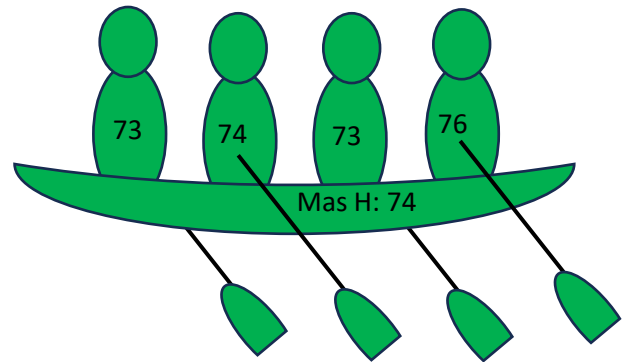
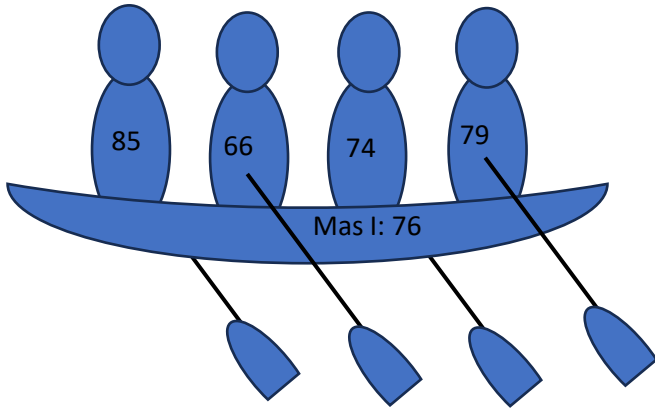
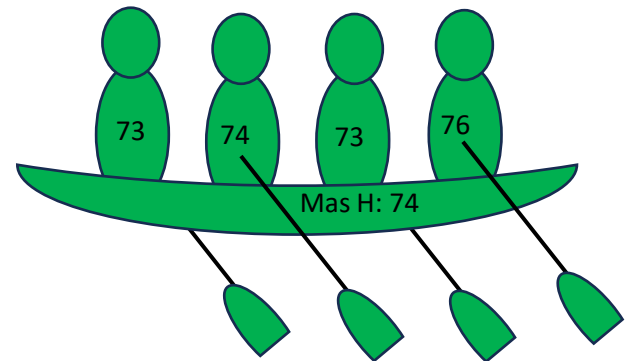
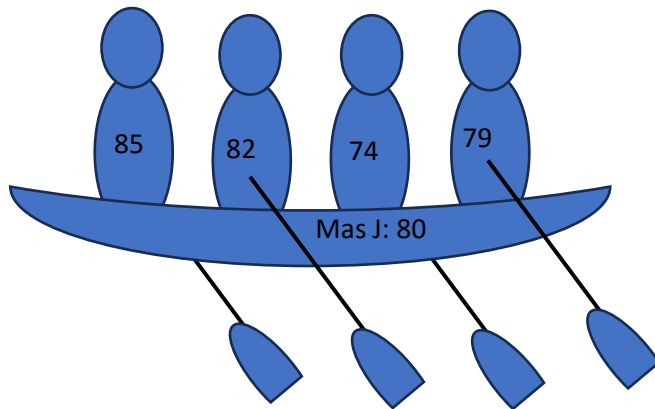


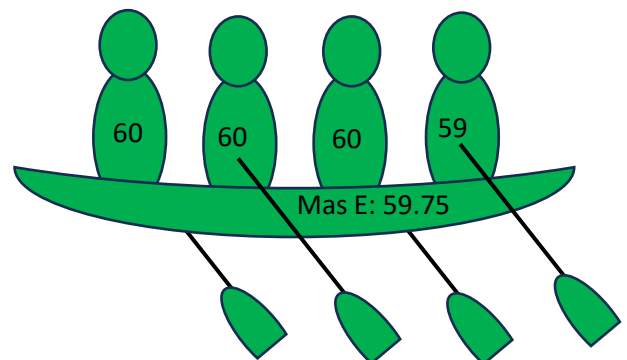
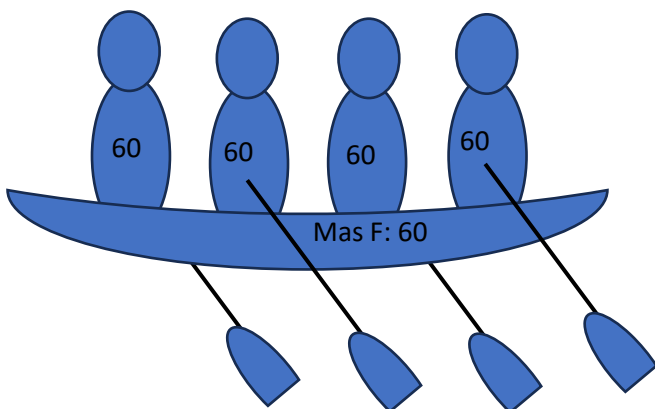
Worked examples of how handicaps work at HMR



Actual age difference: $76 - 74 = 2$ years
 $2 \text{ years} < 5 \text{ years}$, therefore: no handicap

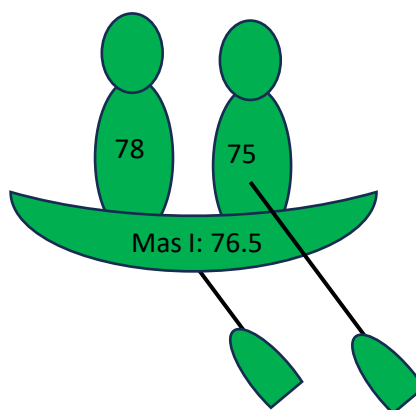
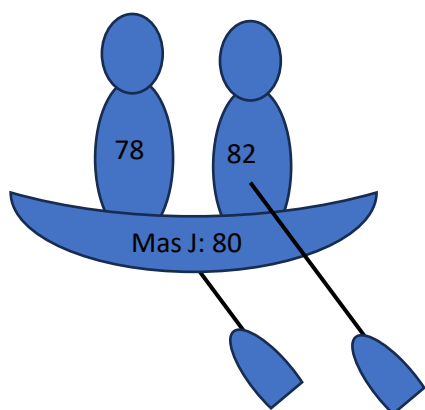


Actual age difference: $80 - 74 = 6$ years
 $6 \text{ years} > 5 \text{ years}$, therefore: handicap
Standard 5-year handicap for I versus J 4+: 11 seconds
Therefore 6-year handicap = $11/5 \times 6 = 13$ seconds

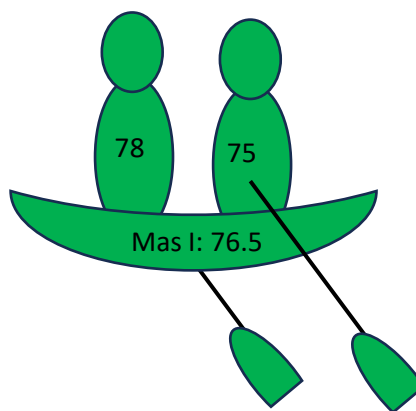
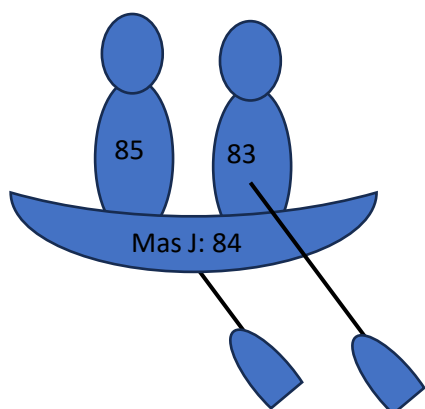


Actual age difference: $60 - 59.75 = 0.25$ years
 $0.25 \text{ years} < 5 \text{ years}$, therefore: no handicap

Worked examples of how handicaps work at HMR



Actual age difference: $80 - 76.5 = 3.5$ years
 $3.5 \text{ years} < 5 \text{ years}$, therefore: no handicap



Actual age difference: $84 - 76.5 = 7.5$ years
 $7.5 \text{ years} > 5 \text{ years}$, therefore: handicap
Standard 5-year handicap for I versus J $2x$: 11 seconds
Therefore 7.5-year handicap = $11/5 \times 7.5 = 17$ seconds