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Scratch golfers have a handicap of zero. That means they finish the course or hole on par. You'll often see golf pros with negative handicaps. That's because they are finishing the course or the hole in fewer strokes than the rest of us!

Everything You Need to Know About Golf Handicaps

deercreekflorida : articles : everything-need-know-golf-handicaps

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Asian handicap - Wikipedia

en.wikipedia : wiki : Asian_handicap

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Flamengo's fiercest and longest-standing rivalries are with the other "Big Four" of Rio de Janeiro: Fluminense, Botafogo and Vasco da Gama; as well as interstate rivalries with Atletico MG and Palmeiras.

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