



ANZ BANKING GROUP RETIRED OFFICERS' CLUB (N.S.W.)

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Welcome to our May 2020

NEWSLETTER

We are still in Covid-19 isolation, so our usual activities are yet to resume – if, indeed they do.

Our May Luncheon would have been held 18th May 2020, but as a consequence, this is not possible, nor allowed.

However, we are still able to keep in touch with members via the newsletter.

A big welcome to all members for our May Newsletter.

You would all be aware that some Covid-19 restrictions have been eased by the NSW Government, over recent weeks, with some further measures to take affect from 1st June. Unfortunately for our Club as with nearly all other community organisations, there is not much relief at this stage.

Whilst restaurants, can now cater for up to 50 patrons at a time, maximum group bookings is limited 10 at any time, with strict social distancing to apply which is 1 person for each 4 sq. metres.

There are restrictions for travel on public transport, so short term outlook not positive, and we will just have to wait and see what evolves down the track in future months.

We all need to appreciate it will be difficult for some venues to adequately & legally enforce these restrictions in their premises, so if we are able to resume having luncheons or functions in the future, they may well be different to what we have conducted in the past. .

Club Committee is liaising regularly, on Club issues, and please if you need to contact us, or provide any news on members or items for monthly newsletters, please forward to Club Secretary Graeme, who's contact details are at top of NL.

Members please look after yourself & stay safe and well, and we update in our June Newsletter..

Bereavements:

Tony Haynes

It was with deep sadness that we were informed that our member Tony Haynes passed away on Wednesday 6th May 2020 aged 73 years.

Tony had been quite ill for some time and his death came as a relief to him and to Joan his wife.

Tony would be well known to the ANZ colleagues who worked with him during his long banking career.

Under the present circumstances with Covid-19 restrictions the funeral was small, with only 10 family members in attendance.

Sincere condolences to his wife Joan & family from all Club members.

Margaret Simpson.

It is with deep sadness that we were advised by Peter Simpson that his wife Margaret passed away on Saturday 16 May.

Peter said Margaret had been bravely battling melanoma for quite a while at time of her passing.

Our sincere condolences from all Club members to Peter & his family.

Barry Wileman

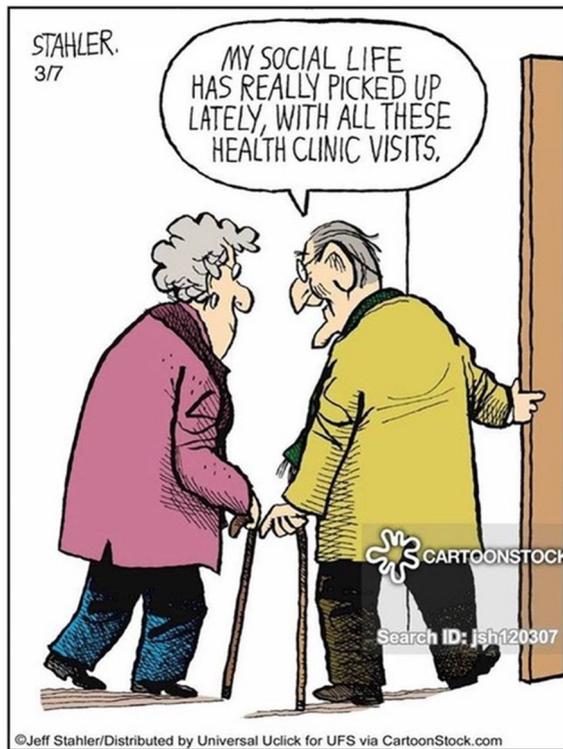
It is with very deep sadness that were advised that Barry, had passed away on 24 May.

Barry had battled cancer over the years, and he was very well known to a lot of ANZ staff, from his time in the Bank.

Obviously again under present Covid-19 restrictions his daughters have informed us, that his funeral with be a family only service.

They hope that some time in future, if restrictions are eased further, they will arrange a memorial service for Barry, which some ANZ officers can attend.

Sincere condolences to his daughters and family from all ANZROC members



Birthday wishes are extended to those celebrating **MAY BIRTHDAYS**

THE HONS

Frank	BLINMAN	16th
Betty	BROWN	14th
Noel	COOK	20th
Peter	DOUGLASS	26th
Ron	FREEMAN	4th
Betty	GEMMELL	11th
Geoff	GILL	8th
Ron	HARGRAVE	22nd
Barry	HENNESSY	1st
Col	JEFFERIES	9th
John	LE GRAS	8th

Peter	MABER	30th
Mal	MATTHEW	16th
Neville	McKINNON	21st
Morrie	MILES	27th
Carl	OWENS	30th
Dan	PAWSON	6th
Alan	SINGLE	18th
Wilhelmina	SMITH	18th
Terry	STAPLETON	20th
Alasdair	STEEL	17th
Ken	WHITE	3rd

**Alan Single and Wilhelmina Smith are the latest inductees to the Hons "Hall of Fame".
Welcome to you both.**

Our oldest member Betty Gemmell recently celebrated her 103rd birthday. (Yes,103rd!!)



Bruce	AANENSEN	17th
Trevor	AULD	11th
John	CLARK	11th
Karen	CLARKE	4th
Tony	DALTON	8th
Bob	DYER	1st
Rod	GALLAGHER	3rd
Mick	HOWARD	23rd
Greg	LANCE	4th
Bob	LE BROCCQ	31st
Jenny	LENNOX	2nd
Constantine (Con)	LUCAS	4th
Robyn	MACDONALD	25th
Elizabeth	MACHADO	20th
Terry	MAGUIRE	20th
Peter	MAYBON	17th
Helen	MAZAR	8th
Pixie	McPAUL	23rd

Phil	MINETT	26th
Ann	MORGAN	1st
Clive	NEUTZE	6th
Phil	NEWSOME	15th
Jenny	OSMOND	10th
Ann	PEREIRA	4th
Jim	ROGERSON	17th
Maree	SHANNON	8th
Lorraine	SKETCH	6th
Evan	SUMMERSON	23rd
Greg	THORNE	13th
Paul	TOOHEY	25th
John	WIDERBERG	25th
Denis	WILLIAMS	7th
Steve	WILTON	16th
David	WRIGHT	14th
Eric	YACOEL	6th
Sebastian	ZAMMIT	30th

Sick List:

We wish the following members (and any others for that matter who are not well) good luck and a comfortable recovery:

- Ron Hinson – we had a report that Ron hasn't been enjoying good health for a while. I phoned him and he confirmed that he was "battling along" and making the most of his circumstances. He doesn't have a driver licence and neither does his wife, so his independence and mobility are inhibited somewhat. We extend our best wishes Ron.
- Gwen Jarratt – Gwen recently underwent some surgery on her back and this has curtailed her activities quite a bit. At this juncture the operation is considered to be successful but recuperation will probably take about 3 months. If one good thing has come out of the time-off for surgery for Gwen is that with the Covid shutdown bowling clubs have also been out of bounds. We hope you're back on the greens soon Gwen.
- Margaret Simpson (wife of Peter) – I spoke with Peter earlier in the month and he said his wife Margaret was quite ill. Sadly, he had to phone a few days ago to let me know that Margaret had passed away, after bravely battling melanoma for some time. Peter's own health is being managed with medication. Sincere condolences to you Peter, and Vale Margaret.
- Maureen Davis – Alasdair Steel let us know that Maureen had a fall at home last month and broke a couple of bones. She spent a few days in hospital and is now undergoing rehabilitation treatment in a nursing home at Marsfield. Best wishes for a quick and complete recovery Maureen.

I made contact with the following people who enjoy the esteemed title of **Honorary Member** to check-up on them in their **birthday** month, and to extend happy birthday wishes:

- Betty Gemmell (103) – Betty said she had a delicious lunch delivered courtesy of Ann and Alex Morgan. It was a most enjoyable celebration. She said she is coping with the Covid shutdown without too much drama, and her health in old hospital parlance is "as well as can be expected". You're doing very well Betty, best wishes to you for your 104th year. And thanks Ann and Alex for their kindness.
- Frank Blinman (89) – I left a couple of phone messages for Frank but, unfortunately, I haven't been able to speak with him. We hope you're doing alright Frank and we trust you had a happy birthday.
- Barry Hennessy (86) – Barry was his usual cheerful self, but he said he has a couple of medical issues which will require a small procedure. He is waiting for confirmation of a date to have the job done, but he is a bit anxious about it occurring on a race day!
- Betty Brown (81) – Betty celebrated (of course!) with family and friends who visited her. She is coping with the Covid restrictions well, and she now has "the cleanest cupboards in town". Her tennis group restarted a few days ago, but her recovery after the first outing for quite a while was not easy!
- Morrie Miles (89) – Morrie said his health is "not too bad", but he is taking things easy, with the help of family and good neighbours. His old banking skills are still in

use in with his holding down a couple of local treasurerships. Morrie said he recently really started to appreciate how old he is when his son retired from the workforce.

- Carl Owens (88) – Carl said he is “travelling well” and quite capable of doing all sorts of jobs around the place – including pushing the lawnmower! He is missing his involvement with the local art society and very keen to see the end of the current virus restrictions.
- Terry Stapleton (90) – Terry seems to be in fine fettle. He said he celebrated this important milestone with a very nice lunch with his twin brother John (who incidentally spent a period in the employ of ANZ). He still enjoys a good wine.
- Ken White (87) – Ken said he is “pretty good”, but an operation for the removal of a skin cancer from his ankle and a skin graft was not entirely successful. He is hopeful that this problem will be resolved within the short term. Ken celebrated his birthday at lunch with his daughter and her husband.
- Dan Pawson (88) – This is an extract from Dan’s email: “We are both well and enjoy living in the retirement village. We regret the passing of friends. Regards to the retired people. Thank you for your good wishes”. Dan also mentioned that he and Susan have been coping with the virus lockdown (situation much similar to here in Aus.) without too much difficulty and with the help of the folk in the village.
- Noel Cook (85) – Noel is OK and he was planning to celebrate his birthday with family (difficult to do much more these Covid days). He and Betty have had to put the urge to complete ocean cruise number 52 on hold for the time being.
- Ron Freeman (84) – Like most of us, Ron is in Covid virus lock-down and consequently his activities of late have been minimal. He lives in a gated community and fortunately the good neighbours help him to overcome the sense of isolation brought upon by regulation. Prior to the virus issue, there was a bush fire very close to his village, so it has been an eventful start to the year for Ron. In normal times, bowls and keeping the books for the bowls shop keep him occupied.
- John Le Gras (84) – I wasn’t able to make direct contact with John – leaving him a couple of telephone messages instead. We hope you celebrated your birthday in fine style John, and we trust you continue to enjoy good health.
- Peter Maber (84) – Peter said he had “nothing much to report”, but he is OK. Of course, we see Peter often because he is a regular at our lunch meetings.
- Peter Douglass (84) – Peter was out playing golf when I phoned, and this would tend to indicate that he is in reasonable condition at the moment. His wife Jan confirmed this. Peter and Jan are also regulars at our monthly lunch meetings, and they too are looking forward to the resumption of gatherings.
- Ron Hargrave (82) – Ron said he is slowing-up and “not thinking as quick as he used to” (you don’t really need quick thinking when you are in retirement mode!), otherwise he is going alright. He was visited by his daughter and son who helped him celebrate.
- Col Jefferies (83) – Col’s birthday comprised golf in the morning and a family dinner in the PM. I didn’t speak with Col but Beverley said he is “well, and good for his age”!! They had a 14-day cruise holiday to PNG etc in February, and fortunately Col was on his usual impeccable behaviour because he was spotted by John and Kay Mair who also enjoyed the cruise.
- Mal Matthew (82) – I wasn’t able to make contact with Mal so I had to leave him a couple of phone messages. We hope you’re well Mal and we trust you had a very happy birthday.
- Geoff Gill (82) – Geoff is in extremely good health, so much so that he recently received a compliment to that effect from his doctor. He keeps busy by involving himself in his local church parish (particularly in the area of financials).

- Alasdair Steel (82) – Alasdair is fine and taking it easy – he said he is quite good at that! His birthday celebration was in the form of a dinner with his son. Like a few other ROC members, Alasdair is keen to get back to normal where he can enjoy our lunch meetings.
- Neville McKinnon (81) – Unfortunately I wasn't able to get through to Neville either by phone or email. However, I did leave him messages to express our good wishes for his birthday and the year ahead.
- Wilhelmina Smith (80) – I spoke to Wil and welcomed her to The Hons – she is a worthy new member of this illustrious body. She is well (and busy keeping Barry in line!) and, as with most of us, is leading quite a cloistered life at present. Celebrations were limited to a family get-together.
- Alan Single (80) – another new member on The Hons list. Congratulations Alan. His birthday celebration was at home with family (the new normal). Alan is a good supporter of the ROC and therefore we see a fair bit of him throughout the year.

To finish, I spoke with **Alison Sandow** (widow of our former NSW chief, Max Sandow) who celebrated her 101st birthday mid-month. She has moved only recently from independent living into accommodation which provides her with a degree of assistance - she is still coming to grips with not having to do most things herself. However, Alison is as switched-on as ever and is keeping quite well. She keenly reads our Newsletter each month, and she passed-on her appreciation to those responsible for its production. Best wishes to you Alison for the year ahead.

Nostalgia Corner Recognise anyone here?



Ken Abrahams has sent the above photo with the following note:

Further to the photographs submitted by Tony Schembri in last month's NL,
I am looking for assistance identifying some NSW staffers in my attachment.

ACCOUNTANT DEVELOPMENT COURSE No 9 FEB / MAR 1972

Number of attendees 24

Interstate / others 16

NSW staff 8

Four of the eight I have been able to identify. Remaining four are:-

Ron Freeman (West Ryde) John McDonnell (Leichhardt) Ken Hawkins (Casino)
and Doug McQualter(Moree)

Can anyone identify who those four are in the photograph? Too long ago for me.

As the course was held sixteen months after merger day, three of them may be ex Scotties.

Regards Ken (ANZ)

BETTY GEMMELL

Yes Betty celebrated her 103rd birthday recently, what a great achievement.

She was contacted by our Welfare Officer Ken Dighton, who recorded summary in his Welfare Report above.

A big thank you to Ann & Alex Morgan, for arranging lunch for Betty and their ongoing close contact, with her.

2 Pictures taken on the day.-



L-R Alex Morgan Ann Morgan Betty Gemmell,
Vicki (Betty's Niece)



Alex Betty Ann



NOTICE TO ALL MEMBERS:

ANNUAL CLUB SUBSCRIPTIONS \$ 10.00 FOR 2020.

FINAL REQUEST.

We still have some members yet to pay their annual subscriptions of \$ 10 for 2020.

We would great appreciate if you have not paid to date, can you please do so now, so as to renew your membership with the Club for 2020.

Maintenance of our membership base is vital in calculations for any subsidy we receive from the bank at end of each year, so your support is vital

(Honorary members and widows/widowers of former members are exempt).

We recently contacted members who had not paid their 2020 sub's either via email or letter.

A big thank you to those who responded, and paid, which has greatly assisted our Treasurer in moving towards finalising Club sub's for 2020.

We still have some members to pay, and it would be appreciated if you have not done so to date, could you please do so now.

Payment via EFT Is preferred method, with Club bank account details as follows:-

Our Bank Account details are:-

ANZROC (NSW) BSB: 012006 Account #: 008906464

- If you pay via EFT please record your name as reference. •

If you pay over the counter at a branch please record your telephone number on your transaction as the reference, (the system will not recognise your name). OR:

Enclosed please find cheque for \$10 for my ANZROC (NSW) 2020 SUBS.

Name: Address:(if changed recently).....

Email address: (if changed recently).....

If paying by cheque please mail to: Hon Treasurer ANZROC (NSW) 27 Leicester St. Epping NSW 2121

No staples on mail items please. We thank all members for your support & co-operation.

Obituaries

Comments received in regards to Mike Lee passing which was mentioned in April NL.

On Mike Lee.

Ray Brennan wrote.

I was very saddened to read of the passing of Mike Lee who was at S (K & G) for most of my eight years there in the sixties.

Mike and Di were very popular members of a tight-knit office. Mike loved his cricket and played in the regular matches we had against teams like Esanda, North Sydney War Memorial Club and a memorable three match series against J.V Dulhunty & Co.

These became a 'war ' with both captains (Col McInnes and John Dulhunty) very keen to win. After an easy ESA win in match one Dulhunty wrung-in a couple players for match two, which the Bank won narrowly. Dulhunty declared that we were lucky and that his lot would win the third game.

Well, two can play at wring-ins and we were strengthened by NSW under 21 Captain Warwick Murray and teller Ross Taber's younger brother Brian, who shortly after was the Australian wicket-keeper. He was also a good batsman. Needless to say the Bank won easily.

The biggest difficulty on the day was finding your car in the dark after the post-match drinks !!!!

Rest in Peace Mike.

Ian Stewart wrote.

Good recall of memorable matches, Ray. Sunburnt days at Concord, good friends and friendly games (with underlying competitiveness).

Followed by ice cold seafood and drinks. What more would one want?

I hasten to add that I was sorry to read of Mike Lee's passing. Mike was an experienced travel operator and I'm sure made many, many contacts in the industry over many years. I don't recall if Mike had worked in The Scottie London Travel Office before arriving in Australia.

He and Di met in London, Di being from Melbourne. Irma and I were living at Forestville and as they were at Belrose, we socialised over some years before losing contact.

Mike always enjoyed a good joke and we used to rib him over Ashes series between "The Poms" and Australia. I guarantee Mike was as loyal a supporter of England as ever to the end.

Vale Mike

Correspondence from members.

On Tony Haynes. Michael Letherbarrow wrote.

I first met Tony in the branches in the late 70's when he was working for ANZ Bankcards and I think he ended his career with the Bank in the Nineties at North Parramatta.

Due to the restrictions under Covid-19 we were unable to attend his funeral, however all his friends will have a lunch in his memory later on when things ease up in venues.

Thanks & regards. Michael Letherbarrow.

So, you think you know a lot about banking – try this quick quiz! (Grid found after the clues)

Across

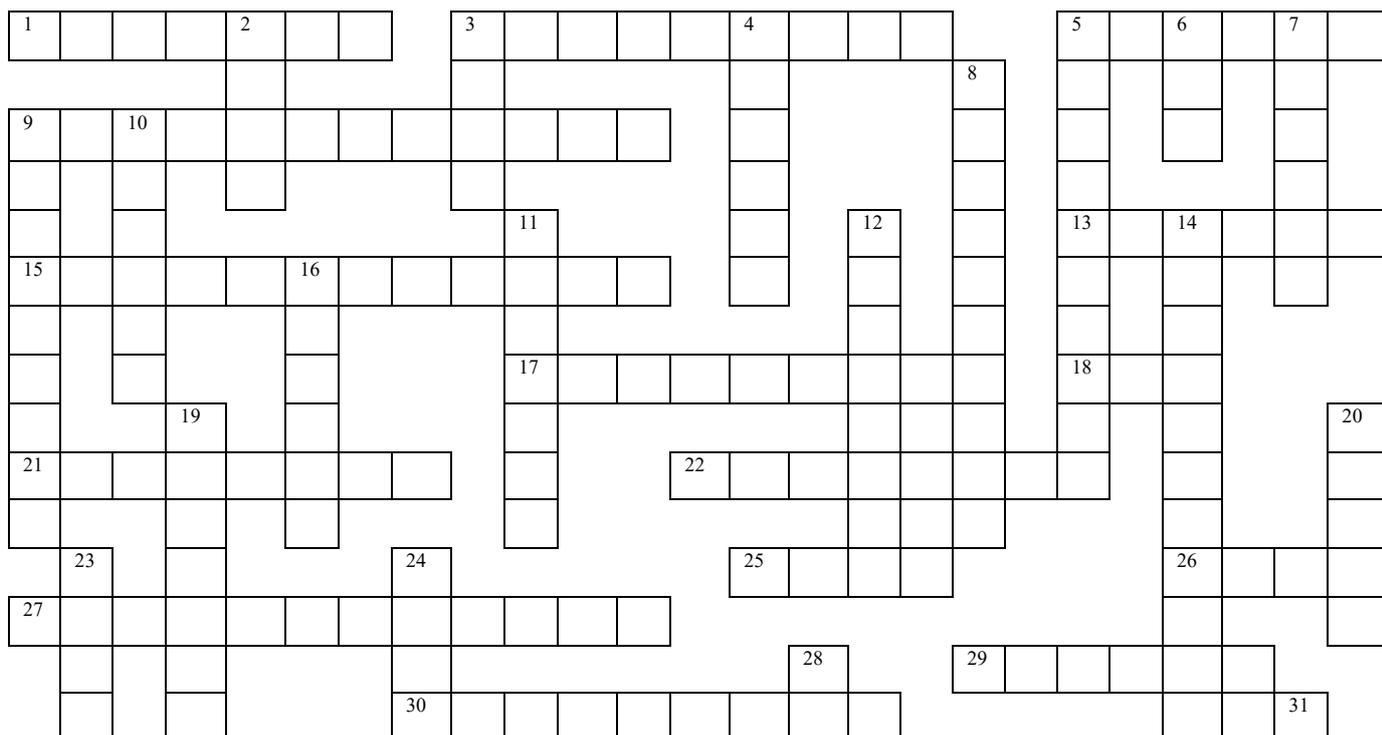
- 1** Documents and paperwork
- 3** Money that is owed. Another name for a debt.
- 5** A bank shop where a bank's products and services are provided to their customers.
- 9** An Australian Government Security with a short term to maturity.
- 13** Services provided to meet your personal banking requirements.
- 15** A fall in the value of an asset.
- 17** The capacity to sell an asset quickly without significantly affecting the price of that asset.
- 18** Personal reference number in the tax and super systems. *(Init)*
- 21** The risk that a counterparty will not settle an obligation for full value, either when due or thereafter.
- 22** Policy that sets an appropriate level of cash rate target by RBA to maintain the rate of inflation.
- 25** Money in the form of notes and coins.
- 26** The length of time for which a deposit is made, or the time in which a loan must be repaid.
- 27** The face value of a currency item: may be notes or coins.
- 29** A person who owes money.
- 30** A person or company that provides a guarantee.
- 33** Put (money) into financial schemes, shares, property, or a commercial venture with the expectation of achieving a profit.
- 35** An institution whose primary function is to intermediate between lenders and borrowers in the economy.
- 37** For an investment - the amount of money invested. For a loan- the amount of the loan upon which interest is then calculated and charged.
- 39** A commercial financing division of the former English, Scottish and Australian Bank. In 1969, became a part of ANZ Bank.
- 42** Financial institutions which undertake several activities such as banking, stock broking, insurance and funds management.
- 43** The amount a lender charges a borrower for the use of the lender's money.
- 44** A service that allows people in Australia to easily pay their bills using their credit cards or from their bank accounts. Can be used on internet banking or phone banking.

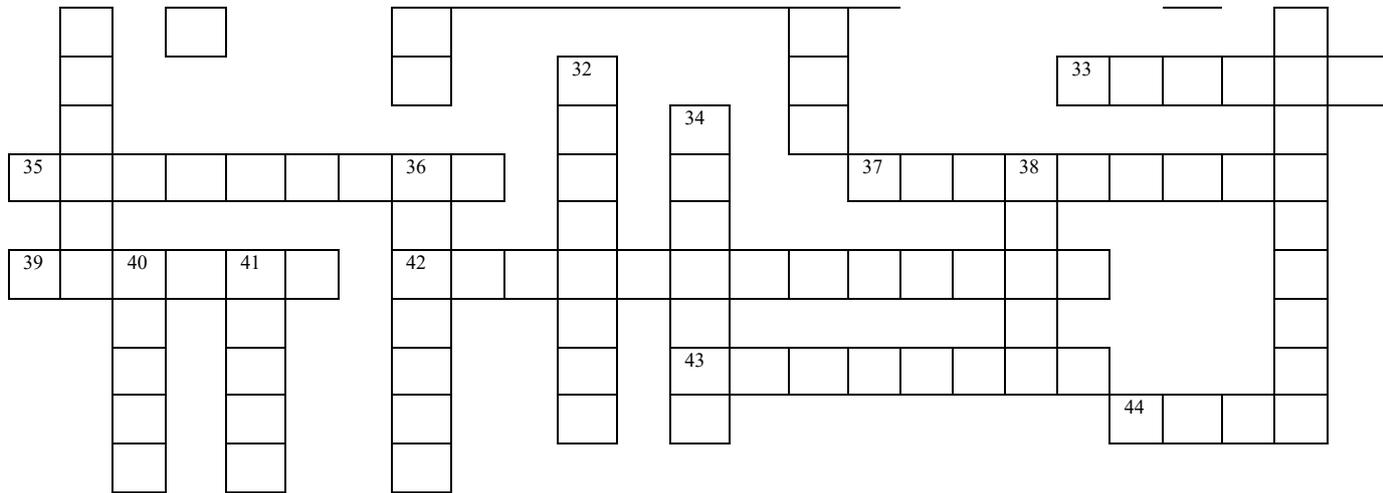
Down

- 2** The chance of loss
- 3** _____ **of credit** is an ongoing agreement between you and your bank which gives you access to a predetermined amount of credit whenever you need it.
- 4** A person or institution which provides loans on agreed terms to borrowers.
- 5** A legal status, whereby property is available for distribution to creditors.
- 6** A machine placed in public places that can be used to withdraw money from your account. *(init)*
- 7** A transaction on a bank account that shows money going into the account or the amount of money you have.
- 8** The 12-month period decided upon for financial measurement

- 9 Items whose prices are largely determined on the world market like oil, motor vehicles and clothing.
- 10 Electronic funds transfer at point of sale – a domestic debit card system
- 11 One thousand million
- 12 A commercial operation or company
- 14 The name given to movements of money between accounts.
- 16 A slip of paper that instructs a bank to pay money to the person (usually) named on that paper.
- 19 A person or entity that incurs a debt to a lender on agreed terms
- 20 A duty charged by Australian states on certain transactions
- 23 A financial instrument which represents a claim over real assets or a future income stream.
- 24 Loans which are made to investors to purchase financial assets, usually equities or units in managed funds.
- 28 A current medium of exchange in the form of coins and banknotes collectively.
- 31 A situation where an entity has insufficient assets to cover the value of its liabilities.
- 32 A document drawn up between a borrower and lender, giving the lender a conditional right to the property held as security for the repayment of the money lent.
- 34 An amount of money put into a bank account or money that is left with someone or a company to secure the purchase of an item.
- 36 A financial product which allows you to deposit your money and gives you easy access to your money in the future.
- 38 The basic things that you must have in your life so you can live comfortably such as food, clothing, and a home.
- 40 Everything that a person or company owns or has a right to, from which a benefit can derive.
- 41 A withdrawal from a bank account.

Once you have answered all the questions you can find the word in the find-a-word – have fun!





D T H L W J M R D D R H T O T D F M K C
 O U U L A P I C N I R P K D E B I T Q A
 Z C X Z P S D R O C E R E D N E L R S I
 X T S C K E B F I Y R P Y N I O L S K J
 U L I A B I L I T Y O P G V L C E S Y G
 F F P D L T R E A S U R Y N O T E C P O
 B L P L E I N O I T C A S N A R T Q C O
 R E I L M R E T C V P U G S O P T F E W
 A O X A M U C C E B N L I Q U I D I T Y
 N Z T P T C B O R R O W E R N C T N X P
 C M Q N O E Z W P M I Y K E Y P F A E K
 H S V T A S R X E A T N Y R A T E N O M
 V I D J R R U R D V A B S V W H T C D W
 A E N T A A A R A B N U A O L D S I M O
 D Y K V P T D U E F I S C A L Y E A R E
 N E U Q E H C A G J M I C S S V R L C O
 A N B S X S C Y B E O N O O W G E L J Y
 S O X T Z B T H A L N E U M I O T N I Q
 E M V M O R T G A G E S N N C E N V C E
 I T M H D R F N E E D S T A M P I R C Y

If you are receiving this newsletter electronically, you will need to print out the grids.

Answers to Australian places crossword.

ACROSS

1. In 2017 this hinterland south coast town was bypassed making the main street and shopping area more popular and quieter. **BERRY**
3. Goes before Tribulation, Otway and Jervis. **CAPE**
5. NSW town at the junction of the Sturt, Cobb and Mid-Western Highways. **HAY**
7. Alphabetically, the last Sydney suburb. **ZETLAND**
8. Halfway between Sydney and Melbourne on the Hume Highway. A popular trucking stop. **TARCUTTA**
11. Historic town in Tasmania, site of the third oldest bridge still in use in Australia. **ROSS**
13. NSW town where Les Murray was born. **NABIAC**
15. Site of Australia's first significant gold discovery. **OPHIR**
17. An historic Gippsland gold mining town on the Great Alpine Road. **OMELO**
19. City of the Dockers AFL team. **FREMANTLE**
20. The port where WW1 ships left Australia. **ALBANY**
21. Site of the ANZ head office. **MELBOURNE**
22. NSW town damaged in the 1989 earthquake. **NEWCASTLE**
25. Ten dollar note town. **GULGONG**
26. The Kransky sisters claim to be from this town in Qld before every musical comedy show. **ESK**
28. Major racecourse in Perth. Name of former racecourse in Sydney which is now part of Sydney airport. **ASCOT**
30. Terminus of the Pichi Richi railway. **QUORN**
32. Historic village on the edge of Sydney's south western sprawl near the Cataract Dam. **APPIN**
35. The name originates in Scotland. It is a village in the New England area of NSW. There is also Mountain by the same name in NE Tasmania **BEN LOMOND**
38. Last station on the T1 and T5 line on Sydney rail network. A town in Tasmania bears the same name. **RICHMOND**
40. Southern Sydney suburb name inspired by the large perennial lillies. **GYMEA**
42. The _____ National Park is the oldest in NSW. **ROYAL**
44. Major administrative and service centre in the Northern Rivers hinterland which describes itself as the "Rainbow Region". **LISMORE**
46. An outer northern suburb of the Adelaide metropolitan area, named after a sovereign. **ELIZABETH**
47. Suburb on the north side of Parramatta River, named after a town on the Isle of Wight. **RYDE**
48. Town at the western end of the Great Ocean Rd **WARRNAMBOOL**
49. This Sydney suburb can be accessed by Gladesville or Iron Cove Bridge **DRUMMOYNE**

50. Home of the zig zag railway. **LITHGOW**

51. The _____ - an ocean cliff on the South Head peninsula in eastern Sydney. **GAP**

DOWN

1. Small town of the Macarthur Region which has a number of heritage-listed sites, including a dam, a sanctuary and a railway viaduct. **BARGO**

2. The longest river in WA. **GASCOYNE**

4. Site of "the dish". **PARKES**

6. River on which Melbourne is located. **YARRA**

9. Qld town, the site of the backpackers fire in 2000. **CHILDERS**

10. River on which Longreach is found. **THOMSON**

12 A Gold town. A Russel Drysdale depiction of the main street of the town won the Wynne prize in 1947. **SOFALA**

14. "The outback meets the tropics" NT town. **KATHERINE**

16. Hambledon and Experiment Farm cottages are heritage listed buildings in _____ Park. (6) **HARRIS**

18. City in northwest Victoria, often referred to as to where the Mediterranean meets the Outback. **MILDURA**

20. Alphabetically, the first Sydney suburb. **ABBOTSBURY**

23. A popular picnic spot in the Royal National Park – Audley _____. (4) **WEIR**

24. NSW town known as the Horse Capital of Australia. **SCONE**

27. NSW town with two blowholes. **KIAMA**

29. Town famed for being the "birthplace of our nation" and for a certain Saddler. **TENTERFIELD**

31. Only Sydney suburb to start with this letter. (Inner city, SW of CBD) **ULTIMO**

32. Town flooded under Lake Eucumbene. **ADAMINABY**

33. Town meaning clear blue waters on the NSW far south coast. **NAROOMA**

34. Known for its cold winters this town is midway between Armidale and Glen Innes. **GUYRA**

36. Town on the southern end of the Qld Sunshine Coast. **NOOSA**

37. Smallest town in Australia. **COOLADDI**

39. First city to have a casino. **HOBART**

40. A tiny Victorian village, little more than an historic hotel, a general store and an interesting historic bridge. City by the same name is the 6th largest in Italy. **GENOA**

41 Small town in the Riverina region on the Snowy Mountains Hwy. It is situated on a creek by the same name. **ADELONG**

43. Is renowned as Australia's Rice Capital and as *The Heart of SunRice Country*, as it is home to the SunRice headquarters. **LEETON**

45. Originally known as Bullock's flat, now named after a "king". Located near Jenolan Caves. **OBERON**

That folks is about it for our May NL.