



# TOWNSVILLE BRIDGE CLUB NEWSLETTER

FEBRUARY 2023

## PRESIDENT'S REPORT - WILFRED TAPIOLAS



Welcome to our first newsletter for 2023.

The main competition for January was the Australia Day Congress. The entries for the three events were similar to last year's numbers. Once again we had visitors travelling from Cairns, Mackay, Rockhampton and the Gold Coast to compete. Congratulations to the winners and placegetters of the various events, who are listed on page two of this newsletter. Once again I would like to thank our three directors Geoff, Jan and Lee, and everyone who worked hard to make the congress a successful and friendly event to attend.

As mentioned in the last newsletter, our Treasurer Ken Davies has spent a lot of time examining the club's financial position and his report is contained in this newsletter. The committee has also carried out an inspection of the building, plant and equipment and Ken has prepared a budget of expected expenditure required over the next five years.

The main source of income for most bridge clubs is from table fees and congress events. Our table fees have not increased since 2015, almost eight years. At its next meeting the committee will consider the club's financial position with a view to an increase in table fees being necessary sometime this year.

I would like to remind you of a number of zonal events coming up in our calendar, the first being the Red Point Zonal Restricted Pairs on 11 February.

Our new Learn to Play Bridge classes began on Wednesday 2 February and Di Garside advised that she has eleven people registered to attend.

Finally I would like to mention a recent milestone birthday for one of our long-time members Jackie Seganfreddo who turned ninety in January. Happy Birthday Jackie.



Courtesy Adrian Raeside

♠ ♥ ♣ ♦ ♠ ♥ ♣ ♦ ♠ ♥ ♣ ♦ ♠ ♥ ♣ ♦

**Jackie Seganfreddo**

**90 Years Young**



**HAPPY  
BIRTHDAY**



**FUN AND GAMES**

**TUESDAY AFTERNOONS 1 – 4 PM**

Commencing 14<sup>th</sup> February 2023

Several of our members regularly meet socially to play board games with a group of friends. They have approached us and asked whether the club would agree to run a social session of fun games in our clubrooms. Games would include Canasta, Scrabble, Chess, Sequence, Mah-jong etc.

The Committee has agreed for a three month trial and see this a great opportunity to expose our club to future new members.

It also provides our members with the opportunity to engage in other social networking activities at the club.

People are also welcome to come along and play social bridge on Tuesday afternoons.

**How much?** The session will cost \$5.00 and will include coffee and biscuits.

**Who can attend?** We encourage you and your friends to come along and join in.

**Any questions?** Please contact **Joan Elliott** on 0417 780 299

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# AUSTRALIA DAY CONGRESS – SUMMARY RESULTS

## Walk in pairs

### North South:

- 1<sup>st</sup> CHED TWYMAN - CHARLIE GEORGEES
- 2<sup>nd</sup> MARIA CHIPPENDALE - AUDREY LEDBROOK
- 3<sup>rd</sup> GAY LOUGHNANE - BILL BISHOP

### East West:

- 1<sup>st</sup> PAT LEIGHTON - PATRICIA LARSEN
- 2<sup>nd</sup> TRUDY LOW - DUSK CARE
- 3<sup>rd</sup> JANELLE CONROY - TERRENCE SHEEDY



HAPPY  
AUSTRALIA  
DAY

## Aust Day Swiss Pairs

### Category A

- 1<sup>st</sup> BARBARA HOSPERS / PAT LEIGHTON
- 2<sup>nd</sup> CATHY CRAWFORD / JENENELLE DALTON
- 3<sup>rd</sup> BILL BISHOP / ADRIAN LOHMANN

### Category B

- 1<sup>st</sup> SUE REILLY / JO GILLIS (24)

### Category C

- 1<sup>st</sup> ANTO WILSON / ANN SMITH



## Aust Day Swiss Teams

### Category A

- 1<sup>st</sup> TERRENCE SHEEDY – JANELLE CONROY – MAX HOLEWA - DIANE HOLEWA
- 2<sup>nd</sup> BILL Redhead – BETTY HOBDELL – PAT LARSEN – CHED TWYMAN
- 3<sup>rd</sup> BILL BISHOP – ADRIAN LOHMANN – JAN RANDALL - DON CAMERON

### Category B

- 1<sup>st</sup> JOHN LARKIN – BILL PICKERING – KEN MILLER – LEE MILLER

### Category C

- 1<sup>st</sup> ANDREE GALEANO – SAM BISHOP - DI GARSIDE – DONNA FITCH



WALK-INS



Pat Larsen, Ched Twyman and Pat Leighton



Audrey Ledbrook



Dusk Care and Trudy Low



Gay Loughnane and Bill Bishop



Janelle Conroy and Terry Sheedy





# Swiss Pairs



Pat Leighton, Barbara Hospers and Cathy Crawford



Terry Hughes



Adrian Lohmann and Bill Bishop



Ken Miller and Lee Miller

Jo Gillis and Sue Reilly



Anto Wilson and Ann Smith





Max Holewa, Diane Holewa, Janelle Conroy and Terry Sheedy



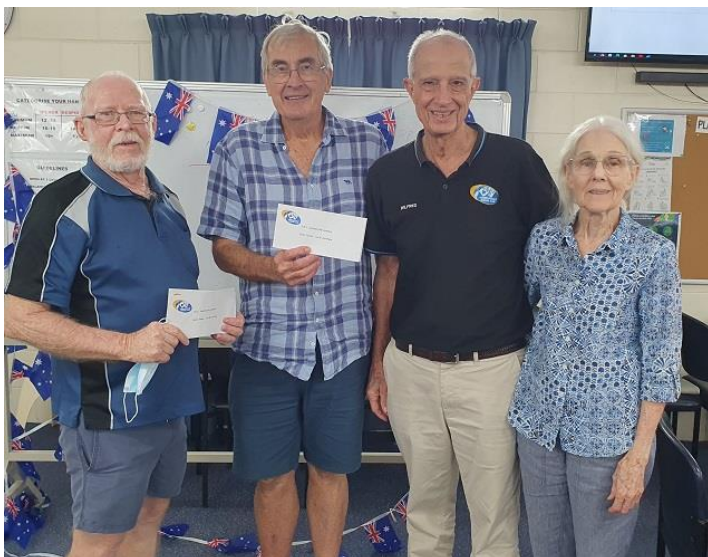
Ched Twyman, Pat Larsen, Betty Hobdell and Bill Redhead



Don Cameron, Adrian Lohmann, Jan Randall and Bill Bishop



John Larkin, Bill Pickering, Lee Miller and Ken Miller



Reg Burton, Peter Elliott, Wilfred Tapiolas and Helen Tapiolas



Di Garside, Donna Fitch, Andree Galeano, and Sam Bishop





## Recent Grand Slams

Joan ELLIOTT / Devan MITCHELL

Peter HOUSDEN / Felicity HORNE

Robert MISCHLEWSKI / Fred COLE

Bill REDHEAD / Leigh OWENS

Sandra BUNNETT / Carol BLACKMAN

Pat LEIGHTON / Barbara HOSPERS

Bill BISHOP / Adrian Lohmann

Ian PATTERSON / Robyn NOLAN

Gay LOUGHNANE / Bill BISHOP

Lesleigh ROONEY / Betty HOBDELL

Audrey LEDBROOK / Bernice MORTON

Jan MANDERS / Sam BISHOP



## RECENT PROMOTIONS

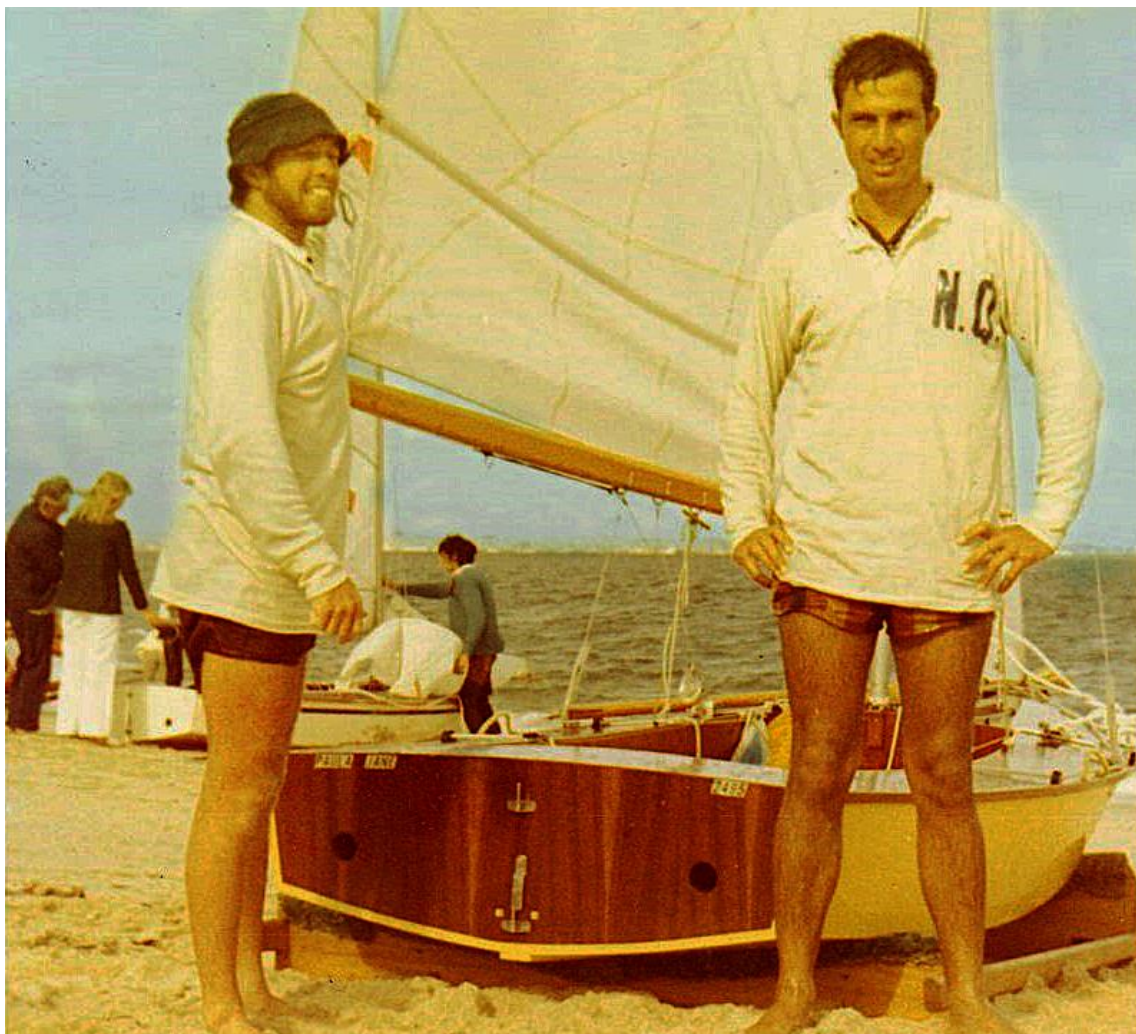
Bill Pickering **Bronze Local**

Mary Overell **Club**

Graham Sanderson **Club**

Francis Summerhayes **Graduate**

Charlie Georgees **Bronze Life**



**Who am I (R) ?**

**Answer** – last  
Page

## Financial update

### 1. Membership & Capitation Fees

For some years the club annual subscription has been \$50.00 - \$30.00 for ABF and QBA affiliation fees and the remaining \$20.00 to be used by the club to cover overheads.

At the last AGM it was resolved to increase membership subscriptions for 2023 to \$60 for home members and \$25 for non-home members. The \$60.00 is broken up as follows:

\$25.00	retained by the club to cover overheads
\$35.00	ABF and QBA affiliation fees

#### Why the increase?

This modest increase (rounded up to \$5) is to cover the increase in ABF and QBA affiliation fees due to CPI increases (\$2.20 per member) and overheads. Previously the club absorbed the CPI increases, so effectively eroding our revenue base.

#### Current Affiliation fee and projections

The following table shows the calculations of expected affiliation fees for 2023, 2024 and 2025.

Towssville Bridge Club						
Membership Fees apportionment						
	2023			2024		
TBC Membership Fee	\$ 50.00			\$ 60.00		
Less:						
ABF Capitation Fee	-\$ 16.10	32.20%	assume 7%	-\$ 17.23	28.71%	increased by CPI each year
QBA Capitation Fee	-\$ 16.10	32.20%	assume 7%	-\$ 17.23	28.71%	increased by CPI each year
	-\$ 32.20	64.40%		-\$ 34.45	57.42%	
<b>Net Membership Fee TBC</b>	<b>\$ 17.80</b>	<b>35.60%</b>		<b>\$ 25.55</b>	<b>42.58%</b>	
		100.00%			100.00%	

You will notice that the 2024 annual membership fee of \$60 will not be sufficient to cover the expected affiliation fee in 2025 unless the annual membership fee is increased to \$65.00.

### 2. How much money does the club receive from annual membership fees?

The table below shows the gross amount the club received as at 30 November 2022 from 2023 Financial Members:

Summary Financial Members as at 30/11/2022			
Life Member	\$30	1	\$ 30.00
Away Members	\$20	21	\$ 420.00
Home Members	\$50	127	\$6,350.00
		<b>149</b>	<b>\$6,800.00</b>





### 3. How much of the gross membership fees received remains with the club?

Allowing 130 Home Members, we estimate the following revenue amounts to be retained by the club from membership fees:

2024 - **\$3,320**

2025 - **\$3747**

The table below explains the breakup of capitation fees and membership fees.

2024 Projected Membership Fees & Apportionment			2023	ABF	QBA	TBC	Total
	\$60		Gross	Capitation	Membership	Net	
			Estimated	Fee	Fee	Membership	
			Membership				
			Income	28.71%	28.71%	42.58%	100.00%
Home Members December 2022		130	\$ 7,800.00	\$ 2,239.51	\$ 2,239.51	\$ 3,320.98	\$ 7,800.00
2025 Projected Membership Fees & Apportionment			2024	ABF	QBA	TBC	Total
	\$65		Gross	Capitation	Membership	Net	
			Estimated	Fee	Fee	Membership	
			Membership				
			Income	27.83%	27.83%	44.34%	100.00%
Home Members December 2022		130	\$ 8,450.00	\$ 2,351.49	\$ 2,351.49	\$ 3,747.03	\$ 8,450.00

In terms of a revenue source, membership fees are a small amount and don't play a significant role in meeting our expenses. To put this in perspective - the cost of the calendar books is allocated against membership fees. These books costs approx. \$1500. After paying for the calendars only a minuscule amount (**approx. \$1600**) remains available to use for general expenses. Although the fees are a small amount every dollar helps to meet our annual budget.

### 4. Budget forecast - 30 June 2023

We estimate an approx. **an \$18,000 accounting loss** as at 30 June 2023. Excluding depreciation, **we estimate a net cash surplus of approx. \$3400.**

Currently we have approx. \$75,000 cash reserves. It used to be \$100,000.

The budget doesn't include any capital or major maintenance costs , for example repainting the exterior and interior of the building, replacement of computers and IT equipment; fridges, major building repairs, upgrade to solar panels, replacing air conditioners, fridges, carpets etc as required.

### 5. Where to from here?

The committee over the coming months will undertake a capital and major maintenance/repairs expenses budget for the short and medium term. We will also undertake a review of our income streams and expenditure items.

When this is completed, we will report back to you with an updated financial statement, including recommendations if changes are necessary to ensure the continuity of financial prosperity of our club.

**Ken Davies - Treasurer**



## DID YOU KNOW? The origins of Bridge

Bridge first seems to have appeared in the 1860s among Greek, Armenian, and Russian communities of traders and diplomatic officials in Turkey and other regions of the Eastern Mediterranean. It combined features of the traditional game of English whist and other related games, particularly the Russian yeralash.

The game was at first called Biritch (an old Russian word for announcer). The first known description of the game, entitled "Biritch, or Russian Whist" was printed in London in 1886. However, by 1886, and possibly earlier, in the clubs of Constantinople where it had become the main game, the name had already been shortened to 'brich' or 'britch' and then anglicised to 'bridge'

The game began attracting significant interest in the card playing and gentlemen's clubs of Paris, London and New York between 1892 and 1894, By 1898 it had become something of a craze in broader upper and upper middle class society. Women, in particular, took up the game in large numbers. ( *Source: an extract form the ABF website - The development of Bridge – a brief history* )



## Bridge for Beginners and Beyond

### Tips For Taking Tricks in No Trumps

- Take your tricks when you have enough (sure tricks) to make your contract.
- Develop the tricks you need for your contract before taking sure tricks.
- Identify the longest combined suit and consider playing it first.
- Watch your entries to be sure you can reach the hand you need to be in, to lead to, or take tricks.

### The Plan

Making a plan is everything. To make it simple, when you are declarer, and you see dummy for the first time, think of A, B, C (Thanks for this, Audrey Grant):

**A = Assess** your assets. Count your sure winners (and your losers in a suit contract), and decide how many tricks need to be developed)

**B = Browse** the checklist for developing extra tricks. In no trumps, this means (a) Promotion, (b) Length, and/or (c) the Finesse. In suit contracts, these three are available plus two more (d) Using the Trump Suit to reduce losers and develop side suits, and (e) Discarding Losers on Winners.

**C = Consider** the order of play. Which hand do you need to be in? Do you have entries to reach your winners? Should you draw trumps first? These are some of the considerations for deciding which cards to play in which order. *Source - extracts from ABF Website*



♠♥♣♦ ♠♥♣♦ ♠♥♣♦ ♠♥♣♦ ♠♥♣♦ ♠♥♣♦

## THE PRINCIPLE OF RESTRICTED CHOICE – Barbara Travis

*Declarer*     *Dummy*  
A 10 8 5 4     K 9 3 2

You need 5 tricks from this 9-card suit. One option is to hope the suit breaks 2-2. Another is to hope to find a singleton honour. You lead the Ace from hand and RHO plays the Jack...

Do you finesse LHO for the Queen or hope the suit breaks 2-2?

Would you have played differently if RHO had played the Queen instead of the Jack?

The Principle of Restricted Choice ("Restricted Choice") proposes that whenever a defender plays a significant (honour) card, generally it is right to assume that he has done so out of obligation rather than choice. In other words, you now play LHO for the Queen – finessing.

It makes no difference whether RHO played the Jack or the Queen on the first round, you now play LHO for the missing honour.

One consideration is that with the doubleton Q-J, he could well have played the other honour. Therefore, the Queen is more likely to be played 'by force' than one chosen from equals.

*Source – Bill Buttle. We also acknowledge the kind consent given from Linda Buttle to publish.*

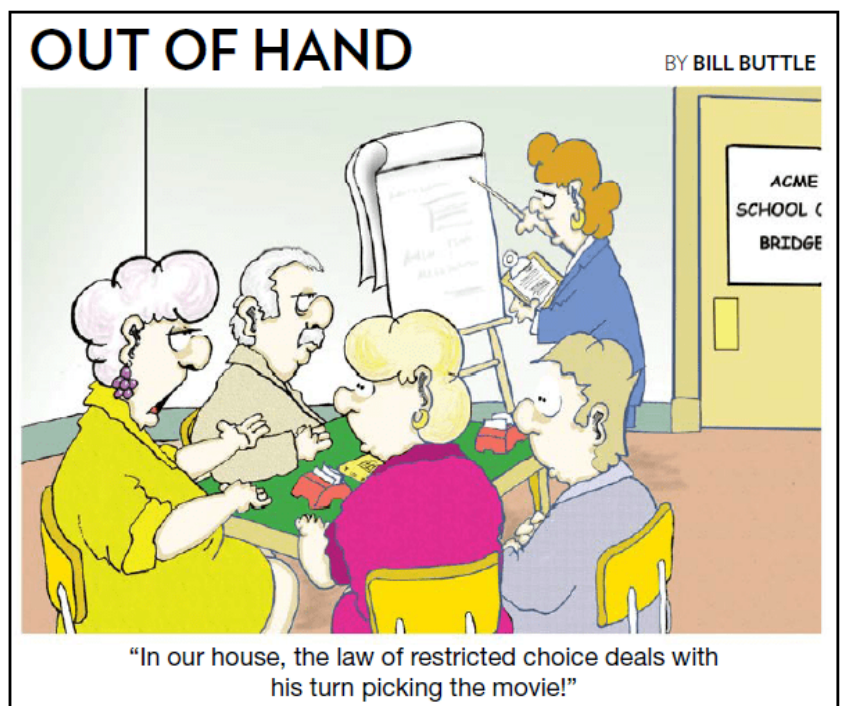
Similarly:  
*Declarer*     *Dummy*  
K 6 4     A Q 9 2

You want 4 tricks from this suit. One option is to play for a 3-3 break, which will happen 35.5% of the time.

There is an alternative, if an honour falls from RHO on the first or second lead of the suit.

You lead the Ace, then cross to the King. On this trick, RHO plays the 10. It is more likely that RHO has played the 10 from the 10-x than that he has chosen to do so from the J-10-x (when he may have chosen to play the Jack on the second lead.

When the Jack or 10 appears from RHO on the second lead, the only time finessing will lose is when RHO has J-10-x. It wins whenever RHO holds J-x or 10-x.





## Member Profile: **PETER HALL**

### **When and where did you first play Bridge?**

I commenced full time work in 1968 as a laboratory technician at Copper Refineries Ltd (CRL). Two senior lab techs showed me how to play basic bridge during lunch times, shuffling and dealing the cards after each hand. Soon after, they were moved to other parts of the plant and the bridge 'lessons' stopped.

### **Who taught you to play bridge?**

Forty years later, when I retired, Betty Hobdell (and Joe) conducted lessons at their home in the evenings. I still refer to Betty's notes.

### **Tell us some of your family background, for example where did you grow up, what is your favourite childhood memory?**

In our family, I was the 4th child of 4 boys and one girl. We spent most weekends and school holidays at the beach shack at what is now called Cungulla, accessible via 8 miles of bush tracks. Dad built the shack using bush timber and reused galvanised iron sheeting. The floor was gravel and there was no electricity. We loved it!!! Mosquito/sand fly control was by burning cow dung to generate smoke.

### **Do you have any other interests, other than bridge?**

The first love in my life was motor cycles. I got my rider's licence the day I turned 17 on my sisters Honda 50. I was in my final year of school. My first motorbike was a 2nd hand HONDA 250 when i commenced university and have had a boke or two ever since.

### **What type of Jobs (employment) have you done? What was your first job? Did you have a favourite job?**

Back on the work front, after 7 years in the lab, I moved to project work in the production plant, steadily rising to senior metallurgist. I preferred technical/production roles to supervising and returned after 40 years at CRL. I enjoyed my work it was diverse.

### **What is your favourite song?**

There are hundreds, mainly from the 60's, 70's and 80's, with a touch of classical.

### **Do you have any "hidden talents" or achievements that might surprise us?**

An interesting aspect of my work involved going overseas to assist other copper refineries to 'start-up' a new or updated plant., utilising technology derived in the Townsville copper Refinery., usually taking 4 to 6 weeks. Each time.



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Over a twelve year period I assisted refineries in UAS, Chile, Indonesia, India, Iran, England, Spain, and Belgium Fortunately English was spoken in most places.

**What personality trait has got you in most trouble?**

I don't recall being in trouble.

**If you could invite three famous people for dinner (dead or alive) who would it be?**

Past – Mike Ahern, Queensland Premier, FUTURE my 18 year old granddaughter Addy who is going to Milan for modelling work.

**What the best advice you ever had given to you or your Motto is?**

When investing in superannuation, diversify, diversify diversify!

Thank you for your patience and friendship over the past 10 years.

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**FLINDERS STREET MEMORIES**

*Patricia Keenan-Carr*

*10/2017*

*The late Del Ward shared with me some articles, anecdotes, etc for the newsletter. Hope you enjoy them!*

Does anyone remember the days before the Mall,  
With Heatley's and McKimmin's and of course the old Town Hall?  
The antique elevator with the folding wire doors,  
Where I spent some anxious moments—stuck between the floors!  
The flash Flamingo curtain on Theatre Royal stage  
Revealed the Showtime spender, unfolding History's page.  
The Gaieties and Sorlies and Ronricco, making fools,  
We also watched the concerts for the many local schools.  
The heady smell of bacon as we trod the wooden floors  
Along the aisles in Manahan's—no airconditioned stores!  
On Saturdays the Roxy was alive with kids and song,  
With Uncle Norm and Auntie Val and Gracie played along.  
We'd sing our song and 4T.O provided sugared buns,  
Who cared if we had talent—Gee! We had a lot of fun!  
The Blue Bird for a milkshake, Athol's Inn for scones and teas,  
Spaghetti was great at Café Supreme and Lane's for pies and peas!  
No traffic lights, just 'silent cops' to guide you—  
-If you rode your bike without a light—The Old "White Ghost" would getya!  
The 60's saw us at the Dance, a great place for romancing,  
Rock 'n Roll and the Blackout Waltz—not a bit like "Dirty Dancing"  
Although I loved old Flinders Street, the lot I can't recall  
But when I stroll, my heart is glad, 'cause I love the Flinders Mall!



# bridging the past.....

Matt Mullanphy Leigh Owens



Grace Cable's 90<sup>th</sup> birthday party





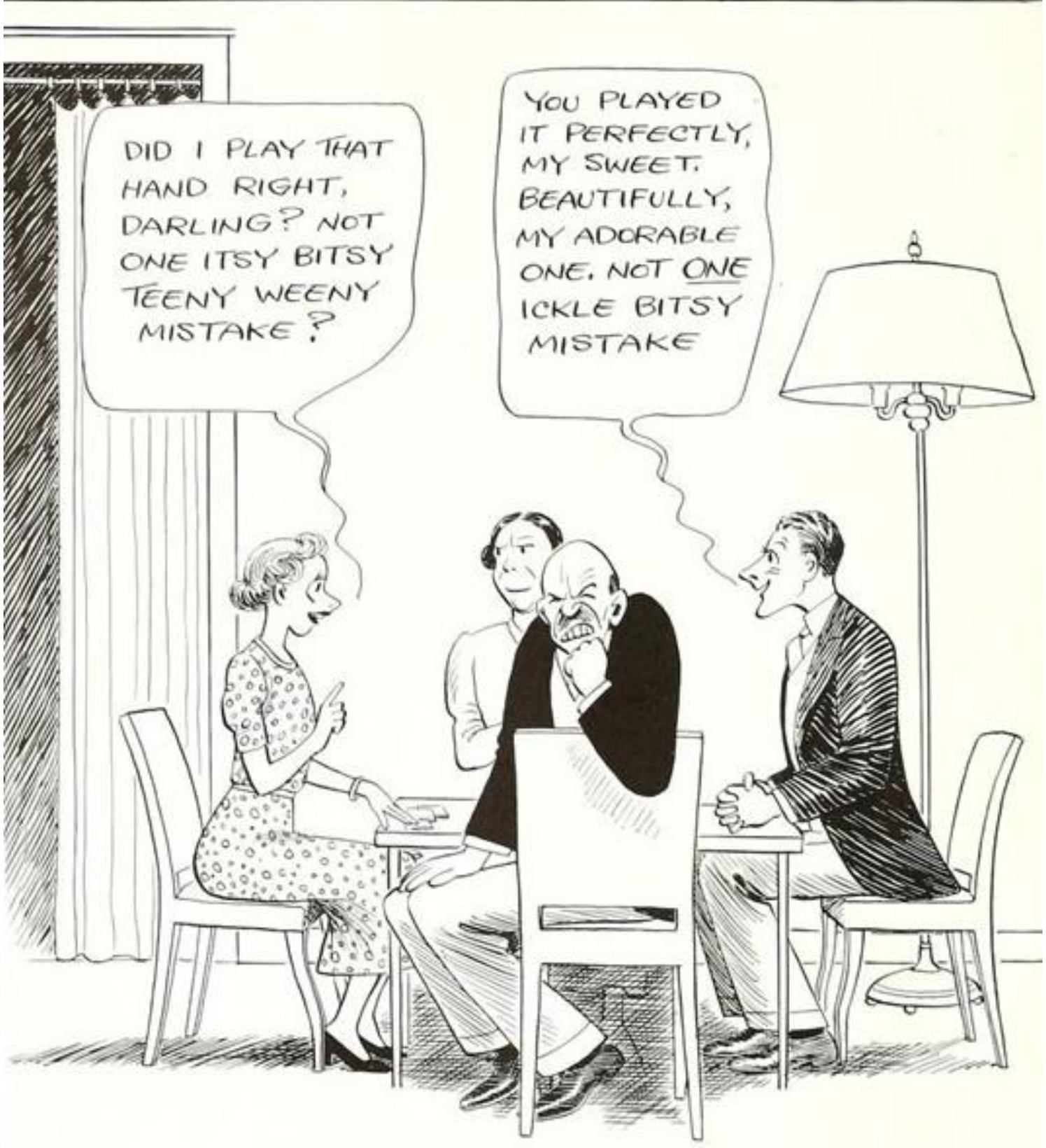
? Stan Bowker, Jean Bowker, Anne Hospers, Beth Whebell



Di Jones

Ron Piper, Elsie Stubbs, David Vance





DID I PLAY THAT HAND RIGHT, DARLING? NOT ONE ITSY BITSY TEENY WEENY MISTAKE?

YOU PLAYED IT PERFECTLY, MY SWEET. BEAUTIFULLY, MY ADORABLE ONE. NOT ONE ICKLE BITSY MISTAKE

THE BRIDE WHO, IN ONE HAND, BID OUT OF TURN, TRUMPED HER PARTNER'S ACE, REVOKED AND BLOCKED HERSELF IN DUMMY

LEASTER

**Answer**

A young and fit Wilfred Tapiolas. After tying for first place, he won the 1971 Gwen 12 Queensland Sailing Championship in the first ever two boat match race for the class.