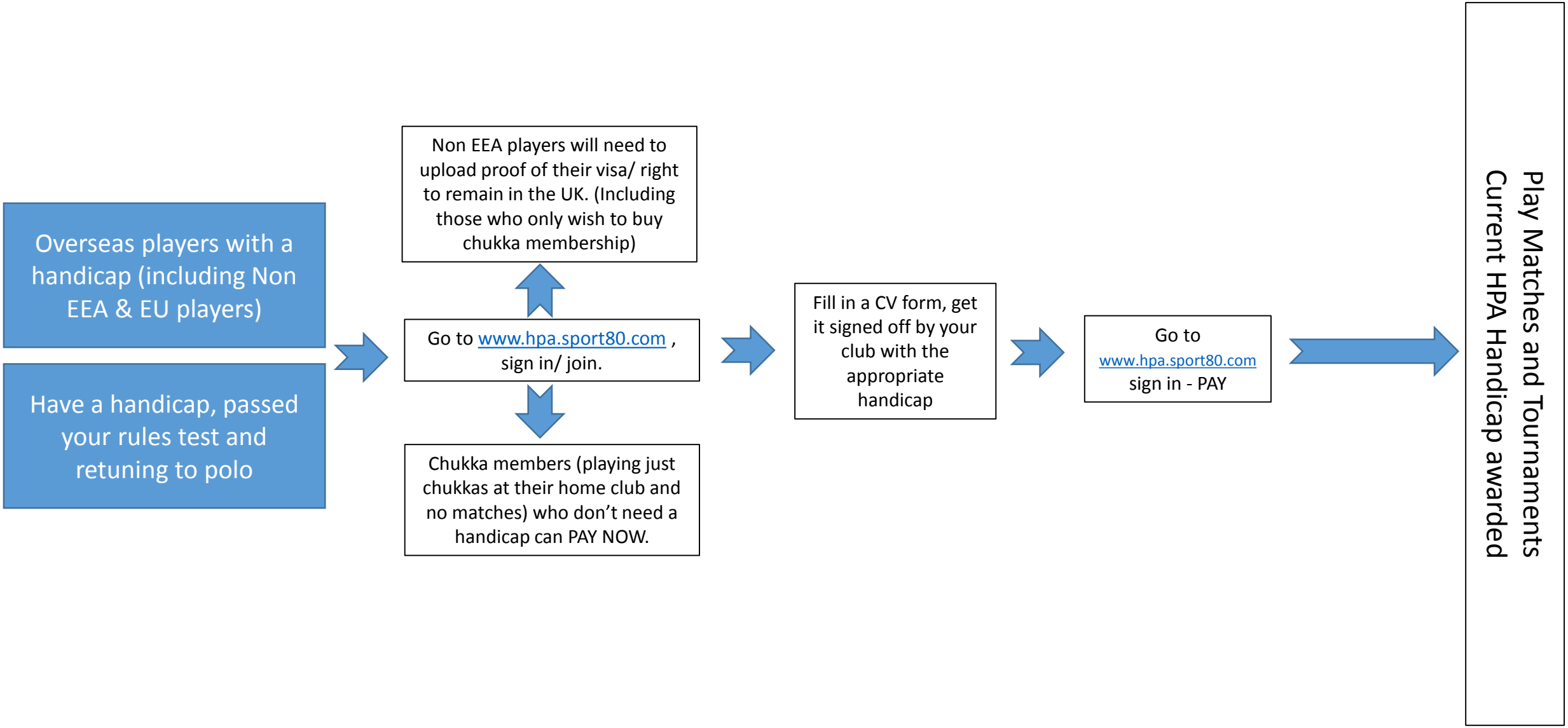Players Who Need an HPA Handicap