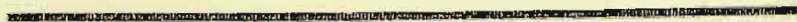




SEVENTEENTH
Annual Report
1985 - 86



**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

SEVENTEENTH 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, 18th JUNE, 1986.

DIRECTORS AND OFFICE-BEARERS 1985-86

* * *

BOARD OF DIRECTORS . . .	Mrs. K. Moran, Chairperson. Mr. D. R. Barker. Mr. J. E. Bedggood, Mr. J. R. Bridger. Mr. I. E. Channing. Mr. R. Peck. 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 Seventeenth 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, 18th June, 1986.

BUSINESS :

1. To confirm the minutes of the previous Annual General Meeting held on 19th June, 1985 and Special Meeting held on 3rd October, 1985.
2. To receive and adopt the Report of the Board of Directors for the year ended 31st March, 1986.
3. To receive and adopt the Balance Sheet and Income and Expenditure Statements for the year ended 31st March, 1986.
4. To elect four Directors, Mrs. K. Moran, Messrs. J. Bedggood, R. Peck, and I. Channing, 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, 30th May, 1986. 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.
15th May, 1986.

**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 seventeenth Annual Report and Financial Statements for the year ending 31st March, 1986.

The Co-Operative has demonstrated it is providing services advantageous to all members in comparison with other financial institutions.

The financial and statistical statements incorporated in this Annual Report support the confidence the members have shown in the facilities and services provided by the Co-Operative.

Finances:

The Co-Operative expenditure for the year was \$167,311 and income \$170,444 with nett surplus before tax being \$3,133.

The Co-Operatives' financial position continues to remain stable with investments totalling \$337,415 and General and Statutory Reserves \$76,283.

Membership:

The current membership has increased to 484 with 80 additional members being accepted during the financial year and 45 having resigned due to employment changes.

Loans:

After considerable investigation and following a special resolution put to the members at a special meeting in October, 1985 the loan limit was increased from seven to ten thousand dollars.

In February 1986 the Directors considered and adopted a review of loan conditions together with restructuring of interest rates for loans and savings, and members were advised by circular.

The economic climate necessitated an increase on loan interest rates from 1.15% to 1.25% per month on the outstanding monthly balance as from the 1st March, 1986. This was the first increase in loan interest rates since the 1st July, 1982 and the third since 1969.

During the year 212 loans were approved, the total value being \$758,304. A total of 2481 loans have been approved at a value of \$5.46 million since the Co-Operatives inception in 1969.

Savings:

Interest rates on savings were increased as from the 1st March, 1986.

An increase of 2% on savings for a minimum deposit of \$500 now earns 15% for 6 months and 16% for 12 months.

A new "On Call" deposit earning 14% has been established, being 30 days and then "At Call" for a period of 6 months. This type of investment must be nominated.

Deposits by members during the year were \$2.352 million with \$1.098 million held as members savings at the end of the financial year.

Board of Directors:

For the first time for many years the Board of Directors has remained unchanged. On behalf of the members I extend my appreciation to the Directors for the attendance at the ordinary and special meetings to consider policy changes and to meet the members financial requirements.

Computer System:

After much discussion, investigation and consideration of options put forward by consultants, the Directors accepted the recommendation of the Co-operative Officers and purchased a computer system. The computer has been installed for the coming financial year and this only highlights the efforts being made to maintain and improve the already efficient service provided by the Co-Operative.

Donation:

The Board donated \$950 to the Base Hospital as a gesture of thanks for the facilities provided by the Hospital. The Board acknowledged the donation and was advised the money would be used in the Mid-wifery Department.

Appreciation:

I extend our sincerest appreciation to the Ballarat Base Hospital Board of Management for their unending support and assistance during the year.

The Co-Operative has experienced staffing difficulties during the financial year due to extended sick leave of Mrs. Duthie.

My thanks are extended to the Honorary Officers, the Co-Operative staff Mrs. F. Hart and Mrs. L. Browning and all other staff who were responsible for maintaining the high standard of efficiency during these times.

Their efforts have been rewarded by the continued support of the members for whom the Co-Operative was founded.

In closing, 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, 1986 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 J. Sargent.
Dennis R. Barker.	Ross L. Peck.
Ian E. 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 benefit of \$474 was \$3,607.

In accordance with Section 60A of the Co-Operation Act, 1981, an amount of \$9,233 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, 1986.

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, 1986 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, 1986 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, 1985 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 4th day of June, 1986.

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

THE BALLARAT BASE AND ASSOCIATED HOSPITALS CREDIT CO-OPERATIVE LIMITED

AUDITOR'S REPORT TO THE MEMBERS

We have audited the accounts set out on the following pages 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, 1986 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 applicable approved 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.
G. D. HARRY, Partner.
Date: 4th June, 1986.
Ballarat, Victoria.

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, 1986 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 4th day of June, 1986.

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, 1986.

L. M. GEORGE.

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

BALANCE SHEET AS AT 31st MARCH, 1986.

	Notes	1986 \$	1985 \$
CAPITAL AND RESERVES			
Capital 2,420 fully paid Ordinary Shares at \$2 each		4,840	4,490
Statutory Reserve	6	15,121	5,888
Retained Earnings		61,162	71,768
		<hr/>	<hr/>
TOTAL CAPITAL AND RESERVES		81,123	82,146
		<hr/>	<hr/>
Represented by:—			
CURRENT ASSETS			
Cash at Bank and on Hand		51,488 ✓	115,227
Unsecured Loans to members less provision for Doubtful Debts \$20,000 (1985 \$15,000) ✓		853,331 ✓	670,018
Other Debtors		8,969	12,793
		<hr/>	<hr/>
		913, 788	798,038
		<hr/>	<hr/>
Less			
CURRENT LIABILITIES			
Members Savings		1,098,216 ✓	1,094,986
Provision for Income Tax	3	3,097 ✓	2,717
Other Creditors		22,247 ✓	13,507
		<hr/>	<hr/>
		1,123,560	1,111,210
		<hr/>	<hr/>
NET CURRENT ASSETS		(209,772)	(313,172)
Add			
FIXED ASSETS	4	525 ✓	478
INVESTMENTS	5	285,927 ✓	385,927
DEFERRED ASSET	7	10,976 ✓	10,859
		<hr/>	<hr/>
		87,656	84,092
NON CURRENT LIABILITIES			
Provision for Long Service Leave	1	2,407	1,946
Provision for Deferred Income Tax	3	4,126	—
		<hr/>	<hr/>
		6,533	1,946
		<hr/>	<hr/>
		81,123	82,146
		<hr/>	<hr/>
CONTINGENT LIABILITIES		Nil	Nil
CAPITAL EXPENDITURE COMMITMENTS	9	7,504	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, 1986**

	Notes	1986	1985
		\$	\$
Operating Profit before Income Tax	2	3,133	11,215
Income Tax (Expense) Benefit	3	474	613
		<hr/>	<hr/>
Operating Profit for the Year		3,607	11,828
Retained earnings 1st April, 1985		71,768	60,501
		<hr/>	<hr/>
Available for Appropriation		75,375	72,329
		<hr/>	<hr/>
Deduct Appropriations			
Adjustment on introduction of tax effect accounting	3	4,980	—
Transfer to Statutory Reserve	6	9,233	561
		<hr/>	<hr/>
		14,213	561
		<hr/>	<hr/>
Retained earnings 31st March, 1986		<u>61,162</u>	<u>71,768</u>

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, 1986**

INCOME	1986 \$	1985 \$
From Members—		
Entry Fee and Annual Subscriptions	38	33
Interest on Loans	107,009	95,153
From Non-Members—		
Investment income	63,174	49,546
Other	223	830
	170,444	145,562
EXPENDITURE		
Loss on Disposal of Fixed Assets	204	—
Interest on Members Savings	119,924	104,623
Board and Committee Expenses	751	826
Honorariums	3,250	2,749
Salaries ..	21,663	13,349
Workers Compensation Insurance	268	232
Printing and Stationery	1,588	1,859
Depreciation	104	102
Bank Charges	2,553	1,699
Miscellaneous	107	50
State Duty	959	964
General Insurance	1,049	1,868
Loans Protection Insurance	3,462	2,036
Audit Fees	1,325	1,050
Accounting Fees	250	210
Long Service Leave	462	408
Donation	950	900
Federal Debits Tax ..	1,442	1,372
Doubtful Debts	5,000	—
General Meetings and Annual Report ..	—	50
Computer Consultant Fees	2,000	—
	167,311	134,347
Surplus for Year (Before Tax)	3,133	11,215

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

**NOTES TO AND FORMING PART OF THE ACCOUNTS
FOR THE YEAR ENDED 31st MARCH, 1986**

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, 1986. 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 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

	1986	1985
The operating profit before income tax has been determined after	\$	\$
(a) Crediting the following items—		
Interest received and receivable from		
— Other Corporations	63,174	49,546
— Other Persons	107,009	95,153
(b) Charging the following items —		
Interest paid and payable to		
— Other Corporations	2,533	1,699
— Other Persons	119,924	104,623
Depreciation of fixed assets	137	102

	1986	1985
Auditor's remuneration	\$	\$
— Audit Services	1,325	1,050
— Other Services	2,250	210
No other benefits were received or are due and receivable by the Auditors.		
Provision for long service leave	462	408
Provision for doubtful debts	5,000	—
Loss on Disposal of Fixed Asset	200	—

3. Income Tax

- (a) The income tax charge has been determined as follows:

Operating Profit before Income Tax	3,113	11,215
	<u> </u>	<u> </u>
Prima facie tax payable	1,441	5,159
Add (Deduct) Permanent differences		
Adjustment for non assessable member income	802	(2,909)
Other items	—	(2,863)
Income tax expense (benefit) (see below)	<u>2,243</u>	<u>(613)</u>
Add (Deduct) Timing differences		
Accrued income	1,803	—
Prepayments	(526)	—
Carry forward tax losses	(423)	—
Adjustment for overprovision in prior years	—	613
	<u>854</u>	<u>613</u>
Income tax payable	<u>3,097</u>	<u> </u>

The income tax expense of \$2,243 has been reduced by \$2,717 resulting in an income tax benefit of \$474 in the profit and loss statement due to an adjustment required in respect of overprovision of income tax in prior years.

- (b) The society has brought timing differences to account for the first time during this year and accordingly, the accumulated timing differences of \$10,825 (tax effect \$4,980) at 31st March, 1985 have been adjusted against retained earnings as required by the accounting standards.

At 31st March, 1986 the provision for deferred income tax is comprised of the following items:

	1986	1985
Accrued income	3,660	—
Prepayments	526	—
	<u>4,126</u>	<u> </u>

4. Fixed Assets

Furniture, fittings and equipment at cost	962	1,007
Less provision for depreciation	437	529
	<u>525</u>	<u>478</u>

5. Investments (at cost)

Shares in Victorian Credit Co-Operation Association	4,344	4,344
Government Bonds	111,510	211,510
Term Deposit with Bank	20,000	20,000
S.E.C.	50,073	50,073
First Federation	100,000	100,000
	<u>285,927</u>	<u>385,927</u>

6. Statutory Reserve

Balance 1st April, 1985	5,888	5,327
Add Transfer from retained earnings	9,233	561
	<u>15,121</u>	<u>5,888</u>

The increase in this Reserve was made by way of transfer from retained earnings pursuant to Section 60A 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 \$10,978 (1985 \$10,859) have been disclosed as Deferred Asset.

8. Loan Commitments

The Directors have approved loans to members of \$63,600 which had not been advanced at balance date.

9. Capital Expenditure Commitments

A decision had been made to purchase computer hardware and software for \$7,504 (1985 \$Nil).

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

**STATEMENT OF SOURCES AND APPLICATIONS OF FUNDS
FOR THE YEAR ENDED 31st MARCH, 1986**

	1986 \$	1985 \$
SOURCES OF FUNDS		
Funds from Operations—		
Operating profit before income tax	3,133	11,215
Add (Subtract) non-fund items:		
Depreciation	104	102
Provision for long service leave	461	408
Loss on disposal of fixed asset	204	—
	3,902	11,725
Reduction in Assets—		
Current Assets:		
Bank and cash on hand	63,739	14,271
Other Debtors	3,824	5,589
Investments	100,000	—
Increase in Liabilities—		
Member's savings	3,230	11,596
Other creditors	8,740	1,346
Increase in Equity	350	130
	183,785	30,017
APPLICATION OF FUNDS		
Increase in Assets—		
Current Asset:		
Loans to members	188,313	30,017
Non-current Assets:		
Fixed assets	355	—
Deferred asset	117	2,604
Investments	—	11,510
Long service leave paid	—	526
	183,785	44,657

FINANCIAL AND STATISTICAL SUMMARY — 1983-86

DETAILS	FOR THE YEAR ENDED 31st MARCH			
	1986	1985	1984	1983
Member Shareholders	484	449	436	421
Savings Accounts	977	851	741	697
Loans Approved	212	207	193	170
Savings Deposits	\$2,352,581	\$2,171,672	\$2,091,568	\$1,839,121
Savings Withdrawn	2,349,719	2,160,076	1,973,236	1,763,356
Loans Approved	758,304	571,023	572,290	496,450
Average Loan	3,576	2,758	2,965	2,920
Loans Repaid	621,764	594,507	610,514	495,943
Income	170,444	145,560	144,702	113,962
Expenditure	167,384	134,345	129,724	105,018
Surplus before providing for Income Tax	3,133	11,215	14,880	8,946
Operating Profit	3,607	11,828	12,163	5,592

SUMMARY OF LOANS APPROVED

PURPOSE	Number		Amount	
	1985	1986	1985	1986
Purchase, Registration and Repair of Motor Cars . .	50	59	\$180,180	\$261,100
Motor Cycles, Boats and Caravans	6	4	16,560	10,512
Mortgages and Property .	10	22	53,850	128,847
Home Improvements . . .	89	84	201,927	250,901
Consolidation of Creditors	17	13	49,740	41,400
Holidays	13	10	37,600	22,400
Other	22	20	31,166	43,144
	207	212	\$571,023	\$758,304

LIST OF SHAREHOLDERS

<p>J. Acheson G. L. Aggett B. J. Alexander J. L. Allan C. A. Allen J. Anderson A. M. Anglin L. G. Antonio L. J. Antonio A. P. Armstrong J. M. Armstrong P. F. Atkinson V. S. Atkinson J. H. Auwema</p>	<p>L. Broad E. A. Bromham B. G. Brooks R. L. Brooks V. A. Brown C. R. Bryce A. G. Budds J. R. Budge P. L. Buenen J. Burns J. Butsch</p>	<p>L. S. Curtain J. M. Czurlowski G. C. Dalziel G. M. Davidson C. B. E. Davis K. Davis K. J. Davies M. P. Dawe A. M. Decker H. J. W. de Deugd L. T. Degraaff M. D. Dell N. Derbyshire W. Dickenson B. J. Dillon R. E. Doeland B. E. Douglas J. C. Douglas D. Dowie K. M. Doyle F. M. Drake P. D. Duch J. Duggan P. A. Duggan P. A. Duncan C. S. Duncan L. Duncan S. C. Duthie A. T. Dwyer J. D. Dwyer M. J. Dyer M. Dykman</p>
<p>B. J. Bailey E. C. Baker H. A. Baker J. P. Baker 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 R. J. Bate A. G. Bath J. I. Baulch N. Beacham J. E. Bedggood D. Beechey 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. Boylo C. A. Brady L. H. Breust D. E. Bridger J. R. Bridger M. T. Briody I. A. Britt</p>	<p>M. Callinan H. M. Campbell K. Campbell D. Capuano 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. L. Christensen E. M. Clark M. A. Clark G. J. Clarke G. L. T. Clarke 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 A. J. Crameri C. Cranage G. E. Crawley R. J. Crawley L. Creasey L. M. Cross H. D. Crook</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 P. Enever W. L. Eva C. Everard</p>
		<p>K. Fagg 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</p>

K. J. Frank
F. J. Fraser
J. L. Fraser
S. Fraser
V. L. Fraser
E. T. Frichol
M. J. Furlong

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

C. E. Habitch
R. P. Haddon
B. R. Haley
R. Haley
N. D. Halson
R. M. Hamond
J. M. Hanson
P. A. Hardie
J. A. Hare
K. Harrington
B. Harris
J. Harris
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