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lt;div>Scratch golfers have a handicap of zero. That
 means they finish the course or hole on par. You'll often see golf pros wit
h negative handicaps. That's because they are finishing the course or the ho
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div><div><div>This means that with a handicap point of 0-0.5 or 0
 and , half of your stake is on the 0 point handicap and the other h
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