

State Bank Victoria

A business name of
Commonwealth Bank of Australia

State Bank  Victoria
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A.C.N. 123 123 124

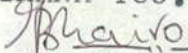
With Compliments MS DEUTCH

RE: VISA CLOSING BALANCE - 5¢.

THE AMOUNT OWING ON YOUR VISA FACILITY HAS
BEEN PAID WITHOUT DEBITING YOUR SBS ACCOUNT.


IM CERTAIN SUCH AN AMOUNT WILL NOT PLUNGE THIS
BRANCH INTO ANY HUGH DEBTS, BUT SHOWING THAT
OUR SERVICE TO CUSTOMERS IS PRIORITY NUMBER ONE

THANK YOU.


RAVEEN BHAIRO.

If mailing please detach and enclose top portion with payment

Account number	Credit limit	Available credit	Days in cycle	Statement date	Page
4564 4073 8862 7462	500	499	32	04/10/92	1

Date	Reference number	Details of transactions	Amount \$A
0409 0210	74564402248001222180516 276 0092 177	<p>PLEASE NOTE THAT NO MINIMUM PAYMENT IS REQUIRED - THE AMOUNT WILL BE CARRIED FORWARD TO YOUR NEXT STATEMENT.</p> <p>-----</p> <p>PAYMENT THANKYOU AU FINANCIAL INSTITUTION DUTY</p>  <p>-----</p> <p>NOTE: PLEASE CHECK ALL ENTRIES. ANY POSSIBLE ERRORS OR UNAUTHORISED TRANSACTIONS SHOULD BE REPORTED IMMEDIATELY.</p>	89.36CR 0.05

Opening balance	Payments and Credits	Purchases, Cash advances Govt. charges, Debits	Credit charges	Closing balance
89.36	-	89.36	0.05	0.05
Credit charges	Annual % Rate	Daily % Rates	This month	
Retail	20.25000	0.05547	0.00	
Cash advances	20.25000	0.05547	0.00	
Telephone enquiries	Payment Details	Your record		
(03) 694 5000	Due date	Past due	Minimum due	Date paid
	29/10/92	\$0.00	\$0.00	08.10.92.
				Amount paid
				\$0.05.

See reverse for important information

Credit charges and payments

1. CREDIT CHARGE RATES Your Bank's current credit charge rates are shown overleaf. Any credit charges debited to your Visa Card account have been calculated **up to the Statement Date**, plus any immediately following non-business day(s), and will continue to accrue on a daily basis on the balance outstanding until full payment* thereof is credited to your Visa Card account. Any credit charges accrued from the first business day after the date of this statement will appear on your next statement. Any contract stamp duty or financial institutions duty payable in relation to use of a Visa Card or to credit provided is shown overleaf.

2. PURCHASES No credit charge is payable on **purchases** listed on this statement provided payment* of the "Closing Balance" of your Visa Card account as at Statement Date **(together with the amount of any subsequent cash advances not yet showing on any statement)** is received in full at the address of your Bank as specified by the Due Date shown overleaf. Any amount outstanding beyond the Due Date will attract a credit charge comprising:-

- (a) an initial credit charge, equal to the Annual Percentage Rate (shown overleaf) divided by twelve, on the amount outstanding, which is a charge for extending credit beyond the Due Date; and
- (b) a continuing credit charge, calculated on a daily basis at the Daily Percentage Rate (shown overleaf), which is the Annual Percentage Rate divided by 365, from the Due Date until the amount is paid in full.*

3. CASH ADVANCES The credit charge on any **cash advance** is calculated on a daily basis, at the Daily Percentage Rate, on the amount outstanding from time to time from the date the cash advance is debited to your Visa Card account until the amount is paid in full.*

4. PAYMENTS Payments must be received by the Due Date at the address of your Bank as specified overleaf and may be made by post or at any Branch of the State Bank of Victoria and the Commonwealth Bank of Australia. They will be applied on the dates they are credited to your Visa Card account in the following order:

- (i) All credit charges and any contract stamp duty or financial institutions duty shown on this and any previous statement.
- (ii) Pro rata towards payment of all cash advances shown on this and any previous statement and all purchases shown on previous statements.
- (iii) **All cash advances not then shown on any statement.**
- (iv) All purchases shown on this statement.
- (v) All purchases not then shown on any statement.

* Any payment made by you will not be treated as made until the date on which the payment is actually credited to your Visa Card account in the ordinary course of business.

Note: The "Minimum Payment Due" includes any amount shown as "Past Due".

WORKING TOGETHER Koori-Green Alliance

Activities for the Year of Indigenous People

1. Approach LALC's, other koori community groups on whether and how they would like us to participate in activities for the Year Of Indigenous People.

Eg. co-operating for community theatre/activities aiming at Aboriginal Week '93, or having continuous run of activities linking World Environment Day and Aboriginal Week - establish cooperative committees through schools?

Can greenies be informed of activities planned by the Aboriginal communities for the year.

2. (All known massacre sites mapped). Services at Massacre Sites throughout year. Acknowledgement of atrocities, organised day of recognition and mourning. Already at Myall Creek in June. Descendants of murderers be encouraged to recognise responsibility - still benefiting from land grabs.

3. 'TREATY' campaign. Background to Treaty - 'terra nullius' etc. How can we help? Synthesis of material from

Indigenous Earth Summit

3.2 Information needed to be compiled for kits:

- Where are important cultural sites - or which areas are to be avoided.
- Where are massacre sites in local area
- Where are land claims (Rundjlung map). How can we support them?
- Ecological resources - local area

*What is already available, where do you get it?
*Increasing knowledge - compilation and assessment methods (could be part of SkillsShare programs?)

i) Available maps - geology, topographic, soils, veg etc. Who holds accessible aerial photos, etc.
What info (incl mapping) resources held by Govt Dept - NPWS, Soil Con, Water Resources, Minerals & Energy, Agriculture, Fisheries, etc. Incl formal information from Biodiversity surveys, and surveys, FIS, etc.

ii) compilation of koori information, especially as a way of recognising koori knowledge and initiating coming together. How do we set up co-operative compilation of ecological resources/susnans calendars in each area

iii) old growth surveys - incorporate assessment training - SkillsShare?

WORKING TOGETHER
KOORI-GREEN ALLIANCE

So that activities aren't duplicated each environment centre could act as a node for the collection and storage of resource material. A resource list on what is held could then be sent to community groups.

Kit for each environment centre

1. Base information
 - 1.1 Map of Bundjalung area tribal groups/dialect (JR)
 - 1.2 Associated local Aboriginal Land Councils
 - 1.3 Name of contact at LALC
 - 1.4 Environment Centres/Groups
 - 1.5 Skills/people resource list eg legals, plant id etc
 - 1.6 Local Government Areas
 - 1.7 Friendly council contacts
 - 1.8 List of useful contacts at state level:
Parliamentary, SALC, Environmental Groups
2. Bridging protocol
appropriate ways of behaving.
3. Cultural & Ecological Information
 - 3.1 Where to go for background information of resources available on sites/culture/food etc for each area so each Environment Centre can compile own resources kit. Human (recording oral information), historical societies, schools, academic institutes, etc.
 - 3.2 Information needed to be compiled for kits:
 - a) Where are important cultural sites - or which areas are to be avoided.
 - b) Where are massacre sites in local area
 - c) Where are land claims (Bundjalung map). How can we support them?
 - d) Ecological resources - local area
 - *what is already available, where do you get it?
 - *Increasing knowledge - compilation and assessment methods (could be part of Skillshare programs?)
 - i) Available maps - geology, topographic, soils, veg etc. Who holds accessible aerial photos, etc. What info (incl mapping) resources held by Govt Depts - NPWS, Soil Con, Water Resources, Minerals & Energy, Agriculture, Fisheries, etc. Incl faunal information from Biodiversity surveys, uni. surveys, EIS's etc.
 - ii) compilation of koori information, especially as a way of recognising koori knowledge and initiating coming together. How do we set up co-operative compilation of ecological resources/seasonal calenders in each area.
 - iii) old growth surveys - incorporate ecological assessment training - Skillshare?

State: Environmental Planning

Coastal Protection Act 1979 (PWD, DOP)
Environmental Planning & Assessment Act 1979 (DOP)
Land & Environment Court Act 1979 (LEC)

Pollution of Internal Waters

Clean Waters Act 1970
Local Government Act 1919
State Pollution Control Commission Act 1970

Toxic and Hazardous Substances

Dangerous Goods Act 1975
Environmentally Hazardous Chemicals Act 1985
Environmental Planning and Assessment 1979
Radioactive Substances Act 1957

Nature Conservation - Terrestrial

Coastal Protection Act 1979
Forestry Act 1916
Heritage Act 1977
National Parks & Wildlife Act 1974
Recreation Vehicles Act 1983
Rivers and Foreshores Improvement Act, 1948
Soil Conservation Act 1938

Resource Allocation

Drainage Act 1939
Fisheries & Oyster Farmers Act 1935
Forestry Act 1916
Irrigation Act 1912
Mining Act 1973
Pastures Protection Act 1934
Public Health Act 1902
Rivers & Foreshores Improvement Act 1948
Water Act 1912
Water Resources Commission Act 1976

Proposed changes to Natural Resources/Heritage package.

4.4 Process for EIS cooperations. Preparing information for submissions to LALC elders. Working together on submissions.

4.5 Community Environment Watch - strategies to increase the awareness of the individuals responsibility to ensure that current environmental laws are obeyed. Central liaison/advice centre for complaints.

5. Public Awareness

5.1 Strategy for public education through Environment Centres - lectures/film nights, media program. Ideas on how to involve local historical society/school projects

5.2 Letter for each conservation/school/church groups/community centres/neighbourhood centres informing on what is held at Environment Centre and suggestions of process of contact.

WORKING TOGETHER
KOORI-GREEN ALLIANCE

iv) Environmentally sensitive land mapping. Work together with LALC's to identify and map areas of environmentally sensitive lands protected under Soil Cons Act (amended recently).

Mapping of three categories:

- a) 18° slope
- b) 20 m from a prescribed stream
- c) environmentally sensitive land

* Have to have management plans - could help Soil Con/NPWS to develop them - heaps of space here for koori input. Planning to gazette Richmond, Dorrig, Gwydir next February ie become law and have to abide by management prescriptions. Richmond and Gwydir need immediate public input to identify sensitive lands. We map it, help NPWS write management prescriptions, Soil Con implement the Law.

The identification of Environmentally Significant Areas must consider the whole catchment and the importance of each integral part. Significant areas will include those relevant to Aboriginal food species, those containing endangered flora and fauna, and the fauna corridors linking significant habitat areas.

- 3.3 Obtain from LALC spokesperson koori history
Offer skills for compilation of material
Contact elder whites for oral history
- What are the important questions to ask?

4. Political Strategies

4.1 Strategies for co-operating to stand independent candidates, including information on how preferences work/getting people on the electoral roll etc.

4.2 Cultural Protection - Aboriginal place gazettal/National Estate - What protective/conservation bodies/laws are available to use.

Federal: Australian Heritage Commission:

Register of the National Estate:

Australian Heritage Commission Act 1975.

* Background Notes

* Nomination Form. Aboriginal Places Only.

State: Aboriginal Land Rights Act, 1983 (Premiers Dept)

Heritage Act, 1977 (D. of P):

Establishes Heritage Council

National Parks and Wildlife Act 1974 (NPWS)

4.3 Current Federal/State legislation. - Environmental

Federal: Environment Protection (Impact of Proposals)

Act 1974 (Dasset): relates to Federal Land

Australian Heritage Commission Act 1975

Income Tax Assessment Act 1936

National Parks and Wildlife Conservation Act 1975

Soil Conservation (Financial Assistance Act) 1985

A KYOGLE woman who clamped herself to a gate during a protest at the Boral timber mill at Koolkhan appeared in Grafton Local Court yesterday.

The woman, Carrie Lee Deutsch, 21, a nursery worker from Toonumbar Forest Rd, Afterlee, was charged with remaining on enclosed lands.

Police prosecutor Sergeant Shane Watson told the court Deutsch and other protesters had entered the Koolkhan lands on September 7.

Police found the defendant sitting in front of the gate with a U-shaped metal piece affixing her to it, Sgt Watson said.

Representing herself, Deutsch told the court she seen the results of logging near Armidale and was con-

cerned about Boral exploiting resources.

Deutsch said she was concerned about the effect that Boral's takeover of a former Duncan's Holdings mill would have on the North Coast timber industry.

It was costing jobs, costing Australia and costing the planet, she said.

Deutsch said she had been at Koolkhan to protest against what was happening.

"I have a right to public protest. That is part of living in a democracy," she said.

Deutsch told the court she was prepared to continue to appear before the courts in exercising this right.

Magistrate Pat Caldwell convicted Deutsch and fined her \$50 with court costs of \$45. She was given one month to pay.

(3) Where a road is lawfully inclosed with the lands of any person and such road is not clearly defined and there is no reasonably defined track through such lands a person passing through such inclosed lands shall not be guilty of an offence unless it is shown that the route taken by such person in so passing was, having regard to the circumstances, unreasonable.

Offender may be apprehended

6. (1) Any person found committing any offence against this Act, and who refuses, when required to do so, to give his name and place of abode, may be apprehended by the owner, occupier, or person in charge of the inclosed lands upon or in relation to which the offence was committed, and delivered to the custody of the nearest constable to be taken before a justice to be dealt with according to law.

(2) Any person who, upon being so required to give his name and place of abode, gives any false name or place of abode, shall be liable to a penalty not exceeding fifty dollars.

Limitation of action

9. All actions and prosecutions against any person for anything done in pursuance of this Act shall be commenced within two months after the fact was committed, and notice in writing of such action and of the cause thereof shall be given to the defendant one month at least before the commencement of the action.

Note: It should be noted that the *Inclosed Lands (Protection) Amendment Act 1989* substantially increased the penalties under ss4 - 4A. The penalty under s.4(1) is now \$500 and that under s.4(A)1 is now \$1000.

Appendix O—Extracts from *Inclosed Lands Protection Act 1901*

Definitions

3. (1) In this Act—

“Inclosed lands” means—

(a) a school; or

(b) any land, either public or private, inclosed or surrounded by any fence, wall or other erection, or partly by a fence, wall or other erection and partly by a canal or by some natural feature such as a river or cliff by which its boundaries may be known or recognised, including the whole or part of any building or structure and any land occupied or used in connection with the whole or part of any building or structure.

“Justice” means justice of the peace.

“Road” means any land proclaimed, dedicated, resumed or otherwise provided as a public thoroughfare or way or any land defined, reserved or left as a road in any subdivision of lands.

“School” means any land occupied or used in connection with—

(a) a State school established under the Education and Public Instruction Act 1987; or

(b) a school registered under that Act.

and any building or structure erected on any such land, but does not include any building or structure or any part of any building or structure that is for the time being occupied or used for a purpose unconnected with the conduct of the school.

(2) Where a road is lawfully inclosed with the lands of any person, those lands, but not the road, shall be deemed for the purposes of this Act to be the inclosed lands of the person.

Penalty for unlawful entry upon inclosed lands

4. (1) Any person who, without lawful excuse, enters into the inclosed lands of any other person, without the consent of the owner or occupier thereof, or the person apparently in charge of the same or remains upon the inclosed lands of another person after being requested by the owner or occupier or person apparently in charge of those lands to leave those lands, shall be liable to a penalty not exceeding \$100, and the proof of such lawful excuse shall be upon the defendant in any such case.

Without prejudice to the generality of the expression “lawful excuse” a drover or person in charge of stock being driven upon a road lawfully inclosed with the lands of any person shall be deemed to have lawful excuse for entering such lands for the purpose of preventing the stock from straying or regaining control of stock which have strayed from such road.

In this subsection “stock” includes horses, cattle, sheep, goats, pigs and camels.

(2) Where a road is lawfully inclosed with the lands of any person, and such road is not clearly defined but there is a reasonably defined track commonly used by persons passing through such lands, the centre of such track shall, for the purposes of this Act, be deemed to be the centre of the road.