



TOOWOOMBA BRIDGE CLUB

55 Stuart Street, Toowoomba Ph : (07) 46 384808 Email : secretary@toowoombabridgeclub.com.au



September, 2024

Ed: Glenys Clift

Management Committee 2023-2024

President	Greg Munck
Vice President	Tim Porter
Secretary	Trevor Henderson
Treasurer	Marie Steger
Committee	Paul Barrett
	Suzanne Brazier
	Michael Kaiser
	Adrienne
	Montague
	Ken Orange
	Elizabeth Thorne
	Ngairie Wills

Office Holders

Grounds Maint.	Tony Thorne
Teaching Co-ord	David Roberts
MP Secretary	Chris Snook
Tenancy	Bruce Hinchliffe
Librarian	Barbara Davies
Recorder	Ian Jesser
Chief Tournament	
Director	Chris Snook



PRESIDENT'S REPORT

While I have been away sauntering around Europe Tim Porter has very kindly and very capably stepped into the role of President. Thanks Tim!

As Tim reported last month, a number of events were held during June, July, and August – and this is continuing. On September 7 we are holding the Teams of Three to celebrate the arrival of Spring. Tournament Director Chris has organised this style event as a means of introducing newer members to the Teams event format with some mentoring by some of the more experienced members. And then the King's Birthday Congress (I guess the first so named congress!) comes up on the weekend of 5-7 October. So please consider attending both events. Following on from the excitement of those events will be the Annual General Meeting on 19 October. I would urge all members to attend the meeting. Thanks, from President Greg.

TOOWOOMBA BUTLER PAIRS



Treasurer's Report for July & the financial year 01/08/2023 -31/07/2024

Statement of Cash Flow for July shows a net cash decrease of \$5,050 due to payment of \$6,992.50 honoraria to our Directors, Dealers, Teachers and Assistants; whose time given is greatly appreciated. Table fees collected were \$8,491 plus \$50 for lessons.

Current Assets Held:-

- Heritage Bank General Account - \$4,779.76
- Term Deposit I12 (12 months) 4.90% matures 27 November 2024 - \$85,379.57
- ABF funds held - \$3,931

Profit and Loss statement on a cash basis for the year ended 31 July 2024:-

shows a deficit of \$26,538.60.

Points of interest:-

- 300 History books purchased for \$9,999. History book sales (for less than cost price) were \$3,635. History books on hand as at 31 July – 132.
- \$8,515 honoraria for six-month period ended 31 May 2023 was paid in August 2023, therefore we have 3 payments this year.
- There was an increase in the cost of biscuits purchased, approximately \$6,000 more than the previous year. Our regular order with Endeavour Foundation has ceased from 1 August 2024.
- Bridge Supplies \$6,877 – (including \$5,472 in September 2023 for new Bridgemates, Bridge Boards and Playing Cards)
- Electricity costs \$5,410 less Solar Rebates \$1,935 = \$3,475
- Table fees increased by 17% from \$68,409 in 2022/23 to \$80,079 in 2023/24

The committee has made a conscious effort to maintain the standard of our building and furniture & fixtures with capital expenditure of \$47,370:-

- 09/10/2023 - Daikin Energy Recovery Ventilator - \$12,914
- 08/02/2024 - 3 x Photo-Electric Smoke Detectors - \$1,200
- 29/02/2024 - AquaGuard Water Cooler (Eastern Room) - \$2,014
- 03/2024 - New Dealing Machine - Donated
- 16/04/2024 - 25 x 10.25kW Solar Panels plus TeslaPowerwall 3/3 Phase kit - \$30,698

Enjoy your bridge!

Marie

Editor's Note

There will be no newsletter in October as the Management Committee will be sending out the AGM Booklet with the 12 monthly reports. All events held in September and October will appear in the November newsletter. *Ed*



GREG MUNCK

I was born and raised in Brisbane. My education peaked with a Bachelor of Engineering degree from the University of Queensland. Then followed work in the water industry at places including Rockhampton, Theodore, Brisbane and the Burdekin Irrigation Area in north Queensland.

In 1983 I had a life experience year travelling Europe including meeting my future life partner Michelle in Earls Court London. After living in Ayr for a few years we relocated with our two young sons to the cooler climate of Toowoomba in 1992. Our daughter was born in Toowoomba a couple of years later completing our family.

I have run my small specialist consulting engineering practice from Toowoomba for the past 30 years and am now trying to retire gracefully.

My parents introduced me to auction bridge when I was around ten, I guess, and I played off and on mainly in the family environment. About ten years ago my friend Lawrence Price mentioned he was starting bridge lessons so I signed up but the lessons were almost finished so I skipped the lessons (sorry Denise) and read the notes. Probably accounts for my bidding skill level!

Outside of Bridge and my family I still enjoy some slow snow skiing and travel.

I have enjoyed participating in the club through the committee and want to see the club continue to prosper into the future.

(Ed: Greg Munck has been on Committee for 8 years, one year in charge of Building Maintenance, 6 years as Treasurer and is now our current President).

Opening 2♣ strong with the Losing Trick Count

Normally you never count losers with a balanced hand suitable for no trumps – no trumps is played purely on points. Opening a strong 2 Clubs using the Losing Trick Count comes into play usually when you have a very unbalanced hand which contains one or two long suits and (hopefully) a fit with your partner.

Counting Your Losers

- Void : No losers
- Singleton suit : Count one loser, except for ace singleton (0).
- Doubleton suit : Count two losers except for A-K (0), A-x (1) or K-x (1).
- 3-card or longer : Count three losers but deduct one each for the ace, king or queen.

Examples:

♠A ♥AKQJ9765 ♦76 ♣42 4-losers with hearts as trumps, even though there are only 14 hcp (Spades – 0 losers. Hearts 0 losers. Diamonds 2 loser., Clubs 2 losers.

♠AQ765 ♥KQJ93 ♦ - ♣AK2 3-losers providing it is played in hearts or spades (Spades 1 loser, Hearts 1 loser, Diamonds 0 losers, Clubs 1 loser)

Toowoomba Butler Pairs Congress



**Congress Convenor
Tim Porter**



**Tournament Director
Chrs Snook**



1st A Grade: Will Higgins & John Eerlandson



2nd A Grade: Mavis Simpson & Denise Hartwig



3rd A Grade: Shanaal De Zoysa & Hema De Zoysa



1st B Grade: Carol Edwards & David Edwards



1st C Grade Terry Sheedy & Mark Hunt



Bev McCasker, Michelle Alroe, Ross McCasker

Toowoomba Butler Pairs Congress



The Toowoomba Bridge Club Butler Pairs Congress was held on Sunday 4th August with 28 pairs competing. Once again, thank you to Chris Snook for directing and ensuring the day was so successful. Chris was assisted by Michelle Alroe who fulfilled the position of caddy.

Congratulations to the winners:

A Grade John Erlandson and Will Higgins
B Grade Carol & David Edwards
C Grade Terry Sheedy & Mark Hunt

Regarding the catering, many thanks to Diana Bryant & Ken Orange, and Ross & Bev McCasker who ran the kitchen from lunchtime onwards.



ADVICE TO NEW PLAYERS
From
AUSTRALIAN BRIDGE FEDERATION

Phew..... finally you finish your beginner's course.....what now? We don't tell you that a bridge course is not actually just 6 or 8 lessons, but really, you've started on a path for a lifetime that will give you pleasure provided you keep at it. NOW is the time to put all your hard learned facts together and practice.

Most clubs offer Help with Play or supervised sessions, where you are able to play hands and ask for help when needed. You will probably stay in these for a few months, and really you should play more than once a week

DON'T let experienced players confuse you if they start telling you too much. You only need what you've learned in beginner's lessons at this stage, and you need to consolidate it.

Slowly but surely the fog will lift, and although sometimes you don't feel you're getting anywhere, you really are. Bridge is a big journey, to be taken in small steps.

There will be people at the bridge club to help you along the way, but you and your bridge partner can work together a lot too. Understanding your partner at the bridge table (your best friend during the game) is the key to success.

HAVE A THINK ABOUT IT

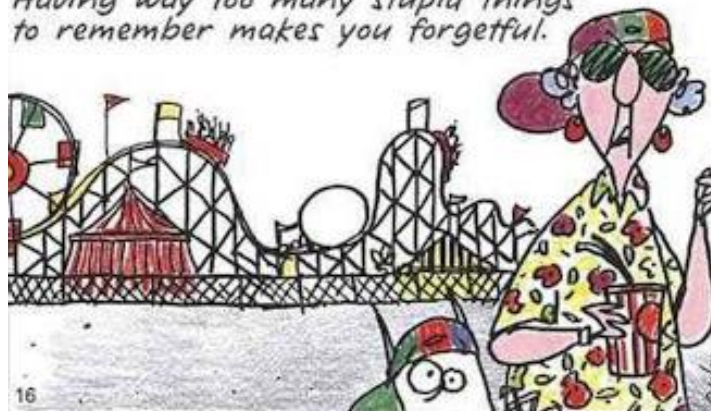
Whilst our AGM is not scheduled until 19 October 2024, it is probably time for members to start thinking about nominations for Committee. The most common reasons given for not going on Committee are - "Haven't got the time"; "I only come to play bridge"; "Don't need the agro"; "Too old"; "Can't be bothered with all that rubbish"; "Not interested" etc.

But without a Committee there is no club. I certainly appreciate, the first priority for most people once they retire is their family, their health and if possible, to fulfill any travel plans they still have on their bucket list. However, being on committee certainly doesn't interfere with that because most jobs can always be shared.

On a personal level, during the years I was on committee, John and I did a huge amount of overseas travel until Clifty pulled the plug on getting on another overseas flight in 2015. Then we did a couple of trips a year around Australia. (Probably the reason we don't have much money now – but who cares). And I can assure you, being on committee has never interfered with that.

We have a great club with wonderful members and excellent amenities, but unfortunately, it doesn't run by itself. Have a think about it!!
Glenys

*Age doesn't make you forgetful.
Having way too many stupid things
to remember makes you forgetful.*

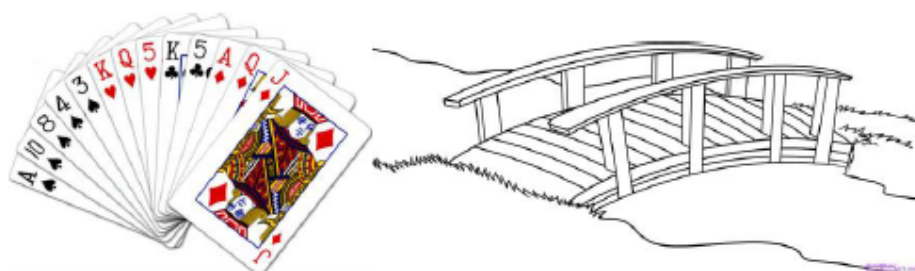


TOOWOOMBA BRIDGE CLUB INC

TEAMS OF THREE

Saturday 7th September

**A FUN SOCIAL EVENT FOR
NEW AND DEVELOPING PLAYERS**



- For “Rookie or New” players (less than 10 masterpoints) and “Developing” players (less than 150 masterpoints). The room will be divided into two or three grades.
- Your action -- Gather 3 friends/players of a similar standard to play in a team, come and have fun, get tips on playing bridge and playing teams.
- The club -- will assign a nice “experienced player” to each team as their “captain”.
- The captain will play one match with each other team member and will play their system. We will play three matches in the afternoon.
- Your captain will explain how teams work and give some useful teams tactics at the end of each match.
- This is a good opportunity to meet other club members in a friendly “fun” event.
- Get to experience playing in a teams event.
- **Lunch is provided.**

Date: Saturday Afternoon 7th September
Lunch Starts: 11:30am – please arrive by 11:15.
Director and Convenor: Chris Snook
Tel: 04 1313 6435
E-mail: chris@snook.id.au

- We encourage you to enter as a team of **three**
- You may also enter as an **individual** or as a **pair** and we will arrange a team for you. Speak with Chris, Denise, Ngaire or Kathy if you need help organizing team-mates.
- **Entry Fee:** \$15 fee applies per player for lunch, bridge and drinks afterwards.
- Please bring your normal system card with you if you have one
- **Entries by 4:00pm Wednesday 4th September please**, to give time to work out who sits where and with whom ☺

Entry via MyABF.

RULE OF 11

Many players go through their entire bridge lives leading their fourth highest of their longest suit against a NT contract, because that's what they were taught, but without ever knowing what use it is.

Obviously when your partner has bid, you will lead the highest card you have in their suit or if you have a 3+ sequence – AKQxx, J1098, QJ10x for example, you will lead the top of the sequence. But, more often than not, without the above, you normally lead the 4th highest of your longest suit. Why?

If your partner deducts the numerical value of the card you have led from 11, the answer is the number of cards higher in value held by the three other players. For example:

	N	
	♠J876	
	♥962	
	♦A72	
	♣1062	
W		E
♠432		♠Q95
♥A74		♥KJ105
♦J1086		♦KQ93
♣AK7	S	♣Q9
	♠AK10	
	♥Q83	
	♦54	
	♣J8543	

E/W are playing 3NT, West is the declarer with North on lead. North leads the 6♠. If South deducts 6 from 11, that tells him there are 5 cards higher in value than the 6, distributed amongst the three remaining hands. There are two in dummy Q and 9 plus three in his own hand. That says West doesn't have a spade higher than a 6. So unless Declarer plays the Queen, South can play the 10♠, then the AK. When North wins with the A♦, he will play his 4th spade taking the contract down one. Whereas if South played his Ace and King, then led the 10, E/W will definitely make 9 tricks.

AN UPDATE FROM THE QBA MANAGER – KIM ELLAWAY

“Firstly the QBA Bulletin has gone to print, please send to all your members – the link to it is <https://qldbridge.com.au/wp-content/uploads/2024/08/QBAJul24.pdf>

Secondly – at the end of the QBA Bulletin is a document important to your club. Next year on April 1st when levies are due for the ABF and the QBA there is a significant increase to both levies. For 2025 (April 1) the ABF Levy will be \$23.30 as will be the QBA's levy.

In 2026 we are also advised that the ABF may rise a further \$3.30. The QBA have taken out from their policy document that we will remain the same with increases. The article in the QBA Bulletin from David Fryda explains why the increases are necessary so if you have any questions, please ask and I will make a list and forward them on to David Fryda, Executive Director. Also, you will notice in the attachment that masterpoints will be increased by close to 25% for all colours of masterpoints as from April 1.”

Trevor Henderson (Secretary)

Toowoomba King's Birthday Congress

5-7 October 2024

HELPERS NEEDED

- ❖ The Toowoomba 3-Day October Congress is our premier event. This congress has been held every year since 1960 over the Queen's Birthday Weekend, now renamed the King's Birthday Weekend since Charles 111 was crowned in 2022. In fact it was Queensland's first country congress and led to the establishment of a congress circuit, not only at State level, but also National level.
- ❖ However to be a success, this congress needs a huge number of helpers. ALL the following activities will need members to run them. If you can spare 2-3 hours or half a day or whatever -that would be great. Alternatively, if you are not available, but don't mind baking something for the freezer, that would also be greatly appreciated.
- ❖ While Adrienne Montague (who deserves a medal) does spend days shopping & cooking for nearly all events, she cannot do this by herself. As well as having nibbles available during the day, the club will be providing lunch which is normally delivered or picked up from a catering company and needs to be distributed. The kitchen will pretty well have to be manned all day,
- ❖ Preparation of the venue each day. There will be a Walk-in Pairs on Friday afternoon, a Pairs Competition on Saturday then a Teams Competition over Sunday and Monday
- ❖ Helping to arrange the raffles and selling tickets each day, greeting visitors as they arrive and if need be, helping with the parking.
- ❖ Assisting the Director as a caddy by putting out boards & collecting them at the end of play, plus anything else the Director may need assistance with.
- ❖ Running the bar where drinks will be available at the finish of both Saturday afternoon then Monday afternoon and helping with the cleanup of the kitchen, emptying rubbish etc., or volunteering as the official photographer.

If you are available , could you please let Michael Kaiser know when you would be available and if you have a preference for any particular job. THANKS.

Winners are Grinners

The “Monthly Winners” are recognised as the “individual” winner of **eclectic** multi-session events. These events combine of all the green masterpoint sessions in a month that have not already counted toward a competition. If there are three available sessions then your best two scores are counted (shows as 2/3), if there are four available sessions then your best three scores are counted (3/4) and if there are five available sessions then your best four scores are counted (4/5). If there are two available sessions, then they are treated as an eclectic event (best 2/2). If there are five days in the month, then we usually combine two of these (see the bridge diary) as a “Two-Weekly” and additional masterpoints are awarded to the top half of those whose partnerships played both days.

July Monthly Winners

Monday PM Open	Ngairé Wills & Eileen Josey
Monday PM Novice	Michael Rose-Miller & Val Shield
Tuesday Night	Roger Green & Tim Porter
Wednesday AM Restricted	Brenda Quick & Jeanette Dalton
Wednesday PM Open	Jim Wood
Wednesday PM Novice	Debra Coward & Bruce Coward
Thursday Night	Helen Fitzgerald & Andrew Mollison
Friday Morning	Ross McCasker & Beverley McCasker
Friday PM	Elizabeth Zeller & Julie Pigdon

Toowoomba Butler Pairs Congress

1st John Erlandson – Will Higgins
2nd Mavis Simpson – Denise Hartwig
3rd Shannal De Zoysa – Hema De Zoysa

B 1st Carol Edwards – David Edwards
B 2nd Dennis Lincoln – Pamela Steele

C 1st Mark Hunt – Terry Sheedy
C 2nd Ian Costin – Trevor Corthorne

Darling Downs Congress

Pairs 1st Shannal De Zoysa – Hema De Zoysa
Pairs 2nd Elizabeth Zeller – *Judy Zeller*
Pairs 3rd Rebecca Knight – Ruth Sargent

Pairs B 2nd Susie Fraser – Sandy Fraser
Pairs C 1st Cynthia Palmer – Elizabeth Anderson

Teams 1st Margaret Keating - Diane Wenham - Mohan Trada - John Erlandson
Teams 2nd Sue Crooke - Rhondda Dean - Ian Jesser - Mearon Geldard

Teams B 1st Carol Edwards - David Edwards - Ngairé Wills - Eileen Josey

Well done everyone 😊 Cheers Chris

Score corrections

We live in a world of instant results, and many people take a fleeting glance at the results on the BridgeMate screen before they go home. This isn't 100% accurate because there may still be results coming in, but it is enough detail for most people. It isn't fun if you find out days later that you weren't first after all, and then you find out that it is because of a late score correction. How can this happen?

There is a whole law (79) on this area, covering:

- **79A. Agreement on Tricks Won.** Obviously, we should agree on the number of tricks before we return the hands to the board – but sometimes we don't listen to each other.
- **79B. Disagreement on Tricks Won.** This gives the power to the Director to change a score that was not actually agreed on, if the Director can determine the facts of what occurred. If it is after the round has ended, they can only change the score if they are clearly convinced as to the result at the table. In some cases, they can reduce the score to one side but not give benefit to the other. The mechanism to change with this law ceases at the end of the session (when, by definition, the round has ended).
- **79C. Error in Score.** This is the situation where all 4 players have agreed on the number of tricks, but someone pressed the wrong button on the BridgeMate. The time to correct under this law is normally 30 minutes after the session has finished, but at the Toowoomba Bridge club this is extended to midnight for regular club sessions.
There are a number of steps to get results published and these are the points where an incorrect score can be caught and fixed:

- Player (usually North) enters the score in the BridgeMate. You must **read what you have typed** before you hand it to East-West to accept.
- Player (either East or West) **checks the score details** and if correct presses [**Accept**]. If you don't agree give it back to North so they can cancel what is there and in put it again correctly.
- At this stage **the BridgeMate will check that the opening lead you have entered is**, indeed, in that hand and the correct hand is declarer. If not, you get an error message, and another opportunity to fix. This is why you must enter the correct lead, and not just grab any old card "from that hand".
- Near the end of the session the Director will import all results into the scoring program and run a software check (called an **anomalies check**). This compares each board result at each table and highlights a result that is considerably different from the norm (eg 4S recorded as by North when all the other tables are 4S by East; or silly things like a great hand recorded as making 4 tricks when it should always make 10). These are not perfect checks but do reduce the number of errors that get published. Sometimes the Director may ask you to stay back after the session has finished – it might not be to sit in the naughty corner, it may be to check with you regarding an odd result. This is a great time to fix more scoring errors.
- Then the very keen players get home, have a relaxing dinner, and then look at their computer – see an incorrect result and want the Director to "fix it", but by now the Director may have gone home and might not be able to take your call.
- I am very keen to see correct results, so don't mind people contacting me, but it's a bit tough when the phone goes early in the morning!!!

So, please use all the resources that we have given you to get your scores correct.

Thanks
Chris

Darling Downs Bridge Club 2024 Congress

The Darling Downs Bridge Club held its annual Pairs and Teams Congress on the weekend of 24/25 August 2024 at the club's usual playing venue - the Toowoomba Showgrounds "Downunder Room".

We were very happy with the turn-out on both days. There were 28 pairs registered for the Saturday Pairs Competition and 14 teams registered for the Sunday Teams Competition. Considering that our event clashed with the Brisbane Zone GNOT Finals that attracted 50 teams (200 players), that is not a bad outcome, and was an improvement on last year's numbers.

The event was directed by Chris Snook in his usual very professional manner and both days ran very smoothly. Catering for the event was arranged as BYO lunch, but there was more than sufficient browsing food provided throughout the two days to ensure that no-one went hungry. Thanks go to the many people who were involved in providing and assisting with catering arrangements – job well done.

A very successful raffle was held, thanks to the generous support of our sponsor, Wendy Allen of MTA Travel Agents, who provided a well stocked hamper that was won by Nev O'Connor. A number of other prizes, arranged by Judy Reynolds, were also included in the raffle. Feedback provided by a number of people after the event concluded that the Congress was most enjoyable, regardless of where one finished up in the results.

The Pairs entries were ranked by masterpoints and the field split in half to award A Grade and B Grade prizes, as well as a C Grade for those pairs qualified to compete for the Enid Busch Encouragement Award (both players having fewer than 50 masterpoints). Cash prizes were awarded to 1st and 2nd in A Grade and B Grade as follows:

A Grade 1st place – Shanaal De Zoysa and Hema De Zoysa
A Grade 2nd place – Judy Zeller and Elizabeth Zeller
B Grade 1st place – Rebecca Knight and Ruth Sargent
B Grade 2nd place – Neil Niemand and Chris Niemand

Neil and Chris also won the Enid Busch Encouragement Award that entitles them to have their names on the perpetual trophy.

The Teams entries were similarly ranked by masterpoints and the field split in half to award A Grade and B Grade prizes. Cash prizes were awarded as follows:

A Grade 1st Place – Margaret Keating, Mohan Trada, Diane Wenham and John Erlandson
A Grade 2nd place – Sue Croke, Rhondda Dean, Ian Jesser and Mearon Geldard
B Grade 1st place – Eileen Josey, Carol Edwards, David Edwards and Ngaire Wills

Congratulations to all prize winners and thank you to all competitors who made the event such a success.

Floyd Wilson
DDBC President and Congress Convenor



A Grade 1st Place – Margaret Keating, Diane Wenham, Mohan Trada and John Erlandson



A Grade 2nd place –Rhondda Dean, Ian Jesser, Sue Croke and Mearon Geldard



B Grade 1st place –Carol Edwards, David Edwards, Ngaire Wills and Eileen Josey,

Masterpoint Secretary's Report

In August, I processed results for 39 sections from 30 sessions yielding 130.92 green and 4.36 red masterpoints.

For interest, our top ten masterpoint earners (throughout their bridge lives) are:

1	Adrian Mayers	3633.83
2	Elizabeth Zeller	1557.20
3	Henry Eastment	1505.46
4	Ian Jesser	1409.93
5	Chris Snook	1284.55
6	Jim Wood	1254.49
7	Eileen Josey	1116.89
8	Jenni Buckley	1107.99
9	Lee Hore	1076.14
10	Glenys Clift	1046.39

Rankings

We have 322 players “on the books” – some are home members, and some are away/alternate members (these are people who are members of more than one club but their ABF/QBA levy is paid through the other club’s books).

- 77 members are below the notional rank of “**rookie**” (<10 masterpoints) which is a cutoff often used at large events such as the Gold Coast congress to provide a short event where they can play in a big congress but amongst their peers. Why not plan a short holiday in February and play a bit of bridge as well?
- A total of 140 members are below 50 masterpoints, which was the traditional cutoff for “**novice**” events. This, of course, includes those 77 members above.
- 204 members are below 100 masterpoints and are thus eligible to play in full Novice events – and there are usually two per month somewhere in Southeast Queensland. We have two congresses per year just for you!
- There are 72 members with between 100 and 300 masterpoints who are eligible to play in “**restricted**” events, plus the 204 mentioned above.
- That leaves 45 members who can only play in Open events.

You will improve your bridge, and bridge enjoyment, if you play in congresses and similar events at least for a while in your bridge career. You make new friends who you then might catch up with at various times through the year, you experience a higher standard of bridge and higher standard of organisation in the even that you play in.

Master Rank Promotions for August

Trevor Henderson	Promoted to Bronze Life master with 400 points, at least 240 red/gold and at least 40 gold
Rebecca Knight	Promoted to Life master with 300 points, at least 180 red/gold and at least 30 red
Oliver Dashwood	Promoted to Bronze National master with 200 points, at least 100 red/gold
Kathy Duke	Promoted to Bronze National master with 200 points, at least 100 red/gold
Helen Fitzgerald	Promoted to State master with 50 points, at least 25 red/gold
Eleanor Johnson	Promoted to Local master with 15 masterpoints
Kim Nalder	Promoted to Local master with 15 masterpoints
Robyn Bell	Promoted to Club master with 5 masterpoints
Graeme Ryan	Promoted to Graduate master with 2 masterpoints

Cheers Chris

A bit on Registering and Paying via MyABF

The move of the club toward automatic paying of table fees via the MyABF Credits system appears to be working well, but it is important to highlight one area where confusion may occur. I'm talking about two types of events.

Regular Club Sessions. These are the regular single session events where you come and play without having to enter in advance. You arrive with a partner and in some cases arrive alone and a partner is assigned (eg Monday afternoons, Wednesday mornings, Thursday evenings and Friday mornings). In these sessions, we run a process in the background that copies the names from the Bridgemates into the MyABF system and it will take your \$5.00 at that time. All you need to do is to get the correct player number into the Bridgemate and check that the names are correct before entering any scores. An admin helper will then make any necessary modification to the player list (eg the playing Director in charge of the session is granted a free game, birthday vouchers and gift vouchers).

If you have "automatic top-up" enabled, then that is all that you need to do. If you use "manual top-up" then you must watch out for the low balance warning email, and top-up before your balance gets to zero.

Competitions and Events. These are events where you are required to enter in advance, such as major multi-session club competitions and congresses. In these cases, we get you to register in advance through the MyABF system. You need to initiate payment for the event yourself.

When you enter there is a choice to "Pay by MyABF Credits" so please choose this. If someone else entered for you, then you will receive an email from the MyABF system with instructions on how to pay.

Apart from this difference, payment via MyABF is a set and forget activity 😊

Cheers
Chris

Date Claimers

- **Springtime Teams of Three:** Social event for all members – Saturday 7th September. Prior entry is required.
- **Dalby Bridge Club congress:** Pairs on Saturday 14th September and Teams on Sunday 15th September.
- **Kings Birthday Weekend congress:**
Friday Afternoon 4th October: Walk-in pairs (mainly for club members for red masterpoints.
Saturday 5th October: Swiss matchpoint pairs.
Sunday-Monday 6-7th October: Swiss teams.
- **Annual General Meeting:** Saturday 19th October – see committee notices for details.
- **Melbourne Cup bridge and lunch:** Tuesday 5th November.
- **Club Pairs Championship:** Sunday 10th November (2 sessions). See entry form for further details.

All these events are listed on our website in the "Calendar" area, are usually listed on the website front page, often have a flyer on display in the clubrooms, and are announced by the Directors (should be at the start of each session). They are also mentioned on the TV announcements when these TV's are switched on. Despite this, word of mouth remains the best way to get people involved, so always make sure you gee-up your friends to play 😊

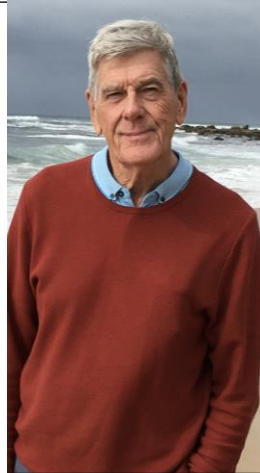
Thanks
Chris

GETTING TO KNOW OUR MEMBERS



Carol Edwards

Grew up in the Georgian market town of Pershore in the UK, where I worked in the local branch of Barclays Bank as a secretary. Met David at the local Post Office where he worked & after marrying, we owned as a Sub Post Office. We have 2 sons – the eldest having married an Aussie he met in Canada and why we came to Australia. Joining the Bridge Club has been a wonderful way to make friends. *Carol*



David Edwards

Grew up in Worcester UK. Thought I might be a scientist but after two jobs as a lab assistant, found my niche with the Post Office. I loved playing football, basketball and squash but switched to bridge as my knees gave out. Arrived in Australia in 2013 after six years on the waiting list to be near family. Have enjoyed meeting so many interesting people at the club. *Dave*

Trained as a nurse at PA in Brisbane. Married the love of my life – John. We lived in Canberra where I worked for the disability sector. Returned to Toowoomba where I worked in aged care & ran a catering business. Then worked for Human Services. We have three gorgeous daughters. After retirement, did lots of travel pre-COVID & are on track for more adventures.

Have made many new friends since joining the Toowoomba Bridge Club.

Lynda



Lynda Oxenham

Grew up in Parkes, worked for a newspaper then a bank in Sydney. Went to the Winter Olympics in Austria then to the UK on a working holiday. On return, married Tim and we ended up in Tamworth. Opened a Quarry and a Ready-Mix Concrete Plant. Later moved to Sydney to care for my mother, where I played bridge, the clarinet & volunteered for the Royal Nth Shore Hospital. Moved to Toowoomba to be near my daughters plus it has a great bridge club. *Anne*



Anne Kirkpatrick



Christine Gilshenan

I enjoyed a rather care-free childhood in the Surat district with my 5 brothers and sister. Qualified as a teacher and met my husband, Neil, when I was teaching in western Qld. My last position as a teacher was at Fairholme for 23 years. Bridge gives me great enjoyment and has provided me with some wonderful friendships. My other interests apart from bridge are tennis, gardening, reading and enjoying my 8 grandchildren. *Christine*



Gail Donovan

Born in Toowoomba, grew up in Melbourne. I played all types of sports and eventually became a squash coach. My husband and I managed squash courts for many years. I have 3 children and 5 grandchildren. Returning to Toowoomba I worked for the DPI. When I retired in 2016, I decided to learn Bridge (still learning). I really enjoy the challenge.

Gail

GETTING TO KNOW OUR MEMBERS



Bev McCasker

Grew up in Brisbane and moved to Warwick after marrying Ross, where we raised our daughter and two sons. I was a teacher for 40 years and retired in 2010. In retirement, I decided to take bridge lessons, babysit grandchildren, travel when time permits and keep as active as possible. I find Bridge a challenging yet rewarding game and enjoy the friendship and camaraderie of my fellow bridge players. *Bev*



Ross McCasker

Grew up in rural Qld where my father was a school principal. Moved to Brisbane where I completed secondary school & Uni. Graduated as a dentist in 1970 & married Bev in 1972. We lived in Warwick for 24 yrs where I started playing bridge. Moved to Toowoomba in 1996 when I was appointed Director of Oral Health. As well as bridge, we love travelling to as many places as possible, especially with our son living in Ireland. *Ross*

Grew up in Jandowae, we moved to Toowoomba when I was 15 & I completed a Bachelor Occupational Therapy at UQ. I worked as an OT in Brisbane, Sydney & Toowoomba in a variety of roles – a career that suited my interest in people & I thoroughly enjoyed. I took up Bridge on retirement and have enjoyed the mental challenge and social aspects of the game and club. My other interests include Tai Chi, travel, photography and scrapbooking. *Geni*



Geni Russ

Grew up on a sugar cane farm outside Mackay. Qualified as an A Grade Mechanic & became a Transport Inspector with Qld Transport Dept. for 25 yrs then a Senior Inspector in the Twmba district for 10 yrs. I then worked for BMS Mitre 10 for 10 yrs. We have 4 children & 3 grandchildren between us. I have been bridging since 2017 & presently play with Geni on Wed morning. I also follow cricket, rugby league & motor racing. *Stewart*



Stewart Russ



Lorrie Robinson

I have lived at Highfields with my husband Michael for the past 20 years. We previously lived in Goondiwindi where I had worked as a Medical Receptionist/Nurse. We have four adult children, and 11 grandchildren. I consider myself fortunate as well as our family, I have a church family and a bridge family. I enjoy the company of my wonderful friends at the Toowoomba Bridge Club

Lorrie



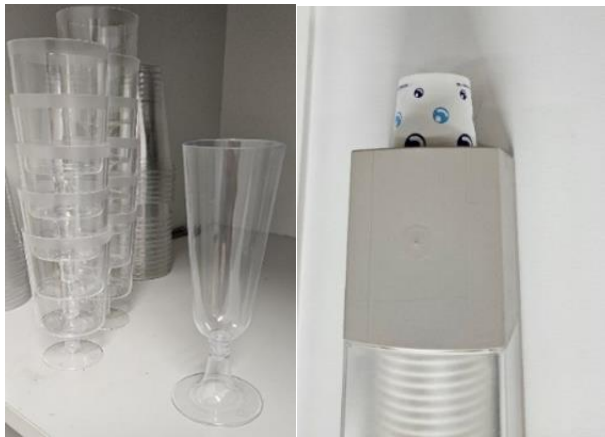
Kay Duncan

Grew up in Brisbane. Worked for the CBA, and then a stockbroker. Went overseas in 1960 for 3yrs touring UK & Europe based in London. Returned to Brisbane & met my husband when I took up golf. Moved to Toowoomba in 1973 where I was a legal secretary until I retired. We have one daughter in Sydney who is an Audiologist. My parents played bridge so I thought it would be easy but was amazed at the complexity of the game. I am proud to be a member of the TBC. *Kay*

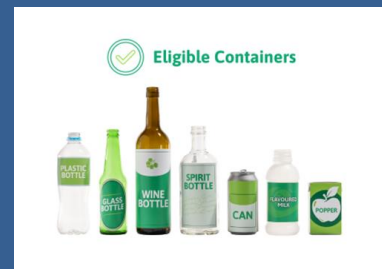


You may have noticed we have new bins to encourage the correct sorting of rubbish!
The recycle bin is clearly labeled for your reference.

✓ WATER CUPS ✓ WINE
GOBLETS ✓ CARDBOARD



Please place glass bottles (including wine bottles), plastic water bottles and drink cans in the bin outside the west back door.



- ✗ NO Biscuit Wrappers
- ✗ NO Tissues
- ✗ NO Cheese Wrappers
- ✗ NO Food Scraps