

E. D. Macaulay

SIXTEENTH
Annual Report
1984 - 85



**THE BALLARAT BASE AND
ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

(Registered under the Co-Operative Act)

REGISTERED OFFICE — STURT STREET, BALLARAT. 3350

ANNUAL REPORT

TO BE PRESENTED AT THE

SIXTEENTH ANNUAL GENERAL MEETING

OF

SHAREHOLDERS

OF

**The Ballarat Base and Associated Hospitals
Credit Co-operative Limited**

TO BE HELD IN THE

FUNCTION ROOM 1, BALLARAT BASE HOSPITAL

STURT STREET, BALLARAT

AT 12.30 P.M. ON WEDNESDAY, 19th JUNE, 1985.

DIRECTORS AND OFFICE-BEARERS 1984-85

* * *

| | |
|---------------------------|--|
| BOARD OF DIRECTORS . . . | Mrs. K. Moran, Chairperson. Mr. D. R. Barker. Mr. J. E. Bedggood. Mr. J. R. Bridger. Mr. I. E. Channing. Mr. K. A. Handley, res. 6-7-84. Mr. R. Peck, appt. 9-8-84. Mr. V. Sargent. |
| REGISTERED OFFICE | Sturt Street, Ballarat. 3350. |
| SECRETARY | Mr. P. A. Duggan. |
| ASSISTANT SECRETARY . . | Mr. G. Dalziel. |
| TREASURER | Mr. L. M. George. |
| AUDITOR | Coopers & Lybrand, 4 Lydiard St. Sth., Ballarat. 3350. |
| BANKER | A.N.Z. Banking Group, 927 Sturt St., Ballarat. 3350. |
| SOLICITOR | Cuthberts, 102 Lydiard St. Sth., Ballarat. 3350 |

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

NOTICE OF ANNUAL GENERAL MEETING

NOTICE is hereby given that the Sixteenth Annual General Meeting of the members of the above-named Co-operative will be held in Function Room, 1st Floor Services Block, Ballarat Base Hospital, Sturt Street, Ballarat at 12.30 p.m. on Wednesday, 19th June, 1985. 1985.

BUSINESS :

1. To confirm the minutes of the previous Annual General Meeting held on 14th June, 1984.
2. To receive and adopt the Report of the Board of Directors for the year ended 31st March, 1985.
3. To receive and adopt the Balance Sheet and Income and Expenditure Statements for the year ended 31st March, 1985.
4. To elect three Directors, Messrs. J. R. Bridger, D. R. Barker and V. Sargent retire by rotation and are eligible for re-election, and offer themselves accordingly,
Nominations close with the Secretary at 5.00 p.m. on Friday, 31st May, 1985. Nomination forms are available from the Secretary.
5. To transact any other business that may legally be brought before the meeting.

By order of the Board of Directors,
P. A. DUGGAN, Secretary.
30th April, 1985.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

CHAIRPERSONS REPORT

Ladies and Gentlemen,

It is with much pleasure that on behalf of the Directors I present the sixteenth Annual Report and Financial Statements for the year ending 31st March, 1985.

It is pleasing to report that despite strong competition from outside financial institutions we have had another very successful year with members enjoying the many advantages associated with belonging to our Co-Operative. The confidence in the Co-Operative and demand for its services are clearly demonstrated in the financial and statistical statements found in this report.

Finances:

The Co-Operative expenditure for the year was \$134,347 and income \$145,562, with net surplus being \$11,828.

The Co-Operative continues to be in a financially stable position with investments totalling \$501,154 and General and Statutory Reserves \$77,656.

Membership:

Membership increased to 449 with 73 additional members being accepted during the year and 60 having resigned.

Loans:

During the year 207 loans were approved, the total value being \$571,023. Since 1969, a total of 2269 loans have been approved at a value of \$4.7 million. Interest on loans was reduced to 1.5% per month on the highest monthly balance as from 1st December, 1984.

Savings:

Deposits by members during the year were \$2.17 million with \$1.09 million held as members savings at the end of the financial year. During the year the rate for On-Call savings was increased to 11% while 12 month fixed deposit investment at 14% p.a. was introduced. The rate of interest on Christmas Club Savings was increased to 11% p.a. and this is now able to be deducted from pay. State and Federal taxes on deposits continue to be absorbed by the Co-Operative and no charges are debited to members' accounts.

Board of Directors:

The Board of Directors welcomed Mr. Ross Peck after the resignation of Mr. K. Handley on 6th July, 1984.

On behalf of the members I wish to thank my fellow Directors for their attendance at meetings and for their enthusiasm in attending to the needs of the members.

Donation:

The Board decided to donate \$900 to the Base Hospital as a gesture of thanks for the facilities provided by the Hospital for purchase of a specific item of equipment.

Appreciation:

The Directors extend their sincerest appreciation to the Board of Management of the Ballarat Base Hospital for their support and assistance in making Hospital facilities available, as without this support the Co-Operative could not function. Thanks are also extended to the Honorary Officers and staff who ensure the efficient running of the Co-Operative and provide an excellent service to members.

Special thanks are recorded to the members who show confidence in their Co-Operative and make use of the financial facilities made available to them.

In conclusion, I extend my personal thanks to all the Directors for their co-operation, guidance and support during the year.

K. D. MORAN, Chairperson.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

DIRECTOR'S REPORT

We have pleasure in presenting our report on the state of affairs of the Society at 31st March, 1985 and on the results of the Society for the year then ended.

The Directors of the Society at the date of this report are:

| | |
|-------------------------------|------------------|
| Kathleen Moran (Chairperson). | John R. Bridger. |
| John E. Bedggood. | Victor Sargent. |
| Dennis R. Barker. | Ross L. Peck. |
| Ian Channing. | |

The principal activities of the Society during the year were the acceptance of deposits from members and the making of loans to members. There were no significant changes in the nature of the activities of the Society during the year.

The net profit of the Society for the year after income tax of Nil was \$11,828.

In accordance with Section 60 of the Co-Operation Act 1981, an amount of \$561 was transferred to the Statutory Reserve from retained earnings. Except for this item, there were no material transfers to or from reserves or provisions during the year.

During the year no shares or debentures were issued pursuant to a prospectus. No dividend has been paid during the year, and we recommend that no dividend be paid for the year ended 31st March, 1985.

As required by the provisions of the Co-Operation Act, 1981 your Directors state that:—

- (a) Before the accounts of the Society were made out they took reasonable steps to ascertain what action had been taken in relation to the writing off of bad debts and the making of provisions for doubtful debts and have caused all known bad debts to be written off and adequate provision to be made for doubtful debts, and at the date of this report they were not aware of any circumstances which would render the amount written off for bad debts or the amount of the provision for doubtful debts inadequate to any substantial extent.
- (b) Before the accounts of the Society were made out they took reasonable steps to ascertain whether any current assets of the Society (other than current assets to which paragraph (a) applies) were unlikely to realise in the ordinary course of business their value as shown in the accounting records, and at the date of this report they are not aware of any circumstances which would render the values attributed to current assets in the accounts misleading.

- (c) At the date of this report:—
- (i) No charge on the assets of the Society has arisen since the end of the financial year to secure the liabilities of any other person.
 - (ii) No contingent liability has arisen since the end of the financial year.
- (d) No contingent or other liability has become enforceable or is likely to become enforceable within the period of twelve months after the end of the financial year which, in their opinion, will or may affect the ability of the Society to meet its obligations as and when they fall due.
- (e) At the date of this report they are not aware of any circumstances which would render any amount stated in the accounts misleading.
- (f) The results of the Society's operations during the year ended 31st March, 1985 were not, in their opinion, substantially affected by any item, transaction or event of a material and unusual nature.
- (g) In the interval between 31st March, 1985 and the date of this report no item, transaction or event of a material and unusual nature has arisen which is likely, in their opinion, to affect substantially the results of the Society's operations for the next succeeding financial year.
- (h) Since 31st March, 1984 no Director of the Society has received or become entitled to receive a benefit (other than a benefit included in the annual amount of emoluments received or due and receivable by Directors shown in the accounts or the fixed salary as a full time employee of the Society) by reason of a contract made by the Society or a related corporation with the Director or with a firm by which he is a member, or with a company in which he has a substantial financial interest.

This report is made in accordance with a resolution of Directors.

Dated this 17th day of May, 1985.

K. D. MORAN, Director.
V. J. SARGENT, Director.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

BALANCE SHEET AS AT 31st MARCH, 1985.

| | Notes | 1985 \$ | 1984 \$ |
|--|-------|------------------|------------------|
| CAPITAL AND RESERVES | | | |
| Capital 2,245 fully paid Ordinary Shares at \$2 each | | 4,490 | 4,360 |
| Statutory Reserve | 6 | 5,888 | 5,327 |
| Retained Earnings | | 71,768 | 60,501 |
| | | <u>82,146</u> | <u>70,188</u> |
| Represented by:— | | | |
| CURRENT ASSETS | | | |
| Cash at Bank and in Hand | | 115,227 | 129,498 |
| Unsecured Loans to members less provision for Doubtful Debts \$15,000 (1984 \$15,000) | | 670,018 | 640,001 |
| Other Debtors | | 12,793 | 18,382 |
| | | <u>798,038</u> | <u>787,881</u> |
| Less | | | |
| CURRENT LIABILITIES | | | |
| Members Savings | | 1,094,986 | 1,083,390 |
| Provision for Income Tax | 3 | 2,717 | 3,330 |
| Other Creditors | | 13,507 | 12,161 |
| | | <u>1,111,210</u> | <u>1,098,881</u> |
| NET CURRENT ASSETS | | (313,172) | (311,000) |
| Add | | | |
| FIXED ASSETS | 4 | 478 | 580 |
| INVESTMENTS | 5 | 385,927 | 374,417 |
| DEFERRED ASSET | 7 | 10,859 | 8,255 |
| | | <u>84,092</u> | <u>72,252</u> |
| Less | | | |
| NON CURRENT LIABILITIES | | | |
| Provision for Long Service Leave | | 1,946 | 2,064 |
| | | <u>82,146</u> | <u>70,188</u> |
| CONTINGENT LIABILITIES | | | |
| | | Nil | Nil |
| CAPITAL EXPENDITURE COMMITMENTS | | | |
| | | Nil | Nil |
| LOAN COMMITMENTS | | | |
| | 8 | | |

The attached notes form part of and should be read in conjunction with these accounts

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

**PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31st MARCH, 1985.**

| | Notes | 1985 \$ | 1984 \$ |
|--|-------|------------|------------|
| Operating Profit before Income Tax | 2 | 11,215 | 14,880 |
| Income Tax Expense (Benefit) | 3 | (613) | 2,717 |
| | | 11,828 | 12,163 |
| Operating Profit for the Year | | 60,501 | 49,112 |
| Retained earnings 1st April, 1984 | | | |
| | | 72,329 | 61,275 |
| Less | | | |
| Transfer to Statutory Reserve | 6 | 561 | 774 |
| | | 71,768 | 60,501 |
| Retained earnings 31st March, 1985 | | 71,768 | 60,501 |

The attached notes form part of and should be read in conjunction with these accounts.

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

**DETAILED PROFIT AND LOSS STATEMENT
FOR THE YEAR ENDED 31st MARCH, 1985.**

| INCOME | 1985 | 1984 |
|---|----------------------|----------------------|
| | \$ | \$ |
| From Members— | | |
| Entry Fee and Annual Subscriptions | 33 | 40 |
| Interest on Loans | 95,153 | 98,843 |
| Other | — | 1,370 |
| From Non-Members— | | |
| Investment income | 49,546 | 43,636 |
| Other | 830 | 815 |
| | <u>145,562</u> | <u>144,704</u> |
| EXPENDITURE | | |
| Interest on Members Savings | 104,623 | 100,715 |
| Board and Committee Expenses | 826 | 591 |
| Honorariums | 2,749 | 2,441 |
| Salaries | 13,349 | 11,715 |
| Workers Compensation Insurance | 232 | 141 |
| Printing and Stationery | 1,859 | 737 |
| Depreciation | 102 | 102 |
| Bank Charges | 1,699 | 1,573 |
| Miscellaneous | 50 | 13 |
| State Duty | 964 | 823 |
| General Insurance | 1,868 | 1,629 |
| Loans Protection Insurance | 2,036 | 2,465 |
| Audit Fees | 1,050 | 1,000 |
| Accounting Fees | 210 | — |
| Long Service Leave | 408 | 349 |
| Donation | 900 | 850 |
| Federal Debts Tax | 1,372 | 1,158 |
| Bad Debts | — | 100 |
| Doubtful Debts | — | 3,000 |
| General Meetings and Annual Report | 50 | 442 |
| | <u>134,347</u> | <u>129,824</u> |
| Surplus for Year (Before Tax) | <u><u>11,215</u></u> | <u><u>14,880</u></u> |

**THE BALLARAT BASE AND ASSOCIATED HOSPITALS
CREDIT CO-OPERATIVE LIMITED**

**NOTES TO AND FORMING PART OF THE ACCOUNTS
FOR THE YEAR ENDED 31st MARCH, 1985.**

1. Summary of Significant Accounting Policies

Set out below are the significant accounting policies adopted by the Society in the preparation of accounts for the year ended 31st March, 1985. Unless otherwise stated such accounting policies were also adopted in the preceding financial year.

(a) Historical Cost

The accounts have been prepared in accordance with the historical cost convention and have not been adjusted to take account of the current cost of specific assets or their impact on the operating results;

(b) Long Service Leave

Long Service Leave is provided for on the completion of ten years of service by each employee and in accordance with the regulations of the various statutory bodies.

(c) Investment Income

Income earned but not received on investments has been accrued at balance date;

(d) Income Tax

Tax effect accounting procedures are followed whereby the income tax expense in the profit and loss statement is matched with the accounting profit (after allowing for permanent differences). The future tax benefit relating to tax losses and timing differences is not carried forward as an asset unless realisation of the benefit can be regarded as being assured beyond reasonable doubt.

2. Operating Profit

| | 1985 | 1984 |
|--|-------------|-------------|
| The operating profit before income tax has been determined after | \$ | \$ |
| (a) Crediting the following items— | | |
| Interest received and receivable from | | |
| — Other Corporations | 49,546 | 43,636 |
| — Other Persons | 95,153 | 98,843 |
| (b) Charging the following items — | | |
| Interest paid and payable to | | |
| — Other Corporations | 1,699 | 1,573 |
| — Other Persons | 104,623 | 100,715 |
| Depreciation of fixed assets | 102 | 102 |
| Bad debts written off in the profit and loss account | — | 100 |
| Auditor's remuneration | | |
| — Audit Services | 1,050 | 1,000 |
| — Other Services | 210 | — |
| No other benefits were received or are due and receivable by the Auditors. | | |
| Provision for long service leave | 408 | 349 |
| Provision for doubtful debts | — | 3,000 |

| 3. Income Tax | 1985 | 1984 |
|--|----------------|----------------|
| | \$ | \$ |
| (a) The income tax charge has been determined as follows: | | |
| Operating Profit before Income Tax | 11,215 | 14,880 |
| Add (deduct) adjustment for net income received from members not assessable | (6,324) | 8,021 |
| Other Items | (1,988) | 952 |
| | <u>(8,312)</u> | <u>8,973</u> |
| | 2,903 | 5,907 |
| Less carried forward tax losses | <u>2,903</u> | <u>—</u> |
| | — | 5,907 |
| | <u>—</u> | <u>2,717</u> |
| Tax payable at 46% | <u>—</u> | <u>2,717</u> |
| (b) The income tax benefit of \$613 in the profit and loss statement results from an overprovision of tax for the year ended 31st March, 1983 and has been calculated as follows: | | |
| Provision for income tax for the year ended 31st March, 1983 | \$1,161 | |
| Less instalment refunded | 548 | |
| | <u>613</u> | |
| Over Provision of Tax | <u>613</u> | |
| The overprovision in respect of 1983 has not been previously recognised because the tax assessment for that year was not received until September, 1984. | | |
| (c) Estimated future income tax benefits of \$7,310 (1984 \$8,646) resulting from carried forward tax losses and timing differences have not been recognised in the accounts at 31st March, 1985. | | |
| These benefits will only be obtained when and if the society earns future assessable income sufficient to enable these benefits to be realised. | | |
| (d) The provision for income tax of \$2,717 in the balance sheet represents the tax liability in respect of income for the year ended 31st March, 1984. An assessment for that year has not yet been received. | | |
| 4. Fixed Assets | | |
| Furniture, fittings and equipment at cost | 1,007 | 1,007 |
| Less provision for depreciation | 529 | 427 |
| | <u>478</u> | <u>580</u> |
| 5. Investments (at cost) | | |
| Shares in Victorian Credit Co-Operation Association | 4,344 | 4,344 |
| Government Bonds | 211,510 | 200,000 |
| Term Deposit with Bank | 20,000 | 20,000 |
| Telecom Australia Inscribed Stock | — | 100,000 |
| S.E.C. | 50,073 | 50,073 |
| First Federation | 100,000 | — |
| | <u>385,927</u> | <u>374,417</u> |

6. Statutory Reserve

| | | |
|-------------------------------------|--------------|--------------|
| Balance 1st April, 1984 | 5,327 | 4,553 |
| Add Transfer from retained earnings | 561 | 774 |
| | <u>5,888</u> | <u>5,327</u> |

The increase in this Reserve was made by way of transfer from retained earnings pursuant to Section 60 of the Co-Operation Act, 1981.

7. Deferred Asset

Pursuant to Section 23(4) of the Co-Operation Act, 1981 the contributions to the Credit Societies Guarantee Fund totalling \$10,859 (1984 \$8,255) have been disclosed as a Deferred Asset.

8. Loan Commitments

The Directors have approved loans to members of \$62,000 which had not been advanced at balance date.

THE BALLARAT BASE AND ASSOCIATED HOSPITALS CREDIT CO-OPERATIVE LIMITED

DIRECTORS' STATEMENT

We, Kathleen Dawn Moran and Victor James Sargent, being two Directors of The Ballarat Base and Associated Hospitals Credit Co-Operative Limited, in accordance with a resolution of Directors, state that in the opinion of the Directors the accompanying balance sheet is drawn up so as to give a true and fair view of the state of affairs of the society as at 31st March, 1985 and the statement of profit and loss is drawn up so as to give a true and fair view of the surplus of the society for the year then ended.

Signed on behalf of the Board of Directors at Ballarat, this 17th day of May, 1985.

K. D. MORAN, Director.

V. J. SARGENT, Director.

STATEMENT BY PRINCIPAL ACCOUNTING OFFICER

I, Leslie Martin George, being the Principal Accounting Officer of The Ballarat Base and Associated Hospitals Credit Co-Operative Limited, state that to the best of my knowledge and belief the accompanying balance sheet and statement of profit and loss give a true and fair view of the matters required by Section 130 of the Co-Operation Act, 1981, to be dealt with in the accounts of the society for the year ended 31st March, 1985.

L. M. GEORGE.

AUDITOR'S REPORT.

We have audited the accounts set out on pages 8 to 13 in accordance with the Australian Auditing Standards.

In our opinion:

- (a) the accounts are properly drawn up in accordance with the provisions of the Co-Operation Act, 1981, and so as to give a true and fair view of:
 - (i) the state of affairs of the society as at 31st March, 1985 and of the results of the Society for the year ended on that date; and
 - (ii) the other matters required by Sections 60(9) and 130 of that Act to be dealt with in the accounts;and are in accordance with Australian Accounting Standards.
- (b) the accounting records, other records and the registers required by that Act to be kept by the Society have been properly kept in accordance with the provisions of that Act.
- (c) the rules relating to the administration of the funds of the Society have been observed.

COOPERS & LYBRAND, Chartered Accountants.

Date: 17th May, 1985.

G. D. HARRY, Partner.

Ballarat, Victoria.

FINANCIAL AND STATISTICAL SUMMARY — 1982-85

| DETAILS | FOR THE YEAR ENDED 31st MARCH | | | |
|--|-------------------------------|-------------|-------------|-------------|
| | 1985 | 1984 | 1983 | 1982 |
| Member Shareholders | 449 | 436 | 421 | 426 |
| Non-Member Accounts | 402 | 305 | 276 | 244 |
| Loans Approved | 207 | 193 | 170 | 198 |
| | | | | |
| Savings Deposits | \$2,171,672 | \$2,091,568 | \$1,839,121 | \$1,546,784 |
| Savings Withdrawn | 2,160,076 | 1,973,236 | 1,763,356 | 1,538,838 |
| Loans Approved | 571,023 | 572,290 | 496,450 | 453,663 |
| Loans Repaid | 594,507 | 610,514 | 495,943 | 474,296 |
| Income | 145,560 | 144,702 | 113,962 | 101,536 |
| Expenditure | 134,345 | 129,724 | 105,018 | 91,503 |
| Surplus before providing for Income Tax | 11,215 | 14,880 | 8,946 | 10,033 |
| Provision for Income Tax | (613) | 2,717 | 3,354 | — |
| Net Surplus | 11,828 | 12,163 | 5,592 | 10,033 |

SUMMARY OF LOANS APPROVED

| PURPOSE | Number | | Amount | |
|--|--------|------|-----------|-----------|
| | 1985 | 1984 | 1985 | 1984 |
| Purchase, Registration and Repair of Motor Cars | 50 | 73 | \$180,180 | \$249,028 |
| Motor Cycles, Boats and Caravans | 6 | 5 | 16,560 | 15,100 |
| Mortgages and Property | 10 | 10 | 53,850 | 43,927 |
| Home Improvements | 89 | 47 | 201,927 | 123,302 |
| Consolidation of Creditors | 17 | 6 | 49,740 | 12,281 |
| Holidays | 13 | 24 | 37,600 | 74,676 |
| Other | 22 | 28 | 31,166 | 53,976 |
| | 207 | 193 | \$571,023 | \$572,290 |

LIST OF SHAREHOLDERS

- | | | |
|--|---|--|
| <p>I. Acheson H. M. Ackland G. L. Aggett B. J. Alexander J. L. Allan C. A. Allen A. M. Anglin L. J. Antonio A. P. Armstrong J. M. Armstrong P. F. Atkinson L. M. Attwood J. H. Auwema</p> | <p>B. G. Brooks R. L. Brooks G. R. Brown V. A. Brown C. R. Bryce A. G. Budds J. R. Budge P. L. Buenen J. Burns J. Busch</p> | <p>G. C. Dalziel G. M. Davidson K. J. Davies C. B. E. Davis K. M. Davis M. P. Dawe H. J. W. de Deugd L. T. Degraaff M. D. Dell N. Derbyshire V. A. Devereux B. E. Douglas J. C. Douglas D. Dowie K. M. Doyle P. D. Duch P. A. Duggan C. S. Duncan S. C. Duthie A. T. Dwyer J. D. Dwyer M. J. Dyer B. L. Dyett M. Dykman</p> |
| <p>B. J. Bailey E. C. Baker H. A. Baker J. P. Baker J. M. Barber J. G. Barby K. J. Barby W. R. Barclay D. R. Barker T. A. Barker G. V. Barlow A. H. Barrett W. A. Barrett N. P. Barry E. J. Bartram C. P. Basham A. G. Bath J. I. Baulch N. Beacham J. E. Bedggood A. M. Bell T. M. Bell G. K. Bennett L. Berlund D. A. Berry R. Bevan A. W. Bilston C. M. Bilston P. A. Birch J. M. Blurton B. M. Bolger J. Bolster L. R. Booth N. Borchers R. A. Bowen L. M. Boyle S. F. Boyle S. G. Brayshaw L. H. Breust J. R. Bridger M. T. Briody S. L. Brisbane I. A. Britt E. A. Bromham</p> | <p>M. Callinan V. C. Cameron H. M. Campbell D. Capuano K. E. Carlisle K. A. Carson D. A. Cartledge M. L. Cartledge R. E. Cartledge R. G. Cartledge S. A. Cartledge M. M. Cashin M. E. Cassells A. Cawthorn I. E. Channing D. E. Chaplin J. E. Cheesman D. M. Cherry J. Chirnside J. L. Christensen E. M. Clark M. A. Clark G. J. Clarke G. L. T. Clarke R. M. Clayton D. G. Coad R. M. Coad R. F. Coatsworth S. H. Cocking D. J. Colbert A. T. Collins B. W. Collins I. S. Collins P. J. Collishaw C. D. Condon Y. L. Cooper G. M. Cossar L. J. Costello L. D. Cottle D. E. Cowan L. M. Cowell K. L. Coxall C. Cranage G. E. Crawley R. J. Crawley L. M. Cross J. M. Czurlowski</p> | <p>J. L. East K. L. East S. M. Edlin M. G. Edwards S. L. Edwards R. E. Eichler R. A. Elliott L. J. Ellis W. L. Eva C. Everard M. R. Everard</p> <p>K. Fagg M. Farina V. C. Fay R. J. Finch R. J. Findlay M. C. Fitzgerald C. E. Fitzpatrick T. F. Fitzpatrick P. T. Flapper C. A. Flynn R. C. Ford E. J. Forte W. P. Fowler K. J. Frank F. J. Fraser V. L. Fraser M. J. Furlong</p> <p>M. L. Gallie L. H. Gardiner</p> |

W. L. Gardner
J. Geddes
L. M. George
D. Gercovich
S. R. Gibbens
S. D. Giddy
R. T. Gittins
P. J. Goodwin
W. L. Gordon
E. F. Graham
E. A. Grant
F. W. Gray
I. M. Green
G. J. Greville
I. D. Grigg
I. Grubb

R. P. Haddon
B. R. Haley
R. Haley
N. D. Halson
R. M. Hamond
J. M. Hanson
K. Harrington
N. J. Harrison
R. J. Harrison
E. M. Harwood
N. J. Hassell
M. S. Healey
C. D. Heinrich
C. J. Henderson
A. E. Hetherington
I. T. Hibberd
K. J. Hill
V. M. Hillman
J. A. Hoare
H. H. Hodder
V. E. Holley
S. L. Hollioake
A. F. Horgan
A. M. Howgate
I. W. Howlett

J. M. Ikin
A. Irving

D. Jackson
H. Jacobsson
D. M. Johnson
J. A. Johnson
A. Johnstone
J. F. Johnstone

C. L. Karstens
J. J. Karstens
M. P. Kearney
P. C. Keen
R. J. Kerr
M. Ketchen

R. R. Kopke
J. Kramer
S. G. Ketchen
J. M. Kuehne
K. P. Lang
N. S. Lee
I. J. Leishman
M. M. Leishman
J. Leith
F. L. Lepp
J. T. Leverett
N. M. Lister
S. Y. Louey
P. A. Lozogo
D. G. Lund
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**SIXTEENTH
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