



Keep Me Posted Australia

Submission to Treasury's consultation into Paper Billing Fees

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1.0 ABOUT KEEP ME POSTED

Keep Me Posted AU (KMP) is an advocacy campaign run by TSA limited, a not-for-profit organisation, and is a partnership of advocate groups, charities, consumer groups, employer and employee representatives, industry and local and federal representatives who believe in the consumer's right to choose the way companies communicate with them.

The campaign was launched in April 2016 in Canberra.

Increasingly, businesses are imposing fees and restricting access to paper bills and statements, denying their customers an informed choice. It is the most vulnerable Australians who carry the greater burden, those on the wrong side of the digital divide.

We believe that it is every consumer's right to choose, free of charge, how they are contacted by banks, utility companies and other service providers.

Keep Me Posted's objectives are:

1. All Australians are given the choice of receiving information through their preferred delivery option, digital or paper, without a penalty fee;
2. All Australians are provided equal treatment – accessibility, frequency, content and service delivery, regardless of their choice of how they receive information from suppliers.

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2.0 INTRODUCTION / EXECUTIVE SUMMARY

Keep Me Posted would like to thank Treasury for the opportunity to provide comments on the consultation regulation impact statement paper on Paper Billing.

Keep Me Posted notes that Treasury provides the impact analysis of five policy options. We believe the only option that can guarantee consumer protection against unfair and discriminatory charges is option 2: Ban on paper billing fees.

The Keep Me Posted campaign has researched industry and government publications, analysed Australia's digital divide, assessed international trends, hosted public forums across the country, engaged in direct communications to hear the consumer's concerns, reviewed industry pressures and cost management. From this thorough review, including assessment of all options presented by Treasury for consideration, the evidence is overwhelmingly in favour of a complete ban of paper billing fees to the ultimate protection of the consumer, but also to ensure industry is unencumbered by regulatory, or costly, compliance programs. Billing is and should remain, simply a cost of doing business and included at point of purchase.

Keep Me Posted unequivocally supports **Option 2 – Ban on paper billing fees to the exclusion of all others.**

2.1 Feedback summary

OPTION 1 THE STATUS QUO, WITH AN INDUSTRY LED CONSUMER EDUCATION CAMPAIGN	This option doesn't provide sufficient consumer protection and this has been recognised by Minister McCormack and the CAF: - the Legislative and Governance Consumer Affairs Forum (CAF) directed Treasury to explore options to amend the Australian Consumer Law to enhance protections for consumers who receive paper bills in the post; - Minister McCormack stated that "Better outcomes and protections are needed for those consumers who do not have the option to transition to digital bills and who can least afford to be penalised;" - no business answered KMP's calls to axe the fees.
OPTION 2 PROHIBITION (BAN) ON PAPER BILLING FEES	This is Keep Me Posted's preferred option to the exclusion of all others as it is the only option that: - provides the appropriate level of consumer protection to <u>all</u> Australians; - avoids the implementation of complex regulatory legislation that would result from adopting and enforcing the other options; - provides equity and clarity to businesses; - provides clarity and transparency at the point of purchase to consumers.

OPTION 3 PROHIBITING ESSENTIAL SERVICE PROVIDERS FROM CHARGING CONSUMERS TO RECEIVE PAPER BILLS	This option doesn't provide sufficient consumer protection because: - there is no unequivocal definition of what essential services are; - none of the definitions indicated in the consultation paper includes financial services, superannuation funds, insurances or Government services; - in a fast-changing technology environment, any definition of essential services today is restrictive and risks to be outdated tomorrow. In fact the definitions identified within the Treasury paper are already outdated.
OPTION 4 LIMITING PAPER BILLING FEES TO A COST RECOVERY BASIS	This option doesn't provide sufficient consumer protection and adds a cost impost to Government as: - the definition, implementation and enforcement of this option by Government and businesses would be highly complex, costly and time-consuming for Government and industry; - the ACCC would require additional funding from Government should this occur and this would incur regulatory compliance costs to industry; - this solution would still not address the consumer's disadvantage when not having access or cannot afford internet connectivity.
OPTION 5 PROMOTING EXEMPTIONS THROUGH BEHAVIOURAL APPROACHES	This option doesn't provide sufficient consumer protection as: - the current code of practices or code of conducts for businesses are non-binding and non-enforceable; - recently, a study showed banks completely ignored the provisions of their code of conducts on direct debit and mislead their customers; - awareness is only part of the problem. Without legislation, there is no consistent exemption modelling for consumers to apply for. Today some age exemptions range from people over 80 to people over 65; - it is not up to the private sector to determine a citizen's 'vulnerability', allowing companies to determine what exemptions they will apply does not protect consumers.

3.0 GENERAL FEEDBACK

In this section, Keep Me Posted will provide feedback on the scope and the context of the consultation as well as outline issues related to paper billing fees that are relevant to the analysis of each of the five policy options presented by Treasury in the consultation paper.

3.1 Objectives

On page 13 of the consultation paper, Treasury states: “The options proposed seek to improve outcomes for disadvantaged consumers who are unable to access digital bills.”

Keep Me Posted requests Treasury to adopt the Australian Digital Inclusion Index (ADII)’s definition of digital inclusion which comprises of three key aspects or sub-indices: Access, Affordability and Digital Ability.

Keep Me Posted notes that the ADII’s definition of Digital Ability includes ‘Attitudes’ with the notions of control, enthusiasm, learning, and confidence (Fig. 1). This is critical to understand that there is not always a correlation between technical access to the internet (electronic devices and internet subscription at home) and digital adoption (use of internet banking for example).

ADII’s sub-indices

Each of the ADII’s three sub-indices is made up of various components, which are in turn built up from underlying variables (survey questions).

The **Access** sub-index has three components:

- Internet Access: frequency, places, and number of access points
- Internet Technology: computers, mobile phones, mobile broadband, and fixed broadband
- Internet Data Allowance: mobile and fixed internet.

The **Affordability** sub-index has two components:

- Relative Expenditure: share of household income spent on internet access
- Value of Expenditure: total internet data allowance per dollar of expenditure.

The **Digital Ability** sub-index has three components:

- Attitudes, including notions of control, enthusiasm, learning, and confidence
- Basic Skills, including mobile phone, banking, shopping, community, and information skills
- Activities, including accessing content, communication, transactions, commerce, media, and information.

Fig. 1. Source: Measuring Australia’s Digital Divide – The Australian Digital Inclusion Index 2017. Telstra and Roy Morgan Research, 2017

3.2 Paper communications

Keep Me Posted notes that Treasury's consultation paper focuses on billing and doesn't mention other types of communications.

Keep Me Posted argues that the research of the Keep Me Posted campaign has shown that Australians are disadvantaged across bills and statements. Therefore, the Keep Me Posted campaign urges Treasury to include all the paper communications that are integral to the delivery of goods or services and are critical to the exchange of information between a service provider or a financial institution and a customer (and sometimes required by law such as tax invoices). This includes, but is not limited to, invoices, statements of accounts, shareholder documents, superannuation annual members' benefits statements.

Further, the delivery of these documents, as well as the delivery of bills, in a paper format should not be considered as an extra service provided by the service provider or the financial organisation.

Keep Me Posted urges Treasury to extend the scope of the consultation to the fees charged for the provision of paper communications that are integral to the purchase of a good or service.

3.3 State implementation of a ban on paper fees and legal equity for Australian consumers

Keep Me Posted notes that the New South Wales Government banned paper fees on energy bills for all New South Wales households as part of their energy relief package. The measure was announced on 3rd September 2017 and will be implemented from 1st January 2018. See Appendix 1 and 2.

Keep Me Posted also notes that the Government of South Australia has negotiated with energy provider Origin Energy a consumer relief package, this includes a ban on paper fees on energy bills for eligible customers. See Appendix 3.

Keep Me Posted is having ongoing conversations with State Government Ministers. As shown in the latest Consumer Affairs Forum in August 2017, seeking State support for protecting vulnerable consumers against paper fees is strong and growing.

As the States are moving towards the implementation of total or partial bans on paper fees, within their jurisdictions, Keep Me Posted raises concerns of the risk of seeing legal inequality growing for consumers across States and across industry sectors if a total Federal ban is not implemented promptly.

3.4 Community feedback and consumer preferences

Keep Me Posted conveys the voice of Australians who support the consumer's right to choose the way they are communicated to by their service providers and financial organisations, without penalty.

Community feedback

Over the past twenty (20) months of campaigning, Keep Me Posted has received the support of concerned Australians.

The support was expressed through:

- testimonials left on Keep Me Posted website, social media followers;
- unprecedented levels of attendance at Public Forums across the country;
- requests for assistance from more than 500 older Australians after the publication of an article in the print edition of The Senior Magazine;
- over 6,000 responses to the reply-paid postcard distributed in 4,000 Post Offices of the country (the distribution started in July 2017, to date the campaign office keeps receiving an average of 20 postcards a day – see Appendix 5).

Australian supporters survey - Keep Me Posted Reply Paid Flyer

Between 10 July 2017 and 19 December 2017, Keep Me Posted collected responses from 6,153 Australians. Results show:

- 75% of Keep Me Posted supporters are concerned about internet fraud;
- 91% like to keep paper records in case they have a dispute or problem that will need resolving;
- 90% are supporting people's right to choose on a social justice level.

International survey - Consumer preference

Results of a 2017 survey by Toluna Inc. across 11 countries, including Australia, found Australian consumer preferences, attitudes and trust towards print and paper in a digital world support Keep Me Posted AU findings - that consumers prefer and rely on paper communications as well as being concerned about business' drive to digital.

- 86% of Australians agree that consumers should have the right to choose how they receive communications (printed or electronically) from financial organisations and service providers;
- 75% of Australians agree consumers should not be charged more for choosing a paper bill or statement;
- 80% of Australian consumers want to have the option to revert back to paper communication if at a previous stage they had agreed to receive bills and statements electronically.

Even if we live in an increasingly digitalised world, findings of the survey demonstrate a strong reliance on paper for vital documents such as bills and statements. See Supporting evidence 9.3 Toluna Survey, 2017 for the full findings.

To ensure no 'paper-user' bias, this survey was conducted 100% online. Demonstrating even Australians with access and skills to operate online have a strong position on paper billing policies infringing their rights as a consumer.

3.5 International legislation

Throughout the world, many countries have used a wide range of legislative reform to implement consumer protection for paper billing: laws, decrees, amendments of codes and acts, court rulings, Ombudsman recommendations, administrative decisions and more.

Countries that have implemented consumer protection against paper fees include: Austria, Belgium, France, Finland, Germany, Ireland, Netherlands, Spain, US State of Pennsylvania.

Many of these countries determined that fewer citizens, than those identified in Australia, were impacted by the digital divide, however legislative protection was implemented to protect the most vulnerable and to protect consumer choice. In The Netherlands, it was determined there were some 50,000 households with no internet connection, by comparison to 3 million Australians, was a sufficient number of disadvantaged citizens for the Ombudsman to determine that going digital should only be an option.

In addition to protecting consumers without internet connectivity and consumer choice, Keep Me Posted notes that countries implementing legislative reform score better than Australia in terms of internet readiness and affordability (Fig. 2).

COUNTRY (139)	NETWORK READINESS INDEX	AFFORDABILITY RANK	FIXED BROADBAND INTERNET AFFORDABILITY
Finland	2	13	51
Netherlands	6	83	85
Germany	15	55	97
Australia	18	57	100
Austria	20	5	30
Belgium	23	62	59
France	24	76	37
Ireland	25	77	26
Spain	35	42	75

Fig. 2. Internet ranking comparison. Source: Global Information Technology Report 2016. World Economic Forum, 2017

Keep Me Posted notes;

- All countries that have implemented consumer protection rank better than Australia in terms of Fixed broadband affordability.
- Finland, Germany and The Netherlands rank better than Australia in terms of overall Network Readiness Index.
- Both Austria and Spain have a better overall Affordability Ranking than Australia.

Refer Supporting evidence 9.4 International legislations for detailed information about international legislations.

3.6 Political support

For the last twenty (20) months, Keep Me Posted has been engaging with political representatives at a Local, State and Federal level across Australia and has obtained bi-partisan support at every level of Government.

Appendix 4 provides letters, media releases, speeches, parliamentary businesses transcripts and local council motions that show bi-partisan political support to the Keep Me Posted campaign and the consumer's right to choose how they wish to receive their bills and statements.

In addition to bi-partisan support, the support is from all electorate demographics – regional, metropolitan, diverse socio-economic and employment areas, diverse cultural regions and more. This issue is not isolated to one section of Australian communities.

4.0 BILLING IS SHIFTING TO THE DIGITAL WORLD

4.1 Prevalence of the problem

Real cost

It has been suggested that the cost of paper, print and distribution is overly costly for companies and that they are left with no other choice but to pass on this cost of doing business to consumers who prefer paper bills over online bills. Keep Me Posted rejects this position and argues the paper billing fees are disproportionate to the cost incurred by business.

The identified costs of billing from the point of difference from digital include base sheet, letterhead printing, data imaging, mail processing, envelope production/printing, lodgement and postage. The costings are based on black and white A4 simplex imaging which is all that is required for transactional information necessary to communicate billing and statement matters. It is noted that many sectors include substantial design, colour and marketing messaging within their billing and statement communications to customers, however this is a marketing investment, rather than a true cost of producing the required communication for customers.

Printing costs have declined year on year for the past four years and unit costs are expected to decline further over the next reporting period 2017-2022 (Ibisworld, 2016). The paper, print and distribution industry has indicated an average price of \$0.098 per item (for a simplex black print on A4 colour letterhead including paper, data processing, printing, insertion and envelopes).

Due to mail volume decreases, Australia Post have increased business postage rates over the past four years, following Government and ACCC approval to increase the Basis Postal Rate (BPR) to \$1.00. Businesses do not incur the full BPR however, and enjoy postage discounts. The volume weighted average postage cost as 1st July 2017 for Presort mail is \$0.837 (see Fig. 3 below).

By Keep Me Posted estimates, the true cost for big billers equates \$0.935 per bill on average.

In addition to the current cost calculations, since July 2014, with paper and print costs remaining relatively stable (if not decreasing), the postage cost has only increased by \$0.347 per unit.

Despite this nominal figure, the cost being charged to the consumer sits at an average of \$2.50, grossly disproportionate to the additional cost incurred by companies. Further, Keep Me Posted notes Treasury has called on industry to provide the cost of the production and supply of paper bills and statements, however argues the cost increase differential prior to the implementation of paper billing fees is the figure Treasury should be examining to ensure the analysis is on accurate application as opposed to inflated application.

PreSort - delivered to Regular timetable					
GST Exc	Same State Barcode Direct	Other State Barcode Direct	Barcode Residue	No Barcode	Volume Weighted Average
Jul-2014	\$0.473	\$0.489	\$0.513	\$0.545	\$0.490
Jul-2015	\$0.507	\$0.524	\$0.545	\$0.573	\$0.524
Jul-2016	\$0.723	\$0.745	\$0.777	\$0.818	\$0.747
Jul-2017	\$0.809	\$0.841	\$0.877	\$0.891	\$0.837

Fig. 3. Source: Product and Services Pricing, Australia Post, 2017

Energy providers' comments (on page 8 of Treasury's consultation paper) that they must pass on such charges, that have realised some \$0.347 increase across the years outlined, are overstating the impact and likely to mislead Government and consumers.

Sources:

Market Research Report: Printing Industry. Ibisworld, 2016

Product and Services Pricing, Australia Post, 2017

Impact on Australians / Impact on businesses

On page 7 of the consultation paper, Treasury questions the prevalence of paper billing fees and states: "Treasury notes that this incidence of charging may overstate the problem, as preliminary industry stakeholder feedback indicates that a low number of customers actually pay paper billing fees, with the remainder receiving exemptions."

Keep Me Posted suggests if this is a minor consumer group the small cost burden to industry who are achieving significant annual profits, should be further argument to incur the cost of business within the price of the good or service being procured.

Further, Keep Me Posted challenges Treasury's estimates (p9) that 'there are approximately 1.2 million Australians who do not have internet access at home because they either cannot afford it or because they believe they do not have sufficient technical skills' because according to Telstra's ADII around 3 million Australians are still not online. Keep Me Posted also asserts there are some Australians who have been coerced into digital billing despite wishing otherwise, and seeks industry to provide data on the following:

- number of customers who have requested, yet been denied, paper bills without penalty,
- number of customers who have sought an exemption and been denied as they do not meet the company exemption standards,
- number of customers who have been provided an exemption without customer investigation, that is, the company has implemented exemptions based on the knowledge of customer circumstance prior to implementing the penalty,

- of the customers who have been provided exemptions, how many are business, platinum/gold/silver or other beneficial award customer compared to individual/residential/private customers.

Keep Me Posted accepts that a portion of Australian consumers who are impacted may be organically transitioning to digital arguing that during this transitioning period they should have their rights protected. Further, as this consumer group minimises the cost burden to companies will also decrease and companies will realise year on year reduction of the \$0.347 cost burden.

On page 20 of the consultation paper, Treasury states it 'has estimated a total annual cost of between \$80 and \$93 million dollars.' In comparison with the \$500 million estimated cost to the banks of the prohibition of ATM fees, a \$93 million impact across all the businesses doesn't seem significant enough to be a barrier to the implementation of the ban on paper fees and consumer protections.

Keep Me Posted notes that some industry sectors with similar consumer numbers, such as industry super funds offer consumer choice without penalty. Australian Super, with 2.1 million members across Australia, promotes consumer choice and offers both paper and digital communication portals at no charge to the consumer.

An organisation of a similar size, Energy Australia, supplying electricity and natural gas to more than 2.6 million residential and business customers throughout Australia, argues it cannot offer to provide consumer choice. Both organisations are operating under a similar distribution network across Australia, communicating similar notices and information. The claim that the costs of paper billing communications are untenable is misleading, not only because we see major companies of similar size offering choice, but also given the nominal increase of some \$0.347 per unit over four years.

The following super funds have been identified and confirmed as not charging for additional fees for paper statements:

Australian Super - 2.1 million members (annual report 2015-2016)
Care Super - 247,000 members (annual report 2016-2017)
Energy Super - 48,000 members (annual report 2015-2016)
Local Government Super - around 90,000 members (annual report 2016-2017)
Media Super - more than 90,000 members (annual report 2015-2016)
Sunsuper - 1 million members (annual report 2016-2017).

e-Invoicing

Some suggestions have been made by industry to Government reports that e-invoicing will deliver significant savings to all Australians. However, it is misleading to misuse the term 'e-invoicing' as the large proportion of the savings identified in the report, do not refer to billing, rather are transactional and processing cost efficiencies not e-billing efficiencies.

4.2 Hidden fees

Keep Me Posted has received ongoing concern from community groups and electorates that in any consideration of legislative reform companies will need direction to ensure they do not circumvent proposed paper billing bans by offering long-term or permanent discounts to their customers who opt-in for electronic bills only.

These concerns link to the 'poverty premium', outlined in 5.1 Poverty Premiums, and must be considered by Treasury as a clear ban on paper billing is the only way to provide clarity to businesses and consumers.

An example highlighted, Origin Energy discount plans show that customers who wish to receive paper communications cannot access the greater discount rates (see Fig. 4).

	Sign up online for a \$50 usage credit per fuel. That's \$50 for electricity and \$50 for natural gas.	Sign up online for a \$50 usage credit per fuel. That's \$50 for electricity and \$50 for natural gas.
BILL SAVER Receive a guaranteed discount on your supply and usage charges. Ideal for low energy users	ORIGIN MAXIMISER Maximise your discount with eBilling and direct debit	ORIGIN SAVER Receive a discount when you pay your bills on time
Flexible payment options	Direct debit only	Flexible payment options
eBilling and eCorrespondence available	eBilling and eCorrespondence only	eBilling and eCorrespondence available
ELECTRICITY	ELECTRICITY	ELECTRICITY
10% Off Origin's supply and usage charges	25% Off Origin's usage charges when you pay by direct debit	21% Off Origin's usage charges when you pay on time
\$140 ^① inc. GST Approx. monthly charges based on 504 kWh / monthly estimated usage	\$123 ^① inc. GST Approx. monthly charges based on 504 kWh / monthly estimated usage	\$128 ^① inc. GST Approx. monthly charges based on 504 kWh / monthly estimated usage
GAS	GAS	GAS
10% Off Origin's supply and usage charges	15% Off Origin's usage charges when you pay by direct debit	10% Off Origin's usage charges when you pay on time
\$49 ^① inc. GST Approx. monthly charges based on 917 MJ / monthly estimated usage	\$49 ^① inc. GST Approx. monthly charges based on 917 MJ / monthly estimated usage	\$51 ^① inc. GST Approx. monthly charges based on 917 MJ / monthly estimated usage
Benefit period	Benefit period	Benefit period
No exit fees or lock-in contracts	No exit fees or lock-in contracts	No exit fees or lock-in contracts
24/7 Online account management	24/7 Online account management	24/7 Online account management
Frequently asked questions	Frequently asked questions	Frequently asked questions
Electricity rates	Electricity rates	Electricity rates

Fig. 4. Energy Plans. Source: <https://www.originenergy.com.au/for-home/electricity-and-gas/plans/energy-plans.html>, retrieved 18 December 2017, for a NSW postcode.

The table above shows that if customers want to receive paper bills, they miss out on a \$5 per month discount (or \$60 over the 12 months of the discount period). It is Keep Me Posted's position that this cannot be considered as an incentive, rather, it is a reverse penalty.

It is normal for providers to use discounts and plans to increase their competitiveness, to differentiate their offers according to the level of service they provide. However, paper bills are not an extra service that is delivered to the customer, they are integral to the process of exchanging goods and services.

Circumventions of consumer protections are also seen in areas such as late payment fees. In Victoria, fees on late payments are prohibited in the electricity sector but not 'pay-on-time' discounts. Gerard Brody, Consumer Action Law Centre CEO, condemned the 'masquerade' in a statement in August 2017. Brody stated:

"First, they [energy retailers] should abolish late payment penalties which masquerade as pay-on-time 'discounts'. Most energy retailers offer so-called discounts of between 10 and 30 per cent conditional on on-time payment. 'Discounts' are the primary way energy retailers market their deals. Sometimes they apply to the full bill, but more often just to the consumption charges.

"In reality, these are penalties imposed on those that can't always pay their bill by the due date. And these hefty penalties can impact any of us. If an unexpected cost means that we can't quite manage the electricity bill this month, even if we usually do pay on time, there will be no acknowledgement of this. Instead, we'll find a massive late payment fee is applied in the form of a lost 'discount.'"

Another example of a dubious incentive program is currently run by City West Water in Victoria. CCW's consumers are told that if they register for ebilling by 31 January 2018, they will have 12 chances to win \$1,000 credit on their water account¹. The Keep Me Posted supporter who alerted us qualified the program as 'absolutely pathetic and irresponsible.'

Keep Me Posted cautions corporations who are incentivising people to switch to digital communications with desirable financial gains that have low probability of achieving the financial gain or collecting the gain from one provider, however not being able to manage the contractual commitment. If companies, particularly finance sector, sign a contractual agreement with a consumer with incentives and other benefits knowing that consumer cannot meet their contractual obligations they are not meeting their legal commitments. Customers that are financially vulnerable might be coerced into taking action despite their low digital confidence, accessibility or affordability.

¹ The offer is available here <https://www.citywestwater.com.au/ebillingservices/ebilling>.

Keep Me Posted urges Treasury to implement the necessary safety nets to prevent service providers and organisations for circumventing any future partial or total ban on paper fees.

Source:

Prime Minister, you've talked to the energy retailers, now talk to those that pay the bill, 9 August 2017. Retrieved from <https://consumeraction.org.au/prime-minister-youve-talked-energy-retailers-now-talk-pay-bill/>, accessed 18 December 2017.

4.3 Impact on industry – paper, print and distribution

The pulp, paper, print and distribution industry is arguably one of the largest manufacturing employers across Australia, employing 246,538 Australians in both regional and metropolitan areas. The industry hires skilled and unskilled labour, implements apprenticeship training within the workplace and invests heavily in technological innovation R&D for operational and environmental efficiencies.

AUSTRALIAN EMPLOYMENT BREAKDOWN BY SECTOR

Mail and related services (mail processing direct and indirect) – 121,389 (ACIL Allen, 2015)
[Note: this is excluding the Mail advertising services Group C – as entire print industry is reported within the Print/Prepress/Print design figure from Ibisworld, 2016].
Paper – 60,820 (AFPA, 2016)
Letterbox Distribution – 33,742 (ACA, 2017)
Print/Prepress/Print design – 30,587 (Ibisworld, 2016)

Total Australians employed: 246,538

The industry represents a \$7.5 billion industry across 5,294 businesses. Businesses range from large paper, print and mail groups to small businesses, at times with three people team operations (Ibisworld, 2016). The industry is in decline, with an annual growth prediction between 2017-2022 of -2.3% (ibid, 2016). The industry continues to invest and develop strong operational efficiencies with a key focus on stability, however is cognisant of a shifting market with the digitalisation of many communication channels.

Ibisworld reports, 'as information becomes increasingly available through online networks, demand for printed materials and printing services has fallen. The number of internet connections represents the accessibility of online advertisements, newspapers, magazines, books and directories. As more publications become available online, the need for printing services diminishes' (Ibisworld, 2016).

Whilst the paper, print and distribution sector does not dispute the digitalisation of the Australian community, the industry does reject the forced digitalisation by other sectors to

the detriment of its own. Rather, arguing for consumer choice to ensure an organic transition to digital financial management.

Note: The industry is represented by two major industry associations and representative bodies, the coalition of the Australasian Catalogue Association/Australasian Paper Industry Association/TSA Limited and the Printing Industries Association of Australia. Both parties are signatories and supporters of the Keep Me Posted campaign.

Source:

Market Research Report: Printing Industry. Ibisworld, 2016

Economic contribution of the Australian mailing industry. Acil Allen, 2015

National Pulp and Paper Sustainability Report. AFPA, 2017

4.4 Environmental impact of paper communications vs digital communications

Throughout the consultation paper from Treasury, particularly on pages 20 and 24 to 27, environmental concerns are raised with a particular reference regarding a potential increase in paper waste if a prohibition or limitation of paper fees were implemented. Treasury also asks environmental groups to provide a response to Focus question 10: What is the environmental impact of paper and of digital billing?

Keep Me Posted, working with our sister campaign Two Sides, categorically rejects any assumption that paper based communications have a greater environmental impact over digital. In fact, in Australia, given the fossil fuel network, digital communications carry a significant, and often unseen environmental impact far greater than pulp and paper production.

If it is Treasury's position to explore the environmental impact of bills and statements, Keep Me Posted asserts that e-billing carries a higher environmental footprint than paper – a recyclable and renewable resource that provides strong triple bottom line sustainability credentials to the Australian environment, community and economy.

Two Sides is a global campaign across Australia, Brazil, Austria, France, Germany, Italy, Spain, South Africa, New Zealand, North America and the United Kingdom. Two Sides promotes the environmental credentials of paper across the graphic communications chain and with verifiable evidence educates citizens on why paper and print remains a versatile and sustainable communication medium in a digitalised world.

Two Sides tables supportive information to this submission addressing the questions raised by Treasury and advocates the environmental credentials of paper and print as they compare to the often-overlooked impacts of digital media.

Environmental credentials of paper and print include:

Paper production:

Paper production in Australia is often misunderstood as to its environmental credentials. When analysing the facts of paper production in Australia, it is found that using less paper has no impact on how many trees are harvested.

Despite the past five (5) years showing decline in paper use, key forest regions in Australia are harvesting more trees to produce many different products. Whilst it seems logical to assume going paperless equals less trees, this is not supported. In fact, studies show that in general “the global regions with the highest levels of industrial timber harvest and forest products output are also the regions with the lowest rates of deforestation.”²

Further, most of Australia’s wood (83.4%) is harvested from planted forests.³ What’s more, half of all fibre used in Australia to make paper now comes from recycled material. Australia is one of the leading countries in the use of recovered paper for paper production.⁴

Forestry Certification and Regulations:

The paper industry is committed to environmental excellence with two certified forestry and chain of custody programmes: Forest Stewardship Council (FSC) and Programme for the Endorsement of Forest Certification (PEFC).

Globally, at the end of 2016, FSC reported a total certified area of 196 million hectares and PEFC of 301 million hectares, for a combined area of 497 million hectares. Additionally, almost 69 million hectares (or 16%) of global forest area are double certified.

Of this, Australia has 1,040,000 hectares of double certified forests (FSC/PEFC).

² Ince, P. J. Global Sustainable Timber Supply and Demand 2010

³ Department of Agriculture and Water Resources. Australia’s forests at a glance 2015

⁴ Department of Agriculture and Water Resources 2015

In Australia, more than 95% of the wood fibre used in the manufacture of pulp and paper and paperboard is independently certified. This equates to Australia being the third largest area of certified forests and plantations in the world.⁵ (see Fig. 5).

Country	Certified Area (ha)
Canada	130,937,328
United States	33,502,630
Australia	23,832,280
Finland	17,660,520
Russia	12,875,382
Sweden	11,549,700
Belarus	8,710,234
France	8,211,435
Germany	7,398,828
Norway	7,380,750

Fig. 5. Country comparison of certified forests and plantations. Source: PEFC, 2017.

Illegal Logging Legislation:

Illegal logging legislation, despite being an onerous regulatory reporting compliance, was welcomed by the forestry, pulp and paper sector in 2013. The illegal logging legislation highlights that not only is it an offence to import illegally logged timber, it is also an offence to import certain timber products that contain illegally logged material.

Where products are declared as Regulated Timber Products, the prospective importer is required to establish and operate a due diligence system to assess the risk of illegally logged timber being contained in the product.

The Australasian Paper Industry Association (APIA) which comprises of Australian paper manufacturers, paper importers (including mill agents) and paper merchants agree to fully comply with the Illegal Logging Prohibition Act; and where applicable the forestry certification standards administered by the Australian Forestry Standard Ltd (AFS), or the Program for the Endorsement of Forest Certification (PEFC) or the Forest Stewardship Council (FSC).

The Australian Forest Product Association is also committed to honouring these laws and states that Australian major forestry operations are 100% independently certified by the Forestry Stewardship Council (FSC) or the Programme for the Endorsement of Forest Certification (PEFC).

⁵ Industry Edge, 2016

Resources:

The Pulp and Paper industry is a large producer of renewable energy through the use of biomass waste for both electricity and industrial heat production.

Visy generates around 230 GWh of bioenergy each year from its national operations, with most of this energy being generated at its pulp and paperboard mill in Tumut, NSW.

Australian Paper's mill in Maryvale, Victoria, generates 200 GWh per year of bioenergy. This is the largest industrial generator of base load renewable energy in Victoria. Further, their latest waste paper recycling plan diverts up to 80,000 tonnes of waste paper from landfill each year.

Kimberly-Clark Australia (KCA) achieves a 30% absolute reduction in carbon dioxide emissions from 2011; zero manufacturing waste to landfill; and reduction of post-consumer products' impact on the environment by ensuring each division has an initiative in place.⁶

Key areas of focus and policy priorities of the industry include:

- plantation investment (i.e. new fibre supply),
- recycling and recovered paper,
- gas and energy policy, including renewable bioenergy and industrial heat,
- trade and investment, including anti-dumping and trade agreements,
- climate change policy,
- government procurement,
- bioproducts,
- manufacturing competitiveness,
- certification,
- progress towards improved national paper sustainability reporting.

Emissions:

From 2013-2014 to 2015-2016, the paper industry has:

- Reduced direct emissions by 6.8%⁷
- Reduced energy intensity by 5.4%
- Supplied 11% of Australia's renewable electricity via bioenergy⁸

⁶ AFPA, 2015-16 Annual Report

⁷ NGER, 'Corporate emissions and energy data 2013-14 and 2015-16'

⁸ Clean Energy Finance Corporation

Globally the Paper, Pulp and Print industry represents just 1.0% of total greenhouse gas emissions worldwide.

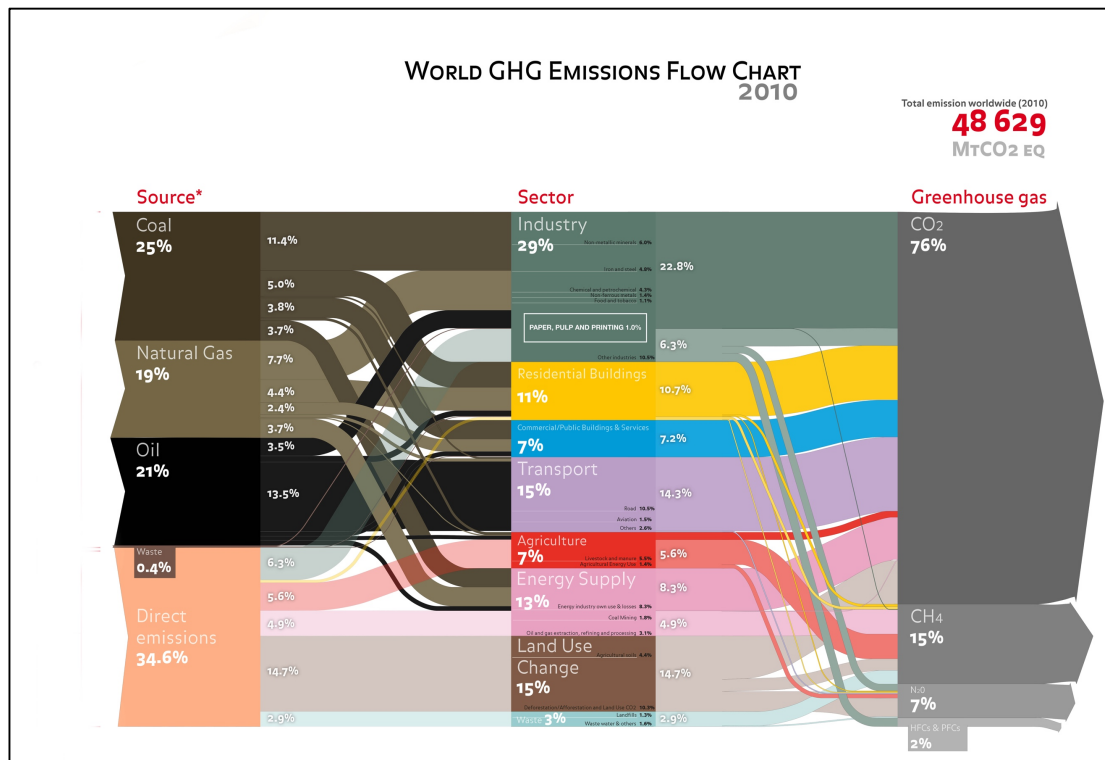


Fig. 6. World GHG Emissions Flow Chart. Source: ECOFYS, 2010.

Waste:

A life cycle analysis of paper and digital communication highlights the impacts from raw material sourcing, to manufacturing and end-of-life usage for both mediums.

Findings show that paper comes from a sustainable, renewable resource and in Australia, 73.7% is recycled. Comparatively, digital devices are made up of toxic, rare-earth metals that are often not disposed of properly at their end-of-life.

Australia is one of the biggest consumers of electronics in the world with almost 600,000 tonnes of e-waste produced annually. Despite the fact that 95% of the plastics, metals and glass found in electronics can be recycled for future use, in 2014, only 40% of televisions and computers that reached their end of life were recycled.

With sub-par electronic waste recycling programs, some electronic waste ends up in local landfills which are responsible for 70% of the toxic chemicals such as lead, cadmium and mercury found in landfill.⁹

When electronics are collected in Australia for appropriate recycling, metals are recycled in Australia, circuit boards are sent to Japan, batteries to Korea or Singapore and plastics to China. However, in March 2017, a shipment of computers destined for recycling in Australia

⁹ Greenpeace

ended up at Agbogbloshie dump in Ghana, Africa. This dump is known for operating without concern for social or environmental factors, using children to tear apart the e-waste and fires to melt precious metals from the electronics.¹⁰ This highlights the fate of electronics destined for recycling in Australia cannot be guaranteed and may well be ending up in developing countries toxic dumps eroding their community and environment.

E-waste is not just an Australian issue. Globally, 44.7 million metric tonnes (Mt) of e-waste was generated in 2016 and only 20% was recycled through appropriate channels.

The fate of 76% (34.1 Mt) of e-waste is unknown. In countries where there is no national e-waste legislation in place, e-waste is likely treated as other or general waste. This is either land-filled or recycled, along with other metal or plastic wastes. There is the high risk that the pollutants are not taken care of properly, or they are taken care of by an informal sector and recycled without properly protecting the workers, while emitting the toxins contained in e-waste.¹¹

Anti-Greenwash campaign

Two Sides operates an anti-greenwash campaign that targets businesses making unsubstantiated campaigns against the environmental impacts of paper communications. Two Sides has contacted 601 companies globally, 148 in Australia, who have misled consumers with greenwashing guidelines to promote digital communications over paper-based communications.

These businesses have included, but not limited to, HSBC, Commonwealth Bank of Australia, Qantas, Synergy, BT Financial Group, Water Corporation WA, Coles and HFC.

Two Sides has raised the misleading environmental claims, provided verifiable evidence to demonstrate the claims are false and asked the company to either provide the verifiable evidence that their claims are factual or remove the statements. At this time Two Sides refers to the ACCC Greenwashing Guidelines and asked these companies to correct their statements. Two Sides currently holds a 73% success rate in Australian companies remedying their false greenwashing statements about the environmental credentials of paper. Not one company contacted has ever provided verifiable evidence to support their environmental claims.

Consumers' beliefs and preferences

Key findings from a 2016 survey on Australian's preferences provides insight into consumers' perception of the environmental impacts of paper and print.

Environmental findings show that 88% agreed that, when responsibly produced, used and recycled, paper and print can be a sustainable way to communicate.

¹⁰ Australian Broadcasting Corporation, 2017

¹¹ ITU - The Global E-waste Monitor 2017

68% agreed that sometimes when they are told that the switch to digital is 'better for the environment', Australians think it is because the sender wants to save money and 69% agreed Government, banks and other organisations want to persuade them to 'Go Paperless', but it's not 'Paperless' because they regularly print out documents at home if they want a hard copy.

Further information is provided in Supporting evidence 9.2 Two Sides Australia Contribution – Environmental Impact.

5.0 DISADVANTAGED CONSUMERS ARE AFFECTED BY PAPER BILLING FEES MORE THAN OTHER CONSUMERS - DISADVANTAGED CONSUMERS TYPICALLY CAN'T SHIFT TO DIGITAL BILLING

5.1 Poverty premiums

In October 2017, the South Australian Council of Social Service (SACOSS) warned about the impacts of 'poverty premiums' in their Anti-poverty week 2017 Statement: 'These are the extra costs on those living in poverty that others with higher income or more resources can buy their way out of, avoid or minimize.'

SACOSS' Statement gives examples of ten poverty premiums in energy, telecommunications, banking, government charges, and in ordinary shopping. The premiums can be extensive with examples of poverty purchases being 30% to 50% more than the cost for those with more money to spend, while other items have more than five times the impact on the household budget of those living in poverty.

Examples of poverty premiums include:

- extra expenditures resulting from not being able to afford money-saving technology;
- fees and charges which are more likely to be applied to those in poverty than the rest of the population;
- flat fees or charges or expenditure that impact more on those on low incomes than those on higher incomes.

Keep Me Posted notes that fees charged on paper bills fit in the category of poverty premiums as:

- ***they affect those who can't afford to buy electronic devices and pay for an internet connection or mobile data;***
- ***they disproportionately impact people on low-income such as pensioners.***

Source:

Anti-poverty Statement 2017. SACOSS, October 2017

5.2 Internet affordability in Australia

In the consultation paper (p9), Treasury states that 'Australian services are becoming comparatively less expensive' and mentions 'Given the relatively low cost and large benefits associated with the internet, Treasury assumes a majority of the consumers who indicated cost as coming from one of the disadvantaged groups described.'

However, recent findings from independent sources outline the opposite:

- World Economic Forum's Global Information Technology Report 2016 found that Australia ranks 57 out of 139 countries for internet affordability, and 100 out of 139 when looking at fixed broadband internet tariffs only;
- Despite the relatively low cost of mobile connections, data allowances fall short of covering Australian needs. Deloitte's 2017 Mobile Consumer Survey found that 43% of smartphone owners regularly exceed their data cap and collectively pay over \$300 million in extra fees to their telecommunications providers;
- Telstra's Digital Inclusion Index 2017 key findings stress that affordability is the only sub-index to have declined since 2014 and comment that 'affordability remains a challenge for some excluded groups' and 'this trend is reason for concern, particularly for people on low incomes.'

Source:

Global Information Technology Report 2016. World Economic Forum, 2017

Communications report 2016-2017. ACMA, 2017

Mobile Consumer Survey 2017. Deloitte, 2017

Measuring Australia's Digital Divide – The Australian Digital Inclusion Index 2017. Telstra and Roy Morgan Research, 2017

5.3 Digital divide in Australia

In previous submissions and communications with Treasury, Keep Me Posted has detailed the state of the digital divide in Australia. Telstra's Australian Digital Inclusion Index (ADII) and Digital Inclusion Organisation Infoxchange provide extensive data on this issue. Based on this data, Keep Me Posted challenges Treasury's estimates (p9) that 'there are approximately 1.2 million Australians who do not have internet access at home because they either cannot afford it or because they believe they do not have sufficient technical skills', while Telstra's ADII says that around 3 million Australians are still not online. Keep Me Posted urges Treasury to align the Australians impacted by the digital divide with the independent ADII figure.

Growing digital gap and double-penalty

Telstra further outlines that even if digital inclusion is growing overall, the gap between digitally included and excluded Australians are 'worryingly' widening.

With a growing digital gap, overall inequality is rising. People who have to pay paper communications fees because they are not digitally included are punished twice: once because they are missing out on online services, and a second time when they have to pay an extra charge to receive paper communications. Authors of the ADII report comment: "As the internet becomes the default medium for everyday exchanges, information-sharing, and access to essential services, the disadvantages of being offline grow greater. Being connected is fast becoming a necessity, rather than a luxury."

Digital ability

Treasury's consultation paper objectives state: "The options proposed seek to improve outcomes for disadvantaged consumers who are unable to access digital bills." Keep Me Posted outlines that access is only one of the three dimensions of digital inclusion with affordability and ability also critical factors to consider.

Supporting this, Telstra's ADII stresses that if Digital Ability has improved over time it started from a low base and 'Digital Ability remains an important area for attention for policy makers, business, education, and community groups interested in improving digital inclusion.'

Digital inclusion is not a permanent state

Keep Me Posted notes that digital inclusion is not a permanent state nor a linear path and people who used to be digitally included can find themselves excluded or go back and forth into digital exclusion depending on their circumstances. Digital exclusion can also be temporary. Some examples of factors that influence digital inclusion and can vary along a lifetime are:

- Disability (Permanent or Temporary),
- Income loss because of unemployment or under employment,
- Retirement (some people only have access to the internet at their work place),
- Loss of cognitive abilities,
- Domestic violence (people fleeing their households are more likely to lose access to telecommunications),
- Relocation.

Internet access on mobile devices

In the consultation paper on page 10, Treasury notes that 'Modern mobile devices allow users to complete a majority of tasks that previously required a laptop or desktop, however some users may have difficulty reviewing their bills on a three to five inch screen' (p10).

Keep Me Posted warns against the confusion between smartphone adoption and digital ability. Smartphone ownership is at its highest in Australia, with 88% of Australians now owning a smartphone according to Deloitte's 2017 Mobile consumer survey. However, in the 2016 edition of the survey, Deloitte explained that they 'expect this to plateau over the coming 12 months after the remaining feature phone owners are forced to convert to smartphone following the 2G shutdown by each of Australia's major mobile network operators.'

In short, part of the increase in smartphone ownership is explained by the fact that smartphones are becoming the default mobile devices and despite the technology to do more, many Australians continue to use the 'new non-2G' smartphones to simply make and receive phone calls. Possessing a smartphone doesn't mean that people actually use, nor

have the skills to use, their smartphones for internet purposes, let alone financial banking purposes.

Keep Me Posted encourages Treasury to review the interpretation of data related to mobile devices adoption as the assumption to smartphone technology usage is not evidenced.

Source:

Mobile Consumer Survey 2016. Deloitte, 2016

Measuring Australia's Digital Divide – The Australian Digital Inclusion Index 2017. Telstra and Roy Morgan Research, 2017

5.4 Digital bills are not a free option to the consumer

Treasury's consultation paper (p6) states 'Digital billing is typically offered to consumers as a cost-free alternative to paper billing.' Keep Me Posted contests the idea that digital bills are cost free. The fact that providers and financial organisations don't charge an extra fee to their customers who wish to receive electronic bills doesn't mean that electronic bills are cost free to the customer.

Indeed, when customers opt-in to electronic bills and statements the obligation from the organisation is passed to the customer to retain and possess an electronic device, pay for an internet subscription or for mobile data, and more often than not they pay to print their bills at home. In fact 69% of Australians agree government, banks and other organisations want to persuade them to 'Go Paperless', however it's not 'Paperless' because they regularly have to print out documents at home (Toluna, 2017).

Keep Me Posted argues that electronic communications are not free to the consumer, therefore companies fail to their obligation of offering at least one cost free option for the reception of bills.

5.5 Online safety

In previous submissions and communications with Treasury, Keep Me Posted raised concerns about vulnerable consumers' exposure to online scams if they switch to digital communications without having the skills to protect themselves.

Online scams are a growing concern as they are becoming more sophisticated and harder to detect. The very first week of Treasury's consultation into paper billing fees, ACCC's Scamwatch reported a 126% increase week on week in Fake billing scams reports (Fig. 7).



Fig. 7. Trending scams 20 – 26 November. Source: Scamwatch

Again, during the last week of the consultation, false billing scams were singled out as trending scams along with phishing scams (107% increase on previous week) (Fig. 8).



Fig. 8. Trending scams 11 – 17 December. Source: Scamwatch

Between, the 21st November and the 19th December 2017, at least ten fake billing scams were reported, targeting consumers or users from Energy Australia, Telstra, Commonwealth Bank, Amazon, Go Via (Brisbane Toll Road), Xero, Myob, City Link and others. Since the 1st September 2017, Energy Australia officially warned their customers about new ebill scams four times.

In its Stay Smart Online Week Statement, the ACCC reported that ‘The online sphere – email, the internet, social media and mobile apps – has overtaken telephones as scammers’ preferred tool of trade to contact potential victims.’

‘It’s difficult to spot a scammer online these days as they go to great lengths to trick the public and steal personal information and money,’ ACCC Deputy Chair Delia Rickard said.

Keep Me Posted notes that, according to ACCC’s Scamwatch, fake billing scams are one of the top three scams that people are more likely to encounter online.

In 2016, the total losses reported to Scamwatch, ACORN and other scam disruption programs across Australia totalled \$299.8 million.

Within the consultation paper, Treasury noted, when referencing online scams, ‘paper bills may also lead to identify fraud through mailbox theft’. The table below (Fig. 9) outlines accounts for scams reported to Scamwatch and highlights the significant gap between online and mailbox fraud. With mail delivery fraud decreasing year on year at an average of 4.2%, whereas digital fraud has increased since 2015, with 2016 realising a jump, and holding an average of 39% of the total reported losses, there is very little comparison as to the safety of Australian consumers.

Year	Reported losses	Mail delivery	Digital delivery
2015	\$81 814 888	4.8%	35.7%
2016	\$83 561 599	4.1%	42.7%
2017 (at 30 th November)	\$81 814 888	3.8%	38.6%

Fig. 9. Reported losses. Source: Scamwatch.

Keep Me Posted argues that as Australian consumers are consistently and relentlessly targeted by online scammers, legislative reform is necessary to ensure consumers can receive paper correspondence, free of charge, to protect against online scams.

5.6 The need for Government intervention

As outlined by Treasury on page 11 of the consultation paper, ‘The Intergovernmental Agreement for the Australian Consumer Law (IGA) lists meeting the needs of consumers who are most vulnerable or at greatest disadvantage as one of the IGA’s six operational objectives.’ Another operational objective is ‘to prevent practices that are unfair.’ Because paper fees disproportionately impact the most vulnerable and discriminate against those who are digitally excluded they meet two (2) of the six (6) objectives of the IGA.

The need for Government intervention was highlighted by the Minister for Consumer Affairs following the Consumer Affairs Forum in August 2017 in Melbourne. Minister McCormack said:

“On paper billing, consumers – including the elderly and disadvantaged – who do not have access to technology to receive digital bills should not be penalised and asked to pay exorbitant fees for each bill they receive.

“In today’s meeting, Consumer Affairs Ministers noted that options to amend the Australian Consumer Law to enhance protections for consumers who receive paper bills in the post would be developed by the Commonwealth Treasury.”

Government intervention is also needed because the private sector has failed the consumer:

- Failed to disclose the fees at the point of purchase or subscription;
- Failed to advertise and facilitate access to exemptions;

- Failed to comply with the Electronic Transactions Act that required that organisations must obtain the consent of the recipient before switching them to electronic communications;
- Potential 'double-dipping' as print and postage costs have previously been included in the running costs of a business;
- Disproportion of the fees compared to the cost.

The banking sector is an example of self-regulation failure. The independent review of the Code of Banking Practices started in July 2016, Mr. Phil Khouri presented a final report to the Australian Bankers Associations in February 2017, and only on the 19th December 'After hundreds of hours of development and more than 50 meetings with banks and key stakeholders over the past nine months, the new Banking Code of Practice has been sent to ASIC for approval.' It is unclear at this stage when the new Banking Code will finally be implemented.

One of Mr Khouri's recommendations was to 'Waive or refund statement fees for customers who do not have access to electronic statements'. The definition of 'access to electronic statements' is yet to be defined. It's been nine (9) months since the recommendation was made, seventeen (17) months since the beginning of the review and banks' customers keep paying to receive their paper statements.

Australian consumers deserve equity, clarity and prompt action to see their protection restored. Only a total ban on paper fees will deliver this outcome without creating red tape and accrued cost for Government and businesses.

6.0 DISADVANTAGED CONSUMERS MAY BE ELIGIBLE FOR EXEMPTIONS FROM PAPER BILLING FEES

Difficulty to obtain

In the consultation paper, particularly pages 16 to 18, Treasury attributes the failure of current exemption programs to the lack of consumer awareness.

Keep Me Posted argues that awareness is just a minor aspect of the issue: raising awareness might reduce the impact of the fees for paper bills for some consumers, however it would not improve the level of consumer protection against paper fees.

Consumers would still bear the responsibility of having to claim their exemption (assuming they are entitled to one) and, as stated by Treasury, it is unlikely to provide protection for the most disadvantaged consumers.

Definitions, which would empower consumers, of exemptions are not publicly available and leave consumers in dispute with organisations who provide vague and generic 'exemptions' that are not transparent and skewed to the company rather than the consumer.

Community feedback demonstrates that even those who know about exemption programs and are entitled to such exemptions struggle to have their rights recognised by their service providers. Keep Me Posted's supporters report enormous difficulty to obtain such exemptions and are confused and frustrated as to their rights and what steps they should take.

Inequity of Exemptions

Exemption programs where the private sector decides and assesses people's vulnerabilities are likely to:

- maintain inequity between Australian consumers across States and industry sectors (see Fig. 10 below with examples of the current variety of exemption programs available),
- fail to cover all types of vulnerabilities, especially disability, digital illiteracy and financial illiteracy,
- fail to address specific situations like flat sharing (which mostly affects students on strict budgets),
- impact those who cannot choose or leave their providers (geographical coverage issues in the case of telecommunications providers, people residing in retirement villages can have their utilities providers imposed on them, long term mortgages make changing banks difficult).

Keep Me Posted argues, consumers who are placed in a position to argue their vulnerability to the private sector, in regards to paper billing fees, does not provide even the most minimal consumer protections and requires legislative reform.

Further, the lack of consistent definitions as to 'on a case-by-case basis' or what warrants 'personal situation' is unclear, interpretive and leaves vulnerable consumers without protection.

Company	Exemptions
AGL	Staying Connected AGL program members, People with a registered concession, on life support, receiving large print bills, with no internet connection.
Bankwest	Customers aged 80 and over.
City Bank	Assessment on a case-by-case basis.
Commonwealth Bank	If you're under 18 years old; if you have notified of a disability; and if you receive an age or service pension, only the account into which you receive your pension will avoid fees.
Energy Australia	Concession card holders, Hardship customers, Visually impaired customers.
Foxtel	Assessment on a case-by-case basis.
Macquarie Bank	Will review personal circumstances.
Optus	Assessment on a case-by-case basis.
Origin	Older customers, People with a concession registered with Origin, Power On program members, People with no access to internet services.
Telstra	People registered for Telstra's Pensioner Discount or Disability Equipment Program, Australian Government Health Care Card holders, Users of the Telstra Bill Assistance Program Certificate, People who don't have an email address or internet access.

Fig. 10. Exemption Programs. Source: Keep Me Posted's internal research.

Uninformed purchasing decision

When a consumer makes a decision to purchase a good or service, they should be armed with all cost information at the time of purchase to assist in that purchasing decision before making payment or entering into a contractual commitment.

To that end, if industry argue they have sufficient exemptions in place to address the concerns raised by Keep Me Posted, then at the point of purchase all exemptions, with full definitions identifying which consumer group the prospective customer belongs to should be communicated as well as the cost of any potential billing penalty. This ensures that the consumer is able to make an informed purchasing decision at the time of making their choice.

Example 1, if Jane decides she wishes to enter into a mortgage with a financial institution, however Jane is a visually impaired customer who lives in a regional area without access to

the internet, she is communicated by the financial institution on the interest rate, annual fees, establishment fees, potential penalties for late or non-payment and so on. There is no legislative reform to ensure Jane is communicated at the time of a purchasing decision that she is able to receive an exemption on her paper billing option due to her visual impairment or internet accessibility. Jane makes her purchasing decision without all the information and unless Jane investigates, upon receipt of her first paper mortgage statement with an applied \$2.50 penalty, Jane is unaware of any exemption on offer to her.

Example 2, John is not visually impaired, he is 40 years old and lives within a metropolitan city. He applies for a mortgage also and is provided similar information as Jane. He prefers paper bills as he finds it assists him in keeping track of his financial obligations. When making his purchasing decision none of the financial institutions advise him of the extent of paper billing fees, nor the possible exemptions they have. He selects a provider that only offers exemptions to people over 80, as opposed to another provider who offers a 'case by case basis'. If John was informed at the point of purchase then he would have selected a different provider.

If it is industry's position that there are sufficient exemptions in place, then it must be accepted by industry that they must prior to purchase communicate to all prospective customers and to all current customers, of the exemptions they provide and the full cost throughout a contractual term of the paper bill penalty they are imposing. It is only in this way that consumer transparency on exemptions can be obtained.

Keep Me Posted argues, this possible solution would lead to industry regulation, further consumer confusion and additional cost to the ACCC to enforce. A simple ban, remains the best solution for consumer protection and industry clarity.

Keep Me Posted raises strong concerns about the fact of reducing the issue of paper bills to a lack of consumer awareness that could be remedied through consumer education (especially if led by industry). It is an understatement of the issue and shows misunderstanding of the reality of the Australian consumers experience.

7.0 POLICY OPTIONS AND IMPACT ANALYSIS FEEDBACK

Keep Me Posted supports Option 2 Ban on all Paper fees as it is the only option that provides sufficient consumer protection, does not implement costly and prohibitive regulation to industry and requires the least Government intervention.

7.1 Option 1 - Status Quo with industry led consumer education campaign and Option 5 - Promoting exemptions through behavioural approaches

As Option 1 and Option 5 are both based on the absence of changes to current regulation/legislation, and both include education and behavioural approaches, feedback to both options will be provided in the same section.

Keep Me Posted has explained why the current legislation framework fails to provide consumer protection. We understand Treasury's position to explore options that require little Government intervention however Option 1 and Option 5 both include Government intervention in the form of education campaigns and encouragement to businesses.

It is Keep Me Posted's position that the status quo cannot be an option, especially after:

- the Legislative and Governance Consumer Affairs Forum (CAF) directed Treasury to explore options to amend the Australian Consumer Law to enhance protections for consumers who receive paper bills in the post;
- Minister McCormack stated that 'Better outcomes and protections are needed for those consumers who do not have the option to transition to digital bills and who can least afford to be penalised.';
- the Government has already committed to launch an education campaign on exemptions.

BENEFITS	COSTS
Consumers who elect to receive digital bills still receive a saving.	Consumers who cannot access the internet will be required to pay paper billing fees in some circumstances.
Price signals continue to encourage consumers to transition to digital statements, reducing paper waste.	Businesses may need to allocate funds for the consumer education campaign.
Businesses can continue to compete on the basis of paper billing fees.	
Consumers have more information to inform their purchasing decisions	
Some consumers eligible for exemption programs who are not currently accessing programs may experience a saving	

Option 1 Benefits and Costs. Source: Treasury's consultation paper p 20

BENEFITS	COSTS
Consumers are automatically provided with more information on exemption programs.	Businesses face a one-off costs associated with changing their paper billing templates.
	Businesses will face increased costs that they will have to absorb as more consumers apply for exemptions from paper billing fees.

Option 5 Benefits and Costs. Source: Treasury's consultation paper p 28

It is Keep Me Posted's position that the benefits from Option 1 and Option 5 would be marginal with only a portion of consumers being able to access exemptions they didn't access before. Provisions from Option 1 and Option 5 would not address:

- the inequity of the current situation;
- assistance required for the most vulnerable members of the community.

More, consumers would still have the responsibility of requesting exemptions and arguing their case to the private sectors.

Further Keep Me Posted argues, it is not up to the private sector to assess the vulnerabilities of consumers and who deserves an exemption and who does not. No other area of consumer engagement endorses consumers to 'prove' their vulnerability in such a way.

Costs

- Option 1 and 5 wouldn't provide any relief to people in Age Care facilities that report that they are not able to choose their providers;
- The Electronic Transactions Act would have to be seriously enforced (specifically recipients consent which is totally overlooked by businesses at the moment);
- Codes of conducts are rarely binding nor enforced and are not reliable as seen with the Code of Banking Practices – more the example of Direct Debit showed that banks completely ignored the provisions of their own code¹²;
- Status quo sets a precedent. Soon there might be a new form of technology to deliver 'free' bills and emails and apps could potentially attract a fee.

Keep Me Posted has been contacting companies who charge paper fees for the last twenty (20) months to alert them of the consequences on their most vulnerable consumers. We haven't seen so far any improvement in the development and publicity of exemption programs nor any assistance given to their customers who request exemptions.

¹² Read Banks are failing in their obligations to cancel direct debit. Sydney Morning Herald, 12 November 2017. Retrieved from <http://www.smh.com.au/money/saving/banks-are-failing-in-their-obligations-to-cancel-direct-debits-20171110-gzj6jg.html>

7.2 Option 2 - Ban on all fees

Keep Me Posted believes this is the only option that properly fulfills the policy objectives and provides the adequate consumer protection.

This option does not require costly or burdensome regulation on industry, rather a straightforward amendment to current legislation providing consumer protection, industry clarity and one-off Government intervention with no on-going enforcement cost to Government agencies.

Option 2 is the only option that not only removes cost to Government but also incurs no cost of management or regulatory compliance to Businesses.

BENEFITS	COSTS
Consumers including disadvantaged consumers no longer have to pay to receive paper bills.	Businesses are not able to pass costs to consumers leading to an increase in overall prices for all consumers.
Businesses are incentivised to invest in alternative means of transitioning customers to digital bills – such as user friendly interfaces.	Some businesses lose a basis on which they can attract customers.
Businesses involved in the manufacture and distribution of paper bills may benefit from increased business.	Increased paper waste.

Option 2 Benefits and Costs. Source: Treasury's consultation paper p 20

Benefits

Keep Me Posted agrees that benefits from option 2 include:

- Consumers including disadvantaged consumers no longer have to pay to receive paper bills,
- Businesses are incentivised to invest in alternative means of transitioning customers to digital bills – such as user friendly interfaces.

About the impact on businesses involved in the manufacturing and distribution of paper bills, Keep Me Posted believes that Option 2 would ensure an organic and consumer driven transition to digital communications instead of a coerced one. This could potentially release some of the pressure on an industry which is facing a decrease of activity. Refer to 4.3 Impact on industry – paper, print and distribution and ensure a stabilised economical transition.

Further benefits include:

- Equity of all Australians before Consumer Law,
- Prompt and easy implementation – it's the only option that can provide prompt protection,

- No red tape for Government and Businesses,
- Clarity and transparency for the consumer at the point of purchase (i.e. absence of component pricing or drip pricing),
- Clarity and easy implementation for Businesses – on the opposite, the implementation of the recent prohibition of ‘no excessive credit card charges’ was very technical and difficult to implement for small businesses and hardly understandable for consumers,
- Small businesses are afforded equality in trade.

Businesses can help their customers who are digitally included to switch to digital communications by offering efficient, safe and consumer friendly alternatives. For example, Rich Daly, in an article published on [forbes.com](https://www.forbes.com), suggests that companies need to adopt a consumer centric approach to help their customers switch to digital communications¹³.

Costs

Keep Me Posted disagrees with the costs identified by Treasury.

- *Businesses are not able to pass costs to consumers leading to an increase in overall prices for all consumers.*

Keep Me Posted argues that print and postage costs are a cost of running business that impact overall prices of the delivery of goods and services in the same way as wage increases, rent increases, energy increases or raw material increases. Businesses being unable to pass costs to consumers is not considered a ‘cost’.

Further, the identified cost increase of some \$0.347 is disproportionate to that being argued.

- *Some businesses lose a basis on which they can attract customers.*

Keep Me Posted has found from consumer feedback, that businesses will attract customers on the basis of the quality of their products, their prices or their level of service. The delivery of bills and statements is not an extra service, it is part of the purchasing process.

- *Increased paper waste.*

90% of Keep Me Posted supporters and 69% of Australians surveyed in the Toluna survey declare they want to keep paper records of their bills and statements. Paper that is filed is not wasted. More, Keep Me Posted has addressed the environmental credentials of paper, particularly in terms of recycling rate. Refer to section 4.4 Environmental impact of paper communications vs digital communications.

Also, Keep Me Posted outlines that most of the companies that charge a fee on paper communications are highly profitable companies, therefore the impact on their finances would be insignificant to the small portion of their customers calling for paper bills.

¹³ Retrieved from <https://www.forbes.com/sites/richdaly/2016/12/01/the-barrier-to-america-going-paperless-the-hassle-of-giving-up-paper/#5cc70b3eab99>, accessed 21st December 2017

As a reminder, some examples of profits posted in FY16:

Company	Paper Billing Fee	Profit FY16
Commonwealth Bank	\$2.50	\$9.227 b (net profit after tax)
AGL	\$1.75	\$408 m (net profit after tax)
Foxtel	\$2.00	\$434 m (earnings before interest, tax, depreciation and amortisation)
Telstra	\$2.20	\$5.8 b (net profit after tax)
Origin Energy	\$1.75	\$365 m (underlying profit)

Fig. 11. Profits posted in FY16. Source: Keep Me Posted, 2017.

7.3 Option 3 - Ban on essential service providers charging for paper bills

This option offers limited consumer protection, is restrictive and even with the current definitions provided will be outdated quickly. Further, this option would require the Government to provide a definition of essential services and enforcement which would be costly.

BENEFITS	COSTS
- A majority of disadvantaged households' recurrent bills would be captured and exempted from billing fees. - Businesses that provide non-essential services will be able to continue operating per the status quo. - Businesses that provide essential services will be incentivised to invest in alternative means of transitioning customers to digital bills – such as user friendly interfaces. - Businesses involved in the manufacture and distribution of paper bills may benefit from increased business.	- Some services used by disadvantaged consumers will not meet the definition of essential service. - Increased paper waste.

Option 3 Benefits and Costs. Source: Treasury's consultation paper p 24

Definition of essential services

There is no unequivocal definition of what essential services are. None of the definitions drafted by Treasury includes financial services, insurances or mobile phone. However, financial services to receive your salary payment would be deemed essential to ensure wage payment to both the employee and employer. Vehicle insurance is mandatory across States and in the case of emergency Governments rely on mobile phone SMS to alert Australians

as to bush-fire, flooding, terror and other emergency alerts. Several years ago mobile and internet services would not have been considered essential services. Yet, in 2017 Telstra's Digital Inclusions Index states that "Being connected is fast becoming a necessity rather than a luxury."

More, in a fast-changing technology driven environment, any definition of essential services today is restrictive and risks being outdated tomorrow.

Keep Me Posted argues that at least all of the following services should be included in the ban:

- Utilities: Water; Energy: Gaz / Electricity / any other
- Telecommunications: phone, internet, mobile
- Financial organisations: banks, insurances, credit unions
- Super funds
- Boards and shareholders documents
- Government benefits and schemes (including but not limited to Medicare and Centrelink)
- Body Corporates
- Public services delivered or delegated by Governments (Local, State, Federal): including but not limited to ATO, Garbage collection, Toll Roads, Car parks.

Benefits

Keep Me Posted believes that benefits identified by Treasury fall short of providing an appropriate level of consumer protection. Keep Me Posted disagrees that *Businesses that provide non-essential services will be able to continue operating per the status quo* can be counted as a benefit.

Costs

Keep Me Posted believes there is a very high risk that *some services used by disadvantaged consumers will not meet the definition of essential service*.

Keep Me Posted has addressed the issue of paper waste in section 7.2. Option 2 Ban on all fees.

Further costs include:

- Government would have to provide a definition of essential services and provide for the assessment or arbitrage of the classification;
- Any definition would have to be regularly updated to reflect the evolution of society, which would require additional cost and regulatory interference that Government would be required to facilitate.

7.4 Option 4 - Limiting charges to cost recovery

Keep Me Posed believes this option is extremely costly to Government and to industry. The complexity of paper, print and distribution procurement would require an extensive review and if developed with any accuracy could lead to collusion and contravention of other existing legislation.

BENEFITS	COSTS
Disadvantaged consumers will only pay an amount commensurate with the actual cost to business.	Disadvantaged consumers still pay a fee to receive important documents.
Consumers who do not receive paper bills will not be required to pay a higher overall price.	Fees for paper bills may increase over time as more people switch to digital bills and the average costs of billing are spread over a small group of consumers.
Businesses involved in the manufacture and distribution of paper bills may benefit from increased business.	Slight increase in paper waste

Option 4 Benefits and Costs. Source: Treasury's consultation paper p 26

Benefits

Disadvantaged consumers will only pay an amount commensurate with the actual cost to Business does not address the disadvantaged consumer nor the concerns as to Australia's widening digital divide across affordability, accessibility and ability. A situation in which consumers still have to pay a fee doesn't provide any further protection to consumers and maintains the disadvantages for the most vulnerable members of the community.

On Consumers who do not receive paper bills will not be required to pay a higher overall Price, Keep Me Posted argues that there is no evidence that consumers who do not receive paper bills ever benefited from overall lower prices when companies started to charge paper fees to some of the customers and calls on industry to support such claims with verified data over the period of the implementation of paper billing fees.

The reality of cost recovery

- Paper prices are subject to AUD\$ fluctuations and any shifts would require ongoing cost review and inputs;
- Printing prices are subject to volume discounting and organisations who may operate under one pricing module in the beginning of a year may change to another pricing module due to growth or volume increase or decrease, again ongoing review and inputs shifting the overall 'cost';
- To ensure equality, the measure should include cost recovery for electronic communications as well;
- Given the costs would fluctuate, an independent review, most likely within the ACCC would need to be established and funded;

- Given there is an ever-consolidating paper and print sector, the pricing transparency across, at times two providers, could lead to collusion and contravention of existing legislation when pricing grids are tabled for public scrutiny;
- There are comparative additional end to end costs to companies that implement electronic billing that would need to be identified – where does billing costs start and finish? The Danish company Natur-Energi found that 59% of customers receiving the invoice via e-mail had to be sent a reminder, while only 29% of customers receiving the invoice via mail required a follow-up message. Consequently, it cost the company on average \$3.51 per customer to get paid by paper invoice and \$6.21 per customer billed by e-mail. In the end, Natur-Energi experienced a savings of 42.8% of the associated costs by using paper invoices. Similarly, in 2012, Thomson Reuters interviewed four law firms that had implemented e-billing systems. Each of the four firms reported substantial increase of time spent by staff to manage electronic billing. The additional time ranges from one half of a full-time equivalent (FTE) employee per month to six additional FTEs per month, depending on the size and the complexity of the electronic billing operation.

Costs

Keep Me Posted agrees with costs identified by Treasury:

- Disadvantaged consumers still pay a fee to receive important documents;
- Fees for paper bills may increase over time as more people switch to digital bills and the average costs of billing are spread over a small group of consumers.

Keep Me Posted has addressed the issue of paper waste in section 7.2. Option 2 Ban on all fees.

Further costs include:

- The complexity and the cost for Government and businesses to define, implement and enforce this option;
- The ACCC would require additional funding from Government should this occur;
- This would incur regulatory compliance costs to industry;
- This option doesn't provide a solution to component or drip pricing;
- This solution would not address disadvantage to consumers who do not have access or cannot afford internet connectivity.

8.0 CONCLUSION

In conclusion, Keep Me Posted is seeking a complete ban of all paper billing fees for consumers. Arguing this is the best outcome addressing consumer protection across all demographics, including our most disadvantaged citizens, the simplest and least regulatory option for industry and Government.

Throughout the review of the consultation paper, and within our submission, Keep Me Posted is respectfully seeking Treasury's consideration on the following:

- a) Keep Me Posted asks Treasury to extend the scope of the consultation to the fees charged for the provision of paper communications that are integral to the purchase of a good or service and not limit only to bills.
- b) As the States are moving towards the implementation of total or partial bans on paper fees, Keep Me Posted raises concerns of the risk of seeing legal inequality growing for consumers across States and across industry sectors if a total Federal ban is not implemented promptly.
- c) Keep Me Posted urges Treasury to implement the necessary safety nets to prevent service providers and organisations for circumventing any future partial or total ban on paper fees.
- d) Keep Me Posted notes that fees charged on paper bills fit in the category of poverty premiums as:
 - they affect those who can't afford to buy electronic devices and pay for an internet connection or mobile data;
 - they disproportionately impact people on low-income such as pensioners.
- e) Keep Me Posted encourages Treasury to review the interpretation of data related to mobile devices adoption as the assumption to smartphone technology usage is not evidenced.
- f) Keep Me Posted argues that electronic communications are not free to the consumer, therefore companies fail to their obligation of offering at least one cost free option for the reception of bills.
- g) Keep Me Posted argues that as Australian consumers are consistently and relentlessly targeted by online scammers, legislative reform is necessary to ensure consumers can receive paper correspondence, free of charge, to protect against online scams.

- h) Australian consumers deserve equity, clarity and prompt action to see their protection restored. Only a total ban on paper fees will deliver this outcome without creating red tape and accrued cost for Government and businesses.
- i) Keep Me Posted raises strong concerns about the fact of reducing the issue of paper bills to a lack of consumer awareness that could be remedied through consumer education (especially if led by industry). It is an understatement of the issue and shows misunderstanding of the reality of the Australian consumers experience.

9.0 SUPPORTING EVIDENCE

9.1 KMP Key data

9.1.1 More companies are charging fees for paper bills

Following a trend that started around 2014-2015, every month more companies announce they are going to start charging a fee to their customers who wish to receive their bills and statements on paper. To our knowledge, the latest companies that have announced they will implement a fee are Bank of Queensland, Diners Club International and iPrimus.

To date, Keep Me Posted has identified the companies below:

1st Energy	\$2.00
AGL	\$1.75
Bank of Queensland – from 1 st February 2018	\$2.00
Bankwest	\$1.25
Blue Care	\$2.20
Buxton Hampton East	\$1.50
City Bank	\$2.00
Coles Mastercard	\$2.00
Commonwealth Bank	\$2.50
Diamond Energy	\$1.93
Diners Club International	\$2.00
Dodo	\$2.20
Energy Australia	\$1.69
Enova Energy Pty Ltd	\$1.50
Foxtel	\$2.00
GloBird Energy	\$2.00
linet	\$1.49
iPrimus	\$2.27
Macquarie Bank	\$2.50
NSW Roads end Maritime Services	\$2.20
Optus	\$2.20
Origin	\$1.75
People Energy	\$2.00
Q Energy	\$2.75
Rentokil Initial	\$2.20
Telstra	\$2.20
Vodafone	\$2.20

Fig. 12. Companies charging fees for paper bills. Source: Keep Me Posted's internal research.

To our knowledge, they represent ~33% of the main energy providers and ~70% of the main telcos.

An Australian household receives an average of 7 to 8 invoices per month with an average cost of \$2.20 per bill, this equates to an additional **cost of \$180.00 per annum**. Further, fees often apply to non-electronic payment methods and other non-direct debit methods: cheques, Debit or Credit Card, at the Post Office counter, over the biller's counter etc. With a fee that is usually \$1.00 per transaction, the total additional cost of "pay-to-pay" is \$270.00 per household and per year.

Some companies, such as iPrimus (Fig. 13) charge up to \$7.22 in fees to receive and pay the bill.

Other Charges and Credits	BPay Processing Fee	\$2.27
	Non Direct Debit Fee	\$2.68
	Statement Fee	\$2.27
	Total	\$7.22

Fig. 13. iPrimus bill. Source: Extract from an iPrimus bill

The impact year after year on the most vulnerable Australians' finances is significant in an increasing digital divide and seeing real impact on the average Australian family.

9.1.2 Digital divide in Australia

Currently 3 million Australians do not have internet access at home, more often these people are disadvantaged, elderly, or low income families (ADII, 2017).

In Australia if you are disabled, in a low-income household or dependent on a parenting payment, an age pension, disability support pension or a Newstart allowance, then the likelihood of having no Internet at home is twice to almost five times higher than the national average (ABS, 2012).

Access to the internet falls to just 57% for households with an income less than \$40,000. Affordability is an issue across Australia and rises in internet cost, even slight, are likely to further exacerbate the digital divide (Australian Communications Consumer Action Network, 2015).

38% of Australians feel that they are being left behind with modern technology, rising to 44% who are concerned about the future (Australian Institute of Family Studies. Australian Family Trends No. 7 - March 2015).

The Affordability Index number shows Australia going backwards with households now spending 1.19% of their income on internet services (up from 1% in 2014) (ADII, 2017).

9.1.3 Many Australians are missing out

The most vulnerable groups are the most impacted by the digital divide.

Regional Australia

- In its 2015-2016 Annual Report, the Telecommunications Industry Ombudsman outlined a significant increase in complaints related to the internet, more than a quarter of new complaints came from regional and rural Australia.
- Telstra's 2017 Digital Inclusion Index Digital inclusion is 7.9 points higher in capital cities than in country areas. Since 2016, the gap has widened in Victoria, New South Wales and Tasmania.

Sources:

2015-2016 Annual Report. Telecommunications Industry Ombudsman, 2016

Australian Digital Inclusion Index, 2017

Indigenous communities

- The 2017 Australian Digital Inclusion Index (ADII), powered by Roy Morgan Research and released by Telstra in August, outlined that some Australian communities are digitally excluded, particularly Indigenous Australians;
- Indigenous Australians have low digital inclusion with a score of 49.5 (7 points below the national average);
- The ABS' National Aboriginal and Torres Strait Islander Social Survey (NATSISS) shows that while 85.7% of Aboriginal people living in urban and regional areas have accessed the internet in the last 12 months, only 53.1% of those living in remote and very remote areas have done so. For daily use, this drops to 64.1% and 25.2% respectively.

Source:

Australian Digital Inclusion Index, 2017

Low income Australians

The Australian Communications Consumer Action Network ([ACCAN](#)) and the South Australian Council of Social Service ([SACOSS](#)) report, *Connectivity Costs: Telecommunications Affordability for Low-Income Australians*, that shows the lack of affordability of telecommunications for low-income Australians. Findings from a survey by Centrelink recipients and Low Income Health Care Card holders show that:

- 66% of low income consumers rated telecommunication costs in the top five most important factors in their day to day household budgets;
- 62% reported experiencing either difficulty paying, having to cut back, or having to stop using one or more telecommunications services for financial reasons in the last 12 months;

- Those on Newstart, Youth Allowance and Parenting Payment are most likely to have difficulty paying, cutting back or stopping their telecommunications services, while those on the Age Pension have the fewest problems.

Source:

Connectivity Costs: Telecommunications Affordability for Low-Income Australians. ACCAN and SACOSS, 2016

Older Australians

The age discrimination remains high.

- 21% of Australians aged 65 and over have never accessed the internet, compared with only 6% of the total of adults aged 18 and over;
- older Australians make for 71% of those who have never accessed the internet;
- in terms of online activities (email, banking, trading), the level of take-up is 10% lower in comparison with all adult internet users.

Source:

Digital lives of older Australians. ACMA, 2016

9.1.4 Managing finances online

Findings of a behavioural study by London Economics for Keep Me Posted UK (2015) show that those who receive their bank statements on paper are more likely to understand and retain the information, to take appropriate action and to make better financial decisions as a result.

- People are more than twice as likely to recall their current balance when they receive their bank statement on paper (82% compared to 32% who receive online statements).
- People who receive paper statements are better at correctly assessing the financial health of their account (75% compared to 48%).
- 90% of those who receive paper statements are better able to spot ways in which to improve their finances (compared to 77%).

This has to be seen in a context where not only Australia's average household debt is four (4) times what it was twenty-seven (27) years ago, but also that the ratio of household debt to disposable income has almost tripled in the same time, from 64% to 185%. This trend has led the International Monetary Fund (IMF) to single out Australia, along with Canada and Singapore, for the notable fast pace of private debt growth.

Sources:

London Economics, *Managing money online*, 2015

University of Canberra - NATSEM, *Buy now pay later. Household debt in Australia*, 2015

International Monetary Fund, *Debt. Use it wisely.*, 2016

9.2 Two Sides Australia Contribution – Environmental Impact

Two Sides Australia (Two Sides) is a campaign to help people gain a better understanding of why paper and print remains a versatile and sustainable communications medium.

The campaign was created in the United Kingdom in 2008 with members from the Graphic Communications Supply Chain (including forestry, pulp, paper, inks and chemicals, pre press, press, finishing, publishing, printing, envelopes and postal operators), creating a forum for the industry to work together and share experiences; improving standards and practices; maximising customer confidence in our products.

In 2011 members of the Australian Graphic Communications industry committed to the Two Sides Principles.

Our Mission

Our common goal is to promote the responsible production and use of print and paper, and dispel common environmental misconceptions by providing users with verifiable information on why print and paper is an attractive, practical and sustainable communications medium.

Our Vision

By uniting with the common purpose behind 'Two Sides Australia', the Graphic Communications Supply Chain, led by sustainable and responsible forestry, paper production and printing, aspires to ensure that, in a world of scarce resources, Print and Paper's unique recyclable and renewable qualities can be enjoyed for generations to come.

'Two Sides Australia' is further committed to ensuring that Print and Paper also remains a versatile, effective and powerful means of marketing and communication, stretching the imagination and imparting knowledge.

9.2.1 Facts About the Paper Production Industry in Australia

Two Sides works to dispel the common misconceptions that using less paper results in fewer trees being cut down. The following points provide information and statistics on paper production in Australia:

- In Australia, 2.0 million hectares of industrial planted forests were available for commercial wood production in 2010–11, an increase from 1.8 million hectares in 2005–06.¹⁴
- When people use less paper and other forest products, forest owners may plant less trees and invest less time and money on sustainable forest management.
- Paper production and consumption helps prevent these private forests from being sold and lost to non-forest use eg. agriculture or infrastructure development.

¹⁴ Department of Agriculture and Water Resources, 2013

- 'The single biggest direct cause of tropical deforestation is conversion to crop land and pasture, mainly for subsistence.'¹⁵
- Planted forests are essential for the transition to the green economy. Well-managed planted forests are a vital element in the global forestry mix.¹⁶
- Planted forests accounted for 171 million tonnes of the forest carbon stock in 2010⁶.
- The benefits of preserving and generating forest land over using land for infrastructure or agriculture include:
 - o Prevention of soil erosion
 - o Improved water quality – fighting salinity
 - o Providing habitat for native birds and wildlife
 - o Reducing the use of fertiliser and chemicals
- Using less paper has no impact on how many trees are harvested. Despite the past five (5) years showing decline in paper use, key forest regions in Australia are harvesting more trees to produce many different products.
- The volume of logs harvested from planted forests increased by 8.6% from 18.6 million cubic metres in 2006–07 to 20.2 million metres in 2010–11. Even if there is less virgin fibre consumption for paper – trees are still being harvested for use within the timber industry.¹⁷
- Whilst it seems logical to assume going paperless equals less trees, this is not supported. In fact, studies show that in general “the global regions with the highest levels of industrial timber harvest and forest products output are also the regions with the lowest rates of deforestation.”¹⁸
- Harvesting trees from native forests in Australia is NOT for the pulp and paper industry but for the timber industry to build homes, commercial buildings and general consumption products.¹⁹
- Some of the residue and waste wood from harvesting native forests is used to make paper, if it were not supplied to paper producers it would likely be left on site as waste or exported.²⁰
- Currently there are around 10.6 million hectares of native and planted forests certified in Australia. This consists of 10.1 million hectares certified under the Australian Forest Certification Scheme (AFCS) and 900,000 hectares under the Forest Stewardship Council (FSC). This totals to includes about 400,000 hectares of forests certified under both schemes.²¹

9.2.2 Lifecycle Analysis of Paper vs. Electronic Communications

It is commonly assumed that replacing print with digital communications will lead to a decrease in environmental impact.

¹⁵ Replantingtherainforests.org, 2013

¹⁶ Healey J. Forest Conservation, Volume 345, Issues in Society, 2012

¹⁷ Australia's State of Forests Report, 2013

¹⁸ Ince, P. J. Global Sustainable Timber Supply and Demand 2010

¹⁹ VicForests 2015

²⁰ VicForests 2015

²¹ Department of Agriculture and Water Resources 2015

To educate organisations on the environmental impacts of both paper and digital, a 3-part Life Cycle (1 Raw Material Sourcing, 2 Manufacturing, 3 End of Life) of paper and electronics was put together.

9.2.2.1 Raw Material Sourcing

Paper

Paper is made from wood; a renewable resource.

- Most of Australia's wood (83.4%) is harvested from planted forests.²²
- A majority (76%) of these planted forests are privately owned.²³
- More than 95% of the wood fibre used in the manufacture of pulp and paper and paperboard in Australia is independently certified. This equates to Australia being the third largest area of certified forests and plantations in the world.²⁴
- More than half of all fibre used in Australia to make paper now comes from recycled material. Australia is one of the leading countries in the use of recovered paper for paper production.²⁵

Electronics

Rare earth elements are found in many electronics and smart devices yet, sourcing the rare-earth elements required to make these digital devices has major social and environmental implications which are often overlooked.

With the average life span of a smartphone being just two (2) years, and three (3) years for a laptop, there is a significant demand for mining, refining and processing of these rare-earth elements. One of the fundamental problems with rare earth mining is that once the final elements are sourced, it is difficult to trace their origin and the numerous associated environmental and social impacts.

- Metals, silicon and petroleum are among the main raw materials that undergo several transformations to create electronics
- A computer chip alone can be made up of more than 60 different elements.²⁶
- It is estimated that one tonne of rare earth elements produces 2,000 tonnes of toxic waste.
- Over 90% of the mining, refining and processing of rare earths takes place in China. It is largely unregulated, with little concern for environmental damage.
- Levels of radioactive Thorium are 36 times higher than normal levels in areas of China such as Baotou where Rare Earths are mined and processed.²⁷

²² Department of Agriculture and Water Resources. Australia's forests at a glance 2015

²³ Department of Agriculture and Water Resources, 2011

²⁴ Industry Edge, 2016

²⁵ Department of Agriculture and Water Resources 2015

²⁶ Mother Nature Network

²⁷ British Broadcasting Corporation

- In 2014-15, Non-ferrous metals (33.3%), chemicals (19.3%) and ferrous metals (10.3%) consumed 62.9% of the total manufacturing energy consumption in Australia.²⁸

9.2.2.2 Manufacturing

Paper

The paper and print industry has transformed over two decades of cooperation, environmental transparency and industry innovation to significantly reduce their environmental impacts.

- In the last 20 years, the print industry has:
 - reduced the use of mineral inks by using vegetable inks
 - developed Computer to Plate (CTP) technology which in most cases removes the need for film thus eliminating chemicals used as developers
 - o reduced the usage of solvents by using water based systems
 - o reduced waste by allowing remote digital proofing
 - o reduced the usage of chlorine bleaching by using non-dioxin bleaching
- In 2014-15, wood, paper and printing consumed just 5.3% of the total manufacturing energy consumption in Australia.²⁹
- Australian Paper uses its pulp and paper waste stream to generate 70% of the electricity used by their Maryvale mill.³⁰
- Producing paper from recovered fibre consumes 50% less energy than manufacturing paper from virgin pulp, and the process also consumes 90% less water.³¹
- From 2013-2014 to 2015-2016, the print industry has:
 - o Reduced direct emissions by 6.8%³²
 - o Reduced energy intensity by 5.4%
 - o Supplied 11% of Australia's renewable electricity via bioenergy³³
- Water used per tonne of production has reduced by approximately 63% since 1990, with water being used on average up to 5 times in the process.³⁴
- In Australia 31% of energy used by the pulp & paper sector comes from renewable sources (Biomass & hydro).³⁵

²⁸ Office of the Chief Economist <https://www.industry.gov.au/Office-of-the-Chief-Economist/Publications/Documents/aes/2016-australian-energy-statistics.pdf>

²⁹ Office of the Chief Economist <https://www.industry.gov.au/Office-of-the-Chief-Economist/Publications/Documents/aes/2016-australian-energy-statistics.pdf>

³⁰ <http://www.aussierenewables.com/>

³¹ <http://www.si.cm.uwa.edu.au/programs/recycling/paper/facts>

³² NGER, 'Corporate emissions and energy data 2013-14 and 2015-16'

³³ Clean Energy Finance Corporation

³⁴ APIA – <http://twosides.org.au/download/Do-you-know-which-resources-are-sustainable-and-which-ones-aren-t.pdf>

³⁵ APIA – <http://twosides.org.au/download/Do-you-know-which-resources-are-sustainable-and-which-ones-aren-t.pdf>

Electronics

Digital devices require large volumes of chemicals, rare earth minerals, water and energy to manufacture.

- 70% of the energy a laptop uses in its lifetime is consumed during manufacturing, not during use by consumers
- Between 500 to 1,000 different chemicals are used to produce the layers of circuitry so vital to your computer's operation.³⁶
- Manufacturing a one kilogram plastic or metal part requires as much electricity as operating a flat screen television for 1 to 10 hours.³⁷
- Making 1 desktop computer requires:³⁸
 - o 1363 litres of water
 - o 22.67 kilograms of chemicals
 - o 226.79 kilograms of fossil fuels

9.2.2.3 End of Life

Paper

Paper and printed documents are easily recyclable and come from renewable and sustainable resources. Paper recycling programs, for both Australian households, local communities and businesses have become a standard expectation in recent years, leading to paper product recycling rates of 73.7%.³⁹ This is higher than Europe – 71.5%⁴⁰ and the USA's 77.8%⁴¹

- Paper is one of the most recycled products in the world
- Paper is made from wood, a fully renewable and sustainable resource
- 77% of catalogues are recycled and 99% are recyclable⁴²
- Reading a newspaper can consume 20% less carbon than viewing news online

Electronics

Technology is one of the fastest growing waste streams on the planet and Australians are among the highest users of computer equipment, mobile devices and consumer electronics in the world today. As mass consumption of electronic products continues, the environmental and social issues surrounding electronic waste (e-waste) will also proliferate.

³⁶ Natural Resources defence council <http://www.nrdc.org/living/stuff/your-computers-lifetime-journey.asp>

³⁷ <http://www.lowtechmagazine.com/2009/06/embodied-energy-of-digital-technology.html>

³⁸ Natural Resources defence council <http://www.nrdc.org/living/stuff/your-computers-lifetime-journey.asp>

³⁹ Industry Edge, 'Pulp & Paper Strategic Review, 2016'

⁴⁰ CEPI, 'Key Statistics 2015'

⁴¹ Paper Recycles, 'Paper & Paperboard Recovery'

⁴² ACA 2014

Globally, 44.7 million metric tonnes (Mt) of e-waste was generated and only 20% was recycled through appropriate channels.

The fate of 76% (34.1 Mt) of e-waste is unknown. In countries where there is no national e-waste legislation in place, e-waste is likely treated as other or general waste. This is either land-filled or recycled, along with other metal or plastic wastes. There is the high risk that the pollutants are not taken care of properly, or they are taken care of by an informal sector and recycled without properly protecting the workers, while emitting the toxins contained in e-waste.⁴³

- The average Australian generates nearly 20kgs of e-waste every year.⁴⁴
- Electronic waste is growing at over three times the rate of other municipal waste streams.⁴⁵
- Electronic products contain rare earth metals that are non-renewable and energy intensive to extract.
- 95% of the plastics, metals and glass found in electronics can be recycled for future use.⁴⁶
- In 2014, just 52,736 tonnes of televisions and computers were recycled in Australia – that's only 11.3% of the total e-waste generated.⁴⁷
- In 2014, 40% of televisions and computers that reached their end of life were recycled.⁴⁸

9.2.3 Anti- Greenwash Campaign

Based on the environmental credentials of paper and print, Two Sides delivers an anti-greenwash campaign that targets businesses making unsubstantiated campaigns against the environmental impacts of paper bills and statements.

It is not uncommon for organisations to make environmental claims that reducing the use of paper and using electronic services (eg. e-billing or e-statements) is 'green', 'better for the environment' or 'saves trees'.

Not only are these claims unsubstantiated and misleading, they also not in line with the Australian Competition and Consumer Commission, Green Marketing and the Australian Consumer Law legislation. The first main provision of 'Misleading and deceptive conduct' states:

⁴³ ITU - The Global E-waste Monitor 2017

⁴⁴ Australian Bureau of Statistics: Electronic and Electrical Waste. 4602.0.55.005 - Waste Account, Australia, Experimental Estimates, 2013

⁴⁵ Economist Intelligence Unit (EIU) Report (*need proper reference*)

Australian Bureau of Statistics: Electronic and Electrical Waste. 4602.0.55.005 - Waste Account, Australia, Experimental Estimates, 2013

⁴⁶ Planet Arc PDF file

⁴⁷ NTCRS Recycling Outcomes. <https://www.environment.gov.au/protection/national-waste-policy/publications/national-television-and-computer-recycling-scheme-outcomes-2013-14-0>

⁴⁸ NTCRS Recycling Outcomes. <https://www.environment.gov.au/protection/national-waste-policy/publications/national-television-and-computer-recycling-scheme-outcomes-2013-14-0>

*“Businesses have an obligation not to engage in any conduct that is likely to mislead or deceive consumers. Note that the conduct only needs to be **likely to mislead or deceive**; it does not matter whether the conduct **actually** misled anyone, or whether the business **intended** to mislead – if the conduct was likely to mislead or deceive, the ACL is contravened.*

“...companies should not claim that a particular good or service has certain environmental benefits if these claims cannot be substantiated.”

‘However, vague, unsubstantiated, misleading, confusing, false or deceptive claims serve the opposite purpose. They reduce consumers’ confidence in environmental claims, disadvantaging ethical traders. Therefore, the ACCC will vigorously pursue businesses which breach the law.’

Further, most of the companies using these claims have paid little or no attention to the growing environmental footprint of their digital infrastructure which is far from negligible (see impacts in section 9.2.2)

Two Sides has contacted these companies with the real facts including:

- Most print on paper originates from a renewable resource, trees grown in responsibly managed Australian forests.
- Paper is the most recycled commodity with a recovery rate of 73.7% in Australia.
- Australian forest volume has increased by 308,000 hectares over the past 5 years (2010-2015), which is the second highest gain of any country in the world.
- Unsubstantiated environmental marketing claims like “go paperless, go green” are damaging to the Australian economy and threaten thousands of jobs.
- A regular e-mail emits 4 grams of CO₂e. An electronic attachment (invoice/letter/statement) sent via the internet releases 50 grams of CO₂e.⁴⁹
- A year of incoming e-mail for a typical business user adds up to 135 kg of CO₂e per year. This is equivalent to driving about 520 kilometres in an average car.⁵⁰
- Producing and sending a paper statement creates on average 28.37g of CO₂. An email with a 1mb attachment takes 19g of CO₂ to send alone. However, if the email is saved, forwarded, downloaded or printed this amount becomes considerably more.⁵¹
- 78% of all incoming emails are spam. Around 62 trillion spam messages are sent every year, requiring the use of 33bn kilowatt hours (KWh) of electricity and causing around 20 million tonnes of CO₂e per year. This is equivalent to the greenhouse gas emissions from over 4 million cars driving on the road for one year.⁵²

⁴⁹ Mike Berners-Lee, 2010

⁵⁰ Mike Berners-Lee, 2010

⁵¹ Mike Berners-Lee, 2010

⁵² McAfee and ICF International, 2010

As a result of Two Sides ongoing educational campaign, 73% of Australian companies contacted have removed or corrected environmental claims being used to promote electronic billing and other e-services as a more environmentally-friendly solution than paper (Fig. 14). Many of these companies are in the banking, utilities, telecommunications and insurance sectors.

	UK	North America	AUS	Total Established Country Campaigns	France	Brazil	Total Emerging Country Campaigns	Global Total
Identified potential greenwasher	114	155	148	417	124	60	184	601
Found to be offending	88	155	120	363	37	60	97	460
Success in changing messages	73	88	88	249	14	16	30	279
Success rate	83 %	57%	73%	69%	38%	27%	31%	61%

Fig. 14. Greenwash – Global Targets Breakdown as at July 2017. Source: Two Sides 2017

9.2.4 Consumer Survey 2016 – Australian Public's perspective

In July 2016 Two Sides commissioned Toluna to survey 532 Australians on consumer preferences and insight into their perception of the environmental impacts of paper and print.

Key Findings:

Environmental Claims

Research found consumer cynicism when presented with environmental claims being linked to an encouragement to stop receiving paper bills and statements:

- 83% receiving environmental claims like; “Go Paperless – Go Green”, or “Go Paperless – Save trees”, or “Get your bills on line - it's better for the environment” believe companies are seeking to save costs
- 56% question the validity of these claims
- 42% feel misled by these claims

Environmental characteristics

Despite confusion when understanding the environmental characteristics of electronic and paper based communications, consumers understand the natural and recyclable characteristics of paper and print and believe it is a sustainable way to communicate:

- 94% feel recyclability is an important characteristic for environmentally responsible products
- 88% agreed that, when responsibly produced, used and recycled, paper and print can be a sustainable way to communicate
- 66% recognise that paper is based on a renewable resource

These findings conclude that Australians are well aware of the environmental credentials of paper and print and feel misled by companies who try to tell them otherwise.

9.3 Toluna Survey 2017

An international survey of 10,700 consumers was commissioned by Two Sides and carried out by independent research company Toluna in June 2017. The survey was undertaken in ten countries: Australia, Brazil, France, Germany, Italy, New Zealand, South Africa, Spain, the United Kingdom and the United States.

Key findings from over 1,000 Australian respondents

Attitudes towards the drive to digital

- 86% agreed that consumers should have the right to choose how they receive communications (printed or electronically), at no extra charge, from financial organisations and service providers.
- 75% agreed consumers should not be charged more for choosing a paper bill or statement.
- 80% agreed that if they choose to receive bills and statements electronically, they expect to have the option to go back to paper communications if they want to.
- 43% agreed that if a financial organisation or service provider forced them to go paperless, they would consider switching to an alternative financial organisation or service provider.
- 68% agreed that sometimes when they are told that the switch to digital is 'better for the environment', they think it is a because the sender wants to save money.
- 69% agreed Government, banks and other organisations want to persuade me to 'Go Paperless', but it's not paperless because I regularly have to print out documents at home if I want a hard copy.

Security and privacy

- 66% agreed that they are increasingly concerned about their personal information held electronically is at risk of being hacked, stolen, lost or damaged.
- 69% agreed that keeping hard copies at home is the safest and more secure way of storing information.

Managing finances

- 59% agreed that they find it easier to track their expenses and manage their finances when it is printed on paper.
- 58% agreed they prefer to receive bills and financial statements through a combination of both online and on paper.

Source:

Print and Paper in a Digital World, An Australian survey of consumer preferences, attitudes and trust. Toluna / Two Sides, 2017

9.4 International legislations

Europe

Austria

Telecommunications Act - <https://www.rtr.at/en/tk/TKG2003#a100> **Article 100. Provisions in force until 20 February 2012:** "(1) The subscriber fees shall be presented in the form of an itemised bill unless the subscriber objects. On request, the subscriber shall have the option of receiving the itemised bill on paper free of charge. The bill shall make reference to the possibility of reviewing the charges as well as how to contact the operator sending the bill."

Provisions in force from 21 February 2012 onward: "(1) Subscriber charges are to be presented in the form of an itemised bill. Subscribers shall also have the right to receive non-itemised bills. Upon concluding the contract, the subscriber must have the option of receiving invoices in electronic or printed form. The subscriber's option to receive a printed invoice free of charge must not be precluded by the contract. In cases where the bill is made available in electronic form, the subscriber must be able to receive a printed itemised bill free of charge at the subscriber's specific request. The bill shall make reference to the possibility of reviewing the charges as well as how to contact the operator sending the bill."

Translation (KMP Europe)

Decision of the Austrian Supreme Court of Justice (OGH) – Ob 117/14f (July 17 2014)

The automatic switch from paper to e-billing (without the explicit consent of the consumer) by a telecommunications service provider is unlawful, even if the consumer has had the chance to object prior to the switch (and did not do so). It violates the consumer's freedom of choice between paper and e-billing contained in Art. 100 I of the Telecommunications Act.

Translation (KMP Europe)

Belgium

Circular for the application of the European Union Directive regarding the GST legal framework - <http://ccff02.minfin.fgov.be/>

B. Co-contracting party's consent

10. Article 53, § 2, alinea 4, of the Code, states that the use of electronic bills is subjected to the co-contracting party's consent. This specific requirement is justified by the existence of necessary technical means to be able to receive electronic bills (...).

In any case, the decision of using electronic bills is subjected to mutual agreement between the parties involved.

Translation (KMP Australia)

The Belgian Code of Economic Law - <http://www.ejustice.just.fgov.be/> Art. VI. 83. 33°

In contracts between a company and a consumer, the following clauses and conditions, or combination of the following clauses and conditions, will be considered as abusive in every case (...)

32nd: increasing the price of a good when the consumer refuses to pay via direct debit;
 33rd: increasing the price of a good when the consumer refuses to receive their bills by electronic means.

Art. VI.84. § 1er. Any abusive clause is prohibited and null.

Translation (KMP Australia)

The code of conduct on e-invoicing - <http://www.efacture.belgium.be/>

Note: This code is not a piece of legislation, companies can choose to sign up to the Code or not. Nonetheless, the code of conduct explicitly indicates:

Respect of the consumer's choice

The provider respects the wish of the consumer who is free to choose their preferred billing format (electronic / paper), whatever the service or the good and regardless of the way of payment.

At any time, without notice and without charge, the consumer can revert their choice (electronic / paper) by any usual communications channel with their providers (paper, phone, email, website, etc.).

Finland

Decision of The Finnish Market Court declared that opting for paper-based invoices and bills is a basic right and consumers who opt for it are not allowed to be charged extra.

France

Article 3 of the decree of 31 December 2013 relative to communication services bills and to the information to the customer about their consumption -

<https://www.legifrance.gouv.fr/>

The decree establishes that for providers of electronic communications (calls, SMS and internet) to comply with the Consumer Code (legislative text), they have to:

II. At the time of the subscription, the consumer has to be informed of the way bills are going to be issued, on paper or by electronic means, and, if several options are available, of the opportunity of requesting another way than the one offered by default by the operator.

III. Upon request from the subscriber, by any means and at any time, including at the time of the subscription, bills are sent free of charge on paper, rather than by electronic means by the operator. If the request is made while the contract is ongoing, it has to be taken into consideration within ten working days after the date of the request.

Translation KMP Australia

Ireland

Decision of the Commission for Communications Regulations - June, 2013

Consumer Bills and Billing Mediums – consumer protection amendments to the general authorization Response to Consultation and Decision -

<https://www.comreg.ie/csv/downloads/ComReg1352.pdf>

Contains an assessment of the regulatory impact on competition and businesses competitiveness.

Condition 18.7.1

Every Authorised Person who provides Authorised Services to Consumers on a post-paid basis, shall issue to each Consumer, free of charge and within a reasonable period in advance of each payment due date either

- a. a non-itemised bill
- b. a standard itemised, or
- c. a fully itemised bill.

Condition 18.7.4

An Authorised Person, who provides Authorised Services to Consumers on a pre-paid basis shall, following a request, from a Consumer, provide the Consumer with their transaction details from within a reasonable period of time, free of charge, and in a medium that is accessible by that Consumer.

Condition 18.7.7

An Authorised Person may provide a bill to individual Consumers in an alternative billing medium provided the Authorised Person has verified, in advance, that the individual Consumer can access and use the alternative billing medium, otherwise the Authorised Person should issue bills to that Consumer in paper format.

Condition 18.7.8

For the purpose of Condition 18.7.7, the Authorised Person has verified that a Consumer can access and use an alternative billing medium

I. if the Consumer has consented to receive their bill via an alternative billing medium and the Authorised Person has recorded that consent, either by audio, written or, electronic means; or

II. in the case of an online bill, where the Authorised Person is providing broadband to a Consumer, and the Authorised Person has provided adequate information to allow the Consumer to access the online bill: or

III. in the case of an e-bill, where the Consumer has provided an email address to the Authorised Person and where the Consumer has specified that the email address is to be used for this purpose

Condition 18.7.9

Where a Consumer has, since the receipt of their last bill, informed their Authorised Provider that they cannot reasonably access their bill or use the alternative billing medium, the Authorised Person shall provide that Consumer's bills in paper, free of charge.

Netherlands

Keep Me Posted

PO Box 5231, Burnley VIC 3121

ABN: 83 161 552 192 T: 03 9421 2209 W: keepmeposted.org.au

Dutch national Ombudsman Reinier van Zutphen has concluded that tax authorities have committed major mistakes transitioning from paper to digital forms. According to the Ombudsman's report published in 2016, the government should not force citizens into making their tax declarations online, as this could result in the most vulnerable members of the community losing out. The option of going digital should remain an option.

Spain

Law 3/2014 Reform of the General Act for Consumer and User Protection -

<https://www.boe.es/>

In contracts with consumers and users, they will have the right to receive paper bills. The issue of electronic invoices is conditional to the company having previously obtained the express consent of the consumer. The consent request will have to specify the way the electronic invoice will be received, as well as specifying that a recipient who would have previously given their consent will be allowed to revoke that consent and the way of requesting that revocation.

The right of consumers and users to receive paper bills cannot be conditioned upon payment of any economic amount.

Translation (KMP Australia).

North America

Canada

In 2014, the Canadian Federal Government blocked telecommunication and cable companies from charging fees for paper bills.

Pennsylvania

Rules and regulations Title 52—public utilities - <http://www.pabulletin.com/>

The Pennsylvania Public Utility Commission (Commission), on October 22, 2015, adopted a final rulemaking order to amend existing regulations to prohibit tariff provisions that charge customers a fee to receive a paper bill.

Executive Summary

Section 1509 of the Public Utility Code imposes the obligation on all energy, water, wastewater and telecommunications utilities, including all varieties of telecommunications utilities certificated by the Public Utility Commission, to send customers a monthly bill and it establishes the right of the customer to receive that bill. 66 Pa.C.S. § 1509. In addition, recovering costs regarding monthly bills allows for an excessive recovery of these costs and failing to provide customers with an itemized monthly bill free of charge constitutes unreasonable and inadequate service, actionable under Section 1501 of the Public Utility Code. 66 Pa.C.S. § 1501. Chapter 30 contains several other important declarations of policy that support the prohibition on allowing jurisdictional public utilities, and particularly telephone utilities, to impose such a charge or fee. 66 Pa.C.S. § 3011. Pursuant to the authority of Sections 501, 1301, 1501, 1509, and 3011 of the Public Utility Code, the Commission is amending its existing regulations

in Chapter 53 (Tariffs for Noncommon Carriers) of the Pennsylvania Code to add Section 53.85 as a new section.

On March 20, 2014, the Commission concluded an investigation into the practice of charging a paper billing invoice fee (PBI), and issued an Order finding that imposing a separate line item charge to recover the costs for the provision of monthly paper bills is not consistent with the Public Utility Code, Commission regulations, long standing precedent, and well-established practices of Pennsylvania public utilities.

Social Security USA administration

The Social Security Statement: Background, Implementation, and Recent Developments -
<https://www.ssa.gov/policy/docs/ssb/v74n2/v74n2p1.html>

The status of the printed Statement also changed several times during 2012. SSA resumed targeted mailings on February 15, 2012, sending printed Statements to approximately 11.4 million eligible workers aged 60 or older (SSA 2012b). Then, on July 23, SSA resumed first-time mailings to eligible workers aged 25, sending about 1 million Statements to such recipients. However, on October 1, 2012, in response to an increasingly difficult budget situation, the agency suspended all Statement mailings, including on-request mailings.

A Joint Explanatory Statement to the Consolidated Appropriations Act of 2014 directed SSA to “develop a plan to significantly increase the number of individuals receiving Social Security Statements annually, either electronically or by mail” (U.S. Congress 2014). The agency responded by establishing a workgroup to determine which workers would receive printed Statements, how often they would be sent, and the most effective printing and mailing procedures. In April 2014, SSA announced that it would begin mailing printed Statements in September to workers aged 25, 30, 35, 40, 45, 50, 55, and 60 or older who have not by then created a My Social Security account to access the Statement online. This partial restoration of mailed Statements was made possible by an improved budget situation.

Omnibus Law 2014

Social Security Statements. -The Commissioner is directed to develop a plan to significantly increase the number of individuals receiving Social Security Statements annually, either electronically or by mail. This should include a significant restoration of the mailing of statements to ensure that individuals are informed of their contributions and benefits under Social Security programs and have an opportunity to review their earnings records and correct any errors in a timely manner. The Commissioner or her designee is directed to brief the House and Senate Appropriations Committees within 60 days of enactment of this act on this plan, including the intended plan for mailing statements in fiscal year 2014.

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11.0 APPENDIX

Appendix 1: Energy bill relief package for households and small business – Media Release from Gladys Berejiklian, Premier of New South Wales, Sunday 3 September 2017

Appendix 2: National Energy Retail Law (Adoption), Amendment (Charges) Regulation 2017 NSW – 15 December 2017

Appendix 3: Lower income earners to save up to \$531 off their power bill – Media release from Jay Weatherill, Premier of South Australia, 7 December 2017

Appendix 4: Political support

Appendix 5: Australian supporters survey - Keep Me Posted Reply Paid Flyer



Gladys Berejiklian
Premier of NSW

MEDIA RELEASE

Sunday, 3 September 2017

ENERGY BILL RELIEF PACKAGE FOR HOUSEHOLDS AND SMALL BUSINESS

NSW households struggling with increasing power prices could save hundreds of dollars a year off their energy bills through discounts on energy efficient appliances, rebates will increase by 20 per cent, and small businesses could save up to \$1,900 a year under the nation's most comprehensive energy relief package announced today by NSW Premier Gladys Berejiklian.

In addition, energy rebates for concession cardholders will increase by \$50 per year to \$285 and rebates for other eligible households will increase by \$30 per year to \$180, helping about 900,000 households doing it tough.

Around 10,000 small businesses will also be able to access discounts to upgrade inefficient equipment, which could lead to bill savings of up to \$1,900 per year.

"We understand rising energy costs are putting pressure on people. This is a national issue but the NSW Government is strongly committed to doing what it can to help," Ms Berejiklian said.

The energy affordability package includes:

- The Low Income Household rebate increased from \$235 to \$285 and the Family Energy Rebate increased from \$150 to \$180 to help around 900,000 customers struggling to pay their bill.
- Discounts on equipment upgrades for small business to save each business up to \$1900 on their yearly bill.
- Discounts for energy efficient lighting and air conditioning upgrades for all households that could lead to bill savings of up to \$500 per household per year.
- Discounts for up to 23,000 concession cardholders to save up to 50 per cent on the cost of upgrading old fridges and TVs to energy saving models, saving each household an average of around \$200 a year.
- An end to unnecessary charges from retailers such as fees for paper bills
- Penalties for retailers who don't move rebate recipients to a better deal
- Energy saving upgrades for up to 16,500 public housing clients to assist the state's most vulnerable, with participating households to save an average of around \$360 per year on their bills.

As an example, a household could receive a discount of about \$200 for an energy efficient air conditioner to replace an older heater to save them about \$225 a year on their bill.

A café owner could receive a \$400 discount on replacing an old refrigeration system with a new energy efficient cool room which, combined with other measures, could lead to bill savings of up to \$1900 per year.

Energy and Utilities Minister Don Harwin said all energy rebates will increase by 20 per cent and energy retailers will be forced to scrap early termination fees, paper bill fees and fees for paying over the counter at Australia Post.

“These changes will protect and empower energy consumers who deserve a fair go, and it’ll make the retailers step up too,” Mr Harwin said.

“Our existing vulnerable household appliance program has already helped 17,600 households slash their bills by up to \$200 a year, meaning we are helping the environment while helping consumers,” Environment Minister Gabrielle Upton said.

The discount figures will be finalised after the program goes through the tender process and the amount each household and business will save will depend on the number of upgrades they choose to install and their power usage.

Appendix 2



New South Wales

National Energy Retail Law (Adoption) Amendment (Charges) Regulation 2017

under the

National Energy Retail Law (Adoption) Act 2012

His Excellency the Governor, with the advice of the Executive Council, has made the following Regulation under the *National Energy Retail Law (Adoption) Act 2012*.

DONALD HARWIN, MLC
Minister for Energy and Utilities

Explanatory note

The object of this Regulation is to modify the application of the *National Energy Retail Rules* in New South Wales as follows:

- (a) to prohibit energy retailers from charging a customer who requests a paper bill or who pays the customer's bill in person at an Australia Post outlet,
- (b) to prohibit a market retail contract from providing for a payment of an early termination charge or a charge payable where a customer terminates a fixed benefit period early and to apply the prohibition to existing unpaid charges,
- (c) to exclude from that prohibition the energy retailer's reasonable costs of installing certain energy devices and associated equipment,
- (d) to exclude from the prohibition on charges for early termination of a fixed benefit period charges where the benefit includes a fixed tariff or a fixed charge, the contract sets out how the charge is to be calculated and the charge is a reasonable estimate of the retailer's costs.

This Regulation is made under the *National Energy Retail Law (Adoption) Act 2012*, including section 12 (the general regulation-making power).

National Energy Retail Law (Adoption) Amendment (Charges) Regulation 2017

under the

National Energy Retail Law (Adoption) Act 2012

1 Name of Regulation

This Regulation is the *National Energy Retail Law (Adoption) Amendment (Charges) Regulation 2017*.

2 Commencement

This Regulation commences on 1 January 2018 and is required to be published on the NSW legislation website.

Schedule 1 Amendment of National Energy Retail Law (Adoption) Regulation 2013

[1] **Clauses 9B and 9C**

Omit the clauses. Insert instead:

9B Charges for paper bills or paying bills at Australia Post prohibited

The *National Energy Retail Rules* are modified by inserting after rule 35 the following rule:

35A Charges for issue of paper bills or paying bills at Australia Post prohibited

A retailer must not impose a charge under a customer retail contract in respect of:

- (a) the retailer issuing a small customer with a paper bill (instead of, or in addition to, issuing the customer with a bill electronically), or
- (b) a small customer paying a bill in person at an Australia Post outlet.

9C Early termination charges

The *National Energy Retail Rules* are modified by omitting rule 49A and inserting instead:

49A Early termination charges prohibited

- (1) A term or condition of a market retail contract has no effect to the extent that it provides for payment of an early termination charge (however described) or a charge that is payable where a customer terminates a fixed benefit period early, except as provided by this rule.
- (2) Subrule (1) does not prevent a retailer from recovering from a customer who terminates a fixed term retail contract or fixed benefit period early the reasonable costs incurred by the retailer for the installation of any of the following at the customer's premises:
 - (a) a solar photovoltaic system,
 - (b) a battery storage system,
 - (c) a digital meter,
 - (d) any associated equipment.
- (3) Subrule (1) does not prevent a retailer from recovering a charge payable where a customer terminates a fixed benefit period early (even if this coincides with the termination of the market retail contract) if:
 - (a) the benefit to the customer during the period includes a fixed tariff or a fixed charge for energy provided under the contract, and
 - (b) the contract includes details of the amount or manner of calculation of the charge, and
 - (c) the charge is a reasonable estimate of the costs to the retailer resulting from the early termination.

- (4) For the purposes of subrule (3) (c), the costs to the retailer are the reasonable costs incurred or to be incurred by the retailer, and do not include costs based on lost supply or lost profits.
- (5) This rule is a minimum requirement that is to apply in relation to small customers who purchase energy under a market retail contract.

[2] Part 6 Savings and transitional provisions

Omit Division 6.

[3] Part 6, Division 8

Insert after Division 7 of Part 6:

Division 8 Provisions consequent on National Energy Retail Law (Adoption) Amendment (Charges) Regulation 2017

53 Application of amendments

- (1) Clause 9B, as substituted by the amending Regulation, does not apply in respect of a charge imposed on a customer under a customer retail contract before the commencement of the amending Regulation.
- (2) Clause 9C, as substituted by the amending Regulation, extends to a charge that was incurred by a customer under a market retail contract, and not paid, before the commencement of the amending Regulation.
- (3) In this clause, ***amending Regulation*** means the *National Energy Retail Law (Adoption) Amendment (Charges) Regulation 2017*.

News releases – Jay Weatherill

Lower income earners to save up to \$531 off their power bills

Jay Weatherill December 7, 2017

About 168,000 South Australian households will save up to \$531 off their annual electricity bills after Origin Energy was selected to provide the State Government Concessions Energy Discount Offer.

The Origin Energy offer includes:

- A guaranteed 18 per cent discount on usage and supply charges
- Flexible payment options
- No late payment fees
- No processing fees
- No paper bill fees
- No credit card fees
- No exit fees

The offer will be available to South Australians eligible for the existing State Government energy concession.

A significant number of the 168,000 eligible households are currently on a standing energy contract and Communities and Social Inclusion Minister Zoe Bettison will now write to them to encourage them to sign up to the Origin Energy offer. Customers will simply need to sign the letter and return it to take up the offer.

The offer adds up to a saving of between \$253 and \$531 per annum for households on the standing energy contract.

The existing energy concession is worth up to \$217 a year. As part of Origin Energy's successful bid, the energy provider had to show how it could implement the new offer while maintaining customers' existing State Government energy concession.

Background

The State Government provides \$170 million worth of concessions to more than 180,000 households for expenses including energy, water, sewerage, the Emergency Services Levy and the Cost of Living Concession.

Following an industry consultation process, an 'Invitation to Supply' was issued to the open market through the SA Tenders and Contracts website on 30 October 2017, seeking suppliers to design, implement and maintain a discounted offer and additional benefits for eligible concessions customers.

All households should visit the energy made easy website: www.energymadeeasy.gov.au to find the best energy deal for their household. The site provides comparison information, including standard and market offers for energy retailers.

Quotes attributable to Premier Jay Weatherill

We're providing real cost of living relief to those who need it most.

For the 168,000 South Australian households on lower incomes, a saving of up to \$531 is a significant boost to their budget. It's a saving that will make their lives that little bit easier.

When ETSA was privatised in the late 1990s, all customers were put on the standing contract. Many, who trusted the Electricity Trust of South Australia, haven't changed.

We've negotiated this on their behalf to get a better deal, and make it as easy as possible for people take up the offer.

This offer is in addition to our energy plan, which will put downward pressure on prices with projects such as the world's largest lithium ion battery and the Port Augusta solar thermal plant.

I congratulate Origin Energy for taking up this opportunity and working with the South Australian Government to get a better deal for energy customers.

Quotes attributable to Communities and Social Inclusion Minister Zoe Bettison

The State Government is committed to putting downward pressure on energy prices and getting a better deal for South Australia's most vulnerable households.

We know the majority of people receiving energy concessions are on standing contracts and the Origin Energy offer provides a much better deal for them.

This offer strengthens the State Government's support for fixed and low income South Australians and I urge people to consider switching to the new offer so they can pay less on their energy costs.

Appendix 4

Political support

In this section please find some of the letters, media releases, speeches, parliamentary businesses transcripts and local council motions that show bipartisan political support to the Keep Me Posted campaign.

1. Letters of support from the City Councils of Devonport (Tasmania), Hume, Marybirnong, Monash (Victoria), motions of support from the City of Melton (Victoria) and from the Local Government Association of Tasmania.
2. Letters of support from Clare O'Neil MP and Andrew Wilkie MP.
3. Media Release from Minister Darren Chester.
4. Graham Perrett MP's communication in the Federation Chamber – 28 November 2016
5. Andrew Leigh MP's communication in the Federation Chamber – 30 March 2017
6. Tim Hammond MP's motion and the debate – 29 May 2017
7. Senator Urquhart's motion – 14 June 2017
8. Andrew Wilkie MP's Private Members Bill – 19 June 2017
9. Letter from The Hon John Rau, Deputy Premier of South Australia – 17 August 2017



22 September 2016

In reply please quote:

File 28267

Ms Kellie Northwood
Executive Director
Keep Me Posted
151 Barkly Avenue
BURNLEY VIC 3121

Dear Ms Northwood

SUPPORT FOR KEEP ME POSTED CAMPAIGN

Devonport Council wishes to add its support to the Keep Me Posted campaign which promotes the rights of every Australian to have the choice to receive information in paper format, free of charge, from service companies.

This campaign raises public awareness of the move by large companies to charge people for choosing to receive hardcopy bills instead of electronic ones.

Our communities should not be financially penalised or disadvantaged if they choose to receive hard copies of their bills. Council is pleased to pledge its support to this campaign.

Yours sincerely

Ald Steve Martin
MAYOR



Our File: HCC16/603
Enquiries: K Ezzy
Telephone: 92052252



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Monday 5 September 2016

Ms Kellie Northwood
Executive Director
Keep Me Posted
151 Barkly Avenue
BURNLEY VIC 3121

Dear Ms Northwood

**RE: HUME CITY COUNCIL SUPPORT FOR KEEP ME POSTED
CAMPAIGN**

As its meeting of the 8 August 2016, Hume City Council resolved to write to the *Keep Me Posted Campaign* to pledge Council's support of the campaign which promotes the right of every Australian to have the choice to receive important information in paper format, free of charge, from service companies such as Telcos, Utilities and Banks.

Hume City Council is proud to support this important campaign. Keep Me Posted raises public awareness of the move by large companies to charge people for choosing to receive hardcopy bills instead of electronic ones.

Everyone in the community deserves the right to choose how they want to receive bills and should not be financially penalised. These actions disadvantage those in our community who are vulnerable, can least afford it, or for whatever reason cannot either access the internet or are uncomfortable online.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Helen Patsikatheodorou', written in a cursive style.

**CR HELEN PATSIKATHEODOROU
MAYOR**

28 September 2016

The Manager
Keep me Posted
PO Box 5231
Burnley Vic 3121

Dear Sir/Madam

Maribyrnong Council's support for Keep Me Posted Campaign

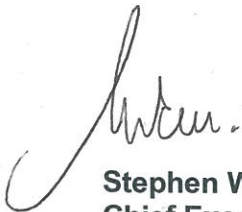
On behalf of Council, I would like to congratulate you on the Keep Me Posted campaign and to pledge Council's support to this campaign. Due to the diversity of our community, we consider it paramount that the option for customers to receive paper bills and statements free of charge is retained.

Council's Mayor, Cr Cameron McDonald submitted a Notice of Motion to Council's meeting held on 13 September 2016 as follows:

"That Council write to the Keep Me Posted Campaign to pledge Council's support for the campaign to promote the right of every Australian to have the choice to receive important information in paper format, free of charge, from service companies such as telecommunications, utilities and banks."

Council's Director, Corporate Services, Ms Celia Haddock would be pleased to discuss this further with you if required and is available on Tel. 9688 0204 or email: celia.haddock@maribyrnong.vic.gov.au.

Yours faithfully



Stephen Wall
Chief Executive Officer

COUNCIL OFFICES

Corner Napier and
Hyde Streets, Footscray

POSTAL ADDRESS

PO Box 58
Footscray Victoria 3011

DX

DX81112 Footscray

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(03) 9688 0200

FACSIMILE

(03) 9687 7793

**NATIONAL RELAY SERVICE
(HEARING IMPAIRED)**

133 677

WEBSITE

www.maribyrnong.vic.gov.au

EMAIL

email@maribyrnong.vic.gov.au

ABN

86 517 839 961



AD:GM

1 September 2016

Ms Kellie Northwood
Executive Director
Keep Me Posted – Australia
PO Box 5231
BURNLEY VIC 3121

Dear Ms Northwood

KEEP ME POSTED CAMPAIGN

I am pleased to advise you that at its 30 August 2016 meeting, the Council resolved to:

1. Sign up to the Keep Me Posted Pledge for the Council's communications channels.
2. Support the campaign via the supporters' page of Keep Me Posted website (including the inclusion of the Council's logo).
3. Promote its support for the Keep Me Posted campaign at the appropriate opportunities.

An electronic copy of the Council's logo will be forwarded to you shortly.

On behalf of the Council, I wish your organisation every success with this campaign.

Yours sincerely



ANDI DIAMOND
Chief Executive Officer



2.2 MOTION - KEEP ME POSTED CAMPAIGN*

Devonport City Council/Meander Valley Council

That LGAT, on behalf of its membership:

- (a) endorse the activities of the Keep Me Posted Campaign, which is raising awareness about the tendency of large corporates charging people who still wish to receive a paper version of information or bills: and
- (b) support the campaign via the supporters page of Keep Me Posted website and through media opportunities which may arise.

Carried

Background

Council where possible is moving towards the provision of electronic distribution of information including accessing processes like BPay View and Post Bill Pay. This has been in part due to increased costs associated with postage. Understanding though that a number of people still prefer to receive information in “hard copy” the policy is for residents to opt in to receive electronic communications.

Unfortunately, this appears not to be the case particularly with large corporates like Telstra and the Banks where to continue to receive ‘hard copy’ information, comes at an additional charge (surcharge).

The Keep Me Posted Campaign, a campaign to stop corporates charging people who still wish to receive a paper version of information or bills is gaining some momentum. The purpose of this motion is to seek the support of Members for LGAT to endorse the campaign and support the activities of Keep Me Posted.

A copy of the background material provided by the Keep Me Posted, consumer advocacy group is at **Attachment to Item 2.4**

Current Policy

Does not apply.

Budget Impact

Does not apply.

15.3 NOTICE OF MOTION 448 (CR ABBOUSHI)**Councillor: Steve Abboushi - Councillor****MOTION:**

That Melton City Council:

1. Signs up to the Keep Me Posted Pledge for the Council's communications channels.
2. Supports the campaign via the supporters' page of Keep Me Posted website (including the inclusion of the Council's logo).
3. Resolves to communicate support for the Keep Me Posted Campaign through all channels to ensure Melton Council residents are aware of their right to choose communications preferences from Council without penalty.

Crs Abboushi/Carli.

CARRIED



CLARE O'NEIL MP

FEDERAL MEMBER FOR HOTHAM

The Hon Michael McCormack MP
Minister for Small Business
PO Box 6022
House of Representatives
Parliament House
CANBERRA ACT 2600

Dear Minister

I am aware that many service providers and banks are now charging a fee for sending customers transactional communications by post.

I believe this trend is putting a financial burden on some of the most vulnerable members of our community. Currently, 3.5 million Australians are not online and the most digitally excluded groups are people aged over 65 years, people with a disability, Indigenous Australians, and low income households.

I acknowledge the Government's position to retain an open market, and believe that a flat 'no fee for bills', regardless of output (online or paper) as a legislative amendment to Australian Consumer Law would be a straight-forward approach that provides consumer protection and simplification for businesses.

I also believe that the fees charged on paper bills and statements are disproportionate and I am concerned that companies may be profiteering from a legal obligation to provide a tax invoice to the customers.

In the lead up to the next Legislative and Governance Forum on Consumer Affairs to be held in Melbourne later this year, I ask that you intervene to restore consumer protection in this matter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Clare O'Neil', written over a light blue grid background.

Clare O'Neil MP
Federal Member for Hotham





22 MAR 2017

Andrew Wilkie MP
INDEPENDENT MEMBER FOR DENISON

Senator the Hon Mitch Fifield
Minister for Communications
Parliament House
CANBERRA ACT 2600

Dear Minister *Mitch,*

It has been brought to my attention that Telstra is now charging customers \$2.20 per month for electing to receive their bills by post. I believe that this is an unreasonable charge given that many people do not have access to the internet. I am also concerned that the charge will disproportionately affect the elderly and in particular pensioners, who are in many cases already struggling with increasing living costs.

I would be grateful if you would intervene to ban this type of charge. I have also written in similar terms to the CEO of Telstra, Mr Andrew Penn.

Yours sincerely

Andrew Wilkie MP
Independent Member for Denison



Media Release

Darren Chester

Federal Member for Gippsland

Monday, September 19, 2016

SUPPORT FOR CAMPAIGN TO KEEP GIPPSLANDERS POSTED

- **Keep Me Posted campaign raises awareness of companies charging customers to receive paper bills and statements**
- **Households can pay up to \$180 each year**
- **Rural and regional residents without internet more likely to be affected**

People living in regional and rural areas are asking not to be penalised for receiving paper-based bills and statements.

Federal Member for Gippsland Darren Chester recently met with advocates from *Keep Me Posted*, a group seeking community and political support to end additional fees being charged to receive a paper bill.

The campaign also highlights how people living without the internet at home are unfairly penalised for receiving paper-based bills, when they have no other option.

"There are many people in regional and rural areas who don't have access to the internet at home, and paper bills are their only option for receiving correspondence from utilities, banks and government organisations," Mr Chester said.

"These people incur out of pocket expenses that those with the internet do not, often through no fault of their own.

"While I understand companies will need to recoup postage costs, it is important that cost is not inflated, and people have the right to choose to continue receiving paper bills."

Mr Chester said he continued to use paper-based mail for formal correspondence, supporting Gippsland's largest private employer, Australian Paper.

"I prefer paper-based mail as my main form of communicating with constituents, using envelopes and paper made at Australian Paper Maryvale," Mr Chester said.

"There are many others who prefer to receive mail as opposed to electronic statements and I support their right to choose to continue to do so, without being charged excessive amounts."

The *Keep Me Posted* advocacy group includes representatives of workers at Australian Paper Maryvale. The group is calling for changes under the Australian Consumer Law Review and has requested to make a late submission that will be included in the final report.

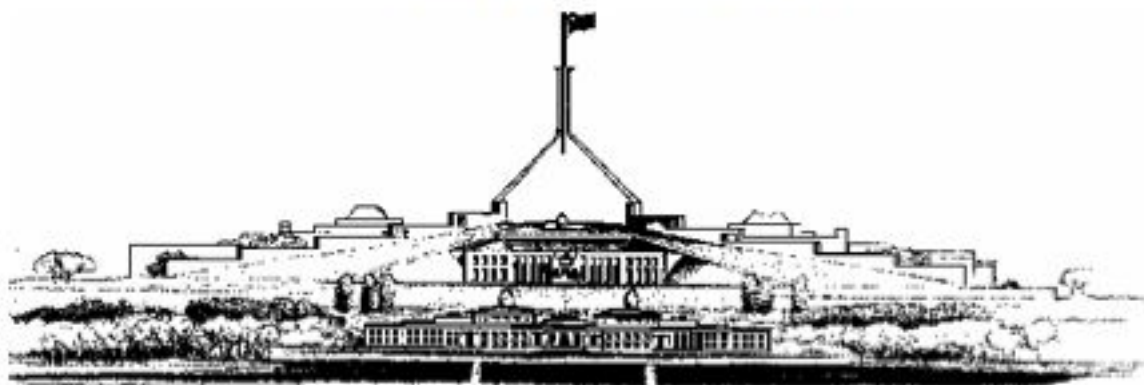
CAPTION: Federal Member for Gippsland Darren Chester with members of the Keep Me Posted advocacy group, which included Kellie Northwood, Executive Director Keep Me Posted; Anthony

Pavey, CFMEU Secretary Maryvale Sub-Branch; Colin Ormsby, Fair Go for Pensioners; and Carole Sarasa, Keep Me Posted Campaign Coordinator.



COMMONWEALTH OF AUSTRALIA

PARLIAMENTARY DEBATES



HOUSE OF REPRESENTATIVES

PROOF

Federation Chamber

STATEMENTS BY MEMBERS

Moreton Electorate: Keep Me Posted Campaign

SPEECH

Monday, 28 November 2016

BY AUTHORITY OF THE HOUSE OF REPRESENTATIVES

SPEECH

Date	Monday, 28 November 2016	Source	House
Page	136	Proof	Yes
Questioner		Responder	
Speaker	Perrett, Graham, MP	Question No.	

Mr PERRETT (Moreton—Opposition Whip) (16:22): I rise to thank Kellie Northwood, Colin Ormsby and Carol Sarasa from the Keep Me Posted campaign for visiting my electorate recently to talk to residents and community groups about the impact of the push for people to conduct their affairs digitally—that is, online, not just using their fingers. More and more businesses are imposing fees and restricting access to paper bills and statements, denying their customers an informed and appropriate choice.

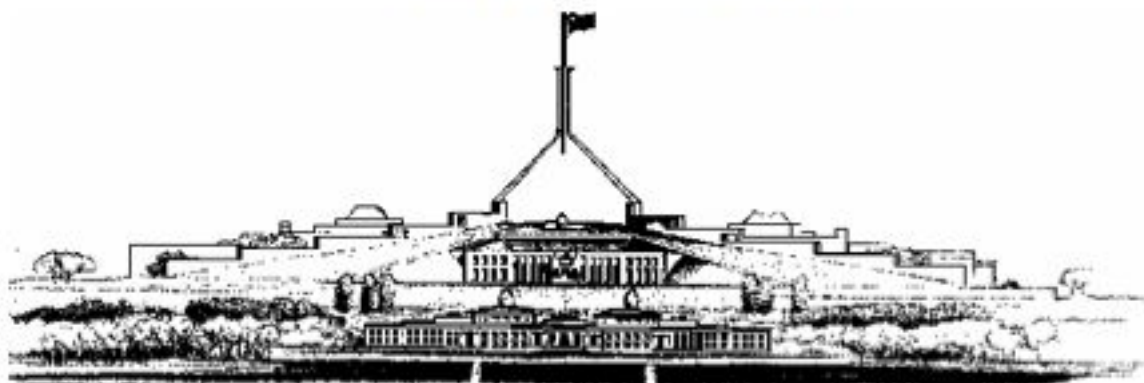
Those who attended the forum in Yeronga were worried about the widespread increase of the pay-to-pay practice of charging customers more to receive their bills by mail rather than electronically. An Australian household receives an average of seven to eight invoices per month. With an average cost of two dollars per bill, this adds up to nearly \$180 a year. We heard from Kellie Griffiths, manager for St David's Neighbourhood Centre in Coopers Plain, that everyday the staff and volunteers at St David's come into contact with those who struggle to meet the pressures of day-to-day life.

Kelly talked about the concerns some of her clients expressed in this push for online billing. Many said they knew of older people who do not have computers or, if they did have a computer, did not know how to use it properly or were fearful about using the internet. Many mentioned the distrust in giving out their email addresses or losing their independence in having to rely on family members to help them work this stuff out. Kelly also talked about the length of time and the frustration experienced by centre staff trying to organise electronic billing from a local electricity company and wondered about the difficulty that those from non-English speaking backgrounds would experience in trying to navigate and understand difficult systems.



COMMONWEALTH OF AUSTRALIA

PARLIAMENTARY DEBATES



HOUSE OF REPRESENTATIVES

PROOF

Federation Chamber

ADJOURNMENT

Keep Me Posted Campaign

SPEECH

Thursday, 30 March 2017

BY AUTHORITY OF THE HOUSE OF REPRESENTATIVES

SPEECH

Date Thursday, 30 March 2017
Page 102
Questioner
Speaker Leigh, Andrew, MP

Source House
Proof Yes
Responder
Question No.

Dr LEIGH (Fenner) (12:14): On Friday, 24 March, I held a community forum in Belconnen Library on the Keep Me Posted campaign. I told my own story of travails with paper bills. I signed up for a credit card offered by a major retailer, and was told that the statements would need to come electronically unless I wanted to pay a fee. I said I would do that, and was somewhat puzzled when six weeks had gone by and I was yet to receive an email setting out how much I should pay. I phoned up the credit card company and was told, 'Oh, yes, we emailed it out to you.' They had sent it in a particular attachment format. It turned out that that attachment format was one which my email provider, the Parliament House IT services, automatically consigned to the trash, where I could not see it. I went back to the credit card provider and said they would need to send the statements in a different format. They said that they were unable to do so. I said: 'Well, I now owe you not only the bill but also the overdue fees. Could you tell me how much I owe and how to get it to you?' They said: 'Certainly. We'll send you an email.' I explained to them that such an approach would not work because the email would not get through. They said: 'Well, we can send you a letter. It'll take a few days and you'll pay interest until it gets there, and then, after that, you'll have to pay a little extra to sign up for paper statements,' which I did.

My story is not unique. Across Australia, a large share of the population are frustrated by their inability to get paper bills without paying more. One survey found that 76 per cent of Australian customers are unhappy if asked to pay a premium for paper bills and statements, and that 69 per cent want the option to continue receiving printed information, as it provides a permanent record. This is fundamentally an issue of equity. If we look across the population, 38 per cent of Australians feel that they are being left behind by modern technology. If you have a disability, if you are in a low-income household or if you are dependent on a government support payment, then the likelihood of having no internet at home is two to five times higher than the national average.

Kellie Northwood, from the Keep Me Posted campaign, explained that charges from firms to receive paper statements can be well above the cost of providing those statements. Research done by Keep Me Posted estimates that, for a large-scale mail-out, the cost per unit is between 88c for a standard bill and \$1.02 for a personalised, marketing-style invoice. Keep Me Posted notes that a range of organisations charge considerably more than that. They note, for example, the charges from the Commonwealth Bank of \$2.50 per monthly statement to receive hard copies; from Origin Energy, \$1.75 for statements; Telstra, \$2; and Optus, \$2.20. Coles charge 50c, but it is one of the rare examples of a firm which charges less than the cost of providing the statement, with many firms charging considerably more. Indeed, the Keep Me Posted campaign has identified firms that charge as much as \$6. There is some irony in the fact that exemptions tend to exist for the high-fee cards.

Colin Ormsby, from the Fair Go for Pensioners campaign, spoke about older Australians' concern about vulnerability to scams and their desire to get paper statements. Among the nearly 100 attendees was the wife of a man with dementia who was late paying because the bills went only to his email address. There were people who spoke about their concern about phishing scams, which tend to come in attachments. Attendees commented that the desire of large firms to charge extra for paper statements reflected an unwillingness of those large firms to engage with customers and a desire to pass off work, such as scanning your groceries and entering your data, to customers but yet an unwillingness to provide customer support by phone. Many of those present acknowledged that they do many of their transactions online, through direct debit and receiving statements electronically, but that they supported the right of people to receive paper statements without paying an additional fee.

This is an issue which disproportionately hits the vulnerable—older Australians, Indigenous Australians and Australians with a disability. I commend the Keep Me Posted campaign and thank the many attendees who came to our Canberra forum, one of many that have been conducted across Australia. Keep Me Posted and Labor will keep up the pressure for customers to get a fair go.

AYES

O'Neill, DM
Pratt, LC
Rice, J
Singh, LM
Urquhart, AE (teller)
Watt, M
Xenophon, N

Polley, H
Rhiannon, L
Siewert, R
Sterle, G
Waters, LJ
Whish-Wilson, PS

NOES

Abetz, E
Bernardi, C
Burston, B
Canavan, MJ
Duniam, J
Fierravanti-Wells, C
Georgiou, P
Hanson, P
Macdonald, ID
McKenzie, B
O'Sullivan, B
Paterson, J
Reynolds, L
Ruston, A
Scullion, NG
Smith, D

Back, CJ
Birmingham, SJ
Bushby, DC (teller)
Cash, MC
Fawcett, DJ
Fifield, MP
Gichuhi, LM
Hume, J
McGrath, J
Nash, F
Parry, S
Payne, MA
Roberts, M
Ryan, SM
Seselja, Z

Question agreed to.

The PRESIDENT (15:57): I will advise senators that there is most likely going to be a series of divisions and the bells will be rung in accordance with standing order (101) for one minute, if that is the case.

MOTIONS

Communications by Post

Senator URQUHART (Tasmania—Opposition Whip in the Senate) (15:57): I move:

That the Senate—

(a) notes:

- (i) the rapid increase in the use of electronic communication technology in recent decades, including in commerce,
- (ii) that access to electronic communication technology differs between Australians, and is often related to income, age, education level and remoteness,
- (iii) that not all Australians have the skills and infrastructure to communicate effectively via electronic channels,
- (iv) that many businesses, including banks, telecommunications companies and utilities, charge consumers an extra fee to receive communications via post, and
- (v) that often the fee charged by companies to receive communications by post is intended as a disincentive, and does not represent the actual cost incurred by the company; and

(b) calls on the Government to bring forward legislation that will give consumers the right to receive communications from companies by post for no extra fee.

Senator McGRATH (Queensland—Assistant Minister to the Prime Minister) (15:57): I seek leave to make a short statement.

The PRESIDENT: Leave is granted for one minute.

Senator McGRATH: While the government agrees with the need to protect consumers and the sentiment of the motion, more work is needed before legislation can be considered. This work may include the matter being considered by the Legislative and Governance Forum on Consumer Affairs, which consists of all Commonwealth, state, territory and New Zealand ministers responsible for fair trading and consumer protection laws. This group is consulted and its approval must be given for changes to the Australian Consumer Law. The Minister for Small Business has asked Treasury to provide advice on this issue, including whether current provisions of the Australian Consumer Law or other relevant laws may assist or whether new legislation is required. The minister has met with consumer groups, including Keep Me Posted, on this matter on numerous occasions and is happy to discuss the process and advise senators in the near future.

The PRESIDENT: The question is that the motion moved by Senator Urquhart be agreed to.

The Senate Divided. [15:59]

(The President—Senator Parry)

Ayes 36
 Noes 32
 Majority.....4

AYES

Brown, CL
 Collins, JMA
 Di Natale, R
 Farrell, D
 Gallagher, KR
 Hanson-Young, SC
 Kakoschke-Moore, S
 Kitching, K
 Lines, S
 Marshall, GM
 McCarthy, M
 Moore, CM
 Polley, H
 Rhiannon, L
 Siewert, R
 Sterle, G
 Waters, LJ
 Whish-Wilson, PS

Cameron, DN
 Dastyari, S
 Dodson, P
 Gallacher, AM
 Griff, S
 Hinch, D
 Ketter, CR
 Lambie, J
 Ludlam, S
 McAllister, J
 McKim, NJ
 O'Neill, DM
 Pratt, LC
 Rice, J
 Singh, LM
 Urquhart, AE (teller)
 Watt, M
 Xenophon, N

NOES

Abetz, E
 Bernardi, C
 Burstn, B
 Canavan, MJ
 Duniam, J
 Fierravanti-Wells, C
 Georgiou, P
 Hanson, P
 Leyonhjelm, DE
 McGrath, J
 Nash, F
 Parry, S
 Payne, MA
 Roberts, M
 Ryan, SM
 Seselja, Z

Back, CJ
 Birmingham, SJ
 Bushby, DC (teller)
 Cash, MC
 Fawcett, DJ
 Fifield, MP
 Gichuhi, LM
 Hume, J
 Macdonald, ID
 McKenzie, B
 O'Sullivan, B
 Paterson, J
 Reynolds, L
 Ruston, A
 Scullion, NG
 Smith, D

Question agreed to.

DOCUMENTS

Live Animal Exports

Order for the Production of Documents

Senator RHIANNON (New South Wales) (16:02): Before I move motion 341, I ask that the name of Senator Hinch be added to this motion.

The PRESIDENT: So added.

Senator RHIANNON: I, and also on behalf of Senator Hinch, move:

That there be laid on the table, by the Minister representing the Minister for Agriculture and Water Resources, by close of business on 20 June 2017, a copy of the draft or any other version of the Export Control (Animals) Amendment (Equine Animals) Order 2017 (the Equine Amendment Order) and all documents by or held by the Department of Agriculture and Water Resources and/or the Minister's office, including risk assessments, advice, emails, minutes or other information relating to the live export of equines including, but not limited to, consideration of the trade's cruelty to animals and any reputational risk to all those involved.

We hear all this talk about the need to build these ultra-efficient so-called clean coal power stations. 'Clean coal' is a bit like dry water—it does not exist. But they come in here and tell us they will build those. At a minimum, it is \$134 a megawatt hour to build one of those. Meanwhile, the cost of building a new wind power station is \$75. A new solar power station, again, is coming down to around the same price, according to AGL. So, there is the option of building new power stations in Australia, which we are going to need to do, and they are coming in here and saying, 'Let's build the most expensive one'—at least \$134 a megawatt hour. Add in this fantasy of carbon capture and storage and the price is going to go north of that.

So, the Liberals and Nationals must hate their constituents, if they are advocating this, because not only is it a death sentence for the reef but it is a recipe for higher power prices, it is a recipe for worse droughts and it is a recipe for cyclones that are more intense when they hit. There are only two ways we are going to see new coal-fired power stations built in this country. One is if we do what the minister, Senator Canavan, says, and that is subsidise them. Recently in the *Financial Review* he made an extraordinary admission, and that is that coal is a loss maker. He said that the only way we have got coalmines and coal-fired power stations off the ground is with heavy government subsidies, and he is calling for more of them. What an admission, from the minister for resources, that coal loses you money: not only is it bad for the planet; not only do coal-fired power stations, if we were to build new ones, push up power process, but they lose you money. And he is saying, instead of that, 'Let's tip in \$1 billion to build the Adani coalmine.' Well, what absolute economic lunacy, as well as environmental vandalism.

But there is a second way that a new coal-fired power station might be built in this country, and that is associated with the Adani mine. We know they want to attach a coal-fired power station to the Adani mine. Well, it is no surprise at all that the LNP wants to come in here and spruik it. But what is even more concerning is that the Queensland Labor government is saying, 'Let's back the Adani coalmine and potentially a new coal-fired power station that comes with it.' There is one thing that could be done right now to kill off the Adani mine once and for all. It is what Premier Daniel Andrews did in Victoria when he came out and said if he won the next election he would rip up the East West Link contracts after the Greens pushed for that for a long time. So now should the Leader of the Opposition come out and say very, very clearly that there will be no coalmine. It is time to stop Labor's Adani mine. We need to put an end to it. There is a very simple way that that could be done—that is, the Leader of the Opposition coming out and saying he will not back it if he is in power. (*Time expired*)

The DEPUTY SPEAKER (Mr Rob Mitchell): The time allotted for this debate has expired. The debate is adjourned and the resumption of the debate will be made an order of the day for the next day of sitting.

Communications Fees

Mr HAMMOND (Perth) (11:25): I move:

That this House:

(1) notes:

- (a) the rapid increase in the use of electronic communication technology in recent decades, including in commerce;
- (b) that access to electronic communication technology differs between Australians, and is often related to income, age, education level and remoteness;
- (c) that not all Australians have the skills and infrastructure to communicate effectively via electronic channels;
- (d) that many businesses, including banks, telecommunications companies and utilities, charge consumers an extra fee to receive communications via post; and
- (e) that often the fee charged by companies to receive communications by post are intended as a disincentive, and do not represent the actual cost incurred by the company; and

(2) calls on the Government to bring forward legislation that will give consumers the right to receive communications from companies by post for no extra fee.

No member of this House will be unfamiliar with the current state of affairs that exists where many companies now charge a fee to send an invoice, bill or statement by post in a circumstance where that customer, quite rightly, could have expected that invoice to arrive for free, as being all part of the service. Those on this side of the House are concerned that some of our nation's most vulnerable consumers—pensioners, low-income families and people with disabilities, who are least engaged in the digital and who have little meaningful choice about how they receive information—are now being asked to pay extra to receive information in a way that used to be free.

Information communication technology evolves very rapidly. The iPhone is only 10 years old; iPads have only been around for seven years. It feels like a new smart phone is released every month and its obsolescence is simply par for the course. Discmans, MiniDisc players, Walkmans, CDs, DVDs, good old-fashioned tapes all went out of fashion years ago. Now, even iTunes-style digital downloading has been displaced in favour of content streaming services like Spotify or Netflix. I do not know how many honourable members still keep a fax

machine in their electorate offices. When I entered the workforce, I still remember, the fax machine was an essential piece of office kit. It got a daily workout, with the thermal paper rolling off the fax machine and under the desk. But these days, the fax machine that still sits proudly in the electorate office is very silent and is growing cobwebs by the day.

All of this technical evolution leaves people behind. Those left behind are often, very sadly, defined by age, income level, educational attainment and remoteness. Those who left the workforce before the widespread adoption of modern ICT infrastructure and those whose employment did not involve interfacing with technology are, typically, lower-paid, lower-skilled manual workers. They are families with low incomes that do not have the money to spend on ICT infrastructure for their personal use. For people with intellectual or other disabilities, it can be difficult for them to become accustomed to engaging meaningfully in the digital world. They are, also, citizens in remote communities, including Indigenous communities, who do not have ready access to digitally connected consumer goods or reliable internet services. For these people, this digital divide means so much more than simply missing out on the most recent season of *House of Cards* or *Game of Thrones*. It actually means having to pay extra to receive information, including statutorily mandated information, from utilities, financial service providers, telcos and other companies. It means paying extra to receive information that they can barely afford to pay for.

The idea is that it saves money for a corporate to email a document, so they seek to incentivise consumers to elect to receive documents electronically. This can take several forms. Some companies charge a fee to receive documents through the post—invariably, a higher fee than the actual cost of posting the document. Some companies create incentives to electing electronic communication, such as discounts and special offers. Some companies have special discount pricing structures, one of the criteria of which includes only having the option of receiving communications electronically. The obvious problem to all of this is that it leaves those vulnerable consumers on the wrong side of the digital divide with, simply, higher bills to pay. The cost of those bills all adds up.

We have reached a stage where those more vulnerable in our community are now having to pay precious dollars that they can ill afford to spend on receiving statements in the mail that, quite rightly, they should reasonably expect to receive as they previously did—that is, is free of charge. Quite frankly, the current state of affairs is misleading. At the point of sale, consumers are not informed of the entire cost of the service that is being provided to them, and it is also disproportionate. While companies charge an average of \$2.50 to send documents by post, the average cost of doing so, including printing, staffing and postage, is somewhere between 94c and \$1.11. Whilst some companies have exemption programs around the fee for paper billing, the process of applying for those is rarely communicated to consumers.

What is most concerning is that this sets a very dangerous precedent. Only a legislative solution can fix this problem. Only by enshrining in law a citizen's right to receive communications from a company by post for no extra fee can we deliver justice to vulnerable consumers and ensure that no-one is left behind. I commend the motion.

The DEPUTY SPEAKER (Mr Rob Mitchell): Is the motion seconded?

Mr Keogh: I second this motion and reserve my right to speak.

Mr FALINSKI (Mackellar) (11:31): I would like to thank the member for Perth for that stroll down nostalgia lane and his discussions about fax machines. I can beat that: I still remember a time of telex machines and a time when you had to ring the operator to make an international call. Also, I would advise the member for Perth to update his viewing lists on Netflix from such violent films like *House of Cards* and *Game of Thrones*—maybe a good rom-com would help him get in touch with his feminine side!

As the member for Perth points out, the advancements in electronic communications have fundamentally shifted the way in which we communicate. Eighty-four per cent of Australians own smartphones. Between reading the news on Facebook, uploading our food and travel snaps on Instagram, and group chatting on WhatsApp, that is 16 million people who have seen their ability to communicate become faster, cheaper and continuously available. Money can be transferred with quick swipe of one's fingerprint, and medical information can be saved in an app for emergency services. We can argue the merits of giving teens access to an app that automatically deletes the content of messages once they have been received or of our stress levels rising from an inability to disconnect from our work lives when we should be focusing on our families. But, overwhelmingly, I believe these advancements have been of great benefit to us. Never before has information been so readily available to so many people. Never before has consumer choice been greater. I recognise, however, that these advancements have not benefited all equally. Our world is changing at an increasingly rapid rate, which can leave

some people behind. Older Australians, who have not grown up with a computer or with the internet, let alone a smartphone, can be forgotten.

When it comes to handling our affairs, paying our bills and generally interacting with businesses, competition in the market is what gives us as consumers the choice to decide which company we buy from, whose product is better, whose customer service is better and who has the best payment conditions. Companies that used to send paper bills to their customers now give them the option to receive them via email, a change that many of us would welcome. It is quicker, more convenient, saves paper and is often cheaper. This change can be frustrating for some Australians—those who live in remote areas and do not have ready access to the internet, or the older among us who do not use a computer but want to keep handling their affairs themselves. Receiving a bill that tracks our consumption and being able to pay that bill are part of the essential services we purchase. It is our duty as a community to make sure that these consumers are allowed to conduct their interactions with businesses, and especially essential services, without being penalised.

The Minister for Small Business, the member for Riverina, has responsibility for consumer affairs in this place. As such, he met with the Keep Me Posted organisation a number of times to discuss how to address their concerns around the availability and cost of paper billing. While some of the issues may be covered by existing provisions of the Australian Consumer Law, the concerns raised must be taken seriously. The Minister for Small Business has informed me that he has asked the Treasury to look into these issues. As we speak, Treasury is reviewing how current laws, like Australian Consumer Law and the Electronic Transaction Regulations, are operating. They will report back to him soon on the extent of the problem, what improvements can be made and whether additional specific legislation is ultimately required.

Many of the Australians we are talking about are elderly and vulnerable. Money is tight, and they may not have the capacity to pay additional fees for numerous paper bills, as the member for Perth pointed out. It is important for businesses that make a commercial decision to change processing and postage fees for paper bills to make sure that this change is a true reflection of the cost borne by that business and not an inflated fee or serving as a deterrent. I am pleased to note that many businesses, particularly those that provide essential services, already provide exemptions for individuals who cannot access bills digitally or who cannot afford to pay an additional fee. Whether or not these exemptions are readily accessible or promoted to customers is something that the Minister for Small Business will look into as part of his consideration of this issue. I encourage all businesses to follow this lead and consider the needs and rights of those consumers who have no access to the internet and who rely on receiving bills in paper form. Consumers and everyday Australians who feel cost of living pressures every day are and always will be the key focus of this Liberal government.

Mr KEOGH (Burt) (11:36): Today I rise in support of this very worthy motion put forward by the shadow minister for consumer affairs and my good friend, the member for Perth, calling for legislation to protect consumers from being forced to pay additional fees to receive paper statements. For many millions of Australians the ways in which technology has entered our lives has made us more productive at work and at play, and more connected than ever, and many Australian now run their lives online. However, as easy as it is to get swept up in discovering what technology can do, it is important to not forget those who cannot share in these great technological benefits. Indeed, it is because of the pervasive nature of electronic communications in our everyday lives that we must be vigilant to watch for areas where it may either be misused or has disadvantaged members of our community.

We are becoming a nation of digital have and have-nots. There is a digital divide that we must be present to. In particular, where government moves access to its services online and diminishes access by more traditional means—not to mention the downgrading of Australia Post timeliness—it has an obligation to ensure access to those who cannot get online as well as to ensure online access is available to as many people as possible. This is a huge problem, not just in the country or remote areas but also within 20 kilometres of capital cities. Many parts of Burt cannot even get ADSL, now only a minimum standard, and some areas, like Thornlie, are also in wireless internet black spots. Worse, they are not even on the NBN rollout plan until at least 2019. Even then, they will still be afflicted by the government's 'fraudband' NBN. So we need to protect those without digital access.

Alas, as with many technological advances, the efficiencies or cost savings they allow for some come as a disadvantage to others. More and more companies, such as banks, electricity providers and telcos, are forcing their customers to adopt paperless bills, pushing customers—often without notice—into only receiving these pieces of very important correspondence electronically and only allowing hard-copy access for a not insignificant fee. The real problem is that these fees disproportionately affect our most vulnerable, because they unfairly target Australians without the skills or infrastructure to communicate effectively by electronic channels.

Often those without internet access are also those suffering from other forms of social disadvantage. We know that these groups tend to be people who are older, have lower literacy skills or might be more disadvantaged in

other ways. We have studies that show that internet access decreases dramatically for older Australians, Australians facing financial difficulty or unemployment, new migrants and people speaking English as a second language. For those without internet access at home, cost and a lack of competence going online are listed as key barriers. For example, some of the most frequent users of internet terminals at the Seville Grove public library in my electorate of Burt are jobseekers with no internet access available to them at home. Their opportunity to search for work is restricted to a time that they can get online at the library. It is condescending in the least to expect thousands of Australian households to conduct their financial affairs at public libraries. Coupled with this, the fees charged by companies to receive these communications by post do not represent the actual costs incurred by the company—they are instead much more.

Just last week, one of my constituents contacted me about this very issue. Mrs O'Grady wrote of her disgust at Bankwest charging her \$1.25 to receive paper statements on her account. As she and her 83-year-old husband have two accounts, that is \$2.50 a month just to receive a copy of their own transaction information. Mrs O'Grady's case is far from isolated: as her husband is not computer literate, e-statements are completely useless to them and to retain a service that they have received from their bank for many years they are now slugged a fee.

Australians like Mrs O'Grady should not be unfairly penalised. It should be the right of every Australian consumer to determine how their bank or utility company and other service providers communicate with them. I applaud the work of Keep Me Posted Australia, a campaign advocating every Australian's right to choose, free of charge, how they receive important financial information. KMP is a partnership of interested groups, charities, political representatives and businesses that represent Australians who are disadvantaged by a lack of choice or simply do not agree with the status quo. The government should introduce legislation that will protect a consumer's right to choose how they communicate with government and commerce—especially essential services like banks and utilities—and end the financial persecution of those in our community who choose to receive communications from companies by post for no extra fee.

As more and more Australians are online, the disadvantage of being offline grows. We cannot and should not forget those who are disadvantaged by being disconnected.

Mrs SUDMALIS (Gilmore) (11:41): The week between sitting dates was a busy time for me, catching up with people living in the electorate and learning of the issues that are causing their grief. This very problem—digital change—was discussed with great emotion.

I believe that electronic technology can be a massive gain for our children—for their education and the overall future of our nation. However, the corporate push by electricity suppliers, telephone billers, other bodies and, now, the banks to charge around \$2.75 for the supply of a paper account is problematic and disappointing. What on earth are they thinking? Who are the people most likely to be negatively impacted by this ridiculous, money-grabbing activity? We know: it is the older sector of our community in particular.

Let me read a letter from one of my constituents, Marlene Miller. Parts of the letter are underlined in red and written in capitals, with other parts written in red ink:

Dear Ann,

I'm writing to you with my concerns—
and many of these are health ones at first—

My husband, Thomas, and I are on a full aged pension. (We are grateful and thankful for this). However, as we are ageing, our health problems are increasing. TOM is NOW 77 years old. In the past 7 yrs, he has had "BOWEL CANCER", & recently "PROSTATE CANCER. I have recently been diagnosed with "severe OSTEOPOROSIS".

She is 74, but she has the osteoporosis effect of an 89-year-old:

I could end up in a Nursing Home ...

And then she goes on about how she may be replacing her hip. During Tom's recovery from his prostate operation he fell. She had to lift him and now she has additional problems. But the most important point she brings to me in the letter is:

The "COST OF LIVING PRESSURES" ARE BECOMING increasingly MORE DIFFICULT. Eg. Health CARE COSTS, FOOD AND ESPECIALLY ELECTRICITY!!

WE RARELY IF EVER, USE OUR HEATER USUALLY GO TO BED AT 7:30pm TO KEEP WARM & SAVE COSTS!
I MAKE SOUPS OR CASSEROLES WITH LOTS OF VEGETABLES, & JUST A LITTLE MEAT.

WE HAVE BODY CORPORATE FEES TO PAY, AS WELL AS RATES, INSURANCES, PHONE, WATER RATES & NOW THE FIRE LEVY!!! BECAUSE WE DO NOT HAVE A COMPUTER, & CANNOT AFFORD TO RUN ONE, THE BODY CORPORATE NOW CHARGES US EXTRA MONEY TO "PROCESS" OUR PAYMENT AT THE POST OFFICE!!! I DO BELIEVE THE GOVERNMENT STATED THAT "AGED PENSIONERS" WOULD BE "EXEMPTED" FROM PAYING SUCH A FEE!

Well, I am not sure that that is the case. They have always worked very hard:

... ALMOST ALWAYS Buy SECOND HAND CLOTHES, or CARS. WE HAVE NEVER IN OUR LIVES HAD A "CREDIT CARD".

She challenged the body corporate about this extra fee. I have two letters here which she sent on. One says:

As an example a DEFT levy notice with \$100.00 payable, when scanned by Australia Post, will read as \$102.75 owing in the cashier's system. Once paid, \$100.00 that will be allocated by your Strata Manager to your lot and \$2.75 will be retained by Australia Post.

Australia Post denies the fact that it is actually putting on the additional levy. So just who is responsible for this? It is time we tried to find out. She also says that she is very happy to be living in Kiama, but she is finding it difficult.

I worked hard to have the pensioner concession card reinstated for those self-funded retirees who, because of their income level, lost their card on 1 January this year. Some of the ministers have actually said I was possibly too tenacious or too annoying. However, I am proud to let the more than 92,000 affected Australians, more than 3,000 of whom live in Gilmore, know that they will be getting their pensioner concession card back in October this year. I will follow up on these unfair paper charges put on by banks, utility corporates and other corporations with exactly the same tenacity I put forward in that case.

Ms BRODTMANN (Canberra) (11:45): In my capacity as shadow assistant minister for cybersecurity and defence I am more than aware of the speed at which information and communication technology evolves. I am also more than aware that the rapid pace of change brings with it a risk that some people will subsequently unfortunately be left behind. So I thank the member for Perth for bringing forward this motion, drawing attention to this very important issue of the digital divide of the haves and have-nots that is occurring right across Australia as I speak. This digital divide is a significant issue and it is something we need to be mindful of. The previous member mentioned the fact that 94 per cent of us are on smart phones. That might well be true, but from my own experience of people in my electorate who are still manually going down to the post office to pay their bills with their chequebooks, clutching their bills in their hand, there is a different reality for a large proportion of Australians out there. That is why I commend the member for Perth for bringing this to our attention.

Whilst many of us enjoy the ease of transacting online—purchasing groceries, paying bills or monitoring our utility usage in real time—we do forget that there are also just as many people who do not have access to the same level of digital technologies. Many of these people may have left the workforce before the widespread introduction of modern ICT infrastructure, particularly the portable range. They may have had the types of jobs that did not require the use of these sorts of technologies. Or, as we heard from the previous member, they may live in remote communities where access to reliable internet services is limited. Whilst the experiences of these people are different, there is one thing they all have in common: they are paying extra to receive information from their utility companies, their financial services and their telecommunications providers. Why do they pay extra? They pay extra because they want or need—in many cases there is a need here; let's not forget that—to receive an invoice, bill or statement on paper by post.

Many service providers are required under industry codes or statutory guidelines to provide certain information to their customers. Now they are asking their customers to pay to receive that. Companies claim that sending information online saves them money, so they apply a fee to paper documents to create an incentive for people to change their behaviour—to move from paper to online documents. They are doing this in a number of ways. Some companies are charging a fee to receive a document in the post. The fee is generally more than the actual cost of posting a document—anywhere between \$1.30 to \$5, with the average being \$2.50. Why it is so expensive I do not know. Other companies use discounts or special offers only available online to create the incentive for customers to move to email. There are also examples where companies use special discount pricing structures, where a cheaper price is offered if a customer chooses to receive all of their communications electronically.

While companies try to justify the additional charge, what it really means is that at the end of the day there is an extra bill to be paid by the consumer. The consumer wears the cost. These extra bills add up, placing a financial burden on those who, in my view, can least afford it. I am thinking here about my mum, who is on the full pension. I am thinking here of those women and men I see down at the Australia Post outlet at Deakin with their chequebooks and bills in their hands. In many cases, these are not wealthy people.

There is no evidence that paper communication adds a significant cost to business or that the charges applied are directly related to cost recovery. I know there are many consumers across Canberra who are sick of what they are seeing: companies double-dipping and customers being billed for information they are entitled to receive. This is what we forget: they are entitled to receive their bill in the post on a piece of paper. Many people in my community have participated in the Keep Me Posted campaign, which is advocating for no penalties to apply to

their preferred way of receiving transactional communication. The campaign highlights a number of areas of anticonsumer behaviour and, in particular, considers paper billing fees as being thin end of the wedge. I agree with that. This is the thin end of the wedge. Where will this stop? This should not be the burden of the citizen. It is the job of these companies to provide these bills, if required, on paper in the post. A simple change in legislation to enshrine the right to receive communication from a company by post at no extra fee or charge is really important to protect the rights of consumers.

Mr TIM WILSON (Goldstein) (11:50): It is almost impossible to rise to this notion without recognising the abject foolishness of what it seeks to achieve. Let's go through the different sections of the motion. Part 1 notes:

... the rapid increase in the use of electronic communication technology in recent decades, including in commerce ...

I give that a tick. Clause 1(b) says:

... that access to electronic communication technology differs between Australians, and is often related to income, age, education level and remoteness ...

That is true. That is also a tick. Then it says:

... that not all Australians have the skills and infrastructure to communicate effectively by electronic channels ...

That is a sensible, logical, reasonable observation. Clause 1(d) says:

... That many businesses, including banks, telecommunications companies and utilities, charge consumers an extra fee to receive communications via post ...

That is a tick. That is a logical statement of reason and rationality and observation of the world. Then you go on to matter 1(e):

... Often the fee charged by companies to receive communications by post are intended as a disincentive, and do not represent the actual costs incurred by the company ...

I have to say that there is a very big question mark there. The reality is that it is definitely true that some institutional service providers like to send things electronically. Why? It is actually pretty bloody obvious. They like to send things electronically—

The DEPUTY SPEAKER (Mr Broadbent): I think you made a simple mistake. We will have to refer to the *Hansard*.

Mr TIM WILSON: Whatever it is I said, I am happy to withdraw it.

The DEPUTY SPEAKER: I think you should withdraw.

Mr TIM WILSON: I withdraw unreservedly, for the sake of clarity. It is pretty obvious—

The DEPUTY SPEAKER: Public ramblings are not acceptable within the parliamentary process of speaking.

Mr TIM WILSON: I think I understand what you are saying, Mr Deputy Speaker. I will continue. I have withdrawn. Is that satisfactory to you?

The DEPUTY SPEAKER: Yes.

Mr TIM WILSON: It is pretty obvious why that is the case. It is because it is cheap, with very little cost, quick—meaning responsive—efficient. As a consequence they do prefer that. But if you require things by traditional means, by post, there is a cost. There is a thing called Australia Post. If you go to the post office—I am not sure if any of the members opposite have done that recently—there is a cost of sending a piece of mail. You also have things like the paper that you print on. There is printer ink and time, energy and resources in folding and processing. All of that costs money. In fact, with the price of a standard letter being about \$1 and the previous speaker talking about the cost of sending something being about \$1.30 once you factor in all the other costs, which is roughly what agencies use—yes, there is a cost.

Ms Keay interjecting—

Mr TIM WILSON: To those opposite who are interrupting—I have not finished. Then you go on to clause 2 of the motion:

... calls on the Government to bring forward legislation that will give consumers the right to receive communications from companies by post for no extra fee.

What you are saying is that they should not be charged. I understand why you might make that argument, though it does not actually reflect the cost, but it just means the cost has to be reflected elsewhere. Because there is a cost. I just went through the very logical process by which a cost is calculated. That is not to say that I prefer that or disagree with that; it is just a statement of fact. It is a statement of reality about the world that we live in. Online is effectively free, minus the cost of staff time, which is sometimes required for the automation of the systems. But once you fractionalise that across thousands, if not millions, of transactions, the cost per distribution is minimal. Something in the post is not cost free or anywhere near the equivalent. Yes, you can negotiate for a reduction of

price in bulk-purchased mailing rates, but there will be a cost, which will be fractionalised across various bits of mail to include staff and labour time and everything else.

So we need to recognise that there is a reality that does not accord with the motion that has been put before us—and that is (1)(e) and (2) of the motion. The reality is that we know there is already a method of regulation on bank fees and charges and the costs in telecommunications companies. Members opposite may not like to acknowledge that, but it exists. It is called the marketplace. People choose to go between different banks. To put my own perspective, I have multiple accounts with different banks. Before anybody gets hysterical about it, they are all disclosed on the register. As a consequence, you make decisions based on messaging and signals. Only a few moments ago, I got this annoying phone call from an energy company that wants me to shift over. One of their key messagings is that there are reductions in the penalty and rates associated with switching over. The market regulates. This motion is a waste of time.

Ms SHARKIE (Mayo) (11:55): I rise to support this motion moved by the member for Perth. The Nick Xenophon Team have been strong supporters of the Keep Me Posted campaign right from its inception. Senator Xenophon sought to introduce legislation into the Senate in April last year to protect consumers against unfair fees for paper bills and statements. This move would have brought Australia in line with many European countries, Canada and some of the American states, particularly Pennsylvania and New York. Unlike Australia, those other countries and those American states have been quick to tackle this issue.

Being charged for paper bills and statements is a particular challenge for older Australians and for rural and regional Australians. I can understand if you are in the middle of somewhere affluent or you are a young person and good with computers that you would not think that this is an issue, but if you are an older Australian this is a big issue and it has been raised with me by many constituents. I think we are forgetting the digital divide, as many of us move to phones where we have a computer in our hand. There are many Australians—in fact, 3.5 million Australians—who do not have internet access, who do not have computer skills; not all of us are digital natives. For many people it is incredibly frightening to think that they would be receiving their bills online. The fact that we have some of our wealthiest companies in Australia demanding that older Australians, Indigenous Australians and people with a disability—those who are most likely to be susceptible to being charged for paper bills—pay to receive their bills is just astounding. Let me just reel off some of them: Citibank charges \$2 per statement; Macquarie Bank, \$2.50; and Suncorp Bank, \$3 per statement. It does not cost that much to put a postage stamp on a bill. Telstra charges \$2.20; Energy Australia, \$1.69; and AGL, \$1.75. I think many of these companies should be doing the right thing. They should realise that not everybody is online, not everybody has a computer and not everybody is able to determine what is a scam email and what is a real email and that some people still like to receive their bills in the mail. The average Australian household receives between seven and eight invoices per month, with an average cost of \$2.20 per bill. This equates to \$180 extra per annum for the privilege of getting your bill in the mail for services that you are paying for. That is \$180. If you are on a pension, if you are on a very limited income, you need to make every dollar count. I think it is extraordinary that this parliament is not doing more to protect our most vulnerable Australians—as I said, people who are disabled or living in a low income household. We have to remember that just 57 per cent of households with an income of less than \$40,000 have access to the internet. So what we are doing and what companies in Australia are doing is penalising those who can least afford it.

The DEPUTY SPEAKER (Mr Broadbent): The time allotted for this debate has expired. The debate is adjourned and the resumption of debate will be made an order of the day for the next sitting.

COMMITTEES

Public Works Committee

Report

Mr BUCHHOLZ (Wright) (11:59): On behalf of the Parliamentary Standing Committee on Public Works, I present the committee's report entitled, *Report No. 5 2017: Referrals made December 2016, February and March 2017*.

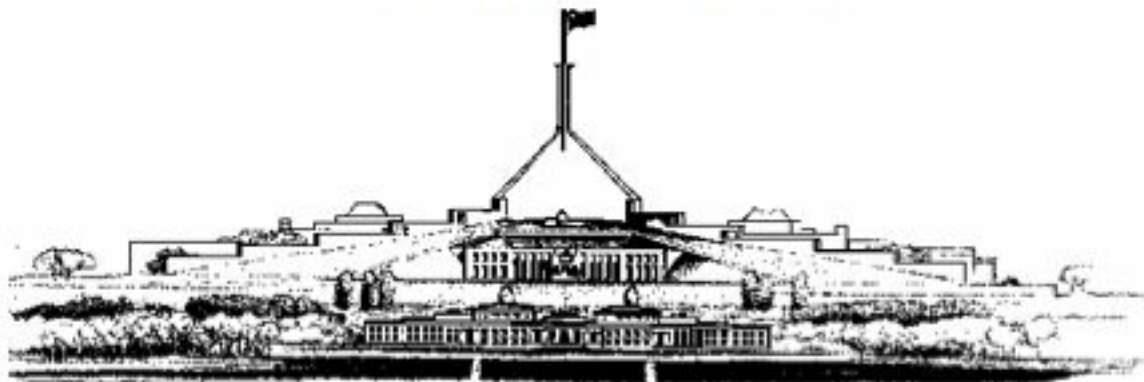
Report made a parliamentary paper in accordance with standing order 39(e).

Mr BUCHHOLZ: by leave—On behalf of the Parliamentary Standing Committee on Public Works I present the committee's fifth report for 2017 of which five proposals referred between December 2016 and March 2017 are now tabled. The first proposal is stage 1 of the Garden Island Critical Infrastructure Recovery Program. The project will demolish the existing cruiser and oil wharves at the naval base at Garden Island in Sydney and replace them with new wharves which will cater for the Royal Australian Navy's current and future needs. The future project cost is \$213 million.



COMMONWEALTH OF AUSTRALIA

PARLIAMENTARY DEBATES



HOUSE OF REPRESENTATIVES

PROOF

BILLS

**Competition and Consumer Amendment
(Paper Bills and Statements) Bill 2017**

Second Reading

SPEECH

Monday, 19 June 2017

BY AUTHORITY OF THE HOUSE OF REPRESENTATIVES

SPEECH

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Speaker	McGowan, Cathy, MP	Question No.	

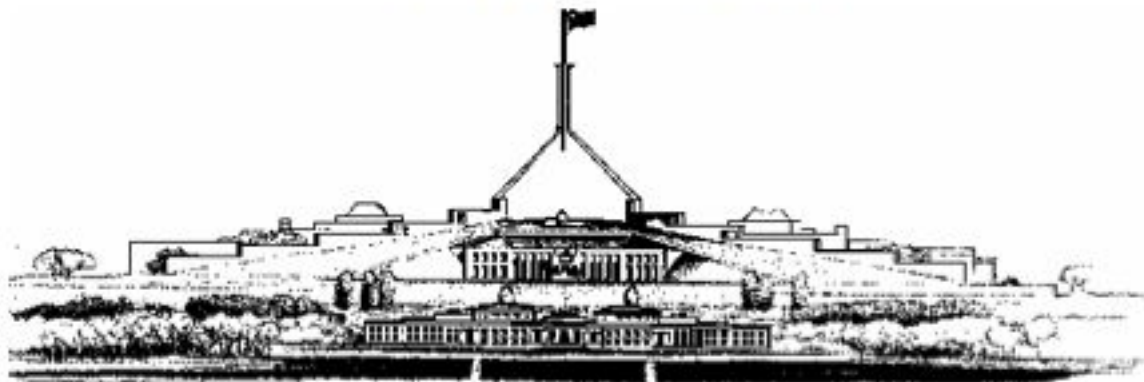
Ms McGOWAN (Indi) (10:35): I second this motion, as this bill supports the people who live in regional and rural areas who have access to very poor internet and mobile phone coverage. This is a huge concern in my electorate. I totally support the words of the member for Denison. I thank him for bringing this to the attention of the parliament and I look forward to working with the government to progress this issue. It is causing huge concern, particularly for older people who not only do not have internet access but find it extraordinarily hard to manage online services. I thank the member for Denison. I am very happy to second the motion.

The DEPUTY SPEAKER: The time allotted for this debate has expired. The debate is adjourned and the resumption of the debate will be made an order of the day for the next day of sitting.



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SPEECH

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Speaker Wilkie, Andrew, MP

Source House
Proof Yes
Responder
Question No.

Mr WILKIE (Denison) (10:25): I move:

That this bill be now read a second time.

It goes without saying that technology is a wonderful thing. Technology gives businesses the opportunity to operate with much greater efficiency; hopefully be more profitable and hopefully employ more people. Of course, technology gives consumers the opportunity to have much greater access to goods and services, and hopefully at a better price. So it is a good thing, but technology is no good for consumers in some situations. For example, it is no good if it limits choices. I am sure I can speak for many members when I say that it is not unusual for constituents to approach us and say they are dismayed by the lack of counter services, say, with government agencies—Centrelink, Medicare and so on. I know a particular problem in Tasmania in Hobart was getting rid of the counter service for seniors at the Centrelink office. The government and, indeed, many businesses are increasingly going online and getting rid of the face-to-face contact, which we have had in the past and which many people have grown accustomed to and rely on.

Of course, it is no good for consumers when technology allows them to hide misconduct. I am very pleased that this parliament has now taken some action to clamp down on the airlines in particular gouging on credit card fees. You see a cheap airfare and you go to book it and, all of a sudden, you are up for another \$7 or \$14 or \$21 to use your credit card, even though you know full well that the cost to the airline is a tiny fraction of that. We still have the problem with hire car companies. You see an ad for \$49 a day to hire a car and by the time you have finished your online booking, you seem to be spending near on \$100 a day to hire a car.

Another problem with technology is the increasing practice of some companies, seemingly many companies these days, where they are only offering electronic statements or they are offering paper statements, but they are charging customers to get those paper statements. I have received many complaints about this increasingly commonplace practice and that is why I stand here today, and I think I speak for many of my colleagues in this place, saying that there are many of our constituents who are increasingly concerned with this practice—this practice of companies only offering electronic statements and not asking the consumer if they are happy with that and, if they do offer paper statements, charging those customers to get a copy of that paper statement.

This is a problem for all sorts of reasons not just that people do not like change, although that is relevant. For a start, some people do simply do not have the internet or email, or if they do have the internet it may not be reliable enough to ensure that they will always get a copy of that invoice, whether it be an electricity bill, a phone bill or a water bill or whatever. Regrettably, some people just cannot afford to have the internet or access to email. That might seem a remarkable proposition to us in here on the very big wages that we are on, but of course many of our constituents, many of my constituents, do not have a spare several dollars and have to go without things. One of the obvious things for them to go without is internet access. The point here is that this move towards electronic statements, this move towards charging for paper statements, is one of those things that has a disproportionate impact on low-income members of our community and on disadvantaged members of our community. Of course, there are other people who simply do not trust the transmission of personal information and financial information over the internet. They do not do it. They do not want to bank online and they do not want to get their invoices or their statements online, and that is fair enough. I can understand why some people would be very cautious about the internet and not wanting this information being transmitted over the internet.

An issue is that the cost of issuing a statement to a customer is a part of doing business. It should not be seen as an extra or a bit of a bonus that someone should have to pay for; it is the cost of doing business. Like other baseline costs of doing business, it should be socialised among all of the customers of the business. If some customers, quite rightly, still want to receive a paper statement, then they should get a paper statement and they should not have to pay a premium for that; it should be socialised across all of the customers of the business. As I say, it is part of the baseline cost of doing business. When a company gets in electricity bill, it does not divvy up the cost

of the electricity bill to some of its customers, or it should not; it socialises that electricity bill across its entire customer base. It is the same with its water bill, its rates and the inputs into its production. A motor car company does not charge only some people for spark plugs; it is a cost of doing business.

That brings me to the purpose of this bill. It is a pretty straightforward bill and it is one of those bills that I hope would have the support of everyone in this House. In essence, the bill that I am tabling today would ensure that, when a supplier gives a bill, statement or proof of transaction to a customer, it is provided in paper form unless the customer consents to receive it electronically. Furthermore, the bill would prevent customers being charged a fee for receiving a paper bill, statement or proof of transaction in paper. It is pretty straightforward and it builds on the existing requirement in Consumer Law for customers to be given bill statements and proofs of transactions. This does not change that; it simply says that, if a company wants to move to electronic statements, it can only do so with the consent of the customer and, if the customer does not consent, that customer will continue to receive paper bills and that customer will not be charged any premium for receiving those paper bills.

The bill before the House allows for penalties to be imposed when suppliers do not comply with the law. As with other Consumer Law, the ACCC would be the body that would enforce compliance. It would only apply to goods and services sold after this bill comes into effect. I should say that I have developed this very much in response to the concerns of my constituents and the concerns of the member for Indi, who is very kindly seconding this bill. She is as concerned as me. I see my crossbench colleagues nodding, including the member for Kennedy and the member for Mayo. We have all received these sorts of complaints from our constituents, including the member for Dawson. It is all very straightforward. I would like to acknowledge the Keep Me Posted campaign, which has been very exercised about this matter. They have been lobbying many, if not all, members of this House.

This is one of the issues about which the government really needs to be responsive to the community. Just because this bill did not come from the government does not mean it should not be supported. We have a duty in here to be responsive to our community by hearing what their concerns are and trying to address those concerns to solve the problems. We have a duty to come in here and be collegiate. Is it is very unusual for the government to embrace and support a bill from the opposition and from the crossbench. It happens all too rarely. I think we are letting the community down with that because the community does expect us to be collegiate. When we see a problem we should fix it. When the solution comes from anyone in this House, if it is a good solution we should get behind it.

I call on the government in this case to be less beholden to the interests of business. Sure this move towards electronic statements and charging for paper bills does improve a business's bottom line, but it is not just about business. It is about getting the balance between the rights and needs of business and the rights and needs of consumers and members of the community. This is a good opportunity for the government to show that it is prepared to identify a problem, to work collegially, to not be beholden to business interests and to understand just as well that it needs to be responsive to members of the community. Again I would like to single out the member for Indi for seconding this bill and for her interest in this matter.

The DEPUTY SPEAKER (Mr Rob Mitchell): Is the motion seconded?

The Hon John Rau MP



17CBS0174

17 August 2017

Ms Kellie Northwood
Executive Director
Keep Me Posted
PO Box 5231
BURNLEY VIC 3121

**Government
of South Australia**

Deputy Premier
Attorney-General
Minister for Justice Reform
Minister for Planning
Minister for Industrial Relations
Minister for Child Protection
Reform
Minister for the Public Sector
Minister for Consumer and
Business Services
Minister for the City of
Adelaide
45 Pirie Street
ADELAIDE SA 5000
GPO Box 464
Adelaide SA 5001
Tel 08 8207 1723
Fax 08 8207 1736

Dear Ms Northwood

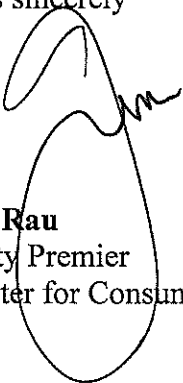
Thank you for your recent letter advocating that the Legislative and Governance Forum on Consumer Affairs (CAF) consider the issue of businesses charging consumers to receive communications by post.

I note that this matter has received some bi-partisan support from Commonwealth Members of Parliament, specifically the Minister for Small Business, who has facilitated discussions with Commonwealth Treasury and the current and former Shadow Minister for Consumer Affairs, who moved a motion in the Australian Parliament and appeared on the Ten Network's *The Project* supporting this cause.

I am advised that you met with a Consumer and Business Services representative on my behalf on 9 May 2017 to discuss this important matter and that you were provided with advice and assistance to bring this matter before CAF at the upcoming meeting. I am pleased that this matter has now been formally added to the CAF agenda and look forward to favourable consideration of any proposal to reduce consumer detriment in this space.

I commend Keep Me Posted for its ongoing advocacy on this important matter to ensure that vulnerable consumers are not disadvantaged.

Yours sincerely



John Rau
Deputy Premier
Minister for Consumer and Business Services

Appendix 5

Australian supporters survey - Keep Me Posted Reply Paid Flyer

Keep Me Posted distributed reply-paid postcard flyers in 4,000 Post Offices across the country. The distribution started in July 2017, to date the campaign office keeps receiving an average of 20 postcards a day.

Between 10th July 2017 and 19 December 2017, Keep Me Posted collected responses from 6,153 Australians.

State by State distribution of responses:

State (% of Australian Population)	Number of Postcards	% of Postcards with a known location
Australian Capital Territory (1.27)	24	0.44
New South Wales (31.98)	1831	33.34
Northern Territory (1.00)	4	0.07
Queensland (20.02)	738	13.44
South Australia (7.02)	729	13.27
Tasmania (2.12)	165	3.00
Victoria (25.66)	1557	28.35
Western Australia (10.51)	444	8.08
N/A	661	
Australian Total	6153	100
Total of recipients with a known location	5492	

Supporters were asked to tick boxes to explain why it is important to them to support the consumer's right to choose.

Response 1 – I don't have a computer

R2 – I live in an area where broadband connectivity is poor and I have unreliable internet access

R3 – I don't feel confident or I don't like using the internet

R4 – I am concerned about internet fraud

R5 – I like to keep paper records in case I have a dispute or problem that will need resolving

R6 – I am supporting people's right to choose on a social justice level

Responses:

	R1	R2	R3	R4	R5	R6
Number of respondents	2666	2025	3483	4611	5574	5558
% of respondents	43.33	32.91	56.61	74.94	90.60	90.33

138 Rod	Ormond	VIC				1	1	1
139 Jan	Burwood	VIC				1	1	1
140 Mary-Anne	Katoomba	NSW	1				1	1
141 R	Goulburn	NSW			1		1	1
142 Gregory	Goulburn	NSW			1		1	1
143 Grey	Yokine	WA			1		1	1
144 James	Melton South	VIC	1				1	1
145 Yelena	Newdegate	WA					1	1
146 Carol	Ross	TAS				1	1	1
147 Betha	Lameroo	SA			1		1	1
148 Chris	Dowler	ACT	1				1	1
149 Shirley	Middleton	TAS		1			1	1
150 Darren	Middleton	TAS	1		1		1	1
151 Grace	Newtown	VIC		1			1	1
152 Tiansa	Narrogin	WA	1		1		1	1
153 June	Oxley	VIC			1		1	1
154 Susan	Inglesburn	NSW	1		1		1	1
155 John	Whitemark	TAS		1			1	1
156 Rita P.	Munstar	WA				1	1	1
157 Barbara Daff	Port Welshpool	VIC	1		1		1	1
158 B							1	1
159 C	Welshpool	VIC					1	1
160 M	Welshpool	VIC				1	1	1
161 Domma	O'Sullivan Beach	SA					1	1
162 Tom	Balmoral	VIC	1				1	1
163 Dana							1	1
164 Peter JG	Hawthorn	VIC					1	1
165 Daniel	Sandford	TAS		1			1	1
166 Diane	Anglesea	VIC					1	1
167 Glenda	Booker Bay	NSW	1				1	1
168 Lyn	Ellalong	NSW					1	1
169 C.	North Huntly	VIC					1	1
170 Sue	New Norfolk	TAS			1		1	1
171 Carole	Marysville	VIC	1		1		1	1
172 Stockdale & Leggo - Caulfield							1	1
173 Smifesh	Canterbury	NSW					1	1
174 Deslie	Benalla	VIC		1			1	1
175 Mr. R.D.T	Middle Camberwell	VIC		1			1	1
176 Anonymous							1	1
177 Tania							1	1
178 Brunswick	Brunswick	VIC					1	1
179 Rita	Riddells Creek	VIC			1		1	1
180 Stuart	Riddells Creek	VIC			1		1	1
181 Sandi	Montmorency	VIC	1				1	1
182 Alicia	Diamond Creek	VIC	1		1		1	1
183 Rob							1	1
184 Brian	Wannanup	WA			1		1	1
185 Terry	Huntly	VIC					1	1
186 Kate	Delacombe	VIC			1		1	1
187 Sanjay	Milperra	NSW					1	1
188 Catherine	Panton Hill	VIC	1		1		1	1
189 I.	Blaigowrie	VIC			1		1	1
190 Barbara	Oakleigh	VIC	1				1	1
191 Theo	Monbulk	VIC	1				1	1
192 Wayne	Happy Valley	SA					1	1
193 Brenda	Glenarry	VIC	1		1		1	1
194 Noel	Delragun	QLD					1	1
195 Jenni	Blaigowrie	VIC					1	1
196 Noel					1		1	1
197 Duncan							1	1
198 Patricia	Harrietville	VIC					1	1
199 Dale	Brooklyn Park	SA	1		1		1	1
200 Brian	Strathalbyn	SA	1		1		1	1
201 Wendy	Eagle Point	VIC	1			1	1	1
202 Lynette					1		1	1
203 Leo	Fairy Dell	VIC				1	1	1
204 Connie	Mount Gravatt East	QLD			1		1	1
205 Lionel	Maroochydore	QLD	1				1	1
206 Margaret			1					1

207 John	Yolla	TAS	1	1	1	1
208 Sue	Ross	TAS	1	1	1	1
209 Peter	Old Bar	NSW	1	1	1	1
210 Barbara Ann						
211 Cheyrel						
212 Melvin						
213 Barbara	Mount Mellum	QLD	1	1	1	1
214 Kathleen	Glenview	QLD	1	1	1	1
215 Valma	Kellyville	NSW	1	1	1	1
216 Patrick	Katomba	NSW	1	1	1	1
217 Alfred	Blackheath	NSW	1	1	1	1
218 Sue						
219 L	Mount Gravatt East	QLD	1	1	1	1
220 Chris	Sea Lake	VIC	1	1	1	1
221 Fay	Manly	QLD	1	1	1	1
222 Luke	Penhurst	VIC	1	1	1	1
223 Cathy	Tamworth South	NSW	1	1	1	1
224 C.	Bonaderry	NSW	1	1	1	1
225 P.	Toora	VIC	1	1	1	1
226 Judi	Beeac	VIC	1	1	1	1
227 Jack						
228 Gina	Lucindale	SA	1	1	1	1
229 William	Inala	QLD	1	1	1	1
230 Margaret	Mount Clarenmont	WA	1	1	1	1
231 William	Mount Clarenmont	WA	1	1	1	1
232 Judy	Glenning Valley	NSW	1	1	1	1
233 Margaret	Noorat	VIC	1	1	1	1
234 Dianne	Tarro	NSW	1	1	1	1
235 Freda	Wyong	NSW	1	1	1	1
236 Paula	Bulahdelah	NSW	1	1	1	1
237 K	Krambach	NSW	1	1	1	1
238 S	Krambach	NSW	1	1	1	1
239 Leslie	Krambach	NSW	1	1	1	1
240 Maria C.	Enmore	NSW	1	1	1	1
241 Sue	Sydney South	NSW	1	1	1	1
242 Suzanne	Bargara	QLD	1	1	1	1
243 Abby	Kooltingal	NSW	1	1	1	1
244 Keith	Monterey	NSW	1	1	1	1
245 Patricia	Monterey	NSW	1	1	1	1
246 Jennifer	Bundaberg	QLD	1	1	1	1
247 Nathan	Lawrence	NSW	1	1	1	1
248 Kiri	Lawrence	NSW	1	1	1	1
249 Neil	Gunning	NSW	1	1	1	1
250 Gillian	Tullibigeal	NSW	1	1	1	1
251 Phyllis	Finley	NSW	1	1	1	1
252 Noel	Blackwood	VIC	1	1	1	1
253 Ti	Dartmoor	VIC	1	1	1	1
254 U	Dartmoor	VIC	1	1	1	1
255 Heather	Barrington	NSW	1	1	1	1
256 Irene						
257 Robert						
258 J.	Bruce Rock	WA	1	1	1	1
259 Lyn	Bruce Rock	WA	1	1	1	1
260 Gordon	Jerramungup	WA	1	1	1	1
261 Kenneth D.	Ross	TAS	1	1	1	1
262 Neil						
263 Susan						
264 Debbie	Bundaberg	QLD	1	1	1	1
265 Vanessa	Wyongah	NSW	1	1	1	1
266 Jack D.	Lara	VIC	1	1	1	1
267 M.	Cameron Park	NSW	1	1	1	1
268 P.	Carrington	NSW	1	1	1	1
269 Tamit	Cameron Park	NSW	1	1	1	1
270 Margaret	Babinda	QLD	1	1	1	1
271 Tim	Culgoo	VIC	1	1	1	1
272 Marlene	Culgoo	VIC	1	1	1	1
273 Valerie	Millpark	VIC	1	1	1	1
274 Ross						
275 Wendy						

276 Alan	Burwood	NSW	1					1	1	1	1	1
277 Barbara	Newcomb	VIC	1							1	1	1
278 Frank	Lancelin	WA		1						1	1	1
279 Juliet	Surrey Downs	SA						1	1	1	1	1
280 Ying	Toongabbie	NSW						1	1	1	1	1
281 Faye												
282 Christine	Bulahdelah	NSW						1	1	1	1	1
283 Lesley	Sunshine West	VIC	1					1	1	1	1	1
284 Kerrie	Essendon	VIC								1	1	1
285 Julie	Beeac	VIC	1					1	1	1	1	1
286 John	Beeac	VIC	1					1	1	1	1	1
287 Syed	Kogarahbag	NSW						1	1	1	1	1
288 Elny	Carlton	NSW						1	1	1	1	1
289 Lynaire	Kalbar	QLD						1	1	1	1	1
290 Anonymous												
291 Wayne	Coodanup	WA	1							1	1	1
292 Vicki	Campbell Town	TAS	1					1	1	1	1	1
293 Navelle	Benalla	VIC	1					1	1	1	1	1
294 John												
295 Bruce	Metcalfe	VIC						1	1	1	1	1
296 Kenneth D.	Beaufort	VIC										
297 Aaron	Walkerville	SA	1							1	1	1
298 Sharyn	Walkerville	SA								1	1	1
299 Pam	Reservoir	VIC	1					1	1	1	1	1
300 Graham	Reservoir	VIC								1	1	1
301 P.A.	Bentleigh	VIC	1							1	1	1
302 Rachel												
303 Marilyn	Dartmoor	VIC								1	1	1
304 Brian	Edithburgh	SA						1	1	1	1	1
305 Colin	Cooloola Cove	QLD	1					1	1	1	1	1
306 Diane	Albion Park	NSW						1	1	1	1	1
307 Cathy	Hazelbrook	NSW								1	1	1
308 Barry	Cessnock	NSW						1	1	1	1	1
309 Wilma	Krambach	NSW	1					1	1	1	1	1
310 Kevin	Krambach	NSW	1					1	1	1	1	1
311 Jane	Dartmoor	VIC						1	1	1	1	1
312 Cynnye	Canterbury	VIC						1	1	1	1	1
313 Cindy												
314 Larry E.	Gordon	TAS						1	1	1	1	1
315 Rhonda	Cohuna	VIC	1							1	1	1
316 Jim	Chillagoe	QLD	1							1	1	1
317 Tonia	Chillagoe	QLD	1							1	1	1
318 Ross	Dundas	NSW						1	1	1	1	1
319 Janice	Dundas	NSW						1	1	1	1	1
320 Marjory	Yarrawonga	VIC	1									
321 Loris	Brighton	VIC	1					1	1	1	1	1
322 Andrew	Pendle Hill	NSW	1							1	1	1
323 Diana	Carina	QLD						1	1	1	1	1
324 Josip	Bexley	NSW	1					1	1	1	1	1
325 Norman	Tin Can Bay	QLD						1	1	1	1	1
326 Olinda	Haberfield	NSW	1					1	1	1	1	1
327 John	Crafrs	SA	1							1	1	1
328 Helen	Carlton	NSW	1					1	1	1	1	1
329 E.M.	Dalton	NSW	1					1	1	1	1	1
330 Marcia	Nundle	NSW	1					1	1	1	1	1
331 Belinda	Wollongong	NSW										
332 Cathy	Moorbi	NSW	1					1	1	1	1	1
333 Wayne Francis	East Hills	NSW	1					1	1	1	1	1
334 Colin Manning	Tottenham	NSW	1					1	1	1	1	1
335 Michelle	Tottenham	NSW						1	1	1	1	1
336 Moira	Swifts creek	VIC	1					1	1	1	1	1
337 Ron	Ashmont	NSW	1					1	1	1	1	1
338 Betty	Tathra	NSW	1							1	1	1
339 Graeme	Meander	TAS	1							1	1	1
340 Leone	Collaroy Beach	NSW						1	1	1	1	1
341 P.	Morningside	QLD	1					1	1	1	1	1
342 Ashlea P.	Murchison	VIC	1							1	1	1
343 Duncan A.												
344 Kimberly	Merino	VIC	1					1	1	1	1	1

345 Leslie	Hughenden	QLD	1	1	1	1	1	1
346 Lorraine	Seville Grove	WA		1	1	1	1	1
347 Nick					1	1	1	1
348 Elias	Belfield	NSW		1			1	1
349 Raewyn	Northam	WA						
350 Jacqueline	Thirour	NSW	1		1	1	1	1
351 R	Glebe	NSW			1	1	1	1
352 Effie	Doncaster	VIC			1	1	1	1
353 Tom	South Hurstville	NSW			1	1	1	1
354 Terry	Geelong West	VIC			1	1	1	1
355 A	Benalla	VIC	1	1	1	1	1	1
356 Ella						1	1	1
357 Daisy						1	1	1
358 Clark						1	1	1
359 Joe						1	1	1
360 Neil						1	1	1
361 Yingjie	Gisborne	VIC						
362 Grant	Alfredton	VIC	1	1	1	1	1	1
363 Deborah	Aberglasslyn	NSW			1	1	1	1
364 Zhenhuh					1	1	1	1
365 Thuy	Coburg	VIC				1	1	1
366 Bruce	Sunshine West	VIC				1	1	1
367 Mrs B. J.	Tuncurry	NSW				1	1	1
368 Trong	Ultima	VIC	1				1	1
369 Mrs Thelma	Karingal	NSW		1	1	1	1	1
370 Cong	Healesville	VIC	1			1	1	1
371 James	Edgecliff	NSW			1	1	1	1
372 Tina	Mernda	VIC				1	1	1
373 Lesley	Ferntree Gully	VIC					1	1
374 Vanda	Blagourie	VIC	1				1	1
375 Chantel	Umina Beach	NSW				1	1	1
376 Brian	Murtoa	VIC			1	1	1	1
377 Giuseppe	South Morang	VIC	1		1	1	1	1
378 Ms Jan	Marysville	VIC	1			1	1	1
379 I.						1	1	1
380 Lei	Caulfield Junction	VIC				1	1	1
381 Nidhi	Broadmeadow	NSW			1	1	1	1
382 Ashish Kumar	Broadmeadow	NSW			1	1	1	1
383 Cit	Balwyn	VIC					1	1
384 Audrey	Tammin	WA				1	1	1
385 Alison	Geeveston	TAS						
386 Sharon	Parklea	NSW	1			1	1	1
387 Carol	Yarrambat	VIC						
388 Qingyuan	Hurstville	NSW	1		1	1	1	1
389 Lyn	Murray Bridge	SA	1		1	1	1	1
390 Marisa	Springvale South	VIC			1	1	1	1
391 Dale					1	1	1	1
392 Rita	Tolga	QLD				1	1	1
393 Susan	Wangaratta	VIC	1		1	1	1	1
394 Connie	Edgecliff	NSW			1	1	1	1
395 Jennifer	Woy Woy	NSW			1	1	1	1
396 Cameron	Woy Woy	NSW	1		1	1	1	1
397 Janice	Werrimull	VIC				1	1	1
398 Chris	Clunes	VIC			1	1	1	1
399 Gail	Marysville	VIC			1	1	1	1
400 Sue	Yellow Rock	NSW			1	1	1	1
401 David								
402 Barbara	Dooralong	NSW	1		1	1	1	1
403 Jeanette	Greensborough	VIC	1		1	1	1	1
404 Joseph	Middle Park	VIC					1	1
405 Geoff	Hastings	VIC			1	1	1	1
406 Doug							1	1
407 Tram							1	1
408 William	Koondrook	VIC	1		1	1	1	1
409 Louise	Hampton Park	VIC			1	1	1	1
410 Julie	Port Fary	VIC				1	1	1
411 S	Glen Waverley VIC					1	1	1
412 Russel	Fawknor	VIC				1	1	1
413 Junhao								

414 Fred	Endeavour Hills	VIC	1	1	1	1
415 Ziad	Dandenong	VIC	1	1	1	1
416 Tao	Caulfield Junction	VIC	1	1	1	1
417 Sharon	Brighton Le Sands	NSW	1	1	1	1
418 Peter	Blackmans Bay	TAS	1	1	1	1
419 Merlyn	Thomastown	VIC	1	1	1	1
420 Belinda	Ettalong Beach	NSW	1	1	1	1
421 Edgar	Bairnsdale	VIC	1	1	1	1
422 Binny	Keysborough	VIC	1	1	1	1
423 Donna				1	1	1
424 James				1	1	1
425 Dale	Karabar	NSW	1	1	1	1
426 Efrén	Bonnyrigg	NSW	1	1	1	1
427 Rodeny	Tuncurry	NSW	1	1	1	1
428 Rebecca	Greta	NSW	1	1	1	1
429 Edna			1	1	1	1
430 Kenneth	Doncaster East	VIC		1	1	1
431 Sheryl Ellen	Doncaster East	VIC		1	1	1
432 Patty	Blakehurst	NSW	1	1	1	1
433 Robyn	Blairgowrie	VIC	1	1	1	1
434 Pam	Kilsyth	VIC	1	1	1	1
435 Kate	Blairgowrie	VIC	1	1	1	1
436 Sylvia	Little River	Vic	1	1	1	1
437 Peter John	Kallimna	VIC	1	1	1	1
438 Ian	Maldon	VIC	1	1	1	1
439 Carol	Maldon	VIC	1	1	1	1
440 Mrs A	Gembrook	VIC	1	1	1	1
441 Phillip	Blacksmans Bay	TAS	1	1	1	1
442 Alicia	Hurstbridge	VIC	1	1	1	1
443 Ron	Pingelly	WA	1	1	1	1
444 Barry	Northam	WA	1	1	1	1
445 J.C	Northam	WA	1	1	1	1
446 M.J	Northam	WA	1	1	1	1
447 Lee	Raymond Island	VIC	1	1	1	1
448 K.	Edithburgh	SA	1	1	1	1
449 Andrew	South Plympton	SA	1	1	1	1
450 Mrs M.	Wangaratta	VIC	1	1	1	1
451 Simon	Tongala	VIC	1	1	1	1
452 K.	Nuriootpa	SA	1	1	1	1
453 Elisabeth	Belgrave South	VIC	1	1	1	1
454 Elizabeth	St Albans	VIC	1	1	1	1
455 Colin			1	1	1	1
456 Robin			1	1	1	1
457 Paul	Gisborne	VIC	1	1	1	1
458 Warren	Balwyn	VIC	1	1	1	1
459 Sunith	Tarneit	VIC	1	1	1	1
460 Carolyn	Upwey	VIC	1	1	1	1
461 Tingzhu	Wannanup	WA	1	1	1	1
462 Donna	Leeton	NSW	1	1	1	1
463 Claudene-Marie			1	1	1	1
464 Peter	Stratford	QLD	1	1	1	1
465 Diane	Lake Munmorah	NSW	1	1	1	1
466 Kamber	Galston	NSW	1	1	1	1
467 Andy	Islington	NSW	1	1	1	1
468 Bernard Anthony	Darling Heights	QLD	1	1	1	1
469 Janet			1	1	1	1
470 Kevin	Fingal	TAS	1	1	1	1
471 Christine	Port Neill	SA	1	1	1	1
472 C.	Nildottie	SA	1	1	1	1
473 Miriam	Somerton Park	SA	1	1	1	1
474 Y.	Beachport	SA	1	1	1	1
475 G.	Beachport	SA	1	1	1	1
476 Dora Susana	Goughs Bay	VIC	1	1	1	1
477 John	West Busseton	WA	1	1	1	1
478 Elizabeth	West Busseton	WA	1	1	1	1
479 Sid	Warren	NSW	1	1	1	1
480 Lucille	Warren	NSW	1	1	1	1
481 Rhonda	Ulladulla	NSW	1	1	1	1
482 Lisa Marie	Warilla	NSW	1	1	1	1

[illegible]

759 Philomena	Bombala	NSW	1	1	1	1	1
760 Annette	Queanbeyan	NSW	1	1	1	1	1
761 Anonymous	Karabar	NSW	1	1	1	1	1
762 Robyne	Centenary Heights	QLD	1	1	1	1	1
763 Barry	Edithburgh	SA	1	1	1	1	1
764 Joyleen	Edithburgh	SA	1	1	1	1	1
765 Graham	Adelong	NSW	1	1	1	1	1
766 Belinda							1
767 Fiona							1
768 E. W.	Pallamallawa	NSW	1	1	1	1	1
769 Deb	Bonny Hills	NSW	1	1	1	1	1
770 Rv Dr John	Blackheath	NSW	1	1	1	1	1
771 Owen	Trayning	WA	1	1	1	1	1
772 Judith							1
773 Gail	Victoria Point	QLD	1	1	1	1	1
774 Steven	Nundle	NSW	1	1	1	1	1
775 Beryl	East Lismore	NSW	1	1	1	1	1
776 Rhana	East Lismore	NSW	1	1	1	1	1
777 Garry	Girards Hill	NSW	1	1	1	1	1
778 Robert	Benalla	VIC	1	1	1	1	1
779 Mr	Bright	VIC	1	1	1	1	1
780 Mrs	Bright	VIC	1	1	1	1	1
781 J.N.	Murray Bridge	SA	1	1	1	1	1
782 Carol			1	1	1	1	1
783 Val	St-Georges Basin	NSW	1	1	1	1	1
784 T J	Brighton North	SA	1	1	1	1	1
785 Margaret	Marleston	SA	1	1	1	1	1
786 C.A.	Blair Athol	SA	1	1	1	1	1
787 David	Sawtell	NSW	1	1	1	1	1
788 Marlene	Sawtell	NSW	1	1	1	1	1
789 Daphne	Morningside	QLD	1	1	1	1	1
790 Michael	Amphitheatre	VIC	1	1	1	1	1
791 R. A.	Broome Hill	WA	1	1	1	1	1
792 E.M.	Broome Hill	WA	1	1	1	1	1
793 Geoff	Mount Eliza	VIC	1	1	1	1	1
794 S.M.	Paynesville	VIC	1	1	1	1	1
795 Kelly	Paynesville	VIC	1	1	1	1	1
796 Lyn	Cotton Tree	QLD	1	1	1	1	1
797 Ethina	Cape Jervis	SA	1	1	1	1	1
798 Patricia	Strathpine	QLD	1	1	1	1	1
799 Elizabeth Anne	Jeparit	VIC	1	1	1	1	1
800 Patricia	Lake Illawarra	NSW	1	1	1	1	1
801 Alice	Dimbulah	QLD	1	1	1	1	1
802 Marilyn	Maitland	NSW	1	1	1	1	1
803 Lisa	Manly	QLD	1	1	1	1	1
804 Rosemary	Mitchell	QLD	1	1	1	1	1
805 John	Cecil Plains	QLD	1	1	1	1	1
806 Helen	Tenambit	NSW	1	1	1	1	1
807 Dulcie Irene	Queanbeyan	NSW	1	1	1	1	1
808 Gordon	Westbury	TAS	1	1	1	1	1
809 Kim			1	1	1	1	1
810 T.J.	Flinders Island	TAS	1	1	1	1	1
811 Josephine	Northam	WA	1	1	1	1	1
812 Denise			1	1	1	1	1
813 E.	Maryknoll	VIC	1	1	1	1	1
814 L	Maryknoll	VIC	1	1	1	1	1
815 Liz			1	1	1	1	1
816 Alan	Yea	VIC	1	1	1	1	1
817 B.	Foster	VIC	1	1	1	1	1
818 P.	Beelbangers	NSW	1	1	1	1	1
819 Carl	Oxley	VIC	1	1	1	1	1
820 Arthur	Paynesville	VIC	1	1	1	1	1
821 Shirley	Ocean Shores	NSW	1	1	1	1	1
822 Ralph	Mitchell	QLD	1	1	1	1	1
823 E.N.	Mitchell	QLD	1	1	1	1	1
824 W.B.	Point Lookout	QLD	1	1	1	1	1
825 Verena			1	1	1	1	1
826 Anthony			1	1	1	1	1
827 Beryl	Queanbeyan	NSW	1	1	1	1	1

828 John G.	Flinders Island	TAS	1	1	1	1	1	1	1
829 Clive	St Helens Beach	QLD	1	1	1	1	1	1	1
830 Colleen	St Helens Beach	QLD	1	1	1	1	1	1	1
831 Pam	Delacombe	VIC	1	1	1	1	1	1	1
832 Michael	Kariva	VIC	1	1	1	1	1	1	1
833 Pam	Bruce Rock	QLD	1	1	1	1	1	1	1
834 Lynette	Gnowangerup	WA	1	1	1	1	1	1	1
835 Frances	Norseman	WA	1	1	1	1	1	1	1
836 John	Morawa	WA	1	1	1	1	1	1	1
837 Sylvia	Morawa	WA	1	1	1	1	1	1	1
838 Christine	Tulga	QLD							
839 Matt	Wooli	NSW							
840 Audrey	Warialda	NSW	1	1	1	1	1	1	1
841 Ellen		NSW							
842 Mel									
843 Elizaeth	Corindi Beach	NSW							
844 Tony	Woonona	NSW							
845 B.J.	Woonona	NSW							
846 Mark	Kurrajonaa	NSW	1	1	1	1	1	1	1
847 Kath	Bowral	NSW	1	1	1	1	1	1	1
848 Irene	Bulahdelah	NSW	1	1	1	1	1	1	1
849 M.	Wooriyallock	VIC	1	1	1	1	1	1	1
850 Marianne	Narbsong	VIC	1	1	1	1	1	1	1
851 Robert John	Babinda	QLD	1	1	1	1	1	1	1
852 A.	Balkuling	WA	1	1	1	1	1	1	1
853 Janett	BroomeHill Village	WA							
854 Lee	Maldon	VIC	1	1	1	1	1	1	1
855 Bridle	Terry Hie Hie	NSW							
856 JM	Derrinallum	VIC	1	1	1	1	1	1	1
857 Melissa	Moyhu	VIC	1	1	1	1	1	1	1
858 Steven	Christies Beach	SA							
859 Felix B.	Para Hills	SA							
860 Colin		WA	1	1	1	1	1	1	1
861 Merridee		SA							
862 A.	Morphett Vale	SA							
863 Michelle	Gleneig North	SA	1	1	1	1	1	1	1
864 Douglas	Pallamallawa	NSW							
865 A.	Keysborough	VIC	1	1	1	1	1	1	1
866 R.	Birdwood	SA							
867 Annmarie	Birdwood	SA	1	1	1	1	1	1	1
868 BJ	Brookstead	SA							
869 Robert J.	Clackline	QLD	1	1	1	1	1	1	1
870 Peter	Wilmington	SA	1	1	1	1	1	1	1
871 Marie	Boyanup	WA							
872 Wendy	Yarragon	VIC	1	1	1	1	1	1	1
873 Mervyn	Salisbury	SA							
874 Moira	Wedderburn	VIC	1	1	1	1	1	1	1
875 Ingeborg	Wahroonga	NSW							
876 Edmund Peter	Moojee	VIC	1	1	1	1	1	1	1
877 Noelle Joy	Nyabong	WA	1	1	1	1	1	1	1
878 Dennis Stephen	Koorda	WA	1	1	1	1	1	1	1
879 Bob	Bundaberg	QLD	1	1	1	1	1	1	1
880 Greg	Old Beach	TAS	1	1	1	1	1	1	1
881 Sue	Old Beach	TAS	1	1	1	1	1	1	1
882 Anne									
883 Judy	Heywood	VIC							
884 Barbara	Flora Hill	VIC							
885 Nerida	Moruya	NSW	1	1	1	1	1	1	1
886 John									
887 Peter									
888 Mark	Gulgong	NSW							
889 BD	Lynbrook	VIC	1	1	1	1	1	1	1
890 H.	Moorland	NSW							
891 Greg	Cooloola Cove	QLD	1	1	1	1	1	1	1
892 Meredith	Little Hampton	SA	1	1	1	1	1	1	1
893 Jill	Glen Huntly	VIC	1	1	1	1	1	1	1
894 Judith M.	Watervale	SA							
895 Mara	Beverley	WA	1	1	1	1	1	1	1
896 Richard	Yendon	VIC	1	1	1	1	1	1	1
	Condobollin	NSW	1	1	1	1	1	1	1

897 Debra	Fairfield	NSW			1	1	1	1
898 William	Donnybrook	WA			1	1	1	1
899 Norman	Koondrook	VIC	1		1	1	1	1
900 John					1	1	1	1
901 TR	Craignore	SA	1		1	1	1	1
902 SK	Craignore	SA	1		1	1	1	1
903 Leanne			1		1	1	1	1
904 Lynn					1	1	1	1
905 Barbara	Mordialloc	VIC	1		1	1	1	1
906 Kevin	Kilsyth	VIC			1	1	1	1
907 Wilma	Katandra West	VIC	1		1	1	1	1
908 Gary	Mitcham	VIC	1		1	1	1	1
909 Ralf	Keperra	QLD				1	1	1
910 Lauren			1		1	1	1	1
911 Patricia E.	Tintenbar	NSW		1	1	1	1	1
912 Margaret	Castlecrag	NSW			1	1	1	1
913 Heather		NSW				1	1	1
914 Trina	Blackheath	NSW				1	1	1
915 David	Bomaderry	NSW					1	1
916 Leon	St Georges Basin	NSW	1	1	1	1	1	1
917 Eileen	St Georges Basin	NSW	1	1	1	1	1	1
918 M.	Shoalhaven Heads	NSW			1	1	1	1
919 Peggy Joan	Woy Woy	NSW	1		1	1	1	1
920 P.	Wasleys	SA	1	1	1	1	1	1
921 S.	Wolumla	NSW			1	1	1	1
922 Peter								1
923 Wilma	Kaniva	VIC			1	1	1	1
924 Peter	Quairading	WA	1		1	1	1	1
925 Anne	Woorooloo	WA		1	1	1	1	1
926 Barbara	Nonwood	SA	1				1	1
927 Margaret	Wilmington	SA			1	1	1	1
928 Jan	Beachport	SA	1		1	1	1	1
929 Brian	Beachport	SA	1		1	1	1	1
930 JL	Wasleys	SA		1	1	1	1	1
931 Nancy	Wasleys	SA	1	1	1	1	1	1
932 Darren	Happy Valley	SA	1		1	1	1	1
933 Linda	Noosa Heads	QLD			1	1	1	1
934 G.J.	Warrior	VIC			1	1	1	1
935 Rod	Turners Beach	TAS	1		1	1	1	1
936 Joyce E	Biggenden	QLD		1	1	1	1	1
937 Val	Biggenden	QLD	1	1	1	1	1	1
938 Dianne	Dartmoor	VIC	1	1	1	1	1	1
939 Janene	Dartmoor	VIC	1	1	1	1	1	1
940 Benyl	Legume	NSW	1	1	1	1	1	1
941 M.	Mascot	NSW	1		1	1	1	1
942 Kelly	Quairading	WA	1		1	1	1	1
943 Joyce	Landsborough	VIC	1		1	1	1	1
944 Norman	Hollymook	NSW	1			1	1	1
945 Linda	Capel	WA		1	1	1	1	1
946 Janet	Cheltenham	VIC				1	1	1
947 Jenny			1		1	1	1	1
948 Paul					1	1	1	1
949 Angie					1	1	1	1
950 Colleen Merle	Babinda	QLD	1		1	1	1	1
951 Sheryl	Karumba	QLD					1	1
952 Elizabeth	Karumba	QLD		1			1	1
953 Jenny							1	1
954 Wendy	West Sunshine	VIC	1	1	1	1	1	1
955 Pamela	Malvern	VIC	1		1	1	1	1
956 Andrew	Ocean Shores	NSW		1	1	1	1	1
957 Paul Thomas					1	1	1	1
958 Rosa	Enmore	NSW				1	1	1
959 Paulina	Lake Conjola	NSW		1	1	1	1	1
960 Marika	Vermont	VIC			1	1	1	1
961 Barbara	Dereel	VIC			1	1	1	1
962 F.	Crestwood	NSW	1			1	1	1
963 Michael	North Adelaide	SA			1	1	1	1
964 Ricky	Sea Lake	VIC	1	1	1	1	1	1
965 Karen	Sea Lake	VIC	1	1	1	1	1	1

966 Lana	Scottsdale	TAS			1	1	1	1	1
967 Adrienne	Darkan	WA			1	1	1	1	1
968 Shelly	Dumbleyung	WA		1		1	1	1	1
969 Kate		WA		1		1	1	1	1
970 Patricia E.	Northam	WA	1		1	1	1	1	1
971 MJ	Coomandook	SA		1	1	1	1	1	1
972 Tracy									1
973 Elizabeth	Isle of Capri	QLD			1	1	1	1	1
974 Dougal	Quairading	WA			1	1	1	1	1
975 Jennifer					1	1	1	1	1
976 Jenni	Ferny Hills	QLD			1	1	1	1	1
977 Garry	Apsley	VIC	1			1	1	1	1
978 Maurice	Apsley	VIC	1						1
979 Mr M.	South West Rocks	NSW	1						
980 Mrs. M	South West Rocks	NSW	1						1
981 A.J.	South West Rocks	NSW	1		1	1	1	1	1
982 J.G.	South West Rocks	NSW	1		1				1
983 Rina Sahi	St James	WA							1
984 Stephen	Wavell Heights	QLD			1	1	1	1	1
985 Aravindan	Balcatta	WA				1	1	1	1
986 Anthony	Muttaborra	QLD			1	1	1	1	1
987 D.	Tolga	QLD			1	1	1	1	1
988 F.T	North Bundaberg	QLD			1	1	1	1	1
989 Maureen	Dalton	NSW	1		1	1	1	1	1
990 Paul	Menora	WA							1
991 John	Menora	WA							1
992 LD	Menora	SA			1	1	1	1	1
993 David	Koolunga	SA	1		1	1	1	1	1
994 Lyn	Scarsdale	VIC	1		1	1	1	1	1
995 Wilma	Legume	NSW			1	1	1	1	1
996 Patrick	Newlands Arm	VIC	1		1	1	1	1	1
997 Marguerite	Apsley	VIC			1	1	1	1	1
998 Kyle	Cobargo	NSW			1				
999 David	Cobargo	NSW			1	1	1	1	
1000 Geoff	Cobargo	NSW		1					
1001 Lynette	Ballan	VIC	1		1	1	1	1	
1002 John	Ballan	VIC	1		1	1	1	1	
1003 Belinda									1
1004 Gillian	Dickson Act	NSW		1			1	1	1
1005 John									1
1006 Noel	Navigator	VIC							1
1007 Lorna	Reservoir	VIC	1		1	1	1	1	1
1008 Glenda	Malvern East	VIC			1	1	1	1	1
1009 Shane	Annandale	QLD			1				1
1010 Julie	Eudunda	SA					1	1	1
1011 Chih Gian						1	1	1	1
1012 Jeffrey	Bussetton	WA			1	1	1	1	1
1013 Barbara	Bussetton	WA	1		1	1	1	1	1
1014 Trish	Tumbulgum	NSW				1	1	1	1
1015 Jenny	Temora	NSW			1	1	1	1	1
1016 Robert	Castlecove	NSW	1		1	1	1	1	1
1017 Nigel	Morpeth	NSW			1	1	1	1	1
1018 Debra	Littlehampton	SA			1	1	1	1	1
1019 Faye									1
1020 Coral	Heywood	VIC			1	1	1	1	1
1021 Julie	Paynesville	VIC				1	1	1	1
1022 Mrs. Christina	Barrooga	NSW	1		1		1	1	1
1023 Jennifer	Middleton	TAS	1				1	1	1
1024 Mr Robert	Laura	SA		1		1		1	1
1025 S.	Ensay	VIC	1				1	1	1
1026 J.	Ensay	VIC	1				1	1	1
1027 William Edgar	Beachport	SA	1				1	1	1
1028 Rosalie Anne	Beachport	SA	1				1	1	1
1029 Nancy	Albion Park	NSW					1	1	1
1030 May					1	1	1	1	1
1031 Alex	Homebush South	NSW					1	1	1
1032 Alan	Tolga	QLD	1			1	1	1	1
1033 Enrico									1
1034 Keith W.	Beachport	SA	1			1	1	1	1

1035 David	Nildottie	SA				1	1	1	1
1036 Anthony James	Queanbeyan	NSW							1
1037 Elaine	Queanbeyan	NSW	1			1	1	1	1
1038 Connie	Wantirna	VIC	1			1	1	1	1
1039 Ms Dorothy M	Quairading	WA							1
1040 Raymond	North Bundaberg	QLD	1			1	1	1	1
1041 James	North Bundaberg	QLD	1			1	1	1	1
1042 Peter D	Cleve	SA	1			1	1	1	1
1043 Sue	Niddotte	SA	1			1	1	1	1
1044 Mike	Niddotte	SA	1			1	1	1	1
1045 Ray	Coopernook	NSW				1	1	1	1
1046 Karen	Bulahdelah	NSW				1	1	1	1
1047 Sue	Mayers Flat	NSW				1	1	1	1
1048 M.	Bulahdelah	NSW	1			1	1	1	1
1049 Donald	Bulahdelah	NSW							1
1050 Sue	Bulahdelah	NSW				1	1	1	1
1051 Coralie	Bulahdelah	NSW	1			1	1	1	1
1052 Leon	Bulahdelah	NSW	1			1	1	1	1
1053 Eric	Bulahdelah	NSW	1			1	1	1	1
1054 Mrs W	Tuncurry	NSW	1						1
1055 Carole	Bulahdelah	NSW	1			1	1	1	1
1056 Miss Emily Josie	Bulahdelah	NSW	1			1	1	1	1
1057 Sue	Bulahdelah	NSW				1	1	1	1
1058 Melanie	Bulahdelah	NSW	1						1
1059 Gail	Lennox Head	NSW				1	1	1	1
1060 Jocelyn	Bulahdelah	NSW				1	1	1	1
1061 Jun	Bulahdelah	NSW	1						1
1062 Joanne	Dyers Crossing	NSW							1
1063 Mark	Waratah	TAS	1						1
1064 Patricia	Waratah	TAS	1			1	1	1	1
1065 Mrs Margaret	Albion Park	NSW	1						1
1066 John						1	1	1	1
1067 Robin Jillian	Williams	WA	1			1	1	1	1
1068 N	Greenbushes	WA				1	1	1	1
1069 Sharon	Cecil Plains	QLD							1
1070 Heather	Meandarra	QLD							1
1071 Margaret	Darling Heights	QLD				1	1	1	1
1072 J			1			1	1	1	1
1073 Val	Southbrook	QLD	1			1	1	1	1
1074 Donna	Uralla	NSW							1
1075 Janet M	Quambatook	VIC	1			1	1	1	1
1076 Peter Barry	Owen	SA	1						1
1077 Elizabeth	Glenroy	VIC				1	1	1	1
1078 Barbara	Sedan	SA	1			1	1	1	1
1079 Tony	Sedan	SA	1						1
1080 Peter	The Palms	QLD				1	1	1	1
1081 Judith	Gympie	QLD	1						1
1082 Sara	Nambour	QLD	1						1
1083 H	Bruce Rock	WA							1
1084 Peter	Eltham North	VIC				1	1	1	1
1085 Heather	Eltham North	VIC				1	1	1	1
1086 Christine	Warragul	VIC				1	1	1	1
1087 Carly	Manifold Heights	VIC							1
1088 Rodney	Towgala	VIC				1	1	1	1
1089 S	Goodna	QLD	1						1
1090 Mrs Pam	Kangaroo Flat	VIC	1						1
1091 Struan	Harrington	NSW				1	1	1	1
1092 Faye	Denman	NSW							1
1093 Mrs Linda	Temora	NSW	1			1	1	1	1
1094 Carole	Crookwell	NSW				1	1	1	1
1095 Susan	Merewether	NSW				1	1	1	1
1096 D	Bulahdelah	NSW	1						1
1097 Kevin	Bulahdelah	NSW				1	1	1	1
1098 Alison	Bulahdelah	NSW	1						1
1099 K	Bulahdelah	NSW				1	1	1	1
1100 Anne	Bulahdelah	NSW				1	1	1	1
1101 Kevin	Bulahdelah	NSW				1	1	1	1
1102 Elaine	Bulahdelah	NSW	1						1
1103 Tracey	Bungendore	NSW	1			1	1	1	1

1173	Geoffrey	Beresfield	NSW	1	1	1	1	1	1
1174	Sandra	Beresfield	NSW	1	1	1	1	1	1
1175	Carla	Mount Burr	SA						1
1176	Victor	Ettalong Beach	NSW	1	1	1	1	1	1
1177	Mrs Sue	Waranga Shores	VIC	1	1	1	1	1	1
1178	Jan	Wallaville	QLD	1	1	1	1	1	1
1179	A	East Corrimal	NSW	1	1	1	1	1	1
1180	Geodi			1	1	1	1	1	1
1181	Ashleigh	Mascot	NSW						1
1182	Dawn	Wasleys	SA						1
1183	Fiona	Sea Lake	VIC	1	1	1	1	1	1
1184	Grace	Kalbar	QLD		1	1	1	1	1
1185	Mary Ann	Zillmere	QLD						1
1186	Amy			1	1	1	1	1	
1187	Karen	Dartmoor	VIC	1					
1188	Mrs I	Derrinallum	VIC	1	1	1	1	1	1
1189	Maria	Yarragon	VIC	1	1	1	1	1	1
1190	Veronica	Kenilworth	QLD						1
1191	Ian	Carole Park	QLD		1	1	1	1	1
1192	Graham	Dumbleyung	WA		1	1	1	1	1
1193	Lyn	Dumbleyung	WA		1	1	1	1	1
1194	Ramesh								1
1195	Joanne			1	1	1	1	1	1
1196	Margaret	Derrinallum	VIC		1	1	1	1	1
1197	Peta	Quairading	WA	1	1	1	1	1	1
1198	D	Broomehill	WA	1	1	1	1	1	1
1199	Glen			1					1
1200	Mrs H J	Pilliga	NSW						
1201	Marion	Yeoval	NSW	1	1	1	1	1	1
1202	R	Eungai Creek	NSW	1	1	1	1	1	1
1203	Helen	Berrigan	NSW			1	1	1	1
1204	Mark	Kilsyth	VIC						1
1205	Trish	Barellan	NSW		1	1	1	1	1
1206	Phil	Barellan	NSW		1	1	1	1	1
1207	Daniel								1
1208	Beverley								1
1209	Ms Lyn	Temora	NSW			1	1	1	1
1210	Louise	Urana	NSW			1	1	1	1
1211	Marie	West Wyalong	NSW	1	1	1	1	1	1
1212	Judith			1	1	1	1	1	1
1213	Jennifer	Rankins Springs	NSW	1	1	1	1	1	1
1214	Mrs Marilyn								1
1215	Adrienne					1	1	1	1
1216	Jean	Wantirna	VIC		1	1	1	1	1
1217	Paula	Armidale	NSW		1	1	1	1	1
1218	David	Whitemark	TAS	1	1	1	1	1	1
1219	J	Brunswick Heads	NSW	1	1	1	1	1	1
1220	Robert Bruce	Blairgowrie	VIC			1	1	1	1
1221	Linda Ruth	Great	NSW	1	1	1	1	1	1
1222	Mrs Roxxann	Ocean Shores	NSW		1	1	1	1	1
1223	Mr Philip	Kempsey	NSW	1	1	1	1	1	1
1224	Janemoree	Sawtell	NSW			1	1	1	1
1225	Ms Lynette	Banora Point	NSW	1	1	1	1	1	1
1226	Denise	Cassilis	NSW	1	1	1	1	1	1
1227	Mr Fintan	Jesmond	NSW						1
1228	J	Yarragon	VIC	1	1	1	1	1	1
1229	Rosemary	Victoria Point	QLD						1
1230	Colin Roger	Speers Point	NSW	1	1	1	1	1	1
1231	Stephanie								1
1232	C	Viewbank	VIC			1	1	1	1
1233	Kaye	Dunolly	VIC	1					1
1234	Marianne	Dunolly	VIC						1
1235	Meijuan	Burwood East	VIC						1
1236	Douglas Gordon	Glen Forrest	WA	1	1	1	1	1	1
1237	Kevin	South Penrith	NSW			1	1	1	1
1238	Stefan	Holland Park	QLD			1	1	1	1
1239	P	Metcalfe	VIC			1	1	1	1
1240	Heather	Beeibangera	NSW	1	1	1	1	1	1
1241	William Timothy	Albion Park	NSW	1	1	1	1	1	1

1311	Leandra	Carrum	VIC	1				1	1	1	1	1
1312	Gruan	Metcalfe	VIC		1				1	1	1	1
1313	Mr Lynton	Menai Central	NSW						1	1	1	1
1314	Greg	Cotton Tree	QLD						1	1	1	1
1315	Sian	Cotton Tree	QLD						1	1	1	1
1316	David	Gresford	NSW					1	1	1	1	1
1317	Marcia	Gresford	NSW					1	1	1	1	1
1318	Shirley	Wyalkatchem	WA	1				1	1	1	1	1
1319	Coral	Drysdale	VIC					1	1	1	1	1
1320	Alex								1	1	1	1
1321	Pauline	Googong	NSW	1				1	1	1	1	1
1322	Helen	Burra	NSW	1				1	1	1	1	1
1323	Julia								1	1	1	1
1324	Stacey								1	1	1	1
1325	Alicia								1	1	1	1
1326	J											
1327	Maree	Berridale	NSW									
1328	Donna	Fassifern Valley	QLD					1				
1329	Danielle											
1330	Ian Paul	Thornlie	WA					1	1	1	1	1
1331	Brodie	Thornlie	WA					1	1	1	1	1
1332	Penny											
1333	Denise		VIC					1	1	1	1	1
1334	Alfred	Tin Can Bay	QLD					1	1	1	1	1
1335	Frances											
1336	E											
1337	Kim	Somerville	VIC									
1338	Jennifer	Red Cliffs	VIC					1	1	1	1	1
1339	Lorenza	Glen Iris	VIC					1	1	1	1	1
1340	Michael	Viewbank	VIC					1	1	1	1	1
1341	Barbara											
1342	Mrs P	Stony Creek	VIC					1	1	1	1	1
1343	Karren	Meenyan	VIC									
1344	John											
1345	Robert G	Southend	SA									
1346	DJ	Clarencetown	NSW									
1347	The Presser's	Camden Head	NSW					1	1	1	1	1
1348	Sylvia	Broomehill	WA									
1349	Janette	Beverley	WA	1				1	1	1	1	1
1350	John	Glenhuntly	VIC	1				1	1	1	1	1
1351	Mary	Hamelin Bay	WA					1	1	1	1	1
1352	Denis	Trayning	WA					1	1	1	1	1
1353	Miss Elizabeth	Trayning	WA	1								
1354	Brian	Trayning	WA	1				1	1	1	1	1
1355	Brian	Success	WA	1				1	1	1	1	1
1356	Peter D	Beacon	WA	1				1	1	1	1	1
1357	Rosalie	Gumeracha	SA					1	1	1	1	1
1358	Peter	Rutherford	NSW	1								
1359	Zhi Guang	Coburg	VIC					1	1	1	1	1
1360	Tony											
1361	Mervyn Roy	Georgetown	QLD						1	1	1	1
1362	John	Krambach	NSW	1				1	1	1	1	1
1363	Jennifer	Queanbeyan	NSW	1				1	1	1	1	1
1364	Ian	Metcalfe	NSW					1	1	1	1	1
1365	Dale	Byneside	VIC					1	1	1	1	1
1366	Laurelle	Plympton Park	SA						1	1	1	1
1367	Mr Errol	Banyo	QLD	1				1	1	1	1	1
1368	Jennifer	CHEWTOW	VIC	1				1	1	1	1	1
1369	Gordon	Berriwillock	VIC	1				1	1	1	1	1
1370	Barbara	Berriwillock	VIC	1				1	1	1	1	1
1371	Margaret	Paynesville	VIC	1								
1372	Andrew	East Brighton	VIC	1								
1373	Mrs Debra	Banyo	QLD					1	1	1	1	1
1374	Lorna	Dunolly	VIC	1								
1375	Sandra	Jimboomba	QLD									
1376	Mrs L J	Elizabeth South	SA	1				1	1	1	1	1
1377	Ron			1				1	1	1	1	1
1378	KJ	Galen	QLD					1	1	1	1	1
1379	J I	Galen	QLD					1	1	1	1	1

1380	Caroline	Elwood	VIC	1				1	1	1	1	1
1381	The Manager	Braeside	VIC		1							1
1382	Noreene	Minalla	NSW	1							1	
1383	Mrs Loraine	Unley	SA					1			1	
1384	Marie	Kootinhal	NSW								1	1
1385	Vali	West Wodonga	VIC			1			1		1	1
1386	Nicole										1	1
1387	Mr J		SA	1		1			1		1	1
1388	Mrs C	Adelaide										
1389	Julie	West Preston	VIC	1		1			1		1	1
1390	B	Edithburgh	SA	1					1		1	1
1391	Margaret											
1392	D	Edithburgh	SA			1				1	1	1
1393	Dianne	Apollo Bay	VIC									1
1394	MJ	Beachport	SA					1		1	1	1
1395	HM	Beachport	SA					1		1	1	1
1396	Elizabeth	Port Victoria	SA								1	1
1397	Suzanne	Millbank	NSW	1				1		1	1	1
1398	Karen	Rosanna	VIC	1					1	1	1	1
1399	Mrs Alison	Keith	SA					1		1	1	1
1400	Ken	Cowell	SA									1
1401	Valerie			1		1			1		1	1
1402	Lorraine			1		1			1		1	1
1403	Leonie										1	1
1404	Brian										1	1
1405	Cheryl	Deer Park	VIC					1		1	1	1
1406	Doug	Deer Park	VIC					1		1	1	1
1407	Tracy	Raymond Terrace	NSW						1		1	1
1408	Pamela	Bulahdelah	NSW									
1409	Sophie	Kootinhal	NSW	1		1			1		1	1
1410	Jodie											
1411	Brian C	Jepart	VIC					1			1	1
1412	Gary	Berkeley Vale	NSW			1			1		1	1
1413	Grace	Barwon Heads	VIC					1		1	1	1
1414	Annette	Congewal	NSW			1			1		1	1
1415	C	Upper Mt Gravatt	QLD						1		1	1
1416	Wayne	Goughs Bay	VIC			1		1		1	1	1
1417	Kathy	Goughs Bay	VIC			1						
1418	Lucie										1	1
1419	Rebecca											
1420	Miss Christine										1	1
1421	Mr F B	Kaniva	VIC					1		1	1	1
1422	Jeanette	Mitcham	SA	1		1			1		1	1
1423	Beverley	Paralowie	SA	1		1			1		1	1
1424	Karen	Blacktown	NSW					1		1	1	1
1425	Sharon	Tambo	QLD			1			1		1	1
1426	Mr Ron	Crafrers	SA	1					1		1	1
1427	T	Vesper	VIC			1			1		1	1
1428	Lesley	Tambo	VIC	1		1			1		1	1
1429	Mrs Shiela	Modbury Heights	SA	1		1			1		1	1
1430	Mrs Mary	Amphitheatre	VIC			1			1		1	1
1431	Mrs Pamela	Bentleigh	VIC	1		1			1		1	1
1432	A	Bentleigh East	VIC						1		1	1
1433	Jacqueline	Kinglake Central	VIC	1		1			1		1	1
1434	Shirley	Melton West	VIC	1				1		1	1	1
1435	Steven	Mackay/Calen	QLD			1			1		1	1
1436	Daryl	Tolga	QLD			1				1	1	1
1437	Jonson									1	1	1
1438	Liliana	Coal Point	NSW									
1439	Shirley	Bulahdelah	NSW			1			1		1	1
1440	Glenn	Bulahdelah	NSW			1			1		1	1
1441	Robina	Turcurry	NSW			1			1		1	1
1442	Jam	Burwood	VIC					1		1	1	1
1443	Ruve	Bateau Bay	NSW					1		1	1	1
1444	Lara	Aspendale	VIC									
1445	Elizabeth	Miami	QLD								1	1
1446	Kerry	Malvern	VIC	1		1			1		1	1
1447	Vincenzo	Eltham	VIC	1		1			1		1	1
1448	Piva	Eltham	VIC			1					1	1

1449 Enid	Finley	NSW	1	1	1	1	1	1
1450 Henry	Northam	WA	1	1	1	1	1	1
1451 Valerie	Shellharbour	NSW	1	1	1	1	1	1
1452 Mrs Stella	Cassillis	NSW	1	1	1	1	1	1
1453 Leanne	Blacksmiths	NSW						
1454 Melissa	Stockton	NSW						
1455 Mrs F	Tin Can Bay	QLD	1	1	1	1	1	1
1456 Mrs Joyce	Finley	NSW	1	1	1	1	1	1
1457 Corinne	Griffith	NSW						
1458 Lyn	Tathra	NSW	1	1	1	1	1	1
1459 V	Cooloola Cove	QLD						
1460 Phyllis	Finley	NSW	1	1	1	1	1	1
1461 Nerella	Yenda	NSW						
1462 Mrs Judy	Barellan	NSW						
1463 Val	Edwardstown	SA	1	1	1	1	1	1
1464 Tracy	Warren	NSW						
1465 Peter	South Tamworth	NSW						
1466 Louise	Nimbin	NSW						
1467 Andrea	Mordialloc	VIC	1	1	1	1	1	1
1468 Misha								
1469 Ronald	Cheltenham	VIC						
1470 P A	Queanbeyan	NSW	1	1	1	1	1	1
1471 Carol	Yinnar	VIC	1	1	1	1	1	1
1472 Fay	Foster	VIC	1	1	1	1	1	1
1473 Noreen	Goughs Bay	VIC	1	1	1	1	1	1
1474 Lawrence	Colga	QLD	1	1	1	1	1	1
1475 Leanne	Eden	NSW						
1476 Janice								
1477 Glenda	via Dalton	NSW	1	1	1	1	1	1
1478 A	Port Kembla	NSW	1	1	1	1	1	1
1479 Mrs A	Murray Brdgc	SA						
1480 Annaka	Moorland	NSW	1	1	1	1	1	1
1481 Lorna			1	1	1	1	1	1
1482 Mistie								
1483 Cheryl								
1484 Andrew	Johns River	NSW	1	1	1	1	1	1
1485 Mario								
1486 Garry	Croki	NSW						
1487 David	Wauchope	NSW	1	1	1	1	1	1
1488 Suzanne	Moorland	NSW						
1489 Lisa	Moorland	NSW						
1490 Don	Cosgrove	VIC	1	1	1	1	1	1
1491 Scott	Dookie	VIC	1	1	1	1	1	1
1492 Karen	Cosgrove	VIC	1	1	1	1	1	1
1493 Kayla	Cosgrove	VIC	1	1	1	1	1	1
1494 J S	Trayning	WA	1	1	1	1	1	1
1495 Noah	Newtown	VIC						
1496 Steve	Castecrag	NSW						
1497 Eileen Margaret	Birchip	VIC	1	1	1	1	1	1
1498 Marcia	Mt Kuringai	NSW	1	1	1	1	1	1
1499 Chad	Quairading	WA						
1500 Marie	Greenbushes	WA	1	1	1	1	1	1
1501 Raymond	Greenbushes	WA	1	1	1	1	1	1
1502 John	Mt Martha	VIC						
1503 Hendrina	The Patch	VIC						
1504 Salvatrice	Airport West	VIC	1	1	1	1	1	1
1505 Glenn	Watsonia North	VIC						
1506 Joyce	Torquay	VIC	1	1	1	1	1	1
1507 Mary	Biggenden	QLD						
1508 Frank	Torquay	VIC						
1509 Lawrence R	Pleasant Hill	NSW	1	1	1	1	1	1
1510 IM	Legume	NSW	1	1	1	1	1	1
1511 Wendy	Kyogle	NSW	1	1	1	1	1	1
1512 Stephen	Kyogle	NSW	1	1	1	1	1	1
1513 Mr David	Keiraville	NSW						
1514 Trevor	Benayed	VIC	1	1	1	1	1	1
1515 Alma	Benayed	VIC	1	1	1	1	1	1
1516 Jennie	Pinery	SA						
1517 Michelle	Appollo Bay	VIC	1	1	1	1	1	1

1518	Michael	East Bentleigh	VIC		1	1	1	1	1
1519	Matthew	Strathdale	VIC				1	1	
1520	Tania	Keith	SA		1	1	1	1	1
1521	Rajja	Wasleys	SA		1	1	1	1	1
1522	Marlene	Edithburgh	SA	1	1	1	1	1	1
1523	Matthew	Daisy Hill	QLD	1					
1524	Dr Ian	Grantville	VIC			1			
1525	Joy								
1526	James K	Daylesford	VIC	1				1	1
1527	Michael	UKI	NSW	1	1			1	1
1528	Michael Philip	Alstonville	NSW	1				1	1
1529	Catherine	Iluka	NSW	1	1	1	1	1	1
1530	Peter	Iluka	NSW	1	1	1	1	1	1
1531	Grace	Gisborne	VIC	1	1	1	1	1	1
1532	Calum	Bullengarook	VIC		1	1	1	1	1
1533	William Ian	Lock	SA	1	1	1	1	1	1
1534	Diane	Brookside Centre	QLD		1	1	1	1	1
1535	Cheryl	Oxley	QLD		1	1	1	1	1
1536	Suzanne	Kangaroo Flat	VIC	1	1	1	1	1	1
1537	Jan	Binya	NSW		1	1	1	1	1
1538	Karlee	Walwa	VIC		1	1	1	1	1
1539	Maureen	Robertstown	WA	1	1	1	1	1	1
1540	Qing	Caulfield Junction	VIC		1	1	1	1	1
1541	Bev	Mendooran	NSW	1					
1542	Dr Jill	Glenorchy	TAS		1	1	1	1	1
1543	Vonda F	East Devonport	TAS	1					
1544	E			1	1	1	1	1	1
1545	Michael				1	1	1	1	1
1546	Shosh	Tarragindi	QLD						
1547	Brian	Newcomb	VIC			1	1	1	1
1548	Ms	Caboorture South	QLD						
1549	Olga	Point Lookout	QLD	1	1	1	1	1	1
1550	Kelvin R			1	1	1	1	1	1
1551	Nicole	Silverwater	QLD		1	1	1	1	1
1552	Mrs Joan	Newcomb	VIC	1	1	1	1	1	1
1553	Tom	Gerroa	NSW					1	1
1554	Lee								
1555	Joan	Doonan via Eumundi	QLD		1				1
1556	Kathleen	Gulgong	NSW			1	1	1	
1557	Hazel	Gulgong	NSW	1		1	1	1	1
1558	S	Millthorpe	NSW		1	1	1	1	1
1559	Christine	Warren	NSW	1					
1560	Susan								
1561	Mrs K	Wundowie	WA		1	1	1	1	1
1562	Bob	St Helens Beach	QLD	1	1	1	1	1	1
1563	Colleen	St Helens Beach	QLD	1	1	1	1	1	1
1564	Carole	Bungendore	NSW	1	1	1	1	1	1
1565	Ismeel	Hinchbrook	NSW		1	1	1	1	1
1566	Loretta D	Morpeth	NSW		1	1	1	1	1
1567	Ken	West Kempsey	NSW		1	1	1	1	1
1568	M	Sawtell	NSW	1	1	1	1	1	1
1569	Teree	Moorecreek	NSW			1	1	1	1
1570	Caroline	Mungindi	NSW	1					
1571	H	Paradise	TAS	1	1	1	1	1	1
1572	Mr Laurie	Meckering	WA		1	1	1	1	1
1573	Michelle			1					
1574	Trudy	Hall	ACT	1	1			1	1
1575	Margaret	Skye	VIC	1		1	1	1	1
1576	Mr R	Jurien Bay	WA			1	1	1	1
1577	Neil	Essendon	VIC	1	1	1	1	1	1
1578	Stuart	Beacac	VIC	1		1	1	1	1
1579	Geoff	Russelton West	WA			1	1	1	1
1580	Margaret J	Croydon	VIC		1	1	1	1	1
1581	Mary	Reservoir	VIC			1	1	1	1
1582	Mrs A	Geilston Bay	TAS	1				1	1
1583	Mrs J	Yolla	TAS	1	1	1	1	1	1
1584	Mrs C A	Lady Barron	TAS	1	1	1	1	1	1
1585	Jenny	Chain Valley Bay	NSW					1	1
1586	Robert E	Oyster Bay	NSW		1	1	1	1	1

1587 I	Bundanoon	NSW	1	1	1	1	1
1588 M	Bundanoon	NSW	1	1	1	1	1
1589 Philip	Chain Valley Bay	NSW	1				
1590 Michael	Chillagoe	QLD	1	1	1	1	1
1591 P	Chillagoe	QLD	1	1	1	1	1
1592 Margaret	Girgarre	VIC	1	1	1	1	1
1593 Lyle							
1594 Devika							
1595 Mrs L	Wasleys	SA	1	1	1	1	1
1596 T	Wasleys	SA	1	1	1	1	1
1597 Angela	Plympton Park	SA					
1598 Bianca							
1599 Glen							
1600 Una							
1601 Mr E	Cornubia	QLD	1	1	1	1	1
1602 Mrs E							
1603 Tom	Warialda	NSW					
1604 Jenny	Meandarra	QLD	1	1	1	1	1
1605 Roger	Northam	WA	1	1	1	1	1
1606 Peter	North Adelaide	SA					
1607 Katrina	Barratta	TAS	1	1	1	1	1
1608 Gerti	Bruce Rock	WA	1	1	1	1	1
1609 Marilyn	Bruce Rock	WA	1	1	1	1	1
1610 Rosalie	Narenbeen	WA	1	1	1	1	1
1611 John	Narenbeen	WA					
1612 Pat	Manildra	NSW					
1613 Robyn	Manildra	NSW					
1614 Michael	Normanville	SA					
1615 Marilyn F	Cape Jervis	SA					
1616 M	Wool Bay	SA	1	1	1	1	1
1617 R	Beachport	SA	1	1	1	1	1
1618 Karyn	Beachport	SA					
1619 Paige	Noosa Heads	QLD					
1620 Maria							
1621 Trevor							
1622 Anthony	Millicent	SA					
1623 Margaret	Beachport	SA	1	1	1	1	1
1624 Kevin	Beachport	SA	1	1	1	1	1
1625 Monica	Plumpton	VIC	1	1	1	1	1
1626 Kristina	Manning Park	NSW					
1627 Ms Hong Thi	Sunshine West	VIC					
1628 Rocky T	Sunshine West	VIC					
1629 Helmut	Kings Langley	NSW					
1630 Paulan X	West Melbourne	VIC					
1631 Frederick G	Tammin	WA	1	1	1	1	1
1632 Linden	Tottenham	NSW					
1633 Barbara	Tottenham	NSW					
1634 Robert M	Yanchep	WA	1	1	1	1	1
1635 Mrs G	Craigie	WA					
1636 Jayne	Happy Valley	SA					
1637 Ellison							
1638 Les	Tottenham	NSW	1	1	1	1	1
1639 Pamela	Tottenham	NSW	1	1	1	1	1
1640 Mrs Janet	Goruke	VIC	1	1	1	1	1
1641 SA							
1642 NJ							
1643 Ailsa	Amphitheatre	VIC					
1644 Sarah							
1645 Patrick							
1646 Hoa	Sunshine West	VIC					
1647 Michelle	Lenah Valley	TAS					
1648 May	Turcurry	NSW					
1649 Mrs Bevely	Park Holme	SA	1	1	1	1	1
1650 Mrs Marie	Gorokan	NSW	1	1	1	1	1
1651 Linda	Wandoan	QLD					
1652 B	Illabo	NSW	1	1	1	1	1
1653 E	Mount Gambier	SA	1	1	1	1	1
1654 V	Mount Gambier	SA	1	1	1	1	1
1655 Anne	Tarro	NSW					

1656 B S	Newdegate	WA	1	1	1	1
1657 Paula	Erskine	WA	1	1	1	1
1658 Mrs Carole						
1659 Chelsea			1			
1660 Linda					1	1
1661 Joanne	Meander	TAS				1
1662 Selina	Lake Conjola	NSW	1			1
1663 Mrs Helen M	Marysville	VIC		1	1	1
1664 Ian J	Heywood	VIC			1	1
1665 Roger	Bulahdelah	NSW	1		1	1
1666 Judy	Bulahdelah	NSW	1		1	1
1667 Alice D	Koondrook	VIC	1		1	1
1668 Andrea						
1669 Mr T	Goughs Bay	VIC	1	1	1	1
1670 Mrs	Goughs Bay	VIC	1	1	1	1
1671 K	Blacksmiths	NSW		1	1	1
1672 Robyn	Cootamundra	NSW	1			1
1673 Geoff	Holbrook	NSW	1		1	1
1674 Peter	Oakers Hill	NSW	1	1		1
1675 M	Tingalpa	QLD				1
1676 N C	Miriam Vale	QLD	1	1	1	1
1677 Paula	Cotton Tree	QLD	1	1	1	1
1678 Ian	Morphett Vale	SA			1	1
1679 Leeanne						1
1680 Carmel	Lucindale	SA			1	1
1681 Joy	Lucindale	SA	1	1	1	1
1682 Karin	Wilmington	SA		1	1	1
1683 Marion	Port Fairy	VIC	1	1	1	1
1684 C	Hughesdale	VIC	1	1	1	1
1685 Diane	Brinsmead	QLD			1	1
1686 John					1	1
1687 Merv	Hillston	NSW	1		1	1
1688 Dolly	Hillston	NSW	1		1	1
1689 Kristin						1
1690 Sarah			1			1
1691 Joan	Cameron Park	NSW		1	1	1
1692 Merle	Shelly Beach	NSW	1	1	1	1
1693 Maria	Kingsville	VIC		1	1	1
1694 Pam	Bendigo	VIC	1	1	1	1
1695 Julie	Strathfieldsaye	VIC		1	1	1
1696 Marley	Bellfield	VIC	1		1	1
1697 Janis	Lismore	NSW				1
1698 Ron	Alexandria	NSW			1	1
1699 Mrs Sandra	Greensborough	VIC	1	1	1	1
1700 J	Woon Yallock	VIC		1	1	1
1701 Diane	Burrumbuttock	NSW			1	1
1702 Warren						
1703 Sherrill	East Geelong	VIC	1		1	1
1704 Daniel	Wyalkatchem	WA	1	1	1	1
1705 Con	Fawkner	VIC	1		1	1
1706 Helen	Boondall	QLD			1	1
1707 L L	Cundletown	NSW			1	1
1708 L J	Cundletown	NSW	1		1	1
1709 Giuseppe	Bexley	NSW	1	1	1	1
1710 Lesly	Ermington	NSW	1		1	1
1711 W A	Wangaratta	NSW	1		1	1
1712 Dennis	Flinders Island	TAS	1		1	1
1713 Trinh						1
1714 Reuwaida						1
1715 Siu Bouy						1
1716 Ereney						1
1717 Carmel	Warialda	NSW	1	1	1	1
1718 Roger	Warialda	NSW	1	1	1	1
1719 Wade						1
1720 Kerry						1
1721 Suzanne	Warrimoo	NSW		1	1	1
1722 Mr Richard	Gilgai	NSW	1	1	1	1
1723 Carole	Dora Creek	NSW	1	1	1	1
1724 Linda	Ciresford	NSW	1	1	1	1

1794 M L	Hadfield	VIC	1	1	1	1	1	1
1795 Shirley	Middle Dural	NSW	1	1	1	1	1	1
1796 Ms R	Benalla	VIC	1	1	1	1	1	1
1797 Alison	Orange	NSW			1	1	1	1
1798 Judith E	Cassilis	NSW	1	1	1	1	1	1
1799 Michael	Bathurst	NSW	1	1	1	1	1	1
1800 W R	Sea Lake	VIC	1	1	1	1	1	1
1801 Chris	Sea Lake	VIC	1	1	1	1	1	1
1802 Karen	Sea Lake	VIC					1	1
1803 Margaret	Aspendale Gardens	VIC	1	1	1	1	1	1
1804 Maria	Thomastown	VIC	1	1	1	1	1	1
1805 Mrs D	Griffith	NSW	1	1	1	1	1	1
1806 SIR/MADAM	Oatley	NSW	1	1	1	1	1	1
1807 Pam	Rokewood	VIC	1	1	1	1	1	1
1808 Ann	Jannali	NSW					1	1
1809 Lyverne	Quorn	SA	1	1	1	1	1	1
1810 Rex	Quorn	SA	1	1	1	1	1	1
1811 Mark	Scamander	TAS	1	1	1	1	1	1
1812 Cheryl	Marmong Point	NSW	1	1	1	1	1	1
1813 Richard	Mount Colah	NSW	1	1	1	1	1	1
1814 Mrs Faye	Barham	NSW	1	1	1	1	1	1
1815 Sue	Archies Creek	VIC	1	1	1	1	1	1
1816 Mr K			1	1	1	1	1	1
1817 Helena	Rokewood	VIC					1	1
1818 Debra	Longwood	VIC	1	1	1	1	1	1
1819 Brian	Heathcote	NSW	1	1	1	1	1	1
1820 Inala	Palmer	SA	1	1	1	1	1	1
1821 B	Milendella	SA	1	1	1	1	1	1
1822 Catherine	Lameroo	SA					1	1
1823 Josephine	East Bentleigh	VIC	1	1	1	1	1	1
1824 Jeremy (Jerry)	Everton Park	QLD	1	1	1	1	1	1
1825 Mrs J	Lalor Park	NSW					1	1
1826 Gary	Camden Park	SA					1	1
1827 Ms Oggi	Camden Park	SA					1	1
1828 Stephen	Berowra	NSW	1	1	1	1	1	1
1829 Barbara A	Port Noarlunga	SA	1	1	1	1	1	1
1830 Janice	Coober Pedy	SA	1	1	1	1	1	1
1831 Donna	Avondale heights	VIC					1	1
1832 Mrs Jessie	Cudal	NSW					1	1
1833 Evette	Normanville	SA					1	1
1834 Antpnio	Thomastown	VIC	1	1	1	1	1	1
1835 Robert	Kurri Kurri	NSW	1	1	1	1	1	1
1836 Mrs J M	Tottenham	NSW					1	1
1837 K A	Burnley	VIC					1	1
1838 Ian	Kilsyth South	VIC					1	1
1839 Yvonne	Athelstone	SA	1	1	1	1	1	1
1840 Don	Castambul	SA	1	1	1	1	1	1
1841 D F	Monbulk	VIC	1	1	1	1	1	1
1842 Carol	Frankston	VIC					1	1
1843 Mallory							1	1
1844 Lana							1	1
1845 Mr M	St Georges Basin	NSW	1	1	1	1	1	1
1846 Mrs M	St Georges Basin	NSW	1	1	1	1	1	1
1847 Anthony	Mitchell	QLD	1	1	1	1	1	1
1848 Terri	Mitchell	QLD	1	1	1	1	1	1
1849 Estelle	Mitchell	QLD	1	1	1	1	1	1
1850 Phillip	Mitchell	QLD	1	1	1	1	1	1
1851 Donna	Mitchell	QLD	1	1	1	1	1	1
1852 Katrina	Mitchell	QLD					1	1
1853 Margaret	Scarsdale	VIC	1	1	1	1	1	1
1854 Diana			1	1	1	1	1	1
1855 Vickie			1	1	1	1	1	1
1856 Diann	Coburg	VIC	1	1	1	1	1	1
1857 Heather	Larg Bay	SA					1	1
1858 Jeff	Woodville	SA					1	1
1859 Kathy	Tottenham	NSW	1	1	1	1	1	1
1860 Elaine	Tottenham	NSW	1	1	1	1	1	1
1861 April	Woy Woy	NSW	1	1	1	1	1	1
1862 Robyn	Balcatta	WA	1	1	1	1	1	1

2001 Marilyn	Warialda	NSW			1	1	1	1
2002 John	Gladstone	NSW	1				1	1
2003 Sid	Trundle	NSW	1		1	1	1	1
2004 Rocco	Putney	NSW	1		1	1	1	1
2005 John	Armidale	NSW	1		1	1	1	1
2006 Patricia	Armidale	NSW	1		1	1	1	1
2007 Maura	Dungowan	NSW	1		1	1	1	1
2008 Shirley	Banora Point	NSW	1		1	1	1	1
2009 F M	West Footscray	VIC	1		1	1	1	1
2010 Pat								
2011 Liz	Boorowa	NSW	1		1	1	1	1
2012 Joyce	Balga	WA	1					1
2013 Michelle								
2014 B	Doncaster	VIC		1		1	1	1
2015 Roma	Boulder	WA	1		1	1	1	1
2016 Mrs E M	Queanbeyan	NSW		1		1	1	1
2017 Elaine	Gulgong	NSW	1		1	1	1	1
2018 Norman	Geelong	VIC	1		1	1	1	1
2019 Margaret	Swan Hill	VIC	1		1	1	1	1
2020 Jenny	The Patch	VIC		1		1	1	1
2021 Stephan	Campbeltown	NSW			1	1	1	1
2022 Judith	Campbeltown	NSW			1	1	1	1
2023 Mrs. Gudrun	Scottsdale	TAS	1		1	1	1	1
2024 Mrs Eagleton	Mathoura	NSW	1		1	1	1	1
2025 Charlie	Oxley	VIC	1		1	1	1	1
2026 R `	Inverloch	VIC	1		1	1	1	1
2027 Patrick	Mendooran	NSW	1		1	1	1	1
2028 D.L	Owen	SA	1				1	1
2029 Caro				1		1	1	1
2030 Sally	Mungindi	NSW					1	1
2031 Stephen	Swifts Creek	VIC		1		1	1	1
2032 Mrs B.H			1		1	1	1	1
2033 Maher	Sawtell	NSW	1		1	1	1	1
2034 Danita	Crescent Head	NSW	1		1	1	1	1
2035 E.M	Bogangar	NSW	1		1	1	1	1
2036 John								
2037 Pauline	Badgingarra	WA		1		1	1	1
2038 Carmella	Stokers Siding	NSW		1		1	1	1
2039 Judy			1		1		1	
2040 Bronwyn	Sheffield	TAS	1					
2041 Anthony				1		1	1	1
2042 Daniela	Brighton	QLD		1		1	1	1
2043 Maxine	Bruce Rock	WA		1		1	1	1
2044 Lilian	Chiswick	NSW		1		1	1	1
2045 Mark	Kalangaroo	SA	1		1	1	1	1
2046 Kay Lynette	Nyngan	NSW	1		1	1	1	1
2047 Harry	Lucindale	SA	1		1	1	1	1
2048 Leanne	Oakey	QLD	1		1	1	1	1
2049 Eunice	Clunes	VIC		1		1	1	1
2050 Terry	Craignorie	SA						1
2051 Lorraine	Ascot Vale	VIC		1		1	1	1
2052 Joanne Patricia	Meckering	WA		1		1	1	1
2053 Marguerette	Ferry Hills	QLD	1		1	1	1	1
2054 Mr. W	Davuren Park	SA	1		1	1	1	1
2055 Mrs. O	Davuren Park	SA	1		1	1	1	1
2056 Angela	Kogarah	NSW	1		1	1	1	1
2057 Kole	Queanbeyan	NSW	1		1	1	1	1
2058 George	Queanbeyan	NSW	1		1	1	1	1
2059 Ms P. Pyle	Sth Caulfield	VIC	1		1	1	1	1
2060 Mrs. Rosetta	Cotton Tree	QLD	1		1	1	1	1
2061 Daphne	Queanbeyan	NSW	1		1	1	1	1
2062 Ross	Caulfield North	VIC		1		1	1	1
2063 Susan	Victoria Point	QLD			1	1	1	1
2064 Tasneem			1					1
2065 Ron								1
2066 R	Morningside	Vic	1		1	1	1	1
2067 Phil				1				1
2068 Glenda	Springwood	VIC	1		1	1	1	1
2069 Riley					1	1	1	1

2070 Rowland	Acacia Hills	TAS	1	1	1	1	1	1	1
2071 Phillip	Elmone	VIC	1	1	1	1	1	1	1
2072 Brad	Oakey	QLD	1	1	1	1	1	1	1
2073 Monica									
2074 Michelle	Kenthurst	NSW	1	1	1	1	1	1	1
2075 Lea	Kenthurst	NSW	1	1	1	1	1	1	1
2076 Tony	Oakey	QLD	1	1	1	1	1	1	1
2077 Gloria A	California Gully	VIC	1	1	1	1	1	1	1
2078 J	Yumbi Umbi	NSW							
2079 Pamela	Bundaberg	QLD	1	1	1	1	1	1	1
2080 Barb									
2081 Carmel									
2082 D	Bongaree	QLD		1	1	1	1	1	1
2083 B	Brewarrina	NSW							
2084 Mr H	Brewarrina	NSW							
2085 Betty Maureen	Queanbeyan	NSW	1	1	1	1	1	1	1
2086 Ethan	Lota	QLD	1	1	1	1	1	1	1
2087 Shawn	East Brisbane	QLD							
2088 Beryl	Crestmead	QLD		1	1	1	1	1	1
2089 Grant	Tandina	QLD							
2090 Kylie	Scarborough	QLD							
2091 Maria	Scarborough	QLD							
2092 Jennifer	Pendle Hill	NSW	1	1	1	1	1	1	1
2093 Jennifer	St Albans Park	VIC							
2094 Mrs Adrienne	Oakville	NSW	1	1	1	1	1	1	1
2095 John	Victoria Point	QLD	1	1	1	1	1	1	1
2096 Pamela J	Forbes	NSW							
2097 Denis	Maiden Gully	VIC	1	1	1	1	1	1	1
2098 Mrs P	Yankalilla	SA							
2099 Judith	Bonalbo	NSW	1	1	1	1	1	1	1
2100 B	Brighton	QLD							
2101 Margaret	Queanbeyan	NSW	1	1	1	1	1	1	1
2102 Jeanette	Noble Park	VIC							
2103 Gina	Noble Park	VIC	1	1	1	1	1	1	1
2104 Allan	Merrylands	NSW	1	1	1	1	1	1	1
2105 Elizabeth	Inglewood	VIC	1	1	1	1	1	1	1
2106 Mr Mark	Frankston	VIC	1	1	1	1	1	1	1
2107 Mrs C	Frankston	VIC							
2108 Edina	Boronia	VIC	1	1	1	1	1	1	1
2109 S	Malvern	VIC	1	1	1	1	1	1	1
2110 Pene	Kyogle	NSW	1	1	1	1	1	1	1
2111 Judy	Briar Hill	VIC							
2112 Roman	Henely Beach	SA							
2113 Pat	Henely Beach	SA							
2114 Pamela	St Albans Park	VIC	1	1	1	1	1	1	1
2115 Georgia	Palm Beach	NSW	1	1	1	1	1	1	1
2116 Max	Penshurst	NSW							
2117 Colleen	Edensor Park	NSW	1	1	1	1	1	1	1
2118 A L	Tottenham	NSW	1	1	1	1	1	1	1
2119 Marion	Cuballing	WA	1	1	1	1	1	1	1
2120 A	Goroke	VIC	1	1	1	1	1	1	1
2121 J	Redbank	VIC	1	1	1	1	1	1	1
2122 Maria	Avoca	VIC	1	1	1	1	1	1	1
2123 Kellie	Haberfield	NSW							
2124 Veronica									
2125 Colin	Aspley	QLD	1	1	1	1	1	1	1
2126 Rebecca	Aspley	QLD	1	1	1	1	1	1	1
2127 Gary	Charlton	VIC							
2128 Mrs Yvonne	Kersbrook	SA	1	1	1	1	1	1	1
2129 Mr A	Booker Bay	NSW	1	1	1	1	1	1	1
2130 Lorraine	Booker Bay	NSW	1	1	1	1	1	1	1
2131 Mrs Glenys	Georgetown	QLD	1	1	1	1	1	1	1
2132 Shane	While Hills Bendigo	VIC							
2133 Sharron	Condong	NSW							
2134 Mrs P	Condong	NSW	1	1	1	1	1	1	1
2135 John	Kyogle	NSW	1	1	1	1	1	1	1
2136 Katrina	South Murwillumbah	NSW							
2137 Paul									
2138 Edith	Score	NSW	1	1	1	1	1	1	1

2139	V U	Richmond	QLD				1	1	1	1	1
2140	Graham	Kew	VIC				1	1	1	1	1
2141	Jodie	Denmark	WA					1	1	1	1
2142	Geoff	Normanville	SA		1			1	1	1	1
2143	Meegan										
2144	Rosana										
2145	Brian	Wilsonton	QLD	1				1	1	1	1
2146	Peter							1	1	1	1
2147	Keith	Toowoomba	QLD	1				1	1	1	1
2148	Glenda	Foster North	VIC	1				1	1	1	1
2149	Elizabeth	Darlington	WA					1	1	1	1
2150	Sandra	Carnegie	VIC	1				1	1	1	1
2151	Julie							1	1	1	1
2152	Frances	Tooradin	VIC								
2153	Lyn	Chittaway Bay	NSW					1	1	1	1
2154	Kerry	Heathridge	WA		1			1	1	1	1
2155	M	Narembreen	WA								
2156	Mr Wayne	Narembreen	WA	1				1	1	1	1
2157	Rod				1			1	1	1	1
2158	Lynn	Tin Can Bay	QLD					1	1	1	1
2159	Margery	Holland Park	QLD	1							
2160	Jenny Leah	Sheffield	TAS	1				1	1	1	1
2161	Mrs Celia	Lesmurdie	WA		1			1	1	1	1
2162	L	Clarinda	VIC								
2163	Deane	Tooradin	VIC	1							
2164	Cathy	Tooradin	VIC								
2165	J G	Apsley	VIC					1	1	1	1
2166	Mrs L	Hazelbrook	NSW	1				1	1	1	1
2167	Annette	Hazelbrook	NSW		1			1	1	1	1
2168	Sue	Gladesville	NSW	1				1	1	1	1
2169	Vera	Bell Post Hill	VIC								
2170	BJ	Beacon	WA	1				1	1	1	1
2171	Alan	West Busseton	WA					1	1	1	1
2172	Imperia	West Busseton	WA					1	1	1	1
2173	Sharyn										
2174	Paul	Cairns	QLD	1				1	1	1	1
2175	Daniel	Centenary Heights	QLD					1	1	1	1
2176	Alan	Yinnar	VIC					1	1	1	1
2177	Diane	Port Albert	VIC					1	1	1	1
2178	Adrian	Rainbow	VIC					1	1	1	1
2179	Anita	Barwidgee	VIC					1	1	1	1
2180	Linda	Narembreen	WA	1				1	1	1	1
2181	F	Biggenden	QLD					1	1	1	1
2182	C	Biggenden	QLD					1	1	1	1
2183	Joseph	Nannella	VIC	1				1	1	1	1
2184	Susan	Jundah	QLD					1	1	1	1
2185	Jan	Cavendish	VIC	1				1	1	1	1
2186	Sir/Madam	Kersbrook	SA								
2187	Carol	Kensington Park	SA	1				1	1	1	1
2188	Colin	Tottenham	NSW	1				1	1	1	1
2189	Phyllis	Cotton Tree	QLD	1				1	1	1	1
2190	Neil	Hendley	VIC					1	1	1	1
2191	Heather	Delacombe	VIC	1				1	1	1	1
2192	Lawrence	Goulburn	NSW	1				1	1	1	1
2193	Mrs Joyce	Goulburn	NSW	1				1	1	1	1
2194	Kerry	Kendenup	WA					1	1	1	1
2195	Bob	Kendenup	WA					1	1	1	1
2196	Stephen	Wooroloo	WA					1	1	1	1
2197	Mr Vincent	St Marys	NSW					1	1	1	1
2198	Jacinta										
2199	Anna										
2200	J	Ocean Shores	NSW								
2201	Joy	Port Victoria	SA	1				1	1	1	1
2202	Michelle	Cecil Plains	QLD					1	1	1	1
2203	Fran										
2204	John	Carlton	NSW					1	1	1	1
2205	Lorelle	Maroochydore	QLD	1				1	1	1	1
2206	Warren										
2207	Kevin	Landsborough	VIC					1	1	1	1

2208 Rosemary	Landsborough	VIC	1	1	1	1	1	1
2209 Denise	Toowoomba	QLD	1	1	1	1	1	1
2210 Leanne	Landsborough	VIC	1					1
2211 William L	St Albans Park	VIC	1	1	1	1	1	1
2212 John	Cassilis	NSW	1	1	1	1	1	1
2213 Bernard William	Ingleburn	NSW	1					1
2214 Wayne	Cassilis	NSW	1	1	1	1	1	1
2215 Val	Craigmore	SA	1	1	1	1	1	1
2216 Alison								1
2217 Ms Emma	Regents Park	NSW	1	1	1	1	1	1
2218 Mrs Sheila	Grantville	VIC	1	1	1	1	1	1
2219 Sophie	Brunswick	VIC	1	1	1	1	1	1
2220 J	South Yarra	VIC	1	1	1	1	1	1
2221 W	South Yarra	VIC	1	1	1	1	1	1
2222 A	Pilliga	NSW	1	1	1	1	1	1
2223 M	Pilliga	NSW	1	1	1	1	1	1
2224 Joan	Groke	VIC	1	1	1	1	1	1
2225 Brian	Tooradin	VIC	1	1	1	1	1	1
2226 Myra	Tooradin	VIC	1	1	1	1	1	1
2227 Irene	Boulder	WA	1	1	1	1	1	1
2228 Mrs B	South Grafton	NSW	1	1	1	1	1	1
2229 Joyce	Tooradin	VIC	1					1
2230 Kim								1
2231 Ken	Canamah	WA	1		1	1	1	1
2232 Beverley	Mendooran	NSW		1	1	1	1	1
2233 John	Mendooran	NSW		1	1	1	1	1
2234 Dawn	Zillmere	QLD		1	1	1	1	1
2235 Stephen	Mendooran	NSW		1	1	1	1	1
2236 Sue	Beachport	SA	1					1
2237 Colin H	Palmer	SA	1	1	1	1	1	1
2238 Christine	Duaringa	QLD	1	1	1	1	1	1
2239 Patricia	Bulimba	QLD			1	1	1	1
2240 Bernadette					1	1	1	1
2241 Mrs P	MacGregor	QLD	1		1	1	1	1
2242 Renie	Minnindie	VIC	1	1	1	1	1	1
2243 Boyce	Casino	NSW		1	1	1	1	1
2244 Charlene	Tatham	NSW			1	1	1	1
2245 Jim	Glenroy	VIC	1	1	1	1	1	1
2246 Mr Alan	Bundanoon	NSW	1					1
2247 Julie	Marrickville	NSW		1	1	1	1	1
2248 Mr Graeme	Delacombe	VIC	1	1	1	1	1	1
2249 Ilse					1	1	1	1
2250 Christine	Dolls Point	NSW	1					1
2251 Mrs P J	Griffith	NSW	1	1	1	1	1	1
2252 Jennifer	West Wyalong	NSW		1	1	1	1	1
2253 Barry	Kempsey	NSW	1	1	1	1	1	1
2254 Debra	Nambour	QLD		1	1	1	1	1
2255 P	Tinana	QLD						1
2256 Trevor	Bungendore	NSW	1		1	1	1	1
2257 Mrs Jan	Culcairn	NSW			1	1	1	1
2258 Margaret	East Henty	NSW	1	1	1	1	1	1
2259 Kim	Tipton	QLD	1					1
2260 Steven	Tipton	QLD	1					1
2261 John	Boddington	WA	1	1	1	1	1	1
2262 Annette	Boddington	WA		1	1	1	1	1
2263 Rhe	Sawyers Valley	WA	1	1	1	1	1	1
2264 Krystle	Whittington	VIC			1	1	1	1
2265 Mira	Queanbeyan	NSW		1	1	1	1	1
2266 Evelyn	Queanbeyan	NSW	1	1	1	1	1	1
2267 Christina								1
2268 Mrs Nola	Bungendore	NSW	1		1	1	1	1
2269 Harvey	Nundle	NSW	1	1	1	1	1	1
2270 Brian	Bribie Island	QLD	1		1	1	1	1
2271 Ms C A					1	1	1	1
2272 P	Hackett	ACT	1	1	1	1	1	1
2273 Harold	Meekatharra	WA	1	1	1	1	1	1
2274 Mrs V	Breakwater	VIC	1					1
2275 Frances	Queanbeyan	NSW		1	1	1	1	1
2276 Mrs M	Jerrabomberra	NSW	1	1	1	1	1	1

2277 R E R	Mitchell	QLD	1	1	1	1	1	1	1
2278 Anne E	Biggenden	QLD	1	1	1	1	1	1	1
2279 Susan	Cassilis	NSW	1	1	1	1	1	1	1
2280 Graham									
2281 Colleen	Berrigan	NSW	1	1	1	1	1	1	1
2282 Christina	Hillston	NSW	1	1	1	1	1	1	1
2283 Maurice	Henty	NSW	1	1	1	1	1	1	1
2284 Wendi	Boomi	NSW	1	1	1	1	1	1	1
2285 John	Clifton Hill	VIC							
2286 Mrs W	Mitcham	VIC	1	1	1	1	1	1	1
2287 Andrez	Kaleen	ACT	1	1	1	1	1	1	1
2288 Mrs Barbara	Campbell	ACT	1	1	1	1	1	1	1
2289 Mrs Ann	Queanbeyan	NSW							
2290 E	Somerville	VIC			1	1	1	1	1
2291 Ian Charles	Redbank	VIC	1	1	1	1	1	1	1
2292 Mrs E	Sherwood	QLD	1	1	1	1	1	1	1
2293 Mr William	Berkley	NSW	1	1	1	1	1	1	1
2294 H F	Bendigo	VIC	1	1	1	1	1	1	1
2295 S J	Bendigo	VIC	1	1	1	1	1	1	1
2296 Korlina	Lidcombe	NSW	1	1	1	1	1	1	1
2297 Richard	Quorn	SA		1	1	1	1	1	1
2298 Andrea	Quorn	SA		1	1	1	1	1	1
2299 John	Aramac	QLD	1	1	1	1	1	1	1
2300 Aileen	Charlton	VIC			1	1	1	1	1
2301 Allan	Beechworth	VIC	1	1	1	1	1	1	1
2302 Bruce	Paynesville	VIC		1	1	1	1	1	1
2303 Mrs P M	Warriewood	NSW	1	1	1	1	1	1	1
2304 Sylvia									
2305 Christine	Strahan	TAS	1	1	1	1	1	1	1
2306 Janine	Strahan	TAS	1	1	1	1	1	1	1
2307 Mr Robert	Dunaleely	TAS	1	1	1	1	1	1	1
2308 Mrs Diana	Dunaleely	TAS	1	1	1	1	1	1	1
2309 Catrine	Port Hedland	WA	1	1	1	1	1	1	1
2310 Paul	Port Macquarie	NSW			1	1	1	1	1
2311 Chris	Kersbrook	SA							
2312 Mrs Evelin	Port Julia	SA	1						
2313 M G	Cecil Plains	QLD	1	1	1	1	1	1	1
2314 K T	Cecil Plains	QLD	1	1	1	1	1	1	1
2315 Y	Moree	NSW	1	1	1	1	1	1	1
2316 Lella	Kooweerup	VIC	1	1	1	1	1	1	1
2317 E A	Dartmoor	VIC	1	1	1	1	1	1	1
2318 Leonie	Cleve	SA							
2319 Denis	Tullibigeal	NSW	1	1	1	1	1	1	1
2320 Ravinder	Ngunnawal	ACT			1	1	1	1	1
2321 Sam	Aramai	QLD	1	1	1	1	1	1	1
2322 Meg	Drayton North	QLD	1	1	1	1	1	1	1
2323 Donald									
2324 Brian	Darlington Point	NSW	1	1	1	1	1	1	1
2325 Doris			1	1	1	1	1	1	1
2326 Mrs C			1	1	1	1	1	1	1
2327 Helen	Jensen	QLD	1	1	1	1	1	1	1
2328 L	Payneham	SA	1						
2329 Tom	Basin View	NSW			1	1	1	1	1
2330 Elaine	Cecil Plains	QLD	1	1	1	1	1	1	1
2331 Mrs Yvonne	Cecil Plains	QLD	1	1	1	1	1	1	1
2332 Mrs Michelle	St Leonards	VIC	1	1	1	1	1	1	1
2333 Lewis	Lilydale	VIC	1	1	1	1	1	1	1
2334 Lea-Anne	Babinda	QLD			1	1	1	1	1
2335 Mary	Babinda	QLD			1	1	1	1	1
2336 Waste Contractor Recyclers Association	Moorbi	NSW	1	1	1	1	1	1	1
2337 Tony	Wollongong	NSW			1	1	1	1	1
2338 Sanjiva	Hampton East	VIC		1	1	1	1	1	1
2339 Lorraine	Tinana	QLD	1	1	1	1	1	1	1
2340 Davies	Sawtell	NSW	1	1	1	1	1	1	1
2341 Gwen	Darlington Point	NSW	1	1	1	1	1	1	1
2342 Caroline	Guyra	NSW	1	1	1	1	1	1	1
2343 Paul	Murrarie	QLD			1	1	1	1	1
2344 Antony	Sherwood	QLD			1	1	1	1	1
2345 Charlie	Buldah	VIC	1	1	1	1	1	1	1

2346 Allan	Albury	NSW	1	1	1	1	1	1	1
2347 J	West Wyalong	NSW							1
2348 Kristel	Craigmore	SA	1	1	1	1	1	1	1
2349 Josh	Craigmore	SA	1						1
2350 Rosemarie	Tungkillo	SA							1
2351 Fay	Lameroo	SA	1						1
2352 Mrs Doreen	Chapel Hill	QLD	1	1	1				1
2353 Elaine									1
2354 Loretta									1
2355 Lidia	Woongarrah	NSW							1
2356 Nancy	Kundie Kundie	NSW	1	1	1	1	1	1	1
2357 Graham	Kundie Kundie	NSW	1	1	1	1	1	1	1
2358 Chris	Cundletown	NSW	1	1	1	1	1	1	1
2359 Heather	Sawteil	NSW							1
2360 Ah	Maroondah	QLD	1	1	1	1	1	1	1
2361 Thomas	Maroondah	QLD	1	1	1	1	1	1	1
2362 Mr Darcy	Rathmines	NSW	1						1
2363 Sandra	Pakenham	VIC	1	1	1	1	1	1	1
2364 Leonard Keith	Dookie	VIC	1						1
2365 Pamela	Dookie	VIC	1						1
2366 Geoffrey	Narembreen	WA		1	1	1	1	1	1
2367 Wendy	Narembreen	WA		1	1	1	1	1	1
2368 Ian P	West Kempsey	NSW							1
2369 S N	Duarlinga	QLD	1	1	1	1	1	1	1
2370 W J	Aramac	QLD	1	1	1	1	1	1	1
2371 Chris	Haberfield	NSW							1
2372 Moshen	West Kempsey	NSW		1					1
2373 Isabel	Toorwmina	NSW	1	1	1	1	1	1	1
2374 Margaret	Alstonville	NSW	1	1	1	1	1	1	1
2375 Margaret									1
2376 Karen									1
2377 Claude	Kempsey	NSW							1
2378 Adam	Branston	NSW							1
2379 Mrs Leanne	Narembreen	WA	1	1	1	1	1	1	1
2380 Mark	Ingleburn	NSW	1	1	1	1	1	1	1
2381 Douglas	Lurnea	NSW	1	1	1	1	1	1	1
2382 William									1
2383 Mrs Michelle	Lilydale	VIC		1	1	1	1	1	1
2384 Rob	Redesdale	VIC	1	1	1	1	1	1	1
2385 Mrs Gail	Ridgewood	QLD	1	1	1	1	1	1	1
2386 Helen	Montville	QLD		1	1	1	1	1	1
2387 Luke									1
2388 Tracey	Aramac	QLD		1	1	1	1	1	1
2389 A	Richmond Hill	NSW	1	1	1	1	1	1	1
2390 C	Richmond Hill	NSW	1	1	1	1	1	1	1
2391 Michele	Gurley	NSW	1	1	1	1	1	1	1
2392 John	Castlemaine	VIC	1	1	1	1	1	1	1
2393 Gurpreet	Hoppers Crossing	VIC	1	1	1	1	1	1	1
2394 Jeffrey	Beacon	WA		1	1	1	1	1	1
2395 Mrs Tania	Newcomb	VIC	1						1
2396 Paula	Lower Mitcham	SA							1
2397 Helen	Gingin	WA		1	1	1	1	1	1
2398 Matilda	Lidcombe	NSW							1
2399 Shanthi	Lidcombe	NSW							1
2400 Deloshan	Lidcombe	NSW							1
2401 Vano	Lidcombe	NSW	1						1
2402 A C	Bairnsdale	VIC							1
2403 Glen	Cuballing	WA	1	1	1	1	1	1	1
2404 Lester	Murray Bridge	SA	1	1	1	1	1	1	1
2405 Mrs D M	Morrya	NSW	1	1	1	1	1	1	1
2406 Mrs L	Mt Pleasant	SA							1
2407 Fiona	Narrabundah	ACT							1
2408 Keith	Brandon	QLD	1	1	1	1	1	1	1
2409 S	Burrembuttock	NSW							1
2410 Robert	Queanbeyan	NSW	1	1	1	1	1	1	1
2411 Cindy									1
2412 Mrs A R			1						1
2413 Klaus D	Narrabar	NSW		1	1	1	1	1	1
2414 Helen	Croydon	QLD							1

2415 Karen	Whittington	VIC	1	1	1	1	1	1	1
2416 Ronald	Port Fairy	VIC	1	1	1	1	1	1	1
2417 Mr J R	Telarah	NSW		1	1	1	1	1	1
2418 Vivienne	Henty	NSW	1		1	1	1	1	1
2419 Maureen	Branxton	NSW		1	1	1	1	1	1
2420 Esme	Cecil Plains	QLD		1	1	1	1	1	1
2421 Lynn	Cecil Plains	QLD		1	1	1	1	1	1
2422 Kay	The Rock	NSW	1	1	1	1	1	1	1
2423 Len	The Rock	NSW	1	1	1	1	1	1	1
2424 Judith	Southbrook	QLD	1	1	1	1	1	1	1
2425 Creagh	Littlehampton	SA	1	1	1	1	1	1	1
2426 D R	McLaren Vale	SA	1	1	1	1	1	1	1
2427 Kan	Kewdale	WA	1	1	1	1	1	1	1
2428 I			1	1	1	1	1	1	1
2429 Rosanna M	Queanbeyan	NSW	1	1	1	1	1	1	1
2430 Vern	Sunnybank	QLD	1	1	1	1	1	1	1
2431 Marion	Boddington	WA	1	1	1	1	1	1	1
2432 Peter				1	1	1	1	1	1
2433 Anne-Marie				1	1	1	1	1	1
2434 Ettie	Quairading	WA		1	1	1	1	1	1
2435 Frands John	Quairading	WA	1	1	1	1	1	1	1
2436 Fay Anne	Quairading	WA	1	1	1	1	1	1	1
2437 Keith	Dangin	WA		1	1	1	1	1	1
2438 Parita	Dangin	WA		1	1	1	1	1	1
2439 Ian Ross	Quairading	WA	1	1	1	1	1	1	1
2440 T	Queanbeyan	NSW	1	1	1	1	1	1	1
2441 S	Queanbeyan	NSW	1	1	1	1	1	1	1
2442 Mrs Patricia	Queanbeyan	NSW	1	1	1	1	1	1	1
2443 Kathy	Mt Perry	QLD	1	1	1	1	1	1	1
2444 Mrs Phyllis				1	1	1	1	1	1
2445 Sascha	Tolea	QLD	1	1	1	1	1	1	1
2446 Narelle								1	1
2447 David	Jindabyne	NSW					1	1	1
2448 Patrick	Werrimull	VIC			1	1	1	1	1
2449 Jeanette	Dartmoor	VIC	1	1	1	1	1	1	1
2450 June			1	1	1	1	1	1	1
2451 Vicki	Bridgewater	SA						1	1
2452 S	Bucca	NSW					1	1	1
2453 Christine	Majors Creek	NSW		1	1	1	1	1	1
2454 Brian	Narrabundah	ACT							
2455 Melanie	Dalton	NSW	1	1	1	1	1	1	1
2456 Mrs Patricia	Glen Osmond	SA	1	1	1	1	1	1	1
2457 Mr Ces	South West Rocks	NSW	1	1	1	1	1	1	1
2458 Wendy	Long Flat	NSW	1	1	1	1	1	1	1
2459 Rachel								1	1
2460 Fiona	Bollon	QLD		1	1	1	1	1	1
2461 Dorothea	Rosanna	VIC	1	1	1	1	1	1	1
2462 Victor	Rosanna	VIC	1	1	1	1	1	1	1
2463 Jacqueline	Jerilderie	NSW					1	1	1
2464 Loretta	Harrington	NSW					1	1	1
2465 Harold					1	1	1	1	1
2466 Lorraine	Beresfield	NSW		1	1	1	1	1	1
2467 MR R T	St Lawrence	QLD	1	1	1	1	1	1	1
2468 Sue								1	1
2469 Mrs Margaret	Cranebrook	NSW	1				1	1	1
2470 Jodi	Nundle	NSW	1	1	1	1	1	1	1
2471 Shane	Warragul	VIC	1	1	1	1	1	1	1
2472 Led	Shellharbour	NSW	1	1	1	1	1	1	1
2473 Heather	Mt Riverview	NSW					1	1	1
2474 Nelin	Wentworth	NSW	1	1	1	1	1	1	1
2475 Robert	Wentworth	NSW	1	1	1	1	1	1	1
2476 Barry	Mukinbudin	WA	1	1	1	1	1	1	1
2477 John	Derrinallum	VIC	1	1	1	1	1	1	1
2478 Christos	Glen Iris	VIC	1					1	1
2479 Ms Wendy	Bulahdelah	NSW	1				1	1	1
2480 Brian	Bulahdelah	NSW	1				1	1	1
2481 Mick				1	1	1	1	1	1
2482 Jayden				1	1	1	1	1	1
2483 Lynn					1	1	1	1	1

2553 Mark	Beelbangera	NSW	1	1	1	1	1	1	1
2554 Kyle	Coraki	NSW	1	1	1	1	1	1	1
2555 Mary	Glen Huntley	VIC	1	1	1	1	1	1	1
2556 Karen	Lameroo	SA	1	1	1	1	1	1	1
2557 Rebecca				1	1	1	1	1	1
2558 Sarina				1	1	1	1	1	1
2559 G J	Glencoe	NSW			1	1	1	1	1
2560 N E	Glencoe	NSW			1	1	1	1	1
2561 Roma P	Somerton Park	SA	1	1	1	1	1	1	1
2562 Roderick	West Moonah	TAS	1	1	1	1	1	1	1
2563 Shirley	Oxley	QLD	1				1	1	1
2564 Tom	Oxley	QLD	1				1	1	1
2565 Mr F	King Island	TAS		1	1	1	1	1	1
2566 Mrs M	King Island	TAS	1	1	1	1	1	1	1
2567 Kelly			1						
2568 James	Dongara	WA	1				1	1	1
2569 Jane	Currie	TAS		1					
2570 Marilyn	Beachport	SA			1	1	1	1	1
2571 Paul	Beachport	SA		1	1	1	1	1	1
2572 Patrick	Kingsgrove	NSW		1			1	1	1
2573 Paul	Margaret Rver	WA	1	1	1	1	1	1	1
2574 Valda	Trayning	WA		1	1	1	1	1	1
2575 Carmel	West Bussenton	WA			1	1	1	1	1
2576 Allan	Chirside Park	VIC	1	1	1	1	1	1	1
2577 Vicki	Healesville	VIC	1	1	1	1	1	1	1
2578 Ian	Healesville	VIC	1	1	1	1	1	1	1
2579 Brett	Healesville	VIC	1	1	1	1	1	1	1
2580 Annie	Canowindra	NSW			1	1	1	1	1
2581 Wendy	Tarnagielia	VIC					1	1	1
2582 Merren	Paynesville	VIC		1	1	1	1	1	1
2583 John	Glenning Valley	NSW	1	1	1	1	1	1	1
2584 David	Gresford	NSW	1	1	1	1	1	1	1
2585 Peter	Merewether	NSW		1	1	1	1	1	1
2586 Leona	Obley	NSW	1	1	1	1	1	1	1
2587 Karan	Albion Park	NSW		1	1	1	1	1	1
2588 Mr Peter	Beac	VIC			1	1	1	1	1
2589 Therese	Derrinallum	VIC		1				1	1
2590 Mary	Yarragon	VIC							
2591 Leanda	West Melton	VIC							
2592 Judith	Nundle	NSW	1	1	1	1	1	1	1
2593 Wendlyn	Five Dock	NSW	1	1	1	1	1	1	1
2594 Mrs Janet Alison	Flinders	NSW	1						
2595 Carol	Shellharbour	NSW		1	1	1	1	1	1
2596 John	Moombi	NSW		1	1	1	1	1	1
2597 D	Moombi	NSW	1	1	1	1	1	1	1
2598 D	Moombi	NSW	1	1	1	1	1	1	1
2599 R J	Moombi	NSW	1	1	1	1	1	1	1
2600 E F	Guyma	NSW	1	1	1	1	1	1	1
2601 Fiona	Guyma	NSW	1	1	1	1	1	1	1
2602 Pam	Wardell	NSW		1	1	1	1	1	1
2603 John A	Port Macquarie	NSW		1	1	1	1	1	1
2604 Rob	Burwood East	VIC		1	1	1	1	1	1
2605 Nola	Rye	VIC			1	1	1	1	1
2606 Ana	Burwood East	VIC		1	1	1	1	1	1
2607 A	Tomson	VIC	1	1	1	1	1	1	1
2608 K M	Umina Beach	NSW		1	1	1	1	1	1
2609 Carolyn	Bulahdelah	NSW			1	1	1	1	1
2610 Mrs Y	Bulahdelah	NSW		1	1	1	1	1	1
2611 Robert	Failford	NSW	1	1	1	1	1	1	1
2612 Gladys	Cootamundra	NSW		1	1	1	1	1	1
2613 Jennifer	Cootamundra	NSW		1	1	1	1	1	1
2614 Jennifer	Maffra	VIC			1	1	1	1	1
2615 A	Emu	VIC		1	1	1	1	1	1
2616 J	Cottles Bridge	VIC		1	1	1	1	1	1
2617 Merylin	Cottles Bridge	VIC		1	1	1	1	1	1
2618 Michael	Amphitheatre	VIC			1	1	1	1	1
2619 P	Patchewollock	VIC	1	1	1	1	1	1	1
2620 R	Colac	VIC		1	1	1	1	1	1
2621 Teresa	Colac	VIC		1	1	1	1	1	1
	Nundle	NSW	1	1	1	1	1	1	1

2760 Paul	BowanPark	NSW	1	1	1	1	1	1	1
2761 Susan	Eudunda	SA	1						1
2762 Delliah	Mornington	TAS	1		1				1
2763 MD	Tynong	VIC							1
2764 Pauline	Tynong	VIC		1					1
2765 Debra	Tynong	VIC	1	1	1				1
2766 Leslie William	Tynong	VIC	1	1	1				1
2767 V.			1	1	1				1
2768 SJ									1
2769 E.									1
2770 Robert	Noranda	WA	1		1				1
2771 Prahaan	Pemulvuy	NSW		1					1
2772 Thomas Stanley	Carisbrook	VIC	1	1	1				1
2773 J.	Currimundi	QLD	1	1	1				1
2774 Fotini	Maroubra	NSW	1						1
2775 Paul	Cobbitty	NSW			1				1
2776 C.G.	Lameroo	SA	1	1	1				1
2777 Fiona	Nowra	NSW	1	1	1				1
2778 Peter	Edith	NSW	1	1	1				1
2779 Margaret									1
2780 Trish	Kapunda	SA			1				1
2781 Wendy	High Land Park	QLD			1				1
2782 L	Kearns	NSW			1				1
2783 Karen	Cooran	QLD		1					1
2784 Gloria	Ariah Park	NSW	1	1	1				1
2785 Chrystal	Ariah Park	NSW	1						1
2786 Ian				1					1
2787 H.	Blackburn	VIC							1
2788 Carmen	Diggers Rest	VIC		1					1
2789 Della	Donnybrook	WA	1	1					1
2790 Sylvia		NSW							1
2791 Frank	Carlton	VIC		1					1
2792 Melissa	Seymour	VIC			1				1
2793 JM	Toowoomba	QLD	1		1				1
2794 Deslee	Toowoomba	QLD	1		1				1
2795 Maxwell P.		VIC			1				1
2796 Colin	Morningside	QLD			1				1
2797 Alex	Bondi Junction	NSW	1	1	1				1
2798 RE					1				1
2799 Isobel	Burnside	SA							1
2800 Kingsley	Lameroo	SA	1	1					1
2801 D.	Queanbeyan	NSW							1
2802 W.	Queanbeyan	NSW							1
2803 Robyn	West Leederville	WA			1				1
2804 C.G.	Robertson	QLD							1
2805 Barbara	Oyster Bay	NSw		1					1
2806 Graeme	Woodford	QLD			1				1
2807 Pauline	Mount Pleasant	SA	1	1	1				1
2808 Hank	Mount Pleasant	SA		1	1				1
2809 Jane	Mount Pleasant	SA		1	1				1
2810 Lynda	Melton	VIC		1	1				1
2811 Mario	Forest Hill	VIC			1				1
2812 Irene	St Helens Beach	QLD	1	1	1				1
2813 Bryson	Moorean Flat	NSW	1	1	1				1
2814 EM	Athelstone	SA	1						1
2815 David					1				1
2816 Christopher	Ringwood East	VIC	1	1	1				1
2817 Ebony	Neerim South	VIC							1
2818 Karol	Wandoah	QLD	1	1	1				1
2819 Noel	Wandoah	QLD	1	1	1				1
2820 Beryl J.	Kyogle	NSW	1	1	1				1
2821 Walter John	Ardrossan	SA	1	1	1				1
2822 Jason	Manifold Heights	VIC	1	1	1				1
2823 Pamela	Mount Gravatt East	QLD	1	1	1				1
2824 David	Gymea	NSW	1	1	1				1
2825 T.	Framland River	WA		1	1				1
2826 Heather	Manifold Heights	VIC	1	1	1				1
2827 J.	Narrabeen	NSW		1	1				1
2828 Eileen	Box Hill North	VIC		1	1				1

2967 John	Dareton	NSW		1	1	1	1
2968 Roslyn	Dareton	NSW		1	1	1	1
2969 Wendy	Rutherford	NSW	1				1
2970 B	Fremantle	WA	1				1
2971 M. G.	South Grafton	NSW			1	1	1
2972 Robert	St Albans	VIC			1	1	1
2973 Frans						1	1
2974 Rita	Toronto	NSW	1		1	1	1
2975 Marie	W-Kempsey	NSW	1		1	1	1
2976 Patricia					1	1	1
2977 Lyall	Laura	SA			1	1	1
2978 Aria	Werribee	VIC	1		1	1	1
2979 Shireen	Werribee	VIC	1		1	1	1
2980 Robin	Karlgarin	WA	1		1	1	1
2981 Vanessa	Tapping	WA	1		1	1	1
2982 Roger	Talbot	WA	1		1	1	1
2983 Robert	Brighton	VIC			1	1	1
2984 Eileen	Eden	NSW			1	1	1
2985 E	Gravely	TAS		1	1	1	1
2986 C. J.	Redland Bay	QLD	1		1	1	1
2987 A	Kingswood	NSW	1		1	1	1
2988 Lee	Wiley Park	NSW			1	1	1
2989 Ian	Dalton	NSW	1		1	1	1
2990 Patricia	Bentleigh East	VIC			1	1	1
2991 Noel	Coolabah	NSW		1	1	1	1
2992 Lynette				1			1
2993 Kim	Barrington	NSW	1				1
2994 Verna	Umina Beach	NSW	1				1
2995 Debra	Culgoa	VIC	1		1	1	1
2996 David	Whittington	VIC	1		1	1	1
2997 Mauro	Brunswick	VIC					1
2998 Trevor J.	Karlong	NSW	1		1	1	1
2999 R. A.	East Gosford	NSW			1	1	1
3000 K	Dundas Valley	NSW			1		1
3001 Brian	Northam	WA					1
3002 Ronald Alexander	Quairading	WA	1		1	1	1
3003 Agnes	Conder	ACT		1			1
3004 Gail A.	East Devonport	TAS			1	1	1
3005 Trevor	East Kempsey	NSW		1	1	1	1
3006 Diane	Meander	TAS	1		1	1	1
3007 Suhil							
3008 Kevin	Westmead	NSW			1	1	1
3009 Joy	Melton South	VIC			1	1	1
3010 Julie	Paddington	NSW	1		1	1	1
3011 Marion	Healsville	VIC	1		1	1	1
3012 Fay	The Ponds	NSW	1		1	1	1
3013 Kath	Winnmalee	NSW			1	1	1
3014 Joseph	Harris Park	NSW			1	1	1
3015 Saada	Harris Park	NSW	1		1	1	1
3016 David	Olinda	VIC			1	1	1
3017 Belinda	Davoren Park	SA			1	1	1
3018 Aussie	Para Hills West	SA			1	1	1
3019 C	Alphington	VIC	1		1	1	1
3020 Barbara	Wang Wangi	NSW		1	1	1	1
3021 S	Coorparoo	QLD	1		1	1	1
3022 Ann	Stanmore	NSW					1
3023 D	Tottenham	NSW			1	1	1
3024 David	Cudal	NSW	1		1	1	1
3025 Jeff	Bemboka	NSW	1		1	1	1
3026 Robert	Maryborough	VIC		1	1	1	1
3027 Roy S.	Moora	WA	1		1	1	1
3028 Helen	Surrey Hills	VIC			1	1	1
3029 Maureen	Magill	SA	1		1	1	1
3030 Gay	Heidelberg	VIC			1	1	1
3031 Anthony Terrence	Mourabbin	VIC	1		1	1	1
3032 F	Yerrinbool	NSW		1	1	1	1
3033 L	Wangaratta	VIC					1
3034 Neville	Warrabeen	NSW	1		1	1	1
3035 Kay	Gorokan	NSW	1		1	1	1

3174 Ernest	Mena Creek	QLD	1	1	1	1	1	1	1
3175 Hilda	Mena Creek	QLD	1	1	1	1	1	1	1
3176 Margaret Ann	Dysart	QLD	1	1	1	1	1	1	1
3177 M.	Modbury North	SA	1	1	1	1	1	1	1
3178 Gaynor	Rosebud South	VIC	1	1	1	1	1	1	1
3179 Richard P.	Mathinna	TAS	1	1	1	1	1	1	1
3180 Linda	Blakeview	SA	1	1	1	1	1	1	1
3181 Alan	Glenore Grove	QLD	1	1	1	1	1	1	1
3182 Jenny	Glenore Grove	QLD	1	1	1	1	1	1	1
3183 Victoria	Dalyelup	WA	1	1	1	1	1	1	1
3184 Carol	Ballarat	VIC	1	1	1	1	1	1	1
3185 Neil	Corinella	VIC	1	1	1	1	1	1	1
3186 Bill	Mount Pleasant	SA	1	1	1	1	1	1	1
3187 Anne	Mount Pleasant	SA	1	1	1	1	1	1	1
3188 Jenifer	Coffin Bay	SA	1	1	1	1	1	1	1
3189 B.	Coffin Bay	SA	1	1	1	1	1	1	1
3190 KM	Laura	SA	1	1	1	1	1	1	1
3191 AM	Laura	SA	1	1	1	1	1	1	1
3192 Heather	Spalding	SA	1	1	1	1	1	1	1
3193 Diane	Spalding	SA	1	1	1	1	1	1	1
3194 Patricia	Mulgoa	NSW	1	1	1	1	1	1	1
3195 Evelyn									
3196 Ross									
3197 J.	Beecroft	NSW	1	1	1	1	1	1	1
3198 Graham	Avalon Beach	NSW	1	1	1	1	1	1	1
3199 Violet Lilian	Owen	SA	1	1	1	1	1	1	1
3200 Terri	Silver Sands	WA	1	1	1	1	1	1	1
3201 M.	West Martin	WA	1	1	1	1	1	1	1
3202 Regina	Cygnnet	TAS	1	1	1	1	1	1	1
3203 Danna	Blipin	NSW	1	1	1	1	1	1	1
3204 B.	Coonamble	NSW	1	1	1	1	1	1	1
3205 Karin	Yanderra	NSW	1	1	1	1	1	1	1
3206 Trevor	Mount Druitt	NSW	1	1	1	1	1	1	1
3207 Brenda	Murwillumbah	NSW	1	1	1	1	1	1	1
3208 Len	Murwillumbah	NSW	1	1	1	1	1	1	1
3209 James	Hawkesdale	VIC	1	1	1	1	1	1	1
3210 Kailee	Sale	VIC	1	1	1	1	1	1	1
3211 Ken	Bracken Ridge	QLD	1	1	1	1	1	1	1
3212 Kylie	Oyster Bay	NSW	1	1	1	1	1	1	1
3213 Carolyn	Quorn	SA	1	1	1	1	1	1	1
3214 Margaret	Happy Valley	SA	1	1	1	1	1	1	1
3215 Beverley	Christies Beach	SA	1	1	1	1	1	1	1
3216 Kerry									
3217 Omti	Katoomba	NSW	1	1	1	1	1	1	1
3218 KP	Chapple Vale	VIC	1	1	1	1	1	1	1
3219 RA	Hawkesdale	VIC	1	1	1	1	1	1	1
3220 JM	Hawkesdale	VIC	1	1	1	1	1	1	1
3221 Roger	Darlington Point	NSW	1	1	1	1	1	1	1
3222 Brett	Jeparit	VIC	1	1	1	1	1	1	1
3223 Annette	Jeparit	VIC	1	1	1	1	1	1	1
3224 Lea	Bidwill	NSW	1	1	1	1	1	1	1
3225 Ms	Briagolong	VIC	1	1	1	1	1	1	1
3226 Marion	Dimbulah	QLD	1	1	1	1	1	1	1
3227 Norm	Kellerberrin	WA	1	1	1	1	1	1	1
3228 Gwen	Kellerberrin	WA	1	1	1	1	1	1	1
3229 Dallas	Gilgai	NSW	1	1	1	1	1	1	1
3230 Joan	River Heads	NSW	1	1	1	1	1	1	1
3231 Britt	Hazelbrook	QLD	1	1	1	1	1	1	1
3232 Robb	Hazelbrook	NSW	1	1	1	1	1	1	1
3233 James	Tuncurry	NSW	1	1	1	1	1	1	1
3234 Judy	Mudjimba	Qld	11	1	1	1	1	1	1
3235 Mary	Glenroy	Vic	1	1	1	1	1	1	1
3236 Sarita	The Rock	NSW	1	1	1	1	1	1	1
3237 Sherylee									
3238 Sandra	Bracken Ridge	Qld	1	1	1	1	1	1	1
3239 Michael	Mena Creek	Qld	1	1	1	1	1	1	1
3240 Lois	Mena Creek	Qld	1	1	1	1	1	1	1
3241 Jennifer	Port Fairy	Vic	1	1	1	1	1	1	1
3242 Keith	Georges Hall	NSW	1	1	1	1	1	1	1

3381 Leona	Mahomet's Flats	WA	1	1	1	1	1
3382 Lynette	Merbein	VIC	1	1	1	1	1
3383 Bill	Wilsonton	QLD			1	1	1
3384 Claire	Wilsonton	QLD			1	1	1
3385 R	Taree	NSW		1	1	1	1
3386 S.A	Taree	NSW		1	1	1	1
3387 Goodall	Lawson	NSW		1	1	1	1
3388 Helen	Killarney Vale	NSW	1		1	1	1
3389 Sue	Bateau Bay	NSW			1	1	1
3390 Heidi		NSW	1		1	1	1
3391 Don	East Kempsey	NSW	1		1	1	1
3392 Andrew	Erskinville	NSW			1	1	1
3393 Dianne	Nollamara	WA		1	1	1	1
3394 Dennis	Heritage Park	QLD		1	1	1	1
3395 Maxwell	Bentleigh	VIC	1		1	1	1
3396 Andrea	Altona	VIC			1	1	1
3397 James	Brannxton	NSW			1	1	1
3398 Mr			1		1	1	1
3399 Mrs			1		1	1	1
3400 Anonymous					1	1	1
3401 M	Buronga	VIC			1	1	1
3402 B	Buronga	NSW	1		1	1	1
3403 Jan	Girards Hill	NSW	1		1	1	1
3404 L. M.	Wirrabara	SA	1		1	1	1
3405 Kerry					1	1	1
3406 Jane	Swan Reach	SA			1	1	1
3407 W. A.	Jamisonstown	NSW	1		1	1	1
3408 Sandra	Lilydale	VIC					1
3409 Lynda	Myrtlebank	VIC			1	1	1
3410 Clive James	Eight Mile Planes	QLD		1	1	1	1
3411 Elena	Eight Mile Planes	QLD		1	1	1	1
3412 Mr	Greensborough	VIC	1		1	1	1
3413 Mrs	Greensborough	VIC	1		1	1	1
3414 K.G.	Healesville	VIC	1		1	1	1
3415 Helen							1
3416 Eric			1				
3417 Val	Numurkah	VIC	1		1		
3418 Nola	Bellingen	NSW			1	1	1
3419 Lorraine	Modbury	SA			1	1	
3420 Harold	Hawkesdale	VIC	1		1	1	1
3421 Wendy	Meandarra	QLD		1	1	1	1
3422 B	Corinella	VIC	1		1	1	1
3423 Andy	Hawkesdale	VIC	1		1	1	1
3424 Pearl	Morphett Vale	SA		1	1	1	1
3425 Nancy	Dandenong	VIC	1		1	1	1
3426 K	Armadaile	WA	1		1	1	1
3427 Les	Apollo Bay	VIC	1		1	1	1
3428 B.J.	Texas	QLD		1	1	1	1
3429 Mark	South West Rock	NSW			1	1	1
3430 Karen	South West Rock	NSW			1	1	1
3431 Iola	Boambee East	NSW	1		1	1	1
3432 Elizabeth	Landsborough	QLD				1	1
3433 Vicki	Norman Park	QLD	1		1	1	1
3434 Dennis	Manning Park	NSW	1				1
3435 Darryl	South Kolan Bundaberg	QLD	1		1	1	1
3436 Daphne							
3437 HE	Marshall	NSW			1	1	1
3438 Kye							1
3439 Suzanne Marie							1
3440 Jennifer			1		1	1	1
3441 M.			1		1	1	1
3442 Robyn						1	1
3443 M.							1
3444 Kaiwen						1	1
3445 Xiaoying			1		1	1	1
3446 Huiying						1	1
3447 Jay			1		1	1	1
3448 Simone						1	1
3449 Susan			1		1	1	1

3519	Fiona	NSW	Artarmon	1	1	1	1	1	1
3520	Rosemary	NSW	Coolabah		1	1	1	1	1
3521	Lynne	NSW	Bungaba	1	1	1	1	1	1
3522	Suzie	NSW	Yass		1	1	1	1	1
3523	Annie	NSW	Coolabah	1	1	1	1	1	1
3524	Gary	NSW	Kogarah Bay		1	1	1	1	1
3525	Marion	NSW	Rand		1	1	1	1	1
3526	Shaz	NSW	Condong			1	1	1	1
3527	Tonia	NSW	Greystanes	1	1	1	1	1	1
3528	Carol	NSW	Crookwell		1	1	1	1	1
3529	Catherine	NSW	Gidginbung			1	1	1	1
3530	Glen	NSW	Gidginbung			1	1	1	1
3531	Valerie	NSW	Temora	1	1	1	1	1	1
3532	Julie Ann	NSW	Moree	1	1	1	1	1	1
3533	Elizabeth	NSW	North Albury			1	1	1	1
3534	Ruth	NSW	Saint Ives	1	1	1	1	1	1
3535	Miriam B.	NSW	Hunters Hill		1	1	1	1	1
3536	Mrs C.	NSW	Labor Park	1	1	1	1	1	1
3537	Marlene	NSW	Woy Woy	1		1	1	1	1
3538	Alicia	NSW	Queanbeyan			1	1	1	1
3539	Raymond	NSW	Mount Warrigal	1	1	1	1	1	1
3540	Ivy	NSW	Wetherill Park	1		1	1	1	1
3541	Pamela	NSW	Wetherill Park	1		1	1	1	1
3542	Gayle	NSW	Wetherill Park			1	1	1	1
3543	Linda	NSW	Moorland		1	1	1	1	1
3544	Penny	NSW	Bundarra		1	1	1	1	1
3545	Walter	NSW	Neath		1	1	1	1	1
3546	Diane	NSW	Port Macquarie			1	1	1	1
3547	F.	NSW	West Kempsey	1	1	1	1	1	1
3548	Therese	NSW	East Lismore		1	1	1	1	1
3549	Ern	NSW	Gulgong	1	1	1	1	1	1
3550	Linda Jaye	NSW	Glenfield Park	1	1	1	1	1	1
3551	Ewen Noel	NSW	Glenfield Park			1	1	1	1
3552	William Barry	NSW	Hallidays Point	1		1	1	1	1
3553	Ronald J.	NSW	Entfield			1	1	1	1
3554	Tony	NSW	Gulgong	1	1	1	1	1	1
3555	Janet	NSW	Willoughby	1	1	1	1	1	1
3556	Meagan	NSW	Kilcare		1	1	1	1	1
3557	Patricia	NSW	Merimbula	1	1	1	1	1	1
3558	Christie	NSW	Hallidays Point	1	1	1	1	1	1
3559	P.	NSW	Blakehurst		1	1	1	1	1
3560	John	NSW	Goonellabah	1		1	1	1	1
3561	Brian	NSW	Swansea	1		1	1	1	1
3562	Hilda	TAS	Woodbridge	1	1	1	1	1	1
3563	Mrs M	TAS	New Town	1	1	1	1	1	1
3564	Miss E P	TAS	Devonport	1	1	1	1	1	1
3565	Brenda	TAS	Devonport	1	1	1	1	1	1
3566	Vicki	TAS	Strahan		1	1	1	1	1
3567	Tony	TAS	Margate	1	1	1	1	1	1
3568	James	TAS	Mangalore			1	1	1	1
3569	B	TAS	Woodbridge	1	1	1	1	1	1
3570	Shirley	TAS	Boomer Bay	1	1	1	1	1	1
3571	Claire Christine		Maldon	1	1	1	1	1	1
3572	Faye	VIC	Avondale Heights	1	1	1	1	1	1
3573	Mrs Gaye	VIC	Bunbartba	1					
3574	Julie	VIC							
3575	Grace	VIC	Mordialloc		1	1	1	1	1
3576	R	VIC	Paynesville	1	1	1	1	1	1
3577	P	VIC	Paynesville			1	1	1	1
3578	Mrs Shelia	VIC	Tatura	1	1	1	1	1	1
3579	K	VIC	Cann River			1	1	1	1
3580	Bryan R	VIC	Nyah		1	1	1	1	1
3581	Thea	VIC	Sassafras			1	1	1	1
3582	Robert	VIC	Hawthorn		1	1	1	1	1
3583	Colin	VIC	Bentleigh		1	1	1	1	1
3584	Marcosa	VIC	Bentleigh	1		1	1	1	1
3585	Wendy	VIC	Bundoora			1	1	1	1
3586	Allan	VIC	Lismore	1	1	1	1	1	1
3587	H.R.	VIC	Geelong West		1	1	1	1	1

3726 C.	Norseman	WA				1	1	1	1
3727 Wendy	Corrigin	WA				1	1	1	1
3728 Willian	Middle Swan	WA						1	
3729 Evelyn	Norseman	WA				1	1	1	1
3730 Pam	Kinross	WA			1	1	1	1	1
3731 Bruce	Greenwood	WA				1	1	1	1
3732 Mary	Karakin	WA				1	1	1	1
3733 Elizabeth	Wembley	WA				1	1	1	1
3734 Robert	Callie York	WA			1	1	1	1	1
3735 Ernest	Glen Forrest	WA			1	1	1	1	1
3736 Imelda	Lower King	WA				1	1	1	1
3737 Jo	East Bunbury	WA				1	1	1	1
3738 Peta-Anna	Greenwood	WA				1	1	1	1
3739 Joseph	North Dandalup	WA			1		1	1	1
3740 T.	Nyabing	WA				1	1	1	1
3741 M.	Nyabing	WA				1		1	1
3742 S.	Keimscott	WA					1	1	1
3743 Pamela	Forrestdale	WA			1		1	1	1
3744 Vikki	Manjimup	WA				1	1	1	1
3745 Gwennyth	Doubleview	WA						1	1
3746 Crystal	Withers	WA			1	1	1	1	1
3747 Anne	Greenwood	WA				1	1	1	1
3748 Kerry							1	1	1
3749 John					1		1	1	1
3750 Michael									1
3751 Anna-Marie									1
3752 MW			1						1
3753 JA			1						1
3754 Annabelle							1	1	1
3755 Kathrine							1	1	1
3756 Julie					1			1	1
3757 Annette					1			1	1
3758 Michael									1
3759 MR	Primbee	NSW							1
3760 Ruth	Shoalhaven Heads	NSW			1		1	1	1
3761 Ann	Maroubra	NSW			1				1
3762 Carmel	Glennig Valley	NSW				1	1	1	1
3763 Sandra	Gulgong	NSW							1
3764 Brian	Umina Beach	NSW							1
3765 Diane	Gladesville	NSW			1		1	1	1
3766 Tania	Crookwell	NSW			1		1	1	1
3767 Ron	Cudal	NSW			1		1	1	1
3768 Joy	Tuncurry	NSW					1	1	1
3769 Kristina	Upper Rollands Plains	NSW					1	1	1
3770 Peter	Cowra	NSW			1		1	1	1
3771 Vicki	Holbrook	NSW							1
3772 H	Holbrook	NSW						1	1
3773 Judith	Holbrook	NSW			1		1	1	1
3774 Sheila	Horseshoe Bend	NSW							1
3775 Isabella	Tuncurry	NSW			1			1	1
3776 Paul	Oberon	NSW			1		1	1	1
3777 Mrs	Ariah Park	NSW			1		1	1	1
3778 William	Gynea	NSW					1	1	1
3779 Karen	Avoca	NSW					1	1	1
3780 Louise	Bargo	NSW						1	1
3781 Keith	Old Bar	NSW			1		1	1	1
3782 Peter John	Crookwell	NSW			1		1	1	1
3783 Mrs P	Carrington	NSW					1	1	1
3784 Jennifer	Stuarts Point	NSW			1		1	1	1
3785 Mr	The Rock	NSW			1		1	1	1
3786 Mrs	Woodstock	NSW			1		1	1	1
3787 Laren	Erina	NSW			1		1	1	1
3788 Betty	Erina	NSW							1
3789 Joy	Legume	NSW			1		1	1	1
3790 Mark	Broken Hill	NSW			1		1	1	1
3791 Tom	Gorokan	NSW			1		1	1	1
3792 Robert	Gorokan	NSW							1
3793 Bruno	Bayview	NSW			1		1	1	1
3794 Margaret	Guldford	NSW			1		1	1	1
	Belfield	NSW							1
	Ashford	NSW			1		1	1	1

3933 Elaine	Clarence	TAS	1			1	1	1	1
3934 Natalia	Capel	WA				1	1	1	1
3935 L	Williams	WA		1			1	1	1
3936 Leisa	Boyanup	WA					1	1	1
3937 Mr	Geraldton	WA	1			1	1	1	1
3938 Mrs	Geraldton	WA	1			1	1	1	1
3939 Kevin	Williams	WA	1		1		1	1	1
3940 Karen	Cuballing	WA	1		1		1	1	1
3941 Malcolm	Cuballing	WA	1		1		1	1	1
3942 Vicki	Williams	WA			1		1	1	1
3943 Debbie T.	North Boyanup	WA	1		1		1	1	1
3944 Sue	Margaret River	WA	1				1	1	1
3945 Jennifer	Swan View	WA					1	1	1
3946 Michael	Nollawara	WA					1	1	1
3947 Peter	Langford	WA						1	
3948 T	Bunbury	WA	1				1		
3949 Jeremy	Frankland River	WA	1				1	1	1
3950 Tannya	Glen Forrest	WA					1	1	1
3951 Christine	Hamilton Hill	WA					1		
3952 C	Tivoli	QLD	1					1	1
3953 Marilyn	Bracken Ridge	QLD	1					1	1
3954 Iris	Jackson	QLD				1			
3955 Charisa	Bridges	QLD	1			1	1	1	1
3956 Leno	McKay	QLD				1	1	1	1
3957 Phil	Walkamin	QLD				1		1	
3958 Glenda	Gladstone	QLD					1	1	1
3959 Barbara	Camp Hill	QLD	1			1	1	1	1
3960 Fiona	Alexandra Hills	QLD				1	1	1	1
3961 Nicky	Morningside	QLD					1	1	1
3962 Francis John	Park Avenue	QLD	1				1	1	1
3963 Robin	Oonoonba	QLD					1	1	1
3964 Donald J.	Chernside	QLD	1				1	1	1
3965 John J.	Millaa Millaa	QLD					1	1	1
3966 Janet	Sherwood	QLD					1	1	1
3967 Alison	Sherwood	QLD	1				1	1	1
3968 Susan	Browns Plains	QLD							
3969 John L	Morningside	QLD				1		1	1
3970 LF	Inglewood	QLD				1	1	1	1
3971 Peggie	Zillmere	QLD	1				1	1	1
3972 Amil	Corinda	QLD					1	1	1
3973 Mervym	Kallangur	QLD					1	1	1
3974 Dorothy	Burnett Heads	QLD	1				1	1	1
3975 CW	Bundaberg North	QLD	1				1	1	1
3976 Pam	Rosewood	QLD					1	1	1
3977 G.	Fernvale	QLD	1				1	1	1
3978 Rosemary	Millaa Millaa	QLD	1			1	1	1	1
3979 GJ	Bundaberg North	QLD				1	1	1	1
3980 B	Currimundi	QLD	1						
3981 Veronica	Hope Island	QLD					1	1	1
3982 WF	Nanango	QLD	1					1	1
3983 Malcolm	Hope Island	QLD					1	1	1
3984 Pamela	Rosewood	QLD						1	1
3985 Bob	Taroona	QLD	1				1	1	1
3986 Anita	Taroona	QLD	1				1	1	1
3987 Anne	The Gap	QLD	1				1	1	1
3988 Craig	Blair Athol	SA	1				1	1	1
3989 Kevin Victor	Warradale	SA	1						
3990 MJ	Parkside	SA					1	1	1
3991 Jeff	Aldinga Beach	SA						1	1
3992 CJ	Seaton	SA	1					1	1
3993 Duy	Walk Heights	SA					1	1	1
3994 Lan	Walk Heights	SA							
3995 Rachel	Valley View	SA	1				1	1	1
3996 Michael FJ	Huntfields Heights	SA	1				1	1	1
3997 Leanne	Palmer	SA				1			
3998 Allison	Glen Osmond	SA				1			
3999 L	Hove	SA							
4000 Marianne	Woodville West	SA						1	1
4001 Peter	Brinkworth	SA	1						

4002 Kath	Nuriootpa	SA				1	1	1	1
4003 Linda	Mount Gambier	SA						1	1
4004 Maralyn A	Belair	SA	1	1				1	1
4005 Kevin	Enfield	SA			1			1	1
4006 Elizabeth	Brinkworth	SA				1		1	1
4007 Christine-Lynette	Marion	SA	1	1				1	1
4008 Susan	Minlaton	SA	1	1				1	1
4009 Marcia	Penola	SA	1	1				1	1
4010 Olga	Torrens Park	SA						1	1
4011 Peter	Elizabeth Park	SA	1					1	1
4012 Kim	Port Victoria	SA	1	1	1			1	1
4013 Wendy	Port Victoria	SA	1	1				1	1
4014 Vern W	Minlaton	SA	1	1				1	1
4015 Bev	Little Hampton	SA	1						
4016 Ian Hector	Freeling	SA		1				1	1
4017 Kathryn	Minnipa	SA		1				1	1
4018 Janis	Somerton Park	SA	1					1	1
4019 Beryl	Spalding	SA		1				1	1
4020 Peter Rita	Lockleys	SA	1					1	1
4021 Penelope	Naracoorte	SA		1				1	1
4022 J.	Glengowrie	SA	1					1	1
4023 JE	Port Vincent	SA		1				1	1
4024 RY	Port Vincent	SA		1				1	1
4025 Barry J.	Higgate	SA	1					1	1
4026 Shemariah	Minlaton	SA		1				1	1
4027 Erica	Birdwood	SA						1	1
4028 Wayne	Happy Valley	SA						1	1
4029 Gloria	Mount Gambier	SA	1	1				1	1
4030 Janice	Banksia Park	SA	1					1	1
4031 Jan	Glen Osmond	SA						1	1
4032 Chris	Woodcroft	SA		1					
4033 Susie	Parafield Gardens	SA	1					1	1
4034 Robyn	Christies Beach North	SA						1	1
4035 Thien Jin	Athelstone	SA						1	1
4036 Patricia	Magill	SA	1					1	1
4037 Joy	Coonalpyn	SA						1	1
4038 Malcolm	Morphett Vale	SA						1	1
4039 Rosalie	Hawthorn	SA	1					1	1
4040 Bruno	Mulgoa	NSW		1				1	1
4041 Doreen	Mulgoa	NSW		1				1	1
4042 Victoria	Mount Victoria	NSW	1					1	1
4043 Ellen	Windang	NSW	1					1	1
4044 Marion	Tarrawanna	NSW		1				1	1
4045 Julia	Manly	NSW						1	1
4046 John	Bungendore	NSW						1	1
4047 Sharen	Heddon Greta	NSW		1				1	1
4048 H.	Yamba	NSW						1	1
4049 Carmel	Belfield	NSW	1					1	1
4050 Deborah	Winnalee	NSW	1					1	1
4051 Marie Louise	Plumpton	NSW		1				1	1
4052 Vincent	Saint Marys	NSW	1					1	1
4053 A	Kurri Kurri	NSW	1					1	1
4054 AJ	Kurri Kurri	NSW	1					1	1
4055 Maggie	Queanbeyan	NSW	1					1	1
4056 Karl	Keiraville	NSW		1				1	1
4057 Maureen	Nabiac	NSW						1	1
4058 Anne	Bungendore	NSW		1				1	1
4059 Susanne	Cobbitty	NSW						1	1
4060 David B	Balmain	NSW	1					1	1
4061 Michael	Bungendore	NSW		1				1	1
4062 Estelle	Newtown	NSW						1	1
4063 Bronwyn			1					1	1
4064 Leo								1	1
4065 Shelley				1				1	1
4066 James			1					1	1
4067 Steve			1					1	1
4068 David				1				1	1
4069 Garry J			1					1	1
4070 Marjorie			1					1	1

4278 T.	Warrimoo	NSW				1	1	1	1	1
4279 Kelly	Dee Why	NSW	1			1	1	1	1	1
4280 Norma	Roselands	NSW	1		1	1	1	1	1	1
4281 Kim	Crookwell	NSW		1		1	1	1	1	
4282 J.	Sydney	NSW	1			1	1	1	1	
4283 G.	Sydney	NSW	1			1	1	1	1	
4284 Brian	Windang	NSW								
4285 William G.	East Gosford	NSW	1				1	1	1	1
4286 Alexander	Hamilton	NSW	1				1	1	1	1
4287 Margaret	Oyster Bay	NSW					1	1	1	1
4288 Warren	Lake Haven	NSW					1	1	1	1
4289 Denise	Hinton	NSW			1		1	1	1	1
4290 Janine	Blacktown	NSW	1				1	1	1	1
4291 FM	Old Bar	NSW	1				1	1	1	1
4292 Wendy	Turross head	NSW	1				1	1	1	1
4293 Maryanne	West Kempsey	NSW	1		1		1	1	1	1
4294 Christine	Narooma	NSW			1		1	1	1	1
4295 Shane	Bingara	NSW			1		1	1	1	1
4296 Ingrid	McMahons Point	NSW			1		1	1	1	1
4297 Tony	Gorokan	NSW						1	1	1
4298 Joan	Duwich Hill	NSW					1	1	1	1
4299 Jonathan	Bateau Bay	NSW				1	1	1	1	1
4300 June	Jerilderie	NSW					1	1	1	1
4301 Merye	Coutts Crossing	NSW	1							
4302 Diana	Lakewood	NSW					1	1	1	1
4303 Mr.	Granville	NSW	1				1	1	1	1
4304 Mrs.	Granville	NSW	1				1	1	1	1
4305 Audrey	The Rock	NSW	1		1		1	1	1	1
4306 Marilyn	Kellyville	NSW			1		1	1	1	1
4307 Joanne	Ashcroft	NSW					1	1	1	1
4308 Valery	Orange	NSW				1	1	1	1	1
4309 Marie	Woy Woy	NSW	1		1		1	1	1	1
4310 Terence	Cherrybrook	NSW					1	1	1	1
4311 B.	Banora Point	NSW	1				1	1	1	1
4312 Joan	Bombala	NSW	1		1		1	1	1	1
4313 K.	Mortdale	NSW	1					1	1	1
4314 Terry	Gilgandra	NSW	1			1	1	1	1	1
4315 Jamie L.	Parkes	NSW				1	1	1	1	1
4316 D.	Woolahra	NSW					1	1	1	1
4317 Kay	Gynea	NSW	1					1	1	1
4318 Marcia	Kempsey	NSW					1	1	1	1
4319 Gemmaro	Gladesville	NSW	1				1	1	1	1
4320 Kaye	Burrumbuttock	NSW	1		1		1	1	1	1
4321 Norman	Burrumbuttock	NSW	1		1		1	1	1	1
4322 Janice	Burrumbuttock	NSW	1		1		1	1	1	1
4323 Peter	Junee	NSW			1		1	1	1	1
4324 Elizabeth	Rylstone	NSW			1		1	1	1	1
4325 Foong Peng	Merrylands	NSW	1			1	1	1	1	1
4326 Muriel	Scone	NSW	1			1	1	1	1	1
4327 Valerie	Wangi Wangi	NSW	1		1		1	1	1	1
4328 Patrick	Wangi Wangi	NSW	1		1		1	1	1	1
4329 Faye	Kingscliff	NSW	1				1	1	1	1
4330 Wayne	Casino	NSW				1	1	1	1	1
4331 Susan	West Kempsey	NSW			1		1	1	1	1
4332 Gayle K.	Gulgong	NSW			1		1	1	1	1
4333 Anna	Tuncurry	NSW	1			1	1	1	1	1
4334 Mauro	Tuncurry	NSW	1			1	1	1	1	1
4335 John	Henty	NSW	1			1	1	1	1	1
4336 Maureen A.	West Kempsey	NSW	1		1		1	1	1	1
4337 H.	Glenhaven	NSW					1	1	1	1
4338 Heath	Allambie Heights	NSW			1			1	1	1
4339 Chris	Armidale	NSW						1	1	1
4340 Margot	South Broken Hill	NSW			1		1	1	1	1
4341 Elaine	Bingara	NSW			1		1	1	1	1
4342 Michelle	Wangi Wangi	NSW			1		1	1	1	1
4343 Jessica	Wentworth Falls	NSW			1		1	1	1	1
4344 Marjorie	Gynea Bay	NSW					1	1	1	1
4345 Paul	St Georges Basin	NSW			1		1	1	1	1
4346 Melinda	Warilla	NSW						1	1	1

4347 R.	Penshurst	NSW	1	1	1	1	1	1	1
4348 John	Newtown	NSW	1	1	1	1	1	1	1
4349 Stephanie	Elanora Heights	NSW	1	1	1	1	1	1	1
4350 Stephen	Elanora Heights	NSW		1	1	1	1	1	1
4351 Michala	Elanora Heights	NSW		1	1	1	1	1	1
4352 Hayley	Elanora Heights	NSW	1	1	1	1	1	1	1
4353 Karla	Elanora Heights	NSW		1	1	1	1	1	1
4354 VJ	Freemans Reach	NSW		1	1	1	1	1	1
4355 George	Elanora Heights	NSW	1	1					
4356 Bryan	Elanora Heights	NSW	1						
4357 Deane	Elanora Heights	NSW		1	1	1	1	1	
4358 Belinda	Penshurst	NSW		1	1	1	1	1	1
4359 Ron	Strathfield	NSW	1	1	1	1	1	1	1
4360 Peter	Cundletown	NSW	1	1	1	1	1	1	1
4361 W.	Wyong	NSW		1	1	1	1	1	1
4362 Linda	Balmoral Village	NSW		1	1	1	1	1	1
4363 Katherine	Lithgow	NSW	1	1	1	1	1	1	1
4364 Deborah	Terrigal	NSW							
4365 Melissa	Sutherland	NSW							
4366 Aline	Crescent Head	NSW			1	1	1	1	1
4367 LR	Mortdale	NSW	1	1	1	1	1	1	1
4368 Ann	Fassifern	NSW	1	1	1	1	1	1	1
4369 LA	Ballina	NSW	1	1	1	1	1	1	1
4370 Karen	Bundeena	NSW	1	1	1	1	1	1	1
4371 Andrew	Bundeena	NSW	1	1	1	1	1	1	1
4372 Margaret	Woodpark	NSW	1	1	1	1	1	1	1
4373 J.	Greenfield Park	NSW		1	1	1	1	1	1
4374 Steven	Blakehurst	NSW		1	1	1	1	1	1
4375 Joy	Temora	NSW	1	1	1	1	1	1	1
4376 Karen	Wollongong	NSW		1	1	1	1	1	1
4377 Eileen	Blackheath	NSW		1	1	1	1	1	1
4378 Jason	Mount Pritchard	NSW		1	1	1	1	1	1
4379 Allan	Pacific Palms	NSW		1	1	1	1	1	1
4380 Rob	The Junction	NSW		1	1	1	1	1	1
4381 John	Toowoan	NSW		1	1	1	1	1	1
4382 Helga	Mount Colah	NSW	1	1	1	1	1	1	1
4383 Tracy	Mount Pritchard	NSW		1	1	1	1	1	1
4384 Louisa	Currabubula	NSW		1	1	1	1	1	1
4385 Patricia	Bardwell Park	NSW		1	1	1	1	1	1
4386 Henry	Moree	NSW	1	1	1	1	1	1	1
4387 Margaret	Hamlyn Terrace	NSW	1	1	1	1	1	1	1
4388 Robin	Gorokan	NSW	1	1	1	1	1	1	1
4389 Anna	Crescent Head	NSW		1	1	1	1	1	1
4390 Jane C.	Coolamon	NSW		1	1	1	1	1	1
4391 Judith	Woodrising	NSW		1	1	1	1	1	1
4392 Terrence	Toukley	NSW	1	1	1	1	1	1	1
4393 Garry	Valentine	NSW		1	1	1	1	1	1
4394 Shirley	Ettalong Beach	NSW		1	1	1	1	1	1
4395 Ronald	Blackheath	NSW	1	1	1	1	1	1	1
4396 N.	Bomaderry	NSW	1	1	1	1	1	1	1
4397 Jody	Lisarow	NSW		1	1	1	1	1	1
4398 Paul	Lake Illawarra	NSW		1	1	1	1	1	1
4399 Mr	Koonawarra	NSW	1	1	1	1	1	1	1
4400 Mrs.	Koonawarra	NSW	1	1	1	1	1	1	1
4401 Grace	Narwee	NSW		1	1	1	1	1	1
4402 Jennifer	Quakers Hill	NSW		1	1	1	1	1	1
4403 Gimhani	Baulkman Hills	NSW							
4404 Gerda	Camden	NSW				1	1	1	1
4405 J.	Murwillumbah	NSW	1			1	1	1	1
4406 Christobelle	Barden Ridge	NSW		1	1	1	1	1	1
4407 David	Gol Gol	NSW	1	1	1	1	1	1	1
4408 Michelle	Dharruk	NSW		1	1	1	1	1	1
4409 William G.	Lismore Heights	NSW				1	1	1	1
4410 Rebecca	Bulahdelah	NSW				1	1	1	1
4411 D	Bethunga	NSW	1	1	1	1	1	1	1
4412 Jim	Coffs Harbour	NSW		1	1	1	1	1	1
4413 Tracey	Mollymook	NSW		1	1	1	1	1	1
4414 Juanita	Port Macquarie	NSW		1	1	1	1	1	1
4415 Jacqui	Ulladulla	NSW		1	1	1	1	1	1

[illegible]

4623 Margaret	Bittern	VIC	1	1	1	1	1
4624 James		VIC					1
4625 Alisa	Balaclava	VIC	1				1
4626 Dina	Hampton East	VIC	1	1			1
4627 Alexandra		VIC		1			1
4628 Susan	Grovedale	VIC	1	1	1	1	1
4629 Jean	Grovedale	VIC	1	1	1	1	1
4630 Maureen	Carlton North	VIC			1	1	1
4631 Beryl	Drouin	VIC	1				1
4632 K.	Essendon	VIC		1	1	1	1
4633 Victoria	West Footscray	VIC					1
4634 Lucas	Seymour	VIC	1	1	1	1	1
4635 Margaret	Seymour	VIC	1	1	1	1	1
4636 Robin	Apollo Bay	VIC	1	1	1	1	1
4637 Dulcie	Bairwyn	VIC	1	1			1
4638 Warren	Mooroodbark	VIC			1	1	1
4639 Jan	Walwa	VIC	1				1
4640 Norm	Ringwood East	VIC	1	1	1	1	1
4641 Susan	Mooroodbark	VIC		1	1	1	1
4642 M.	Essendon West	VIC		1	1	1	1
4643 William	Seymour	VIC		1	1	1	1
4644 Alice	Croydon	VIC		1	1	1	1
4645 Annamaria	Carlton North	VIC		1	1	1	1
4646 GV	Traralgon	VIC	1	1	1	1	1
4647 El	Traralgon	VIC	1				1
4648 Maria	Bundoora	VIC		1	1	1	1
4649 Laurain	Surrey Hill	VIC					1
4650 Jo	Eaglemont	VIC	1			1	1
4651 Feriha	Ascot Vale	VIC	1	1	1	1	1
4652 Paul	Traralgon	VIC	1	1	1	1	1
4653 MJ	Rosanna	VIC		1	1	1	1
4654 Peter AD	Geelong	VIC	1	1	1	1	1
4655 Christine	Ascot Vale	VIC			1	1	1
4656 Peter	Ascot Vale	VIC	1	1	1	1	1
4657 Jane	Ascot Vale	VIC	1	1	1	1	1
4658 Birgit	Cockatoo	VIC	1	1	1	1	1
4659 Shane	Norlane	VIC		1	1	1	1
4660 E.	Windsor	VIC			1	1	1
4661 Debbie				1	1	1	1
4662 Janette							1
4663 Bev			1	1	1	1	1
4664 Bruce			1	1	1	1	1
4665 Gina						1	1
4666 Brooke						1	1
4667 Janine							1
4668 Elaine				1	1	1	1
4669 Rosemary				1	1	1	1
4670 Kim		NSW					1
4671 Melissa			1				1
4672 Christine						1	1
4673 Stuart						1	1
4674 J.			1	1	1	1	1
4675 Lucy							1
4676 Anita							1
4677 Lindsey				1	1	1	1
4678 Aaron			1	1	1	1	1
4679 Jane							1
4680 Eric							1
4681 Henry				1	1	1	1
4682 P.							1
4683 Gretta				1	1	1	1
4684 Rachel				1	1	1	1
4685 Michelle				1	1	1	1
4686 Vicki							1
4687 Selma				1	1	1	1
4688 Denise				1	1	1	1
4689 Frank	Drouin	VIC					1
4690 Carol	Blackburn	VIC		1	1	1	1
4691 B.	Fawkner	VIC		1	1	1	1
	Kernot	VIC					1

4830 Carol	Zillmere	QLD				1			1	1	1	1
4831 Glenda	Esk	QLD	1			1			1	1	1	1
4832 Peter	Buderim	QLD	1			1			1	1	1	1
4833 Z	Biggenden	QLD	1			1			1	1	1	1
4834 Lenny	Ingham	QLD				1			1	1	1	1
4835 Linda	Kallangur	QLD				1			1	1	1	1
4836 Ian F	Narangba	QLD	1			1			1	1	1	1
4837 Glenys M	Narangba	QLD	1			1			1	1	1	1
4838 Marion	Springwood	QLD	1			1			1	1	1	1
4839 June	Milton	QLD	1			1			1	1	1	1
4840 D	Bundaberg	QLD										
4841 James	Urangan	QLD	1			1			1	1	1	1
4842 Annette	Oxley	QLD							1	1	1	1
4843 Ken	Holland Park West	QLD	1			1			1	1	1	1
4844 MA	Bracken Ridge	QLD	1									
4845 Kaye	Brighton	QLD	1						1	1	1	1
4846 Olwyn	Zillmere	QLD	1			1			1	1	1	1
4847 M	Bundaberg West	QLD	1									
4848 Debra	Iredale	QLD	1			1			1	1	1	1
4849 GO	Brandon	QLD				1			1	1	1	1
4850 MH	Brandon	QLD				1			1	1	1	1
4851 NL	Sandgate	QLD				1			1	1	1	1
4852 John	Woodford	QLD	1						1	1	1	1
4853 Gloria	Woodford	QLD				1			1	1	1	1
4854 Robert	Blackbutt	QLD				1			1	1	1	1
4855 Margaret	Toowoomba	QLD				1			1	1	1	1
4856 Harold	Chelmer	QLD							1	1	1	1
4857 Sue	Yatala	QLD	1			1			1	1	1	1
4858 Barry	Yatala	QLD				1			1	1	1	1
4859 PJ	Nanango	QLD				1			1	1	1	1
4860 Susan	WestBrook	QLD	1						1	1	1	1
4861 Nat	WestBrook	QLD							1	1	1	1
4862 Joanne	Edgehill	QLD				1			1	1	1	1
4863 Ross	Kin Kora	QLD	1						1	1	1	1
4864 Pamela	Golden Beach	QLD										
4865 Beverley	Alexandra Hill	QLD	1			1			1	1	1	1
4866 Shabd	Windsor	QLD	1						1	1	1	1
4867 J.	Cooloola Cove	QLD	1			1			1	1	1	1
4868 Bob	Wandal	QLD										
4869 Hugh	Milaa Milaa	QLD	1			1			1	1	1	1
4870 Joan	Rosewood	QLD							1	1	1	1
4871 Sonya		QLD	1			1						
4872 Paul	Pacific Pines	QLD							1	1	1	1
4873 Barbara	Pacific Pines	QLD							1	1	1	1
4874 Allan	Thagoona	QLD							1	1	1	1
4875 Elizabeth	Dimbulah	QLD	1			1			1	1	1	1
4876 Jill	Brassall	QLD				1			1	1	1	1
4877 Gaynor	Kalbar	QLD										
4878 Libby	Ferry Hills	QLD				1			1	1	1	1
4879 Jennifer	Cairns	QLD							1	1	1	1
4880 The Reverend Michael John	Cairns	QLD							1	1	1	1
4881 Mavis	Kawungan	QLD	1			1			1	1	1	1
4882 Fran	Silkstone	QLD	1						1	1	1	1
4883 RM	Strathpine	QLD				1			1	1	1	1
4884 M.	Scarborough	QLD				1			1	1	1	1
4885 Stephen P	Caboolture South	QLD										
4886 Lucy	Goondiwincki	QLD							1	1	1	1
4887 Neville	Wights Mount	QLD							1	1	1	1
4888 Lea	Mudjimba	QLD							1	1	1	1
4889 Julian	Loganholme	QLD							1	1	1	1
4890 Louise	Scarborough	QLD							1	1	1	1
4891 N	Macleay IS	QLD	1						1	1	1	1
4892 D	Fernvale	QLD	1			1						
4893 Joel	South Townsville	QLD										
4894 Renee		QLD										
4895 Pam	Ingham	QLD				1			1	1	1	1
4896 Peter	Ingham	QLD				1			1	1	1	1
4897 David	Surfers Paradise	QLD	1						1	1	1	1
4898 Susan	Labrador	QLD				1			1	1	1	1

4899 L	Strathpine	QLD	1	1	1	1	1
4900 Tammy	Cooran	QLD	1	1	1	1	1
4901 Joyce	Combaban	QLD	1	1	1	1	1
4902 Gary	Mena Creek	QLD	1	1	1	1	1
4903 Lydia	Clear Island Waters	QLD	1	1	1	1	1
4904 U	Helensvale	QLD	1	1	1	1	1
4905 Susan N	Kallangur	QLD	1	1	1	1	1
4906 CJ	Kallangur	QLD	1	1	1	1	1
4907 Monika	Eatons Hill	QLD	1	1	1	1	1
4908 David	Eatons Hill	QLD	1	1	1	1	1
4909 Helen	Moorooka	QLD	1	1	1	1	1
4910 Dennis	Wandal	QLD	1	1	1	1	1
4911 James	Isiford	QLD	1	1	1	1	1
4912 Matt	Goondlwincki	QLD	1	1	1	1	1
4913 M	Beaconsfield	QLD	1	1	1	1	1
4914 Lesley	Bribie Island	QLD	1	1	1	1	1
4915 Patricia	Scarborough	QLD	1	1	1	1	1
4916 Amanda	Fasifern Valley	QLD	1	1	1	1	1
4917 Mr	Mitchell	QLD	1	1	1	1	1
4918 Mrs	Mitchell	QLD	1	1	1	1	1
4919 Colette	Rainbow Beach	QLD	1	1	1	1	1
4920 Coralie	Rainbow Beach	QLD	1	1	1	1	1
4921 CE	Mount French	QLD	1	1	1	1	1
4922 Del	Mount French	QLD	1	1	1	1	1
4923 Dale	Talwood	QLD	1	1	1	1	1
4924 Cynthia	Charters	QLD	1	1	1	1	1
4925 Ashraf	Rocklea	QLD	1	1	1	1	1
4926 C	Noosa Heads	QLD	1	1	1	1	1
4927 WH	Kalbar	QLD	1	1	1	1	1
4928 VM	Kalbar	QLD	1	1	1	1	1
4929 Kenneth W	Wilsonsont Heights	QLD	1	1	1	1	1
4930 Terry	Rosewood	QLD	1	1	1	1	1
4931 Melinda	Redbank Plains	QLD	1	1	1	1	1
4932 L	Paradise Point	QLD	1	1	1	1	1
4933 Brad	Paradise Point	QLD	1	1	1	1	1
4934 Denise	Caboolture	QLD	1	1	1	1	1
4935 Bonnie	Ashmore	QLD	1	1	1	1	1
4936 Jenny	Ashmore	QLD	1	1	1	1	1
4937 Graham	Gladstone	QLD	1	1	1	1	1
4938 Raymond	Mudjimba	QLD	1	1	1	1	1
4939 Mitchell	Maroochydore	QLD	1	1	1	1	1
4940 Kathleen	Currie - King Island	TAS	1	1	1	1	1
4941 W	Blackbutt South	QLD	1	1	1	1	1
4942 J	Blackbutt South	QLD	1	1	1	1	1
4943 Michelle	Pimpama	QLD	1	1	1	1	1
4944 Lynette Dawn	Scarborough	QLD	1	1	1	1	1
4945 Paul	Blackbutt	QLD	1	1	1	1	1
4946 Maria	Blackbutt	QLD	1	1	1	1	1
4947 Val	Richmond	QLD	1	1	1	1	1
4948 Carmel	Ascot	QLD	1	1	1	1	1
4949 Catherine	Burpengary	QLD	1	1	1	1	1
4950 Amy	Narangba	QLD	1	1	1	1	1
4951 Anonymous	Waterford	QLD	1	1	1	1	1
4952 Peter	Palm Beach	QLD	1	1	1	1	1
4953 Mark	Macleay Island	QLD	1	1	1	1	1
4954 R.	Manly West	QLD	1	1	1	1	1
4955 Sandra	Andergrove	QLD	1	1	1	1	1
4956 S	Grenfell	NSW	1	1	1	1	1
4957 Tamara	Penrith South	NSW	1	1	1	1	1
4958 June	Springfield	NSW	1	1	1	1	1
4959 M.	Oberon	NSW	1	1	1	1	1
4960 Suzanne	NSW	NSW	1	1	1	1	1
4961 Guerrino	Prestons	NSW	1	1	1	1	1
4962 Allan	Norah Head	NSW	1	1	1	1	1
4963 M.	Curl Curl	NSW	1	1	1	1	1
4964 Peter	Wootton	NSW	1	1	1	1	1
4965 Louise	Wollongong	NSW	1	1	1	1	1
4966 Gloria May	Branxton	NSW	1	1	1	1	1
4967 Hazel	East Gosford	NSW	1	1	1	1	1

5037 Stella	Wayville	SA	1	1	1	1	1	1	1
5038 B	Seaford	SA	1	1	1	1	1	1	1
5039 D	Freeling	SA	1	1	1	1	1	1	1
5040 Sid	Mitchell Park	SA	1	1	1	1	1	1	1
5041 Gloria	Mitchell Park	SA	1	1	1	1	1	1	1
5042 Maureen	Bordertown	SA	1	1	1	1	1	1	1
5043 L	Millicent	SA	1	1	1	1	1	1	1
5044 Joan	Tallem Bend	SA	1	1	1	1	1	1	1
5045 Julie	Tallem Bend	SA	1	1	1	1	1	1	1
5046 Denise	Bordertown	SA	1	1	1	1	1	1	1
5047 Sharon	Kadina	SA	1	1	1	1	1	1	1
5048 Philip	Newton	SA	1	1	1	1	1	1	1
5049 Joan	Myrtle Bank	SA	1	1	1	1	1	1	1
5050 Helen	Sheidow Park	SA	1	1	1	1	1	1	1
5051 Kerry	Mt Gambier West	SA	1	1	1	1	1	1	1
5052 Graham	Woodside	SA	1	1	1	1	1	1	1
5053 Rosalind	Glenunga	SA	1	1	1	1	1	1	1
5054 A	Christies Beach	SA	1	1	1	1	1	1	1
5055 Suzanne	Richmond	SA	1	1	1	1	1	1	1
5056 John	Somerton Park	SA	1	1	1	1	1	1	1
5057 Christine	Boorowlie	SA	1	1	1	1	1	1	1
5058 Robert	Boorowlie	SA	1	1	1	1	1	1	1
5059 Isobel F.	Seaford Rise	SA	1	1	1	1	1	1	1
5060 Vivienne	Saddleworth	SA	1	1	1	1	1	1	1
5061 Dick	Port MacDonnell	SA	1	1	1	1	1	1	1
5062 Kevin	Magill	SA	1	1	1	1	1	1	1
5063 Penny	O'Halloran Hill	SA	1	1	1	1	1	1	1
5064 Anne	Semaphore	SA	1	1	1	1	1	1	1
5065 Renée	Waterloo	VIC	1	1	1	1	1	1	1
5066 Colin	Waterloo	SA	1	1	1	1	1	1	1
5067 Clare	Waterloo	SA	1	1	1	1	1	1	1
5068 Sally	Glen Innes	NSW	1	1	1	1	1	1	1
5069 Helen	Temora	NSW	1	1	1	1	1	1	1
5070 H.	Padstow	NSW	1	1	1	1	1	1	1
5071 MJ	Clontarf Beach	QLD	1	1	1	1	1	1	1
5072 DS	Gilgandra	NSW	1	1	1	1	1	1	1
5073 Margaret	Cheltenham	VIC	1	1	1	1	1	1	1
5074 Max	Bunbury	WA	1	1	1	1	1	1	1
5075 Mr	Georges Hall	NSW	1	1	1	1	1	1	1
5076 Mrs	Georges Hall	NSW	1	1	1	1	1	1	1
5077 Janice			1	1	1	1	1	1	1
5078 Jeff			1	1	1	1	1	1	1
5079 Brian			1	1	1	1	1	1	1
5080 Janelle			1	1	1	1	1	1	1
5081 Pauline			1	1	1	1	1	1	1
5082 David			1	1	1	1	1	1	1
5083 Michael			1	1	1	1	1	1	1
5084 Judith		TAS	1	1	1	1	1	1	1
5085 Grant		TAS	1	1	1	1	1	1	1
5086 Joan			1	1	1	1	1	1	1
5087 Baden	Glenorchy	TAS	1	1	1	1	1	1	1
5088 Frank	Evandale	TAS	1	1	1	1	1	1	1
5089 Patricia	Grassy King Island	TAS	1	1	1	1	1	1	1
5090 Helen Felicity	Greenbushes	WA	1	1	1	1	1	1	1
5091 Heather	Bull Creek	WA	1	1	1	1	1	1	1
5092 Pat	Semaphore Park	SA	1	1	1	1	1	1	1
5093 Allen		SA	1	1	1	1	1	1	1
5094 Gary	Elizabeth East	SA	1	1	1	1	1	1	1
5095 Rodney	Port Vincent	SA	1	1	1	1	1	1	1
5096 Joy	Coonalpyn	SA	1	1	1	1	1	1	1
5097 Pamela	Oakden	SA	1	1	1	1	1	1	1
5098 Darryl	Alberton	SA	1	1	1	1	1	1	1
5099 Donald	Redland Bay	QLD	1	1	1	1	1	1	1
5100 Mandy	Woodford	QLD	1	1	1	1	1	1	1
5101 Mavis	Caboolture	QLD	1	1	1	1	1	1	1
5102 Elizabeth	Kingston	QLD	1	1	1	1	1	1	1
5103 Deborah	Norman Park	QLD	1	1	1	1	1	1	1
5104 Lorraine	Rosewood	QLD	1	1	1	1	1	1	1
5105 Lesley	Hope Island	QLD	1	1	1	1	1	1	1

5106 Joanne	Caboolture	QLD				1	1	1	1
5107 Nadine	Maroochydore	QLD			1		1	1	1
5108 Leonard	Runaway Bay	QLD				1	1	1	1
5109 Beverley	Gorden Beach	QLD	1				1	1	1
5110 Lauren	Mourilyan	QLD	1			1	1	1	1
5111 Eva	Herberton	QLD			1	1	1	1	1
5112 LA	MacLeay Island	QLD			1		1	1	1
5113 Jan	Mooloolah Valley	QLD			1		1	1	1
5114 Wendy	Coombabah	QLD				1			
5115 J	Rothwell	QLD				1	1	1	1
5116 Margaret	Strathmore	VIC					1	1	1
5117 Julie	Reservoir	VIC					1	1	1
5118 Kathleen	Newborough	VIC					1	1	1
5119 Emily	Warburton	VIC					1	1	1
5120 Miriam	Lara	VIC					1	1	1
5121 Neal	Wodonga	VIC					1	1	1
5122 Marilyn	Mont Albert	VIC					1	1	1
5123 Bruce	Chesney Vale	VIC	1		1		1	1	1
5124 S.	Lancefield	VIC	1				1	1	1
5125 Dennis	The Gurdies	VIC			1		1	1	1
5126 E.	Mont Albert	VIC					1	1	1
5127 Zandra	Altona Meadows	VIC					1	1	1
5128 Geoff	Anakie	VIC					1	1	1
5129 Craig	Altona Meadows	VIC	1			1	1	1	1
5130 Vanessa	Kinglake	VIC				1	1	1	1
5131 Joy	Yaapeet	VIC	1				1	1	1
5132 Andrew	Huntingdale	VIC	1						
5133 Marianne	Mont Albert North	VIC	1					1	
5134 S.	Healesville	VIC							
5135 Savara	Newborough	VIC	1					1	1
5136 Joan	Croydon	VIC				1	1	1	1
5137 Denis	Croydon	VIC	1			1	1	1	1
5138 Jenny	Croydon	VIC	1				1	1	1
5139 Beverley	Ringwood	VIC	1			1	1	1	1
5140 Brian	Wendouree	VIC	1		1	1	1	1	1
5141 Suzanne	Portland	VIC				1	1	1	1
5142 Graeme	Sebastopol	VIC	1			1	1	1	1
5143 Rob	Kyneton	VIC					1	1	1
5144 Pamela	Oaklands	NSW			1			1	1
5145 Trudy	Freemans Reach	NSW			1		1	1	1
5146 MA	Tumbi Umbi	NSW	1			1	1	1	1
5147 Edith	Uki	NSW	1			1	1	1	1
5148 AM	Cootamundra	NSW			1	1	1	1	1
5149 G	Green Point	NSW	1		1	1	1	1	1
5150 Karen	West Kempsey	NSW			1		1	1	1
5151 Grace	Randwick	NSW					1	1	1
5152 Makinson	Wahroonga	NSW				1	1	1	1
5153 Jannette	Urmina	NSW				1	1	1	1
5154 Ann D	Port Kembla	NSW			1		1	1	1
5155 Janet	Empire bay	NSW	1		1		1	1	1
5156 Wallis	West Bathurst	NSW					1	1	1
5157 Kevin Robert	Orient Point	NSW	1		1		1	1	1
5158 Jim	Wamberal	NSW				1	1	1	1
5159 Sandra	Sussex Inlet	NSW			1		1	1	1
5160 L	Hazelbrook	NSW	1			1	1	1	1
5161 Sandra	Wahroonga	NSW					1	1	1
5162 J	Kensington	NSW	1		1		1	1	1
5163 Vivian	Canterbury	NSW	1		1		1	1	1
5164 John	Gladesville	NSW	1				1	1	1
5165 Wilga	Oxley Vale	NSW				1	1	1	1
5166 Rosemarie	Bon Lomond	NSW	1		1		1	1	1
5167 Sylvia L	Coffs Harbour	NSW				1	1	1	1
5168 Willian	Mount Clarendont	WA					1	1	1
5169 Lee	Stockton	NSW					1	1	1
5170 Ann	Waramanga	ACT					1	1	1
5171 Fay	Port Macquarie	NSW			1		1	1	1
5172 Mary	Yankaililla	SA	1			1	1	1	1
5173 Mr			1				1	1	1
5174 Mrs			1				1	1	1

[illegible]

5244 Bruce	Rossmoyne	WA	1	1	1	1	1	1
5245 Nell	Lancelin	WA		1	1	1	1	1
5246 Kim	Guildford	WA		1	1	1	1	1
5247 Gary	Dianella	WA	1	1	1	1	1	1
5248 Roz	Kedron	QLD		1	1	1	1	1
5249 Angela	Telina	QLD			1	1	1	1
5250 B.	Coomabah	QLD	1			1	1	1
5251 Heather E.	Redland Bay	QLD	1	1	1	1	1	1
5252 Kenneth R.	Redland Bay	QLD	1	1	1	1	1	1
5253 Charles	Cecil Plains	QLD	1				1	1
5254 CA	Benarkin	QLD	1	1	1	1	1	1
5255 Eric	Cardwell	QLD	1	1	1	1	1	1
5256 Susan	Kenmore	QLD	1			1	1	1
5257 Daphne	Oakey	QLD	1		1	1	1	1
5258 Suzanne	Sunnybank Hills	QLD	1		1	1	1	1
5259 Jess	Mount Gambler West	SA						
5260 Diane M.	Walkerville	SA	1		1	1	1	1
5261 Carlyn	Strathalbyn	SA	1		1	1	1	1
5262 Michelle		SA						
5263 Julie	Magill	SA		1	1	1	1	1
5264 Phyllis	Snowtown	SA						
5265 Noel	Campbeltown	SA		1	1	1	1	1
5266 Barry	Boorowie	SA		1			1	1
5267 Joylene	Boorowie	SA		1	1	1	1	1
5268 David	Moonta Bay	SA		1	1	1	1	1
5269 S	South Grafton	NSW	1		1	1	1	1
5270 Mr N.	Coopernook	NSW	1					1
5271 Mrs N.	Coopernook	NSW	1		1			1
5272 Susanne	Terrey Hills	NSW						
5273 Maxine	Wakeley	NSW				1	1	1
5274 Kelsey	Bingara	NSW					1	1
5275 Toni	Bulli	NSW			1			1
5276 Marcia	Bundanoon	NSW				1	1	1
5277 Sidney	Berrigan	NSW	1		1	1	1	1
5278 Mr Frank	Balldale	NSW		1	1	1	1	1
5279 Mrs Ann	Balldale	NSW		1		1	1	1
5280 Roger	Long Jetty	NSW				1	1	1
5281 Robert	Oyster Bay	NSW	1			1	1	1
5282 David		NSW					1	1
5283 Gai L	Port Kembla	NSW			1	1	1	1
5284 Carol	Mt Pritchard	NSW		1	1	1	1	1
5285 Pat	Bexley	NSW	1		1	1	1	1
5286 M. L.	Balldale	NSW			1	1	1	1
5287 Phillip	Shoalhaven Heads	NSW	1				1	1
5288 C	Springwood	NSW				1	1	1
5289 N	Frogmore	NSW	1	1	1	1	1	1
5290 F	Forster	NSW		1	1	1	1	1
5291 L	Forster	NSW				1	1	1
5292 Michael J.	Cootamundra	NSW	1		1	1	1	1
5293 Judy	Umina Beach	NSW	1		1	1	1	1
5294 K	Frogmore	NSW	1	1	1	1	1	1
5295 Kerry	Lismore	NSW	1		1	1	1	1
5296 Robert	Bexley	NSW					1	1
5297 Max	Bexley	NSW					1	1
5298 Stuart	Moruya	NSW					1	1
5299 W. G.	Engadine	NSW		1	1	1	1	1
5300 Dorothy	Sydney	NSW				1	1	1
5301 Vean	Surrey Hills	VIC			1	1	1	1
5302 Bronwyn	Highbett	VIC				1	1	1
5303 Mr. Stanley	Deer Park	VIC			1	1	1	1
5304 Mrs. Stanley	Deer Park	VIC			1	1	1	1
5305 Chitra	Balwyn	VIC				1	1	1
5306 Maria		VIC					1	1
5307 Noeline	Mooroolbark	VIC			1	1	1	1
5308 M	Mount Dandenong	VIC	1				1	1
5309 D	Mount Dandenong	VIC	1				1	1
5310 D. A.	North Melbourne	VIC	1				1	1
5311 Evelyn	Newcomb	VIC		1	1	1	1	1
5312 David	Geelong	VIC			1	1	1	1

5382 JCP	Drysdale	VIC	1			1	1	1	1
5383 Kerrie Ann	Gisborne	VIC				1			1
5384 Con	North Blackburn	VIC		1				1	1
5385 John P.	Mitcham	VIC				1			1
5386 R.	Kellor Downs	VIC	1					1	1
5387 L.	Preston	VIC	1					1	1
5388 AP	Preston	VIC	1					1	1
5389 Robert	Raveniswood	VIC	1				1	1	1
5390 Denise	Morwell	VIC	1				1	1	1
5391 Robert	Templestowe	VIC					1	1	1
5392 Mary	Elmore	VIC	1				1	1	1
5393 V.	Collingwood	VIC	1				1	1	1
5394 Jennifer	Wandana Heights	VIC					1	1	1
5395 Sergio	Keysborough	VIC	1				1	1	1
5396 John	Doncaster East	VIC					1	1	1
5397 Maree	Gerrigerrup	VIC	1				1	1	1
5398 Kenneth	Woolgoolga	NSW	1				1	1	1
5399 Barbara	Gwynneville	NSW		1				1	1
5400 Ray	Penhurst	NSW					1	1	1
5401 Jan	Binya	NSW	1				1	1	1
5402 E.	Katoomba	NSW	1				1	1	1
5403 Stuart	Ourimbah	NSW	1				1	1	1
5404 Delhma F.	Iluka	NSW	1				1	1	1
5405 Felix	Arncliffe	NSW	1				1	1	1
5406 Fiona	South Grafton	NSW					1	1	1
5407 Marjorie	Guyra	NSW	1				1	1	1
5408 A	Avalon Beach	NSW	1				1	1	1
5409 L	Avalon Beach	NSW	1				1	1	1
5410 P.	Shell Cove	NSW					1	1	1
5411 Janet	Redhead	NSW					1	1	1
5412 Tom	Mount Riverview	NSW	1					1	1
5413 Anny		NSW	1				1	1	1
5414 D.	Korora	NSW	1				1	1	1
5415 Ann	Dubbo	NSW	1					1	1
5416 Steve	Whitebridge	NSW	1				1	1	1
5417 Jennifer	Kahibah	NSW					1	1	1
5418 Delma	Goonellabah	NSW	1				1	1	1
5419 Rosemary	Sydney	NSW	1				1	1	1
5420 Joe	Mascot	NSW					1	1	1
5421 Patricia	North Tamworth	NSW	1					1	1
5422 Carolyn	Palmdale	NSW	1				1	1	1
5423 Joe	Palmdale	NSW					1	1	1
5424 S.	Dee Why	NSW	1				1	1	1
5425 Elaine	Killarney Vale	NSW					1	1	1
5426 Sam	Narooma	NSW					1	1	1
5427 Chris	Drayton North	QLD	1				1	1	1
5428 Iris	Coominya	QLD	1				1	1	1
5429 Grahame N.	Manly West	QLD	1				1	1	1
5430 Maria	Wynnum	QLD	1				1	1	1
5431 Bruce Lloyd	Condamine	QLD	1				1	1	1
5432 Patricia	Marcoola	QLD	1					1	1
5433 David	Cecil Plains	QLD					1	1	1
5434 Hubert	Atherton	QLD					1	1	1
5435 Val	Cecil Plains	QLD	1				1	1	1
5436 Sheila	Craiglie	QLD	1				1	1	1
5437 John	Craiglie	QLD					1	1	1
5438 Sue	Surfers Paradise	QLD					1		
5439 Graham	Kalbar	QLD	1				1	1	1
5440 Pamela	Kalbar	QLD	1				1	1	1
5441 James	Redhill Rockhampton	QLD	1				1	1	1
5442 Floriana	Redhill Rockhampton	QLD	1				1	1	1
5443 Gaynor	Redcliffe	QLD	1				1	1	1
5444 Anna	Kilcoy	QLD	1				1	1	1
5445 Delwyn	Mount Gravatt East	QLD					1	1	1
5446 John	Alexandra Hills	QLD	1				1	1	1
5447 Alana	Kilcoy	QLD	1				1	1	1
5448 Eileen	Talwood	QLD					1	1	1
5449 Trevor		QLD	1				1	1	1
5450 GA	Heritage Park	QLD	1				1	1	1

5451 Michael	Sandgate	QLD				1	1	1	1	1
5452 Joyce	Jindalee	QLD				1	1	1	1	1
5453 Michael	Bucasia Mackay	QLD		1				1	1	1
5454 Tom	Rosedale South	QLD				1	1	1	1	1
5455 F.		QLD				1	1	1	1	1
5456 Robert	Calwell	ACT			1			1	1	1
5457 Murray								1		
5458 Cathy				1						
5459 Gwen										
5460 Elaine										
5461 Paul										
5462 Andrew										
5463 G.	Hillbank	SA			1					
5464 Gloria	Parafield Gardens	SA			1					
5465 Brian J.	Prospect	SA			1					
5466 Hans	Cape Jervis	SA								
5467 Julie	Penong	SA			1					
5468 Mary	Millicant	SA			1					
5469 Barbara	Salisbury Downs	SA								
5470 Bruce	Whyalla Stuart	SA		1						
5471 PA	Salter Point	WA								
5472 Graeme	Norseman	WA			1					
5473 Samuel	Greenwood Perth	WA			1					
5474 H.	Creswick	VIC		1						
5475 Marella	Moorooka	QLD			1					
5476 Keiran	Atherton	QLD								
5477 Linda	Macleay Island	QLD			1					
5478 Mr	East Ipswich	QLD			1					
5479 Mrs	East Ipswich	QLD			1					
5480 Heather E.	Bellara	QLD			1					
5481 Len	Bray Park	QLD		1						
5482 KJ	Mount Morgan	QLD								
5483 Brett	Yabulu	QLD		1						
5484 Bev	Gulliver	QLD		1						
5485 BK	Oakwood	QLD		1						
5486 JF	Oakwood	QLD		1						
5487 Renae	North Lakes	QLD		1						
5488 Chris	Mitchelton	QLD								
5489 Craig	Carindale	QLD								
5490 Shendan	Mendan Plains	QLD								
5491 Sillanne	Rosedale South	QLD		1						
5492 John	Centenary Heights	QLD		1						
5493 Denise	Coopers Plains	QLD			1					
5494 Rosalind	Glenorchy	TAS		1						
5495 Jeannie	Glenorchy	TAS		1						
5496 Marcosa	Sandy Bay	VIC		1						
5497 Alison										
5498 KM				1						
5499 Leanne				1						
5500 Bryan	Morayfield	QLD								
5501 Estelle	Mount Perry	QLD		1						
5502 Des	Mount Perry	QLD		1						
5503 Nola	Oxenford	QLD			1					
5504 Ron	Oxenford	QLD			1					
5505 DM	Esk	QLD			1					
5506 Peter	Tamborine	QLD		1						
5507 Geoff L.	Renmark	SA		1						
5508 Sheila		SA								
5509 Sharon	Kingston Se	SA		1						
5510 Dorothy	Parkside	SA								
5511 Marcia	Holmesglen	VIC			1					
5512 Mr	Tynong	VIC			1					
5513 Mrs	Tynong	VIC			1					
5514 Peter	Fish Creek	VIC								
5515 Marilyn	Tynong	VIC			1					
5516 Jill	Woodend	VIC			1					
5517 Pauline J.	Malvern East	VIC		1						
5518 Ray	Brown Hill	VIC			1					
5519 Tanya-Lee	Neerim South	VIC		1						

5589	John M.	Whitemark	TAS	1	1	1	1	1	1
5590	WH	Flinders Island	TAS	1	1	1	1	1	1
5591	Dorothy M.	Rossmoyne	WA	1	1	1	1	1	1
5592	A.	Ocean Reef	WA		1	1	1	1	1
5593	Jan	Blaxland	NSW	1	1	1	1	1	1
5594	Zina	Franchs Forest	NSW				1	1	1
5595	Svetlana	Earlwood	NSW			1	1	1	1
5596	Gregory	Lower Belford	NSW	1	1	1	1	1	1
5597	Howard	Gooloogong	NSW	1		1	1	1	1
5598	Tia	Laurieton	NSW	1		1	1	1	1
5599	Ellen	Stirling	ACT				1	1	1
5600	Kerry	Stirling	ACT				1	1	1
5601	G.	Mount Pritchard	NSW			1	1	1	1
5602	K.	Mount Pritchard	NSW			1	1	1	1
5603	Dell	Burrill Lake	NSW	1		1	1	1	1
5604	Julie	Ladysmith	NSW	1	1	1	1	1	1
5605	James Michael	Moorland	NSW	1		1	1	1	1
5606	Maria	Belrose	NSW					1	1
5607	Anne	Awaba	NSW	1		1	1	1	1
5608	Edward	Oak Flats	NSW		1	1	1	1	1
5609	C.	Moruya	NSW	1		1	1	1	1
5610	Jenny		NSW				1	1	1
5611	Stephen	Duckmaloi	NSW					1	
5612	Albert	Cranebrook	NSW	1		1	1	1	1
5613	Frances	Cundletown	NSW		1		1	1	1
5614	Keiran	Gloucester	NSW				1	1	1
5615	Dennis	Yalbraith	NSW	1		1	1	1	1
5616	J.	Roseville	NSW				1	1	1
5617	DR	Harden	NSW	1		1	1	1	1
5618	Donald	Lake Heights	NSW	1		1	1	1	1
5619	Michael	Sadleir	NSW	1		1	1	1	1
5620	N.	Griffith	NSW	1		1	1	1	1
5621	Angela	Mascot	NSW		1	1	1	1	1
5622	Darren	Mount Riverview	NSW	1		1	1	1	1
5623	Michelle	Mount Riverview	NSW	1		1	1	1	1
5624	Robert	Deep Creek	NSW	1		1	1	1	1
5625	Jennifer	Punchbowl	NSW	1		1	1	1	1
5626	KT	Berkeley Vale	NSW		1	1	1	1	1
5627	Susan	Gosford	NSW					1	1
5628	Bonnie	Punpenbil	NSW		1	1	1	1	1
5629	C.	Summerland Point	NSW		1	1	1	1	1
5630	David	Orange	NSW		1	1	1	1	1
5631	Christopher	Windang	NSW		1	1	1	1	1
5632	Irene	Randwick	NSW	1		1	1	1	1
5633	Rita	Mascot	NSW	1		1	1	1	1
5634	Caroline	Orange	NSW	1		1	1	1	1
5635	Valerie	Tenora	NSW				1	1	1
5636	E.	Penshurst	NSW					1	1
5637	Pauline	Brewarrina	NSW		1	1	1	1	1
5638	Robert J.	Pelican	NSW		1	1	1	1	1
5639	Betty								
5640	Peter								
5641	Jody			1					
5642	Antoinette		QLD	1			1	1	1
5643	Evelin							1	1
5644	Richard							1	1
5645	Lis		NSW	1		1	1	1	1
5646	Voula		NSW			1	1	1	1
5647	Catherine								
5648	C.								
5649	Matt					1	1	1	1
5650	Bruno						1	1	1
5651	Emma					1	1	1	1
5652	AR			1		1	1	1	1
5653	Nitsa			1				1	1
5654	Amanda							1	1
5655	Kent							1	1
5656	Fred							1	1
5657	Ria					1	1	1	1

[illegible]

5934 R. A.	Whylla Playford	SA				1	1	1	1	1
5935 Jan	Kensington Gardens	SA	1			1	1	1	1	1
5936 Jennifer	Minlaton	SA	1			1	1	1	1	1
5937 Angela	Laneroo	SA		1						1
5938 K.	Goolwa Beach	SA				1	1	1	1	1
5939 K.	Goolwa Beach	SA				1	1	1	1	1
5940 Kym	Port Broughton	SA				1	1	1	1	1
5941 Julie	Royston Park	SA	1			1	1	1	1	1
5942 Diana	Wynnum	QLD	1			1	1	1	1	1
5943 Gerald	Rothwell	QLD	1			1	1	1	1	1
5944 David	Kirra	QLD				1	1	1	1	1
5945 Cheryl	Brandon	QLD				1	1	1	1	1
5946 G.	Glenvale	QLD				1	1	1	1	1
5947 Wendy	Red Hill	QLD				1	1	1	1	1
5948 Marlene	Gordonvale	QLD				1	1	1	1	1
5949 S.	Manunda Cairns	QLD	1			1	1	1	1	1
5950 Lynda	Yandaran	QLD	1				1	1	1	1
5951 Steve	Ferry Hills	QLD				1	1	1	1	1
5952 Brooke	Diggers Rest	VIC		1		1	1	1	1	1
5953 Noel	Diggers Rest	VIC		1		1	1	1	1	1
5954 Donna	Diggers Rest	VIC		1		1	1	1	1	1
5955 Ben	Eaglehawk	VIC		1		1	1	1	1	1
5956 M.	Ormond	VIC	1					1	1	1
5957 Gudron	Bayswater North	VIC				1	1	1	1	1
5958 Andrew	Bayswater North	VIC				1	1	1	1	1
5959 Christine	Warrnambool	VIC	1			1	1	1	1	1
5960 Wendy	Swan Hill	VIC				1	1	1	1	1
5961 Josephine	Beechworth	VIC		1		1	1	1	1	1
5962 Shirley	Echuca	VIC				1	1	1	1	1
5963 Terry	Katunga	VIC				1	1	1	1	1
5964 Robert	Rainbow	VIC								1
5965 Jean	Cobden	VIC	1			1	1	1	1	1
5966 Leonie	Meenyan	VIC	1			1	1	1	1	1
5967 Patricia	Chimside Park	VIC	1			1	1	1	1	1
5968 Vikki	Ascot Vale	VIC	1			1	1	1	1	1
5969 Barbara	Pakenham	VIC				1	1	1	1	1
5970 Steven	Meenyan	VIC	1			1	1	1	1	1
5971 Dietmar	Warrenwood	VIC				1	1	1	1	1
5972 Chris	Brighton	VIC					1	1	1	1
5973 John	Altona Meadows	VIC				1				1
5974 Angela	Heatherton	VIC								1
5975 Gaetano	Fitzroy North	VIC	1			1	1	1	1	1
5976 Barry	Ringwood East	VIC				1	1	1	1	1
5977 Barbara	Ringwood East	VIC				1	1	1	1	1
5978 Reginald	Wodonga	VIC				1	1	1	1	1
5979 Jenni	McKinnon	VIC				1	1	1	1	1
5980 Marian	Batesford	VIC	1			1	1	1	1	1
5981 Robert	Norfane	VIC						1	1	1
5982 V.	Pascoe Vale South	VIC	1					1	1	1
5983 Umberto	Bulleen	VIC	1			1	1	1	1	1
5984 Jo	Pakenham	VIC						1	1	1
5985 Anne	Clifton Hill	VIC	1			1	1	1	1	1
5986 Gloria	Wonthaggi	VIC				1	1	1	1	1
5987 R.	Homebush South	NSW	1			1	1	1	1	1
5988 Margaret	Birrong	NSW				1	1	1	1	1
5989 Ella	Canberra	NSW								1
5990 Janet	Koorngal	NSW		1		1	1	1	1	1
5991 Sue	Armidale	NSW		1		1	1	1	1	1
5992 Gall	Tumbl Umbi	NSW				1	1	1	1	1
5993 Maureen	Farrer	ACT	1			1	1	1	1	1
5994 R.	Gymer	NSW	1					1	1	1
5995 Julie	Milperra	NSW	1					1	1	1
5996 Carol	West Kempsey	NSW						1	1	1
5997 Anne	Hamilton	NSW	1			1	1	1	1	1
5998 Brian	Muswellbrook	NSW	1			1	1	1	1	1
5999 Y.	Picnic Point	NSW	1			1	1	1	1	1
6000 Chris	Nowra	NSW						1	1	1
6001 Marion	West Kempsey	NSW				1	1	1	1	1
6002 Robert	Ingleburn	NSW				1	1	1	1	1

6003 Peter	Oberon	NSW	1	1	1	1	1
6004 David	Picton	NSW				1	1
6005 E.	Kellyville	NSW	1		1	1	1
6006 Mark	Emmaville	NSW		1		1	
6007 Roslyn	Emmaville	NSW	1			1	
6008 Diane	Gulgong	NSW	1	1	1	1	1
6009 Soren	Ropes Crossing	NSW	1		1	1	1
6010 Helen	North Sydney	NSW	1	1	1	1	1
6011 R.	Newington	NSW	1	1	1	1	1
6012 Wayne	Ingleburn	NSW	1	1	1	1	1
6013 Patricia	Campbelltown	NSW	1	1	1	1	1
6014 Donna	Moruya	NSW				1	1
6015 Samantha						1	1
6016 Daphne	Blacktown	NSW	1		1	1	1
6017 Kerry	Wetherill Park	NSW		1	1	1	1
6018 K.	Hawks Nest	NSW	1		1	1	
6019 Muriel	Forster	NSW	1	1	1	1	1
6020 Gwenda	Ingleburn	NSW	1	1	1	1	1
6021 John	Matraville	NSW		1	1	1	1
6022 Kerry-Anne	Edwardstown	SA				1	1
6023 John	Minlaton	SA	1			1	1
6024 Deirdre	Bibaringa	SA		1	1	1	1
6025 Valerie	Baldvis	WA	1	1	1	1	1
6026 Afene	Safety Bay	WA	1	1	1	1	1
6027 Imelda	Midvale	WA			1		1
6028 Joan	Dianella	WA	1	1	1	1	1
6029 Kenneth	Heathridge	WA	1	1	1	1	1
6030 Robert	Yelarbon	QLD		1	1	1	1
6031 Gail	Yelarbon	QLD		1	1	1	1
6032 D.	Toowoomba	QLD	1	1	1	1	1
6033 Sara	Burrum River	QLD	1	1	1	1	1
6034 Laurence	Greensborough	VIC		1	1	1	1
6035 Terry	Bayswater North	VIC	1	1	1	1	1
6036 B.	Norlane	VIC	1	1	1	1	1
6037 Michelle	Elwood	VIC	1	1	1	1	1
6038 John	Swan Hill	VIC	1	1	1	1	1
6039 Elva	Swan Hill	VIC	1	1	1	1	1
6040 K.	Kyneton	VIC	1	1	1	1	1
6041 D.	West Sunshine	VIC		1			1
6042 Dorothy	Mount Pleasant	VIC	1				1
6043 Merle	Wendouree	VIC	1	1	1	1	1
6044 Carmen	Morwell	VIC		1	1	1	1
6045 Dianne	Belmont	VIC	1	1	1	1	1
6046 Faye	Horsham	VIC	1	1	1	1	1
6047 Peter	Leopold	VIC		1	1	1	1
6048 Veronica	Oakleigh South	VIC		1	1	1	1
6049 Glenys	Portarlington	VIC	1	1	1	1	1
6050 Norma	East Keilor	VIC			1	1	
6051 Virgilio	East Keilor	VIC			1	1	
6052 Jezebel	Braybrook	VIC			1	1	
6053 Ruby	St Albans	VIC	1	1	1	1	1
6054 Mliagrios	Caroline Springs	VIC		1	1	1	1
6055 Ramon	Caroline Springs	VIC			1	1	1
6056 John	Port Fairy	VIC			1	1	1
6057 David	Derrinallum	VIC			1	1	1
6058 Andrea	Brunswick	VIC			1	1	1
6059 Janina	Croydon North	VIC			1	1	1
6060 V.	Ringwood	VIC	1	1	1	1	1
6061 Melody	Pakenham	VIC	1				1
6062 Lois	Donvale	VIC		1	1	1	1
6063 Rosalind	South Yarra	VIC	1	1	1	1	1
6064 P.	Lower Templestowe	VIC			1	1	1
6065 C.	Glenroy	VIC	1		1	1	1
6066 Anonymous	McLaren Vale	SA			1	1	1
6067 Abiagrove	Parndana	SA	1	1	1	1	1
6068 Geoffrey	Hillier	SA		1	1	1	1
6069 Ray	Hillier	SA		1	1	1	1
6070 Evelyn							
6071 Stuart	Bald Hills	QLD	1	1	1	1	1

6072	Lin	Everton Park	QLD			1		1	1	1	1
6073	Leah	Chapel Hill	QLD								1
6074	Bruce	Katunga	VIC	1	1		1	1	1	1	1
6075	Heather	Ballarat	VIC	1						1	
6076	Maureen	Drouin East	VIC				1	1	1		1
6077	Susan	Beechworth	VIC	1	1		1	1	1	1	1
6078	Anthony	Werribee	VIC	1	1		1	1	1	1	1
6079	Aileen	Swan Hill	VIC	1	1		1	1	1	1	1
6080	John	Swan Hill	VIC	1			1	1	1	1	1
6081	Simon	Snake Valley	VIC						1	1	1
6082	K.	Albion Park	NSW				1	1	1	1	1
6083	N.	Willoughby	NSW	1			1	1	1	1	1
6084	M.	Blackheath	NSW				1	1	1	1	1
6085	Marjan	Mudgee	NSW	1			1	1	1	1	1
6086	Chris	Tea Gardens	NSW	1				1	1	1	1
6087	Vera	Tumbl Umbi	NSW	1				1	1	1	1
6088	Marvann	Ramsgate	NSW	1			1	1	1	1	1
6089	Paul	Ashfield	NSW	1			1	1	1	1	1
6090	Barb						1	1	1	1	1
6091	Faye	Lambton	NSW				1		1	1	1
6092	Kevin	Botany	NSW								
6093	Raymond	Frederickton	NSW					1	1	1	1
6094	Robert	Kempsey	NSW	1			1	1	1	1	1
6095	Margo	Summerland Point	NSW	1			1	1	1	1	1
6096	Ann	Kingscote	SA				1	1	1	1	1
6097	Allan	Kingscote	SA				1	1	1	1	1
6098	Ellen	Grafton	NSW						1	1	1
6099	Janette	Berkeley Vale	NSW					1	1	1	1
6100	Robyn	Charlestown	NSW	1				1	1	1	1
6101	Margaret	Kingscliff	NSW				1	1	1	1	1
6102	Karen	Bilpin	NSW	1						1	1
6103	Zina	Parramatta	NSW								
6104	Dale	Woonona	NSW				1	1	1	1	1
6105	Aileen	Glebe	NSW	1			1	1	1	1	1
6106	Heather	Port Macquarie	NSW					1	1	1	1
6107	Ruth	Daleys Point	NSW	1			1	1	1	1	1
6108	Stan	Daleys Point	NSW	1							
6109	Raymond	Lithgow	NSW	1				1	1	1	1
6110	T.	Caroline Springs	VIC								
6111	Geoff	Black Rock	VIC	1			1	1	1	1	1
6112	V.	Dandenong North	VIC	1			1	1	1	1	1
6113	J.	Moe	VIC	1			1	1	1	1	1
6114	Brett	Warrington	VIC								
6115	Michael	Surrey Hills	VIC	1			1	1	1	1	1
6116	Kaye	Sunbury	VIC	1			1	1	1	1	1
6117	Lois	Mount Waverley	VIC					1	1	1	1
6118	Cosimo	Katunga	VIC				1	1	1	1	1
6119	Rosie	katunga	VIC				1	1	1	1	1
6120	Jean	Malmsbury	VIC	1			1	1	1	1	1
6121	Ernst	Malmsbury	VIC	1			1	1	1	1	1
6122	K.	South Melbourne	VIC	1			1	1	1	1	1
6123	Mary	Mornington	VIC	1			1	1	1	1	1
6124	Stanley	Mount Waverley	VIC					1	1	1	1
6125	Ken	Greta	VIC				1	1	1	1	1
6126	Joan	Greta	VIC				1	1	1	1	1
6127	Graeme	Yarrawonga	VIC	1				1	1	1	1
6128	Joyce	Dingley Village	VIC	1			1	1	1	1	1
6129	Glenys	Mornington	VIC				1	1	1	1	1
6130	Elisabeth	Scarborough	QLD					1	1	1	1
6131	B.	Redcliffe	QLD				1		1	1	1
6132	E.	Redcliffe	QLD						1	1	1
6133	Peter	Townsville	QLD					1	1	1	1
6134	Mary	One Mile	QLD	1			1	1	1	1	1
6135	Michael	Kalbar	QLD					1	1	1	1
6136	Elaine	Caboocture	QLD	1			1	1	1	1	1
6137	Beris	Salisbury	QLD	1			1	1	1	1	1
6138	C. J.	Redland Bay	QLD	1			1	1	1	1	1
6139	Enid	Bundaberg	QLD				1	1	1	1	1
6140	Carol	Spearwood	WA	1			1	1	1	1	1

Player	Year	Age	Height	Weight	Position	Team
6141 Sharon	1981	17	1.65	65	Forward	East Devonport
6142 A.	1982	18	1.70	70	Forward	South Brighton
6143 Rosealie	1983	19	1.75	75	Forward	Park Holme
6144 Fiona	1984	20	1.80	80	Forward	Goolwa
6145 Anthony	1985	21	1.85	85	Forward	McLaren Vale
6146 Charles	1986	22	1.90	90	Forward	Athelstone
6147 B.	1987	23	1.95	95	Forward	Woodcroft
6148 Mandy	1988	24	2.00	100	Forward	Birdwood
6149 Les	1989	25	2.05	105	Forward	
6150 Unda	1990	26	2.10	110	Forward	
6151 John	1991	27	2.15	115	Forward	
6152 Julie	1992	28	2.20	120	Forward	
6153 Heather	1993	29	2.25	125	Forward	