НСР	75% HCP	All handicaps are lowered 75% on 1st tee
1	1	Subtract lowest handicap off each person.
2	2	You get strokes on the hardest handicap holes.
3	2	Strokes are in effect effect if play goes extra holes
4	3	Example:
5	4	Player HCP 75% HCP = Match Handicap
6	5	1 - 8 6 = 0
7	5	2 - 12 9 = 3
	^	
8		3 - 11 8 = 2
9		4 - 24 18 = 12
10		Player 1 gets no strokes
11		Player 2 gets 2 strokes on the front and 1 on the back
12		Player 3 gets 1 stroke on the front and 1 on the back
13		Player 4 gets 6 strokes on each side
14	11	diam'r.
15	11	
16	12	
17	13	
18	14	
19	14	
20	15	
21	16	
22	17	
23	17	
24	18	
25	19	
26	20	
27	20	
28	21	