Lloyd was a child of the depression and war eras - Born 21 September 1933, at the Lady Bowen Hospital, Wickham Terrace. Lloyd was the only son of Lucy Agnes and Bruce Herbert Yates having a typical mix of Australian heritage of European migrants. He was brought up by Lucy and his uncles Leo and Frank at Enoggera Terrace, Red Hill. Lloyd was very close to his mother, who instilled in him a great devotion to God through the Catholic religion. He attended high school at St Joseph's college, Gregory Terrace. He remained a proud Terracian where he achieved a sound education, and gained a love of tennis, cricket and rugby. He also was a fine piano player. After matriculating in 1951, Lloyd initially attended University to study teaching, while also completing national service with the AirForce at Amberly for 6 months in 1952. His first job was at Oakleigh State School at Palm Tree on Darling Downs just near Crows Nest. It was a 1 teacher school. At the time he rode a motor bike up and down the range on weekends to go dancing at the historic Cloudland.

In the period when his mother Lucy was ill, he met Sylvia in 1957 who was an attending nurse to Lucy at the Brisbane Hospital (now the Royal Brisbane and Women's Hospital). Lucy died in February 1957. Lloyd and Sylvia married in September 1957. From 1959 Lloyd and Sylvia had 6 children in 7 years. During this period, they lived in Buranda where he was a teacher at Buranda Boys. They later moved to Camp Hill and then in January 1966 as the family grew, they moved to a larger new home at Upper Mt Gravatt. The last of the 6 was born in February 1966. Their new home was one of the first houses in the newly created Golf Links estate. The trams only ran to Mt Gravatt central at the time and Garden City did not exist. The Bolger St house was where he lived the rest of his life.

Lloyd started teaching at Sunnybank State High when it opened in 1963 amongst the custard apple and tobacco farms. He became a teacher librarian after gaining further qualifications and endorsements. He moved to Trinity College in Beenleigh in 1988 where he remained until his retirement in 2002. At both schools Lloyd was an active in coaching sports including cricket, rugby league and AFL as an extracurricular activity, bringing home the jerseys and socks of the teams to wash. Lloyd loved sport – cricket, rugby league, tennis. As a Catholic, Brothers where the family team, then Broncos and in contemporary times the Phinns.

From around 1971 Lloyd raised the 6 children on his own, with their success in life being one of his many great life achievements. He had six grand children and one great grandchild at the time of his passing. Lloyd loved gathering the family together for parties on Sunday afternoons.

During his schooling, Lloyd developed an interest in predicting winners based on logic and his mathematical talents. During his late school years through to his retirement, he used his skills in this area for gambling activities including horse racing, the trots and greyhounds and later the legal Casinos. After retiring from work, he decided he would have to give up this hobby. As a substitute for work and gambling, Lloyd started to walk his dogs every morning through the local bush reserve while feeding the birds, turtles, and water dragons and establishing an extensive network of neighbourhood friends. He continued this until the day before he was admitted to hospital.

Lloyd also had a great interest in card games including poker, 21 and 500, teaching his children how to play using matchsticks during school holidays. After retiring from work and gambling, playing Bridge seemed to be a natural progression in his life being able to use his well-developed gambling skills in bidding and card play. He commenced classes in the early 2000s at the Western Suburbs Bridge Club at Indooroopilly and later Graceville, run by Alan Gibson. During this time, he played 4 days a week with his partner Hugh Slowman and played Tuesday nights with his daughter Teresa. Teresa and Lloyd changed clubs to the Brisbane Bridge Centre where Lloyd partnered with Leo Stellmach, playing Wednesdays, Fridays and Saturdays and Tuesday nights with Teresa. Although winning a few games with Teresa, he was more successful playing with Leo at this club, winning matches many times. Lloyd and Leo contributed

to the club by teaching classes on Saturday mornings to new members to help them acquire the skills required to play bridge. Lloyd was also a committee member for several years whilst Teresa was Treasurer. Lloyd not only loved playing (particularly when winning), but also the social aspects of playing Bridge, the catering at the club as well as Leo's famous salmon sandwiches. Lloyd and Leo reduced their attendance following COVID but continued to play on Saturdays until 2 weeks before Lloyd's death, coming third in that game with 52.34% and achieving a rank of Silver National. Bridge and the people of both the Western Suburbs Bridge Club and the Brisbane Bridge Centre contributed greatly to the joy Lloyd experienced in the later years of his life. The family thank the Brisbane Bridge Centre for this and all those who attended his funeral.

Lloyd was a genuine, kind, generous, humble, and intelligent person, who had a great and positive influence on many people throughout his long life. We will miss him immensely.