one? Go to www.msgagolf.org to see how to get your MSGA Hole-in-One Certificate!

Tim Engleson, 10/15/19, Indian Springs Ranch GC, Hole#13, 101 yds, P.Wedge

Congratulations to our NEAREST WINNERS!
NOVEMBER’S DRAWING:
Two Airline Tickets - Janette Jones, Miles City
$200 cash - John Wagner & Rugga Mather, Missoula

2020 MSGA Tournaments:
STATE JUNIORS
June 22-23, Cottonwood Hills GC
MEN’S STATE AM
July 16-18, Yellowstone CC
WOMEN’S STATE & SENIOR AM
July 23-25, Riverside CC
MEN’S STATE SENIORS
August 4-6, Missoula
MEN’S MID AM
August 13-15, Laurel GC
The World Handicap System (WHS) is ready to be launched in January 2020 and will provide golfers with a unified and more inclusive handicapping system for the first time. Though many countries are planning to adopt the new system in January, the system will go live in other parts of the world throughout the year to accommodate different implementation plans and variations in the golf calendar.

Developed by the USGA and The R&A in close coordination with existing handicapping authorities, the WHS will provide all golfers with a consistent measure of playing ability, with handicaps calculated in the same way wherever they are in the world. A key objective of the initiative was to develop a modern system, enabling as many golfers as possible to obtain and maintain a Handicap Index. Golfers will be able to transport their Handicap Index globally and compete or play a casual round with players from other regions on a fair basis. It will also indicate the score a golfer is reasonably capable of achieving the next time they go out to play.

The table lists the estimated implementation timeframes for a selection of countries:

<table>
<thead>
<tr>
<th>Estimated Time Frame</th>
<th>Country</th>
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<tbody>
<tr>
<td>January</td>
<td>Argentina, Australia, Canada, India, Mexico, Panama, South Africa, Republic of Korea, United States, Uruguay, and Venezuela</td>
</tr>
<tr>
<td>February – March – April</td>
<td>Hong Kong, New Zealand, Singapore, and Sweden</td>
</tr>
<tr>
<td>May – June – July – August</td>
<td>Portugal</td>
</tr>
<tr>
<td>September – October – November – December</td>
<td>Great Britain and Ireland</td>
</tr>
</tbody>
</table>

The WHS has two main components – the Rules of Handicapping and the Course Rating System. The Rules of Handicapping are encompassed within seven Rules to inform administrators and golfers on how an official Handicap Index is calculated and administered, with some flexibility given to national associations based on how the sport is played and enjoyed in their region. The Course Rating System, based on the USGA Course Rating System first adopted nearly 50 years ago and already adopted on nearly every continent, sets out a consistent method of determining a course's difficulty. Together, these components become the foundational elements in determining a golfer's Handicap Index.

“When the golf community works together, everyone benefits,” said Mike Davis, CEO of the USGA. “We have seen the benefit that handicapping has provided for decades, providing greater enjoyment for all who play. To have a single set of Rules of Handicapping for the game will connect golfers from country to country, and we are excited to bring the best of all worlds together through this initiative. It is one of the many ways we are investing in golf’s future, to strengthen and foster growth of the entire game for years to come.”

Martin Slumbers, Chief Executive of The R&A, said, “The game of golf is transforming to meet the needs of the modern-day golfer. Modernizing the Rules this year was an important step forward in that regard and ...Continued on the next page
WHS ... from previous page

the World Handicap System will be another. Our hope is that the launch of the WHS will be a catalyst for change, signalling the start of a new era of golfer engagement, being inclusive by embracing all golfers, whatever their level of ability, and broadening its appeal to a much wider audience. Change also means opportunity and, managed appropriately, this can only be good for the game. It does mean there will be a period of adjustment, as we saw with the new Rules, but once it beds in, golfers and golf clubs will benefit in many ways from the new system.”

In preparation for the launch of the WHS, more than 3,000 golf courses have been rated for the first time and an extensive education program has been delivered.

By the end of 2019, more than 90 National Associations will have attended an educational seminar and a robust library of resources is hosted on WHS.com to support regional education.

Rules of Handicapping books are being produced and will be translated and delivered through national associations. In addition, the USGA and The R&A have developed a series of golfer-focused materials, including videos, infographics, and posters, which can be used by national associations and shared with golf clubs for the benefit of golfers. This includes a promotional video which can be seen here (above) featuring Annika Sorenstam, Gary Player, and voices of recreational golfers from around the world to encourage as many golfers as possible to obtain and maintain a handicap.

The materials explain the system's key features, including:

• Flexibility in formats of play, allowing both competitive and recreational rounds to count for handicap purposes and ensuring that a Handicap Index reflects demonstrated ability
• A minimal number of scores needed to obtain a new handicap; with the number of scores needed to obtain a new handicap being 54 holes from any combination of 18-hole and 9-hole rounds (with some discretion available for national or regional associations)
• An average-based calculation of a handicap, taken from the best eight out of the last 20 scores and factoring in memory of demonstrated ability for better responsiveness/control
• A calculation that considers the impact that abnormal course and weather conditions might have on a player’s performance each day
• Timely handicap revisions
• A limit of Net Double Bogey on the maximum hole score (for handicapping purposes only)
• A maximum handicap limit of 54.0, regardless of gender, to encourage more golfers to measure and track their performance to increase their enjoyment of the game

The formation of a World Handicap System was first conceived in 2011 between the USGA and The R&A in an effort to engage more golfers in the game and promote equity, no matter where golf is played. The effort unites six existing handicapping systems into one, while embracing the many ways the game is played across cultures. Beginning in 2020, the new WHS will be governed by the USGA and The R&A and administered by national and regional golf associations around the world. The existing six handicapping authorities, Golf Australia, the Council of National Golf Unions (CONGU) in Great Britain and Ireland, the European Golf Association (EGA), the South African Golf Association (SAGA), the Argentine Golf Association (AAG), and the United States Golf Association (USGA), represent approximately 15 million golfers in 80 countries who currently maintain a golf handicap.

As an extension of their support of the Rules of Golf worldwide, Rolex has made a commitment to support the USGA's and The R&A's efforts to implement the World Handicap System. To learn more about the World Handicap System, please visit usga.org/WHS. For WHS information specific to a country, use the Association Finder for further information.