A NEW HANDICAP SYSTEM FOR HSTL Revised October 30, 2022

Since its inception, the Houston Senior Travelers League has been using TTSoft Handicap Service to calculate its handicap indices. The TTSoft Handicapping Service is the product of a retired software engineer wanting to make some extra money. His system uses the pre-2020 USGA handicap calculations (Best 10 of 20 Scores x .96).

When the USGA converted to the current World Handicap GHIN system in 2020, USGA refused to allow any third party software including TTSoft to convert to the GHIN system without tracking which golfers in its system were and were not a member of GHIN, and then paying a fee on every golfer in the system who was not already a member of GHIN. TTSoft declined and continued under the "old" system (Best 10 of 20 Scores x .96).

TTSoft is an individual-owner company with an owner who is getting older. In addition, it has fewer customers than in the past. HST is concerned about the continued viability of TTSoft. Although TTSoft service is inexpensive ($38 per year for handicap service for over 200 players), there are downsides. TTSoft does not have an automated (batch) interface for data entry. Rather, ESC scores must be manually entered requiring some 2 hours of work each tournament. The manual data entry is also more prone to errors than batch entry, and errors require additional time for follow-up.

So, given the concerns about TTSoft, what do we do?

As a starter, the USGA World Handicap Index GHIN system is NOT an option for HST. We made inquiry to USGA on an anonymous basis about whether we could register our members in the GHIN system and use it for HST-only scores. Not only did we get a no, we got a *hell no* back from USGA. USGA will only allow use of the GHIN system if ALL of a golfer's scores are entered into its system, not just HST scores. And, we cannot set up a separate HST-only GHIN account for golfers who are already members of GHIN. USGA does not allow multiple accounts for a single golfer. So, bottom line, GHIN is a non-starter for a group that wants to use only scores in its own tournaments to determine handicaps.

With the adoption of the World Handicap Index system on January 1, 2020 , the USGA trademarked several of its terms and also adopted proprietary formulas/calculations. This made it virtually impossible for third-party system replication. USGA did not or could not stop third-party providers like TTSoft from using its "old" 10-of-20-scores system, but it can and does now not allow third-party providers to use its trademarked terms and proprietary formulas. Regardless, some have attempted the task. One, for example, deliberately misspells the trademarked GHIN terms in an attempt to avoid being sued by USGA. So, it uses terms like *Handycap*, and *slopy* and other similar misspellings. If HST moved to one of these third-party systems, we would require the system to backload up to two years of past data so our handicaps would be up to date in the new system. That would take significant time at an unknown cost. Undoubtedly, there would also be ongoing licensing or usage costs which could be significant

considering HST has 200+ golfers. And, could USGA eventually find a way to shut them down? If that happened, where would it leave HST?

Fortunately, there is a third option.

One of our former members who is also a retired software engineer started looking into writing his own code in hopes of HST using it and possibly leading him to being able to offer it to other clubs for a fee. He has taken over two years of HST tournament scores, analyzed them on the basis of GHIN, the "old" USGA system, and other simpler formulas, and created a system he calls "AL8". This system uses the best 8 ESC scores out of the last 20 to calculate an *average score* that becomes a golfer's handicap. There are no adjustments or, as he says, "you are what you shoot." By contrast, the "old" system and the GHIN system include calculations to arrive at an index and compute a Course Handicap. Both adjust for course and slope ratings, and course and slope ratings are now USGA proprietary.

An exact comparison for all players and all courses among the "old Pre-2020", GHIN and AL8 systems, is not feasible. The table below shows past data for 8 HST golfers. As always, the mix of tournament scores from player to player varies (all players don't play the same and/or every tournament). But the formula results for Pre-2020, GHIN and AL8 are based on the same 20 scores per player. The handicap shown is for the then next scheduled tournament at Cypresswood Tradition.

	Pre-2020		**GHIN**		**Al8**	
	Index	**Hdcp**	**Index**	**Hdcp**	**Index**	**Hdcp**
Player 1	5.6	6	5.2	2	1.9	2
Player 2	7.3	8	6.8	4	3.9	4
Player 3	13.6	15	13.2	10	9.9	10
Player 4	14.5	16	14.6	12	12.4	12
Player 5	18.4	21	18.2	16	15.4	15
Player 6	19.9	22	19.7	17	17.0	17
Player 7	28.1	30	28.5	27	26.6	27
Player 8	29.0	32	29.9	32	28.3	28

Note the significant drop in handicaps from Pre-2020 to either GHIN or AL8. Also note, AL8 handicaps are and would be similar to GHIN, if HST had decided to adopt GHIN. This example includes two players from 4 flights. For HST, the **player-to-player and flight-to-flight variances, and the flight spreads, will be similar to past tournaments**.

To fully understand the variances takes a little math plus an understanding of the step-by-step calculations. The AL8 author has provided his description. You can see it on the last page.

So as not to be misleading, handicaps will go down. Consider two major changes. First, only 8 scores are averaged in AL8, whereas 10 scores were averaged under the TTSoft system. Second, both GHIN and AL8 base averages are relative to Par, not Course Rating. But, the downward movement affects the field relatively equally and, therefore, you will still be competing against golfers of the same caliber.

There are several advantages to the AL8 system. First, we already have the background data to calculate everyone's handicaps. Second, we can continue to use only HST scores to calculate handicaps. Third, there will be no cost to implement and no annual cost for the use of AL8. (The retired software engineer has made clear he is not seeking compensation from HST.) Fourth, the AL8 system is fully compatible with the current Excel workbooks utilized by HST in our tournaments. This means that it is just a matter of a copy and paste to enter the ESC scores into the AL8 system and, in turn, another copy and paste to enter each golfer's index into the tournament workbook. This turns a two-hour exercise into 10 minutes or less.

So, what are the downsides to AL8, if any? There are a couple of things to consider. First, AL8 is an average-score system. There is no adjustment for course difficulty. This could be a significant problem if we all played different courses. But, we don't. Yes, not all the courses we play are of the same difficulty. But, we all are more or less playing the same courses and, over the course of 20 rounds, course difficulty evens out. The analysis done by our retired software engineer confirms this to be the case. After 20 rounds, course difficulty becomes a non-factor. Again, this happens because we are all more or less playing the same courses.

The second potential downside is that your handicap will be lower. But, since this applies to all of us more or less equally, relative to each other, nothing will change. As stated above, the player-to-player and flight-to-flight variances, and the flight spreads, will be similar to past tournaments.

Finally, HST has been testing AL8 for some time now. We have been running in the background for over a year and we have learned the ins and outs of the system. We are more than satisfied that it works for HST.

No handicap system is perfect. Your Board is convinced that, for HST, AL8 works as good as or better than the current system. For this reason, and all the other reasons articulated above, HST will be converting to the AL8 system beginning on November 3rd, the first tournament of the 2022-23 year.

Additional Formula Details

(Author: AL8 creator)

What GHIN gives, it takes away.

Your USGA GHIN handicap is based on three formulas: (1) round differential, (2) "ongoing" index and (3) course handicap calculation.

Round Differential: (gross score – course rating) * 113 / course slope
Index: low 8 of last 20 differentials averaged
Handicap Formula: Index * course slope / 113 + (course rating – course par)
(Note course slopes are typically higher than 113)

- Round Differential adds strokes for the variance of gross score to course rating and subtracts strokes for course slope (level of difficulty) rating. Note gross score – course rating: not gross – score – par. Is par the expectation or is course rating the expectation. It's all in the understanding and definition of terms. Since course slopes are typically higher than 113, this is normally a subtraction.
- Index is Low 8 of last 20 average differentials rounded to tenths.
- Course handicap calculation adds strokes for slope and subtracts strokes for par vs rating. The course handicap calculation **"reverses"** the "adjustments". It adds by multiplying course slope and dividing by 113 and it subtracts strokes by subtracting par – course rating.

AL8 → you are what you score.

Your AL8 handicap calculation is much simpler:

- Round Score to Par (StP) or Gross - Par
- Index or Low 8 of last 20 (StP) averaged and rounded to tenths.
- Handicap or the latest low 8 StP average rounded to a whole number.

The "Index" is not really an index. It's the unrounded handicap.

What Matters:

GHIN somewhat "flattens" the ongoing handicap curve tournament to tournament. AL8 makes no adjustments from course to course. You could say AL8 ignores level of difficulty by not adjusting to slope or rating. AL8 is a measurement to Par.

A past analysis of HST tournaments and courses played showed an extremely insignificant variance in handicaps per slope calculations. A 0.04 difference measured using 120 active player rounds over a 2 year period. Summary SLOPE adjustment for HST was and is expected to be USELESS.

The same past analysis only showed minor differences based on course rating adjustments. Since most players play most courses and HST tournaments are always flighted, the SPREAD of handicaps within flights did not vary. The "competitive" levels are flat and fair.

Bottom take away: Before each tournament, you should be more concerned about how much sleep you get and what you eat and/or drink. That will have a bigger impact on you than which handicap formula HST uses.