



American Contract
Bridge League

Handicap Club Games Guide

*Encouragement for New Players and
Fun for Everyone*

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Handicap pair and team events at the club level are allowed for general use without special permission from ACBL Headquarters. There is flexibility in possible formats for handicapping, but these recommendations are based on what has proven successful in most clubs.

Handicap games must be held at one of the club's regularly scheduled sessions. You may consider one of the following:

- Creation of a new game at a time different from existing games with the expectation of drawing players not engaging in duplicate play.
- Conversion of one session per week from an existing game to a handicap game.
(For multiple-session clubs.)
- The conversion of an existing game to a handicap game for half of its sessions, e.g., every other week being a handicap game.
- Where clientele is large enough, conversion of a section of play to handicap format, keeping one section as regular duplicate bridge.
- Creation of a bridge team league in which all players have handicaps for a round-robin "season."
- Conduct Swiss team sessions at specified intervals with the teams handicapped.

Consider on what basis handicaps should be established on an average based upon the player's previous performance in comparable club sessions, or on the player's ACBL rank. A high handicap (90-100%) is recommended.

Many clubs use a handicap method that is based upon an average of past performances matched against an almost unattainable par of .650. This requires additional work, but it is more equitable and relieves a club of many of the problems involved in ranking methods, which can and often do lead to controversy among the players. Most clubs will have someone who would be delighted to do the necessary record keeping and computations in exchange for free plays. This system mimics the computation of averages in bowling and provides for a rapid change in handicap, up or down, on the basis of more recent results. The handicap is computed on the basis of 90% or 100% of the difference between the player's average performance and an artificial "par" established at 65% of possible.

To establish handicaps for existing clientele, go through recap sheets for the game session at which you would start the handicap program. Compute the percent of possible score for each player for the last three (for example) games in which he took part, and then compute a percentage average. (The percent of possible is obtained by dividing the player's matchpoint score by the possible score.)

The sum of these three percentages divided by three is the average. To compute the handicap, subtract the average from .650 and multiply the result by .90 or 1.00. Example: Scores were .510, .537 and .610 totaling 1.657 which gives .552 as an average and a handicap of .088 ($1.657 \div 3 = .552$; $.650 - .552 = .098$; $.098 \times .90 = .0882$; handicap is .088). To compute the handicap to be applied for a pair, add the three-point decimal handicaps of the two players and divide by two. While the game is being played, convert the percentage handicap for each pair to matchpoints by multiplying the handicap times the matchpoints possible (e.g., 156 average = 312 possible). Post the handicap matchpoints for each pair in a column where they can be added to the raw score matchpoints. The "after game" calculations will be easy for all to see and merely a matter of adding matchpoint totals together.

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% Handicap	x	Possible Matchpoints	=	Matchpoint to be added to Raw Score
.088	x	312	=	27
.081	x	312	=	25
.102	x	312	=	32
.125	x	312	=	39
.075	x	312	=	23

This may be carried a step further by subtracting the lowest figures in the last column from all other scores so that the pair with the lowest handicap (the “best” pair) is having nothing added to their raw score and the other matchpoint handicaps are reduced proportionately.

$$\begin{aligned}
 27 - 23 &= 4 \\
 25 - 23 &= 2 \\
 32 - 23 &= 9 \\
 39 - 23 &= 16 \\
 23 - 23 &= 0
 \end{aligned}$$

In case there are players who have not played in three previous games, any of the following options may be used.

1. Explain that they will play with no handicap until three games have been completed at the club
2. Establish the handicap based on only one game at the conclusion of that game (or two or three games after they have been played)
3. Base the handicap for the first game on the player’s rank (non-members are arbitrarily ranked as Masters)

We highly recommend the awarding of split club masterpoint awards. Using this method, you will have two categories of winners raw and handicap. The first place award in each field will be one half of what it would be normally (maximum in each field for first place will be 50 club masterpoints.) Players placing in both fields (which is what usually happens) will get the total of the two awards on one slip. Several of our clubs have reported on the importance of clearly marking the high finishers in both categories on their recap sheets.

Example: If the first-place award was 84, the example came in third in the “raw” field, earning $42 \div 3 = 14$ club masterpoints, and second in the handicap field, earning $42 \div 2 = 21$ for a total of 35 club masterpoints.

Be sure to mark on your monthly report forms and club masterpoint certificates which games are handicap.

If all play in a particular weekly session for one calendar quarter has been with handicaps in use, then the Club Championship for that session may also be a handicap game. Also if alternate games are “handicap” then alternate Club Championships may be “handicap.”

Team Handicap Systems

The club manager (or game director) has the authority to arbitrarily raise a pair or team to the next higher category for the purpose of establishing a handicap for an event. The handicap for a team is found by totaling the masterpoints held by the four players competing on a team, locating the appropriate range in the left hand column of the chart on page 3 and reading right to the column for the appropriate number of boards. The number at the intersection of lines is the number of International Match Points to be added to the score of the team.

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Example: Team A has an aggregate of 182.64 masterpoints and is playing a seven-board match against Team B with a total of 1,700 masterpoints. Team A has a handicap of 14 IMPs, Team B a handicap of 4 IMPs, so there is a net difference of 10 IMPs. It may be less confusing to add the handicap to the scores.

An alternate method for determining a team's handicap is to use the chart to calculate each team member's handicap individually. Then add them together and divide by the number of team members to determine an average handicap for the team. This could result in different handicaps for teams with the same total masterpoints.

Example: Team A has four players each with 45.66 masterpoints (total of 182.64), and is playing a seven-board match against Team B which has one player with 1,700 masterpoints and three players each with zero masterpoints (total of 1,700). Team A would have a team average of 18, while Team B would have a team average of 16.75, a difference of only 1.25 IMPs.

Adjustments may be made in these chart figures if desired.

International Match Points. This is an arbitrary award of an IMP handicap based on the total masterpoints held by all members of the team. [For the team handicaps, all non-members of the ACBL will be considered to hold 49.99 points and the Club Manager (League Manager or Director) will have authority to arbitrarily place "professional" novice players in a higher rank (over 50 points) for the purpose of handicapping.]

Bonus Scoring Method. Each team member is credited with a percentage bonus of points scored per the scale below, and the total handicap for a team is the sum of the percentage bonuses. The final score for each team is computed by adding the total of bonus percentages for the team to 100% and multiplying that figure times the score after conversion to IMPs. One team might have a bonus total of 57% and the other a bonus total of 40%. The IMP scores will be multiplied, respectively, by 157% and 140% to determine winners and before conversion to Victory Points for the examples cited above.

The bonus handicap scale:

Player Rank	Handicap Bonus
Rookie (0 to 4.99)	30%
Junior Master (5 to 19.99)	25%
Club Master (20 to 49.99)	20%
Sectional Master (50 to 99.99 with 5 silver points)	15%
Regional Master (100 to 199.99 with 15 silver and 5 red or gold points)	10%
NABC Master (200+, not LM with 5 gold, 15 red or gold and 25 silver points)	5%
Life Master (Under 500)	2%
Life Master (500+)	0%

It is anticipated that in the team competitions each player will complete a match. Handicaps are computed for the four players of a team that actually play in the match, but if there is a change of personnel, the four lowest handicaps of persons who played one-half the match are used for the entire match.

90% Handicap For A Swiss Team Game

Total Of Team Players' Masterpoints	Number Of Boards Played Each Match					
	5-6	7-8	9-10	11-12	13-14	15-16
0 – 25.00	15	21	26	31	36	40
25.01 – 50.00	13	18	23	27	31	35
50.01 – 100.00	11	16	20	24	27	30
100.01 – 200.00	10	14	17	21	24	27
200.01 – 400.00	9	12	15	18	21	24
400.01 – 700.00	8	10	12	15	18	21
700.01 – 1,000.00	6	7	9	12	15	18
1,000.01 – 1,400.00	4	5	6	9	12	15
1,400.01 – 1,800.00	3	4	5	7	9	12
1,800.01 – 2,400.00	2	3	4	5	7	9
2,400.01 – 3,000.00	1	2	3	4	5	6

Instructions: There is no handicap for teams with a total of more than 3000 masterpoints. Non-ACBL members are considered to hold 50 MPs.

90% Chart Based On Player Ranking For Pair And Individual Match Point Games

PLAYER'S MASTERPOINTS	MATCHPOINT GAME AVERAGE SCORE																							
	20	22	24	25	31.5	33	36	40	42	45	48	50	54	55	60	63	66	67.5	72	73.5	77	78	80	84
0 - .99	4.5	5	5.5	5.5	7	7.5	8	9	9.5	10	10.5	11	12	12	13.5	14	14.5	15	16	16.5	17	17.5	18	18.5
1 - 19.99	3.5	4	4	4.5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	9.5	10.5	11	11.5	12	12.5	13	13.5	13.5	14	15
20 - 49.99	3	3	3.5	3.5	4.5	4.5	5	5.5	6	6	6.5	7	7.5	7.5	8.5	8.5	9	9.5	10	10	10.5	11	11	11.5
50 - 99.99	2	2	2.5	2.5	3	3.5	3.5	4	4.5	4.5	5	5	5.5	5.5	6	6.5	6.5	7	7.5	7.5	8	8	8	8.5
100 - 199.99	1.5	1.5	2	2	2.5	2.5	2.5	3	3	3.5	3.5	3.5	4	4	4.5	4.5	5	5	5.5	5.5	5.5	6	6	6
200 - Non LM	1	1	1	1	1.5	1.5	1.5	2	2	2	2	2.5	2.5	2.5	3	3	3	3	3.5	3.5	3.5	3.5	3.5	3.5
LM - 1,000	.5	.5	.5	.5	.5	.5	.5	.5	1	1	1	1	1	1	1	1	1	1.5	1.5	1.5	1.5	1.5	1.5	1.5

	88	90	91	94.5	96	99	104	108	110	117	120	121.5	130	132	135	143	144	150	156	168	182	229.5	325
0 - .99	19.5	20	20	21	21.5	22	23	24	24.5	26	26.5	27	29	29.5	30	32	32	33.5	34.5	37.5	40.5	51	72
1 - 9.99	15.5	16	16	16.5	17	17.5	18.6	19	18.5	20.5	21	21.5	23	23	24	25	25.5	26.5	27.5	29.5	32	40.5	57
20 - 49.99	12	12.5	12.5	13	13.5	13.5	14.5	15	15.5	16	16.5	17	18	18.5	19	20	20	21	21.5	23.5	25.5	32	45
50 - 99.99	9	9	9.5	9.5	10	10	10.5	11	11	12	12	12.5	13	13.5	14	14.5	14.5	15.5	16	17	18.5	23.5	33
100 - 199.99	6.5	6.5	6.5	7	7	7.5	7.5	8	8	8.5	9	9	9.5	10	10	10.5	10.5	11	11.5	12.5	13.5	17	24
200 - Non LM	4	4	4	4.5	4.5	4.5	5	5	5	5.5	5.5	5.5	6	6	6.5	6.5	6.5	7	7	8	8.5	10.5	15
LM - 1,000	1.5	1.5	1.5	2	2	2	2	2	2	2	2.5	2.5	2.5	2.5	2.4	2.5	2.5	3	-3	3	3.5	4.5	6

Handicap System—Rank

Under this program every participant is given a handicap based on the ACBL rank held. Charts have been prepared so the director can easily determine the handicap for any rank of player, regardless of the matchpoint “average” for the game. In this form, the handicaps will be cumulative, i.e., the sum of the handicaps of the partners will constitute the handicap for the pair.

Because some players in your game may not hold ACBL rank, it is recommended that the club manager (or game director) arbitrarily assign these players to the Club Master rank (20 to 49.99 points). The Club Manager’s experience and judgment should be applied in determining which non-ACBL members should be placed in advanced rankings for handicap purposes.

One option with this form of handicap is that of moving the winner “up” one classification for the next game in which they play. Two Regional Masters who win would, for example, have their handicaps computed on the NABC Master scale for their next game. If they again win, their handicap would be computed from the Life Master scale for the next succeeding game. This is a means of including most recent results in the rank form of handicapping.

The rank method is a simple means of determining handicap and computing results from matchpoint games.