



# Newsletter

Community Bank · Willaura and Lake Bolac

## Welcome!

Welcome to our Autumn/Winter 2021 Newsletter. It goes without saying that 2020 challenged the way we view the world and what we value most. As we slowly come out of our fourth lockdown and enter a new normal COVID-19 world this year we hope that you and your family are keeping safe and taking pleasure in getting out and about.

We hope you enjoy this publication, which we created because we care deeply about our communities. We're also looking forward to connecting with you by getting out and about, and hope to see you in person soon.

Top: The team had some fun recently at Colin and Marj McKenzie's property at Boswell Park, Lake Bolac. It always seems to be windy when we have our photo shoots which usually results in lots of hair flying everywhere.

## Farewell Lauren

In November last year, and with heavy hearts, we announced Lauren's departure. Lauren had been an integral and dedicated member of our team for five years, both as a Customer Service Officer and Customer Relationship Officer. She enjoyed helping our customers, and her friendly and bubbly nature was always welcoming. As a valuable team member Lauren approached her work with the utmost integrity, and her happy and kind personality shone through every day.

We miss you very much Lauren, and of course the delicious morning teas you spoiled us with, but we're happy for you and wish you all the best.

It brings us great comfort that we will still see you around town. As many would know, Lauren is a very talented woman all round. She has decided to pursue her passion for baking and has joined the team at Willaura Bakery.

The Board and staff would like to thank Lauren for her years of exceptional service, hard work and dedication to our bank and community.



Top left: Lauren pictured with her farewell cake on her last day. Top right: Lauren getting very excited about opening her parting gift from us which she loved. Above: Board members Jane Blackburn, Emily Anderson, and Colin McKenzie popped in to say goodbye and wish Lauren well in her future endeavours.

## Welcome back Suzanne



We are pleased to announce that Suzanne Neumann has joined our team again after leaving us two years ago and moving to South Australia. Suzanne and her family have recently returned to the area to continue working for Coolana Rural.

She joins our team once again as a part-time Customer Service Officer and brings a lot of knowledge, passion and experience to her role. Suzanne looks forward to catching up with our customers and getting involved with the local community again. She is always happy to have a chat, so next time you're in the branch look out for her friendly face.

## Recognising high achievers in our region



### Community Bank Willaura and Lake Bolac 2020 school awards

We were proud to support the Willaura Primary School, Lake Bolac College and Maroona Primary School at their end of year presentations last year with awards that help acknowledge and encourage many young students.

In what was a very difficult year and with lots of home schooling, we would like to congratulate the following recipients who received a \$100 voucher each for their outstanding achievements in 2020. We wish them all the best for their future studies or work opportunities.

Lake Bolac College: Jasmine Craddock – Citizenship Award

Maroona Primary School: Sam Drum - Academic Award

Willaura Primary School: Victoria Clarke – Numeracy Award

Branch Manager Jack Oswald attended all three Awards events which ran a little differently due to COVID-19 restrictions and happily presented the recipients with their certificates.

Top: Lake Bolac College – Jasmine Craddock.  
Centre: Maroona Primary School – Sam Drum.  
Bottom: Willaura Primary School – Victoria Clarke.



Top: Jenna Wardlaw from Woorndoo created an Agricultural Christmas display for viewers to enjoy.

Above: Eddie Balliro Willaura Motors got into the spirit of Christmas and decorated his shop window.

## Christmas Lights Competition

Thanks to everyone who decorated their place; the response was wonderful and heartening, and congratulations to those voted most popular (although really everyone is a winner)!

We were thrilled to be able to sponsor this event by donating \$500 to the Lake Bolac Information Centre along with Ararat Rural City Council, ACE Radio, Gorst Rural and JD Cakes who all supported this great initiative.

Winners of the Christmas Lights 2020 as voted by you:

### Willaura and District

Most Popular Residential Display: \$150 Shop Local Voucher – Nicole Townsend

Most Popular Rural/Farm Display: \$150 Gorst Rural Voucher – Kirsty and Stu Ford

Special Mention: Willaura Motors Garage

### Lake Bolac and District

Most Popular Residential Display: \$150 Shop Local Voucher – Alison and Mark Britten

Most Popular Business Display: \$150 local produce hamper– Lake Bolac Post Office

Most Popular Rural/Farm Display: \$150 Gorst Rural Voucher – Jodie and Paul Hucker

Special Mention: Lake Bolac Police Station.

# Rain, hail, fire and floods



The start of January saw a remarkable weather event in parts of our district and many wore the brunt of Mother Nature. Lightening strikes caused fires, and thunder storms lead to hail and extraordinary rainfall totals over the weekend. For grain farmers it put a halt to harvest and in some cases damaged crops.

The heavy rain flooded parts of Willaura's Main Street, and forced our Willaura branch to close its doors to customers due to waterlogged carpet and damage to some of the fixtures. The branch remained closed for three days while blowers were brought in to dry out carpets and fittings, and electrical appliances were checked. We finally had new carpet laid in late April, and are now enjoying our comfortable, non sticky premises once again.

Left: Willaura/Lake Bolac Financial Services Limited Chairman Rowly Paterson, Board member Colin McKenzie with Branch Manager Jack Oswald, assessing the damage while the blowers were busily drying out the carpet. Below left: The guys from Steamatic were hard at work removing the damaged carpet but were happy to stop for a quick pic. Below centre: Damien and Brody installing our new carpet as a result of the storm damage; and it looks great. Below right: Lia giving the thumbs up to our new carpet!



## What's happening in our district

Since our previous newsletter six months ago many activities in our district have unfortunately had to be cancelled. However, the organising committees have worked hard to overcome these disappointments and have been creating other options for their events, or channelling their energies into next year.

In Willaura the Hospital Market, Farm to Pub and Royal Children's Hospital Good Friday Appeal Fish 'n' Chip Luncheon were all casualties. In Lake Bolac unfortunately the Music Club had to cancel their annual production.

While the Lake Bolac Eel Festival and RCH Good Friday Appeal in Willaura ran a little differently this year we were still able to support these very worthy causes and we congratulate both the Willaura branch of the RCH GFA and the Lake Bolac Eel Festival committees on their wonderful efforts.

Top right: Simone and Jack were happy to get involved recently enjoying some time with Easter Bunny while showcasing the delicious looking raffle prize.

Far right: Our branch enjoyed getting into the spirit of Easter giving out yummy Easter Eggs to everyone who popped in to see us... but we had to watch our very own Lia as she loves chocolates.

Right: Look who Jo bumped into cruising around town promoting the Willaura branch of the RCH GFA's raffle and fundraising activities. It's a great cause and helps The Royal Children's Hospital deliver the best possible care to patients and their families.



## On the farm.... We are your partner in the paddock

Farmers in our district generally reported a bountiful harvest, despite the late finish because of January's wet conditions. Many of our customers were delighted with yields, and receival centres and on farm storages were full.

The Rural Bank Insights team and Australian Crop Forecasters reported the following:

- Total winter crop production for the Western Districts for the 2020/21 season was estimated to be around 450,000mt, a year-on-year increase of 5%, and 19% above average.
- Wheat (+24%), barley (+12%) and canola (+25%) production was all above average, so it was a good year all round.

Coming into the new season soil moisture levels were generally around average. However some areas remained below average and growers dry sowed in the hope of a decent rainfall. A downside lately has been the slugs and mice which are making it difficult for some farmers trying to get crops and pastures established.

But with the 2021 crops in the ground, everyone is hoping for another successful season ahead. Canola prices have remained high and cereals are slightly above long term averages, so things are looking positive in that regard.

Sheep have also done well, with adequate dry feed over summer and not a lot of hand feeding required. Prices remain high and wool is hanging in there. Cattle have also benefited from the season and prices for them remain high too.

All in all, everyone is hoping for another good year on the farm, especially since we all know that if farmers are doing well it helps our entire economy.

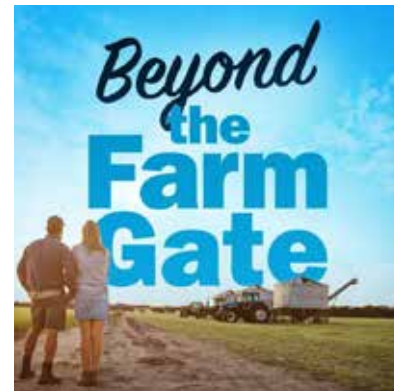


## Introducing Beyond the Farm Gate a podcast by Rural Bank

Beyond the Farm Gate is a show where we shine a light on great Australian stories in agriculture. On the program, you'll hear from farmers who've survived challenges like fire, flood, and drought, farmers who run innovative and unique agribusinesses, and farmers who are balancing work and

family in rural Australia. You'll be inspired hearing their stories and pick up some insights along the way.

You can listen to our podcasts now on Apple Podcasts, Google Podcasts or Spotify and learn more about the show.



All these farmers have experiences that in many ways mirror our own, and hearing about the challenges, solutions and successes they have come up with makes for interesting listening. Why not pop on a podcast while you're in the tractor, doing the housework, on the road, or working in the garden: you'll be entertained and inspired.

## Branch Manager Jack Oswald visits Mortlake

A great initiative of Community Bank Willaura and Lake Bolac was to have Jack visit the people of Mortlake. He enjoyed meeting them at the Information Centre, and was available to discuss all things banking with the community. At this stage we plan to service customers across this region with our current resources and facilities and are available to community members across the Mortlake district. Of course if there is a local demand and need we can work with the community to explore further viable options.

Jack at the Mortlake Information Centre ready to chat to the locals that popped in to say hi.



# Happy snaps to make you smile (and it's all about food)!



During the festive season we had the fabulous Lions Club Christmas Cakes and Puddings available in our Willaura branch, with all proceeds going towards Lions Club community projects. Simone was on hand to showcase these wonderful products.



Happy 16th birthday to us. Our branches opened their doors in 2004 providing much needed banking services for the district and what better way to celebrate our birthday than with some delicious chocolate chip muffins for morning tea. It's hard to believe we're only a few months off our 17th birthday.



Branch Manager Jack Oswald received a personal tour of the Willaura Bakery recently by head baker Peter Sporton and staff member Terri Hall. Jack found that what goes on in the kitchen of a busy bakery is very interesting and commended the team on their hard work and dedication to the community.



While the boss (Jack) is away the girls will play.



What a great way to celebrate Halloween: cupcakes from the Willaura Bakery!



Happy birthday to our bubbly and cheerful Lia. Celebrating in the sun with a special banana and pineapple cake makes her a happy girl.



Birthday cake with a difference! Simone celebrating her birthday in style with a scrumptious pizza cake.



What a beautiful backdrop for our team photo.



Our Canola Fairy, Lia celebrated her three year anniversary with us recently. Thanks Lia, for being your bubbly self, making us laugh and everything you do for our Community Bank Willaura and Lake Bolac.



Congratulations to our lovely Jo for 14 years of service. Jo is the longest serving member of our team. Thanks for your hard work and the fantastic work you do for us all and your community.



We celebrated Simone's sixth anniversary with the bank since returning from a few years away. Simone worked for the bank for five years prior to taking leave to raise her two gorgeous girls and has now been with the bank for 12 years. Thanks for the ongoing support you provide to our branch and community.



Enjoying a lovely Summer's Day .... Greetings from Jack, Lia and Simone who enjoyed a glorious day amongst our local bakery's golden sunflowers.

# Supporting your community through Sponsorships

Your Community Bank Willaura and Lake Bolac distributes funds to community projects through sponsorships and since our last newsletter we have sponsored the following groups:

## Westmere Fire Brigade Group

In January we were pleased to provide a \$2,633 donation to help purchase much needed equipment for the Westmere Group.

Seven Weather-Link Live data loggers are now in the Group's possession and will prove invaluable in fire fighting operations. The loggers can connect both CFA and privately-owned Davis weather stations to the Weatherlink cloud, giving access across the Group to real time weather data updates.

Once the Davis weather station has been connected to the Weatherlink device the Group will also be able to view real-time weather information 'on the go' using the Weatherlink mobile App.

Branch Manager Jack Oswald and Board Chairman Rowly Paterson attended a special breakfast at Willaura CFA to present the cheque to CFA members.

Left (L-R): CFA Chief Officer Jason Heffernan, Branch Manager Jack Oswald, Willaura/Lake Bolac Financial Services Limited Chairman Rowly Paterson and Rod Laidlaw Group Officer of the Westmere Fire Brigade Group with the cheque.



## Lake Bolac Eel Festival

With the support of our Community Bank Willaura and Lake Bolac the Lake Bolac Eel Festival celebrated Harmony Day on 21 March with a concert featuring Phil and Trudy Edgeley, Jim Williams and Glynn Coulson. Harmony Day is a time to reflect on social cohesion and racial harmony.

Concert patrons came from far and wide to enjoy the great performances and wonderful story-telling. The bad weather did not dampen anyone's enthusiasm for live music, with a quick change of venue from the lakeshore to the Lake Bolac Memorial Hall.

The Lake Bolac Eel Festival looks forward to more local events in the lead-up to the 2022 festival.

To stay informed, go to [www.eelfestival.org.au/eelfestival](http://www.eelfestival.org.au/eelfestival) or follow them on Facebook [www.facebook.com/eelfestival](http://www.facebook.com/eelfestival)

Right: (L-R): Entertainers: Jim Williams, Glynn Coulson, Phil and Trudy Edgeley. Photo courtesy of David Nicholson.



## The Lake Bolac Foreshore Committee

While many community groups have not been able to hold their usual fundraising events due to COVID-19 restrictions that hasn't stopped them from completing their projects.

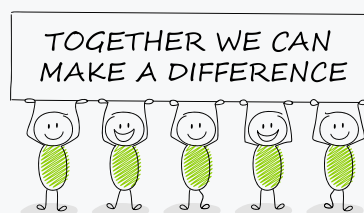
The Lake Bolac Foreshore Committee has installed a new Community Shelter including a BBQ, three tables and seating at the popular Picnic Point Camping area. This was made possible with the support of our



Above (L-R): Lake Bolac Foreshore Committee Members Steven Rawling and David McDonald with Branch Manager Jack Oswald and Willaura/Lake Bolac Financial Services Limited Chairman Rowly Paterson.

Community Bank Willaura and Lake Bolac and Ararat Rural City Council as part of our 2019 15th birthday celebrations.

Congratulations to the committee and we were thrilled that we could assist with this worthy project.



You can support the continued prosperity of your community everyday by simply doing your banking at your Community Bank Willaura and Lake Bolac and together, we can make great things happen!

## Community Bank Willaura and Lake Bolac throws \$10,000 of support to our local football and netball clubs

As the ball bounces on another exciting season of footy and netball we are proud to support Moyston/Willaura Football Netball Club, Wickliffe/Lake Bolac Football



Netball Club, Tatyoon Football Netball Club, SWM Rovers Football Netball Club and Woorndoo/Mortlake Football Netball Club. We understand how important they are to our communities and are contributing \$2,000 to each of them.

Our commitment to our communities is the ultimate part of who we are and we wish all the football and netball teams in the MDFL and MDNA the best of luck for the season.

# Banking locally benefits the local community

## Community Enterprise Foundation™ Grants Program 2021 – \$8,935 donated to community groups

Thank you to all the community groups who submitted applications to the Community Grants Program. A total of \$8,935 has been distributed to the following successful groups:

Lake Bolac Music Club	\$1,500	Replacement of Stage Curtains Project
Wickliffe/Lake Bolac Football Netball Club	\$4,235	Lighting the Oval at Lake Bolac Project
Willaura & District Community Development Group	\$1,000	Willaura's Big Night Out
Willaura & District Kindergarten	\$700	Enhancing the Willaura & District Kindergarten Learning Environment Project
Willaura Primary School	\$1,500	Willaura Active School and Community Fitness Trail Project

Stay tuned for photos and cheque presentations in our next publication which will showcase these worthy projects.

## Community Grant Fund – Dividend Donations

The following groups have each received \$337 recently thanks to the generous shareholders who chose to donate their 2020 Dividends to the fund.

### Willaura Uniting Church – Dove Café

- Purchase of a Mobility Walker and heaters to be utilised at the Willaura Uniting Church's Dove Café morning teas and at other community activities.

### Lake Bolac & District Bowling Club -

Purchase of two Collection Rakes to be utilised at the Lake Bolac & District Lawn Bowls facility.

**Westmere Motor Sports -** Purchase of safety flags and cones to be used at their racing meets.

**Lake Bolac Golf Club -** Purchase new flags and rubbish bins to be used at the Lake Bolac course.

From top:

Look who popped in to show us their new walker made possible by our donation. (L/R): Willaura Uniting Church volunteer Val Albert, Dove Cafe patron Elaine Conboy with the new walker, and volunteer Judy Price with staff member Simone McDonald.

(L/R): Happy bowlers using the new Collection Rakes – Judy Aldous, Judy Veale, Kevin Breen, Nancy Baker and Jill Broderick.

Lia recently caught up with some of the Westmere Motor Sports Junior members, Bridie Atkinson, Alex Jackson and Rebecca Jackson who were delighted to show off one of the racing cars while accepting the donation.

Jo visited the Lake Bolac Golf Club on a glorious golf day recently to present the cheque to President Graeme Stuart who was thrilled with the donation from our Community Bank Willaura and Lake Bolac.



From top: Willaura/Lake Bolac Financial Services Limited Chairman Rowly Paterson proudly presenting the cheque for \$2,000 to SMW Rovers FNC Senior Committee Member Danny Cameron.

Wickliffe/Lake Bolac Football Netball Club's U12's and Auskickers were very excited to receive our sponsorship for their club.

Jill Wade from Woorndoo/Mortlake Football Netball Club dropped by to receive the cheque from Branch Manager Jack Oswald recently.

Board member Emily Anderson caught up with Senior Coach Terry Keilar, and committee members Ross Jackson and Lyndee Bond from Moyston/Willaura FNC at a recent training night.

Board Member Tim McDougall dropped into Tatyoon Football Netball Club training recently to present the cheque to President David Carter who was thrilled to receive this sponsorship.



## Out and about...

With restrictions lifting and events starting to happen again we are looking forward to reconnecting with the community, supporting local causes, chatting to many of the locals, meeting new people and learning new things along the way.

Here are just some of the events we have supported, attended or that have come to us over the past six months.

### Willaura Uniting Church Christmas Stall

Well done to the Willaura Uniting Church for another successful Christmas Stall held in December. Our staff of course had to remain in the branch but we were not forgotten. Some of the helpers came cheerfully through our doors carrying baskets filled with delicious homemade goodies for us to choose from. We were grateful to them for coming, happy to support this cause and went home laden with Christmas treats to share with family and friends.



## Talk to us today

### Community Bank · Willaura

70 Main Street, Willaura VIC 3379

**P** 03 5354 1170

**E** WillauraMailbox@bendigobank.com.au

**W** bendigobank.com.au/willaura

#### We're open:

11.00am - 4.00pm Tuesday and Thursday

9.00am - 12 noon Friday

### Community Bank · Lake Bolac

2110 Glenelg Highway, Lake Bolac VIC 3351

**P** 03 5350 2374

**E** LakeBolacMailbox@bendigobank.com.au

**W** bendigobank.com.au/lake-bolac

#### We're open:

11.00am - 4.00pm Monday and Wednesday

2.00pm - 5.00pm Friday

**f** Search 'Willaura & Lake Bolac Community Bank Branches'

#### Directors

Rowland Paterson (Chairman), Lyn Webster (Secretary), David Hucker (Treasurer), Jane Blackburn, Lisa Wills, Andrea Armytage, Tim McDougall, Emily Anderson, Colin McKenzie

Willaura/Lake Bolac Financial Services Limited  
70 Main Street, Willaura VIC 3379  
ABN 83 108 159 422

Top: (L-R): Jan Laidlaw, Branch Manager Jack Oswald and Heather Fleming with a basket full of goodies to choose from.

Above: Volunteer Jan Laidlaw, staff members Jo Byron and Lia Slattery picking out some wonderful treats to buy.

### Christmas in Dunkeld

The team got into the spirit of Christmas at their end of year get together and celebrated in style at Dunkeld. It was a fun day with lots of laughs and good food and drinks. The day gave us a chance to get together outside of the branch to relax and unwind after what we all know was a tough year due to COVID-19.



### Willaura Uniting Church Pancake Day

Congratulations to the Willaura Uniting Church volunteers for their successful Pancake Day held in March at Willaura Modern. Many locals dropped by to enjoy a cuppa and choose from the variety of pancake toppings that were on offer. What a wonderful initiative, with all funds raised going to a worthy cause. Staff members Suzanne and Jo were lucky enough to have had some delicious pancakes topped with locally grown mulberries personally delivered to the branch to enjoy for morning tea.



From top: Here's cheers to a happy Christmas!

Special delivery by Willaura Uniting Church volunteer Carmel Price, cheerfully given to staff member Jo Byron.

Staff member Jo Byron popped over to Willaura Modern for a quick visit to see how volunteer Lisa Heard was going with serving up the homemade pancakes and to catch up with some of the local attendees.