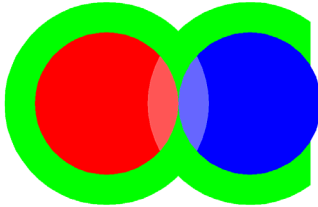


Cut out both disks and the window below '0' in the top disk.
 Fasten together through their centres with a paper fastener.

Align the players' handicaps one above the other by rotating the scales, then read off the steps and number of points to be transferred in the above window

HANDICAP STEP CALCULATOR



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