

CTERA Handicaps

If your age on 1-1-12 is: _____	Your handicap is: _____	If your age on 1-1-12 is: _____	Your handicap is: _____	If your age 1-1-12 is: _____	Your handicap is: _____
40	..... .0	56	.....-1.6	71	.....-3.1
41	..... -.1	57	.....-1.7	72	.....-3.2
42	..... -.2	58	.....-1.8	73	.....-3.3
43	..... -.3	59	.....-1.9	74	.....-3.4
44	..... -.4	60	.....-2.0	75	.....-3.5
45	..... -.5	61	.....-2.1	76	.....-3.6
46	..... -.6	62	.....-2.2	77	.....-3.7
47	..... -.7	63	.....-2.3	78	.....-3.8
48	..... -.8	64	.....-2.4	79	.....-3.9
49	..... -.9	65	.....-2.5	80	.....-4.0
50	.....-1.0	66	.....-2.6	81	.....-4.1
51	.....-1.1	67	.....-2.7	82	.....-4.2
52	.....-1.2	68	.....-2.8	83	.....-4.3
53	.....-1.3	69	.....-2.9	84	.....-4.4
54	.....-1.4	70	.....-3.0	85	.....-4.5
55	.....-1.5				

The time on the clock will be reduced by your handicap. That will give you the adjusted time on which the payoff is figured.

EXAMPLES:	Clock time	-	Handicap	=Adjusted time
40 year old	15.0		.0	15.0
45 year old	15.0		-.5	14.5
50 year old	15.0		-1.0	14.0
55 year old	15.0		-1.5	13.5
60 year old	15.0		-2.0	13.0
65 year old	15.0		-2.5	12.5
70 year old	15.0		-3.0	12.0

Assuming the older ropers are slower,

	Clock time	-	Handicap	=Adjusted time
40 year old	15.0		.0	15.0
45 year old	15.7		-.5	15.2
50 year old	16.2		-1.0	15.2
55 year old	17.0		-1.5	15.5
60 year old	17.6		-2.0	15.6
65 year old	17.9		-2.5	15.4
70 year old	18.3		-3.0	15.3