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## Crossword solution from page 62

**Across:** 1 Amisit, 2 Polyukhovich, 4 Jactitation, 6 Treat, 8 Efficacy, 11 Loophole, 14 Struck, 15 Out, 16 Purview, 17 Fee, 19 Replevin, 21 Demeny, 23 Firebote, 25 Attainder, 27 Two, 28 Teoh, 29 Hadley, 30 Turpi, 31 Sued, 32 Goodwill.

**Down:** Adjuration, 2 Pettfogger, 3 Clawback, 5 Conflate, 7 Rider, 9 Age, 10 Justiciable, 12 Puffery, 13 Forbearance, 18 Illusory, 20 Electoral, 21 Dacoity, 22 Masters, 23 Frauds, 24 Monis, 26 Renew, 29 Had.

## DLA presidents

District Law Associations (DLAs) are essential to regional development of the legal profession. Please contact your relevant DLA President with any queries you have or for information on local activities and how you can help raise the profile of the profession and build your business.

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## Interest rates

For up-to-date information and more historical rates see the QLS website  
>> [qls.com.au](http://qls.com.au) under 'Knowledge centre' and 'Practising resources'

Rate	Effective	Rate %
Standard default contract rate	from 5 Aug 2015	9.45
Family Court – Interest on money ordered to be paid other than maintenance of a periodic sum for half year	to 30 Jun 2015	8.50
Federal Court – Interest on judgment debt for half year	to 30 Jun 2015	8.50
Supreme, District and Magistrates Courts – Interest on default judgments before a registrar	to 31 Dec 2015	6.00
Supreme, District and Magistrates Courts – Interest on money order (rate for debts prior to judgment at the court's discretion)	to 31 Dec 2015	8.00
Court suitors rate for quarter year	to 30 Sep 2015	1.1400
Cash rate target	from 5 Aug 2015	2.00
Unpaid legal costs – maximum prescribed interest rate	from 1 Jul 2015	8.00

## Historical standard default contract rate %

Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014	Feb 2015*	Mar 2015*	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015
9.95	9.95	9.95	9.95	9.95	9.8	9.8	9.8	9.7	9.7	9.55	9.45

**NB:** A law practice must ensure it is entitled to charge interest on outstanding legal costs and if such interest is to be calculated by reference to the Cash Rate Target, must ensure it ascertains the relevant Cash Rate Target applicable to the particular case in question. See [qls.com.au](http://qls.com.au) > Knowledge centre > Practising resources > Interest rates any changes in rates since publication. See the Reserve Bank website – [www.rba.gov.au](http://www.rba.gov.au) – for historical rates.

\*Note: The rate printed in the February and March 2015 editions of Proctor was not shown as updated due to production deadlines.

## QLS senior counsellors

Senior counsellors are available to provide confidential advice to Queensland Law Society members on any professional or ethical problem. They may act for a solicitor in any subsequent proceedings and are available to give career advice to junior practitioners.

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