Student Success

Congratulations to sisters Emily and Kaitlin Taylor who competed in the GKR Sydney West Karate championships last weekend. Both girls performed excellently with Emily winning a gold medal and Kaitlin winning 2 bronze medals in the U18 Female Black Belt Division. The girls then teamed up to win gold over 25 other teams in the Junior Team event. Well done girls.

Congratulations to Rose Xu who has been chosen to represent NSW at badminton in New Zealand later this year in an international competition. Rose spends many hours at her sport and to be recognised at this elite level is a credit to her skill and ability.

Another one of our brave students, Emma Harris, shaved her hair for Leukemia last week and raised twice the amount of money she set out to raise. Emma has never known anyone who has been affected by cancer or leukemia but still decided like Gianna Edirimanne, that she would sacrifice her beautiful locks so that someone else might benefit. Emma eventually raised nearly $1100 from
generous family and friends. Thank you to both girls for showing such unselfish concern for others. Thanks too to those boys who also shaved for the cause and who did it without the fanfare of the whole school watching.

**Good Samaritans**
Five of our senior students were recognised by the Center management of Winston Hills Mall this week for doing their civic duty when responding to a patron who they saw stealing a large screen TV from Aldi. The students acted quickly to notify staff and the Centre’s security resulting in the item being quickly recovered. While I would love to name the students and give them all the credit that is due to them, I do not think it is appropriate at this time in case there are legal proceedings to follow. However, I am very proud of them and they know that.

**Girl’s PE/Sport shorts**
On behalf of the P&C I will soon be conducting a survey of our girls to find out what they think about the cut and style of their PE/Sport shorts. Too many times I hear complaints from girls about the shorts and rather than rush in and change things without there being a great need to, it is best to gather data to determine what direction in which we need to head. If you have any thoughts or opinions on the PE/Sport shorts ONLY, please email the school and we can take that on board.

**P&C Trivia Night**
The fantastic parents of the P&C have been doing a lot of organising of the Annual Trivia Night and I would like to encourage everyone to consider getting a table together and coming along on the night. Table bookings can be made in advance and there will be lots of usual prizes and fun during a cheap night out while doing something good for the school.

**Altruism at the Farms**
I think the altruistic practice of unselfish concerns shown recently by some of our young people at the Farms bodes well for future generations. I have often wondered what motivates young people or people in general for that fact, to put others and their well-being ahead of themselves. What is it that inspires individuals to give their time, energy, and money to aid in the betterment of others, even when they receive nothing tangible in return? Altruism involves doing things simply out of a desire to help, not because you feel obligated to out of duty, loyalty or religious reasons. Everyday life at the Farms is filled with small acts of altruism, from the student who kindly holds the door open as a teacher rushes in from the rain to the student who gives five dollars to a friend who forgot their lunch money. News stories from around the world often focus on much grander cases of altruism, such as the fireman who risked his life to save a workman trapped on a ledge of a burning building or a stranger who generously gives thousands of dollars to a local charity. While we may be all familiar with these grand gestures of altruism, it is nice to know that prosocial behaviours are alive and well at MFHS.

**Christina Bennet**
Principal
FROM THE DEPUTY PRINCIPAL… MR GRADY

An Outstanding Season

Congratulations to one of our outstanding athletes, Matthew McVey in Year 8 on his achievements throughout the recent athletics season. A summary of Matthew’s performances can be found below.

**Little Athletics:**

State Championships:
- U14 boys Discus - silver medal with a new PB (personal best) of 52.67m
- U14 boys Javelin (600gm) - gold medal and State Champion with a new PB of 54.37m

State Multi Event (3 track events & 3 field events):
- U14 boys - gold medal and State Champion

**Athletics Australia:**

- U15 boys discus - gold medal and National Champion
- U15 boys javelin (700gm) - silver medal
Annual School Report 2013
All schools must prepare and publish an Annual School Report (ASR) which is a record of the school's self-evaluation process and part of the ongoing cycle of school planning and evaluation. The Model Farms High School 2013 Annual School Report is available on the school's website here.

School holiday kids and family camps
It's not too late to book your child into a NSW Sport and Rec holiday camp. There are also family camps available year-round, for an active, family-friendly (and pocket-friendly) getaway. Find out more: http://bit.ly/1hWxTra

Managing screen-time
Helping kids find the right balance between activities, homework and screen time is a challenge that only gets harder as they grow older. Commonsense Media has lots of useful resources to help – from movie and game ratings to articles like this one on setting screen time limits that are realistic enough that your children will actually follow them. Read the article here: http://bit.ly/1pBIfmk

Have a great week and for our students, a safe and relaxing holiday,

Have a wonderful week,
Mark Grady
FROM THE RELIEVING DEPUTY MS PLEDGER

What a fantastic term 1!! This term has been an extremely busy one with swimming carnivals, cross country and excursions all over Sydney. I am sure that all students involved have benefited enormously from all events. Term 2 is shaping up to be just as cram packed, with both Years 7 and 9 completing their NAPLAN tests in week 3.

Year 11 Exams: A reminder to all Year 11 students that Tuesday 29th April is a normal school day with classes as normal. From Wednesday 30th April until Friday 9th May 2014 all Year 11 students will be sitting half yearly exams. Students only need to attend school when they have an exam. Some general tips:

☐ Arrive at school least 20 minutes before the start of your exam
☐ Ensure that you have all the necessary equipment; pens (more than one), pencil, highlighters, calculator, ruler etc…
☐ Use the holidays effectively to study; make summary notes, redo maths questions, make notes based on your syllabus, write a glossary for each unit covering the main terms and concepts.

Advance warning:
Year 10 Half Yearly Exams are in week 2 of Term 2 with the Maths and Science exams on Monday 12th April (week 3).

Year 9 Half yearly exam week is week 4 of Term 2.
Year 8 Half yearly exam week is week 3 Term 2.
Year 7 Half Yearly exam week is week 5 Term 2.

A useful tip is to use the holidays to ensure that in all subjects you have are up to date and that all work is completed.

ANZAC Day:
ANZAC Day falls in the school holidays. As such Model Farms will commemorate the day on Friday April 11 with a whole school assembly.

Uniform: Please be reminded that senior boys are required to wear a tie to school for Terms 2 and 3 each year. The uniform shop is open Monday, Wednesdays and Fridays. There will be an amnesty on detentions for non-tie wearing seniors for week 1 only. After this time students who fail to wear a tie will be placed on uniform detention.

A reminder that beanies and hoodies are not to be worn to school. The top layer worn by students must be uniform. If students are prone to feeling the cold please encourage them to wear undershirts etc. Any non-uniform jackets will need to be removed and not worn for the duration of the school day. Students are welcome to use
my office as a “cloak-room” and store them behind my door if they don’t wish to carry them about.

**Year 11 In Contact Evening:**
The Mary Ann Das Neves’ Presentation from The Year 11 In Contact Evening can be downloaded from the School website. [Click here](http://www.modelfarms-h.schools.nsw.edu.au/years/year-11) to be directed to the page. The document can be located under the heading Useful Resources in the School Years, Year 11 tabs. Even though, this is a copy of last year’s presentation the material covered by Mary Ann was the same.

**Examination Procedures:**
Please ensure you are aware of the rules surrounding illness and misadventure during the examination period. Although these may appear strict they are there to safeguard the rights of all students and ensure that examinations are as fair as possible. Assessment handbooks have been issued to all students. Replacement copies are available from the website at….  
Year 11: [http://www.modelfarms-h.schools.nsw.edu.au/years/year-11](http://www.modelfarms-h.schools.nsw.edu.au/years/year-11)  
Year 12: [http://www.modelfarms-h.schools.nsw.edu.au/years/year-12](http://www.modelfarms-h.schools.nsw.edu.au/years/year-12)

**Tips for Study:**
Year 11 and 12 students have major exam periods in the coming weeks (Year 12 Term 1 weeks 10 and 11 and Year 11 Term 2 weeks 1 and 2). I have included some ‘tips for effective study’ below from the Board of Studies to assist families in preparing for these exams.

1. Study in a quiet environment.  
2. Break big tasks down into manageable chunks so you're not overwhelmed.  
3. Use a variety of study techniques – reading, writing, diagrams, question-and-answer, note-taking, summarising and essay formats all help you prepare for the different types of questions you will get in the exam. Plus, they work in different ways to help you learn and remember.  
4. If you don't feel well prepared, don't worry about what you can't change and focus on what you can do in the time remaining.  
5. Try to exercise regularly and eat a balanced diet.  
6. Get sufficient sleep and try to stick to a routine.  
7. A little bit of anxiety is not a bad thing – it's to be expected and can enhance performance. However, let someone know if you're feeling overwhelmed.  
8. Have regular breaks. After a while concentration decreases and you become less productive.  
9. When you take a break - enjoy it. Don't spend this time worrying about what you should be doing.  
10. Stay positive.

**Jennifer Pledger**
**Relieving Deputy Principal**
Medical Updates

There are still a number of students who have not handed in an update of their medical conditions. If your child has a medical condition the school needs to have updated information for our records. Please contact the school to acquire the necessary forms.

Thanking you

Mrs Lumley
Head Teacher Welfare

VACCINATIONS

Just a reminder that ALL Year 7 students and Year 9 BOYS ONLY will have their first vaccinations in Week 1 Term 2 Friday 2\textsuperscript{nd} May.

The vaccinations are:

\textbf{YEAR 7}
- Human Papillomavirus (HPV vaccination) - 3 doses: Terms 2, 3 and 4
- Diphtheria-Tetanus-Pertussis (dTpa) vaccination - 1 dose Term 2
- Varicella (Chickenpox) vaccination – 1 dose Term 3

\textbf{YEAR 9 BOYS}
- Human Papillomavirus (HPV vaccination) - 3 doses: Terms 2, 3 and 4

\textbf{NOTE:} If your child missed a vaccination last year they may be called out for a catch up vaccination as well!

Please make sure that your child eats a good breakfast on the morning of the vaccinations.

If you have any questions regarding vaccinations please contact the school on 9624 3133.

Mrs K. Lumley
HT Welfare
2014

TERM 1

WEEK 11
Mon 07/04  Yr 12 Exams
         Yr 7 Narrative Task
         Yr 11 Japanese Continuers
         Assessment Task
Tues 08/04 Yr 12 Exams
Wed 09/04  Yr 12 Exams
               School X Country (competitors
               Only pds 1-4)
Thur 10/04 Yr 12 Exams
               Support, Sydney Royal Easter
               School Excursion
Fri 11/04  Yr 12 Exams

TERM 2

WEEK 1
Tues 29/04  Staff Development Day
Wed 30/04  Yr 11 Exams
Thur 01/05  Yr 11 Exams
Fri 02/05  Yr 11 Exams
               Yrs 7 & 9 Vaccinations – BOYS
               only

WEEK 2
Mon 05/05  Yr 11 Exams
         Yr 10 Exam Week
         Yr 7 PDHPE Topic Test
Tues 06/05  Yr 11 Exams
               Yr 10 Exam Week
               Yr 10 Mathematics Half Yearly
               Examination
Wed 07/05  Yr 11 Exams
               Yr 10 Exam Week
               Zone Cross Country
               Young Healthy Minds Forum
Thur 08/05 Yr 11 Exams
               Yr 10 Exam Week
               Yr 10 Maths Half Yearly
               Examination
Fri 09/05  Yr 11 Exams
               Yr 10 Exam Week

TERM 2 Cont…..

WEEK 3
Mon 12/05  Yr 8 Exam Week
         Sydney West KO Touch
         Carnival
Tues 13/05  NAPLAN
Wed 14/05  Yr 8 Exam Week
               Yr 8 Ext English 2 Report due
               10G 1,4 & 5 Global Links due
Thur 15/05  NAPLAN
               Yr 8 Exam Week
               Lithgow Camp
               Yr 8 Mathematics Half Yearly
               Exam
Fri 16/05  Yr 8 Exam Week
               Lithgow Camp

WEEK 4
Mon 19/05  Yr 9 Exam Week
         Lithgow Camp
Tues 20/05  Yr 9 Mathematics Half Yearly
               Examination
               Yr 9 History – Semester Exam
               and Research Task
               ICAS Computing Skills
               Competition
Wed 21/05  Yr 9 Exam Week
               Lithgow Camp
Thur 22/05  Yr 9 Exam Week
               Lithgow Camp
               Yr 9 Mathematics Half Yearly
               Exam
               School Athletics Carnival Rooty
               Hill
Fri 23/05  Yr 9 Exam Week
               Lithgow Camp
FROM THE FACULTY THAT COUNTS

Congratulations to the following Maths merit recipients:

Year 7

Year 8
Eliza Mae Galang, Georgia Grant, Kyle Storath.

Year 10
Alisha Newby, Timotius Teh

Year 12
Yasemin Bugdayli

This week’s news

Year 12 Half Yearly Examinations
We wish all of our Year 12 students well for their Half Yearly Mathematics Exams.

Australian Mathematics Competition:
Notes have been issued to students for the 2014 Australian Mathematics Competition. This supplements the Gifted and Talented work being done in the classroom. It costs $5 and the money is to be paid to the school by Friday 11th April. The competition will be held on Thursday 7th August 2014. If your child has not received a note and they want to sit the examination, please ask them to speak to their Maths teacher.

Calculators:
Please make sure that all students have their own calculator. The Casio fx-82AU is sold at the uniform shop for $35. Different brands of scientific calculators work differently and it is important that everyone in a class has the same calculator. Students need this calculator from Year 7. It is vital for their progress that students are familiar with their calculator and know how to use the different functions.

Fun with Maths:
Year 9 are studying equations and inequations at the moment. Here is a ‘real world’ explanation of equations and inequations set in London, Paris and New York.
https://www.youtube.com/watch?v=jRHoXoqCL80

Last week’s answer:
Replace each A,B,C,D with the same numbers, (so A,B,C,D are different single digit numbers), what do you get?

\[
\begin{array}{cccc}
A & B & C & D \\
\hline \\
9 & X \\
\end{array}
\]

\[
\begin{array}{cccc}
D & C & B & A \\
\end{array}
\]

9 has to be multiplied by 1 as it is the only way to get a single digit answer. The answer will form a palindrome, so use the same logic to find B and C.

1089 x 9 = 9801 is the suggested answer.

Have a Mathematical week,
From Jackie Dalton and the Maths Faculty Staff
National Day of Action Against Bullying and Violence

On Friday 21st March Model Farms High School participated in the anti-bullying campaign by making pledges to “Stand Together” and say "NO!" to bullying behaviours. Every student was given an anti-bullying wristband and a hand to write their message on and asked to display them around the NO BULLY ZONE signs that were placed around the school. There were many positive messages given on the day and it was great to see so many students show support with conversations in class and on the playground.

Bullying peaks in the first year of high school due to the rapid changes in the social skills and social demands at these times. Although Year 7 was on camp they too participated in the making of pledges to stop bullying behaviours. Well done to ALL!
Trivia Night

Model Farms High School P&C Annual Trivia Night

Lots of fun, lots of prizes... Get a group of 10 people together and make your own table team, or book a single place and we will find a team for you.

Saturday 24th May 2014
7pm
Model Farms High School Hall
$15 per head

Book your ticket by phoning Julie MAY on phone number 0411126393 or School office.
Congratulations to the following Faculty Merit Award recipients:

**Year 8:** Jasmine Billett, Katherine Buttigieg, Elizabeth Campbell and Aaron Morden

**Year 11:** Ritwik Misra (x2)

**STORYTELLERS! COME ONE, COME ALL!**

The Australian Storytelling Guild is holding two exciting competitions this year for any interested Year 7 or 8 students.

- Finalists of the NSW State Storytelling Competition will be invited to tell their story to a family audience in July 2014; and
- NSW State Story Writing Competition winners will have their stories published on the Australian Storytelling Guild website, as well as in The Storyteller Magazine.

There are great cash prizes to be won, ranging from $100-$300. Do you or a friend like telling or writing stories? Can you spin a good yarn? Why not take the chance and enter these fantastic competitions?

The closing date for entries is **Friday, 9th May** so get those imaginations flying and see either Ms Greer (Year 7) or Ms Estacio (Year 8) in the English staffroom for more information.

**CALLING ALL WRITERS!**

‘What Matters’ is a writing competition that gives Years 5-12 students in NSW and the ACT a chance to say what matters to them in society today. What actions do you think should be taken to build a better society? What would you change if you could? What do you want other people to care about?
Write4fun encourages students to read and write through a series of competitions that are fun and easy to enter. School students across Australia are invited to enter their short stories OR poems to be in the running to win cash prizes for both themselves and their school. Students from all grades are welcome to enter, using their imaginations as they are able to write on any topic! For information on either of these competitions, please see Ms Greer in the English staffroom.

**Year 11 Exams**
Year 11 will sit their exams after the holidays. As senior students now they need to ensure that they utilise this time to productively and effectively prepare for the assessments.

Students should revise:

Their understanding of the concept of identity as explored in *Oranges and Sunshine* and their related text/s. It is important that they have deep knowledge of their texts to provide astute textual evidence and analysis.

Visual and language techniques to ensure their responses in the reading task are analytical

Refine their practice essays and narratives in by responding to their class teacher’s feedback.

English Studies students need to revise their study of the Travel module

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**TALENT SPOT**
Here is a taste of the fantastic creative writing skills of Year 8 with Pavani Subramaniam’s interpretation of Torak’s nightmare in the novel *Wolf Brother*.

In the darkness, the embers spat, the campsite was grim, as the end was near for Fa. Torak stood there, no choice but to run. The bear was coming, destroying the forest with every step. Running for his life, the horror returned, Fa’s screams echoed through the forest and the thought of the bear’s fiery, possessed eyes wouldn’t escape his thoughts.

As he ran through the dark and lonely forest the screams continued, never ending. He was left running with the ear-splitting screams of his father, uncertain if they were real or just a facade.

Torak looked back. He could sense the bear was near but the only thing in sight was the dreary willows that hung over the water but not for long. As Fa’s screams seemed to cease, footsteps approached but it wasn’t the bear, nor any animal. It was… Fa?! How? The bear?
Bewildered by Fa’s sudden appearance, Torak froze, unaware that it would be his demise, for he was now stuck between ‘Fa’ and the demon bear. Torak, still frozen, gazed into Fa's eyes, only to see to see the same fiery eyes of the bear. He was not Fa anymore, he was a demon now just like the bear wreaking havoc on the forest.

‘Fa’ and the bear closed in on Torak slowly, building tension. What could Torak do but submit to his demise. The person he cared about the most, the one he would die for, would doom him. Torak turned around to meet the bear, then finally he let out a roar like no other. That alone could kill. Its jaws opened wide to...

Torak awoke from his dreadful slumber.
**FROM THE HSIE DEPARTMENT**

**Fightin’ the Kaiser**
On Tuesday the 25th of March Year 9 were entertained and educated about the consequences of WW1. Brett Hunt re-enacted and retold the stories told by diggers from the First World War. The show was based on his grandfather’s and other soldiers’ experiences. During the performance he recounted the experiences of the soldiers at Gallipoli and the Western Front. He dramatized the effects of shellshock, gassing and artillery wounds on the survivors. Mr Weingarth chipped in by telling the students the story of his uncle who served in the air force in WW1. Students then displayed their thirst for knowledge by asking many about the war and Brett’s performance. Brett was able to entertain while educating and held Year 9 spellbound with his performance.

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**Mr McKenna**
Year 9 History Coordinator

WWW.MODELFARMS-H.SCHOOLS.NSW.EDU.AU
FROM THE CAREERS FACULTY

Apprenticeships

- Apprentice Chef (2nd Year) - Cert III in Commercial Cookery – North Sydney
- Apprentice Chef (2nd Year) - Cert III in Commercial Cookery – St. Leonards
- Apprentice Chef (1st/2nd Year) – Cert III in Commercial Cookery – Phillip Street (CBD)
- Apprentice Bricklayer (1st Year) - Cert III in Bricklaying/Blocklaying—Riverwood
- Apprentice Carpenter x 8 (1st Year) - (Welder/Fitter/Boiler Maker) Cert III in Engineering Fabrication—Seven Hills
- Apprentice Jeweller x 1 (Diamond Setter) (1st Year) - Cert III Jewellery Manufacture—Leichhardt
- SBAT’s x 2 – Cert III in Commercial Cookery – Darlinghurst
- SBAT’s x 2 – Cert III in Commercial Cookery – Newtown
- SBAT’s x 2– Cert III in Commercial Cookery – Coogee

Traineeships

- Freight Forwarding Traineeship x 1—Cert III in International Freight Forwarding—Parramatta
- Retail Traineeship x 1 - Cert III Retail Operations—Martin Place, Sydney
- Retail Traineeship x 1 - Cert III Retail Operations—Castlereagh St, Sydney
- Warehouse Operations Traineeship x 4 - Cert III Warehouse Operations—Macquarie Park
- SBAT’s x 2 – Cert III Retail - Engadine
- SBAT’s x 2 – Cert III Retail – Hurstville
- SBAT’s x 2 – Cert III Retail - Menai
- SBAT’s x 2 – Cert III Retail - Miranda
- SBAT’s x 2 – Cert III Retail - Miranda F/C
- SBAT’s x 2 – Cert III Retail - Revesby
- SBAT’s x 2 – Cert III Retail - Riverwood
- SBAT’s x 2 – Cert III Retail - Rockdale
- SBAT’s x 2 – Cert III Retail - Sans Souci
- SBAT’s x 2 – Cert III Retail - Padegwood
- SBAT’s x 2 – Cert III Retail - Randwick
- SBAT’s x 2 – Cert III Retail - St Peters
- SBAT’s x 2 – Cert III Retail - Sydney Central
- ATSI SBAT’s x 1 – Cert III Retail - QVB
- ATSI SBAT’s x 1 – Cert III Retail - Macquarie Centre (North Ryde)
- ATSI SBAT’s x 1 – Cert III Retail - Campbelltown
- ATSI SBAT’s x 1 – Cert III Retail - Wollongong
- ATSI SBAT’s x 1 – Cert III Retail - Castle Hill
- ATSI SBAT’s x 2 – Cert III Warehousing - Artarmon

Email your CV to recruitment@extrastaffapprenticeships.com.au to apply for one of these great opportunities!

www.extrastaffapprenticeships.com.au

Mob: 0439 754 784
Ph: 02 8838 0441
**WEEKLY JOB BOARD (SYDNEY)**

**AVAILABLE NOW!**

**FEATURED JOBS**

**Apprenticeships**

**3 x 1st Year Carpenter**
- **Qualification:** Certificate III Carpentry
- **Location:** Northern Beaches
- **Apply:**

**2nd Year Horticulturalist**
- **Qualification:** Certificate III Horticulture
- **Location:** Sydney CBD
- **Apply:**

**1st Year Horticulturalist**
- **Qualification:** Certificate III Parks and Gardens
- **Location:** Eastern Suburbs / Lower North Shore
- **Apply:**

**2nd Year Landscaper**
- **Qualification:** Certificate III Landscaping
- **Location:** Sydney
- **Apply:**

**Traineeships**

**Part Time Hospitality**
- **Qualification:** Certificate III Hospitality
- **Location:** Alexandria
- **Apply:**

**Warehousing**
- **Qualification:** Certificate III Transport and Logistics
- **Location:** Rosebery
- **Apply:**

**Stay In Touch**

- [facebook.com/atelnews](http://facebook.com/atelnews)
- [twitter.com/atelnews](http://twitter.com/atelnews)

**Just Saying...**

"It's hard to beat a person who never gives up."

- Babe Ruth
CHANGE OF CONTACT INFORMATION
MODEL FARMS HIGH SCHOOL

Name of Student:________________________________ Year________

New Address:________________________________________________

___________________________________________________________ Postcode:____

Correspondence:____________________________________________

___________________________________________________________ Postcode:____

Email Address:_____________________________________________

New Home Phone No._________________________________________

Mother Mobile:_____________________________________________

Mother Work:_______________________________________________

Father Mobile:_______________________________________________

Father Work________________________________________________

Emergency Contact if changed:________________________________

Phone No.___________________________________________________

Any change in Medical Condition e.g. Allergy, Asthma etc.

Details_____________________________________________________

Bus Pass: YES / NO
SPORT BUS PASSES CAN NOT BE PURCHASED ON WEDNESDAYS

Sports Bus  
052-001

Please indicate preferred pass:

- A 5 trip pass for $37.50  
  No. of passes  ____  Total $ ________
- A 10 trip pass for $75.00  
  No. of passes  ____  Total $ ________

Name of Student/s __________________________________ Year/s ____________

Payment by:  
CASH [ ]  
CHEQUE [ ]

PAYMENT BY MASTERCARD OR VISA SLIP

Please circle the appropriate card

☐ Please debit my Mastercard / Visa Account No:

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Amount in figures ________________________________

Expiry Date: ____________ CCV: ____________

Name of Credit Card Holder (as shown on card) ________________________________

Signature of Credit