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# Killara Bowls News

**JUNE 2013**

Killara Bowling Club  
Limited  
ABN 12 000 097 807  
WWW.KILLARABOWLINGCLUB.COM.AU  
Est. 1916 97th year



Taken March 2013

## Marking 10 years of publication

This is the 40th edition of Killara Bowls News (KBN) in this format, introduced ten years ago by this Editor. There have, of course, been other KBC Club newsletters with note-worthy editors including **Lloyd Sommerlad**, **Wyman Morell** (Dec.) and **Ron Beer** (dec.) However, it is believed that this series has been the most consistent for regularity, content and production quality.

### Some interesting statistics

KBN was first published January 2003 and has continued approximately quarterly to the present 40th edition. Most editions have been of 10 or 12 pages with the occasional 8 or 14 pager. In all, 440 pages have been published.

### What does it cost?

About 120 copies are printed and distributed each quarter. (Earlier, before email distribution, at least 200 copies were printed and many mailed.) Printing internally, each page costs about 2.5 cents for printing plus paper at around \$6.00 per ream; the average edition costs about \$56 to produce. Over these 10 years, the Editor has watched 52,800 pages come off the press for assembly and stapling. A stimulating activity!

### Your newsletter makes a profit!

While each issue costs \$56 to produce, the newsletter generates advertising revenue. About \$400 net per edition. So that each issue contributes about \$340 to general revenue. Over these ten years that's \$13,600.

### Production Aspects

Almost certainly, newsletters prepared before the advent of word processing would have been by Mimeograph/ Duplicator/Roneo. A very messy and tedious method. **And** a very painful one if you made a single mistake .. you had to start all over!. Illustrations were very difficult. These days, the combination of publication software, digital photography and resources available on the internet, make things much simpler. From the beginning, KBN has been produced in full colour although only those who read their copy on the Club's website or via email circulation would be aware. So it is an indulgence that this issue has at least has some colour on the front page!

Please enjoy this "special" edition.

NO. 1

KILLARA BOWLING CLUB LIMITED  
ABN 12 000 097 807

**KILLARA BOWLS  
NEWS : January 2003**

ESTABLISHED 1916  
87th Year

KILLARA BOWLS  
EDITOR  
BOB BESSEMER  
ADVISER  
LLOYD SOMMERLAD

**Changes at the Helm**

This years AGM's and Elections sees new leaders in all four (4) entities of our great club to take us forward in our 87th year.

- Our new Chairman, Peter Baume, has taken the wheel relinquished by Ron Beer.
- Ian Cameron-Smith assumes KBC Presidency from Warwick Druce who continues as House Manager.
- KWBC's new President Barbara Cotton takes over from Betty High who continues on the Committee.

**INSIDE THIS ISSUE:**

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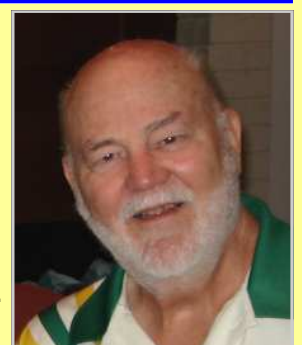
**The Tribute reads :-**

The Directors And Members  
of the  
**KILLARA BOWLING  
CLUB**  
Express sincere appreciation  
to  
**WARWICK  
DRUCE**  
for  
Inspired Leadership  
Gifted Organisation  
and  
Unstopping Dedication  
2000-2001-2002

**After 8 Great Years .... Back to the Ballroom ??**

While acknowledging the contributions made by our Directors and Committees, after eight years on the Board, Harry Jerram, handed his Company Secretary portfolio to Gof Bowles. Harry, who maintains the burden of office has caused a collapse of his knee, has just completed successful reconstruction surgery at the Mater. Maybe he will now have the time and the chassiss to resume waltzing - up the rink and on the dance floor!

**HAPPY NEW YEAR**





### CHAIRMAN Ian Armstrong

Our **Anzac Day** function with the service, lunch and bowls was a great success with 60 plus members in attendance. I thank **Judy McLeod** for organising the event and all the others that contributed to a memorable day including **Sue Cleary** for the lunch and **Frank Lang** for the Anzac Day address.

I am pleased to advise that Pro Green, **Darren Hargreaves'** company has been re-engaged as our green keeper for another three years. I am sure we can compliment Darren and his team for the excellent condition of our greens and the presentation of our surrounding areas.

Our Club has recently adopted a non smoking policy. Detail is set out in a notice on the notice board.

**York** received their awards at a presentation at the Council Chambers. We extend our congratulations to these members.

A very successful **Autumn Carnival** took place on 17, 19 and 20 May and it was good to see that these days were well attended. I would like to thank the many people involved, particularly Sue Cleary and **David Martin**.

Finally I am pleased to advise that the Club's finances are in good shape and that we have traded profitably for the 9 months to 31 March. However I must stress it is still extremely important that we do everything possible to attract new members and get our members out on the green.

*Enjoy your bowling.*

*Ian*



The computer swallowed Grandma,  
Yes, honestly it's true!

She pressed 'control and 'enter'  
And disappeared from view.

It devoured her completely,  
The thought just makes me squirm.

She must have caught a virus  
Or been eaten by a worm.

I've searched through the recycle bin

And files of every kind;

I've even used the Internet,  
But nothing did I find.

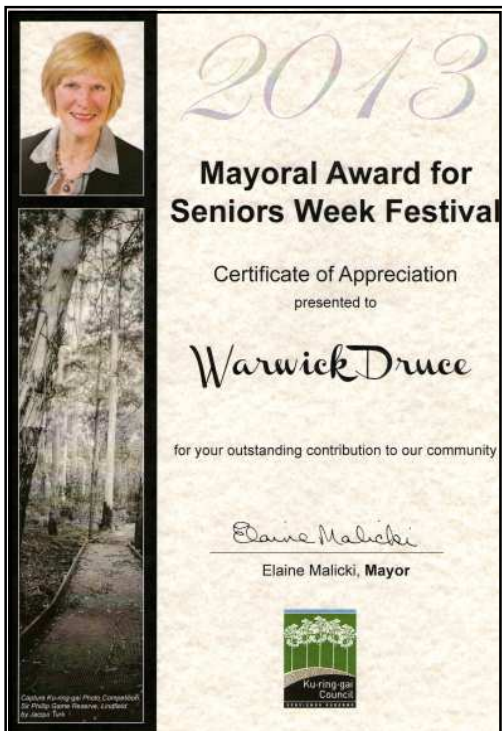
In desperation, I asked Mr. Google  
My searches to refine.

The reply from him was negative,  
Not a thing was found 'online.'

So, if inside your 'Inbox,'  
My Grandma you should see,  
Please 'Copy, Scan' and 'Paste' her,  
And send her back to me.



Chairman of Umpires, **Ken Howard**, reports **Patron, Peter Baume**, has been endorsed by the **Australian Sports Commission** as a Level 2 umpire. Another accomplishment to add to this member's extraordinary achievements.



The Club nominated a number of members for the **Ku-ring-gai Council Mayoral Awards** and it was pleasing to be advised that **Barbara Cotton, Warwick Druce, Michael Tsolakakis** and **Bruce**

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## PRESIDENT Elizabeth Dokulil

*When you're lying  
awake with a dismal  
headache*

*And repose is taboo'd by anxiety  
I conceive you may use any  
language you choose  
To indulge in without impropriety*

The above are lines from the Lord Chancellor's Nightmare Song from the Comic Opera 'Patience' by Gilbert and Sullivan.

Many times over the last two years I have lain awake wrestling with the myriad number of difficulties presented at the club that had to be dealt with immediately. This does not just mean the Women's side of our august organisation. However, apart from the headaches there have been moments of pure joy. By the way we never had to have a swear jar, the language spoken was always the Queen's English!

To see **Livia Geniale** arrive with a large bunch of hydrangeas to grace the side table at a function was so heart warming. Then when I scrambled to arrive early to find **Barbara Cotton, Alice Burton** and **Livia** busy buttering the buns, having already set the tables beautifully for a function, cheered me immensely.

With **Elizabeth Bold**, always by my side, **Valerie Lang** ready to sort out the finance and **Wendy Cooper** who invariably said, 'What can I do to help?' the mixed pickle feeling disappeared.

The gentlemen too deserve a mention, though not individually - that would be too much. I have appreciated their quiet helpfulness and readiness to assist or listen to me.

However, I digress, as there more important things to write about. First the Pairs Championship has been played and won with **Anne Cowlshaw** and **Janice Crocker**

defeating **Alice Burton** and **Livia Geniale**. The Singles Championship has gone ahead with many women entering into the competition. The winner was **Anne Cowlshaw** with **Julie Halliday** runner up.

Finally we played host to a most successful Autumn Carnival. Sixteen teams from clubs in the district entered which was terrific.

Many clubs are having trouble fielding women's teams now, due to a general drop in numbers. Sad but true. The morning's winners were St Ives, with the Roseville team taking the prize for the afternoon's play. Wonderfully, it was Roseville who were the overall champions, a fantastic result for a very small club. I gather there are only fourteen women at Roseville who play regularly, but don't quote me.

There has been much discussion about the numbers dropping in our Women's Club. There are various reasons for this, but rather than dwell on them I would like to say Bowls as a sport, is our future in Killara and is something we need to think seriously about. It has been part of the suburb since 1916 so must not be allowed to wither away. This tide must be turned.

After the Women's AGM in August, I hope those who stand up and take the place of the present committee will approach the task with new ideas, maybe a different uniform for a start. After all when I heard you might wear a mauve shirt, combined with mauve shoelaces and even a mauve handbag, colour on the green is the way to go now. No one wants to return to the days even I remember, of wearing a double fronted petticoat under a skirt, and even having to buy a culotte petticoat if you wore culottes. The Women's Club can never be entirely part of the whole Killara Bowling Club Organisation, because otherwise we would for-

feit our right to compete in any NSW Women's Bowling Association events. Change we must but how we do it is up to the new committee. I wish them well.

*My time will soon pass  
There'll be free hours at last  
Two years might have seemed long  
Ditto, ditto my song  
But I wouldn't have missed it for  
quids!*



**Lourdes Retirement Village** were sponsors for our Carnival. Rob McPherson their personable representative.

## CAN YOU HELP?



A recent event, where an injured member had to be carried from the green with some difficulty, indicated the desirability of having a folding wheel chair available in the clubhouse.

Perhaps you know of one that could be donated to the club?

**Please contact Ian Calder**



## PRESIDENT Tony Hodgson

### Special General Meeting

This meeting was

held on Saturday 23 March 2013 to adopt the new KBC By-Laws. The motion was passed unanimously by the 27 members present. Special thanks to **John Brody** for the research and work carried out for this initiative, together with several members who assisted with the drafting.

### Anzac Day 25 April 2013

On Anzac Day 65 members gathered for luncheon, followed by the Commemorative Ceremony on No. 1 Green. **Frank Lang** gave a very informative address of his experiences last Anzac Day in Sandakan, Sabah, and in Rabaul, PNG. **Stephen O'Sullivan** played movingly the Last Post and Reveille. Many thanks to **Sue Cleary** for catering and bar services and to her kitchen helpers, to **John Taylor** who handled the flags, **Don Buddee** our treasurer, **Joan Young** our pianist, **Bob Bessemer** for programs, and **John Muirhead** for the sound system, **Warwick Druce** and **Judy McLeod** for general organization and photos. Of special interest, **Dale McBean** brought along the bugle which was played at Gallipoli. Made in 1903 the bugle belonged to Dale's father James. Dale provided information of his father's war service in both World War 1 and World War 2.

*Pictures on page 13.*

### Final of the Cyril South Competition

The final was played at KBC on Wednesday 1 May 2013 between Pittwater Memorial BC and Turramurra BC. The match was close for most of the afternoon with Pittwater finally winning by 57 points to 48 points. Pittwater Me-

morial BC entered two teams in the Men's Triples in our Autumn Carnival for Monday 20 May 2013 when we presented them with their engraved trophy. **Don Buddee** arranged for the engraving of the tray.

*Picture on page 11.*

### Autumn Carnival 2013

Our Autumn Carnival was held on Friday 17 May Ladies' Triples, Sunday 19 May Composite Pairs and Monday 20 May Men's Triples. The weather for all three days was perfect. We had a total of 176 entrants and grossed \$5280 entrance fees. In total **Sue Cleary** served 200 meals over the three days. Thank you **Sue**. **David Martin** did his usual fine job as Carnival Convenor and **Bob Hill** ably backed up as his 2IC. **Joe Zazulak** helped David with the three draws and wrote up the cards for the three days. **Ian Calder**, **Tom Takahashi**, **Ray Date**, **David Martin** and **Bob Hill** all manned the roll-up room at various times. Other people to thank include **Pat Sinclair** who generously donated two magnificent hampers, **Joan Hodgson** and **Elizabeth Bold** who sold the raffle tickets grossing \$410 on the Monday. **Sue Cleary** ran the kitchen and bar with many willing helpers too numerous to list. **Bob Bessemer** did a great job with the brochures, entry forms and bowls cards. We are very grateful to our four sponsors for the Carnival, namely **Lourdes Retirement Village** (Friday), **Lindfield Community Bank** (Sunday) and **Guardian Funerals** (Monday). All told, everyone thoroughly enjoyed their bowls and the camaraderie.

*Pictures on page 7.*

### Heartiest Congratulations and Thanks to Bob Bessemer

Master Editor/Designer/Publisher of our Killara Bowls News over the last 10 years.

This is the fortieth edition of the KBN. As well, Bob is mainly responsible for the Members' Database, putting together our members' handbook, brochures for various Club events, i.e. Autumn and Spring Carnivals, Anzac Day, Melbourne Cup Day, membership drives etc. Thank you Bob for the many hours you invest in this important aspect of KBC.

### 2013 Pennants

As at the time of writing this report, the 6s Pennant Team is running third and the 7s also running third with a chance to win their section if they beat Belrose BC on Saturday 25 May 2013.

Good Bowling, **Tony**

Chairman Ian Armstrong and President Tony Hodgson accepting Sponsor Cheque from Haydn Donnelly for Guardian.



## LINDFIELD BARBER



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BOYS - GIRLS

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**Eric Ernest Bond MBE**  
9.2.1918 - 1.3.2013

Eric, 95, passed away peacefully at home in East Lindfield.

Eric and wife Pat, both joined KBC in 1999 and enjoyed social bowls at Twilight and Sundays. Eric was also very active in Rotary and gave a lot of his time to Rotary projects and Governance.

Affable, considerate, Eric was a 'Gentle-man' in every sense.

Our sympathies to Pat and Family



**Dr. John Abbott Cowlshaw**  
9.4.1923 - 9.5.2013

A member for 17 years, John was an excellent bowler and active in club affairs. He was always supportive of new members and contributed to Coaching for some time. This writer will always remember his philosophy "We do not stop playing because we grow old; We grow old because we stop playing." John is sadly missed 'on the green' by his many friends and former patients. Our sympathies to Edith, Anne and the extended family.

## St. Patrick's

*Judy McLeod's* splendid organisation set the tone for a very pleasant evening . . .



Once again it was a team effort which brought together another successful social evening at our club. We catered for 44 guests and were able to entertain them with some wonderful poems recited by a friend of **Rick Edwards**,



**Ken Tough** from Pretty Beach and entertained we were. Banjo Patterson, Henry Lawson and other favourites had us all enthralled!

**Shirvo**, as M.C. set the tone for the night with a regaling personal Irish experience which then opened the gates and members rose to the challenge and recount numerous Irish jokes all contributing to the light hearted atmosphere of the night.

Our indefatigable, invaluable, **Sue** was able to produce a delicious chicken dish despite having a broken toe in a huge boot. **Christine Burke** as always behind the scene helping plus donating the gorgeous flowers for the tables. **John Brodie** appeared very happy as chief money collector and then photographer and last but not least **Rhian Reade** for assistance selling raffle tickets.

Well done and thank you all and also to those who helped on the night. The last guests felt no need to hurry home so that was in indication to me that all enjoyed a 'best ever' night. **Judy**



Pictures John Brodie







Looking good at the St. Patrick's Day Dinner.

### I'm not going soft, but sometimes I like these heart-warming stories, and this one truly is amazing.



In 1998, Dan Harrison ( pictured ) was on holiday in Kenya after graduating from Northern University .

On a hike through the bush, he came across a young bull elephant standing with one leg raised in the air. The elephant seemed distressed, so

Dan approached it very carefully.

He got down on one knee and inspected the elephant's foot and found a large piece of wood deeply embedded in it.

As carefully and as gently as he could, Dan worked the wood out with his hunting knife, after which the elephant gingerly put down its foot.

The elephant turned to face the man, and with a rather curious look on its face, stared at him for several tense moments.

Dan stood frozen, thinking of nothing else but being trampled. Eventually the elephant trumpeted loudly, turned, and walked away.

Dan never forgot that elephant or the events of that day.

Fourteen years later, Dan was walking through the Chicago Zoo with his teenaged son.

As they approached the elephant enclosure, one of the creatures turned and walked over to near where Dan and his son Dan Jr. were standing.

The large bull elephant stared at Dan , lifted its front foot off the ground, and then put it down. The elephant did that several times then trumpeted loudly, all the while staring at the man. Remembering the encounter in 1998, Dan couldn't help wondering if this was the same elephant.



Dan summoned up his courage, climbed over the railing and made his way into the enclosure. He walked right up to the elephant and stared back in wonder. The elephant trumpeted again, wrapped its trunk around one of Dan's legs and slammed him against the railing, killing him instantly.

Probably wasn't the same elephant.....

### The New CEO

If you've ever worked for a boss who reacts before getting the facts and thinking things through, you will love this!

A large firm, feeling it was time for a shakeup, hired a new Managing Director. The new boss was determined to rid the company of all slackers. On a tour of the facilities, he noticed a man leaning against a wall. The room was full of workers and he wanted to let them know that he meant business. He asked the fellow, "How much money do you make a week?"

A little surprised, the young man looked at him and said, "I make \$400 a week. Why?"

The CEO said, "Wait right here." He walked back to his office, came back in two minutes, and handed the man \$1,600 in cash and said, "Here's four weeks' pay. Now GET OUT and don't come back." Feeling pretty good about himself the CEO looked around the room and asked, "Does anyone want to tell me what that goof-ball did here?"

From across the room a voice said, "Pizza delivery guy from Domino's."



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**May  
Autumn  
Carnival  
2013**

**PRIZE MONEY \$3000**

**PROGRAMME AND ENTRY FORM**  
LADIES' TRIPLES Friday 17 May  
COMPOSITE PAIRS Sunday 19 May  
MEN'S TRIPLES Monday 20 May  
Entries close 11th May or when full

All three days of our May Carnival were fine and dry and well supported by our principal sponsors **LJ Hooker St Ives, Gardian Funerals, Lindfield Community Bank and Lourdes Retirement Village.**



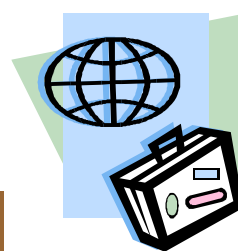
**Haydn Donnelly represented Guardian**



**Rob McPherson of Lourdes presented the winners cheques**



All three days saw some very good games and, also very good meals. Definitely good value! Carnival Convenor **David Martin** and his team have done it again!



## Great Holidays Start Here...

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For the perfect travel plan call us or visit our store on the Pacific Highway adjacent Lindfield Station.



**Wilson Tan** and his team took out the top money. Wilson is a familiar and popular face at our weekly Thursday Triples.



**Perfect holidays start with a call to Warwick Ombler and team**

**9416 7811**





## *Good advice from our Colleague and Major Sponsor . . .*

### **POSITIVE INVESTMENT OPPORTUNITIES THROUGH NEGATIVE GEARING**

Even though negative gearing offers investors sound rental investment opportunities through tax advantages, the term is often misunderstood by many people, according to Mr Phillip Johnson of LJ HOOKER ST IVES

"To many people, the term 'Negative Gearing' conjures images of shady deals and tax evasion. However, it is simply the method of structuring a property portfolio and finances to fully utilise the tax benefits available," said Mr Johnson.

"Put simply, a negatively geared property is one in which costs incurred by the investor in respect of their property, are greater than the income received from the tenants"

"Costs can include interest charged on money borrowed to finance the purchase of the property in the first place, property management fees (which are often calculated as a percentage of rental payments) charged by a real estate agent, water rates, council charges and repairs to the property"

"Gearing" refers to an investment which has been financed partly by borrowed funds. Investors can deduct all interest payments when servicing a loan used to produce a rent producing property"

"The interest payments are a deduction and may be claimed against other assessable income on the tax return"

"Where the interest expense is greater than the rental income, the property produces a loss and is referred to as being 'negatively geared'", said Mr Johnson.

"Any surplus income generated by one property may be used to re-pay the loan on other properties, therefore converting taxable income into a tax deduction"

"The investor is able to take advantage of the obvious tax benefits and can therefore increase a portfolio of what is one of the safest and best forms of investment available"

"The money invested in property through negative gearing benefits the entire economy through its positive multiplier effect on all other industries linked both directly and indirectly to the property industry," Mr Johnson added.



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A married couple in their early 60s was celebrating their 40th wedding anniversary in a quiet, romantic little restaurant. Suddenly, a tiny yet beautiful fairy appeared on their table.

She said, 'For being such an exemplary married couple and for being loving to each other for all this time, I will grant you each a wish.'

The wife answered, 'Oh, I want to travel around the world with my darling husband.'

The fairy waved her magic wand and poof! 2 tickets for the Queen Mary II appeared in her hands.

The husband thought for a moment: 'Well, this is all very romantic, but an opportunity like this will never come again. I'm sorry my love, but my wish is to have a wife 30 years younger than me.'

The wife, and the fairy were deeply disappointed, but a wish is a wish. So the fairy waved her magic wand and poof! The husband became 92 years old.

The moral of this story: Men who are ungrateful idiots should remember fairies are female.....



## After the game, the King and the pawn go into the same box.

~ Italian proverb

**One day my housework-challenged husband decided to wash his training clothes. Seconds after he stepped into the laundry room, he shouted to me, 'What setting do I use on the washing machine?' 'It depends,' I replied. 'What does it say on your shirt?'**

**He yelled back, 'Canberra University'**

**And they say blondes are dumb...**



Lourdes have produced excellent reading and reference material. Should you like copies, please look in the club's literature area.



## A Good Memory



27 Sept 2009

A woman walked into a kitchen to find her husband stalking around with a fly swatter. "What are you doing?" she asked.

"Hunting flies," he responded.

"Oh. Killing any?" she asked. "Yep, 3 males and 2 females," he replied.

Intrigued, she asked. "How can you tell them apart?"

He responded, "3 were on the beer can, 2 were on the phone."



Great Club supporters, Phil Johnson and Haydn Donnelly.



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*Did you ever wonder why there are no dead penguins on the ice in Antarctica - where do they go? Wonder no more !!!* It is a known fact that the penguin is a very ritualistic bird which lives an extremely ordered and complex life. The penguin is very committed to its family and will mate for life, as well as maintaining a form of compassionate contact with its offspring throughout its life.

If a penguin is found dead on the ice surface, other members of the family and social circle have been known to dig holes in the ice, using their vestigial wings and beaks, until the hole is deep enough for the dead bird to be rolled into and buried. The male penguins then gather in a circle around the fresh grave and sing:

"Freeze a jolly good fellow"

"Freeze a jolly good fellow."

"Then they kick him in the ice hole."



## The Tribal Wisdom of the North American Indian

Tribal wisdom, passed on from generation to generation, says that, *"When you discover that you are riding a dead horse, the best strategy is to dismount."*

However, in the corporate world, and especially in government agencies, more advanced strategies are often employed, such as:

1. Buying a stronger whip.
  2. Changing riders.
  3. Appointing a committee to study the horse.
  4. Arranging to visit other countries to see how other cultures ride horses.
  5. Lowering the standards so that dead horses can be included.
  6. Reclassifying the dead horse as living-impaired.
  7. Hiring outside contractors to ride the dead horse.
  8. Harnessing several dead horses together to increase speed.
  9. Providing additional funding and/or training to increase dead horse's performance.
  10. Doing a productivity study to see if lighter riders would improve the dead horse's performance.
  11. Declaring that as the dead horse does not have to be fed, it is less costly, carries lower overhead and therefore contributes substantially more to the bottom line of the economy than do some other horses.
  12. Rewriting the expected performance requirements for all horses.
- And of course everyone's favourite... ..



## 13. Promoting the dead horse to a supervisory position.



Pittwater defeated Turramurra 57 /48 to win the coveted CYRIL SOUTH TROPHY for the first time. See president's report p4.





The Lourdes Villages offers four levels of accommodation from independent living to serviced apartments and our low and high care facility on the one site that caters for the changing needs of our residents.

We enjoy a friendly and relaxed atmosphere with a variety of activities and social events. Set amongst the Garigal National Park, the village is not far from the Killara Bowling Club and is just 15 kilometres from central Sydney.

Pricing starts from \$395,000 for a one bedroom plus study apartment. This is outstanding value, come and see for yourself!



Please contact Rob Macpherson for more information  
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95 Stanhope Rd. Killara

**NEW CLUB SPONSOR**



## ANZAC DAY

Preceded by an excellent Anzac menu of Roast Lamb and Pavlova, more than 60 members and visitors assembled under the flagpole on Graham Firth green for the traditional Remembrance Service.

**Frank Lang** (Colonel, OAM RFD ED) delivered a moving and insightful address. Bugler **Stephen O'Sullivan** the poignant *Last Post* and *Reveille*.

A beautiful April Autumn Day was then the setting for an afternoon of bowls.

*Report and pictures by Judy McLeod*



**STOP PRESS**  
Anne has also won  
Singles C'ship!

Looking justifiably satisfied, Pairs Champions  
*Janice Crocker and Anne Cowlshaw.*  
*Congratulations Ladies!*



## FOR YOUR DIARY

Arrangements for a special programme of food and entertainment is already well advanced for . .

KBC FOUNDATION DAY  
DINNER

6.30 FOR 7.00  
FRIDAY 20TH SEPTEMBER.





## Open now to serve the Lindfield Community

**We are now established as a fully fledged and staffed banking facility in Lindfield. Thank you to all of you who have made this possible.**

**This Lindfield Community Bank® branch will provide more than just banking services. It will deliver employment opportunities for local people, keep local capital in the Ku-ring-gai community, offer a local investment option for shareholders and provide a source of revenue for important community projects within the Ku-ring-gai neighbourhood. Profit goes back to the local community in the form of grants, sponsorships and dividends.**

**Accounts can be opened now.**

**318 Pacific Highway**

**LINDFIELD 2070**

**9416 6337**

*[www.lindfieldcommunitybank.com.au](http://www.lindfieldcommunitybank.com.au)*