

**HANDICAPS NOVEMBER 2016**  
**DIVISION THREE**

**Fairwater Cons E**

Alex Morgan	19
Rebecca Jones	18
Rhys Jones	20
Don O'Driscoll	15
Omer Minhas	15

**Rhiwbina G**

John Williams	18
Gareth Llewellyn	17
Bryn Lewis	18
Colin Towler	20

**Mackintosh L**

Tony English	18
Andre Troskot	19
Derrick Fernandes	17
Neil Edwards	17
Alex Pooth	20

**W/F Penmark C**

Mark Dommett	20
Mike Finnimore	20
Robin Morrison	17
John Evans	17
Martin Edwards	13

**Rhiwbina E**

Kerstin Saye	18
Colin Hicks	13
Peter Wilson	15
John Brooks	18
Richard Clarke	15

**Atradius**

Arwel Roberts	18
Ioan Rees	13
David Hughes	20
Jeremy Walton	14
Brian Scales	12
Darran Tilke	18

**W/F Penmark A**

David Holloman	15
Tony Matthews	13
Huw Barton	17
Dave Birmingham	14

**Rhiwbina F**

Dennis Baldwin	14
Alex Embiricos	15
Pip Jones	17
Steve Burt	15
Clive Saunders	16

**Mackintosh M**

Terry Darcy	19
Ian Darcy	20
Jony Phillips	17
Irina Erchova	15
John Cardno	18

**W/F Penmark B**

Dave Kennett	16
Dominic Wallis	15
Bryan Davies	13
Tudor Brent Parry	12

**Jacobbs**

Lee Davies	18
Ceri Ivins	20
Chris Evans	18
Simon Davies	18
Steve Ford	20
Brian Phillips	19
Philip Jones	20

**Wonky Bar B**

Bartosz Pior	20
Paul Routledge	20
Steve Milton	18
Roger Fowler	12
Kathryn Ludlow	17