NEW LOOK Home Page

We hope you like the new look to the E Banc Trade website. Our site is constantly under review to improve its usability and attractiveness. Our goal is to provide a site that is stylish, functional, and provides everything there is to know about E Banc Trade.

As you know, our policy is to make our business as transparent as possible—we have nothing to hide, and do not fear competition. Apart from minor measures that are necessary to protect our members’ privacy, our trade exchange is an open book for all to look through.

We are continuing with a total update to the entire website and would welcome your feedback on our new look. We would also value your suggestions on what you would like to see incorporated in the revamped site.

Please send your comments to publications@ebanctrade.com.

E Banc Trade Contacts

QUEENSLAND

Head Office- Sunshine Coast
Tel: 07 5437 7220 | Fax: 07 5437 7230
Freecall 1800 675 092 (Authorisations within Australia only)
Email: hq@ebanctrade.com

New Century Property
Tel: 07 5437 7076 | Fax: 07 5437 7231
realestate@newcenturyre.com Mob: 0418 676 964
(Authorisations within Australia only)
Email: hq@ebanctrade.com

LICENSEES

Brisbane North
Tel: 07 3356 8811
Matt & Cecilia Darragh
Mob: 0421 282 718

Brisbane South
Tel: 07 3423 2000
Matt Pritchard
Mob: 0422 220 008

Brisbane West
Tel: 07 3424 6954
Val Scott
Mob: 0413 492 500

Gold Coast
Tel: 07 5592 0377
Darren Hyde
Mob: 0414 384 452

South Burnett
Tel: 07 4668 3207
Rex Parsons
Mob: 0417 775 363

Sunshine Coast Nth
Tel: 07 5474 4624
Wayne McAlpine
Paddy Warfield

Townsville
Rodney Davison
Mob: 0417 774 778

Wide Bay & Burnett
Ron Goldsmith
Tel: 07 4154 3915
Mob: 0415 252 985

AUSTRALIAN CAPITAL TERRITORY

Greg Robson
Tel: 02 6282 5166
Mob: 0413 743 866

NEW SOUTH WALES

Broken Hill
John Hughes
Mob: 0407 373 351

NSW Central West
Tel: 02 6882 2752
Gail Corless

NSW Mid Coast
Tel: 02 6555 9144
Peter Honey
Mob: 0428 282 826

NSW Northern Rivers
Bob Menzies
Tel: 02 6314 7437
Mob: 0411 805 364

NSW South
Tel: 02 6974 1194
John Worland
Mob: 0412 385 594

Sydney Head Office
Tel: 02 9831 5100
Fax: 02 9831 5708

Lynne McDowell
Mob: 0417 567 212

Sydney East
Tel: 02 9340 5800
Ted O’Sullivan
Mob: 0412 337 711

Sydney North Shore
Tel: 02 9971 6868
Patrick Flower
Mob: 0418 468 708

NEW LOOK Home Page

Adopt a Business Launch

As part of our World Aid programme, E Banc Trade is proud to be associated with Integrity Care, a charitable organisation operating a programme in third world countries to provide mentoring and loan funds to people who have a business vision but are without the resources to fund it.

On February 5th we will host a breakfast meeting at Scoozi Café to launch “Adopt a Business”. By utilising our large membership base we are assisting Integrity Care to raise one million dollars over a three-month period.

For just $200 (50/50 for E Banc Trade members) anyone can ‘Adopt a Business’ and help eliminate poverty. The next issue of The E Banc Trader will have the full details on this exciting new humanitarian programme. In the meantime, check out our website: http://www.ebanctrade.com/worldaid.htm

If you would like to attend the launch and have breakfast at Scoozi Cafe (Sunshine Plaza, Maroochydore) with local businessmen, state and local politicians, contact Brett at E Banc Trade to reserve your seat.

Tel: 07 5437 7220 | Email: brett@ebanctrade.com

Continued Page 2
New Century Property has a variety of residential, commercial and industrial properties as well as land and businesses for sale. Check out the property section at www.ebanctrade.com.

REGIONAL FRANCHISE OPPORTUNITIES
ID: 362

One of the World's largest Home Services Franchises, Jim’s Group, is offering an array of business opportunities for those who wish to reap the rewards of self employment. Franchises include:

- Jim’s Dog Wash
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- Jim’s Car Cleaning
- Jim’s Fencing
- Jim’s Handyman

And many more...

Priced between: $30,000 - $60,000 (Trade component negotiable)

LEASEHOLD BUSINESS
ID: 372

- Second hand / Pawnbroking Business
- All stock and pledges included
- 5 days trading, 9am – 4.45pm
- Netting $60,000.00 p.a
- Long lease

Priced at $150,000.00 $100,000.00 Cash / $50,000.00 E Banc Trade

For Real Estate enquires phone 07 5437 7076 or email us at realestate@newcenturyre.com

Welcome to 2003. I hope it is great financially, health and family wise for you over the entire year.

It is amazing when you look back on the past 35 months and see exactly what we have achieved. It is extraordinary the market gains that have been achieved in this short duration of time—not only financial gains such as the many properties that have passed through our system, and the many opportunities created by new members joining our group—but more so for the total commitment being given to the community in the form of “The Face of E Banc Trade”, our programme of community support that includes:

- Approximately 240 sponsorships — individual and community based organisations;
- My E Heart — rewarding the unsung heroes of the community; individuals who have carried out acts of kindness without expectation of reward; and
- E Banc Trade World Aid — Adopt a Business, and more recently, our support for the Sunshine Coast Red Cross Bali Appeal

For E Banc Trade to become an integral part of the community, it is imperative that we financially support all the above aspects of the community. It is my belief that in the future it will be the businesses that give back to the community that will be able to grow both financially and ethically.

The year is expected to show some good results in membership numbers and we have estimated we will reach between 10,000 to 13,500 by next Christmas. At this continued rate of growth, we determine that by Christmas 2004 we will be the biggest, the best, and most highly esteemed Trade exchange in Australia.

All this means added opportunities for members to be able to spend their trade dollars on goods and services and property at the right price for the right cost. In closing, I would like to remind you of our catch cry, work the dream. As everybody in business knows, no dream will happen without hard work so we ask for your support and assistance in making this year our best ever for the entire E Banc Trade family.

Neil East
IMPORTANT NOTICE—Dishonoured Account

From February 15th, 2003, E Banc Trade will no longer honour any E Banc Trade cheques presented from previous member:

Jo Connolly of Creative Interior Design.

Members have been advised by email and through the newsletter on previous occasions not to accept E Banc Trade cheques from Ms Connolly.

Email Contact

Each time head office sends an email to all online members, we have several returned for various reasons:

- Members who use free email providers need to be aware that a quota is assigned to their accounts. Unless you regularly clear your inbox, new emails will not be accepted once your quota is reached. One solution is to have a free myebanc.com email address. We don’t apply quotas and you will never miss important emails. You can collect your emails from our website 24x7.
- Some members have forgotten to advise us when they change email providers. For instance, those members who used Dingo Blue, before it closed down, need to advise their new email address.
- There are occasions when the handwriting on the membership application form is difficult to read and we may have your email address registered incorrectly. If you are an online member and do not receive regular fortnightly emails from us, please email info@ebanctrade.com to advise your current email address.

My E Heart

E Banc Trade's exciting initiative to reward the unsung heroes within our community has just rewarded its first recipients with a brand new computer.

Chris Sun, E Banc Trade’s Sponsorship Coordinator, and Emma Wickens, a Customer Support Officer at E Banc Trade’s Sunshine Coast headquarters, presented it to the Kempe family in front of all year 1-7 students at Bokarina State Primary School during their assembly in early December.

Mr and Mrs Kempe have spent many years volunteering their time to the kindy and schools that their children have attended. Close friend Wendy Dixon, who also helps out at the school from time to time, nominated them for this reward by filling in the nomination form she found on the E Banc Trade website, www.ebanctrade.com.

All of the students gave an enormous roar of approval as the Kempes were presented with their computer. “The entire school has benefited from the Kempe’s generosity and no one deserves this more than them,” Mrs Dixon said. “They are an inspiration to us all.”

If you would like to nominate someone you know for a My E Heart.com reward, visit the E Banc Trade website, click onto My E Heart.com and fill in the nomination form provided and someone from E Banc Trade will be in touch with you soon to organise a surprise for your nominee. Alternatively, call Brett Skjonnemand on 07 5437 7220.

Sunshine Coast Red Cross Bali Benefit Initiative

E Banc Trade is a major sponsor of the Sunshine Coast Red Cross Bali Benefit Appeal which aims to raise money for the victims of the Bali bombing.

There are a number of upcoming events which our members are invited to support.

Australia Day Picnic in the Park will be hosted by Aussie World on Sunday 26th January. A gold coin donation on entry plus raffles and auctions will all help us reach our target of $150,000.

The Bali Benefit Gala Dinner will be held at Novotel Twin Waters Resort on February 7th. 400 seats are available at approximately $125 per head. There will be a special guest speaker (to be advised) and light entertainment. Once again raffles and an auction will be included to help raise funds.

A Three Course, Golf Day on February 28th will be sponsored by E Banc Trade. We will have an E Banc Trade hole on each course and will provide light refreshments and snacks at our hole.

If you would like to know more, check out our website, or call Brett Skjonnemand from E Banc Trade head office on 07 5437 7220.
New Premises: E Banc Trade - Brisbane North

Another year has passed with fantastic growth in E Banc Trade membership throughout Brisbane. With just over one thousand members for all of Brisbane in 18 months since we started in Brisbane, the E Banc Trade formula has proven to be a total success.

Some new members to the Brisbane North team include:

Allan Humphries (Licensed Real Estate Agent). Allan has been an agent for 9 years and comes to E Banc Trade with a great deal of experience which I know will benefit our members.

Paul Wacarba
Paul has taken on the role of Business Developer. Paul is happy to discuss any new business concepts that you have involving trade. He is also responsible for purchasing stock on a wholesale basis to display in our premises. Paul has already negotiated for some great stock at exceptional prices for members, so check out what's available at our new showroom.

All members are invited to visit our new premises at 9/62 Bishop St, Kelvin Grove, QLD 4059.

The team at Brisbane North wish all members a Happy New Year

Matt Darragh, Brokerage Licensee

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Is Your New Year’s Resolution to Improve Your Health?

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⇒ Empowering you for success
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⇒ Achieving and accelerating long term results.

Contact us to discuss the success you picture - we would love to hear from you! We can then put together a simple program designed to suit YOU, that is easy for you to grasp and implement.

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E Banc Trade Special Offer – Valid To 16/2/2003
Limited Availability

50% Cash / 50% Trade

Offer 1: $400
* Energy Pack

Offer 2: $950
* Introduction to Health Program
* 5 hours Coaching
* Energy Pack

Offer 3: $1,500
* Health Transformation Introductory Program: $1,500
* 10 hours Coaching
* Energy Rejuvenation Pack

NOW CONTACT US!!
Places are limited so secure your program booking now! We congratulate you on deciding to achieve your goals and looking forward to seeing your success.

Contact Lisa McDonald 0412 291079 or email HealthPursuit@hotmail.com.
FINANCE CENTRAL
A finance company concentrating upon the needs of small businesses and especially E Banc Trade members. With extensive experience in securing finance for small businesses, investors and credit impaired individuals we endeavour to find the best loan packages for you.

90% Lo Doc Loan for residential or business investment:
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Competitive rates (50% on trade)

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Fun Indian style—seats 2
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Laminate: 3.6 metres by 1.5 metres 1mm thick. 12 colours: Creams, beiges, apricots, blues, greens, etc.
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SPECIAL CLEARANCE – ANOTEC FRESH & CLEAN

$40 trade $40 cash (usual price is $129) – we need the warehouse space!

Anotec Fresh & Clean comes in 25 litre drums and is a multipurpose detergent with the following features: green pleasant smelling viscous liquid; Can be diluted; Has added odour-control properties; Does not contain solvents, glycol ethers or alcohol; Safe & Non-toxic; Non-corrosive; Does not contain citrus extracts or phosphates.

Once diluted it can be used as a spray on cleaner; Can be used to wash clothes - removes odours at same time; Ideal for tiles and floor boards; 2 in 1 action: cleans and deodorizes; Can be used as a pet shampoo; Hand-dishwashing detergent; Can be used as a spot remover; Safe on carpets.

This is a great alternative to harsh cream cleansers and is biodegradable

We also have drums of hand dishwashing detergent (green lemon scented) in 25 litre size: $40.00 trade $40.00 cash (usually sells for $99.00)

Contact John Zavras of Anotec Pty Ltd on Ph: 02 9700 1222
Email: john@anotec.net

For more information on Anotec and its products, visit the website: www.anotec.net

Yarra Valley Gold Wine
Order by the case (12 bottles) only. $90 cash and the balance in E Banc Trade dollars (except unwooded Chardonnay).

Chardonnay (unwooded): $162 per case ($60 cash). Chardonnay (Award): $240 per case
Pinot Noir: $250 per case. Cabernet Sauvignon: $290 per case
Dessert wine (350ml bottles): $290 per case

Delivery free to the Melbourne metropolitan area. Other areas add $5 cash per case. Orders can be by phone on 03 97397831, or faxed to 03 97394098, or emailed to mandy@yarravalleygold.com.au

Yarra Valley Gold, 17 Paynes Rd, Wonga Park VIC 3115

Chill out at Kelly's Beach Resort and enjoy the facilities on offer: Swimming Pools, Spa, Sauna, Full sized tennis court, Restaurant, Free BBQs, Air-conditioned, Fully Self-Contained Villas. Free Austar. Only a short stroll to famous Kelly’s Beach. Then at night, visit the turtles at Mon Repos Turtle Rockery and experience turtles nesting and hatching at your very feet.

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Certificate IV in Assessment & Workplace Training

We will be running our Nationally Accredited Certificate IV in Assessment & Workplace Training Public Course every week in January 2003.

For the month of January 2003 our reduced fee of $650 (E Banc Trade) will apply inclusive of course materials, workbooks and catering etc.

Line Management trainers are experienced business people as well as trainers. We deliver a variety of corporate and public training. Our business background provides a broader focus for the course.

The Certificate IV in Assessment & Workplace Training assists participants to:

- Develop the range of skills required by Trainers and Assessors
- Develop a clear understanding of the role and the Trainers and Assessors
- Develop the ability to design and deliver training and assessment for individuals or small and large groups

Please contact Jade at Line Management directly if you require further information on 1800 222 140

Line Management Pty Ltd | Suites 25-27 Breakfast Creek Wharf Boardwalk | Durong St, Newstead Q4006
Ph: 1800 222 140 | Fax: 1300 888 146 | www.linemanagement.com.au

New Year E Banc Trade OPPORTUNITY.

Corwell Pty Ltd, accredited agents for “Primus Trade”, has many years of service to Trade exchange members.

Primus is an International Carrier not a reseller. **Deal direct with the Carrier!**

Enquire how you can use part **E Banc Trade $$$** instead of **cash** on your telecommunications bills.

**Don’t put it off! Enquire today.**

Long distance national  (50% Trade 50% cash)
International          (50% Trade 50% cash)
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CDMA mobile phone     (30% trade 70% cash after free calls)
Internet              (30% trade 70% cash)
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Call Ray Gray on 0416 121 724
Office: 1300 851 004

Silver Ridge Retreat

Nestled on the slopes of Mt Roland in the heart of Tasmania’s Cradle Mountain and Lakes District, Silver Ridge Retreat offers 2 bedroom self contained cottages, accommodating from 2-7 people.

The fully licensed restaurant is able to cater for all meals. Also has BBQ facilities and indoor heated pool.

Set on 150 acres of delightful bushland, offering the ideal escape to the mountains. Horse riding available and four wheel motor bikes.

**100% Trade on accommodation only**

Please contact John Sinclair on Ph: 03 6491 1727 or Fax: 03 6491 1925. Bookings through email on silverridge@southcom.com.au, Website: http://www.silverridgeretreat.com.au/

Best Western Tall Trees Motel - Canberra

The Tall Trees Motel is set on an acre and a half of landscaped grounds in Ainslie, one of Canberra’s Historic Heritage listed suburbs, yet only minutes to the city centre - central to all of Canberra’s major attractions, Parliament House, the Casino, War Memorial, National Gallery and within walking distance to some of the most popular dining establishments.

Tall Trees Motel offers a relaxed and peaceful atmosphere. Enjoy a sumptuous breakfast overlooking the gardens and be entertained by the antics of the wild cockatoos, galahs and rosellas.

**Andrew Richman is happy to offer 100% Trade, with group bookings negotiable.**

Best Western Tall Trees Motel
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Ph: 02 62479200 | Fax: 02 62574479 | Toll Free: 131779 |
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E Banc Bundaberg Warehouse Specials

For Quick Sale:

1. **We have in excess of 400 Water System Anodes**
   For those who have never heard of anodes, they attract rust particles and prevent your hot water system from rusting prematurely.
   These sets of Anodes sell for $50.00 at a major plumbing store in town and we are letting them go for $30.00 - 50/50.
   Our price is still negotiable and we will consider any reasonable offer.
   We will also reduce the price for bulk sales.
   !!!!!!!!!!!!!!!!!!!!!!!!!!!!! Make me an offer !!!!!!!!!!!!!!!!!!!!!!!!!!!!!

2. An **Electric Dentist Chair** in excellent condition and full working order.
   These chairs sell for $7000.00 new and we are only asking the incredible price of $1000.00 - 40/60
   Be quick to snap up these amazing prices, don't miss out.
   Warehouse hours of operation are Mon- Fri 8.30am to 5.30pm — Phone: 07 4154 3915

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**Goodearth Hotel vouchers valued at $88.00 each**

*Our January Special price - $50.00 for 5*

Yes $10.00 each.

The Goodearth Hotel is located in Wickham Tce Brisbane (the old Gazebo)

These vouchers would be ideal for frequent travelers to Brisbane.

The vouchers expire at the end of March 2003, so you would have to be quick to use them, give them as gifts, take a weekend in Brisbane or get away with the kids before school goes back.

---

**BUNDY SCOOT-A-BOUT**

Trade % negotiable

Need an extra set of wheels or just want to have some fun?

Rent yourself a scooter from Bundy Scoot-a-bout. Just bring your current drivers licence, (learners [conditions apply], provisional, open).

Rent a 50cc bike for just $20 for the first hour and $5 for every additional hour

$55 for the day during office hours 8.30 am and 5.30 pm

Terry and David have flexible hours for the rental of their scooters, so drop in and see them at their store, located at Shop 3, 36 Scotland Street, East Bundy, or give them a call on 07 4154 4900 to make a booking.

---

**OLSEN BROS FRUIT MARKET**

Kym and the staff at Olsen Brothers offer outstanding service and on going specials to their customers that include **30% Trade** on all fruit and vegetable lines

As well as very competitive prices on other lines in the store, they offer these regular specials:

- **2 Litre Full Cream Milk** $2.00
- **700g Bread** $2.10
- **Off the Bone Leg Ham** $12.99 per kilo

**OLSEN BROS FRUIT MARKET** are located at 133 Bargara Road, Bundaberg, QLD

Open 6.30 am - 6 pm (weekdays) 8 am – 5 pm (sat-sun)

For all enquiries phone: 07 4151 8966
**QUALITY MANAGEMENT**

Give your business a competitive edge over rivals by setting up a Quality Management System in accordance with the new international standard ISO9001:2000, and establish your business as a respectable leader in its field. ISO9001 can open up new markets both at home and overseas. Last year alone, over 102,000 companies adopted it as their quality standard, and have third-party accreditation proving that it works.

Best Practice Business Systems is offering its services, including a free check on your company’s Health & Safety legal requirements, to members in South-East Queensland on a 40% trade basis.

Why not take a couple of minutes and check out the benefits of ISO9001:2000 on our web page on: www.bestpractice.ebanctrade.com

For further information contact Jim Joyce on +61 7 5491 1448 or email best.practice@bigpond.com

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**HEALTH & SAFETY**

It’s so easy for Health & Safety to be overwhelming and to take a back seat – “I’ll get to it tomorrow…….”

Are you aware of your obligations under Health & Safety Regulations? Are you at risk? In our experience many companies are. Are you one of these?

We can help you.

Best Practice Business Systems offers E Banc members in SE Queensland a diagnostic check on your H&S system and will assist in putting together an action list, so that you can work towards meeting existing regulations. Cost is $500 with 20% trade plus GST for businesses within 50km round trip from E Banc Head Office. (Add 25c/km for trips over 50km)

Get peace of mind – it’s easy. Contact Jim Joyce on +61 7 5491 1448 or email best.practice@bigpond.com

Feel good— have a plan to be safe.

We’re just a phone call away.

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**Accommodation on 100% Trade!**

Centenary Motor Inn

All rooms are air-conditioned, have their own ensuite, television, video player, bar fridge and tea/coffee facility. Our business centre provides for photocopying (colour), faxing, scanning, printing, binding, laminating and word-processing. Small conferences can be facilitated.

As part of our service, we can organise limo pickups and drop-offs from the Brisbane International and Domestic Airport.

Dine-in at our "Behind the Scene" Italian restaurant. You will not be disappointed (please note the licensed restaurant is cash only).
This brand new suite is a top selling, stylish modern lounge suite offering quality and comfort in sumptuous Italian leather. The suite consists of a 3 seater and 2 recliner chairs. 10 Year manufacturer's warranty. Sprung seats. Australian made. Available in limited colours and quantities only at this special price which includes free delivery to your address or nominated transport in the Brisbane Metro Area. This is your opportunity to obtain a leather lounge at fabric prices.

$2300 Cash / $600 Trade - Total $2900

A full range of both fabric and leather suites are available so for further information contact Neil Waite at PC Tecnics on 07 3807 6524

Are you Ready to Learn? How to Make Money Trading the Stock Market Safely so you can quit your normal job and live off your profits!

At “StockCourse” – The Ultimate Guide to Trading the Stock Market, you will learn what thousands of Traders around Australia know, that with a minimal amount of money you can invest safely in the Stock Market. “StockCourse” shows you how to open the door to a lifestyle where money is no longer a limitation.

No Matter who you are, what you’ve done, or where you’ve come from, if you have dreams and goals, “StockCourse will help you get there – FAST. If you want to improve your Cash Flow and change your circumstances, you need to learn how others have been quietly making their fortunes on the Stock Market

4 Reasons Why “StockCourse” is the Ultimate.

1. You get the real Facts about returning regular profits and understand why most losses occur.
2. You’ll learn to reach your Goals faster by trading the Australian and American markets
3. Learn Strategies that are relatively unknown in Australia.
4. 100% MONEY BACK GUARANTEE

Cash Flow –

You will discover more than 10 different Cash Flow Strategies that can turn your life around and increase your income right now.

You will learn a smarter way to make money trading the Australian and American StockMarket.

What others say...

Without all the support that StockCourse provides (as we were new to the market) we wouldn’t have made $5000 last month trading our Shares.

Jenny Acworth, Noosa 30/09/02

Since completing the course, we have gone from making two percent on our money in a week, to making [in some trades] thirty percent in a week. We are so excited about all we have learnt and now look at each coming week as an opportunity to invest with even greater returns. Once again thank-you so much.

Rosemary and Tori. QLD

Special for the Month of January

(E Banc customers only)

For our exclusive 3 Day Workshop - 20% Deposit in cash ($950.00). Balance can be paid by E Banc

To reserve your free seat at our next StockMarket Seminar Please call 1300 132 137

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