



## Macarthur Community Radio Association Incorporated

P O Box 1420 Campbelltown NSW 2560  
Phone (02) 4625 2768 Fax (02) 4627 0670

### UPDATE – February 2016

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#### President's Report

Dear Members,

Hopping you all had a fantastic Christmas and New Year with family and friends. Welcome back to another year at 100.3.

The Committee has made progress with equipment grants leading to studio refits. We have met with Wireless Components who have demonstrated various on air consoles and automation software solutions. They also were able to show a number of products suited to today's radio industry standard.

A round of grants is currently open and we the committee feel it's time that 100.3 obtained a grant for new studios, grants may not always be available to community radio and it's time to act for the future benefit of the station and its members. I know there exists mixed feelings at the idea of modern studios. Let me take a moment to suggest a few things to consider when making your decision on studio fit outs.

With the ever present threat of digital transmissions to become the industry standard and possibly not including all communities stations we can overcome this situation by future proofing 100.3 for the time when radio does become all digital. The Fairlight desks have served you well but they are old and parts are now not readily available ,hard wired desks are now in the past. The

positive effects it will have on the on air capabilities for the station are greatly enhanced.

I know people are thinking how will work that , the answer is, it looks like there are a lot of controls on modern radio desks, 99% of those controls, you as the announcer don't have to worry about as they are all pre-set. The recording capabilities enable both studios to record even whilst the desk is on air! No more production hassles as we have the abilities to produce CSAs and Sponsorship announcements more professionally and effectively with modern studios. This facility we have in our current set up but in a far more limited form. Automation software that can run the station 24/7 making your job as the announcer easier as the breaks will load for you the system can time you to news and many more features that I'm happy to discuss at the coming general meeting.

This process involves all members , now is the time to raise any points you have at the general meeting. The Committee is going to formulate a well laid out plan for the whole process to present to members on the fitting out of new studios, including members concerns addressed, because at the end of the day its all of us to make the decision and we the committee can only lay out what we feel is the most effective means to achieve the goal.

Kind regards

AI

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#### Vice President's Report

Welcome to all those members reading their 1st edition of Update.

We have updated the window signage inside and out of the studios. Thanks to Brett Cottee from Signs n Stuff. You may have Noticed the change. We will also be installing 2 Light boxes and updating the signage on the Outside Promotions Van (OPV) The feedback has been very positive. And long overdue, you would agree.

In previous editions of update I have spoken about the license application process. In this Update you can read correspondence from ACMA. 1st letter back in October 2015. 2nd letter recently in January 2016. We have done this for transparency, **I urge all members to read them both**. Forming your own opinions.

We as a group have a lot more work to do in many of the areas outlined by ACMA. This is not just left up to the Management committee. You as a member need to step up an do more and improve.

If you think it's business as usual then think again. The ACMA's letters are in my view, like your boss at work reviewing your performance. And you still get to keep your job.

The next license application will not be left up to one person like this one was, although the majority of the committee had a hand in completing the job. In 2020 when the next license application is due, I would suggest that a standing committee is set up 24 months prior. That committee would deal with this matter entirely until such time as the application has been completed.

Again I would like to extend an invitation to members and their guests to come to dinner prior to the meeting, as per the notice. But if you wish to just attend the meeting there will be a supper from 7pm prior to the 730 start of the general meeting. Looking forward to seeing you all there and to hear from you.

Rodney Simpson  
VP 100.3fm.

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#### Secretary's Report

Dear members,

First report after the Christmas break and I hope you all had a great holiday with family and friends and hope you have a fantastic 2016.

You'll probably find most of what I want to say is in other Committee members reports but I would like to tell you that we're heading into 2016 with high hopes.

In the middle of January, we received the news from ACMA that our licence has been renewed as from 1st April for a further five years. That's a really positive start for the year. ACMA did, however, make some

observations about our role within the community, certain aspects of current program content and suggestions to improve the visibility of the station in our assigned broadcast area.

There will be major discussion about this at the February General Meeting on the 29th February. I would advise all members that it will be in your best interest to attend this meeting.

After attending the CBAA Conference last November, I came away with quite a few ideas and brochures for products, mainly featuring equipment upgrades for the station. The Committee has been evaluating some of these products so 100.3FM will be in a position to further advance our programs and announcers presentation of said programs to keep pace with the ever changing technology that is available to us.

To say that I'm excited about the coming months and the possibilities that await us is an understatement. We as a whole station will benefit but there will be some major changes coming. Once again, I ask you all to attend each and every General Meeting as you are an integral part of the process and coming in one day to find new equipment or other strange and new items that you don't know about, because you didn't attend meetings, means you've lost your say in what happens within the station.

I'm looking forward to seeing you all on Monday 29th February. It really will be enlightening. There will be refreshments as usual and you are invited to join other members from 6pm in the Oxley restaurant for pre meeting dinner.

**MEETING STARTS AT 7PM Monday 29<sup>th</sup> February**

See you there, Mike Runcorn

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## Programming Report

The next round of program allocations is now upon us. After a false start last year, the applications are now timed such that the new timetable will take effect from early March and run for six months. This will take us through to early September for the next round and following from the elections of the committee mid-year, means that a decision can be made by the incoming members as to the allocations and the length of tenure.

By now, I was hoping to have a good selection of members voicing community announcements but unfortunately, the offers were extremely limited. I am in the process of renewing the community news which as you will all recognise, are getting quite old. Checks have been made as to the currency of the information and I have now deleted out of date material. Whilst contacting the various organisations to receive updated flyers on their activities, I have also enquired whether the contact, or another member of the organisation would like to voice the CSA's and the response has been extremely pleasing. In the first instance, I will do many of these by phone but in the future, either inviting the person to the studios to record a script or visiting them to record on site. The advantage here is that, for instance, in the case of a choir which has received long standing support from 100.3fm, I will also be able to record a song and use this as part of the CSA. By strengthening this link to community organisations it will raise the stations standing as well as giving their friends and relatives added reason to sample the station.

As to sponsors, we are having a good progress on these thanks to Laura for a lot of hard work and to the production of John and TJ.

Whilst on the topic of sponsors, I need to re-iterate to all members the importance of the run sheets, particularly with regard to Sponsors announcements. We have entered into a commercial contract with these sponsors in which we undertake to air an agreed set of announcements for them at specific times. A few minutes either way is not an issue but if the run sheets say 14:30 then 14:50 is not acceptable. We can and must do better than this.

As you will also be aware, we are limited to 5 min per hour of sponsors announcements. When the run sheets

are compiled, the distribution of the announcements is considered to fulfil our contracted obligations **AND** to ensure the 5 min limit is not breached. To this end, it is essential that the identified items are broadcast during and only within the specified hour. They may not be substituted nor omitted and under no circumstances can any item be broadcast that is not sanctioned. Similarly, verbalised endorsements, live reads, even commercial opinions or recommendations by announcers are not allowed. Once the run sheets are completed and before they are printed, a report is compiled which includes a heat map of the hours of the week to show what is scheduled and ensure compliance with the 300 second limit.

With regard to community announcements there is a little more flexibility but if you want to concentrate on particular areas of interest or involvement, please contact me to discuss this so we can work to tailoring you an allocated time slot as you would like and to then ensure a reasonably wide spread of the rest of the week.

I have mentioned before that I have a new way of keeping the server updated with all 700 or so sponsors and community files. This means that the server stays exactly in sync with the run sheets and the master files are kept on the Programming laptop so that updated and re-arrangements etc. can be compiled offline and periodically synced to the server

SO if you have something you would like added, removed or modified, talk with me to get it changed in the master. If this does not happen, any changes made to the station server are overwritten at the next download.

This system also ensures a consistent and coherent nomenclature including the meta data tags which are embedded into mp3 files. Further progress has been made on standardising all the files to 320 kbps mp3 files but this is a slow process. If you have contact with community groups who want to supply files, please ask them to supply in the above format, not in a lower quality or as a wave which has excessive quality.

Michael Hayes Programming Manager

**Initial email from ACMA for Urgent Action.**

**From:** Emma Bain [mailto:Emma.Bain@acma.gov.au]

**Sent:** Wednesday, 7 October 2015 3:43 PM

**To:** president@2mcr.org.au; vicepres@2mcr.org.au; secretary@2mcr.org.au; treasurer@2mcr.org.au

**Subject:** FOR URGENT ATTENTION: 2MCR's community broadcasting licence renewal [SEC=UNCLASSIFIED]

Dear 2MCR Executive Committee,

The ACMA is assessing Macarthur Community Radio Association Inc (2MCR) application to renew its community radio broadcasting licence, SL1150150.

I note that:

- 2MCR's renewal application was due on 1 April 2015, being 12 months before the expiry of the current licence (that is, 31 March 2016);
- on 5 June 2015, more than two months after the due date, the ACMA received a soft copy of an incomplete renewal application from 2MCR;
- on 17 and 18 July 2015, 2MCR emailed additional documents to the ACMA;
- on 12 August 2015, the ACMA's Antony Ivancic wrote to 2MCR (Mike Runcorn), querying whether 2MCR would be supplying more application material;
- on 25 August 2015, having received no response, Mr Ivancic wrote to 2MCR's Rodney Simpson, forwarding the email he had sent to Mr Runcorn;
- on the same date, Mr Simpson emailed the ACMA stating that the email had been forwarded to Mr Runcorn;
- on 26 August 2015, 2MCR wrote to the ACMA stating that it would attempt to gather the remainder of the information and submit it to the ACMA within two weeks;
- on 17 September, I wrote to 2MCR, advising that I had taken over assessment of 2MCR's renewal application, asking for any further information to be provided to the ACMA by 30 September 2015, and advising that, if no further information was received, the ACMA would proceed to assess the application on the basis of the materials received to date;
- the ACMA has not received any further information from 2MCR.

**The application material supplied to the ACMA to date has been reviewed. One of the matters that the ACMA considers at renewal is the licensee's capacity to provide the service (paragraph 84(2)(d) of the *Broadcasting Service Act 1992 (the Act)*). It includes the licensee's management, financial, technical and compliance capacity. Based on the material received to date, it appears there is insufficient information for the ACMA to be satisfied that 2MCR has the capacity to provide the service. If the ACMA cannot be satisfied that 2MCR has the capacity to provide the service, it is open to the ACMA to decide not to renew the licence.**

The ACMA is making a **final request** to 2MCR to provide the outstanding renewal application information, including the information requested below. **If the information is not received by close of business on 16 October 2015, the ACMA will proceed to finalise its assessment based on the material received to date. If, based on that information, and/or because of lack of information, the ACMA cannot satisfy itself of the matters at 84(2)(d) of the Act, it is open to the ACMA to decide not to renew 2MCR's licence.**

1. 2MCR provided a copy of a web-based survey. Has this survey been implemented? If yes, please provide details. Has 2MCR conducted any other surveys since its licence was last renewed (March 2011)?
2. Does 2MCR do anything else to identify and monitor the needs of the general community in the Campbelltown RA1 licence area? Please provide examples, and evidence, if available.
3. How many individuals and/or community organisations were represented in community information (CSAs etc) broadcast last week (Monday 28 September to Sunday 4 October)?
4. Please estimate the weekly percentage of local (produced by 2MCR), national and international programming?
5. Please estimate the weekly amounts of spoken word and music programming as follows: Music: X%; Spoken word - general: X%; Spoken word - news: X%; Spoken word - current affairs: X%. (Magazine programs can split between spoken word and music programming.)
6. **Please provide the number of financial members (that is, with voting rights) and subscribers (if any) for each of the last two years.**
7. What does 2MCR do to attract members? Please provide examples, and evidence, if available.
8. **Please provide the number of volunteers for each of the last two years and indicate whether they are involved in programming, administration or technical.**
9. What does 2MCR do to attract volunteers? Please provide examples, and evidence, if available.
10. **Please briefly describe/provide a diagram of 2MCR's organisational structure. Does 2MCR have subcommittees? If yes, please name them, briefly describe their function, and indicate how people can participate in the committee (eg elected/appointed)?**
11. **Please provide copies of 2MCR's last two annual general meetings.**
12. **Does 2MCR have the corporate governance policies and procedures required under the *Community Radio Broadcasting Codes of Practice 2009* (programming, membership, internal conflict, complaints handling, community participation, volunteering, sponsorship). If yes, please provide copies.**
13. Does 2MCR have any paid staff? If yes, please state number and roles performed.
14. **Please provide financial statements for the last two financial years.**
15. **Is 2MCR operating in accordance with its technical specifications? Please briefly describe any off-air periods in the last 5 years and how they were addressed. Does 2MCR have in-house or consultant technical expertise available? Is 2MCR's studio located in its licence area?**
16. **Is any one person in a position to exercise control of more than one community broadcasting licence that is a broadcasting services bands licence in the same licence area?**
17. **Is the Commonwealth, a State, a Territory or a political party in a position to exercise control of the community broadcasting licence?**

Yours sincerely,

Emma Bain

**Emma Bain** (Mon - Thurs) Senior Licensing & Compliance Officer Community Broadcasting & Safeguards Section



Renewal Letter and Conditions from ACMA (3 pages)



Australian  
Communications  
and Media Authority

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65 Pirrama Road  
Pyrmont NSW 2009

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Queen Victoria Building  
NSW 1230

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1800 226 667  
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[www.acma.gov.au](http://www.acma.gov.au)

ACMA File Ref: 2013/567 and 2015/423

19 January, 2016

Mr Al Parker  
President  
Macarthur Community Radio Association Inc  
PO Box 1420  
CAMPBELLTOWN NSW 2560

Dear Mr Parker

**Renewal of community broadcasting service licence 1150150**

I refer to Macarthur Community Radio Association Inc.'s (2MCR) application for renewal of community broadcasting service licence no. 1150150 in the Campbelltown RA1 licence area, NSW.

On 19 January, the Australian Communications and Media Authority (the ACMA) decided to renew the said licence for a period of five years from 1 April 2016 to 31 March 2021. Enclosed is the new broadcasting service licence certificate.

2MCR's apparatus licence will also need to be renewed. The ACMA will shortly issue a renewal notice prior to the expiry date of the current apparatus licence. If you do not receive an apparatus licence renewal notice by 1 February 2016, please contact the ACMA's Customer Service Centre on 1300 850 115.

While the ACMA has decided to renew the licence, the assessment of the renewal application and additional information raised a number of issues against various matters under section 84(2) of the *Broadcasting Services Act 1992* (the BSA). These matters are set out below and will require action by 2MCR.

**Extent to which the service is meeting the existing and perceived future needs of the community within the licence area (paragraph 84(2)(a))**

To meet the needs of the community in a licence area, a licensee must be responsive to its community. It should identify and monitor community needs, encourage members of the community to provide feedback about programming and respond by implementing appropriate programming changes. A community broadcasting licensee is obliged to encourage community participation in the operations of the service and in the selection and provision of its programs.

It is noted that the Campbelltown RA1 licence area has a population of more than 230,000 people, with close to 30% of the population in the 15-34 age group and a similar percentage in the 35-54 age group. Additionally, close to 75% of the licence area population identify as Christian and about a quarter of the population speak a language other than English.

In terms of its 67 members, 2MCR's figure is well below the national average of 170 members for a community broadcasting service in a suburban licence area. It also represents a significant decrease (34%) in membership since the licence was last renewed (down from 102 members). 2MCR needs to increase the number of members over the next licence period, given the size of the licence area population. Additionally, it would be reasonable to expect 2MCR's membership to include students and youth, given the size of this section of the licence area population and as a licensee representing the general community interest in the licence area.

Page 1 of 3

communicating | facilitating | regulating

In terms of its programming, there appears to be an emphasis on country music and there is limited content directed at the youth sector in the licence area. This may be due, in part, to members of the community not being more broadly involved in the selection of programming. 2MCR has indicated that it has a 'Programmer Committee Member'. However, it is unclear whether this a member of the Executive Committee, who has programming duties such as the selection of programs and deciding on the program schedule, or a Program Committee comprising several members who are not members of the Executive Committee.

In terms of monitoring community needs, 2MCR has indicated that it conducts surveys. However, it is noted that these were done some 2.5 years ago and over a series of outside broadcasts. While it is understood that a web survey is underway, this would cover only some sections of the licence area population. It would have been preferable if 2MCR was able to provide information to demonstrate that it had implemented a range of measures to ensure that it was monitoring community needs to the broadest extent possible, given its representation of the general community interest.

In light of the foregoing, 2MCR is required to take the following actions:

1. Develop and implement a Community Consultation Strategy (CCS) and Structured Engagement Program (SEP) to cover the next licence period from 1 April 2016 to 31 March 2021. Given the delays in submitting its renewal application and the additional information requested, 2MCR should provide a draft of the CCS and SEP to the ACMA by **2 May 2016** to enable ACMA consideration of the documents and 2MCR finalisation of the CCS and SEP by **1 July 2016**. Samples of the CCS and SEP are attached to assist 2MCR in developing these documents.

#### **Capacity to provide the service (paragraph 84(2)(d))**

A community broadcasting licensee's capacity to provide a service includes its management, financial, technical and compliance capacity.

#### ***Management capacity***

##### Lateness of application

Given the lateness of 2MCR's renewal application, much of which was incomplete, it was necessary to seek additional information, which was inadequate to enable proper consideration, with the most recent information received as late as 8 January 2016, some 2.5 months before the expiry date of the licence.

This is unsatisfactory, especially as licensees have indicated that they wish to have certainty about the status of their licence as early as possible after they submit their applications some 12 months before the expiry date of their licences. Late and incomplete applications and deficient information provided by some licensees prevent the ACMA from doing this.

2. To demonstrate that it has the management capacity to continue to provide the service, 2MCR should provide its next licence renewal application by **31 March 2020** at the latest.

##### Constitution

2MCR's current constitution:

- does not make it clear that written notice of rejection of an application for membership should include reasons and
- does not include provisions for an applicant whose application for membership has been rejected to have a right of reply and ability to appeal the decision.

The ACMA expects community broadcasting licensees to be open, accessible and transparent, as it assists them to meet their licence conditions under the BSA. Provisions in a licensee's constitution which specify the grounds on which a membership application may be rejected, require reasons for

rejection of membership applications to be provided, and provide appeal rights and right of reply for rejected applications, assist a licensee to meet their licence obligations.

3. 2MCR should provide the ACMA with a draft copy of the amendments to its constitution by **2 May 2016**, with a view to providing a final copy to the ACMA by **1 July 2016**, together with a copy of the minutes of the meeting at which the proposed amendments are adopted.

You may be aware that the Community Broadcasting Association of Australia has developed a constitution template to provide guidance to the community broadcasting sector. The template assists in the drafting of constitutions and rules of association that are consistent with the requirements of community broadcasting licensees under the BSA. 2MCR may wish to refer to the attached template in reviewing its current constitution.

#### AGMs

While 2MCR provided minutes of its annual general meetings (AGM), it is noted that the minutes did not contain some details, such as the number of members who attended. This is important to ensure that there was a quorum and so that 2MCR is able to demonstrate active participation by members in the operations of the service through their involvement in decision-making.

4. 2MCR is asked to include the number of members attending each AGM or special general meeting so that such details are available in the minutes provided with the next application for renewal of the licence.

#### **Financial capacity**

To enable the ACMA to assess a licensee's capacity to continue to provide a service, information required of a licensee include a five-year business plan and a five-year budget (a community broadcasting licence is renewed for a five-year licence period). While 2MCR provided copies of these documents, they were not adequately scoped.

5. 2MCR should complete the five-year business plan and five-year budget to cover the licence period from 1 April 2016 to 31 March 2021 and provide copies to the ACMA by **2 May 2016**.

#### **Compliance capacity**

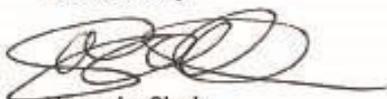
Community broadcasting licensees are required to have appropriate corporate governance policies and procedures, as set out in the *Community Radio Broadcasting Codes of Practice 2008* (the Codes): programming; membership; internal conflict; complaints handling; community participation; volunteering; and sponsorship.

6. 2MCR has not provided copies of any of the policies required by the Codes. If 2MCR has these policies, copies should be provided to the ACMA as soon as possible. If 2MCR does not have these policies, they should be developed and copies provided to the ACMA, including copies of minutes of meetings at which they were adopted, by **1 July 2016**.

Please be aware that failure to address the issues set out in this letter may have an adverse effect on 2MCR, particularly in the event the ACMA receives a complaint which relates to these issues and/or if the same issues arise when the ACMA assesses 2MCR's next licence renewal application.

I can be contacted on (02) 9334 7927 or via email at [communitybroadcasting@acma.gov.au](mailto:communitybroadcasting@acma.gov.au) if you have any questions about these matters.

Yours sincerely



**Alexandra Slack**  
Community Broadcasting and Safeguards Section

Encl. Service Licence Certificate

**100.3 FM General Meeting dates for 2016. RSL Club - Start 7:30 pm**

Coffee, tea and sandwiches supplied from 7pm.

- Monday 29th February 2016
- Monday 30th May 2016
- Monday 26th September 2016
- Monday 28th November 2016
- AGM Monday 25th July 2016

**Committee of Management Meeting Dates, RSL Club - time 7.30pm**

Monday 7th March 2016  
Monday 4th April 2016  
Monday 2nd May 2016  
Monday 6th June 2016  
Monday 4th July 2016

Monday 2nd August 2016  
Monday 5th September 2016  
Monday 3rd October 2016  
Monday 7th November 2016  
Monday 5th December 2016

**2017**  
Monday 16th January 2017  
Monday 6th February 2017  
Monday 6th March 2017  
Monday 3rd April 2017

The above dates and times are subject to change.



**Join us in a pre-meeting dinner on Monday night  
29<sup>th</sup> February 2016 at 6 for 6.30pm**

**Booking Reference "100.3fm" Call 4625 1408**

No subsidy, pay your own way.

*(Menu Choices below)*

**Steak Night \$10  
Every Monday & Thursday**

- T-Bone Steak (250g) with Fries & Salad
- Grain Fed Rump Steak (250g) with Fries & Salad
- Chicken Schnitzel with Fries & Salad
- Chicken Parmigiana with Fries & Salad
- Mashed Potato and Vegetables (instead of Fries & Salad) \$3
- All Sauces \$2

**\$10 STEAK NIGHT**  
OR \$13 INCLUDES A SCHOONER OF BEER\*

**MON & THUR DINNER ONLY**  
AVAILABLE FROM 5:30PM

**OXLEY GRILL**

CHECK OUT OUR DAILY BLACKBOARD SPECIALS

\*Local time only. Always for the host/club person only. Actual pricing may vary. No further discount applies.

**Dear Community Radio Colleague.**

Maybe you can assist me?

I am a retired Community Radio person ( finished in 2013) and have just published a book on my 35 years involvement, both as a presenter and a manager. All this was in Bendigo and Castlemaine, Central Victoria. The book is titled "Bush Wireless", named after a successful radio program my partner Marilyn Bennet and I conducted for many years.

It is self-published, therefore distribution is difficult. You can assist me by publicising it to your volunteers, including in your newsletter, and particularly by forwarding the information to any Community stations on your mailing list. It is a quality production, worthy of the subject. I am now privately operating a small LPON station for

Castlemaine seniors to maintain my active interest in radio. Information is attached. Thank you in anticipation.

Ian Braybrook

Radio 88fm  
PO Box 677  
Castlemaine Victoria 3450  
radio88castlemaine@gmail.com

**BUSH WIRELESS**  
Ian Braybrook

**Bush Wireless**

Community radio was new to country Victoria when 3CCC began in Castlemaine. It actually broadcast from Harcourt, 8 km from the town, from a studio built in a disused railway building.

Most of the locals had heard vague reports of a couple of community stations in Melbourne, but not always good reports. FM radio was unknown, therefore 3CCC had to work hard to gain acceptance. Within a few short years it became one of the most notable and respected community radio stations in Australia.

Among those pioneer broadcasters was Ian Braybrook. Ian began as the nervous reader of local newspaper items for the print handicapped, 'Newspaper of the Air'.

He went on to present countless radio programs and became a popular broadcaster across the region.

Along a thirty-five year journey he achieved several levels in management and had a big hand in establishing another three stations. He also met and came to know hundreds of people from all walks of life.

This is his story.

Marilyn Bennet Publishing  
**Ian Braybrook**

**If you would like a copy of this book, please cut the order form out below.**

**BUSH WIRELESS**  
by  
**Ian Braybrook**

This is the true account of Ian's often extraordinary experiences in 35 years with community radio.

It is an appealing story that will become part of the history and heritage of radio, especially in rural Australia and particularly in central Victoria. It is remarkably well written and enhanced by many great photographs. A fabulous read, worthy of a spot in all home libraries.

Paperback, 312 pages including 16 pages of photographs. RRP \$29.95

**Order Form**

To Marilyn Bennet Publishing, PO Box 677 Castlemaine, Vic. 3450  
Phone: (03) 5470 5297 Mobile: 0457 676 327

Please send me  copies of Bush Wireless (@ \$29.95 each)  
Payable by Cheque or Money Order  
Please include postage: 1 Book \$8.80, larger orders up to 3kg \$13.40

Name: .....

Address: .....

For direct banking details email: [ianandmazzza@gmail.com](mailto:ianandmazzza@gmail.com)