

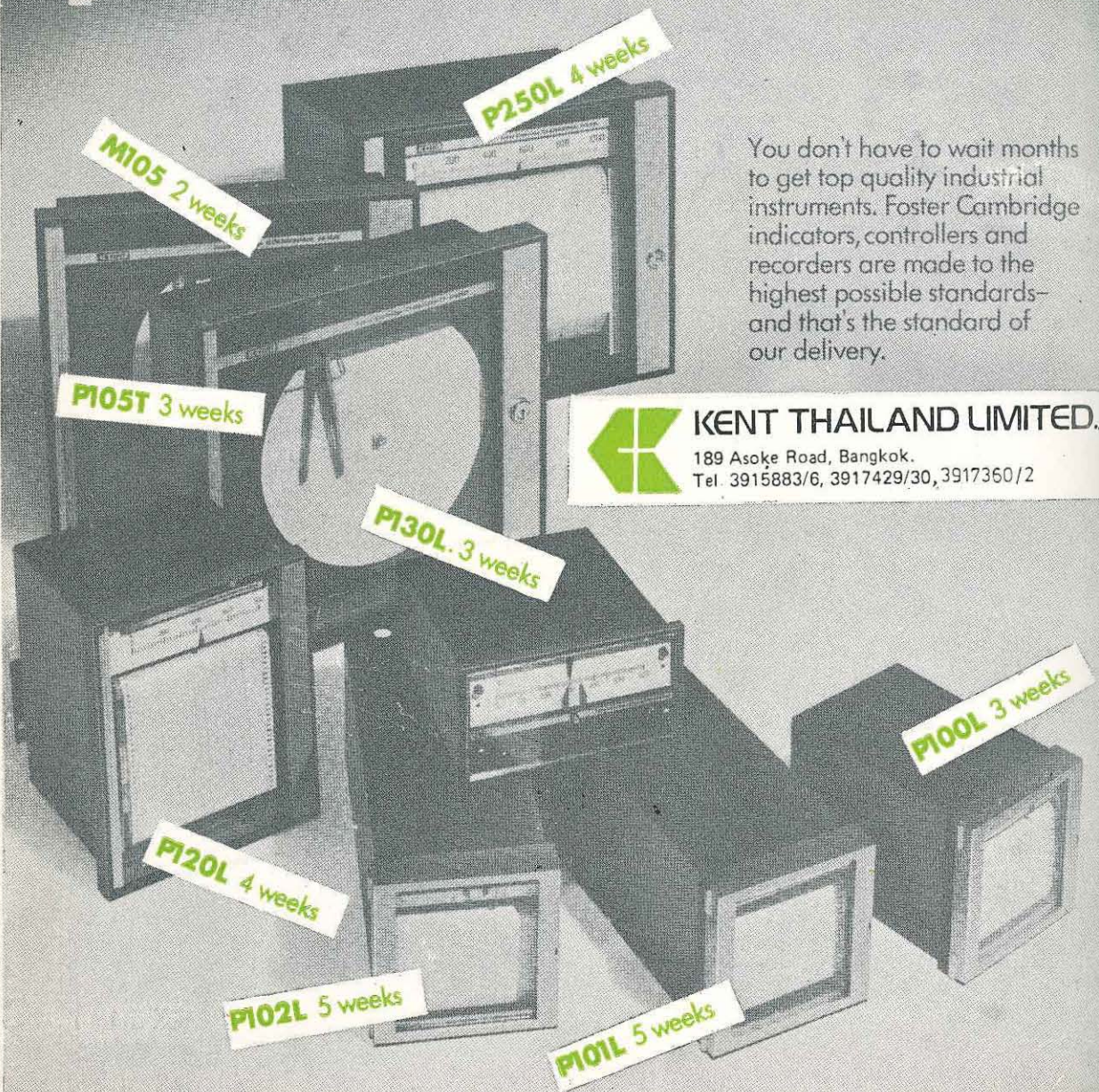
# **The British Club News**



March 1979



# How fast do you need a quality instrument?



**FOSTER CAMBRIDGE** If you need quality fast

## THE BRITISH CLUB

189 Suriwongse Road  
Bangkok

Telephones : 234-0247  
234-2592 (office)

Chairman : Mr. A.P. Adcock  
Vice Chairman : Mr. L.V. Vize  
Hon Treasurer : Mr. R. Barrett  
Manager :

## NEWSLETTER FOR MARCH 1979

*Following the AGM March is a month of change and the above names will be subject to the elections and new Committee appointments.*

*Last month we were pleased to welcome the Maori Concert Party from the Singapore-based battalion of The New Zealand Infantry Battalion. The event has almost become a routine entry in the Clubs calendar. Once again we were treated to a fine performance of singing and dancing. The children were delighted with the display, in particular the tongue-poking which gave the opportunity for copying without fear of parental discipline.*

*The tennis championships were held throughout the month. The increase in interest in the game has almost worn out the courts and some closure for repairs will be necessary in March*

*As this is my last edition may I take the opportunity to say how I have enjoyed being Manager and leave with much regret but very happy memories of the past five years. Best wishes to you all.*



#### HONORARY MEMBER

The Chairman and Committee have much pleasure in announcing that Mr. Sunthorn Hongladarom, the Deputy Prime Minister has accepted an invitation to be an Honorary Member of the Club. Mr. Sunthorn graduated from Cambridge University and during his distinguished career was Ambassador for Thailand in the United Kingdom. We welcome Mr. Sunthorn to the Club.

#### MANAGEMENT

The Chairman and Committee regret to announce that owing to family circumstances John Davis has had to resign from the position of Manager and return to the UK. John has been with us for the past three years as Manager prior to which he was a Member of the General Committee for two years.

The Committee, on behalf of the Members and themselves, would like to thank John for the many things he has done to make the Club the success it is, wish him bon voyage and hope for an early happy change in the circumstances which have so regrettably caused his imminent departure.

#### MANAGEMENT APPOINTMENT

Mr. Noi Lersinpakdi was appointed Assistant to the Manager with particular responsibility for Catering with effect from 16 February 1979.

#### STAFF APPOINTMENTS

The following Staff appointments were made in February:-

Supervisor (Poolside) - Mr. NARONG

Barman (Clubhouse) - Mr. PAISAN

#### NEW MEMBERS

The following were elected to membership of the Club in February 1979:

##### Ordinary

|                       |                  |
|-----------------------|------------------|
| Mr. E.G. Adams        | Shell            |
| Mr. W. Appleyard      | British Embassy  |
| Mr. J.C. Ellice-Flint | Union Oil        |
| Mr. D.R. Ewing        | Canadian Embassy |
| Mr. W.E. Hoare        | Chartered Bank   |
| Mr. G.F. Johnson      | Amherst          |
| Mr. F. McNeil         | Sime Darby       |

##### Non Voting

|                 |                  |
|-----------------|------------------|
| Mr. E.I. Hill   | Metcalf and Eddy |
| Mr. R. Robinson | ESCAP            |

##### Ladies Privileges

|                |            |
|----------------|------------|
| Miss V. Burges | Borneo Co. |
|----------------|------------|

##### Associate

|                  |                    |
|------------------|--------------------|
| Dr. E. Ammundsen | British Dispensary |
| Mr. E. Jurgens   | E. Jurgens Limited |

#### NEW MEMBERS NIGHTS

New Members will be invited to meet the Committee in the Reading Room at 5.30 p.m. on the following days:

Tuesday 6 March (Closing date 3 March)

Tuesday 3 April (Closing date 1 April)

Candidates and sponsors are invited to bring their wives to the New Members Night which will take the form of an informal drinks gathering. Dress: Tie (but no jacket) or Safari Suit.



#### WORKS AND MAINTENANCE

The following projects are now in the advanced planning stage and work should begin in March.

POOLSIDE - Renovation of Squash Court No. 2

CLUBHOUSE - Groundfloor Ladies and Gentlemen's Changing Rooms

Members are advised that when the Clubhouse work begins the side entrance will be closed and the Reading Room may have to be closed for a short duration.

- o -                      - o -                      - o -

#### SOCIETY EVENTS

Sat 21 April - St George's Society Ball

Mon 23 April - St Andrew's Society AGM at the British Club

- o -                      - o -                      - o -

#### EAST ASIAN SQUASH CHAMPIONSHIPS

These Championships will be held in Bangkok from 12-15 April (Songkran Holiday Weekend). Some of the matches will be played on the Club courts. Full details will be issued in the next month's Newsletter.

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#### U.K. TAXATION MORTGAGES

Britons returning home after working abroad, and wishing to buy homes in the United Kingdom, may well find it worthwhile to negotiate a mortgage. It is certainly a good idea to investigate the possibility. It may be that a person returning to the U.K. after service overseas feels that, as there is no actual need to take out a mortgage, that is the end of the matter. But is it? If one reason for serving abroad was to accumulate the capital required to avoid a mortgage altogether, there is nothing more to be said. But if it is desired to make the best use of hard earned capital, there are other points to consider.

The United Kingdom tax system provides for tax relief on mortgage interest, subject to certain conditions. This means that the cost of financing a mortgage can often be much less than it would appear. Property is not generally a readily realisable asset; a mortgage will release capital for more flexible investment, which can itself be tax efficient, improving the overall tax position. In effect, the mortgage creates an opportunity to introduce the businessman's 'gearing' in to personal financial planning.

The ideal would be to pay for a home and decide later, in the light of experience, whether or not a mortgage would be an advantage. Unfortunately, for the would-be purchaser this is not possible if the interest payable is to qualify for tax relief. A condition is that the interest must be paid on borrowed money applied to or towards the purchase, or to repay borrowed monies so applied. However, there is room for manoeuvre. If there is uncertainty as to whether or not a mortgage is 'needed', the bank manager may be prepared to grant a temporary loan while proper guidance is sought. If the resulting advice is against a mortgage it is a simple matter to repay the bank; if the mortgage is deemed appropriate, then the advance from the Building Society can be used to repay the bank. Anyway, the interest paid to the bank will be eligible for tax relief.

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Another condition of home mortgage tax relief is that the loan or loans must not exceed £25,000. This can lead to complications if there is more than one loan qualifying for relief.

How is the relief granted for the interest? Technically, this will depend on the nature of the income and how it is assessed to tax; but, put simply, the answer is that the interest is used to reduce the total income and thus the band of income charged at the highest rate of tax. The interest will be set against investment income, in priority to earned income, thereby reducing the charge at the additional rate, i.e. the investment income surcharge. In the extreme case relief is due at 98%, but in the case of a modest income the relief might well be available at 48%-33% basic rate tax plus 15% investment income surcharge.

For reasons already explained, the interest charge will not, after tax relief, be as formidable as it might have appeared at first. But the capital still has to be repaid. The normal Building Society basis will extinguish the loan over the agreed term by payment of monthly instalments comprising capital and interest. However, there is no tax relief on the capital element. Nevertheless, most Building Societies will grant mortgages where repayment is provided by means of an endowment assurance for a term which is concurrent with the term of the loan, the assurance policy being assigned to the Society. Premiums paid on this endowment are effectively the capital repayment, but they do attract a measure of tax relief, provided the policy satisfies certain requirements. Moreover, if it is a with-profits assurance the proceeds, on maturity, will provide a cash sum more than sufficient to repay the loan entirely free of tax.

The endowment policy also provides life cover throughout the term of the mortgage so that, in the event of premature death, there will be enough cash available to repay the loan. Indeed, an endowment linked mortgage based on a good with profits assurance policy will provide a means of acquiring not only a home, but a tax free capital sum at modest total cost, plus the security the policy provides for the family.

As with all financial matters, there are many personal factors to be taken into account in deciding whether or not to take a mortgage and, if so, by what method. It is therefore recommended that specialist advice is sought just as soon as there is any real prospect of buying a home in the United Kingdom.

## U.K. TAXATION

If you are concerned now, or will be in the future, with U.K. taxation you cannot afford to be without the services of FRY's who have specialised in taxation since 1898.

Our work embraces the whole field of Income Tax, Capital Gains Tax and Capital Transfer Tax. Our experience in dealing with questions of Double Taxation Relief and the special problems of the overseas resident — particularly at the difficult time of retirement to U.K. — is renowned.

You are invited to write — or call at our offices on your next visit.

### Wilfred T. Fry Ltd.,

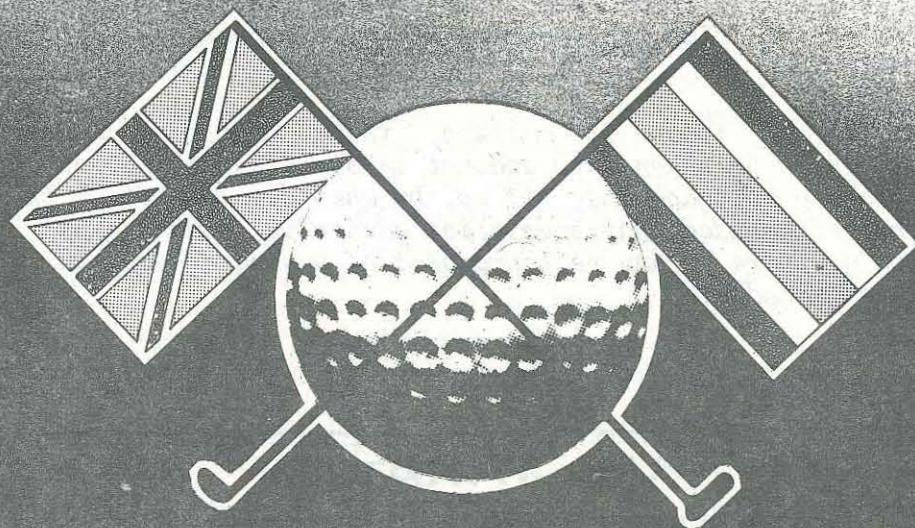
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# UNITED KINGDOM COMMITTEE FOR THAI CHARITIES CHARITY GOLF TOURNAMENT



SUNDAY 1st APRIL 1979

THE ROYAL THAI ARMY GOLF COURSE BANGKHEN

## PRIZES

Many team and individual trophies.

## HOLE-IN-ONE

Hole No. 13. First player to hole out in one wins a car.

Hole No. 6. First player to hole out in one wins a return air ticket to London.

## NEAREST THE PIN

Special prizes for nearest the pin on the other par 3's.

## PRIZE PRESENTATION

H.E. The British Ambassador and Mrs. Tripp have kindly agreed to present the prizes at their residence and all winners will be notified of the time and date shortly after the tournament.



MAKE YOUR BOOKING NOW. CALL MICHAEL NEVILLE TEL. 3910711 EXT.214

## CLUB ITEMS FOR SALE

|   |       |
|---|-------|
| <i>Tie</i>                                | 200.- |
| <i>Metal Car Badge</i>                    | 100.- |
| <i>Club Badge Key Ring (Pendant type)</i> | 20.-  |
| <i>Club Badge Key Ring (Plastic Back)</i> | 20.-  |
| <i>Note Cards (10 with envelopes)</i>     | 35.-  |

*All the above can be obtained from the office*

## WINE SPECIALS

*The wine specials for March will be:*

|                           |                   |
|---------------------------|-------------------|
| <i>Chateau de Goelane</i> | <i>Baht 130.-</i> |
| <i>Casal Garcia</i>       | <i>Baht 120.-</i> |
| <i>Mateus</i>             | <i>Baht 120.-</i> |



DARTS SECTION

## Derby 'twins' pull England out of mess

Members reading the above headline in a recent edition of the Bangkok Post believed that the Derby Duo had at last achieved recognition! But no, the new season will not be starting until Thursday, 22nd February!

Our first opponents have not yet made themselves known either because they are understandably apprehensive or because the fixture list hasn't been published by the Cathay Pacific Darts League yet.

The new board has been installed in the Club and one or two of the Lilywhites can be seen crowded in the bar on Sundays and Thursdays getting much needed practice. Their darts skill is coming along well too!

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COME ALONG TO THE

BARN DANCE

(Organisers: The Ladies Advisory Sub-Committee)

FRIDAY 9 MARCH 1979

on the

BACK LAWN

- o -

There will be DANCING and a Special

BUFFET SUPPER

- o -

Tickets: Baht 100 from the office

- o -

Free Seating

- 11 -



ACTIVITIES . MARCH 1979

PUBLIC HOLIDAYS/SPECIAL DAYS

Tue 6 - St David's Day

Sat 17 - St Patrick's Day

WEEKLY CLUB EVENTS

|           |                   |           |
|-----------|-------------------|-----------|
| Monday    | BRIDGE            | 7.30 p.m. |
| Tuesday   | SWIMMING TRAINING | 4.30 p.m. |
|           | CRICKET NET       | 5.30 p.m. |
| Wednesday | FOOTBALL TRAINING | 6.30 p.m. |
| Thursday  | SWIMMING TRAINING | 4.30 p.m. |
|           | BACKGAMMON        | 7.30 p.m. |
| Friday    | CHILDREN'S BALLET | 2 p.m.    |

CLUB/SECTION EVENTS

|           |  |                 |
|-----------|--|-----------------|
| Sat 3     | - CHILDREN'S DAY                         | 9 a.m.          |
| Sun 4     | - <u>Swimming</u> . Invitation Meet      | (Kasasart Univ) |
| Sun 11    | - <u>Golf</u> . Medal (Rose Garden)      | 9 a.m.          |
|           | <u>Tennis</u> . Match v Defence Attaches | 2.30 p.m.       |
| Sun 25    | - <u>Golf</u> . Stableford (Hua Mark)    | 8.27 a.m.       |
|           | <u>Tennis</u> . UK v Rest of the World   | 2.30 p.m.       |
| Sat 31    | - CHILDREN'S DAY                         |                 |
| Sun 1 Apr | <u>Swimming</u> . Monthly Gala           | 11.30 a.m.      |



#### THE BANGKOK SAMARITANS

*The Bangkok Samaritans is a voluntary organisation. It is worldwide, confidential and non-religious, aiming to reach out to those in despair.*

*If you are feeling unhappy, distressed, desperate or suicidal please telephone 235-4000. The volunteer at the other end wants to listen and to talk through your worries, anxieties and problems with you. All that is said is strictly confidential and there are no charges or obligations.*

*We try to keep the number manned 24 hours daily, but there is always someone available between 2 p.m.-7 a.m.*

#### LADIES GOLF PROGRAMME

|          |  |  |
|----------|--|--|
| March 6  | Bisque Bogey                               | Starter: Anne Quinn<br>Scorer: Margaret Miller |
| March 13 | 1st Round<br>Gestetner Cup<br>(Stableford) | Starter: Sheila Neville<br>Scorer: Jean Taylor |
| March 20 | 2nd Round<br>Gestetner Cup                 | Starter: Sheila Neville<br>Scorer: Anne Quinn  |
| March 27 | Medal                                      | Starter: Margaret Miller<br>Scorer: Anne Quinn |

#### OUTSIDE CATERING

*Can the Club help you with your party at home?*

*We can give quotations for:*

*Dinners*

*Buffets*

*Barbecues*

*Cocktail Reception*

*all at very reasonable rates*



## GOLF SECTION

Sunday 28th January

The British Club Golf Section had an enjoyable round of golf at the Rose Garden on Sunday 28th January, the competition taking the format of a Four Ball Better Ball Tournament. In conjunction the preliminary round of the Dunlop Trophy was played. The day's play resulted in Denis and Anne Quinn winning the day's event with a most creditable score of 49 points. They were followed closely on 46 points by Dave Cobbett and Bob Goninon. Unfortunately for Messrs. Cobbett/Goninon, the holders of the Dunlop Trophy, they were drawn against the Quinns' so although gaining second place in the 4BBB they were knocked out of the Dunlop Trophy.

Mike Neville and Derek Pott started with their usual sprint and won the prize for the best outward nine but the superior fitness of Jacques Morin and Iain Brown enabled them to secure the prize for the best homeward nine.

Dennis and Anne just to ensure it was a memorable day, between them, won the two prizes for "nearest-the-pin".

In the head to head clashes in the Dunlop Trophy one of the favourite teams John Davidson and Jim Aitken crashed out to the Scottish pairing of Scot Younger and David Watson 1 up. Morin and Brown won a most sober encounter against Bob Allen and Marshall Douglas 4 and 3. David Frost and John Lenaghan playing steady golf beat H.E. Richard Taylor and his good lady, Jean, 2 up. Whilst Margaret Miller partnered by late entry Peter Speed showed husband Eric and Len Coulson just who was in charge, by romping home 4 and 3.

The present position of The Dunlop Competition is as follows:-

### PRELIMINARY ROUND

by 25th February

|                              |   |
|------------------------------|---|
| S. Neville & N. Coulson      | ) |
| v                            | ) |
| D. Pott & M. Neville         | ) |
| B. Allen & M. Douglas        | ) |
| v                            | ) |
| J. Morin & I. Brown          | ) |
| J. Watson & T. Madar         | ) |
| v                            | ) |
| Pravit & P. Adcock           | ) |
| D. Quinn & A. Quinn          | ) |
| v                            | ) |
| D. Cobbett & R. Goninon      | ) |
| H.E. R.B. Taylor & J. Taylor | ) |
| v                            | ) |
| D. Frost & J. Lenaghan       | ) |
| J. Davidson & J. Aitken      | ) |
| v                            | ) |
| J. Younger & D. Watson       | ) |
| E. Miller & L. Coulson       | ) |
| v                            | ) |
| M. Miller & P. Speed         | ) |

### FIRST ROUND

by 11th March

J. Morin & I. Brown  
4 & 3

D. Quinn & A. Quinn  
4 & 3

D. Frost & J. Lenaghan  
2 up

J. Younger & D. Watson  
1 up

M. Miller & P. Speed  
4 & 3



Future events are as follows:-

| <u>1979</u> | <u>Competition</u>         | <u>Sponsor</u>            | <u>Golf Course</u>               |
|-------------|----------------------------|---------------------------|----------------------------------|
| 11 Mar      | Medal                      | Club Trophy               | Rose Garden<br>0900 hrs          |
| 25 Mar      | Stableford-Single<br>Event | Cathay Pacific<br>Airways | Hua Mark<br>0827 hrs             |
| 8 Apr       | 4 B.B.B. Stroke<br>play    | New Zealand<br>Insurance  | Rose Garden<br>0900 hrs          |
| 13 Apr      | 4 B.B.B. Stableford        | ItalThai                  | Siam Country<br>Club<br>0715 hrs |
| 14 Apr      | Stableford-Single          | British<br>Airways        | Sattahip<br>0730 hrs             |

#### HIRE STORES

The Club has a limited range of crockery, cutlery and glass which is available for hire. Other catering stores are only available on request to the Manager.

Indents can be accepted by telephone or by calling at the office.

The items required should be collected from and returned to the new Store at the south end of the Clubhouse. The hire charge is normally one bhat per piece or set of cutlery plus replacement cost for damage breakage.

#### SWIMMING SECTION

As this newsletter goes to print a squad of twenty British Club swimmers will be competing in an Invitational Meet at the Kasasart University, sponsored by the Japanese Swimming association. Extra training was incorporated on Saturday mornings to fit the swimmers for the event. The pool is a 50 metre length which can be quite formidable at first sighting. Even the 6 and unders will swim over 50 metres. Thanks are due to Graham Daley who has given his time and expertise to help train the older swimmers during February. As the Meet is an individual competition we are taking our strongest swimmers and will have some gaps in certain age groups. This is one of the great opportunities the kids in the swimming group have to join in such high standard competition against members of the Royal Bangkok Sports Club, Suan Dusit, Chiang Mai, International Club and the Japanese Club.

At our February gala at the BC pool we saw 32 swimmers competing and one pool record broken. Kimberlie Weymouth broke her own back-stroke record.

Badges and T-shirts are still being awarded to the children as they complete their 25,000 and 50,000 metres. Two swimmers are fast approaching 100,000 metres. For the 6 and under swimmers we are also going to present 5,000 and 15,000 metre badges in recognition of their good efforts. Since our training recommenced, the following children have received badges:

25,000 - Sophie Tait, Susan Hyatt

50,000 - Clare Frankel, Kimberlie Weymouth,  
Nicola Tait

75,000 - William Jamieson, Alexandra Weymouth

To all new families may we extend a "cool" welcome to your children to join our swimming squad training on Tuesday and Thursdays at 4.30 p.m.



### SQUASH SECTION

EXCLUSIVE - Your Hon. (and no wonder) Fixtures Secretary (almost always nearly first with the news) can now confirm rumours (if indeed there were any) concerning the latest TSRA squash league. This league did in fact begin just the other day, more or less. Actually, February 6th, it is running until April 5th which is when the final playoff will be played at the Sports Club. Our courts are being used meanwhile for TSRA league matches on Tuesdays and Thursdays from 7 p.m.

#### Don Johnston Cup

Keen-eyed readers of these pages will have noted a close resemblance between the date of the TSRA final mentioned above and the date mentioned in last month's newsletter as Don Johnston Cup/Parra Handy Plate final and squash social night. Please note that the final of the D.J.C./P.H.P. and the social have been put back to Wednesday May 9th, (another holiday-eve) to avoid putting undue pressure on those members who we confidently expect will be in both lots of finals and also to avoid undue pressure on the courts during the closure of Court No. 2 in March. The D.J.C./P.H.P. preliminary rounds can thus be spread over about six weeks, starting in mid-March. The first-round draw will be circulated to all participants early in March.

#### Repairs to Court 2

These will be carried out in March and will take about three weeks.

#### 22nd Squash League

To compensate for court time taken up by the TSRA league, and the expected closure of Court 2 for repairs early in March, the 22nd league will be extended to March 15th. The league will definitely end on that date.

### Forthcoming Events

|             |   |
|-------------|---|
| 3 April     | Semi-final playoffs of TSRA league (BC)   |
| 5 April     | Final playoffs of TSRA league (RBSC)  |
| 12-15 April | 4th East Asian Squash Championship (RBSC/BC)                                      |
| 1 May       | Start of 23rd league  |
| 9 May       | Finals of the Don Johnston Cup and Parra Handy Plate, followed by poolside social |
| July        | Handicap Trophy competition   |

#### Available at the Poolside Bar

Dunlop Squash Balls - Baht 20 each



### TENNIS SECTION

The Annual Club Championships are in progress at the time of going to press, 52 entries giving a good field in all 5 major events. Several 'new' faces have put up a good performance in earlier rounds auguring well for an attractive finals weekend on February 24th and 25th. Organising Committee apologies to those unacceptable late entries - next year we will try to give greater notice.

Apologies also for the state of the courts - rapidly deteriorating - however, the recent upsurge in Tennis enthusiasm has demonstrated that previous maintenance methods are no longer adequate. We are trying to gain the interest of a player who has the knowledge (and the time) to ensure courts are kept in better condition - any offers please?

### MARCH PROGRAMME

Sunday 11 March British Club v Defence Attaches Club courts at 2.30 p.m. (we are also trying to arrange a ladies Match)

Sunday 25 March Great Britain v Rest of the World Club courts 2.30 p.m.

Team Coordinators Malcolm Kelsey for Great Britain and John McDermott for the Rest of the World. Each side requires 8 ladies and 8 men and teams will be advised soonest - or volunteer please direct to your respective coordinator.

### APRIL PROGRAMME

Now that we have seen almost everybody in action we want to revenge our 1978 defeats at the hands of RBSC. So stand by fitter players, as we will need 8 men and 8 ladies, for the weekend of April 8th when we will challenge the might of RBSC.

22 April 40 and overs v under 40's Club courts  
2.30 p.m.

Recruiting by coordinators starts soon. Teams 8 men and 8 ladies (N.B. Sporting younger ladies may volunteer to play for the 40 and overs).

Available at the Poolside Bar

DUNLOP Tennis Balls

Baht 90.-

(LP) (Box of 4)

HAVE YOU PAID YOUR FEBRUARY ACCOUNT?



#### ADVERTISING

Members are reminded that they can place advertisements in the Newsletter at reasonable rates. Notices on the Club notice boards are seen only by those using the Club whereas this Newsletter is sent to all members.

Rates are:

##### Members Personal Advertisements

|              |   |       |
|--------------|---|-------|
| Ten line box | - | 25.-  |
| Half page    | - | 50.-  |
| Full page    | - | 100.- |

##### Business Advertisements (Not on the Covers)

|                    |   |       |
|--------------------|---|-------|
| $\frac{1}{2}$ page | - | 250.- |
| Full page          | - | 500.- |

#### EDITORS NOTES

All material for the April 1979 edition of the Newsletter must reach the Office by 17 March.

Advertisers interested in purchasing the space on the covers of the Newsletter are requested to contact the Advertising Editor.

Classified Ads should be handed to the office by the closing date for entries published in the Newsletter. Publication fees will be charged to members accounts.

Advertising Editor :

Editor :

- 24 -

# The Chivas Regal of Scotches

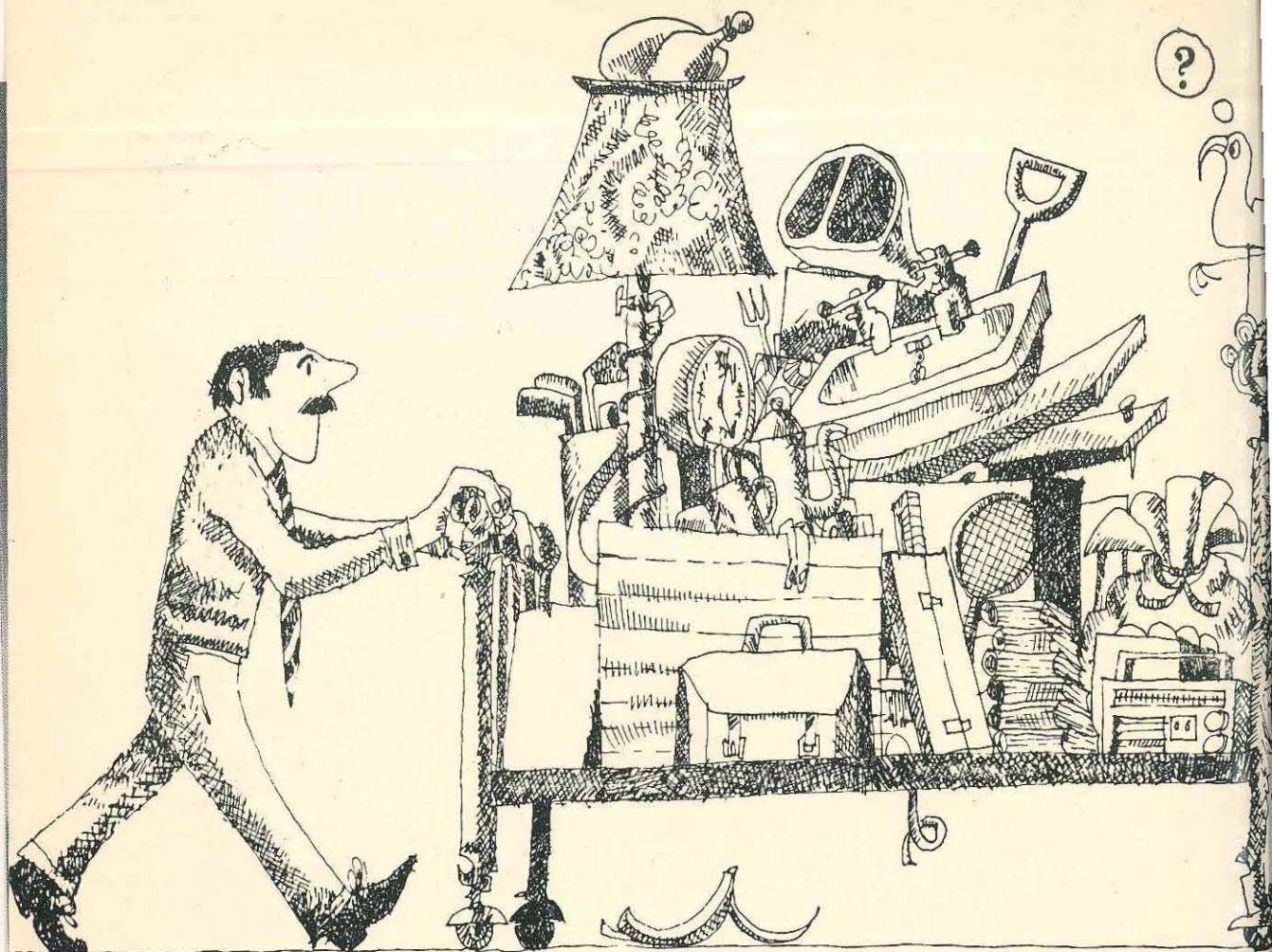


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