

13th Annual Report and Balance Sheet 1985-86



Manly 16ft Skiff Sailing Club

MANLY 16FT. SKIFF SAILING CLUB LIMITED

NOTICE

The 13th Annual General Meeting of the Manly 16ft Skiff Sailing Club Limited will be held at 8.00 pm on Monday, 25th August, 1986, in the Clubhouse, East Esplanade, Manly.

AGENDA

1. Confirmation of the Minutes of the 12th Annual General Meeting held on 19th August, 1985.
2. Apologies.
3. To receive and consider the reports of the Board.
4. To receive and consider the Balance Sheet, Income and Expenditure Account and the report of the Auditor.
5. To elect the Board for the ensuing year.
6. To appoint an auditor.
7. To deal with any business of which due notice has been given.
8. To deal with any other business that the meeting may approve of which due notice has not been given.

PROXY VOTING

Section 30 (1) (d) of the Registered Clubs Act prohibits the use of Proxy Votes.

NOMINATIONS FOR BOARD OF DIRECTORS

Nominations for the Board of Directors must be in the hands of the Secretary not less than 14 days prior to the date set for the Annual General Meeting.

MOTION TO ELECT A LIFE MEMBER

Notice is hereby given that at the Annual General Meeting of The Manly 16ft Skiff Sailing Club Limited, to be held on Monday, 25th August, 1986, a Motion to elect a Life Member will be presented.

OFFICERS AND DIRECTORS — SEASON 1985/86

PRESIDENT
D.J.M. Kiely, O.A.M.

CLUB SECRETARY
J. Fitzgerald

SOCIAL SECRETARY
G. Morgan

BUILDING
B. Norbis

VICE-PRESIDENT
W. Standing

TREASURER
M.J. McMahon

POKER MACHINES
R. Norminton

DIRECTORS
P. Wettstein, M. Deacon

ATTENDANCE AT BOARD MEETINGS

D. Kiely	12	G. Morgan	6
W. Standing	9	B. Norbis	9
M. McMahon	10	M. Deacon	12
R. Norminton	10	P. Wettstein	12

SAILING OFFICIALS — 1985/86

COMMODORE
G. Fitzgerald

RACE SECRETARY
E. Gray

VICE CAPTAIN
G. Paton (Ret. 24/2/86)
L. Stapleton (24/2/86)

STARTER & JUDGE
H. Graham

VICE COMMODORE
J. Talty

CLUB CAPTAIN
M. Deacon

COMP SECRETARY
M. Winters

ASST. STARTER & JUDGE
J. Triglone

HANDICAPPERS
J. Triglone, H. Graham, R. May

BOAT & SAIL MEASURERS
W. Standing, B. Scott, R. De Vries, H. Graham, G. Paton

ASSOCIATION DELEGATES
M. McMahon, J. Lamond

PUBLICITY OFFICER
I. Hutchinson

RESCUE BOAT OPERATORS
E. Gray, D. Moss, P. O'Neil, I. Hutchinson, D. Kiely,
L. Stapleton, D. Gillespie

AUDITORS

Bland & Partners

PRESENT LIFE MEMBERS

E. Andrew, K.A. Clarke, A.M. Dwyer, A. Denoon, R. Hanlon, W.G. Hole, G.S. Johnston, R.J. May, H. Graham, W. Russell Slade, C.A. Seller, W. Standing, D. Treharne, G. Fitzgerald, R. Norminton.

PAST LIFE MEMBERS

J. Graham, G. Burton, J. Forsyth, G. Johnston, P. Johnston, H. Lemon, A. Marshall, A.L. Schultz, L. Simms, R. Dubois, T. Fawkner O.B.E., K. Kershaw.

REGISTER OF MEMBERS AS AT 30/4/86

Class "A"	181
Class "B"	583
Class "C"	31
TOTAL	795

PRESIDENT'S REPORT

In presenting this report I would like to firstly thank all those members for their kind remarks on my appointment to the Order of Australia in the Queen's Birthday Honours List. I could not have received this honour without the help of all my friends in scouting and the Club.

My special thanks go to my wife, Rae, for her help and backing of my activities during the 34 years of our married life.

The Club has thrived in the past year as you will see when reading the financial section. It is a pleasure to lead a club with so much spirit within the ranks of the members.

To my co-directors I offer my sincere thanks for the work they have put into keeping the Club a smooth running and enjoyable venue for members and friends.

I know you will all join me when I say "thank you John" to our very likeable Secretary, John Fitzgerald, for without him the Board and the Club in general would not be the success it is.

He has been ably assisted by his staff, for without them the Club would not be the friendly place it is.

To George Fitzgerald my personal thanks for stepping into the position of Commodore when needed. This is an example of the friendship within the sailing section and he very ably carried out the onerous duties entailed in this position.

Last year we won the N.S.W. 16ft Skiff Association Handicap Point Score. This year we won it again as well as the Championship Point Score and one of our boats "Asea" won the Individual Point Score. Not many clubs can boast that luxury.

In conclusion, I thank all members for their efforts in making the Club a friendly and enjoyable place to come home to.

Doug Kiely, O.A.M.

SECRETARY/MANAGER'S REPORT

Despite what some observers see as a downturn in the Club industry, I am pleased to advise we have had a highly successful year, obtaining another record profit result.

The reasons for our success have been the loyal support from our Members — about 80% of them using the Club on a regular basis — and the tireless effort put in by our Board of Directors who spend many hours striving to make our Club a more enjoyable place for all of us.

Many thanks to Carlton and United Breweries for their promotion of sailing. This year they will again sponsor the Manly Regatta and the N.S.W. State Titles which will be conducted from this Club in November.

To Pam and staff and Jenny, the caterer, my sincere thanks for a job well done.

To all Members — I look forward to your continued support and to the sailors I wish you a successful 86/87 season.

John Fitzgerald
SECRETARY/MANAGER

TREASURER'S REPORT

The net profit from Club activities in the financial year to the 30th April, 1986 was \$82,352.

This represents an increase of 19.4% (\$13,384) on last year's profit. An overall increase in operating expenditure of \$33,903 was more than adequately matched by an increase in income of \$47,287.

The gross profit from bar trading was further reduced from 50.3% to 49.7% because of the Board's continuing policy of reduced bar prices. A small increase in prices was necessary last November, however, it is anticipated at this stage that the current prices will be maintained at least until the end of this year. Members who use the Club regularly will therefore gain the most benefit.

Increases were again evident in most categories of expenditure. However, the most significant (together with reasons) were:—

Taxation on poker machines	\$ 2,576	— commensurate with increase in turnover
Liquor Licence fee	\$ 1,812	— commensurate with increase in turnover
Wages	\$13,303	— general wage increase plus increase in Secretary/ Manager's salary
Sundry expenditure	\$ 7,104	— increase in stocks of glasses for the bar
Insurance	\$ 2,763	— workers' compensation and fire insurance premium increases
Rent and rates	\$ 4,079	— increase in lease payment to M.S.B.
Trophies and prizemoney	\$ 7,809	— increase in prizemoney payable and decrease in trophy donations
Rescue craft expenses	\$ 2,675	— we are now maintaining two rescue craft

Present indications are that our profit level for the 1986/87 financial year should be maintained. This Club will be conducting several major sailing events later this year (viz. 16ft Skiff State Championships, Sydney Harbour Marathon) which should help to boost our trading figures.

Michael McMahon
HON. TREASURER

AUDITOR'S REPORT

To the Members of the Manly 16ft Skiff Sailing Club Limited.

- (a) the accompanying accounts being the Balance Sheet and Profit and Loss account which have been prepared under the historical cost convention, are properly drawn up in accordance with the provisions of the Companies (N.S.W.) Code and so as to give a true and fair view of:
- the state of affairs of the Company as at 30th April, 1986 and of its results for the year ended on that date, and
 - the other matters required by section 269 of that Code to be dealt with in the accounts.
- (b) the accounting records and other records and the registers required by the Code to be kept by the Company are properly kept in accordance with the provisions of the Code.

BLAND & PARTNERS
Public Accountants

P.F. FREEMAN — PARTNER
(registered under the Public
Accountants' Registration Act,
1945, as amended)

Dated at Brookvale this
14th day of July, 1986.

STATEMENT OF THE DIRECTORS PURSUANT TO SECTION 269(9) OF THE COMPANIES (N.S.W.) CODE

In accordance with a resolution of the Directors of the

MANLY 16FT. SKIFF SAILING CLUB LIMITED

we state that in the opinion of the Directors:—

- the accompanying profit and loss account is drawn up so as to give a true and fair view of the profit or loss of the Company for the financial year;
- the accompanying balance sheet is drawn up so as to give a true and fair view of the state of affairs of the Company as at the end of the financial year, and
- there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

Signed on behalf of the Board this 14th day of July, 1986.

(D.J.M. KIELY)
DIRECTOR

(M.J. McMAHON)
DIRECTOR

DIRECTORS' REPORT

Your Directors present their report on the accounts of the Manly 16ft Skiff Sailing Club Limited for the year ended 30th April, 1986.

1. Directors' Names

At the date of this report, the names of the Directors in office are:

Douglas James Malbon Kiely	Geoffrey Ogilvy Morgan
Michael Joseph McMahon	Peter Henry Wettstein
Walter Standing	Kenneth Ray Norminton
Barry Edward Norbis	Michael John Deacon

2. Principal Activities

The Company continued to operate as a Sailing and Social Club throughout the financial year.

3. Results

The net profit of the Company for the financial year amounted to \$82,352.

4. Review of Operations

There were increases in most income producing activities which produced a total income increase of \$47,287. Operating expenditure increases were contained to \$33,903 resulting in a net profit increase of \$13,384. While savings were attained in some areas of expenditure, major increases were evident in wages costs, rent, bar sundries and sailing expenses.

5. Significant Changes

There have been no significant changes in the state of affairs of the Club during the financial year.

6. Matters Subsequent to End of Financial Year

At the date of this report there are no matters or circumstances which have arisen since 30th April, 1986 that have significantly affected or may significantly affect:

- the operations of the Club;
- the results of those operations; or
- the state of affairs of the Club

in the financial year commencing 1st May, 1986.

7. Likely Developments

No major developments are planned or likely to occur in the operations of the Club during the next financial year. The Club is budgeting for a similar level of revenue in 1986/87 as was earned during this year.

8. Information in Respect of Directors

Name	Qualifications	Experience
D.J.M. Kiely	Director since 1974	Clerical/deliveries
M.J. McMahon	Director since 1974	Public servant
W. Standing	Director since 1977	Retired school teacher
K.R. Norminton	Director since 1974	Retired public servant
B.E. Norbis	Director since 1983	Boat builder
M.J. Deacon	Director since 1982	Public servant
P.H. Wettstein	Director since 1984	Motor mechanic
G.O. Morgan	Director since 1980	Builder

9. Benefits to Directors

No Director has received or has become entitled to receive (since the previous report) any benefits from a contract between the company and himself, his firm or a Company in which he has a substantial financial interest.

Signed on behalf of the Board this 14th day of July, 1986.

(D.J.M. KIELY)
DIRECTOR

(M.J. McMAHON)
DIRECTOR

NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS

NOTE 1: ACCOUNTING POLICIES

The major accounting policies and practises followed by the Club are:

- (a) The financial statements have been prepared under the historical cost convention on a going concern basis and in accordance with generally accepted Australian accounting principles.
- (b) Depreciation on Fixed Assets apart from Club buildings, has been calculated on the diminishing value method of depreciation at a rate of 20%.
- (c) The liability to employees for long service leave is recorded in the accounts in respect of those employees who have completed at least five years service.
- (d) The liability for sick leave and holiday pay covers all accrued leave as at the end of the financial year.
- (e) The Club buildings are situated on leasehold land and are being written off over the twenty year period of the lease (1980-2000).

NOTE 2: AUDIT AND ACCOUNTING FEES

Accounting fees of \$190 (1985 — \$860) and audit fees of \$2,300 (1985 — \$3,200) were paid to the Auditors, Bland & Partners. The Auditors received no other benefits.

Also included in this item of expense was an amount of \$1,330 (1985 — \$1,690) paid to Murray Woods Blundell Pty. Ltd. for stocktaking services.

NOTE 3: INTEREST RECEIVED

Interest was received from the following sources during the year:

Esanda Limited	\$ 4,838
Barclays Australia (Finance) Limited	\$14,812

NOTE 4: UNEXPIRED LEASING COMMITMENTS

Real Estate and Premises payable:

— within 1 year	\$ 8,970
— later than 1 year but not later than 2 years	\$ 8,970
— later than 2 years but not later than 5 years	\$26,910
— later than 5 years	\$80,730

Note: The amounts quoted above are based on current rates. The lease payments are subject to review every five years during the lease period (1985, 1990 and 1995). The amount payable for the ensuing period is adjusted to reflect any movement in the CPI during the preceding period.

NOTE 5: TOTAL TURNOVER

	1985	1986
Turnover from trading activities	507,556	571,740
Other operating revenue	29,619	40,132
	<u>537,175</u>	<u>611,872</u>

NOTE 6: FINANCIAL REPORTING BY SEGMENTS

The Club operates predominantly in one industry. The principal activity of the Club is that of a licenced sporting club under section 14 of the N.S.W. Registered Clubs Act. The Club operates predominantly in one geographical area, being Manly, N.S.W. Australia.

STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR YEAR ENDED 30TH APRIL, 1986

Funds were made available by:

Net income from Club activities	82,352	
Plus non-cash items added back:—		
Depreciation	33,219	
Losses on disposal of assets	4,895	38,114
— Total Income from Club activities		120,466
— Increase in trade creditors		9,378
— Increase in provision for sick leave		366
— Increase in provision for holiday pay		3,068
— Increase in provision for long service leave		589
		<u>\$133,877</u>

Funds were applied to:

— Purchase of plant, furniture and fittings (freezer, outside tables, hot plate/griller and fire hose)	2,192
— Purchase of Roberts 21ft Rescue boat	14,198
— Purchase of poker machines	10,925
— Increase in stock on hand	4,400
— Increase in sundry debtors	1,179
— Increase in sailing advances	569
— Increase in prepayments	7,821
— Increase in cash at bank	6,854
— Increase in cash investments	85,624
— Increase in subscriptions in advance	115
	<u>\$133,877</u>

MANLY 16FT. SKIFF SAILING CLUB LIMITED

BALANCE SHEET AS AT 30th APRIL 1986

1985		1986
	FIXED ASSETS	
	Club Building	155,936
122,699	LESS Provision for depreciation	<u>41,417</u>
	Club Building - Annexe	15,000
11,250	LESS Provision for depreciation	<u>4,500</u>
	Plant, Furniture and Fittings - at cost	60,277
29,995	LESS Provision for depreciation	<u>34,458</u>
	Rescue Craft	16,543
542	LESS Provision for depreciation	<u>2,857</u>
	Outboard Motor	1,558
1,246	LESS Provision for depreciation	<u>561</u>
	Poker Machines	123,785
77,674	LESS Provision for depreciation	<u>56,251</u>
	Carpet	5,933
<u>2,245</u>	LESS Provision for depreciation	<u>4,137</u>
245,651	TOTAL FIXED ASSETS	234,851
	CURRENT ASSETS	
18,635	Stock on hand - at cost	23,035
3,960	Cash on hand	3,960
713	Sundry debtors	1,892
6,131	Prepayments - rates, liquor and poker machine fees in advance	13,952
-	Sailing advances	569
-	A.N.Z. Bank - Current account	6,681
40,000	Investments - Esanda Limited	40,000
<u>75,000</u>	- Barclays Australia (Finance)	<u>160,624</u>
390,090	TOTAL ASSETS	485,564
	LESS CURRENT LIABILITIES (Repayable within 12 months)	
36,503	Sundry trade creditors and accruals	45,881
4,935	Subscriptions in advance	4,820
1,730	Provision for sick leave	2,096
4,015	Provision for holiday pay	7,083
<u>173</u>	A.N.Z. Bank - Current account	<u>---</u>
342,734		59,880
		425,684
	LESS LONG TERM LIABILITIES	
<u>3,174</u>	Provision for long service leave	<u>3,772</u>
339,560	NET ASSETS	421,912
	Represented by:	
	ACCUMULATED FUNDS	
270,592	Balance as at 1st. May, 1985	339,560
<u>68,968</u>	Add: Net income for year	<u>82,352</u>
339,560		421,912

MANLY 16FT. SKIFF SAILING CLUB LIMITED

TRADING AND PROFIT & LOSS STATEMENT FOR YEAR ENDED
30th APRIL 1986

1985		1986
	1985	1986
310,610	Gross Sales	361,974
<u>18,635</u>	Stock on hand at cost 30/4/86	<u>23,035</u>
329,245		385,009
	LESS	
17,695	Stock on hand at cost 1/5/85	18,635
<u>155,453</u>	Purchases	<u>186,323</u>
156,097		204,958
	ADD OTHER INCOME	
196,946	Poker machine revenue	209,766
5,318	Sundry income	3,498
2,581	Membership - applications	2,289
14,575	- subscriptions	14,695
<u>7,145</u>	Interest received	<u>19,650</u>
382,662		429,949
	LESS EXPENSES	
5,750	Audit and accounting	3,820
1,003	Bank charges and interest	1,124
54	Bar deficiency	(2)
6,873	Catering costs	6,560
13,653	Cleaning and cartage	11,729
33,910	Depreciation	33,219
12,053	Entertainment, social functions, advertising	11,043
9,521	Gas and electricity	10,141
10,232	Insurance	12,995
9,153	Licences - poker machines	9,087
10,628	- liquor	12,440
2,352	Printing and stationery	2,384
815	Postage	1,027
9,207	Rent and rates	13,286
	Repairs and maintenance	
12,327	- buildings	6,043
10,434	- plant, furniture and fittings	10,978
7,183	Sundry expenses	14,287
28,758	Taxation on poker machines	31,334
940	Telephones	1,109
99,026	Wages	112,329
820	Provision for long service leave	599
2,942	Sailing expenses, towage and launch hire	3,974
822	Rescue craft expenses	3,497
17,148	Trophies and prizemoney	24,957
7,451	Travellers fund	7,856
584	Flying 11 division	1,781
<u>55</u>	Manly Graduate division	<u>---</u>
68,968	NET INCOME FROM CLUB ACTIVITIES	82,352

COMMODORE'S REPORT

The end of the 1985/86 sailing season saw the close of another very successful year on the water for the Club.

Our inter-club activities were rewarded by "Asea" (Richard De Vries) winning the Individual Championship Point Score as well as our boats being responsible for winning the Association Handicap Point Score Trophy and Championship Point Score Trophy.

Asea and Fibreglass International did very well in the Australian Championship, coming 2nd and 3rd respectively. Other boats from this Club to finish in the first 10 were Buckle Toyota, K.B. and Let's Go.

Congratulations to Bill McMahon and crew of Fiber Glass International for their winning of the Club Championship against very good competition.

The Flying 11's had another very fine season and our thanks go to the band of parents who run the racing each week. Without them we would have no Club.

Our Manly Graduates were involved in many inter-club events and showed that they are a force to be reckoned with in the coming season.

My thanks to retired Vice Commodore John Talty and Race Secretary Eric Gray for the work they put into making the Club programme successful. To Club Captain Mick Deacon and his Vice Captain Luke Stapleton, go our thanks for helping me when needed.

Although they work quietly in the background, I must acknowledge the efforts of all our sailing officials, for without them where would we be?

To all skippers, my thanks for creating a good season and I hope that our new Commodore Jim Lamond will get the same assistance.

In conclusion I would like to wish all sailors and officials every success for the coming season.

George Fitzgerald

MG14'S REPORT

1985/86 marked the second year of MG14's in the Club. The highlight of the season was the State Championship which was held here at Manly. It was a highly successful event with local boats taking three out of the top five places. The title went to Manly Flying Eleven sailor Wal Millican in "Sails-Tacks" with "Sheez Apples" (Greig Ebeling, Greg Thompson) 4th and "Hi-Roller" (Gavin Cooke, Brendan Stallworthy) 5th.

This year's Club Championship went to "Sheez Apples" after a very close tussle with "Blues Bros" sailed by Rob Holdom, last year's champion "Hi-Roller" being out of contention after being sold at the State Championship.

Next season promises to offer some very competitive racing with four new boats to the Club already.

Gavin Cooke
ACTING SECRETARY

FLYING ELEVEN REPORT

The Flying Eleven Division completed another successful season with 22 boats on the register and an average of 16 boats starting each week.

The season saw 13 different winners in handicap events and our thanks go to the generosity of the trophy donors.

The Club hosted the final heat of the F11 State Championships and the presentation was held before a large gathering on the deck. The Divisions' thanks go to Sandy Schofield for supplying the flag de-decked maxi racer "APOLLO" as the official spectator boat.

The Club was well represented at the Australian Championships held on Moreton Bay by HI-ROLLER, IN-THE-SLOT, THE IN THING, RUNAWAY III, ZODIAC III. The best performance was by HI-ROLLER who finished fourth.

The principal results for the season were:—

CLUB CHAMPIONSHIP

1st	HI-ROLLER	(Phillip Cooke, Bret Boylan)
2nd	ZODIAC III	(Wal Millican, Karen Richardson)
3rd	THE IN THING	(Michael Holmes, Myles Boylan)

SEASON POINT SCORE

1st	HI-ROLLER
2nd	THE IN THING
3rd	ZODIAC III

GOLF CLUB TROPHY

1st	HI-ROLLER
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It is encouraging to see two of the fourth hands from the skiff fleet in 85/86 have already found positions as F11 crew members for the next season.

Finally, I would like to thank the F11 race officials, Bob May, once again for his untiring efforts as starter, and the senior Club for their support during the season.

Hugh Cooke
RACE SECRETARY

Trophy Winners 1985/86

AQUASUN

Skipper — Michael McMahon; Crew — Bruce Crundwell, Andrew Holdom and Noel Dessaix.
Bob Lundie Trophy.

BUCKLE TOYOTA Runner-up Club Championship

Skippers — Ian Brown and Greg Field; Crew — John Sherwood, Ken McIntyre and Grant Wilson.
George Fitzgerald Trophy; Harbour Ford Autumn Point Score.

JENNINGS

Skipper — Mick Thompson; Crew — Phill Rosati and Steve Wiley.
Ramsay Alarm-Safes Trophy; Col Crawford Motors Trophy.

GOLDSPAR

Skipper — Gavin Jones; Crew — Andrew Stabback, Philip Van Laeren and Daryl Milham.
ASEA Trophy; Manly Boatshed Trophy.

CHEETAH

Skipper — Ian Hutchinson; Crew — Ian Graham, Steve Isles and David Greuter.
2 Club Trophies.

RUN-BY-NITE

Skipper — Mark Graham; Crew — Brad McMahon, Ralph Scott and Perry Boyle.
Matana Trophy; Roscoe Brown Privateer Trophy.

STEYNE

Skipper — Dave Hooley; Crew — Ross Hooley, Peter St. John and "Digger" Barnes.
E. Mitchell and J.A. Forsyth Memorial Trophy.

YANDAH

Skipper — Ted Jones; Crew — Scott Roberts, Nathan Pryor, Peter Woolley and Rob Johnston.
Tom Fawkner Memorial Trophy.

RAY-BAN SUNGLASSES

Skipper — Paul Bennett; Crew — Mark Bennett, Brett Scott and Malcolm Dodson.
Club Trophy; Valvoline Trophy; Ben Cooke Memorial Trophy.

K.B. Runner-up Club Point Score

Skipper — Stephen Norbis; Crew — Gary Paton, Peter Lean and Robert Greuter.
J.G. Graham Trophy; Robin Schroter Memorial Trophy; Jim Rando Trophy/ Harbour Ford Summer Point Score.

LET'S GO

Skipper — David Lamond; Crew — Matthew Triglone, Mark Schultz, Peter Wilson, Steven Polkinghorne and Steven Pontifex.
Russell Slade Trophy; Commodore's Trophy; Autex Car Renovators Trophy; Tru-Flo Sails Trophy.

ASEA

Skipper — Richard De Vries; Crew — Peter Wettstein, Bruce Morgan and Tim Wilson.
Brian Symons Solicitors Trophy; Harbour Ford Spring Point Score.

EVASIVE

Skippers — Michael Holmes and Phil Cooke; Crew — Nick Tauhore, Ross Gibson and Craig Gibson.
A.V. Jennings Homes Trophy; Club Trophy.

WYREEMA

Skipper — Michael Winters; Crew — David Redding, David Morrow, Paul Gattas and Colin Hunter.
Club Trophy.

G. & G. MORGAN BUILDERS

Skipper — Geoff Morgan; Crew — Tony Schultz, Mark Ryan, Barry Hodge and Cameron Ward.
Nancy Kirkwood Trophy; Crews Point Score Trophy.

FIBER GLASS INTERNATIONAL Club Champion and Point Score Winner

Skipper — Bill McMahon; Crew — Ian Vidal, John Doyle and Mark Braidwood.
A.L. Schultz Memorial Trophy; ANZ Bank Trophy; Koomooloo Trophy and Tighe Cup; C.A. Gibson Memorial Trophy; Harbour Ford Annual Point Score.

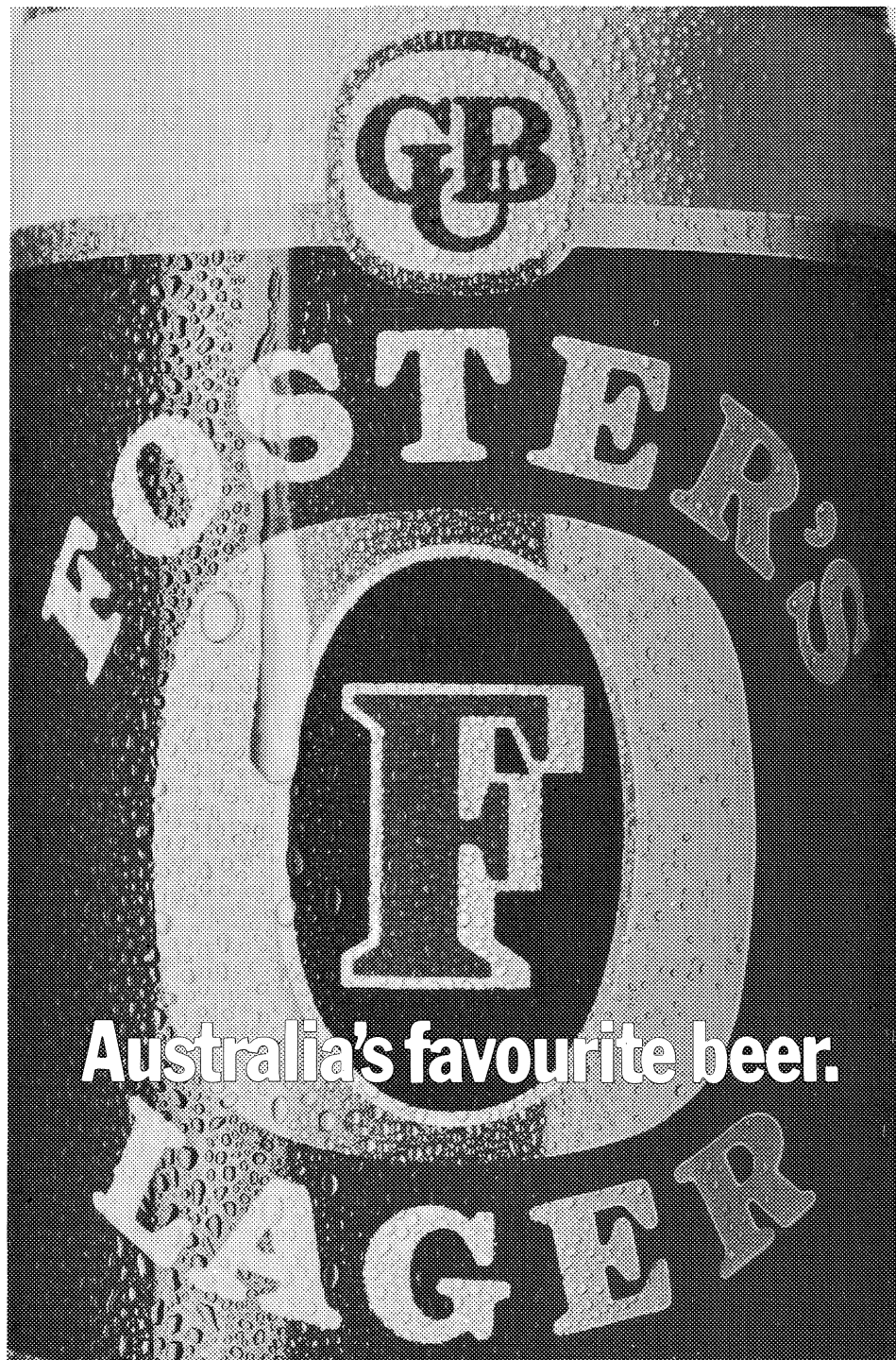
LADIES DAY

WYREEMA — Trisha Graham
ASEA — Carmel Pringle

OLD BUFFERS DAY

G. & G. MORGAN BUILDERS — John Talty
BUCKLE TOYOTA — Bill Buckle
GOLDSPAR — Keith Jones

John Tierney Trophy for Most Improved or Outstanding Sailor — PHIL COOKE



Australia's favourite beer.