

# GROWTH CONTINUES...

ment of the bill without the worry of checking balances to ensure sufficient funds are available.

## INTEREST RATES

Interest rates effective 1 December 1983 for both Deposits and Loans are detailed below.

## DEPOSITS

1. On-Call Savings — 7% p.a. on minimum monthly balance.
2. Non-Withdrawable Savings — 7% p.a. on minimum monthly balance.
3. Christmas Club — 10% p.a. on minimum monthly balance.
4. Savings Investment Account — 10.5% p.a. on daily basis.
5. 12 Months Fixed Term Deposit — 12% p.a. on daily balance.

## LOANS

1. Secured by registered mortgage — 16.92% p.a. (or 1.41% per month) calculated on balance at the end of each month.
2. Unsecured — 18% p.a. (or 1.5% per month) calculated on balance at the end of each month.

In addition there is a Loan Establishment Fee of 1% of the amount of the Loan, e.g. \$30.00 on a Loan of \$3 000.00.

Remember the Collins Credit Union is a Co-operative Society, owned by its

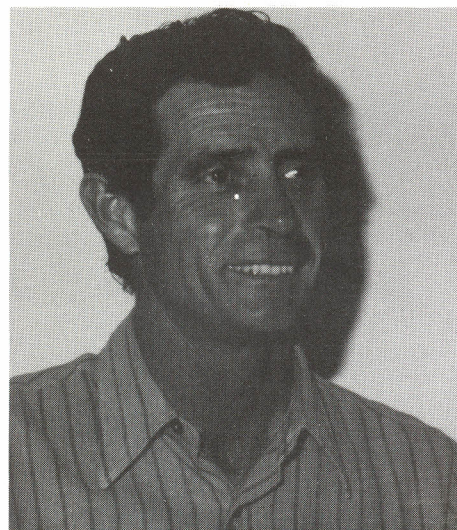
members. It is a non-profit making organisation designed to help its members by offering loans at competitive rates of interest and encouraging planned savings whereby deposits may be deducted directly from the members pay each week or month.

If you are not a member of the Credit Union and would like to join or require further information about its activities call and talk to Frank during office hours and wherever possible he will gladly assist.



Frank Scanlon.

## ROSS HEFFERNAN...



*We are saddened to report the tragic and untimely death of Assistant Environmental Officer Ross Heffernan on 5 December 1983. Ross who joined Sulphide in 1967 worked in most sections of the plant before transferring to the Technical Department (now Planning and Technology Department) in 1975 being promoted to the staff position of Assistant Environmental Officer in 1981. He was known to those who worked with him as a quiet, conscientious and very capable member of our staff here at Cockle Creek. On behalf of the Management and his friends at Sulphide we take this opportunity of extending to his wife, Rosalie, our deepest sympathy.*

## A.A.S. - GM's MEET AT SULPHIDE

Sulphide was the meeting place on the 16 February for the first site meeting of the General Managers of the newly formed Australian Associated Smelters

(AAS). Sulphide, BHAS, ER&S and Pasco in the USA have been combined into a single business unit under this name.



These meetings will be held at different venues within the AAS Group each quarter to provide an opportunity to exchange ideas and plan business strategy.

Seated at the table in our Conference Room commencing with Australian Associated Smelters Managing Director Frank Osborn (end of table right hand side) and moving anti-clockwise are Kevin Scribner - General Manager Sales SC, Nick Stump - General Manager Operations SC, Peter Leane - General Manager Organisation and Manning, Bob Still - General Manager Technology, Geoff Rae - Controller, David Cunningham - Manager Product Research and Development, Ken Parkes - General Manager - ER&S Port Kembla, Owen Hegarty - General Manager Sales BHAS, Denby Ward - General Manager Operations BHAS Port Pirie, John Larritt - Manager Business Development and Ron McMahon - Manager Business Analysis.