O'MEARA - WHITE TEES						_
FOUR	BALL HANDIC	AP CALC	INDIVIE			
EXAMPLE		STEP 1	STEP 2	STEP 3	STEP 4	
PLAYER	HANDICAP	COURSE	APPLY 90% & round	A goes to 0	B, C & D reduce by amount	OUTCOME
	INDEX	HANDICAP	up or down	(reduce by 7)	of A's reduction	OOTCOME
Α	6.7	8	7.2 = 7	0	0	No shots
В	13.3	15	13.5 = 14	14	7	Shots on indexes 1-7
С	15.8	18	16.2 = 16	16	9	Shots on indexes 1-9
D	19.5	22	19.8 = 20	20	13	Shots on indexes 1-13

Note: if Player A had a PLUS course handicap, eg, of +3, after the 90% calc (step 2), and then went to 0 (step 3), then the playing handicap for B, C & D would INCREASE (not reduce) - in this example, by 3 shots to 17, 19 & 23 respectively.

O'MEARA - WHITE TEES						_
FOURSOMES HANDICAP CALC			TEAM PLAYING HANDICAP CALC			
EXAMPLE		STEP 1	STEP 2	STEP 3	STEP 4	
PLAYER	HANDICAP	COURSE	PLAYING HANDICAP	COMBINED	TEAM PLAYING HANDICAP	OUTCOME
	INDEX	HANDICAP	= 100%	PLAYING (50%)	OOTCOIVIL	
Α	6.7	8	8	23	11.5 = 12	Team C/D has shots on indexes 1 - 8
В	13.3	15	15			
С	15.8	18	18	40	20	
D	19.5	22	22			

Note: if Player A had a playing handicap of +3 (step 2), then the combined playing handicap for A & B would be 12 (15-3, step 3), and their team playing handicap would be 6 (50%, step 4).

MONTGOMERIE - WHITE TEES						_
SINGLES HANDICAP CALC			INDIVIDUAL PLAYING HANDICAP CALC			
EXAMPLE		STEP 1	STEP 2	STEP 3	STEP 4	
PLAYER	HANDICAP	COURSE	PLAYING HANDICAP	A goes to 0	B reduces by amount of A's	OUTCOME
	INDEX	HANDICAP	= 100%	(reduce by 8)	reduction	OUTCOIVIE
Α	6.7	8	8	0	0	No shots
В	19.5	23	23	23	15	Shots on indexes 1-15

Note: if Player A had a playing handicap of +3 (step 2), and then went to 0 (step 3), then the playing handicap for B would INCREASE to 26 (23+3, step 4).