

PANORAMA



A MAGAZINE FOR ALUMNI AND FRIENDS OF
BATHURST TEACHERS' COLLEGE (1951-69)

CHARLES STURT UNIVERSITY

Issue No. 49 SUMMER 2025

FROM THE PRESIDENT

Dear Panorama Readers,

Welcome to our final issue of Panorama for this year, 2025.

Exciting news We have reached and surpassed our main BTCAA Goal which was to increase our Scholarship Fund to \$84,000 which would make the Award a Perpetual One. Our current Fund now stands at \$88,006 which allows our Scholarship to be \$5000 annually from 2026. This increase is due mainly to significant donations from Geoff Scott (53/54). Many thanks to Geoff for your generosity. Many students will now benefit because of it. Thank you also to Wayne Bensley and Dale Dengate for your work in advertising this highly successful Scholarship Appeal. Thanks also to Wayne, Dale and Alan Smith for really dedicated efforts in sorting and choosing the Scholarship Winners over the last couple of years.

Our second goal was attendance at the Scholarship Ceremony in Bathurst. This event was attended by Wayne Bensley, Dale Dengate and myself. Scholarship Applications will be available soon, with revised criteria in some areas. This is explained in detail in other sections of Panorama. If any of your family members (descendants of BTC Graduates), are studying in areas which fit into the criteria then please encourage them to apply.

Our third goal is to encourage all BTC Alumni to contribute to Panorama. We love to hear from you and receive your contributions. Your memories of BTC days make Panorama vibrant and alive.

We would also love you to join us at our AGM which will be held at the beautiful Castlereagh Boutique Hotel on Friday March 9th 2026. The AGM will commence at 11.00am and be followed by lunch afterwards in the CBH Dining Room.



If you are able to and would like to attend please email me prior to the date so we can notify numbers ... as soon as possible, but certainly before the end of February. Further details about this change are included later in this magazine.

Our second Social Outing for 2025 was held on Tuesday September 9th, which was a lovely lunch at Watsons Bay Boutique Hotel, Watsons Bay. . Beautiful food and great conversation.

Other Outings are planned throughout next year so please contact us if you would like to join us. (See Carole's email address in the Committee Box further on in this magazine).

Many thanks once again to Wayne Bensley for the excellent work you do in producing Panorama. I would also like to thank the Committee for all your hard work and support this year..

I would like to wish you and your family a Merry Christmas and all the best for a safe, happy and healthy New Year.

---- *Carole Sharp (President)*

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FROM THE EDITOR

The 2026 year will be a memorable one for BTC's long history of its 'Panorama' magazine. **It will be Panorama's 75th anniversary.** The first magazine (a one page news sheet) was published for the 'Pioneer' students in 1951.

Although the College morphed into the Mitchell College of Advanced Education from 1970 (and BTC was no more) the 'Panorama' magazine was

published each year by a varying group of BTC Graduates to advertise reunion events, stories of what graduates were doing and where they were working, as well as anecdotal stories about interesting and amusing events experienced by BTC trained teachers.

When the Bathurst Teachers' College Alumni Association (BTCAA) was formed in 2001 (50th anniversary of the start of BTC) with Helen Egan as its Founding President the magazine became more "formal" and editions were numbered and it was published, printed and mailed out. This particular edition is #49.

This was initially done by CSU Printery and mailing system, but later became a BTCAA paid printing and mail-out done by Springwood Printery at Faulconbridge and Australia Post at Springwood. The funding for this was done through BTCAA Membership subscriptions and fund raising activities. With an ageing alumni and fewer memberships these activities had declined significantly and the self-managed system became unviable.

In the last two years this strategy was suspended and stopped because of the cost to the Association. A full mail-out system via email was negotiated with CSU and this now continues.

The 'Panorama' magazine has also been archived on the CSU website for many years and earlier copies can be readily accessed there. (See green action box further on if you'd like to see some).

All this means that next year, 2026, will mark the 75th anniversary of the first 'Panorama' magazine. That's really some special achievement!!

I have been told it is the longest, continuous (ie. every year since it started and not a stop-start again) publication of an alumni magazine from any university in Australia. Many thanks go to many contributors and committee members over these 74 years for this great outcome.

BTCAA AGM & LUNCHEON 2026

There will be a difference next year (2026) for the 2026 AGM. There will be no following Friendship Luncheon in the Adam Room with a Guest Speaker. There will however be an after-meeting Luncheon in the main Dining area at the Castlereagh Boutique Hotel (CBH). This change has been decided as we are finding it increasingly hard to get a sufficient number of attendees to make the use of the terrific Adam Room viable. (We are all getting older and less mobile!!). See this room on Page 8.

This 2026 AGM and Hotel Luncheon will still be held at the usual Castlereagh Boutique Hotel in Castlereagh Street, Sydney. The date for this is Friday 9th March 2025.

The AGM will start at 11.00am and be followed by a short Committee meeting. The Luncheon will follow these meetings downstairs.

Any interested alumni members and friends are most welcome to join this lunch group. As mentioned in the President's Report this can be done by email to Carole Sharp (see front page).

CSU REPORT/UPDATE



What a Year It Has Been – Celebrating a Remarkable Milestone!



2025 Charles Sturt Foundation Bathurst campus Scholarship Ceremony

(Carole Sharp, Dale Dengate and Wayne Bensley pictured to the front right)

What a year it has been! The Bathurst Teachers College Alumni (BTCA) have achieved something truly extraordinary in 2025. Through years of dedication, generosity, and shared vision, you reached your fundraising goal of \$84,000, ensuring the BTC Scholarship can now be awarded at \$5,000 annually in perpetuity.

This milestone was made possible by the collective efforts of alumni and the remarkable generosity of Geoff Scott (BTC 1953–54), whose recent gift helped push the fund beyond its target. Today, the fund stands at over \$88,000 - a testament to your commitment to supporting future educators.

BTCA AGM 2025

One of the greatest highlights of my year was being invited as guest speaker at your AGM in Sydney in March of this year. After listening to so many inspiring speakers over the years, I was humbled to share my reflections on more than two decades of working alongside BTC alumni. Your stories, your camaraderie, and your unwavering passion for education continue to inspire me every day.



BTC AGM held in March 2025, myself pictured centre crouching in front

2025 SCHOLARSHIP RECIPIENTS' END-OF-YEAR UPDATES

This year, two outstanding students benefited from your generosity.

Lawson Hamling, recipient of the BTC Scholarship, shared how your support eased financial pressures and gave him the confidence to balance full-time work with his studies in the Bachelor of Educational Studies.



Ashley Maalouf, recipient of the Lionel Allen Memorial Scholarship (*funding for this scholarship provided by the Charles Sturt Foundation Trust*), expressed heartfelt gratitude for the relief your scholarship provided during a year marked by family illness and personal loss. Your kindness gave her hope and motivation to keep pursuing her dream of becoming a teacher.



Bathurst Teachers College Scholarship: A Legacy of Giving That Transforms Lives

Your impact reaches far beyond financial assistance; it changes lives, strengthens communities, and honours the proud legacy of BTC. While this milestone is cause for celebration, it is not the end of the journey. Every additional gift will continue to support education students at Charles Sturt University.

Our ultimate goal is to reach \$168,000, enabling two annual scholarships and doubling your legacy of giving.

If you are interested in leaving a bequest, you can [contact me](#) any time:

Email: sfish@csu.edu.au | Phone: (02) 6338 4832

To give directly to the BTC Scholarship Fund and help us provide more scholarships in the name of BTC, you can do so [here](#) (Link:

https://www.csu.edu.au/office/advancement/giving-to-csu/give-now#q2990194_q7=T52006-4915-584-S8510

What a special group you are - true education treasures whose influence has touched classrooms, communities, and the world. On behalf of the Charles Sturt Foundation and myself personally, thank you for your generosity, vision, and enduring spirit.

Wishing you and your families good health, happiness, and joy this festive season. Here's to a bright and prosperous New Year filled with hope and continued impact.

Warmest regards,

Stacey Fish

**Development Officer, Alumni Relations
Charles Sturt University
Panorama Ave, Bathurst NSW 2795**

SOCIAL OUTINGS

As detailed in the President's Report (Page 1) the Social Committee of the BTCAA organises several social outings throughout the year. These are not just for BTCAA members but for any BTC alumni to attend or in which to participate.

In the past years these outings have been to Woy Woy, to Kiama, to Watson's Bay, to Cronulla RSL, to Cockatoo Island and to the Mosman Club. All were day trips only and allowed travel by public transport using your Opal Card, so travel is not expensive or stressful. And you do have people you know who can help and assist if needed. They are great social interaction and friendship outings.

The last one for this year was another to Watson's Bay ... a ferry trip from Circular Quay to Watsons Bay, a delicious lunch at the hotel and a ferry trip

back to the Quay. There was some rain but it came when we were all under cover.



Please contact our President Carole Sharp if interested in joining this group. (See contact email in the Committee Box). At least contact Carole so she can let you know where and when the next outing will be.

BTCA SCHOLARSHIP 2026

In the President's Report and also in Stacey Fish's CSU Report you will see / learn that our goal to reach a BTCAA Scholarship goal of \$84,000 has been reached. This means that our annual Award will now be \$5,000.

The majority of funding raised over the last two decades has been dedicated to the Scholarship Fund to reach what we initially thought was a bit of a "fantasy target". It has now been reached (amazingly!) and will allow such a Scholarship to be awarded each year in perpetuity until the 100th anniversary of the establishment of Bathurst Teachers' College in 1951. (Who of us will be around to see that??)

However, it does not allow for increases in costs for scholarship winners, OR maybe the award of a second scholarship sometime (another "fantasy" goal?). This means our Scholarship Fund is still open and donations can be made to it. (See the back page for options if you are interested or know of someone who might be.)

The significant thing is that we reached our goal to do this and a **HUGE THANK YOU** must go to many alumni donors, and earlier fundraising activity hosts and helpers that helped us get there.

Special thanks go to Geoff Scott (1953-54) for his special donation a little while ago that bumped us up over our target goal. (See our "BTCAA Thank You Letter" to Geoff a little further on!)

The BTCA Scholarship is now open, applications close early next year on 4th February 2026. It offers the winner a \$5000 one-off payment

- There is a preference for applicants to have a familial connection to a past BTC graduate ... (this might be a grandparent, a great grandparent, an uncle or aunt etc.)
- It is available to commencing and continuing students
- Study Mode is On-line, On-campus, Mixed mode (on-line and on-campus)

Even if you have applied before you can re-apply with a new application for 2026 courses and study.

Please encourage any of your family/descendants who want to study in an Educational course, or who are already studying, to apply with the links below to apply.

For the Conditions/Preferences see the CSU Website – Scholarships **OR** simply Google search "Bathurst Teachers College Alumni Scholarship".

This Scholarship aims to foster teaching talent, with past recipients excelling academically and generally intending to teach in regional areas continuing the BTC legacy.



PANORAMA -- ONGOING PERSPECTIVE/INTENTION

This magazine is the fourth solely email and website version of our long-term 'Panorama' magazine. Prior to this latest strategy it was both a mailed-out copy and an email copy to those registered with CSU. It was also on the CSU website.

On the front page of this edition (#49) it is recognised that next year, 2026, will be the 75th anniversary of this magazine/publication.

Many of our recent "Panorama" magazines have shared Reunion Events, and stories from many about things that may have been of interest to readers. This has been also evident through all editions of "Panorama" since the originals in 1951.

To keep the magazine viable and on-going we (read me the editor) need stories and/or reminiscences from and about our great group of alumni. Over the 18 years BTC operated as a teacher training college there must have been over 3,000 students. Not all stayed in teaching, but many of these used their skills learnt in training at BTC to develop and expand into new careers. They all must have stories to tell, memories to share. These articles will help make 'Panorama' an on-going and vibrant magazine. Please consider writing them down and forwarding the same to me ...emailing may well be the best way.

FYI – 'Panorama' is the longest lasting, continuous student/alumni magazine of any college or university in Australia. The first edition was published in 1951 as a student newsletter and they are still going today ... this one is #49 (numbered since 2001).

That is some history indeed!

ONGOING ARTICLES, PERSONAL STORIES FOR PANORAMA MAGAZINE

I am planning to set up an on-going section in future issues of 'Panorama' that gives the opportunity for BTC Alumni to tell briefly (250-500 words max.) and provide some pics about an unusual hobby or achievement, about an involvement in an activity/event that is a 'bit-out-of-the-ordinary', about a recognition or award achieved for dedicated service or long time involvement in an organisation.

If it's an Andy Warhol "15 minutes of fame" activity that would be great to share too.

Please send any story/article/pictures to the Editor of 'Panorama' at the following email addresswith a title reference of BTCAA.

wrbensley@hotmail.com

NOTE TO READERS

'Panorama' lives on for the moment, but in a digital on-line form. It is an email-only copy sent out to people who have their name on the CSU/BTC database. It will come to your email account when it is produced (2x per year)

Make sure you fill in your email address on the back page (if not yet done) so Mike Creenaune can update our BTCAA email recipients list. (This will then be updated on the CSU email list).

The other way of accessing the magazine is to go on-line by typing in this link

<https://alumni.csu.edu.au>

OR

Google search for it on the CSU website by typing in

[BTCAA magazine Panorama](#)

Click on **the Bathurst Teachers' College Alumni Association – Charles Sturt University** heading to open the list of available magazines in this archive. You can then search for present and past copies from the list shown.

This website edition is also the email edition.

If you want a printed, hard copy you can print one out from the email file sent to you or from the website file.

Should you not have a printer ask for help from a younger family member, a community library person, or someone from a Community Centre or Senior Citizens' Centre if they can do it for you. I am sure they will be only to willing to help you out ... (you can tell them what it's all about too !)

BTCAA ALUMNI CONTACTS 2025

President: Carole Sharp (1960-61) –
email: carosharp30@gmail.com

Secretary: Val Woodward (1966-67) –
email: vwoodwardbbps@yahoo.com.au

Treasurer: Greg Woods (1965-66) –
email: woods.greg@yahoo.com.au

Panorama Editor: Wayne Bensley (1964-65) –
email: wrbensley@hotmail.com

Database: Mike Creenaune (1960-61) –
email: mikecree@iprimus.com.au

Development Officer– Advancement Office, Bathurst Campus: Stacey Fish
email: sfish@csu.edu.au

PANORAMA OF THE PAST ... 1951 - '52

PANORAMA

BATHURST TEACHERS' COLLEGE NEWSPAPER

VOL. I

FRIDAY, JULY 6, 1951

NO. I

HENCE THE NAME . .

The name of our newspaper "PANORAMA" - embodies several notions in a way which may not be significant to any one who hasn't had the pleasure of living in Bathurst.

We live at the foot of Mount Panorama, an inviting farm-clad hill from whose summit one may see the city of Bathurst and the small villages of Eglinton, Kelso, Porthville, George's Plains and in the hazy distance, Rockley. At Easter and Six-hour Day we listen at the foot of Mount Panorama - those who are too poor to rush home - we listen to the buzz of a thousand informal motor cycles and racing cars. You may wonder where the association lies between racing cars, panoramic views and us. Read on and satisfy this instinct.

You undoubtedly know that a panorama is an impressive sweep of landscape, or perhaps the unfolding of a subject before the eyes of a scholar. Might it not also apply to an ideal? To an inspiring survey of a little society, a society made up of trained teachers, lecturers, staff and experimental farmers all co-operating to the utmost. The word itself is Greek in origin: PAN - all HORAMA - a view: and it is to the Greek notion of democracy at its best that our society aspires. A view of all, and a view for all.

But what of our mountain? The original name was not Panorama but Bald Hill which, though expressive, is not a very picturesque name. It came to be called Panorama in 1937 when £1,100 was offered as a prize for a suitable name. This was after the road had been completed.

When the Minister for Local Government Mr. Spooner, who was in charge of relief works during the depression, was approached by the City Council, he was persuaded to build a scenic road. This supplied work for many of the unemployed. The Mayor of Bathurst the late Alderman Griffin with the support of the Council was responsible for the part of the work.

The original engineer in charge of the project was W. G. Adams, but for its completion, the present City Engineer H. C. Reid succeeded him.

Prior to the construction of the Panorama road, the Auto-Cycle Union of N.S.W. had held races on the Vale Road Circuit, but while the work was in progress this union, together with the Light Car Club of Australia, suggested to the Council that the road be altered to suit the Grand Prix races of both these clubs. Taking into account the added prestige this would give Bathurst, the Council agreed and completed the circuit with granite and gravel surface in 1937. The road was officially open on 17th March 1938 and Auto Cycle and Light Car races were held the same year, attracting 60,000 spectators from all parts of the State.

The late Walter J. McPhillyamy, ex-Mayor and his wife donated 25 acres of land on the summit of the mount and sheds and a carwinker's residence were built. The park built in this area is named after Mr. McPhillyamy.

As a racing circuit Mount Panorama is considered the finest in Australia and ranks with famous tracks in other parts of the world.

An added attraction in recent years has been the Billy Cart Derby. So far no College student has entered for this whizzing event.

Panorama is then an appropriate name for a mountain which looks down on the history and life of Bathurst, as well as on cathedral spires and parks. Similarly we trust that it will be appropriate for a newspaper which is designed to cover every phase of the life of Bathurst Teachers' College.

- The language Option

Editor:
RALPH WARBURTON
Sub-editors:
Sports: KEN SHORBRIDGE
Soc. & HELEN LONG
Literary: GLORIA WHITBURN
Columnist: EDWARD SHIELDS
Management:
General: JOHN BRADSHAW
Advertising: ESTELLE POPE
JOHN RICHARDSON
Hon. Secretary:
HELEN LONG

EDITORIAL

Soon the magazine will be financial. It ought to be after all the troubles of constitution drafting the committee went to. The strife at two S.R.C. meetings was very entertaining. One very young, ardent delegate was even willing to perish himself for the noble cause. Fortunately he did not have to.

The magazine committee will be as economic factor, a potential of culture and story, a thing to be reckoned with. Note that it is composed of a great number of that small minority of intelligent - the contributors to "Panorama".

The main aim of the magazine (or so they told the S.R.C.) is to leave to posterity a cultural record of 1951 to show what the pioneers (ourselves) could do. Now if the magazine committee write all the material, as it appears very likely they will have to, they will in their own mystical and ethereal way create a wonderful myth of poetry and short story appreciation. We, of course, must not allow this to happen. All of us are able to write contributions of verse, yarns and descriptive anecdotes.

Surely we have thought about something during the past years, and if we have, let it go down on paper. Any member of the magazine committee will receive it. Only with a cross-section of the College can we have realistic magazine for the first year.

DANCING

The Saturday night dances have proved to be most enjoyable as well as enlightening. The wearing of collars and ties at these functions has been the topic of much discussion among the males of the College.

With the measles epidemic spreading and thousands falling like flies, attendance naturally drops.

However, the popular dancing instruction is certain to maintain a good attendance.

This is a copy of the first ever 'Panorama' Magazine (called a Newspaper) ... dated July 6th 1951

Note: It is an edited copy that was meticulously restored to make it easier to read and published in a 'Panorama' edition in 1991 original had faded and unclear sections



Bathurst
Teachers'
College
Alumni
Association

Bathurst Teachers College Alumni Association
c/- Carole Sharp (President)
3rd December 2025

To Geoff Scott (1953-54)

The Bathurst Teachers College Alumni Association (BTCAA) was formed in 2001. There was a Committee of Executives elected and this small group has operated ever since ... (with some changes through passing on or not wanting to be involved any more).

This group/association had several goals from the start to have regular meetings (quarterly) to discuss and decide on activities, organise reunions, to improve contact with social outings and to fund raise to build up a fund to keep the alumni magazine "Panorama" going (printing and postage costs) AND to provide one scholarship per year to offer to a student doing an Education/Teacher training course at Charles Sturt University AND who had a familial connection with an ex-BTC graduate.

Over the years these fund raising activities have included Garden Shows (autumn and spring), tea-and-scone morning and afternoon teas, an annual membership fee (\$25 which guaranteed a posted out copy of "Panorama" magazine) and requests for donations to the Scholarship Fund. Over the years this fund has slowly and surely built up.

Many years ago the Alumni Committee (led by Helen Egan) took up a challenge to try to raise enough money to be able to do two things be able to raise the monetary value of the scholarship to keep better pace with rising costs, but also to try to meet a dream/vision to make this scholarship an ongoing event/ benefit to make it possible to award a scholarship in 2051 ... the 100th anniversary of the establishment of BTC.

We met with the Charles Sturt Foundation representatives and it was worked out that to be self sustaining (ie. interest earned would cover the annual scholarship value) that this Scholarship fund would have to be at least \$84,000 (on present day values). This was the target for the end of the 2025 year. (It was just over \$70,000 this time last year).

Your very generous donation Geoff has allowed this goal to be reached, and in fact significantly helped (along with other lesser donations) to approach and then exceed our 'fantasy' goal. The fund now stands at \$88,006.49 (WOW!!)

The present committee of the BTCAA would like to express our very great appreciation and recognition of your recent donation. It was totally unexpected and brought much joy/ surprise/ cheering at our last committee meeting in early November 2025. **You are gem of a supporter!**

Our 2024 winner Imogen Vanderhel, a local Bathurst girl wrote:

"I will use the trust you have placed in me to study this year, and in all years, towards becoming the type of teacher your association would be proud of. I feel incredibly grateful towards the BTCAA"..... "Regional areas like ours are struggling to find teachers and staff within education. I am so excited at the opportunity given to me to give back to the community I have lived in for many years to come. I am proud that I can say I am receiving this qualification in a regional area to give back to the community that has always taken care of me."

Our 2025 winner Lawson Hamelin was overwhelmed with his award to meet a plan to upgrade his Teacher Aide status and qualification to a full teacher status by completing a Bachelor of Education. Both of Lawson's grandparents trained to be teachers in 1967-68.

THANK YOU VERY MUCH!!

From: The Committee of BTCAA particularly ... and all the BTC graduates who have helped in one way or another along the way.

SOME ENLARGED PHOTOS FROM EARLIER IN THIS MAGAZINE

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Group at 2025 Bathurst Teachers' College AGM Luncheon
in the Adam Room at the Castlereagh Boutique Hotel



2025 Charles Sturt Foundation Bathurst campus Scholarship Ceremony
(Carole Sharp, Dale Dengate and Wayne Bensley pictured to the front right)



The Bathurst Teachers' College Alumni Association Scholarship Appeal

KEEPING THE SPIRIT ALIVE TO SECURE THE FUTURE



BTC Alumni Association Fund

BTCAA and "Panorama" rely on contributions from us as BTC graduates for their continuation. Please help by making an annual contribution to our Fund, your first \$25 covers your annual BTCAA Membership.

I wish to assist the financial viability of the BTCAA

My contribution of \$ _____ includes my annual Membership fee of \$25. Any extra amount you may decide to contribute is considered a donation.

Please pay by Direct Bank Deposit to:

*BTCAA Bank Account: BSB 062300
A/c No. 1013 3521*

Please include your name and College years as the Reference when depositing.

Please also send a copy of the deposit receipt to:

*Treasurer BTCAA Greg Woods
260 Greville Ave, SANCTUARY POINT NSW 2540*

If any of your details have changed please email changes to mikecree@iprimus.com.au

OR complete and send the following to:

*BTCAA c/- Michael Creernaune,
7 Eden Street, Chatswood NSW 2067*

Date: _____

Surname: _____

Former Name: _____

Given Name: _____

Years at BTC: _____

Mailing Address: _____

Postcode: _____

Phone: _____

Mobile: _____

Email: _____

I would like to receive Panorama by email.

NB: Printed mail out copies have been phased out

BTCAA Scholarship Fund

This scholarship, to assist study annually at any CSU campus, is available to a selected member of the BTC family – see criteria on how to apply on the CSU website. Currently this Scholarship Fund now stands at \$88,006.

*** See section in magazine for priorities and history.

I wish to support the BTCAA Scholarship Appeal

\$50	\$100	\$250	\$500	Other
<input type="checkbox"/>				

Please post this slip to:

*The Charles Sturt Foundation Trust
Charles Sturt University
Panorama Avenue, Bathurst NSW 2795*

My gift to the Scholarship Fund is: \$ _____

Please Debit my credit card for \$ _____

Card Type: Mastercard or VISA

(Please circle card above, provide numbers below:

--	--	--	--	--	--	--	--	--	--	--	--

Name on Card: _____

Expiry Date on Card: _____

Signature of Cardholder: _____

Surname: _____

Given Name: _____

BTC Year Group: _____

Address: _____

Postcode: _____

Home Phone: _____

Mobile: _____

Email: _____

EXPLANATION:

Please note that in this quest to build the BTCAA Scholarship Fund there are two ways in which Alumni can help. One is to complete the form above (RHS) and choose a donation amount then pay by using your credit card. A second way is to do it on-line direct by clicking on the hyperlink below and following the instructions there (can pay by EFT).

<https://www.csu.edu.au/office/advancement/giving-to-csu/give-now> (Note: Both allow Tax Deductability).