



# Worldwide Handicap System

## DEVELOPING A HANDICAP INDEX, SOFT/HARD CAPS, EXCEPTIONAL SCORES AND PLAYER/CLUB RESPONSIBILITIES

In the final part of our Introduction to the Worldwide Handicap System we will deal with the allocation of a HANDICAP INDEX, its development, the checks and balances in place to prevent excessive upward movement, how we deal with exceptional scores and your responsibilities as a player.

### **INITIAL ALLOCATION & DEVELOPMENT OF A HANDICAP INDEX**

To obtain an initial HANDICAP INDEX, a player must submit acceptable scores for a minimum of 54 holes. These can be of any combination of 9 or 18 holes, and, from each card, a SCORE DIFFERENTIAL will be calculated and entered into the player's SCORING RECORD. Once three scores have been entered, the player will be allocated their initial HANDICAP INDEX, which will be calculated as their lowest SCORE DIFFERENTIAL - 2.0, however, based on any additional evidence available about a player's demonstrated ability, the HANDICAP COMMITTEE may modify a player's initial HANDICAP INDEX upward or downward.

If a SCORING RECORD contains fewer than 20 SCORE DIFFERENTIALS, the table below is used to determine the number of SCORE DIFFERENTIALS to be included in the calculation and any adjustment that may apply. Round the result of the calculation to the nearest tenth.

| <b>Number of Score Differentials in scoring record</b> | <b>Score Differentials to be used in calculation of Handicap Index</b> | <b>Adjustment</b> |
|--|--|-------------------|
| 3  | Lowest 1   | -2.0              |
| 4  | Lowest 1   | -1.0              |
| 5  | Lowest 1   | 0                 |
| 6  | Average of lowest 2  | -1.0              |
| 7 or 8   | Average of lowest 2  | 0                 |
| 9 to 11  | Average of lowest 3  | 0                 |
| 12 to 14   | Average of lowest 4  | 0                 |
| 15 or 16   | Average of lowest 5  | 0                 |
| 17 or 18   | Average of lowest 6  | 0                 |
| 19   | Average of lowest 7  | 0                 |
| 20   | Average of lowest 8  | 0                 |

This table will also be relevant to many of us in the first few months of the WHS operation. In calculating our initial HANDICAP INDEX, England Golf made the decision to go back only as far as January 2018 to obtain scores. Therefore, many of us will not have a 'fully developed' SCORING RECORD of at least 20 scores, and your HANDICAP INDEX will be calculated in accordance with the table above. As more cards are added to your SCORING RECORD more cards will be used to calculate your HANDICAP INDEX. On reaching 20 scores you will have achieved a 'fully developed' HANDICAP INDEX which will be calculated by averaging the lowest eight SCORE DIFFERENTIALS in your SCORING RECORD.

## LIMITS ON UPWARD MOVEMENT OF A HANDICAP INDEX

Unlike the CONGU system, that limited handicap increases to 0.1 per round, the average system used by the WHS has the potential for significant change. To prevent too much volatility, the WHS has introduced a CAP system which is the procedure that reduces or limits the amount by which a player's HANDICAP INDEX can increase when measured against the player's LOW HANDICAP INDEX. There are two trigger points within the CAP procedure:

SOFT CAP – the point after which there is a reduction in the rate of upward movement of a HANDICAP INDEX, triggered when the difference between a player's newly calculated HANDICAP INDEX and their LOW HANDICAP INDEX is greater than 3.0 strokes. At this point, the value above 3.0 is restricted to 50% of the increase.

HARD CAP – the point which sets the maximum limit for upward movement of a HANDICAP INDEX, triggered to restrict the amount by which a player's HANDICAP INDEX can increase, after application of the SOFT CAP, to no more than 5.0 strokes above their LOW HANDICAP INDEX.

LOW HANDICAP INDEX – the lowest HANDICAP INDEX achieved by a player during the 365-day period preceding the day on which the most recent score on their SCORING RECORD was played.

In simple terms, once you have achieved a 'fully developed' HANDICAP INDEX of 20 scores in your SCORING RECORD, your LOW HANDICAP INDEX will be established. During the next 12-months, should your HANDICAP INDEX reach 3.0 strokes higher than your LOW HANDICAP INDEX, all increases will be capped at 50% until your HANDICAP INDEX reaches 5.0 strokes over your LOW HANDICAP INDEX. At which point your HANDICAP INDEX will stop increasing until such time as a new LOW HANDICAP INDEX is established. There is no limit on the amount a player's HANDICAP INDEX can decrease.

## EXCEPTIONAL SCORE

A SCORE DIFFERENTIAL which is at least 7.0 strokes better than the player's HANDICAP INDEX at the time the round was played. When posted to a player's SCORING RECORD, the HANDICAP INDEX will be reduced in accordance with the following adjustment table:

| Number of strokes the Score Differential is lower than a player's Handicap Index in effect when the round was played | Exceptional Score Reduction |
|--|-----------------------------|
| 7.0 – 9.9  | -1.0                        |
| 10.0 or more   | -2.0                        |

- A reduction can be applied based on a single EXCEPTIONAL SCORE.
- Reductions for multiple EXCEPTIONAL SCORES are applied cumulatively.
- A reduction is automatically applied within the calculation of a player's updated HANDICAP INDEX following the submission on an EXCEPTIONAL SCORE.
- A reduction for an EXCEPTIONAL SCORE is applied by adjusting each of the most recent 20 SCORE DIFFERENTIALS recorded in the player's SCORING RECORD, which includes the EXCEPTIONAL SCORE. As a result, the impact of the reduction will remain after the next score is submitted but will dilute over time as new scores are submitted. Where there are fewer than 20 SCORE DIFFERENTIALS in a player's SCORING RECORD at the time an EXCEPTIONAL SCORE is submitted, the reduction is applied by adjusting all the SCORE DIFFERENTIALS recorded in the player's SCORING RECORD, which includes the EXCEPTIONAL SCORE.
- The HANDICAP COMMITTEE may override an EXCEPTIONAL SCORE adjustment if the result would not be a fair reflection of the player's demonstrated ability.

## **RIGHTS & RESPONSIBILITIES**

The integrity of the WHS relies on all key stakeholders ensuring that the requirements set down within the RULES OF HANDICAPPING as satisfied and that they carry out their respective responsibilities. These key stakeholders are:

- The player.
- The golf club and its HANDICAP COMMITTEE.
- Regional Golf Associations.
- National Associations.
- Multi-National Associations.
- The USGA and R&A.

This section will concentrate on the local stakeholders, you, the player, and the golf club in the form of its HANDICAP COMMITTEE.

1. PLAYER RESPONSIBILITIES – In order to comply with the requirements of the RULES OF HANDICAPPING, a player is expected to:

- (i) Act with integrity by following the RULES OF HANDICAPPING and to refrain from using, or circumventing, the RULES OF HANDICAPPING for gaining an unfair advantage.
- (ii) Have only one HANDICAP INDEX from a single SCORING RECORD, which is managed by the player's HOME CLUB in accordance with the RULES OF HANDICAPPING. Note: this HANDICAP INDEX will apply elsewhere, including all other golf clubs of which the player is a member.
- (iii) Ensure each golf club of which they are a member knows the details of:
  - All other golfclubs that they are a member of, and
  - Which golf club that they have designated to be their home club.
- (iv) Ensure that, prior to playing a round in an AUTHORISED FORMAT OF PLAY, they:
  - Know their current HANDICAP INDEX.
  - Inform the HANDICAP COMMITTEE or the Committee in charge of the competition of any discrepancies with their HANDICAP INDEX and provide details of any outstanding scores yet to be submitted or posted to their SCORING RECORD.
  - Know the holes where handicap strokes are to be given or received, and
  - Record their correct handicap on the scorecard in a stroke-play competition.
- (v) Attempt to make the best score possible at each hole.
- (vi) Where applicable, ensure all ACCEPTABLE SCORES are submitted for handicap purposes, including scores from outside the player's home jurisdiction. ACCEPTABLE SCORES should be submitted:
  - Before midnight on the day of play, and
  - In the correct chronological order.
- (vii) Submit ACCEPTABLE SCORES to provide reasonable evidence of their demonstrated ability.
- (viii) Provide any new club with the full details of their previous playing history, HANDICAP INDEX held, memberships and any other information relevant to their golfing ability.
- (ix) Play by the RULES OF GOLF.
- (x) Certify the scores of fellow players.

What do these responsibilities mean to me? Quite simply, follow the RULES OF HANDICAPPING and the RULES OF GOLF, always attempt to make the best possible score in each hole you play, and submit all cards in a timely manner. All scores submitted will be converted to strokes taken per hole regardless of the format of play (stableford, bogey, etc) so, for your HANDICAP INDEX to be as accurate as possible it is important that all cards submitted are as complete as possible. If you are playing a medal competition and have that horrendous hole that you do not finish, do not just stop there. Finish your round in as a competitive mode as possible and ensure all subsequent hole scores are recorded. During the SCORE DIFFERENTIAL calculation stage, you will be credited with a nett double bogey for that missing score(s).

#### APPLYING A PENALTY SCORE

In a situation where a player fails to submit a score from an authorised format of play in a timely manner, the HANDICAP COMMITTEE should investigate the reason and take appropriate action. The following would be considered valid reasons:

- Sudden injury or illness.
- Emergency.
- Dangerous weather conditions (not just because it is raining).
- Any other reason for stopping play that is considered valid by the HANDICAP COMMITTEE.

If the HANDICAP COMMITTEE considers the player has a valid reason for not completing a round, there are two options:

- ❖ **Option 1 - The score must be posted.** If the player does not complete their round but has completed the minimum number of holes for an acceptable score (see table below), the score must be posted for **handicap purposes only**.
- ❖ **Option 2 – The score must not be posted.** If the player does not complete their round and has not completed the minimum number of holes for an acceptable score, the score must not be posted for handicap purposes.

| Number of holes played | Scores to record for holes not played  |
|------------------------|--|
| At least 10 holes      | Add nett par plus one additional stroke for the first hole not played (or equivalent stableford points). |
| At least 14 holes      | Add nett par (or equivalent stableford points).  |

The following would NOT be considered valid reasons:

- I forgot.
- It was raining and I did not want to get wet.
- It was too slow.
- Preventing a low/high score causing a HANDICAP INDEX to decrease/increase.

If the HANDICAP COMMITTEE considers the player has no valid reason for not completing a round, there are again two options:

- ❖ **Option 1 - The score must be posted.** If the player's score is discoverable and they have completed the minimum number of holes for an acceptable score (see table above), the score must be posted for handicap purposes.
- ❖ **Option 2 – Post a PENALTY SCORE.** If the score is not discoverable, or the player has not completed the minimum number of holes for an acceptable score, post a PENALTY SCORE.

If the HANDICAP COMMITTEE concludes that a player failed to submit a score for the purpose of gaining an unfair advantage, it should consider withdrawing the player's HANDICAP INDEX, and/or applying a PENALTY SCORE (high or low depending on intent).

2. HANDICAP COMMITTEE RESPONSIBILITIES – In order to comply with the requirements of the RULES OF HANDICAPPING, HANDICAP COMMITTEES are expected to:
- (i) Ensure the WHS is properly administered and the system's integrity is protected.
  - (ii) Ensure delegated stakeholders are fulfilling their responsibilities.
  - (iii) Establish procedures to follow when a delegated stakeholder is not fulfilling their responsibilities.
  - (iv) Provide education to delegated stakeholders on the WHS and the responsibilities of the stakeholder.
  - (v) Establish procedures to follow for withdrawing a player's HANDICAP INDEX.
  - (vi) Maintain comprehensive, up to date player scoring records containing enough history, ideally at least two-years, to enable the accurate calculation of a player's HANDICAP INDEX.
  - (vii) Communicate procedures to follow for handicap purposes when playing in an authorised format of play.
  - (viii) Review a player's HANDICAP INDEX at least once a year to ensure it continues to reflect the player's demonstrated ability.
  - (ix) Adjust or withdraw the HANDICAP INDEX of a player:
    - Whose HANDICAP INDEX no longer reflects their demonstrated ability.
    - Who fails to meet their responsibilities under the RULES OF HANDICAPPING.
    - Whose actions are determined to be for the purpose of gaining an unfair advantage.
- The player must be informed of any adjustments to, or withdrawal of, their HANDICAP INDEX and how long such adjustments or withdrawal will apply.
- (x) Settle any dispute or doubtful point referring to the RULES OF HANDICAPPING and establish appeal procedures.
  - (xi) Ensure all relevant scoring and handicapping information is available to other stakeholders, where required or appropriate.
  - (xii) Apply and/or communicate the recommended, or stipulated, procedures for establishing par in accordance with the RULES OF HANDICAPPING. This will enable consistent application of maximum hole score and scores for holes not played, for handicap purposes.
  - (xiii) Notify the Authorised Association and/or handicapping software or system supplier of any inaccuracies when updating player SCORING RECORDS.
  - (xiv) Apply any applicable PENALTY SCORE to a player's SCORING RECORD and advise the player if any applied adjustment.
  - (xv) Where specified by an Authorised Association, seek approval for the allotment, reinstatement or adjustment of an elite level player's HANDICAP INDEX.
  - (xvi) Establish recommended HANDICAP ALLOWANCES.
  - (xvii) Determine STROKE INDEX allowance.

That completes our introduction to the World Handicap System that will go live in England on Monday 2<sup>nd</sup> November. Clearly, as with any new system, there will be some teething problems with some of you surprised at the level of your HANDICAP INDEX (either much lower/higher than you expected). In many cases this will be because you have not returned many qualifying scores in the last three seasons and, therefore, do not have a 'fully developed' SCORING RECORD. This will sort itself out as you return more scores but may take 12-months before it settles down at an appropriate level. In the meantime, HANDICAP COMMITTEE will conduct its ANNUAL REVIEW of handicaps in the new year so,

if you believe your new HANDICAP INDEX does not reflect your current demonstrated ability please let us know and we will review it at that time.

Many of you have advised that you have been unable to log into your WHS 'My England Golf' profile. This was because we were waiting on our software supplier to upload the appropriate information to the England Golf WHS Platform. I am pleased to say that was completed earlier today and you can now activate your account by following this link:

<https://www.englandgolf.org/my-account/>

Here you can find out your projected HANDICAP INDEX (your actual HANDICAP INDEX will not be available until 'go live' day) and view your SCORING RECORD. To coincide with the launch of the WHS, England Golf will be releasing a new WHS app which will provide players with their HANDICAP INDEX daily and allow access to parts of the WHS System. With the last update I provided a copy of the WHS Slope Tables for St Austell Golf Club which, unfortunately, contained a couple of errors. These errors have been amended and the corrected tables have been included below.

The following links also provide some useful information:

Rules of Handicapping 2020: <https://www.my-golf.uk/world-handicap-system-2020-rules-of-handicapping-manual/>

FAQs: [https://www.englandgolf.org/world-handicap-system-data-faqs/?utm\\_campaign=1558826\\_2.10.20%20%20World%20Handicap%20System%20%20Data%20email%20for%20clubs%2Fcounties&utm\\_medium=email&utm\\_source=The%20England%20Golf%20Union%20Limited&dm\\_i=4ON0,XESQ,31L4R0,459AV,1](https://www.englandgolf.org/world-handicap-system-data-faqs/?utm_campaign=1558826_2.10.20%20%20World%20Handicap%20System%20%20Data%20email%20for%20clubs%2Fcounties&utm_medium=email&utm_source=The%20England%20Golf%20Union%20Limited&dm_i=4ON0,XESQ,31L4R0,459AV,1)

Privacy Statement: [https://i.emlfiles4.com/cmpdoc/6/5/5/8/1/2/files/64283\\_world-handicap-system-whs-privacy-notice.pdf?utm\\_campaign=1540993\\_16.09.20%20%20World%20Handicap%20System](https://i.emlfiles4.com/cmpdoc/6/5/5/8/1/2/files/64283_world-handicap-system-whs-privacy-notice.pdf?utm_campaign=1540993_16.09.20%20%20World%20Handicap%20System)

Finally, this is just a new way of calculating your handicap. It will not detract from your enjoyment of our wonderful game and if you only take one thing from this introduction –

**KNOW YOUR HANDICAP INDEX**

**CONVERT IT TO YOUR COURSE HANDICAP USING THE SLOPE TABLES**

**YOU'RE IN THE SAME POSITION AS YOU ARE NOW**

**GO PLAY!**

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# WHS Slope Tables

How to use these tables to find your COURSE HANDICAP:

- 1 - Decide which set of tees you are playing from (Men - White/Yellow, Women - Red).
- 2 - Look down the columns to find the range that includes your HANDICAP INDEX.
- 3 - Read across the table to where your COURSE HANDICAP is shown in **BOLD** type.

| White Tees<br>Slope Rating - 124 |              |                         |              | Yellow Tees<br>Slope Rating - 122 |              |                         |              | Red Tees<br>Slope Rating - 125 |              |                         |              |
|----------------------------------|--------------|-------------------------|--------------|-----------------------------------|--------------|-------------------------|--------------|--------------------------------|--------------|-------------------------|--------------|
| Range of Handicap Index          | Course H'cap | Range of Handicap Index | Course H'cap | Range of Handicap Index           | Course H'cap | Range of Handicap Index | Course H'cap | Range of Handicap Index        | Course H'cap | Range of Handicap Index | Course H'cap |
| +3.0 to +2.3                     | <b>+3</b>    | 26.0 to 26.8            | <b>29</b>    | +3.0 to +2.4                      | <b>+3</b>    | 26.4 to 27.3            | <b>29</b>    | +3.0 to +2.3                   | <b>+3</b>    | 25.8 to 26.6            | <b>29</b>    |
| +2.2 to +1.4                     | <b>+2</b>    | 26.9 to 27.7            | <b>30</b>    | +2.3 to +1.4                      | <b>+2</b>    | 27.4 to 28.2            | <b>30</b>    | +2.2 to +1.4                   | <b>+2</b>    | 26.7 to 27.5            | <b>30</b>    |
| +1.3 to +0.5                     | <b>+1</b>    | 27.8 to 28.7            | <b>31</b>    | +1.3 to +0.5                      | <b>+1</b>    | 28.3 to 29.1            | <b>31</b>    | +1.3 to +.5                    | <b>+1</b>    | 27.6 to 28.4            | <b>31</b>    |
| +0.4 to 0.4                      | <b>0</b>     | 28.8 to 29.6            | <b>32</b>    | +0.4 to 0.4                       | <b>0</b>     | 29.2 to 30.1            | <b>32</b>    | +0.4 to 0.4                    | <b>0</b>     | 28.5 to 29.3            | <b>32</b>    |
| 0.5 to 1.3                       | <b>1</b>     | 29.7 to 30.5            | <b>33</b>    | 0.5 to 1.3                        | <b>1</b>     | 30.2 to 31.0            | <b>33</b>    | 0.5 to 1.3                     | <b>1</b>     | 29.4 to 30.2            | <b>33</b>    |
| 1.4 to 2.2                       | <b>2</b>     | 30.6 to 31.4            | <b>34</b>    | 1.4 to 2.3                        | <b>2</b>     | 31.1 to 31.9            | <b>34</b>    | 1.4 to 2.2                     | <b>2</b>     | 30.3 to 31.1            | <b>34</b>    |
| 2.3 to 3.1                       | <b>3</b>     | 31.5 to 32.3            | <b>35</b>    | 2.4 to 3.2                        | <b>3</b>     | 32.0 to 32.8            | <b>35</b>    | 2.3 to 3.1                     | <b>3</b>     | 31.2 to 32.0            | <b>35</b>    |
| 3.2 to 4.1                       | <b>4</b>     | 32.4 to 33.2            | <b>36</b>    | 3.3 to 4.1                        | <b>4</b>     | 32.9 to 33.8            | <b>36</b>    | 3.2 to 4.0                     | <b>4</b>     | 32.1 to 32.9            | <b>36</b>    |
| 4.2 to 5.0                       | <b>5</b>     | 33.3 to 34.1            | <b>37</b>    | 4.2 to 5.0                        | <b>5</b>     | 33.9 to 34.7            | <b>37</b>    | 4.1 to 4.9                     | <b>5</b>     | 33.0 to 33.8            | <b>37</b>    |
| 5.1 to 5.9                       | <b>6</b>     | 34.2 to 35.0            | <b>38</b>    | 5.1 to 6.0                        | <b>6</b>     | 34.8 to 35.6            | <b>38</b>    | 5.0 to 5.8                     | <b>6</b>     | 33.9 to 34.8            | <b>38</b>    |
| 6.0 to 6.8                       | <b>7</b>     | 35.1 to 35.9            | <b>39</b>    | 6.1 to 6.9                        | <b>7</b>     | 35.7 to 36.5            | <b>39</b>    | 5.9 to 6.7                     | <b>7</b>     | 34.9 to 35.7            | <b>39</b>    |
| 6.9 to 7.7                       | <b>8</b>     | 36.0 to 36.9            | <b>40</b>    | 7.0 to 7.8                        | <b>8</b>     | 36.6 to 37.5            | <b>40</b>    | 6.8 to 7.6                     | <b>8</b>     | 35.8 to 36.6            | <b>40</b>    |
| 7.8 to 8.6                       | <b>9</b>     | 37.0 to 37.8            | <b>41</b>    | 7.9 to 8.7                        | <b>9</b>     | 37.6 to 38.4            | <b>41</b>    | 7.7 to 8.5                     | <b>9</b>     | 36.7 to 37.5            | <b>41</b>    |
| 8.7 to 9.5                       | <b>10</b>    | 37.9 to 38.7            | <b>42</b>    | 8.8 to 9.7                        | <b>10</b>    | 38.5 to 39.3            | <b>42</b>    | 8.6 to 9.4                     | <b>10</b>    | 37.6 to 38.4            | <b>42</b>    |
| 9.6 to 10.4                      | <b>11</b>    | 38.8 to 39.6            | <b>43</b>    | 9.8 to 10.6                       | <b>11</b>    | 39.4 to 40.2            | <b>43</b>    | 9.5 to 10.3                    | <b>11</b>    | 38.5 to 39.3            | <b>43</b>    |
| 10.5 to 11.3                     | <b>12</b>    | 39.7 to 40.5            | <b>44</b>    | 10.7 to 11.5                      | <b>12</b>    | 40.3 to 41.2            | <b>44</b>    | 10.4 to 11.2                   | <b>12</b>    | 39.4 to 40.2            | <b>44</b>    |
| 11.4 to 12.3                     | <b>13</b>    | 40.6 to 41.4            | <b>45</b>    | 11.6 to 12.5                      | <b>13</b>    | 41.3 to 42.1            | <b>45</b>    | 11.3 to 12.2                   | <b>13</b>    | 40.3 to 41.1            | <b>45</b>    |
| 12.4 to 13.2                     | <b>14</b>    | 41.5 to 42.3            | <b>46</b>    | 12.6 to 13.4                      | <b>14</b>    | 42.2 to 43.0            | <b>46</b>    | 12.3 to 13.1                   | <b>14</b>    | 41.2 to 42.0            | <b>46</b>    |
| 13.3 to 14.1                     | <b>15</b>    | 42.4 to 43.2            | <b>47</b>    | 13.5 to 14.3                      | <b>15</b>    | 43.1 to 43.9            | <b>47</b>    | 13.2 to 14.0                   | <b>15</b>    | 42.1 to 42.9            | <b>47</b>    |
| 14.2 to 15.0                     | <b>16</b>    | 43.3 to 44.1            | <b>48</b>    | 14.4 to 15.2                      | <b>16</b>    | 44.0 to 44.9            | <b>48</b>    | 14.1 to 14.9                   | <b>16</b>    | 43.0 to 43.8            | <b>48</b>    |
| 15.1 to 15.9                     | <b>17</b>    | 44.2 to 45.1            | <b>49</b>    | 15.3 to 16.2                      | <b>17</b>    | 45.0 to 45.8            | <b>49</b>    | 15.0 to 15.8                   | <b>17</b>    | 43.9 to 44.7            | <b>49</b>    |
| 16.0 to 16.8                     | <b>18</b>    | 45.2 to 46.0            | <b>50</b>    | 16.3 to 17.1                      | <b>18</b>    | 45.9 to 45.7            | <b>50</b>    | 15.9 to 16.7                   | <b>18</b>    | 44.8 to 45.6            | <b>50</b>    |
| 16.9 to 17.7                     | <b>19</b>    | 46.1 to 46.9            | <b>51</b>    | 17.2 to 18.0                      | <b>19</b>    | 46.8 to 47.7            | <b>51</b>    | 16.8 to 17.6                   | <b>19</b>    | 45.7 to 46.5            | <b>51</b>    |
| 17.8 to 18.6                     | <b>20</b>    | 47.0 to 47.8            | <b>52</b>    | 18.1 to 18.9                      | <b>20</b>    | 47.8 to 48.6            | <b>52</b>    | 17.7 to 18.5                   | <b>20</b>    | 46.6 to 47.4            | <b>52</b>    |
| 18.7 to 19.5                     | <b>21</b>    | 47.9 to 48.7            | <b>53</b>    | 19.0 to 19.9                      | <b>21</b>    | 48.7 to 49.5            | <b>53</b>    | 18.6 to 19.4                   | <b>21</b>    | 47.5 to 48.3            | <b>53</b>    |
| 19.6 to 20.5                     | <b>22</b>    | 48.8 to 49.6            | <b>54</b>    | 20.0 to 20.8                      | <b>22</b>    | 49.6 to 50.4            | <b>54</b>    | 19.5 to 20.3                   | <b>22</b>    | 48.4 to 49.2            | <b>54</b>    |
| 20.6 to 21.4                     | <b>23</b>    | 49.7 to 50.5            | <b>55</b>    | 20.9 to 21.7                      | <b>23</b>    | 50.5 to 51.4            | <b>55</b>    | 20.4 to 21.2                   | <b>23</b>    | 49.3 to 50.1            | <b>55</b>    |
| 21.5 to 22.3                     | <b>24</b>    | 50.6 to 51.4            | <b>56</b>    | 21.8 to 22.6                      | <b>24</b>    | 51.5 to 52.3            | <b>56</b>    | 21.3 to 22.1                   | <b>24</b>    | 50.2 to 51.0            | <b>56</b>    |
| 22.4 to 23.2                     | <b>25</b>    | 51.5 to 52.3            | <b>57</b>    | 22.7 to 23.6                      | <b>25</b>    | 52.4 to 53.2            | <b>57</b>    | 22.2 to 23.0                   | <b>25</b>    | 51.1 to 51.9            | <b>57</b>    |
| 23.3 to 24.1                     | <b>26</b>    | 52.4 to 53.3            | <b>58</b>    | 23.7 to 24.5                      | <b>26</b>    | 53.3 to 54.0            | <b>58</b>    | 23.1 to 23.9                   | <b>26</b>    | 52.0 to 52.8            | <b>58</b>    |
| 24.2 to 25.0                     | <b>27</b>    | 53.4 to 54.0            | <b>59</b>    | 24.6 to 54.4                      | <b>27</b>    |                         |              | 24.0 to 24.8                   | <b>27</b>    | 52.9 to 53.7            | <b>59</b>    |
| 25.1 to 5.9                      | <b>28</b>    |                         |              | 25.5 to 26.3                      | <b>28</b>    |                         |              | 24.9 to 25.7                   | <b>28</b>    | 53.8 to 54.0            | <b>60</b>    |