

# Northern Suburbs Bridge Club Newsletter - September 2022



**President: Andy Slater**

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## President's Report

As you no doubt would be aware by now, MyABF is heading towards a huge rollout across Australia.

The introduction of this 'program' represents a seismic shift in the way that clubs organise their administration, their finances and their collection of revenue. Our club has certainly played its part in being a pilot club for the trial of the program, and whatever you think of MyABF, you can feel proud that your club has been at the forefront of this new adventure. I would like to express my thanks to our Office Administrator, Jacqui, for the burden she has carried in doing everything she can in getting our members as ready as they can be. At this stage, it is now up to you. The help is there if you need it, you just have to avail yourself of it. And the sooner you do so the better, because in a few weeks' time there may well be a logjam of players clamouring for help. Having said that, enrolling onto the program is not so difficult if you have a modicum of computer skills – if I can do it so can you!

Log on to MyABF, follow the prompts, have a password ready and your ABF number, card details to instigate your top-up system, and that's it. Any problems, no doubt a younger family member can help out, but if you desperately need help, use the Support Centre at the back of the clubroom, or call the club.

You would be amazed at the shenanigans I hear that go on at some other clubs regarding the poor behaviour of some of their members. We are fortunate that we have very few, if any, disruptive players in our midst to spoil our enjoyment of the game. But I do get complaints and examples of poor behaviour – players berating their partner, players telling opponents (especially beginners) what they can or cannot do, players discussing hands instead of getting on with the next board, and so on.

Often, it's not what we say but how we say it. Please be mindful of the fact that every one of us is there to enjoy what we are doing, and we never know what battles have had to be faced by our opponents before they even got to bridge that day. Be kind - life is tough for some of our members.

We have a Bylaws subcommittee examining the Bylaws of other clubs since it is preferable that every club does have a set of Bylaws. This is recommended by the QBA. Hopefully the Bylaws will clarify and expand upon many aspects of the Club's rules as set down in the Constitution. Our membership, and those taking on an administrative role, need to know what is expected in the many day-to-day affairs of the club that may not otherwise be written down.

When completed, the Bylaws will be sent to the membership for comment and improvement, hopefully before the end of the year, and a final version to be presented at the April AGM for ratification.

Seniors' Week is on again in October, and Kate and Kevin O'Donnell have organised for a talk to be given about scams and scamming, a particularly relevant topic for our demographic since we're told that we are the most well-off age group in Australia, therefore more likely to be targeted by this criminal element. I hope the session will be well attended, and thank you to Kate and Kevin for organising it.

Finally, a bidding bafflement from Coffs – last match of the Teams, nothing to play for except pride, sitting South, I open 1S with KJT96 / A74 / 7 / A54. Partner North now bids 2S. East bids 3D. I bid 3S with my 15 Total Points. Back to East who now bids 3D!! Director gets called, and being a nice kind of guy, last

match and all, I accept the insufficient bid and rebid 3S. Round we go again to East, and I'm expecting Pass or 4D...East now bids 4H!!! All Pass, makes ten tricks. That one board summed up the last match.

Regards, Andy Slater

## October – Seniors' Month

### All You Need to Know About Scams

October is a time to celebrate our Seniors. So the NSBC has organised a guest speaker, Rob Walker, from the Office of Fair Trading, to come and give a talk on Scams.

In the presentation he will give tips on how to avoid online scams and identity theft.

The presentation is to be held on

**Monday 10<sup>th</sup> October, 2022 at 2pm** in the JWB (Jill Wilson Building)

- Learn how to spot a scam
- How to avoid online scams
- Avoid identity theft

Afterwards there will be time for questions and answers.

## Lord Mayor's Seniors Christmas Parties

Cr McLachlan extends an invitation to NSBC members over 60 years to attend the Lord Mayor's Seniors Christmas Parties commencing Monday 5th to 9th December 2022, with both morning and afternoon sessions, to celebrate the festive season. There are limited tickets available and these will be allocated on a first in basis. Any members interested should email the club at [admin@nsbc4011.com.au](mailto:admin@nsbc4011.com.au). The details to be included are the number of tickets required and the date and session i.e. Morning or Afternoon. For each participant please include Name, Address, Phone No. and whether there are any mobility issues or dietary requirements. **Closing date** for requests for tickets is **Tuesday 20th September 2022**.

## Coffs Coast Gold Congress

It's August, with excitement that the historically very popular Coffs Coast Gold Congress ("CCGC") was underway after a two-year hiatus due to COVID.

In the past, the CCGC has necessitated the early morning wakeup call to enter on the opening day, ensuring your place in the competition. However, like the Gold Coast Congress, and many other bridge competitions, numbers were significantly down.

|                  | 2019 | 2022 |
|------------------|------|------|
| Open Pairs       | 126  | 89   |
| Restricted Pairs | 86   | 52   |
| Open Teams       | 72   | 50   |
| Restricted teams | 38   | 20   |

This did not deter the organisers and to their credit they did not compromise on the offering.

For those who have not heard of the CCGC, or participated, please give it serious consideration next year. It is seamlessly run and a wonderful social event for catching up with friends and meeting new ones from all around Australia.

The CCGC starts on the Tuesday evening with a cocktail party along with champagne and a generous canape offering. Then there is the "settling in" walk in pairs event where you never know who will be sitting across the table from you; from distinguished Australian players to a fellow novice traveller, and all very pleasant company. You can sense the excitement in the air.

The next two days are for the Pairs events, divided into the Intermediate/Restricted Pairs up to 750 MP and the Open Pairs. For novices, do NOT be put off by the <750 MP division. Everyone was friendly, helpful, and basically happy to see the event back in action. The following three days was the teams' events.

Lunch was provided for the pairs' event, and this was no ordinary lunch. It literally was a delectable smorgasbord of meats, salads, fruits and bread. No one went hungry.

At the end of each event there was wine and nibbles, along with the presentation of the prize-winners.

The CCGC is held at the Opal Cove Resort where players can also stay. While not essential it was very convenient to stay at the Resort, with the bonus of catching up with fellow travellers at breakfast for a recap on the past day and excitement for the day ahead. However, everywhere at Coffs Harbour is close and accessible, making it easy to catch up with friends for dinner at one of the many wonderful restaurants in town.

NSBC had quite a good representation - see the photos:



*Sandy Greenwood, Andy Slater, Voyko Markovic  
Kate O'Donnell, Jacqui Dudurovic & Anne Clarke*



*Eugene Pereira & Daria Williams*

Special mention needs to be made of the following members' results:

In the Open Pairs, Sandy Greenwood and Anne Clarke finished at 59, well up on their 80 seeding.

In the I/R Pairs, Vesna and Voyko Markovic came 3<sup>rd</sup>. What a powerhouse pair! Eugene Pereira and Daria Williams hot on their tail came 5th.

Here, I would like to thank Kate O'Donnell who partnered me on this adventure. After some settling in, we hit our stride to reach 28 until the last round where the 10<sup>th</sup> seeds saw us drop to 33. Being seeded 42, we were very happy with the outcome.

In the Open Teams, the Andy Slater team, seeded 37, reached 19. In the I/R Teams it was an "edge of your seat" competition for the Markovic team, comprising Vesna and Voyko Markovic and John Rivers and Peter Schmidt. They were seeded 19 out of 20 and went to 1, 2, 1, 3, 2, 6 and finally 6. A great performance.

Congratulations to everyone!

So!!! You probably have 9 months to get ready to enter the CCGC next year. It is a wonderful fun filled event, professionally run and great comraderie. Don't hesitate to ask any of this year's participants for further information. For emerging players give it a go at least for the bridge experience.

Hope to see more NSBC members next year so we can book out the entire restaurant instead of a table.

*Jacqui Dudurovic*

## Club Results

### Tuesday Pairs July 12 & 19 (a.m.)

1<sup>st</sup>: Elizabeth Gibson & John Scrivens

2<sup>nd</sup>: Fay Jeppesen & Annette Hyland

3<sup>rd</sup>: Ann Sauer and Sandi Pirozzo

### Friday Rosebowl Aug 5 & 12 (a.m.)



1<sup>st</sup>: Yolande Coroneo & Bert Luchjenbroers



2<sup>nd</sup>: David Lehmann & Gayle McCarthy

3<sup>rd</sup>: Alan Gibson & Raeleen Clark

### Jill Wilson Championship Pairs Sat Aug 6

Postponed until later in the year – date TBA

### Hoffmann Tray Wed p.m. Sept 7 & 14

(in progress)

## Congress Results

### Coffs Coast Congress Aug 9-14

See Report above

## Competitions Coming Up

### Club Competitions

Newstead Novice Shield Oct 11 & 18 Tues pm

Thursday Pairs Nov 10 & 17



Christmas Party Teams  
Sunday December 11

Entries to: [competitions@nsbc4011.com.au](mailto:competitions@nsbc4011.com.au)

### Congress Competitions

QBA Teams of 3 <300mp at NSBC Sun 25 Sept

NSBC 2 day Imp Pairs Sat & Sun 5 & 6 Nov.

Entries online at: [myabf.com.au/events](http://myabf.com.au/events)



### Masterpoint Promotions

Since the last Newsletter, the following Home Club members have achieved masterpoint ranking promotions. Congratulations to all.

#### Bronze Life

Eugene Pereira

#### Bronze State

Rosemary Porter

#### Bronze Regional

Jan Bampton

#### Regional

Ghislaine Green

#### Silver Local

Jacqui Dudurovic

George McKennariey

Carolyn McKinnon

Ros Francis

#### Bronze Local

Chesne McGrath

#### Local

Margaret Manning

Marion Inglis

Margot Perret

#### Graduate

Kate Cavdarski

Rita Von Rotz

Chris Keen

Deb Keen

Margaret Male

Phil Staddon

Sue Witt



### New Members

The following new members have recently joined us:

Sara Chandler

Yvonne Stalling

Alison Quinn

Bettina Groves

Bronwyn Shimmin-Clarke

We welcome our new members and wish them a long and happy association with our club.



NORTHERN SUBURBS BRIDGE CLUB



# Melbourne Cup Day



## Everyone Welcome

### Green points

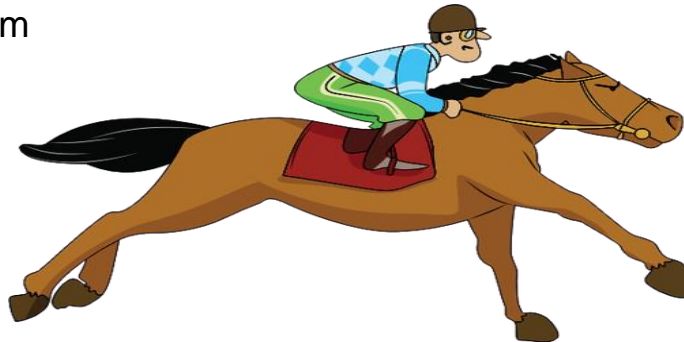


When: Tuesday, 1<sup>st</sup> November 2022

Play Starts: **10:00 am**  
Please arrive by 9.30 am to secure your table.  
Sweep opens at 9.15 am

Lunch: Approx. 1:30 pm

Race starts: 2:00 pm



- ♣ The Tuesday AM & PM Sessions will be combined.
- ♣ Usual table fees.
- ♣ Morning tea. Players encouraged to bring a plate of cakes and slices to share. Must be cut into individual portions
- ♣ BYO lunch or organise a “picnic” with a group of friends.
- ♣ Sweeps, prizes for most dazzling hat and “racy” outfit for both men and women’s categories.



## MyABF Update.....

### So Far, So Good

MyABF recently rolled out the Administration upgrade for testing by a few Clubs. Most of August was spent testing the functionality of the upgrade. The pilot clubs had the opportunity to provide feedback and offer suggestions on improvements from a user's perspective. While the Administration rollout does not impact on members directly, it paves the way for the next upgrade, being "Payments for Sessions".

### What's Next?

Much of September will be implementing the recommendations from the Administration testing and preparing for the "Payments for Sessions" rollout which is scheduled to begin mid-October.

The "Payments for Sessions" rollout is a paradigm shift for how Clubs and members transact for each session. How will it work? Firstly, all members are either registered or unregistered members on MyABF. The difference between the two is largely that the registered members have "signed up" for MyABF and have a bridge credit account. By having a bridge credit account, the registered members are ready for the "Payment for Sessions" rollout. The exact mechanics of how it will work have not been provided yet, but simplistically, a member who has registered with MyABF and selected automatic top up will be able to walk into the Club and take a seat with no need to pay at the door or buy and present coupons. How easy and relaxing!

Basically, at the start of the session members put their ABF number into the Bridgemate. At the end of the session the results from the Bridgemate are uploaded to Compscore, which then uploads the results to MyABF which in turn triggers a payment from a member's Bridgemate account. Registered members who have NOT elected Automatic Top-Up will need to ensure that Bridge Credits are available for payment in their account. If members do not want to be constantly transacting with MyABF, the best option is to set up Automatic Top-Up. The minimum top-up amount is \$50. This means when the balance hits \$20 another \$50 is automatically transferred to your bridge credit account. The mechanics are the same as with your Toll or Go Card account.

### The Benefits

Whilst the benefit to members/players is straightforward, as mentioned above, once registered all a player needs to do is walk in and play bridge. However, the benefits to Clubs are significant. It is increasingly difficult to get volunteers with many members time poor. With all members registered with MyABF, volunteers would not be required at the front desk, or for collections of coupons and reconciling payments against table numbers - a total of potentially 22 volunteers and approximately 20 hours volunteer time. If possible, this volunteer time could be redirected to other functions in the Club. Correct payments would always be made, and accidental non-payments would be a thing of the past. The administrative cost on the club, and the pressure to find volunteers, is significantly reduced. With these compelling benefits to the Club in terms of Volunteer Management alone, the committee once again urges member to register and, with the pilot on the horizon, sooner rather than later.

### In a Nutshell

The MyABF platform does and will provide clubs with a central platform to manage a broad range of tasks and roles such as communication, congresses, masterpoints, membership, session payment and results management. As such it is an invaluable management tool for bridge clubs, alleviating much pressure on the ever-diminishing volunteer pool.

### Some Misconceptions...

#### **1. MyABF has my financial details! Are my financial details secure?**

MyABF does not store registered members' financial details. The details entered are with a secure online payment provider, which in this case is Stripe. Stripe is a long-standing international online payment processing institution. If you would like more information on its encryption protocols, please visit Stripe's website, [www.stripe.com](http://www.stripe.com). Since MyABF's inception (approximately 20 months), 10,000 payments totalling well over \$1million have been made through Stripe on the MyABF platform. This is considerable when the only transactions on MyABF to date have been for Open Congresses. Along with this there has **NOT** been one fraudulent transaction.

## **2. MyABF is getting the benefit / interest on my money!**

The Club can request a transfer of its balance of funds at any time. It is not compulsory for the money to be sitting in the Club's bridge credit account.

Members can elect the \$50 automatic top-up amount, being the smallest \$ value to choose from. This is less than the \$75 that members pay up front now for the strip of coupons. Members will be outlaying a smaller amount.

## **3. What table fees do we pay?**

Members do **NOT** pay any more than the current table fee of \$7.50.

## **4. What if I still have coupons?**

Members will **NOT** lose the value of the coupons. How outstanding coupons will be dealt with is yet to be decided.

## **5. I am over 90. Will I still be able to play bridge?**

MyABF caters for all membership types including our over 90's, who have earned their free games. Our golden members do not have to do anything, as they do not pay for their sessions.

## **6. I do not have access to a computer or email and cannot register? Can I still play bridge?**

The simple answer is **YES**. Members in this situation are urged to speak with Administration.

## **7. Will Subscriptions be paid through MyABF.**

When the membership roll out is implemented (not this year), subscription payments will also be through MyABF. This is a big bonus to members and in reducing the administrative cost on the club.

The subscription payment can be triggered on the due date. Accordingly, members will pay their subscription when due and not a day before. It will also trigger the correct amount. At the moment we have members who pay Away fees when they are Home members and vice versa and members that pay the full amount when they are entitled to an early bird discount etc. That confusion will be a thing of the past. It also means that because the payment is triggered, the Club will not have to spend hours and hours and resources chasing late payments.

## **8. MyABF is intruding on Club business!**

NSBC and other bridge clubs pay the ABF annual levies which the members pay through their annual subscription. By pooling all the receipts from all bridge clubs, MyABF is able to offer Clubs an all-encompassing management platform, which would otherwise be financially prohibitive if Clubs tried to implement such a platform themselves. As outlined above, the benefits to Clubs in management and administration is invaluable.

## **9. I find it all very daunting and I don't know what to do!**

You are not alone. The first step is to come to the office and ask Administration or a committee member, or make an appointment. The time will be taken to explain and show you what you want to know. We appreciate that for many it is a very new paradigm. E-commerce is now widely adopted, and everyone will eventually, if not already, be faced with upfront and automatically debited credit card payments for services albeit the tolls, go card, various senior services, retirement villages. MyABF is just another one in a long and growing list.

## **What to do next?**

With the pilot for "Payment for Sessions" on the horizon, it is important for the Club to have as many members registered as possible. If you haven't registered to date, please do so as soon as possible. If you have concerns about registering, please see Administration to discuss. The committee would like to thank the many members who have registered to date, especially those who found it daunting and foreign but worked through the process. The Club will provide the support necessary to assist members in this new adventure.

*Jacqui Dudurovic*

## Brain Teaser #3

### North

Spades 4 3  
Hearts 6 3  
Diamonds K Q 10 9 6 5  
Clubs A 9 3

### East

Spades K Q 2  
Hearts 7 4  
Diamonds 8 7  
Clubs K Q 8 7 6 5

### West

10 9 7 6 5  
10 9 8  
J 4 3 2  
10

### South

Spades A J 8  
Hearts A K Q J 5 2  
Diamonds A  
Clubs J 4 2

The contract is 6 Hearts by South. West leads the King of Clubs. How would you play to make your contract?

Solution will be posted on the notice board before the end of September.



## Solution to Brain Teaser #2 in June Newsletter

Contract is 6 Spades by South. West has led the Queen of Hearts. How to make the contract with the unfavourable club distribution?

### North

Spades 7 6 3  
Hearts 7 5  
Diamonds A 8 2  
Clubs A 9 7 6 3

### East

Spades 9 4  
Hearts Q J 10 8 6 3  
Diamonds Q 9 4  
Clubs Q 2

### West

10 5 2  
9 2  
J 7 5 3  
J 10 8 5

### South

Spades A K Q J 8  
Hearts A K 4  
Diamonds K 10 6  
Clubs K 4

### Answer:

The best idea is to employ a rare technique known as "trading ruffs". Win the Heart lead, cross to the Ace of Diamonds, lead a Heart to the King and then play the third Heart, discarding a Diamond from dummy. Now nothing can prevent you from ruffing a Diamond in dummy for the 12<sup>th</sup> trick.

*The Bookworm*





## Special Mention People

### 1<sup>st</sup> Prize at the Redcliffe Show



*Diane Ainsworth and her latest prize-winning art work*



*Kim, our new Tea Lady, has been wowing Thursday players with her morning tea treats. Thanks Kim*



## Our Visitor from New Zealand

This week I have spent a very enjoyable morning at your Club, playing with Kate O'Donnell. Because I am involved with running the club back home in Queenstown, it was something of a 'morning off' for me - playing bridge with no responsibilities! However, I was given homework!! It happened when I sat down at Jeannette Wyman's table – I guess that won't surprise you! She seemed short of content for her upcoming NSBC newsletter and asked if I would write something. So, here we go.

Queenstown, like many places, has been severely impacted by Covid, but the Club has been in a lucky place – we don't own our premises. Over the years, the Club has looked at trying to find premises and even though significant funds were raised in the early days, nothing materialised. So, our funds have stayed intact, and we continue to play bridge in a large room at the Event Centre, a venue owned and operated by the Queenstown Lakes District Council.

We have around 120 members and are currently working hard at encouraging those who have recently completed a series of lessons. Like many clubs we need to encourage younger generations to participate. Interestingly the New Zealand Bridge Association has recently asked all clubs to complete a questionnaire regarding the 'usefulness' of online bridge and how face to face bridge should move forward. Questions included – would online bridge encourage younger players?

Slowly face to face bridge is coming back. We have one main session each week, on a Tuesday evening. Pre Covid we would have 16, 17, 18 tables but now we are lucky if we get 12, we did get as low as 6 tables for several weeks, but we kept operating! We are somewhat behind Australia and other countries in returning to normality – if you can call it that! Mask wearing is more evident than over here as our Covid numbers have been running on the high side. However, over the last couple of weeks these numbers have been diminishing, so hopefully more members will be returning. I did notice that on Tuesday evening this week there were 14 tables.

I mentioned earlier that Queenstown has been severely impacted by Covid. Initially that was because we had no tourists, homegrown or international. With the lifting of some national restrictions, homegrown tourists returned, which helped the struggling businesses, then we opened up to Australia followed by the more recent

opening up of our borders for visitors from further afield. This is all good news, of course. However, businesses are still struggling with staff shortages due to illness and the loss of travellers with working visas. So, businesses are open for shorter hours or must reduce the number of people they can cater for. I am sure tourists are understanding but it must be frustrating for them, and the tourism industry knows it is losing out on money the tourists would normally spend. One good thing is - the snow has been amazing so far this season, arriving early and staying with regular top-ups. I am no longer a skier, but friends are saying, on occasion this year, the conditions have been some of the best they have ever experienced.

So if you are free, willing and able to ski, pop over whilst the going is good and join us for an evening of bridge, you would be very welcome.

Best wishes,  
Sue Wilson

## Vale

Sadly, these members have passed on since our last Newsletter. We treasure the memory of those members:

**Sid Cantamessa**

**Pat Collins**



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## Welcome to our new sponsor – The Clayfield retirement community, by Aveo.

The Clayfield is located on the previous site of St Columban’s college. With over 150 residents residing in the beautiful apartments and enjoying the landscaped gardens, restored heritage buildings such as Highlands House and community spaces, it truly is a beautiful community.

The beautiful gardens and buildings are maintained by the team onsite. No need to worry about maintenance of a large home or garden, let the onsite team do the work! This means that you will have more time to do the things you love to do – like Bridge!

The Clayfield also has an exceptional restaurant with a qualified and experienced chef offering a delectable à la carte menu.

To support your health and wellbeing, residents have easy access to health services and there are a variety of activities to do including swimming, billiards, Tai Chi and more. You will also have peace of mind knowing that care & support is available 24/7.

Find out more at [www.theclayfield.com.au](http://www.theclayfield.com.au) or  
Call **13 28 36** to book a tour today.



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