



# Senior Tennis Times

Newsletter of the Senior Tennis Players Club, Inc.

May  
2004

## All Members Meeting

By Ken Landro

I encourage all members to come to the Annual Meeting on Saturday, June 19, at 11:30 AM. We will honor all captains who have given unselfishly of their time to their fellow club members at a festive luncheon to be held at the Town and Country Club in St. Paul. Also, the Jack Dow Award will be presented to an individual for service and contributions to the club of an exceptional nature. See page 6 for further information and a sign-up form. The reservation deadline is June 12.

## New Officers, Board Changes

By Ken Landro

At its regularly scheduled April meeting, the STPC Board welcomed newly elected members Bob Busch and Gladys Murray and had the opportunity to thank retiring board members Ed Fischer and Bob Sloan for their contributions over the last 3 years. In addition, the Board re-elected Jack Baloga, David Howard and Caryl Minnetti for full three year terms as each of them came to the Board to fill an unexpired term. All Board members and officers will be introduced at the Annual Meeting on June 19 at the Town and Country Club in St. Paul.

## Mayor's Day of Play

By Roger Boyer

InnerCity Tennis and the Senior Tennis Players Club announce the 6<sup>th</sup> annual Mayor's Day of Play at Martin Luther King Park, 40<sup>th</sup> & Nicollet Avenue South, on Saturday, May 15th, 1:00 – 3:00 pm.

All Senior Tennis Players are invited to participate in this fun, free event. Senior volunteers will lead kids (age 3-9) through tennis games.

- No experience necessary
- No equipment required

Just wear your tennis shoes and bring your family.

To register or if you have further questions contact Karen @ 612/803-0350 or email at: [ramcglynn@aol.com](mailto:ramcglynn@aol.com).

## Financial Outlook for 2004

By Roger Junker

The STPC is in a sound financial position. This is despite the fact that after the first quarter of 2003 enrollment is down by almost 14%, which equates to \$5,750 in dues. Offsetting this shortfall in dues are two significant unplanned sources of income: 1) a contribution of \$3,500 from GMAC-RFC on behalf of Club member Marv Schneider for his contributions to various community tennis programs, and 2) \$3,436 from the USTA Community Tennis Program. Expenses also are running under plan. The outlook for 2004 is for the Club to operate within its budget. For a financial summary of 2003, turn to page 10.

Read the summary, and send your questions to the editor. We will answer in the June newsletter.

## Upcoming Events

**May 3-6, 2004**

Dow Tournament  
Reed-Sweatt Family Tennis Center

**May 15, 2004**

Mayor's Day of Play  
Martin Luther King Park

**June 1, 2004**

Bolger Clinic with Roger Boyer  
Reed-Sweatt Family Tennis Center

*Signup on page 7*

**June 19, 2004**

**All Members Meeting**  
Town & Country Club

*Signup on page 6*

**July 10, 2004**

Grandparent/Grandchild Round Robin  
Valley View, Bloomington

*Signup on page 4*

## Senior Tennis Players Club, Inc.

A nonprofit corporation, P.O. Box 385434,  
Bloomington, MN 55438

### Senior Tennis Times

The Senior Tennis Times is published ten times annually by and for the members of the Senior Tennis Players Club, Inc.

### Newsletter Editor

David Sommer  
3657 17th Avenue South  
Minneapolis, MN 55407-2805  
Phone: 612-276-1313  
Email: [dsommer7@earthlink.net](mailto:dsommer7@earthlink.net)

### 2003-2004 Board of Directors

President: Ken Landro..... 763-544-9757

Vice President:

Darlene Moynagh..... 651-436-8927

Secretary: Gladys Murray ..... 651-483-2850

Treasurer: Roger Junker ..... 952-890-5370

New Members: Caryl Minnetti. 952-884-5136

Renewing Members:

Sally Browning..... 952-942-9336

Events Director: Alice Weides.. 952-881-3751

Advisor: Mary Kaminski ..... 612-781-3271

Carol Shields..... 651-484-3213

Bob Busch..... 952-941-1204

David Howard..... 952-525-2252

Jack Baloga..... 952-944-5194

Dotti Brazel..... 952-377-2289

Jo Rolling..... 651-777-3773

Newsletter: David Sommer ..... 612-276-1313

Past President: Jean Murdock. 612-825-5826

Director of Training: Roger Boyer

Ass't Director: Percy Hughes.... 612-866-1102

E-Mail: [percychjr@msn.com](mailto:percychjr@msn.com)

Club Founder: Jack Dow

### Advertising

Send digital files by disk or e-mail [dsommer7@earthlink.net](mailto:dsommer7@earthlink.net) to David Sommer by the 15th of the month for publication the following month. **Please send all payments to the newsletter editor.** We can create an ad for you for a \$20 fee.

### Ad rates are:

Full page (7x9 in) ..... \$100

Half page (7x4.5 in)..... 75

Quarter page (3.5x4.5 in)..... 50

Eighth page (3.5x2.5 in)..... 30

Classified ad

(members only, max 4 lines)..... 15

2-line ad (members only, 50 spaces/line)

First three months ..... free

After three months, per issue..... \$5

### Publication Deadline

Submit articles to David Sommer by the 20th of the month for publication the following month. All material submitted for publication is subject to editing.

### Membership information changes

Can be made by writing Senior Tennis Players Club, P.O. Box 385434, Bloomington, MN 55438, or email to [SBrow29991@aol.com](mailto:SBrow29991@aol.com)

Membership total: 1485

May 2004, Volume 17, Number 4

## Editor Admits Defeat

He is forced to admit he cannot handle the many telephone calls requesting membership changes:

“Just one newsletter for the two of us.”

“Here’s our new address.”

“Gone for the winter.”

So please, use his phone only for important late-breaking news. And if you have a membership change, use the P.O. box or email given at the bottom of the masthead.



## Volunteering is “In”

By Alice Weides

Imagine—a hot new trend that won’t damage your health or encourage indecent exposure. Senior Tennis is seeking volunteers to help plan and host social functions in the coming year. It is a great way to get to know other members outside of a game of tennis. These functions are also your chance to give back to Senior Tennis and keep the organization fresh and active.

We are seeking volunteers for a wide range of activities: event planning, advertising, phoning, menu planning, and hosting.

Get your friends involved—peers motivate peers—it becomes more personal and fun.

For more information please call Carol Shields at 651-484-3213.



### Mission Statement

The primary purpose of the STPC is to provide tennis playing opportunities to people 50 and older for their mental, physical, and social well-being.

### Newsletter Submissions

To help make the newsletter as correct as possible, please submit all items in writing only, by mail or email. The deadline is the 20th of the month for publication the following month.

**Send your submissions to:** David Sommer, 3657 17th Ave., Minneapolis, MN 55407-2805. Or [dsommer7@earthlink.net](mailto:dsommer7@earthlink.net).

If you have an idea for an article, or if you would like to write an article, call or e-mail David Sommer. We need help and input from writers and photographers.

# Percy's Tennis Rhythms



## By Percy Hughes

Springtime, you're here. I've already given you equipment suggestions (those that I could remember) in my last column. Please call me, 612-866-1102, and tell me what things I've forgotten to mention—I'll list them in next

month's column.

Every Spring I ask for your used tennis balls for our instructors to use for their outdoor lessons. We will really need them. I've moved to where I no longer can store balls. I believe Roger Boyer will let me have some storage space until I can pass them out to our Pros. I thank you in advance. Please get in touch with me.

**Outdoor lessons** will begin the first week in May, which is also the week of the **Jack Dow Tournament**. These classes will be held in St. Louis Park, Golden Valley, Bloomington, Fort Snelling, and St. Paul. The courts are listed on page 9, along with the Pro's name & telephone number, the court address, and the day and time of the lesson. You're welcome to attend as many lessons as you wish, with **no charge**

during the outdoor season, other than one special class. Don't you love being a member of the Senior Tennis Players Club, Inc.? *Please* make sure you *are* a paid-up member of our great club. If you're not, just ask your Pro for an application. There are also applications in the lobby at Reed-Sweatt—just inquire at the main desk.

The **Doubles Troubles Clinic** was well attended, with some new faces attending. Some were there to prepare their game for the **Jack Dow Tournament** that starts Monday, May 3rd. All club members are invited to watch the matches at no cost. This has always been a fun tournament, operated on a professional level. You'll also be privileged to watch our second annual **Battle of the Sexes!** Last year's first battle was a great and closely played match, a real crowd pleaser! (Gosh—I can't remember who won). The players will be: **Jo Rolling** and **Sheilah Bjore**, *versus* **Larry Lalonde** and **David Chatfield**. For the record, I don't believe our club has anyone with more competitive spirit than what Jo Rolling has—she has *awesome energy*. Please! We don't want to see any money being exchanged in the club, over this match. ☺☺☺

Enjoy the Spring weather, and please remember: **No foot faults!** Perc

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## STPC Summer Team Tennis

### By Marv Schneider

Last year seven teams competed in the west metro area. Each team consists of 4 men and 4 women, 3.0 and above. Each match consists of two men's doubles, two women's doubles, and 4 mixed doubles. Play is on Tuesday mornings from 9-11 am, mid-June thru mid-August.

This year we would like to expand to eight teams, with two divisions. Winners in each division would play for the championship. Please volunteer, either as captain, player, or sub. Call Marv at 952-975-1895

## Women On Wednesday (WOW)

### By Sharon Davis

Wednesday mornings during June, July and August a group of STPC members meet for doubles tennis and good times. The level of play is 2.5 to 3.0+. Our group meets at two locations in Golden Valley. We

consist of four captains with teams of six regular members each.

We are always open for more team members and subs. If interested, please contact:

Al Simcoe — 763-315-0657 or

Ginny Morse — 612-288-9121

We have a picnic at the end of the season to celebrate.

## USTA Team Tennis

### By Ken Landro

Want another chance to play team tennis this summer? The Northern Section of USTA has a special program for "Super Seniors". Super Seniors are men and women age 60 and over. Play is for men's teams or women's teams with ratings of 2.5, 3.0, 3.5 and 4.0.

Please call Liz Kamish at 952-887-5001, ext.17 for more information.

*10th Annual*  
**Grandparent/Grandchild  
Round Robin**  
**Saturday, July 10, 2004**  
**8 AM—Noon**  
**Valley View Courts**

**Nicollet & 90th St., Bloomington**



Here's an opportunity for you to play tennis with your grandchild, share time together, and most of all, have fun!

Only \$3 per person. Deadline for reservations is July 5th.

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Send this reservation form with your check for \$3 per person, made out to STPC, to:  
Dotti Brazeal  
4406 S. Cedar Lake Road  
St. Louis Park, MN 55416

Name \_\_\_\_\_

Phone # \_\_\_\_\_

Grandchild's Name \_\_\_\_\_

Grandchild's Age \_\_\_\_\_

**RELEASE FORM**

I agree that any participation by me during my membership or at any other time, in an activity of, or sponsored by, Senior Tennis Players Club, including lessons, clinics, drills, rating sessions, tournaments, meetings, camps, trips, scheduled group (or other) games, and social events, shall be at my own sole risk, and I hereby release and hold harmless Senior Tennis Players Club and its officers, directors, members, employees, agents, tennis pros, and other independent contractors from any and all claims of any nature whatsoever arising from any such activity or otherwise.

Signature \_\_\_\_\_ Date \_\_\_\_\_

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# Doubles Troubles

By Nancy Lindeman

“Get it!” “Mine!” “Take it!”

One of our big problems in playing doubles is failure to communicate with our partner. Inner communication is just one of the “doubles troubles” addressed on March 25 at the Reed-Sweatt Tennis Center.

Roger Boyer and Percy Hughes conducted a successful and very helpful session on doubles strategy for 42 of our senior tennis players. They learned positioning, where best to serve the ball, best returns and other doubles skills. All will be helpful for those playing in the Dow Tournament May 3-6.

After the tennis, a snack of fruit platters, cheese, crackers, cupcakes, brownies, lemonade, and coffee was served.

Those who worked on the event included Nancy Lindeman, Mary Ann McGuire, Amy Rincon, Roy Rincon, and Willie Prawdzik.



## What? Me Cheat?

By David Sommer

There's a *cheating scandal* in tennis. And it involves well-known players in Senior Tennis.

We all know that we must make line calls honestly—in fact, we must give the benefit of the doubt to the opponent. But too many of us cheat on *foot faults*. I hate to say this, but maybe this is because a “little” foot fault is hard for an opponent to catch. And maybe we just get into sloppy habits, letting our foot drag over the line before we strike the ball. For the record, USTA Comment 8.3 in the rules says: “A player commits a foot fault if after the player's feet are at rest but before the player strikes the ball, either foot touches:



- the Court, including the baseline;
- any part of the imaginary extension of the center mark; or
- beyond the imaginary extension of the outside of the singles sideline in singles or the doubles sideline in doubles.”

Rule 8 goes on to say that the *opponent* may call a foot fault after pointing out the infraction. And a “fault” means the serve was no good, and should be treated as such. Players, don't make your opponent do this! Monitor yourself and your partner to see that you are playing fair.



## Two-Liner Want Ads

These two-liner want ads are available to all STPC members. Your ad is free for three issues. After that, there is a charge of \$5 per publication. Your check should be payable to STPC and sent to David Sommer with instructions.

**Interested in Head racquets and clothing?** Consult Percy Hughes at 612-866-1102 for what's best for you.

**Free: Name-brand tennis skirts** sizes. 14 & 16 (can no longer play) 952-836-1730.

**Dell PC with MS Office.** DVD, 17" monitor. \$200 or bo. Also scanner \$35. 612-276-1313. [dsommer7@earthlink.net](mailto:dsommer7@earthlink.net).

**Motorcycle—1978 Triumph Bonneville** Black w/Red, excellent condition. 11,000 miles, \$3250 or bo. 612-794-9252.

**Handyman Services.** Affordable repairs/maint, SW Mpls/Edina/SLP. Bob 952-929-0844, [rthompson111@earthlink.net](mailto:rthompson111@earthlink.net).

**For Sale: New Wilson Triad Tennis Racket.** 4 5/8" grip. Pd \$199. Sell \$95. Ed 763-550-9770.

**2 Greek homes 3BR/2.5BA,** near Nafplio, furnished, \$780/week. MN owned, details Sally Howard 612-340-9706.

**Singles tennis 3.0,** Apple Valley/Burnsville vicinity. Call Joan Farber 952-891-3882.

# STPC Annual Meeting

All Members Welcome

Includes Captain's Recognition Luncheon and  
Jack Dow Trophy Award



Saturday, June 19, 2004—11:30am-3:00pm

Town & Country Club  
300 Mississippi River Boulevard  
St. Paul, Minnesota

## Schedule of Events

- 11:30am Social Hour
- 12:30pm Luncheon with music by  
Jack Wallin, pianist
- 1:45pm Annual Meeting and Introduc-  
tion of New Board Members
- 2:15pm Jack Dow Trophy Award

## Luncheon Menu

### *Chicken Veronique*

*Sautéed Chicken Breast with  
Champagne Cream Sauce, Red  
Grapes, and Toasted Almonds*

*Salad, Seasonal Vegetable, Warm  
Rolls, Beverages*

*Ice Cream Sundae with Butter*

### **Directions to Town & Country Club**

From 94 East: Take the Cretin Avenue/Vandalia Street exit (exit 237) and turn right onto Cretin Avenue. Turn right onto Marshall Avenue. Turn right onto Mississippi River Boulevard.

From 94 West: Take the Cretin Avenue/Vandalia Street exit (exit 237) and turn left onto Cretin Avenue. Turn right onto Marshall Avenue. Turn right onto Mississippi River Boulevard.

### **Reservation form: STPC Luncheon**

**June 19, 2004—11:30am-3:00pm**

Cost: \$18.00 per person—captains attend free, but registration required

Name: \_\_\_\_\_

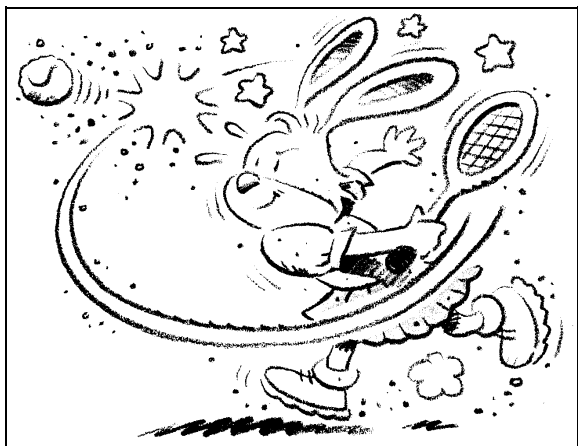
Name: \_\_\_\_\_

Phone: \_\_\_\_\_

**Send reservation form by June 12 with check payable to STPC to:**

Jo Rolling, 6580 Upper 23rd St N, Oakdale, MN 55128

**John Bolger**  
Tennis Clinic & Luncheon  
Tuesday, June 1, 2004



**Reed-Sweatt Family Tennis Center**  
4005 Nicollet Avenue South  
Minneapolis, MN 55409

Tennis at 9 a.m., luncheon at 11:30 a.m.

**New format: 3 50-minute segments**  
Men and women, everyone plays!

\$12.50 per member, \$15 per guest

**72 Players Only**  
**Register by May 24, 2004**

**John Bolger Tennis Clinic & Luncheon  
Reservation Form**

Name: \_\_\_\_\_

Phone (w/ area code): \_\_\_\_\_

Skill Level:  1-1.5     2-2.5     3-3.5     4.0

Send your check payable to STPC (\$12.50 per member, \$15 per guest) and this form by **May 24, 2004** to:

Bob Busch  
5229 Duggan Plaza  
Edina, MN 55439

All players must sign the Release Form below:

**RELEASE FORM**

I agree that any participation by me during my membership or at any other time, in an activity of, or sponsored by, Senior Tennis Players Club, including lessons, clinics, drills, rating sessions, tournaments, meetings, camps, trips, scheduled group (or other) games, and social events, shall be at my own sole risk, and I hereby release and hold harmless Senior Tennis Players Club and its officers, directors, members, employees, agents, tennis pros, and other independent contractors from any and all claims of any nature whatsoever arising from any such activity or otherwise.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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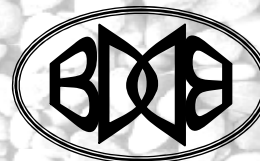
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Anna Sommer

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Los Angeles, CA

**Tennis South of the River**  
**By Jack Hansen**

I'm looking for tennis players, south of the river, to play in the spring, summer and fall. We have two

brand new courts in Prior Lake. Play will be Monday, Wednesday, and Fridays 8:30 to 10:30.

Contact me (Jack Hansen) at 952-447-4872. Or call Lucy Luce 952-447-1032.

## In Memory...



**John Connelly**, a long-time member of STPC who captained indoor and outdoor leagues, and helped organize summer team tennis, died after a brief bout with pneumonia. He was 80.

Connelly worked for the city of St. Paul for 40 years, then continued his civic involvement as a volunteer for nearly two more decades. He began his career with the city in 1947 after a stint in the U.S. Navy, according to his family, and retired in 1987 as director of research for the City Council. Connelly was a member of a great many organizations that dealt with municipal financing, urban issues, statistical analysis and planning. His daughter said his home in St. Paul is still full of maps and documents related to his work and interests.

Survivors include his wife, Loretta, daughter Mary Jo Schaffhausen, and two grandchildren.

**David A. Turgeon**, age 79, died peacefully March 18, 2004. He was a member for many years of STPC. Preceded in death by wife, Bernice; many brothers and sisters. Survived by loving sons, Mark (Kath), Gary (Barbara); loving and devoted daughter, Mary; grandchildren, Laura Griffis (Barak), Lisa, Noel, Lindsay and Anna; sisters, Marguerite CSJ and JoAnne CSJ; many nieces and nephews. The 14th of 15 children, a Navy veteran of WWII, he "piloted a destroyer before he drove a car." Retired from the Soo Line RR. Enjoyed fishing, bike riding, and was an avid tennis player. Wise, nurturing, playful man, devoted Father and friend to his children and others. This gentle heart will be greatly missed.

*As a non-profit organization, the Senior Tennis Players Club gratefully accepts donations, memorials and estate gifts.*

## Women's Pro Tournament

By Jean Murdoch

The American Family Mortgage Women's Tournament was held at Fort Snelling Tennis Club February 22-29. This tournament is a great value—you see women professionals who are just below the top levels, and you see them "up close and personal."

STPC again came thru with 98% of the volunteer ushers from our club. The USTA office sent a thank you letter to the volunteers but I would like to acknowledge our members that did such a great job. The following volunteered for more than one shift which helped considerably: Ron Liddiard, Doug Anders, Rosie Lee, Mickey and Pat Garaghty, Anne Barten, Fred Beiderman, Chuck Hall, Henry Sosin, Alice Weides, Duncan Welty, Bill Zell, Virginia Belford, Jerry Ludwig and Janet Lee.

Other volunteers were Jane and Bob Tishbein, Matt Little, Wally Bahn, Carol Shields, Don Holton, Jo Rolling, Roger Junker, Dorothy Rossing, Terry Diebold, Penny Ream, Dottie Brazeal, Ray Ranallo, Helen Jackson, Mary Croxford, John Gessner, Ronnae Wagner and Roz Bernstein. A special Thanks to Cecile Pautz who not only ushered but helped in the calling to enlist volunteers.

All together, STPC put in 70 hours of volunteer work, not including the calling. Our volunteers benefited by seeing some

great women's tennis. And USTA admits that it could not put on this tournament without us. Give yourself a pat on the back while you wear the Tournament T-shirt.

## Minnesota Senior Olympics

By Rosalyn Bernstein

The Northland Senior Games will take place in Duluth, MN from June 21-25, 2004. In the past, from 300-500 senior athletes have participated in the games, including many STPC members who have dominated the tennis matches. The Senior Games consist of many athletic events: archery, basketball, billiards, bocce ball, bowling, cards, croquet, cycling, golf, horseshoes, racquetball, swimming, table tennis, tennis, track and field events, and volleyball. In most, there are five-year age brackets, from 50 to 90.

The Non-Resident Entry Fees are \$30 if postmarked by May 21, 2004 or \$35 if postmarked by June 6, 2004. If you have any questions, you can call Ronnae Wagner at 952-938-5785. Ronnae has registration forms. Or contact the City of Duluth Department of Parks & Recreation, Northland Senior Games, 12 East 4th Street, Duluth, MN 55805-1729. Call 218-723-3724, 218-723-3861 or 218-723-3661. Email: [ewenneson@ci.duluth.mn.us](mailto:ewenneson@ci.duluth.mn.us).



## ●● STPC Free Lessons and Drills—All Levels ●●

Some court locations are subject to change during the season. No reservations necessary and no fees are charged.

Location	Day	Start	Time	Instructor	Phone
<b>Bass Lake</b> Beltline Rd & 36th St. St. Louis Park	Thurs	5/6	8:30-10:00 AM	Percy Hughes	952-831-2872
				Paul Stormo	952-944-6286
<b>Bryant Courts</b> 84 <sup>th</sup> and Bryant Ave S,	Wed	6/2	8:30-10:00 AM	Percy Hughes	952-831-2872
<b>Breck School</b> 123 Ottawa Ave. Golden Valley	Tues	5/4	5:30-7:00 PM	Jim Eler	952-471-9750
	Wed	5/5	5:30-7:00 PM	Laurie Koslak	952-939-9785
				Duncan Welty	952-933-8592
<b>McKnight Field</b> North St. Paul High School N.E. corner Hwy 36 and McKnight Rd	Wed	5/5	9:00-10:30 AM	Tom Bauman	651-738-6726

**Free Lessons.** Twelve free lessons are offered as part of your STPC membership. New members are encouraged to take advantage of them. After twelve lessons, you will receive a free can of balls and a certificate of accomplishment and congratulations from the STPC president. You should notify your instructor when you have completed twelve lessons.

## ●● Private Club Drills Open to STPC Members ●●

Location	Day	Cost	Time	Instructor	Phone
Reed-Sweatt Family Tennis Center 4005 Nicollet Ave S. Minneapolis	Tues	\$5.50	9:00-10:00 AM		612-825-6844 Call for reservation.

**\*\*Additional classes for all skill levels available, open to seniors and younger players.**

## Tennis Camps and Drills

**Greg Hiers** has camps for 2.5-3.0(-): May 17-20; 3.0(+)-3.5: May 10-13 or May 24-27. Camps are open to the public and played on clay courts! Go to [www.hierstennis.com](http://www.hierstennis.com) for further details and registration.

**Tennis and Life Camps** at Gustavus: <http://www.gac.edu/events/athletics/tlc/>, or 507-931-1614.

**Grand View Lodge**, Nisswa, MN. <http://www.grandviewlodge.com/>, 800-432-3278.

**More camps**, see [http://mysummercamps.com/camps/Sports\\_Camps/Tennis/](http://mysummercamps.com/camps/Sports_Camps/Tennis/)



# Financial Summary

By Roger Junker

To the left are the balance sheets at year-end 2002 and 2003. There are two important differences: 1) in 2003, the Club withdrew its monies from Fidelity Investments and invested in CDs with InterBank to get better returns on its investments, and 2) the Club changed to a modified accrual basis of accounting (dues only) from a cash basis. This change is reflected in the Memberships Payable account (liability) that shows \$27,575 representing 2004 dues received in November and December 2003. The Board decided this change would match income and expenses in the current year enabling the Board to better monitor and manage expenses. This accounting change caused the \$27,512 loss in 2003, the year of transition.

The \$53,000 invested in InterBank CDs is money received from theUSTA Community Tennis Program. The use of this money is restricted by decisions of prior STPC Boards of Directors.

Below is a summary comparison of the plan vs. actuals of the 2003 Income & Expense Statement. The 2003 plan showed expenses exceeding income by \$12,400. This shortfall would be covered by cash from the Balance Sheet. Briefly, dues (Income) was less than plan by \$24,852 because of the accounting change. Actual expenses were less than plan for four of the five cost groups and in total \$9,740 under plan. The under run of total actual expenses partially offset the unfavorable variance in dues netting an unfavorable variance of \$15,112 compared to an unfavorable plan variance of \$12,400.



Balance Sheet		
	12/31/2002	12/31/2003
<b>Assets</b>		
010 Cash - Wells Fargo	\$ 30,245	\$ 29,639
Fidelity Investments:		
020 Money Market	22,650	0
040 Endowment	30,000	0
subtotal	52,650	0
InterBank Investments:		
021 Contingency Fund	0	23,000
041 Endowment Fund	0	30,000
subtotal	0	53,000
050 Prepaid Postage	0	318
<b>Total Assets</b>	<b>\$ 82,895</b>	<b>\$ 82,958</b>

<b>Liabilities</b>		
060 Memberships Payable	0	27,575
<b>STPC Equity</b>		
090 Income/(Loss) Current Yr	24,976	(27,512)
095 Retained Earnings	57,919	82,895
subtotal STPC Equity	82,895	55,383
<b>Liabilities &amp; STPC Equity</b>	<b>\$ 82,895</b>	<b>\$ 82,958</b>

## 2003 Income and Expense Statement Summary: Plan vs. Actuals

	Plan	Actuals	Favorable/(Unfavorable)	Variance	Cause(s) of Deviation
<b>Income:</b>					
- Dues, etc	\$ 33,000	\$ 8,148		\$ (24,852)	Under run dues - accounting change
<b>Expenses:</b>					
- Newsletter	16,500	12,819	3,681		Under run printing and postage
- Lesson Program	12,600	11,900	700		Overrun of court fees (income) partially offset by overruns of instructors and court times
- Special Events	4,000	662	3,338		Net under runs: Award Luncheon and Dow Tournament
- Administration	3,300	3,666	(366)		Various small overruns
- Membership	9,000	6,611	2,389		Under run mainly roster expenses
<b>Total Expenses</b>	<b>\$ 45,400</b>	<b>\$ 35,660</b>		<b>\$ 9,740</b>	Actual total expenses under ran plan
<b>Net Profit (Loss)</b>	<b>\$(12,400)</b>	<b>\$(27,512)</b>		<b>\$(15,112)</b>	<b>Under run of total actual expenses partially offset under run of actual income</b>

**2004 Spring/Summer Court Schedule—Senior Tennis Players Club**

**Corrections to Schedule in the April Newsletter**

**●● ST. PAUL AREA ●●**

Location	Day	Time	Cts	Skill	Captains	Phone
Oakdale Courts 45 <sup>th</sup> and Granada (1 mile East of 120 on 45 <sup>th</sup> ) Oakdale	Tue	8:00-10:00 am	4	2.5-3.0	Peter Cotton	651-426-406
	Thu	8:00-10:00 am	4	2.5-3.0	Barbara Rooney	651-777-7399 or 651-481-9222 (w)
	Sat	8:00-10:00 am	4	2.5-3.0	Barbara Rooney	651-777-7399 or 651-481-9222 (w)
White Bear Lake High School Cty Rd E and McKnight Rd White Bear Lake	Wed	6:00-8:00 pm	7	3.0-3.5	Captain needed	

**For corrections or changes for St. Paul and suburbs call Darlene Moynagh 651-436-8927**

**●● MINNEAPOLIS AREA ●●**

Location	Day	Time	Cts	Skill	Captains	Phone
Bass Lake Beltline Blvd & 36 <sup>th</sup> Street St. Louis Park (Certain dates not avail- able)	Mon	9:00-11:00 am	6	2.5-3.5	Ann Stirrat	952-922-5348
	Tue	9:00-11:00 am	6		Mel/Milly Warnert	763-588-1887
	Wed	9:00-11:00 am	6		Barb Webb	612-922-0757
	Fri	9:00-11:00 am	6		Laverne Wilger	952-929-8120
Valley View Park 90 <sup>th</sup> St between Nicollet and Portland Bloomington	Mon	7:00-9:00 am	6	3.5	Clifford McMinn	952-888-4989
	Tue	7:00-9:00 am	6	3.5		
	Fri	7:00-9:00 am	6	3.5		

**For corrections or changes for Minneapolis and suburbs call Jack Baloga 952-944-5194**

**Captains Alert!**

The *final* schedule will be printed in the June/July issue. Contact Jack Baloga (Minneapolis area) or Darlene Moynagh (St. Paul area) with any corrections, additions, or deletions. Be sure to provide all the information needed: Location, Days, Time, Courts, Skill, Captains, and

Phone.

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