SAVING $21M AND TEN YEARS’ WORK

In order to work on a collaborative project with Dr David Jupp of the CSIRO Division of Water and Land Resources, Barry Harper, Lecturer in the Faculty of Education, is taking study leave for the first five months of this year.

Barry, David and Dr Philip Simmonds of the Physics Department, were successful in an application for a 1985/86 University of Wollongong/CSIRO collaborative research grant which will be used to develop multi-component ‘fisheye’ photography techniques for light climate measurements in plant stands.

Hemispherical ‘fisheye’ photography has been used for some time for this type of work. The technique consists of taking a hemispherical photograph from inside of a plant canopy and by considering the camera lens function and sky light distribution, the gaps in the canopy as well as the light reaching the plant stand floor can be determined from the photograph. This type of measurement has tended to be labour intensive because of the need for observer interpretation of trunks and stems in the photographs.

A new technique, which relies on multi-component photographs using infra-red type films and video digitising of the resulting images, will be assessed during this collaborative work. If appropriate it will then be used to determine the light climate in a range of plant stands with particular interest centering on local rainforests.

Dr Jupp was responsible for development of the ‘BRIAN’ (Barrier Reef Image Analysis) mini-computer based image processing system. He was recently commended by the Minister for Science, Mr Barry Jones, for this work which...
CENTRE AWARDED $185,000 GRANT

The Centre for Literacy, Language and Cognition has been awarded a sum of $184,920 by the NSW Department of Education to carry out a longitudinal evaluation of the Service Course, or E.L.I.C.

Members of the Centre who will be working on the project are Dr B. Cambourne, Mr P. Geekie, Mr P. Keeble, and Ms J. Turbill.

E.L.I.C. is a school-based in-service course, designed to provide teachers with the most up-to-date knowledge about literacy, how it is learned, and how it can be best taught to children in the early years of schooling. It is part of the Federal Government’s B.L.I.P.S. program (Basic Learning in Primary Schools), and aims to achieve higher success rates in early literacy by producing better-informed teachers.

Members of the evaluating team will monitor the implementation and impact of the E.L.I.C. program in a carefully selected group of schools in NSW.

The award of the grant is evidence of the reputation that the Centre has established in the education community since its inception in 1983.

INDUSTRIAL SAFETY CONVENTION

The 23rd NSW Industrial Safety Convention and exhibition will be held in the Wollongong Town Hall on October 22 and 23. Papers are being called for now. Abstracts of papers should be sent to Dr Neil Adams, Program Coordinator, NSW Industrial Safety Convention, PO Box 1992, Wollongong, 2600.

INTERNATIONAL CONFERENCE ON ECONOMICS OF DRYLAND DEGRADATION

The International Conference on the Economics of Dryland Degradation and Rehabilitation is to be held in Canberra from March 10 to 14. The conference is being sponsored by the Department of Arts, Heritage and Environment and is co-sponsored by the Australian Government UN Environ­ment Program East-West Center, Hawaii (UNEP), the Commonwealth Secretariat WCED (World Commission on Environment and Development), the OECD, Unesco, IUCN and other international agencies.

Land degradation is regarded by many as the most serious environmental problem in Australia, costing many tens of millions of dollars annually. An invitation from UNEP to organise a review seeking to strengthen the economic analysis necessary to accelerate implementation of the Plan of Action to Combat Desertification (PACD) was therefore welcomed by the Australian government.

A major opportunity is provided by the conference for expert study of the economic dimensions of dryland management policies and programs, an international exchange of information and a review of natural resource management practices both in Australia and abroad.

A synthesis report on the conference will be issued to participants by June next year.

The draft program includes these titles for discussion:

- UN Plan of Action to Combat Desertification
- The Dryland Problem
- The Development of Assistance Perspective
- The Social Context
- African Successes and Opportunities
- Introduction to Draft Economic Management Guidelines and Draft Technical Guidelines
- New Directions in the Economics of Dryland Degradation
- Case Studies from Africa, Latin America and Australia
- Sponsored by the Australian Government UN Environment and Development, the OECD, Unesco, IUCN and other international agencies.

Saving $21m and ten years – from page 1

protecting the Reef, and for mapping islands and shallow water areas throughout the Pacific and ASEAN regions.

‘A successful pilot has already been completed in Papua New Guinea, and interest in the technique has been shown by government authorities in Indonesia, the Philippines, Malaysia, Thailand, the Republic of the Maldives, Fiji and the Solomon Islands. A program now developed for use on a microcomputer, ‘micro-BRIAN’, will increase its usefulness in developing countries.

‘The technique is an outstanding success. It was developed initially to map sea depth and interpret marine resources in shallow waters in particular areas. The Authority realised that BRIAN could also be used for large-area mapping of the entire region at international cartographic standards of accuracy at 1:250,000 scale.

‘Once this potential was realised, the Authority played a major part in transferring BRIAN to the Australian Survey Office. All the work necessary for production of maps covering the entire 348,000 square kilometre Great Barrier Reef region has now been completed by ASO at an approximate cost of $250,000.

‘This has been estimated by the Chairman of the Authority, Mr Graeme Kelleher, to be a saving of $21 million and ten years effort on pre-existing techniques. A Unesco workshop will be held in Townsville in August to transfer the technology to ASEAN nations.’

A Landsat satellite passes over Australia every 16 days, and transmits digitally recorded measurements of light in four “spectral windows”. These measurements are mathematically transformed to reflect desired physical properties such as water depth and vegetation, and re-coded in colour by BRIAN to form maps.

The “holistic” view allows reef managers to see at a glance which areas of the reef need to be surveyed more closely, first by aerial photography, and then, if necessary, by a field trip. BRIAN thus provides a filtering mechanism that will save large amounts of time in the field.
Join the Graduates Welcome to the new students
Thursday March 6 at 7 pm — Union Hall
Food, drinks, rock video disco
All welcome

utilities and works established to cope with these demands and how the development and management of water supplies have changed over time.

The book should also highlight the importance of water in the economic, environmental and social development of the State and conclude with a forecast of future trends in water use and management. Variations on this theme will be considered.

Copy is required in final edited form and illustrations should be predominantly black-and-white.

Deadline for final copy and illustrations is 30 April, 1987.

Tenders should include an outline of the book and a summary of each chapter.

Closing date for tenders is 16 April, 1986.

Tenders are to be submitted to the Secretary, Water Resources Commission, PO Box 952, PO North Sydney, 2060.

Telephone inquiries to Kevin Jeffcoat (02) 0220121 ext 588.

STUDY LEAVE

Applications to take Study Leave or Professional Experience Program Leave during 1987 close with Staff Office on April 1. A note has been circulated to all academic staff.

STUDENT ELECTIONS

Nominations for election of students to various University committees close on March 11. The vacancies are on the Academic Senate, all Faculties and Schools, the General Studies Committee, the Library Committee, the Physical Facilities Committee and the Environmental Science Sub-Committee.

Detailed information is displayed on all University notice boards, and can be seen at Campus News.

WESTERN STYLE OF MEDITATION

Owing to the success during 1985 of the popular Friday evening meditations, it has been decided to continue sessions this year.

Classes are open to the public at a cost of $7 per session. The first class was held last Friday, February 21. For further details phone 941585, 281686 or 561731.

MEMBERSHIP OF FULBRIGHT SELECTION COMMITTEE

Associate Professor Linda L. Viney of the Department of Psychology has been appointed to the Australian-American Education Foundation Selection Committee for the Fulbright Programs.

These programs include Graduate Student, Post-Doctorate programs and Fellowship programs for senior academics in Australian universities wishing to continue their research in the United States.

This selection committee deals with the Australia-wide range of candidates. Associate Professor Viney is the representative of Australian universities on the committee.

EDUCATION OF THE GIFTED: SHOULD WE KEEP OUR SELECTIVE HIGH SCHOOLS?

The way we teach academically gifted children is a contentious issue at the moment. Recognising its importance, the NSW Institute for Educational Research has organised a conference to allow the opposing viewpoints to be discussed.

There are two broad schools of thought. Community leaders such as Justice Michael Kirby, Chancellor, Macquarie University and President, NSW Court of Appeal, have asserted that they feel that Australian school systems are neglecting talented children by failing to provide a sufficient number of selective schools.

In contrast, Mr Colin MacDonald of the Education Department, who authored the 1977 MacDonald Report into education for talented children, rejects arguments for the retention, let alone extension of selective education for the gifted. This debate has sparked the Senate Inquiry into Education of the Gifted, chaired by Senator Mal Colston.

The conference is intended to air fully the issues of educating the academically gifted with several speakers including Senator Colston, Justice Kirby and Mr MacDonald.

Other speakers will be: Mrs Shirley Berg, President of the Federation of P & C Associations, Miss Dorothy Shackley, Principal of Sydney Girls' High School and numerous professionals concerned with education of the gifted.

The conference, titled Academically Gifted — Educationally Disadvantaged? will be held on Friday March 14 from 2.30 to 10.30 pm in the Stephen Roberts Theatre, University of Sydney. Attendance is open to all.
NATIONAL RESEARCH FELLOWSHIPS, AND QUEEN ELIZABETH II AWARDS

The Australian Government has established the National Research Fellowships, and Queen Elizabeth II Awards to replace the previous Queen Elizabeth II Fellowships and Queen’s Fellowships Schemes. Under this Scheme, 15 awards will be made annually. The awards are for high quality research work in one of three categories:

1. Fundamental Research
2. Industry Based Research
3. Research in Priority Areas of National Interest

Priority areas of National Interest may include:

- Research and development into products and processes, marketing, trade and social and legal issues concerning high technology areas such as:
  - energy technology
  - information technology and communications
  - materials technology
  - biomedical technology
  - biotechnology
  - raw materials processing
  - Manufacturing technology
  - Productivity
  - Income, wealth and social inequality
  - Social and economic issues affecting training and employment with particular regard to those affecting women and youth
  - Occupational safety and health
  - Social and economic implications of ageing
  - Aboriginal Affairs
  - Provision of services e.g. welfare, transport, health care
  - Marine Sciences and Technologies

QUEEN ELIZABETH II AWARDS

15 Awards are made each year to persons with proven research records. Awards will be made to persons holding a PhD or equivalent qualifications, or equivalent research or professional experience in one or the disciplines available under the National Research Fellowship Scheme.

The Awards attract a salary of $28456–$30894. Applications close April 18.

DISABILITY SERVICES PROGRAM – GRANTS FOR DEMONSTRATION PROJECTS 1986/87

The Commonwealth Department of Community Services is seeking expressions of interest from organisations wishing to conduct demonstration projects under the Disability Services Program. Funding for these projects is available for the financial year 1986/87 only.

The areas for demonstration are long term supported employment, competitive employment and placement, residential community living options, and services which co-ordinate the planning and needs assessment process. Projects to be considered are those which focus on achieving positive outcomes for people with disabilities.

A set of project profiles, detailing the range and scope of projects which the department will consider, are available from the Department of Community Services.

The closing date for expressions of interest is March 31.

INQUIRY INTO THE STATUS OF WOMEN WORKING IN AREAS WITHOUT LEGALLY ENFORCEABLE MINIMUM STANDARDS – CALL FOR SUBMISSIONS

Submissions are invited from interested individuals, groups or organisations to a tripartite committee to inquire into the status of women which has been established by the New South Wales Minister for Industrial Relations, Mr Pat Hills. Submissions should deal with areas of women’s employment which are apparently award free or where there is difficulty enforcing legal minimum standards. In particular the following situations are of interest to the committee:

a) women working in private dwellings (as outworkers);

b) women working in a voluntary capacity;

c) women working in areas without apparent award coverage;

and

d) women working on a commission only basis.

Copies of submissions should be sent to Ms K. Spooner, Chairperson, Committee of Inquiry into the Status of Women in Employment in Commerce and Industry, c/- Women’s Directorate, New South Wales Department of Industrial Relations, 1 Oxford Street, Darlington, 2010 by April 15.
UNIVERSITY MOTTO AND FLAG

The University Council would welcome views on the need for a University motto.

The 'motto' question was raised and discussed before 1975 and no conclusion was reached. The University is now ten years old and has had time to develop its own character. It might, therefore, be an appropriate time to consider whether the University needs a motto and, if so, what form it should take.

I would be grateful if you would return the completed reply slip to the address provided by March 1. Entry slips are available from Marie Cooper and the SRC office.

K.E. Baumber, University Secretary.

1987 AUSTRALIAN BIOLOGICAL RESOURCES STUDY (ABRS) — PARTICIPATORY PROGRAM

The Australian Biological Resources Study, through the Participatory Program, supports the collection, description and classification of Australian plants and animals, and studies of their distribution.

The limited funding available will be directed towards current programs. These programs include publication of Flora of Australia, Fauna of Australia, and the Zoological Catalogue of Australia, as well as the development of the Australian Biogeographic Information System (ABIS).

Persons with general interests in the aims and illustration of objectives of the ABRS, including those with interests in flora and fauna illustration, are encouraged to register with the Bureau of Flora and Fauna. Such registrants receive biannual information on the progress of the Study and will be considered in the future development of the Study. Registration forms are available from the Bureau of Flora and Fauna.

Applications are called for under the following two categories of objectives:

A. Research Objectives — Taxa needing research before satisfactory treatments can be prepared for ABRS publications.

B. Publications and Data Base Objectives — deal with data preparation for the Flora of Australia, Zoological Catalogue of Australia and the Australian Biogeographic Information System (ABIS) including the preparation of distribution atlases for selected taxa, creation of databases of specimen information, and the mapping of vegetation.

Applications should be submitted on the appropriate Project Outline form, obtainable from the Director, Bureau of Flora and Fauna, Box 1383, GPO Canberra, ACT 2601. Telephone (062) 467500.

Applications close April 4 1986.

NATIONAL OCCUPATIONAL HEALTH AND SAFETY COMMISSION — CONSULTANT

The primary role of the Commission is to provide a national focus for activities relating to occupational health and safety matters.

The Commission is seeking expressions of interest from a consultant who can contribute to the work of the Committee by undertaking a project on the occupational health and safety problems of young workers specifically:

* successful strategies including preventive measures for reducing occupational injuries and disease among young workers;
* occupational health and safety problems of non-unionised young workers; and
* priorities for research relating to the occupational health and safety of young workers.

It is expected that the consultant would have qualifications and experience in the fields of occupational health and safety, industrial relations and/or labour market studies.

Further information may be obtained by phoning Ms Susan Thomson on (062) 456810.

The closing date for expressions of interest is February 22 with the Chairman, National Occupational Health and Safety Commission, PO Box 9, Canberra, ACT, 2601.

A REMINDER...

With the change of editorship of Campus News have come other changes.

The journal has been incorporated into the publications division of the University. The editor is therefore located in room G24A in the Administration Building. Material for Campus News should in future be left there in the tray provided inside the door.

Background material to 'briefs' appearing in Campus News will be available in the same room.

Deadline for material is as before — noon on Monday.

The journal will be distributed on Tuesday of the next week.
THE FRIENDS CALENDAR

MARCH
Thursday 6  Senior Citizens' Day at University
10-4 pm, Union Hall
Thursday 6  Graduates Group Welcome to the First
Year Students
7 pm, Union Hall
Friday 14  Community Involvement Committee
5.30 pm, Town Hall Meeting Room
Wednesday 26  Graduates Group
6 pm, Board Room
Board of Directors
4 pm, Board Room
Date to be  Friends visit to the Department of Geology
decided  4.00 pm, Board Room

APRIL
Wednesday 9  Projects Committee
5 pm, Board Room
Monday 13–20  Heritage Week
Date to be  Presentation of Papers to Accountants and
decided  Finance Industry
5 pm, Board Room

FRIENDS LIBRARY APPEAL

The Chairman of the Bequests and Benefactions Commit-
tee, Mr Harold Hanson, announced today that the Friends
Library Appeal was about to begin.

Letters are being sent to all new students in the last week
of February asking them if they can help by donating the
price of a new book in the University Library. Those
donating will receive a tax-deductible receipt, and have a
plaque posted into a new book purchased this year to act as
a permanent reminder of the donor’s generosity to the Uni-
versity.

The Senior Citizens Working Group Foreman, Mr Tom
Margerson has been working for days preparing the
envelopes; while the Chairman of the Community Involvement
Committee, Ald Frank Arkell MP, has personally
signed 2,221 letters which will carry the appeal out to the
new students.

Mr Hanson said that he hoped the new students would
see the potential benefit to themselves and their studies from
donating to the appeal, “if they give, then they will all
benefit in the years ahead”, he said.

SENIOR CITIZENS DAYS

Senior Citizens Days at the University.
Part of the Wollongong Citizens Week activities.

Monday March 3 at 12.30 pm
Public Questions Forum Under the Figtrees
sponsored by the University Union.
Speakers from Pensioner Groups

Thursday March 6
Senior Citizens Day at the University
Union Hall – 10 am to 4 pm
sponsored by the University,
the Friends and the National Australia Bank

DEPARTMENT OF BIOLOGY SEMINAR TIMETABLE

February 25 — Mr Singeto Myamoto. Small mammal and
fire.
March 11 — Ms Karen Garretty. Development of mono-
clonal antibodies specific for bladder epithelial cell
antigens.
March 18 — Miss Sue Carthew. Pollination biology of
Bankiias.
March 25 — Dr Rob Whelan. Tree regeneration in a North
Wales oak forest.
April 1 — Mr Harry Ehrmann. Hip-pocket frogs — equality
of the sexes.
April 8 — Honours students.
April 15 — Dr. R.V. Bladen, Dept of Microbiology, John
Curtin School of Medical Research. The role of the
murine major histocompatibility gene complex in anti-
viral immunity.
April 22 — Mr Mike Crossland, Dept of Zoology, University
April 29 — Dr Geoff Jones, School of Biology, University
May 11 — Dr Susan House, School of Pacific Studies, ANU.
Pollen flow and breeding success among populations of
tropical trees.
May 20 — Miss Jennie Chaplin. Ecological genetics of
ostracods.
May 27 — Ms Ros Muston. Steady states versus succession.
June 3 — Advanced Biology students.

Seminars 4–5pm. Room number is uncertain. Ring (042)
270013 later for details.

Job Vacancies

Details of the positions listed below are on file in the
Campus News Office — room G24A, on the ground floor in
the administration building.

James Cook  Tutor (full-time) Commercial Law, De-
partment of Commerce
Tutor (half-time) Accounting, Department of Commerce
Newcastle  Associate Professor/Senior Lecturer/Lect-
urer in Computer Science
Lecturer/Senior Lecturer, Marketing, Department of Management
Senior Lecturer, Department of Electrical and Computer Engineering
Queensland  Lecturer/Senior Lecturer in Civil Engi-
neering
Lecturer in Parasitology

NEW ZEALAND

Auckland  Chair, Commercial Law, Dept of Sociology
Associate-Professorship, Sociology, Dept
of Sociology
Senior Lectureship, Respiratory Med-
icine, Dept of Medicine
Chair, Classics and Ancient History, Dept of Classics and Ancient History
Senior Lectureship in Law, Faculty of Law

Victoria Uni, of Wellington
UNITED KINGDOM

Durham

Lecturer, Physical Chemistry
Snr Research Assistant, Pure Mathematics,
Dept of Mathematical Sciences
Postdoctoral Research Assistantship,
Semiconductor Theory, School of
Engineering and Applied Science

THE BAHAMAS

The following posts will become vacant for 1 September, 1986. All positions require that applicants are able to teach up to at least first year University level.

Assistant Librarians
Lecturer in Education
Lecturer in History
Lecturer in Reading
Lecturer in Language Arts/Linguistics
Lecturer in Computer Science
Lecturer in French/Spanish
Lecturer in Mathematics/Physics
Lecturer in Biology/Microbiology
Lecturer in Biology/Social Studies
Lecturer in Public Administration
Lecturers in Technology

Resumes together with written work references and up-to-date transcripts by March 14 to The Personnel Officer, College of the Bahamas, Oakes Field Campus, PO Box N-4912, Nassau, Bahamas.

EXECUTIVE DIRECTOR

The Board of Directors of the Southern Tablelands Education Centre (S.T.E.C.) is seeking an Executive Director to administer the centre's operation.

S.T.E.C. is an autonomous educational institution funded by the Commonwealth Schools Commission. It is one of thirty two such centres across Australia providing professional, technical and educational resources to teachers and parents of government and non-government schools.

S.T.E.C. has a staff of six people that is governed by the Board of Directors.

Employment will be for a period of three years from April 1. Salary commensurate with position will be negotiated.

Written applications to The Chairman, Southern Tablelands Education Centre, 34 Chantry Street, Goulburn, NSW, 2580. Applications close March 7, 1986. Phone inquiries: (048) 212704.

SAFETY POLICY

The policy of the University of Wollongong is to provide a safe working environment for its staff, students and visitors. The University thus encourages all members of the University complex to regard accident prevention and safe working as a collective and individual responsibility.

In order to implement this policy, the University supports the activities of the Occupational Health and Safety Committee in monitoring the safety environment and safety awareness and training at all levels of activity.

The University regards seriously its corporate responsibility under the various Occupational Health and Safety Statutes and will ensure that all members of the University staff understand clearly their individual responsibilities outlined in such legislation. In this regard, Chairpersons of Departments and Heads of Schools and other Academic and Administrative Units are responsible for day-by-day safety within their areas of responsibility. The Safety Officer is available to advise on specific matters or assist in implementing safety programs.

JEFFERY BALKWILL — ADMINISTRATIVE DATA PROCESSING UNIT

Jeff Balkwill took over as Head of A.D.P.U. last Monday week, February 10. In this role he is responsible for the development and on-going operation of systems on the University's IBM System 38 computer.

Jeff joins the University from Westpac Banking Corporation where he was involved in the development of a large on-line international banking system.

Before this, Jeff spent 15 years at the University of Sydney, working in the Administrative Data Processing Department. Starting as a trainee programmer, he rose to become Assistant Manager of the section and was responsible for developing systems such as student records, payroll, general ledger etc for the University's Administration on an IBM 4300 computer.

Jeff's term at the University of Sydney was interrupted for a period of three years which he spent working for The Australian Gas Light Company as a Systems Analyst.

Jeff holds a Diploma in Technology (Information Processing) from N.S.W.I.T.

CONCERTS, EXHIBITIONS AND ENTERTAINMENT

YOUTHPASS

Musica Viva has introduced for its 1986 subscription concerts a flexible, low cost multiple-ticket system for young audiences.

Youthpass will be available for use by anyone under the age of 26. Books of four tickets costing $16 in total are bought at the beginning of the season, and can be redeemed before any four concerts of the patron's choice for the best available ticket.

Further information from Justin Macdonnell, office: (02) 298166; home (02) 6985696.

NOTE FOR DEADLINE

Notices — particularly of seminars for insertion in this issue — arrived too late for publication. In point of fact many notices have been received after events have taken place.

It takes a week to produce Campus News. Deadline is noon on Monday for the issue to appear on the Tuesday of the succeeding week.
Letters

SIR

I am a German engineering student who wants to have correspondence with students in Australia. I like very, very much to have many, many pen-friends in your lovely country. So I was looking for any information about it, but thanks the Australian consulate I could have your important address.

Could you publish all my dates to have correspondence with Australian students? So my name, age, address, occupation and interests are:

Name: Mr Detloo Brandt
Age: 23 years
Address: Weismantelweg 5
5000 120 bn – 91, West Germany
Occupation: Student of mechanical engineering.
I can write in German and English languages
My interest are: Exchange ideas, science books, windsurfing, squash and all over travels •

Dear Sir/Madam, I must thank you for your collaboration to a German student.
Sincerely yours, Detloo Brandt

Advertisements

HOUSE FOR SALE

Mangerton, 4 bedroom brick veneer. Air conditioning, built in robes, 2 bathrooms, 3 toilets, ensuite, sep. lounge and dining, billiard room. Carport and double off-street parking. Magnificent views from this double terraced block $155,000. Phone 272035.

POSITION VACANT – LABORATORY TECHNICIAN (GELMAN SCIENCES)

Market leader in field of ethical and industrial air filtration requires laboratory technician for its manufacturing unit at Minto.

Minimum qualification would be a certificate in mechanical engineering – an undergraduate or postgraduate degree would be applicable. Salary negotiable.

Applications in writing to The Factory Manager, PO Box 981, Campbelltown, 2560.

TO LET

Large one bedroom flat (unfurnished) available approx. 2.5 km from Uni along Robsons Road; bus stop virtually at door. Tel: 286774 (evenings).

LIVE-IN HOUSE-MINDING SERVICE;


PRIVATE TUTORING IN RUSSIAN

By experienced university lecturer recently migrated to Wollongong. Phone 272949 after 4 pm.

NATIVE PLANTS

Native plants for sale (including rainforest species). Phone Geoff Bailey on ext 3983 or 360445 a.h., for catalogue and order form.

ACCOMMODATION WANTED

Nineteen-year-old male student seeks accommodation close to Uni. Please contact Justin on (02) 9188191 or business (02) 9186273 (reverse charges).

IT'S A DEGREE OF SAVING NOW THAT GIVES YOU A BIG DEGREE LATER

It's your university training that will give you the qualification to set you up for a lifetime of interesting challenges in the work force. And like a degree, there will be other achievements you can make if you learn to save and borrow on your income with your Credit Union. They understand how to get you started, right from the very beginning with money to spend, and money to buy the things you want most.

See a financial counsellor at The Illawarra Credit Union branch nearest to you.

HEAD OFFICE: 36 Young Street, WOLLONGONG. Ph: (042) 29 5554 and branches

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