



MISGAGRAM

Volume 102 – September 2010

www.misga.org

President's Message



It has been a great summer of golf. Although it was a lot hotter and dryer than ideal, we still got to play a lot of different golf courses and socialize with old friends and meet new friends. The MISGA goal is to foster friendships and camaraderie through tournaments and mixers on a host and guest basis, and to provide an opportunity to play at other member golf and country clubs. We met the goal. MISGA is the best deal in golf!

We just returned from the Summer Frolic at Carroll Valley, PA. The weather was great: no rain, temperature 55-60 at 7am with a high of 83 each day. The pace of play was 4 to 4.5 hours. The cool mornings were a reminder that fall is around the corner. Looking forward to the fall Frolics at Fripp Island SC Oct 24-29 and Amelia Island FL Oct 31- Nov 5.

Club Representatives have already started building their mixer schedules for 2011. With 65 clubs located in 5 different states and 6 Divisions it is not an easy task. There are some 2011 MISGA events that should be worked into the club schedules so they do not conflict with mixer dates.

Winter Frolic	Feb 20-26
Spring Fling	May 17-19
Two Man Team Finals	Aug 1 - Rain date Aug 22
Past Presidents ABCD Finals	Aug 8 - Rain date Aug 15
Summer Frolic	Sep 14-15
Fall Frolics	Plan last week of Oct – first week of Nov

No shows have been a problem this year. Each club should have a written confirmation from the other clubs before the schedule is published. Include all pro shop phone numbers of the clubs you will be visiting on the schedule. There will be health issues and emergencies after the rosters have been sent. **Individuals** must call the host club and let them know if they are unable to attend after the roster has been sent to the host club.

Howard Taylor, President

Maryland Interclub Seniors Golf Association

President
Howard Taylor

Vice President
Tom Taylor

Secretary
John Babyak

Treasurer
Dick Schwinger

The MISGAGRAM is the official newsletter of the organization published on the web site four times each year. The mission of the 'gram is to provide information of common interest to association members.

The 'gram can be read at www.misga.org.

The publication months for the MISGAGram are:

March
June
September
December

Noteworthy events and announcements for away activities, and articles of general interest may be submitted to the editor at any time for publishing. The closing dates for publication are:

10 March (March)
10 June (June)
20 Sept. (September)
20 Dec. (December)

All materials should be sent via e-mail to:

b.keadle@comcast.net

Byron W. Keadle
MISGAGRAM Editor

NOTICE

The MISGA email list is for MISGA business only; it is not to be used for politics, electioneering, or personal causes!

Editor's Note

Articles Needed

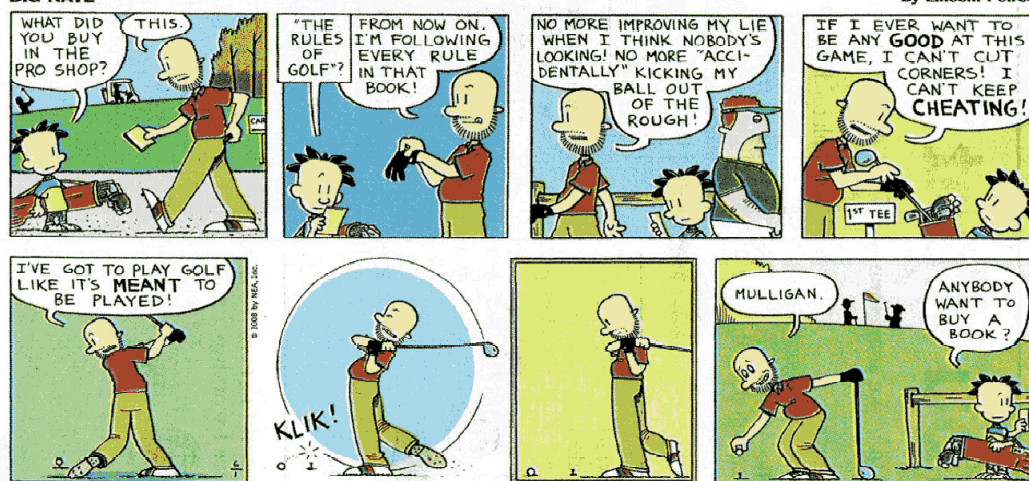
Just think how good it would look on your resume to be a published author!

WINTER FLING

Once again, the venue for the 2011 Winter Fling is the Plantation Inn and Golf Resort in Crystal River, FL. Dates are February 20 to February 26, 2011. This is a popular event and the number of participants continues to grow. So, get your applications in, the sooner, the better. Flyer and Entry Form are available currently on the MISGA web site at: http://www.misga.org/Entry_Forms/winter2011.pdf.

BIG NATE

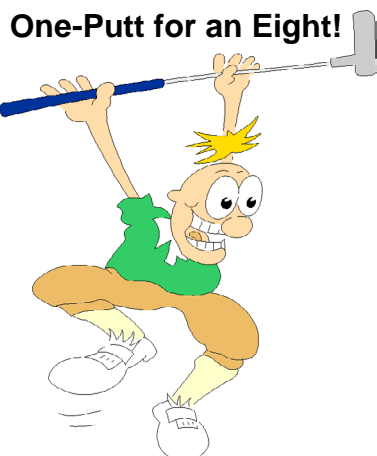
By Lincoln Peirce



Holes-in-One

On July 29th, **Bill Welch** of Westminster National made a hole in one on Westminster National's 17th hole. It is a 140 yard par 3. He used a soft 6 iron. This won the total point of their match play against Rolling Road CC after losing the front and winning the back. His feat was witnessed by his partner, **Bruce Cowan** and by their opponents, **Jimmy Booth** and **Dennis Lape** of Rolling Road.

On August 16th, while playing in the State Finals of the 2-Man Team tournament, **Edward Palguta**, of Wakefield Valley Golf Club in Westminster, made a Hole-in-One on the Par 3, 174 yard Seventh hole at Holly Hills. He used a #4 Utility club to score the ace.



NECROLOGY

ROWLAND STEVENS

MISGA has lost a good friend and supporter. Rowland Stevens, of Ocean Pines, has passed away. I know that he had been fighting cancer for a number of years. I assume that's what got him. He will be missed. --Steve Neal

SKIP WHORTON

I regret to inform the members of the Rattlewood MISGA of the passing of Skip Whorton. Skip, a former basketball star at Howard High, a member of the Howard High Hall of fame, and basketball star at the Univ. of Baltimore, was a MISGA member at West Winds in 2003 and then at Rattlewood the past two years. The interim years found Skip fighting a battle with Leukemia, which had gone into remission. The leukemia, however, returned several weeks ago and this time Skip did not win the battle. Our thoughts and prayers to his family. --Tom Taylor

Golf

Anonymous

They do not know what golf may be
Who call it childish play
To drive a globule from a tee
And follow it away.

They do not understand who scoff
And all its virtues miss;
Who think that this is all of golf -
For golf is more than this,

For golf is earth's ambassador
That comes to haunts of men,
To lure them from the banking floor,
The counter and the pen,
And guide them through the summer land,
From toil and stress and strife,
And guide them through the summer land,
Along the path of life,

The pastime of philosophers;
For such a man must be
When far away the golf ball whirrs
And hides behind a tree,
A man may see his business fall
And never turn a hair;
But men are strong who lose the ball
And still refuse to swear.

It is a game of honor, too,
That tries the souls of men;
It's easy in the public view
To be all honest men.
But he deserves an angel's wings
Who paths of truth has trod,
When left alone with just two things -
His score card and his God.

If golf shall teach you patiently
Adversity to meet;
If it shall teach philosophy
To keep your temper sweet;
If it shall teach you still to grin
With mirth, no matter what -
You are a victor if you win
A loving cup or not.

A special thanks to Ron Wiles of Montgomery Village for supplying the golf poetry.

2010 – MISGA PAST PRESIDENTS' (ABCD) CHAMPIONSHIP CHARTWELL COUNTRY CLUB - MONDAY JULY 26, 2010

This championship tournament was held at scenic Chartwell Country Club in Severna Park, MD on Monday - July 26, 2010. 122 venerable senior golfers motored from MISGA's six regional divisions to the links at Chartwell to compete for the coveted title of MISGA's top individual golfer – "Top Gun." The weather was ideal – sunshine, warm with little to no breeze. Many thanks and accolades to Course Superintendent Steve Sweiderk and his staff. The staff's clean up of the course after the previous night's violent storm was magnificent. They had the course in immaculate playing condition. Many kudos and thanks to Head Pro Phil Sainsbury, Assistant Pro Matt Johnson and the pro shop staff. They performed their multitude of tasks in a most exemplary manner. Compliments and gratitude go to Chef Brian Bennington and his staff. They provided tasty box lunches and served a banquet meal (*filet & crab cake*) rated as an epicurean's delight. A special thanks to Banquet Manager Yale Moyer who was everywhere making sure the après golf events ran smoothly.

The success of this year's tournament could not have been achieved without the aid, diligence and coordinating management skills of Chartwell's MISGA Club Rep Buck Linthicum and Assistant Rep Gordy McBee. They were the driving force behind the scenes. They made it go. Of course, many thanks and gratitude go to GM Tad Peel for allowing MISGA to hold its annual championship tournament at Chartwell. It all starts at the top.

The tournament was established in 1991 to honor and recognize the hard work and dedication of all MISGA presidents - past and present. Current MISGA President, Howard Taylor, was joined in play by seven past presidents - C.J. Meyers (1997), Sam Hall (2002), Ken Wallgren (2003), Don Ewalt, Jr. (2004), Tom Tarpley (2006), Bob Turner (2008) and Byron Keadle (2009). It was great having an opportunity to meet and chat with these dedicated men. They have devoted much time and effort for the betterment of MISGA.

GRAND CHAMPIONS

	Champion	Score	Div	Club
Gross	Chuck Winwood	76	VI	National GC at Tantallon
Net	Patrick Normyle	66	II	Rattlewood

Pictured below (left) is **Buck Linthicum**, Chartwell Rep, as **Chuck Winwood** is being presented the **Low Gross** trophy by MISGA Tournament Chairman **Lloyd Stimson**. Also pictured (right) is the **Low Net** winner **Patrick Normyle**, with **Linthicum** and **Stimson**.

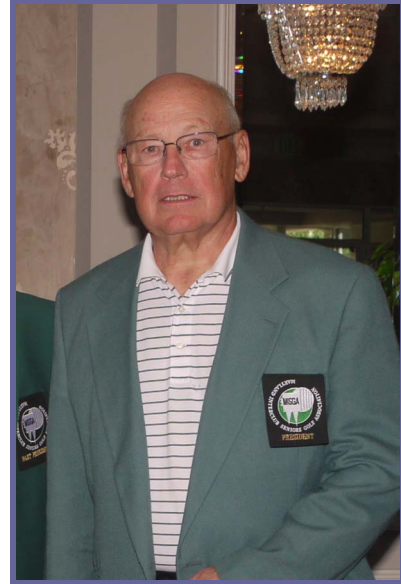


MISGA Past Presidents



Don Ewalt, Bob Turner, Ken Wallgren, Tom Tarpley, C. J. Myers
Seated: Byron Keadle, Sam Hall

Current MISGA President



Howard Taylor



Chartwell Hole #2

[Winners are listed on next page]

[Visit Tarpley's web site <http://www.drtomtarpley.com/PP-State%20ABCD7:10/index.htm> for pictures of the winners. SCROLL to bottom of web page]

2010 PAST PRESIDENTS' TOURNAMENT GIFT CERTIFICATE AWARDS

“A” FLIGHT

Place	Amt	Winner	Score	Div	Club
1G	\$35	Tom Whitehead	77	VI	Patuxent Greens
2G	\$30	Brandt Schanberger	77	VI	Bay Hills
3G	\$25	Mike Gorski	81	I	Eagle Creek
4G	\$20	R. J. Dominic	81	I	Bear Trap Dunes
1N	\$35	John Hanou	69	IV	Hobbits Glen
2N	\$30	Richard Barbour	72	VI	National CG at Tantallon
3N	\$25	Steve Vansant	73	I	Shawnee
4N	\$20	Bob Brewer	73	II	Rattlewood

“B” FLIGHT

Place	Amt	Winner	Score	Div	Club
1G	\$35	Wayne Wilson	81	III	Hog Neck
2G	\$30	Ed Koubek	86	VI	Naval Academy
3G	\$25	Ralph Harms	91	VI	National GC at Tantallon
4G	\$20	Mal Peterson	91	III	Prospect Bay
1N	\$35	Jim Burrows	69	IV	Hobbits Glen
2N	\$30	Richard Tiikkala	72	I	Eagle Creek
3N	\$25	Robert MacArthur	74	II	Rattlewood
4N	\$20	Patricia Lonergan	76	II	Musket Ridge

“C” FLIGHT

Place	Amt	Winner	Score	Div	Club
1G	\$35	Bill Parnell	89	III	Harbourtowne
2G	\$30	Kent Hoisington	89	III	Prospect Bay
3G	\$25	Doug Walters	90	II	Rattlewood
4G	\$20	Peter Haverstein	90	IV	Kenwood
1N	\$35	James Kasab	70	IV	Kenwood
2N	\$30	Tom Brown	70	VI	Naval Academy
3N	\$25	Tim Brewer	71	VI	Fort Meade
4N	\$20	Jack Lewis	72	II	Glade Valley

“D” FLIGHT

Place	Amt	Winner	Score	Div	Club
1G	\$35	Larry Abel	95	VI	Bay Hills
2G	\$30	Pat Catignani	96	VI	Bowie
3G	\$25	John Babyak	97	IV	Montgomery
4G	\$20	Tom Taylor	98	II	Quail Valley
1N	\$35	John McDuff	70	I	Shawnee
2N	\$30	Tom Conley	72	IV	Montgomery Village
3N	\$25	Howard Taylor	73	I	Maple Dale
4N	\$20	Tony Amoia	75	III	Prospect bay

2010 - MISGA 2-MAN TEAM CHAMPIONSHIP

Holly Hills Country Club – Monday, August 16, 2010

This championship tournament was held at picturesque Holly Hills Country Club in Ijamsville, MD on Monday – August 16, 2010. 128 vintage golfers (64 teams) trekked from the four corners of the state, Delaware and Pennsylvania to compete for the highly sought title of MISGA's top 2-Man Team. The weather was mostly sunny, hot and humid with an occasional breeze. The roar of distant thunder did not bring rain. Most teams made the scorer's table within 5 ¼ - 5 ¾ hours. This was a reasonable time for such a large field.

Many thanks and kudos go to the entire staff at Holly Hills. This includes a multitude of thanks to GM J. P. Lunn for allowing MISGA to hold its annual tournament at Holly Hills. It always starts at the top. Gratitude and many thanks go to Head Pro Mike Hauk and his Pro Shop staff for their marvelous job while performing all the golfing related tasks. Special thanks go to Course Superintendent, Mike Legere, and his staff. Despite the rough summer and the heavy rain the day before, they had the course in tournament-ready shape. The greens were outstanding. Accolades and thanks go to Food & Beverage Manager, Elizabeth O'Connell, who was everywhere making sure the pre- and post-golf events ran smoothly. Compliments and thanks go to Chef John Yancey and his kitchen staff. They prepared and served a delectable pre-golf sandwich buffet luncheon and delicious double entrée meal (lobster tail & filet) for the awards banquet. The choice of red or white wine with dinner was a much appreciated feature. An added special thanks goes to Amanda who assisted with player check-in and piloted the beverage cart during play. A mention must go to Tom Tarpley's team of "virtual spotters" who were so helpful during play.

The success of this year's tournament could not have been accomplished without the diligence and management coordinating skills of Tournament Coordinator Tom Tarpley. He was the driving force, not only behind the scenes, but in front of the scenes as well. His loquaciousness was as entertaining as it was informative. He directed a great show for the MISGA finalists.

Cheers go to Edward Palguta of Wakefield Valley Golf Club in Westminster, MD. He made a hole-in-one on the par 3, 174 yards, 7th hole. He used his trusty #4 utility club to score the ace.

GRAND CHAMPIONS

Finish	Champions	Score	Div	Club
Gross	Fred Bird & Michael Gorski	73	I	Eagle Creek
Net	Randall Vick & Amor Tahari	60	IV	Bretton Woods

Gross Champions



Tom Tarpley, **Michael Gorski**, **Fred Bird**, Lloyd Stimson

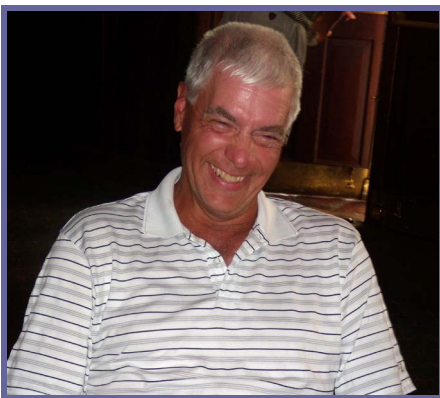
Net Champions



Tom Tarpley, **Amor Tahari**, **Randall Vick**, Lloyd Stimson

GIFT CERTIFICATE AWARDS

Finish	Amount	Gross Winners	Score	Div	Club
2G	\$46 ea	Bob Seigel & Howard Martin	75	IV	Montgomery
3G	\$44 ea	Dick Martin & Dave Sloper	75	II	Rattlewood
4G	\$42 ea	Mike Dickey & Ernie Green	76	IV	Norbeck
5G	\$40 ea	Mike Ray & Jerry King	76	IV	Norbeck
Finish	Amount	Net Winners	Score	Div	Club
2N	\$46 ea	Tom Taylor & Garey Wilmsen	61	II	Quail Valley
3N	\$44 ea	Eric Peterson & Richard Tiikkala	62	I	Eagle Creek
4N	\$42 ea	John Wright & Walter Hann	62	II	Quail Valley
5N	\$40 ea	Mal Peterson & Bill Blankenship	63	III	Prospect Bay
6N	\$38 ea	Patrick Normyle & Dave Carney	63	II	Rattlewood
7N	\$36 ea	Dwight Short & Pete Sorge	63	VI	Nat'l GC at Tantallon
8N	\$34 ea	Paul Parson & Sam Wood	63	III	Harbourtowne
9N	\$32 ea	Pete Jones & Donald McClure	64	II	Links at Challedon
10N	\$30 ea	Tom Distefano & Joe Lopez	64	I	Shawnee
11N	\$28 ea	Larry Movshin & Dick Watkins	64	IV	Norbeck
12N	\$26 ea	Tom Tarpley & Glenn Robinson	64	II	Holly Hills
13N	\$25 ea	Jerry Dewitt & Dick Boardman	64	II	Rattlewood
14N	\$24 ea	John Deming & Jim Gallagher	65	VI	Crofton
15N	\$23 ea	Jim Palmer & John Morton	65	V	Deer Run



Hole-in-One, #7 - **Edward Palguta**
Wakefield Valley

WINNERS BY DIVISION		
Div	Teams	Winners
I	6	3
II	15	7
III	6	2
IV	15	5
V	8	1
VI	14	2
TOTAL	64	20



Eagle, #14 - **Bob Rehman**
University of MD

[More pictures at Tarpley's web site: <http://www.drtoomtarpoley.com/2manhh810/index.htm>]

Stim

Lloyd Stimson
MISGA Tournament Chairman

RULES ISSUES

(1) Playing from a Hazard -- Touching Tall Grass -- Rule 13

(2) Playing from near Planted Area -- Bush in your Backswing -- Rule 25

Recent Real Situations

(1) Have you been in the dry part of a water hazard with tall grasses and wondered whether you were allowed to touch the grass before you swung your club to hit the ball out of the hazard? This situation came up in a recent outing.

One of our guys was there. He (and we) were wrong in our conclusion that his club couldn't touch the tall grass before his "real" swing. He even held the club above the tall (6 inch) grass at address so he would only touch the grass on his downswing.

But, we were wrong because: the note to Rule 13-4 (Ball Played as it Lies - Prohibited Actions) says that "at any time, including at address or in the backward movement for the stroke, the player may touch, with a club..., any grass, bush...or other growing thing."

And, to further clarify your rights, Decision 13-4/8 of the 2010 USGA Decisions Book says that when a player's ball lies in a water hazard in tall grass, the player's club is not to be considered touching the ground (in breach of Rule 13-4) unless the club compresses the grass to the extent that the grass will support the weight of the club (i.e. when the club is grounded).

So, if you are playing your ball from within a hazard, you can touch the tall grass with your club, when you address the ball and when take your stroke, if you do not ground your club in the hazard. (Just keep your club a little off the ground).

Note: Be careful, if you take a practice swing in the hazard, don't break any hazard grasses, or you'll be in violation of Rule 13-2 ("the player must not improve...the area of his intended stance or swing...by...breaking anything growing...")

(2) Has your ball come to rest so close to (but not in) a green-staked, planted area that a bush or flower plant in the planted area was in the path of your intended backswing, and you wondered whether you could get relief? Again, one of our guys was there recently.

We assumed that he could not get free relief from this situation.

Again we were wrong, this time because: Rule 25-1 says that interference by an abnormal ground condition occurs "when the condition interferes with the player's stance or the area of his intended swing." Relief is provided within one club-length of the nearest point of relief and not nearer the hole (25-1b).

So, if your ball is not in a planted/staked area but your stance or swing is interfered with by a thing growing within that area, you may take a free drop within one club-length from the nearest point of relief (from the bush in the backswing) and not nearer the hole.

Note: Technically, such a staked/planted area is ground under repair, a form of abnormal ground condition, from which you get a free drop under Rule 25 (Abnormal Ground Conditions) if your ball lands in that area.

-- Dick Crone, MISGA Rules & Handicap Committee Chairman

MISGA Summer Frolic – September 15-16, 2010

Sixty-four golfers attended the 2010 Summer Frolic at Carroll Valley, or Ski Liberty, or Liberty Mountain Resort. Wherever it was, we had delightful weather and a wonderful time, playing golf and socializing. Although Thursday turned cloudy, the temperature was great and we were well on our way home before the light rain fell.

Carroll Valley Golf at Liberty Mountain Resort

[ZOOM FOR LARGER PICTURES – 300 to 400 %]

[Additional pictures at Tom Tarpley's site:

<http://www.drtohtarpley.com/Summer%20Fling%20CV10/index.htm>

Wednesday – Carroll Valley Course

Ladies – 6(3)-6(2)-6(1) Format



1st - Betty Fanshaw, Marjorie Lindner
Carolyn Neal, Diane Blubaugh



2nd – Nancy Woodward, Carol Boardman
Diane Blubaugh (blind), Rita Delia



Also Ran – Ruth Cassell, Judy Taylor
Jo Smith, Ruby Wallgren

Men - 6(3)-6(2)-6(1) Format



1st – Robert Graham, Glenn Cassell,
Phil Tilghman, Jim Ewalt (blind, not shown)



2nd – Jim Mills, Frank Soltner,
Charles (Bud) Lindner, Norbert Muench



3rd – Andy Berry, Byron Keadle,
Bill Smith, Byron Grossnickle

Ladies Net Winners - Wednesday



1st - Beryl Keary, **2nd** – Judy Taylor, **3rd** – Aretta Keadle

Men's Net Winners - Wednesday



2nd – Byron Grossnickle, **1st** – Jim Ewalt (not shown)
[Lloyd Stimson (stand-in)], **3rd** - Pete Sorge

Ladies Net Clears - Wednesday



Marjurie Lindner, Ruth Cassell, Rita Delia,
Ginny Grossnickle, Nancy Woodward



Darlene Peters, Ann Turner
Judy Taylor, Mabel Muench

Men's Gross Clears



Aarne Tiikkala, Keith Keary, Larry Lewis, Don Orcutt, Glenn Cassell

Men's Net Clears



Jim Mills, George Keenan, Byron Grossnickle

Thursday – Power Ball Sit-Down Scramble

1st



Byron Grossnickle, Ken Wallgren,
Eleanor Soltner, Aarne Tiikkala

2nd



Tom Taylor, Howard Taylor,
Carolyn Neal, Mary Ann Zgorski

3rd



Norbert Muench, Ann Turner,
Nick Delia, Beryl Keary

4th



Glenn Cassell, Rita Delia,
Dave Woodward, Mary Rapson

5th



Ethel Graham, Keith Keary,
George Fanshaw, Steve Neal, Jo Smith

Carroll Valley Golf Course



Hole #14



Hole #4



Pointer to #4

DIVISION II - 2-MAN TEAM QUALIFIER

Division II held its Two Man Qualifier on July 19th at Quail Valley Golf Club with 80 MISGA members participating. The Tournament Chairman, Clarence Moody, did his usual superb job. Thank goodness he has agreed to continue in position in 2011. A good time was had by all, even those who did not place.



Pictured above is Tom Taylor (right) presenting the 1st place trophy to Bill Welch. Gary Nichols had to leave prior to the winners being announced.

1st	Bill Welch	Gary Nichols	Westminster National
2nd	Patrick Normyle	Dave Carney	Rattlewood
3rd	Pete Jones	Donald McClure	Links of Challedon
4th	Dick Martin	Dave Sloper	Rattlewood
5th	Jerry DeWitt	Dick Boardman	Rattlewood
6th	Tim Brewer	Doug Walters	Rattlewood
7th	John Wright	Walter Hann	Quail Valley
8th	Tom Harry	Mick Wisk	Quail Valley
9th	Edward Palguta	Tom Zgorski	Wakefield Valley

[Go to <http://www.drtoftarpley.com/QuailQual/index.htm> for more pictures.]

Mixed Tees Competitions Handicap Allowances

Now that women members of MISGA are participating in Mixers, it may be worthwhile to review the handicap calculating process for Mixed Tees Competitions. The same procedure is used for MISGA Mixed Tee formats at MISGA Events with spouses. The calculations are essentially the same as for men competing from tees with different ratings, and results in an equitable competition, according to the USGA. The only difference occurs during the allowance calculation for type of format. Notice the difference in Step 2 below.

Step 1: Each player's Handicap Index is converted to a Course Handicap for the tees to be played by dividing his/her Index by 113, multiplying that result by the Slope for the tees being played, and then rounding off to a whole number.

Step 2: A Handicap Allowance is then calculated for the Format being played. For example, in a Two-Better-Balls-of-Four competition, men get 90% of their already determined Course Handicap and women get 95% of theirs. (For One-Best-Ball-of-Four, the adjustments are 80% for men and 90% for women.) In each case, a Course Handicap is rounded to an integer.

Step 3: Finally, if players are competing from different tees or men and women are competing from the same tees (with different ratings), players must apply the adjustment for the rounded difference in USGA Course Ratings for the tees being played. This adjustment may be added to the course handicap allowance for the higher rated tees or subtracted from the course handicap allowance for the lower rated tees, whichever is easier, but must be consistent.

Fortunately, these calculations can be performed by the GolfNet system. Your local pro can handle this if he is given information about which tees each person is to play and whether male or female.

(See USGA Handicap System, Section 3-5. Also, not applying Section 3-5 when players are competing from different tees would be waiving a Rule of Golf, a big No-No. Arbitrary adjustments are not permitted.)

Rationale for Course Handicap Adjustment for Multi-Tee Competitions

Everyone knows (or should know) how to convert a handicap index to a course handicap, either by looking in a conversion table or by arithmetic. That is, divide the index by the standard slope of 113, multiply by the slope of the tees being played, and round. It doesn't matter from what set of tees the index was established, or whether a mix of tees' scores was used, the index is transferable.

You will notice that only the index and the slope of the tees to be played are used to determine the course handicap for that set of tees. The course rating doesn't enter into the conversion when all competitors are playing from the same set of tees. The course rating of the tees used in computing the index was taken into account in computing the differentials. But what happens when golfers play from different tees in the same competition, either same sex or mixed sex? Is it a fair competition?

Consider two golfers of equal ability competing from different tees. Gary (index 10.4) plays from the Gold tees (Slope 130), so his Course Handicap is 12 (11.96). Bob plays from the Blue tees (Slope 140), so his Course Handicap is 13 (12.88). Bob's Course Handicap is higher by one because of the higher slope of the Blue tees. Each player shoots higher than the tees' Course Rating by the amount of his handicap. But the Course Rating of the Blue tees is 73.2, while that of the Gold tees is 71.1. Therefore, Gary shoots $83 - 12 = 71$, and Bob shoots $86 - 13 = 73$. What's this? Why, Gary would beat Bob every time that they both shoot their handicaps. That can't be a fair competition.

Either Bob needs more strokes or Gary should get fewer. When playing from different tees, an adjustment to the course handicap must be made to account for the difference in Course Ratings of the two sets of tees. That adjustment is the rounded difference in Course Ratings. $73.2 - 71.1 = 2.1 = 2$ (rounded). The adjustment of 2 can be added to Bob's course handicap or subtracted from Gary's course handicap. Adding to Bob's course handicap of 13 would give Bob an Adjusted Course Handicap of 15. Now, his score of $86 - 15 = 71$ is the same as Gary's $83 - 12 = 71$. This seems fair, doesn't it?

http://www.usga.org/playing/handicaps/understanding_handicap/section_3-5_Brochure.pdf