



# Newsletter

Community Bank · Willaura and Lake Bolac

## Welcome to our Summer Newsletter

It has felt like a long time in the making this year, but summer is finally here, and the warm weather is upon us. As we start to think about the holiday season, and our plans and goals for the new year to come, it's often a time when we reflect on the year we've had.

For us it has been a busy one, and we've continued to build strong relationships with our customers and community. We've thoroughly enjoyed the many opportunities we've had to get out and about amongst you all. It's also been a chance for us to celebrate our successes and learn new skills along the way. This year Bendigo Bank celebrated 25 years of Community Banking – that's 25 years of hard work by many passionate community Directors (past and present) committed to strengthening our connection with customers and communities and delivering lasting impact on a national scale.

We hope you enjoy this edition which is jammed packed with lots of news.

Top: s...S...Spring was definitely in the air when this gorgeous photo was taken. How lucky our district is to have such a stunning and spectacular backdrop as the Grampians, and during Spring a vibrant sea of yellow canola.

Thank you to our wonderful community members; Karen McIntyre, Andrew Robertson, Lisa Heard, Peter Sporton, Lauren Givhan, Remy Economou, Rob Guttler, Daisy McDonald, Mick Murray and Charlotte Millea, who generously gave up their time to pose for our recent photo shoot. Thanks also to Lea Clark for capturing such wonderful photos and Heather Fleming for helping our photo shoot coordinator, Jo Byron find the perfect location and assisting on the day.

## Community Bank branch donations – making great things happen.

Your Community Bank continues to support many fantastic community groups, events, and projects and since our last newsletter we were pleased to support the Maroona Primary School's Energy Breakthrough Project. We were thrilled to sponsor the team for \$250 which assisted them to cover merchandise costs, cart maintenance, camping appliances and food.



Maroona Primary Schools students and teachers showcasing "Bluenarmi". It looks very aerodynamic and a well-built, creative design. Photo Courtesy of Maroona Primary School.

Energy Breakthrough provides opportunities for students, teachers, parents and local industry to work together to design and construct a vehicle, a machine or innovation in technology that will represent an 'energy breakthrough'.

Teams of students can participate in Robotics, Junkyard Challenge, Pushcarts, Human Powered Vehicles (HPVs) and Energy Efficient Vehicles (EEVs). The program is unique in that all teams must compete across three areas of assessment: Design and Construction, Display and Presentation and Trials.

The 2023 event was held in November in Maryborough and the Maroona Primary School grades 4-6 students raced a well-built and innovative 3 wheeled cart called "Bluenarmi" in the Human Powered Vehicles (HPV) Primary section. Congratulations to all involved in this excellent program that fosters positive learning and teamwork.



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

## Chatsworth House 2023 Field Day – “Bringing Together Farm Business and Natural Capital”

This two-day event held on 4 and 5 October was a great success. It was designed for livestock and cropping farmers who were keen to learn more on natural capital in the context of the global economy, consumer trends, carbon and bio-diversity markets and what that means for individual farm business.

Staff member, Jo Byron attended on Day 1 and was able to gain an insight into the way farmers are working hard to optimise their businesses, especially one of their most valuable assets, their soils.

Branch Manager, Suzanne Neumann attended on Day 2 and also gained a greater understanding of the myriad of ways modern farming practices are evolving to ensure the industry remains sustainable and efficient.

A wide range of speakers, including industry experts, natural capital specialists and farmers spoke on an array of topics. They looked at farming systems designed to build soils' natural capital and health, grazing management to build natural capital and carbon accounting & emissions reporting, just to name a few.

As part of the event, guest speaker Brooke Pettit, Head of ESG & Sustainability at Bendigo and Adelaide Bank, spoke about the “S” in E.S.G. (Environment, Society and Governance). She expanded on the Bank's long history of supporting community and investing in approaches to climate action. Brooke said, “As Australia's most trusted bank we remain focused on our purpose of feeding into the prosperity of the community, and not off it. Our sustainability journey is central to this purpose, and we are passionate about building sustainable communities and having laid the right foundations are confident of reaching our destination.”

Special Guest speaker at the evening dinner was Shanna Whan from 'Sober in the Country'. Her story was an inspirational and moving one about changing the narrative around booze in the bush. Her mission is a future where our mates know it's always “OK2SAYNO”.

Our Community Bank were a proud sponsor of this field day and congratulates all involved in making it the huge success it was.



Chatsworth House 2023 Field Day hosts Sarah and Tom Whinney.



Aerial photo of Chatsworth House 2023 Field Day – what a view!



Special Guest Speaker Shanna Whan “Sober in the Country” delivering an inspiring and thought-provoking message.



Guest Speaker Bendigo and Adelaide Bank Head of ESG & Sustainability Brooke Pettit delivering her speech to a captive audience.



Attendees networking before dinner.



Attendees networking during the lunch break.



Bendigo Bank Trade Stand - Rural Bank Agribusiness Regional Manager Jason Chuck, Bendigo and Adelaide Bank Head of ESG & Sustainability Brooke Pettit, Staff Member Jo Byron and WLBFS Chairman Rowly Paterson enjoying the opportunity to network with attendees.

Chatsworth House 2023 Field Day photos courtesy of “We Met In June Photography”.

## “Ramtastic”

Recently our Branch Manager, Suzanne Neumann and Rural Bank Agribusiness Relationship Manager, Alex Fraser dropped into the local “Stud Park South” and “Ioness Poll” Ram Field Day to check out the array of rams up for sale. They enjoyed catching up with lots of locals and appreciated learning about what to look for when buying a ram. We heard on the grapevine that Suzanne's husband banned her from buying any.



Getting up Close and personal with some rams at Stud Park South Merino Field Day was Rural Bank Agribusiness Relationship Manager, Alex Fraser and Branch Manager, Suzanne Neumann.



Alex and Suzanne inspecting the wool at Stud Park South Merino Field Day.



## Hamilton Sheepvention

Staff Members Jo Byron and Amanda Mead attended Sheepvention in August and enjoyed learning more about the agricultural industry that is so important in our region. They found there's nothing like eyeballing some of the best sheep in Australia, checking out the cute and clever dogs during the dog trials, learning about new innovations, and sampling all sorts of delicious foods and condiments. Of course, the opportunity to catch up with friends, customers and fellow bank staff was a highlight.

Congratulations to the Hamilton Pastoral and Agricultural Society for its successful two-day event. Sheepvention is the biggest farming event in Victoria and attracts over 25,000 visitors every year. It brings together farmers, innovators, families, food and fashion enthusiasts for a one-of-a-kind series of displays, sales and educational sessions.

This year our Rural Bank team held a special luncheon where guests enjoyed an array of delicious food and heard from Andrew Smith, Head of Agribusiness Development for Rural Bank and David Robertson, Head of Economic and Markets Research for Bendigo Bank.

Andrew Smith provided an outlook of Australia's major agricultural commodities and an update on farmland values, providing producers with a timely overview of current trends. He said that the "Growth in the value of Australian farmland in recent years has been unprecedented". To view the full Australian Farmland Values 2023 Report please go to the link below.

[www.ruralbank.com.au/knowledge-and-insights/publications/farmland-values/australian-farmland-values-2023/](http://www.ruralbank.com.au/knowledge-and-insights/publications/farmland-values/australian-farmland-values-2023/)

David Robertson gave an overview of the current economic conditions, including unemployment issues, the Aussie dollar and the key driving forces affecting agricultural market trends over the back half of 2023. To watch David's latest online economic update, go to the link <https://youtu.be/ITVJfoXOpLI>

In addition, the full midyear outlook report is available to download on the Rural Bank website or click on the link below.

[www.ruralbank.com.au/knowledge-and-insights/publications/agriculture-outlook/](http://www.ruralbank.com.au/knowledge-and-insights/publications/agriculture-outlook/)

Well done to all who made the journey to Hamilton to celebrate everything agricultural, and roll on 2024!



Staff Member Jo Byron caught up with Belinda Palmer from Community Insurance Solutions at their trade stand.



Willaura Local Josh Byron with Ben Hartwich at the Mt Challicum Stud site checking out one of the rams on show.



Pat Milliar from Stud Park South showcasing some of his rams at their trade site.



Staff Member Jo Byron with, at that time, Rural Bank Staff Member Suzanne Neumann.

WLBFS Chairman Rowly Paterson with Rural Bank Regional Manager Jason Chuck and Guest Speakers Andrew Smith and David Robertson at the Rural Bank Luncheon.



## Shareholder Dividend Declaration for 2022-23 Financial Year

At our AGM held in November Board Chairman, Rowly Paterson, was pleased to announce that for the 2022/23 year a dividend of ten cents per share, fully franked was paid to our over four hundred loyal shareholders.

Shares are now available in Willaura/Lake Bolac Financial Services Limited, the company that operates our locally owned Community Bank Willaura and Lake Bolac. If you're interested in learning more about buying shares in our company visit [www/bendigobank.com.au/willaura](http://www/bendigobank.com.au/willaura) and select "Trading Shares (LVM)" or contact AFS Share Registry team on 5443 0344 to register your interest.



## Pass the Money



Hand to hand we pass the money.  
Hand to hand we never know.  
Who earned this dollar long before?  
Who held it last? Where will it go?  
Did my future best friend fold it?  
Did it touch the President?  
Loaned and borrowed back and forth,  
cash is hoarded, given, spent.  
Money travels soul to soul  
world to world without a word.  
How I wish this bill could tell me  
Secrets it has seen and heard.  
Stolen from a pocketbook.  
Tucked inside a birthday note.  
Lost for years beneath a mattress.  
Found one day in someone's coat.  
Hand in hand we pass the money.  
Nothing in the world is free.  
Goodbye, dollar. Off you go.  
And if you wish, return to me.

© Amy Ludwig VanDerwater

# 2023 Grant Recipients Announced – banking locally benefits the local community

Community Bank Willaura and Lake Bolac 2023 Grants Program donated \$28,000 to community groups.

Thank you to all the community groups who submitted applications to our Community Grants Program. Nine local community groups and organisations have shared in over \$28,000 worth of grants designed to support and enhance living in the Willaura and Lake Bolac districts.

Successful applications this year included funds for improvements to facilities and upgrades to equipment, as well as events to celebrate history, address climate change and strengthen community ties.

The volunteers who contribute their time and skills to local groups are essential in ensuring the success and vibrancy of rural communities. Strong local communities play a vital role in developing sustainable solutions to local issues and our Community Bank is delighted to assist in ensuring our local groups and organisations continue to grow and thrive. By focusing on organisations that bring people together, we can create a positive atmosphere that promotes growth, improves mental health and contributes to the wellbeing of all involved. We congratulate the successful recipients and look forward to seeing the difference this funding will make to their organisations.

Secretary of the Upper Hopkins Land Management Group, Celia Tucker, said "The Group is thrilled to have received this grant. We currently place a strong focus on delivering initiatives that support our members and the broader community to improve and protect soil health across farms in this region. This grant will support the Group to offer an exciting event at Chatsworth House

in early October that focuses on "Bringing together farm business and natural capital". Our Group is extremely grateful for the financial support being offered by the Bendigo Bank to help make this event possible".

The Lake Bolac Eel Festival - Kuyang Lapakira (Plenty Eels) was another organisation that received funding, and longstanding Eel Committee member Una Allender said, "We are delighted to receive such a significant grant from our local Bendigo Bank branch for the 2024 Festival. Bendigo Bank has been a generous supporter of our unique Festival of Place and we really value our ongoing partnership. We look forward to welcoming the local community as well as many visitors from around Victoria and interstate on the weekend of 22-23 March 2024 to enjoy a weekend by the lake with the theme 'Song, Story, Dance: Ceremony and Celebration', " she said.

The successful applicants gathered for morning tea at the Willaura branch in June to celebrate the good news with board members and staff. The get-together provided a wonderful opportunity to learn more about the projects and the exciting possibilities that lie ahead for each of the organisations.

The successful applicants were:

Tatyoan Football/Netball Club - Replace Goal Post Pads	\$2,200
Willaura Memorial Hall - New Pie Warmer	\$946
Willaura & District Community Development Group - Willaura's Big Night Out 2024	\$1,500
Upper Hopkins Land Management Group - "Bringing Together Farm Business & Natural Capital" Chatsworth House Field Day	\$6,800
Lake Bolac Cemetery Trust - Entrance Sign	\$2,730
Wickliffe/Lake Bolac Football Netball Club - Install Two Lights for the Netball Courts	\$2,000
Lake Bolac Eel Festival - Hiring of Marquees for March 2024 Eel Festival	\$5,000
Willaura & District Kindergarten - Replacement of Shade Sail	\$5,000
Woorndoo/Mortlake Football Netball Club - Large two door Glass Fridge	\$2,279



Grant Recipients with Board Members and Staff.



Recipient Lake Bolac Cemetery Trust – Rowly Paterson, Colin McKenzie, David Hucker, Geoff Peacock, Richard Knight, Jack Oswald and Lisa Wills.



Recipient Woorndoo/Mortlake Football Netball Club – Rowly Paterson, Andi Armytage, Carol Muir, Jack Oswald, Jenna Wardlaw, Simone McDonald and Lisa Wills.



Recipient Willaura and District Community Development Group – Lisa Wills, Jack Oswald, Heather Fleming, Peter Sporton (front), Rowly Paterson, Simone McDonald, Colin McKenzie and David Hucker.



Recipient Upper Hopkins Land Management Group – Simone McDonald, Sarah Whinney, Rowly Paterson, Nick Moll, Jack Oswald, Colin McKenzie, Lisa Wills and David Hucker.



Recipient Wickliffe/Lake Bolac Football Netball Club – Lisa Wills, Rowly Paterson, Sue McKenzie, Jack Oswald, Georgie Fraser and Simone McDonald.



Recipient Tatyoan Football Netball Club – Lisa Wills, David Hucker, Rowly Paterson, Dominique Sparks, Simone King and Jack Oswald.



Recipient Willaura and District Kindergarten – Students, Kinder Teachers and Board Member/Parent Andi Armytage.



Recipient Lake Bolac Eel Festival – Jack Oswald, Ayesha Burdett, Una Allender, Steve Roper and Rowly Paterson.



Recipient Willaura Memorial Hall – Jack Oswald, Val Albert, Ron Jenkinson and Anthony Evans.

\*WLBFS Board members and Community Bank Willaura and Lake Bolac Staff.

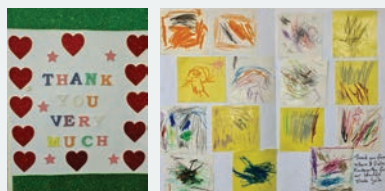


## Our 2023 Grant recipient's initiatives and projects come to life.

One of the highlights this year for the staff and Board members, has been working with the grant recipients and their initiatives and seeing many of their projects completed. This is how great banking creates positive local impact. It's a win-win for everyone. Here are some photos showing some of the projects your Community Bank has supported.

### Willaura & District Kindergarten

Great to see the new shade sails up and being used at the Kinder and don't they look fantastic. The kinder used our funding to replace the old shade sails which were very worn, covered in mould and did not provide much shade due to the design of it. The new shade sail will provide better sun protection for the students and allow for more fun activities outdoors.



How lovely is this Thankyou Card, the Willaura Kinder children did for us. We were thrilled to see them when they popped into the Branch to see us and present us with the card.

### Willaura & District Community Development Group



Although this initiative is not completed yet, the planning is well under way for Willaura's Big Night Out 2024. It will feature a wonderful, hilarious, and fun-filled murder mystery night. Save the date - Saturday 19 October 2024 at the

Willaura Memorial Hall. The evening will include a three-course meal by Paula Symons. More details to come next year so keep an eye out and book quick as this show will book out.

### Lake Bolac Cemetery Trust

It's great to see this project from the Lake Bolac Cemetery Trust completed. The sign looks great and is a lovely reflection of the cemetery. The unveiling took place during the recent 150th anniversary commemoration of the historic Lake Bolac Cemetery recently. In blustery and wet conditions around 70 visitors attended the ceremony which was followed by an entertaining graveside tour. Pictured is Branch Manager Suzanne Neumann, Staff Member Lia Slattery and Lake Bolac Cemetery Trust Member, Mal Curnow at the new sign.



### Willaura Memorial Hall



The Willaura Hall will now be able to offer more in regard to food service with a new pie warmer. The hall wanted to replace their existing pie warmer which was about 40 years old and not adequate. The new pie warmer is bigger and will be more efficient when used, as well as being up to date with current health and safety standards. Branch Manager

Suzanne Neumann and staff member Jo Byron dropped into the hall recently to check out the new pie warmer. Committee member Ron Jenkinson said "he was delighted with the new piece of equipment that the Community Bank's grant program provided and will be put to good use by the many groups and patrons that use the hall." He was very appreciative and thankful to our Community Bank for its continued support of the local hall.

### Woorndoo/Mortlake Football Netball Club

Woorndoo/Mortlake FNC purchased a new fridge with their grant money which was a huge improvement on what they were using at the start of the footy season this year. The club had been using a small fridge which was on loan to them. It was not adequate or able to cater for game day activities, training nights and other community functions. Their new fridge is much bigger and is able to store a lot more food and beverages which has been great for the volunteers who have used it. Pictured showing the modern new fridge is Shane Jubb Vice President.



### Upper Hopkins Land Management Group



"Bringing Together Farm Business & Natural Capital" Chatsworth House Field - see full story page 2.

Day 1 attendees attentively listening and learning from

the wide range of guest speakers who spoke. Photo courtesy of "We Met In June Photography".

### Lake Bolac Eel Festival

We are proud to continue our support of this important cultural bi-annual event in Lake Bolac. Our funding will help with the costs



of hiring marquees for the main stage, green room, and buskers' tents as well as associated equipment. Branch Manager Suzanne Neumann attended the official opening recently which featured Warrnambool local indigenous identity, Paul Kelly who spoke about his family's heritage and demonstrated some traditional instruments. Local singer, songwriter Neil Murray performed some songs as well on the day.

### Projects still being completed:

#### Wickliffe/Lake Bolac Football Netball Club

The club intends to install two lights at the netball courts with our funding. The facility has two netball courts but only one of them has lights which is not adequate or safe. With two new lights installed for the second court it will allow training nights to be held in a safer environment and encourage more players to participate. At the time of going to print this project was still to be completed, but we look forward to seeing them up and ready to use.

#### Tatoyon Football/Netball Club

The club is planning on using our funding to replace their old and worn-out goal post pads. At the time of writing this newsletter the club was still to purchase and install them and will hopefully have them ready for the 2024 season, so stay tuned for photos showcasing the new and improved pads.



# Your banking is supporting local footy and netball

During the 2023 season five local clubs in the Mininera and District Football League and the Mininera & District Netball Association once again received strong support from our Community Bank. The clubs were delighted when we announced in May our strong partnership with them by sharing in \$10,000 worth of sponsorship.

The Community Bank contributed \$2,000 each to Moyston/Willaura Football Netball Club, Wickliffe/Lake Bolac Football Netball Club, Tatyoon Football Netball Club, SM&W Rovers Football Netball Club and Woorndoo/Mortlake Football Netball Club.

Club representatives said they were very grateful to have received such valuable support.

Secretary of the Tatyoon Football Netball Club, Dominique Sparks, said, "Sporting clubs in country communities would not get by without the support of local organisations such as the Bendigo Bank. The sponsorship they provide is invaluable."

President of the MWFC, Terry Keilar, said, "The Moyston Willaura Football Netball Club have continued to partner with the Bendigo Community Bank, collaborating to provide opportunity for junior and

senior netballers and footballers to continue playing sport in our community. It is a partnership our club is very pleased, proud of and thankful for."

Our Community Bank's Chairman, Rowly Paterson added, "Commitment to our communities is the ultimate part of who we are, and we congratulate all the football and netball teams in the MDFL and MDNA on their past season."

Together we make great things happen in our sporting community.



Moyston/Willaura Football Netball Club member Erica Evans on behalf of the club was pleased to receive their sponsorship again this year and is pictured with Branch Manager Jack Oswald, WLBFS Chairman Rowly Paterson and Staff Member Simone McDonald.



Tatyoon Football Netball Club Member Simone King, Board Members Colin McKenzie and David Hucker, Club Secretary Dominique Sparks, WLBFS Chairman Rowly Paterson, Board Member Lisa Wills and Branch Manager Jack Oswald.



SMW Rovers Football Netball Club players were thankful of our bank's sponsorship, pictured are Jonathan Box, Darcy Osborne and Nic Byrne.



Woorndoo/Mortlake Football Netball Club were pleased with their sponsorship and pictured are WLBFS Chairman Rowly Paterson, Board Members Lisa Wills & Andi Armytage, Club Member Carol Muir, Staff Member Simone McDonald, Club Member Jenna Wardlaw and Branch Manager Jack Oswald.



Wickliffe/Lake Bolac Football Netball Club were delighted to receive such valuable sponsorship. Pictured is WLBFS Chairman Rowly Paterson, Staff Member Simone McDonald, Club Member Sue McKenzie, Branch Manager Jack Oswald, Club Member Georgie Fraser and Board Member Lisa Wills.

## Supporting the Mininera and District Netball Association Junior Netball Squads

Our Community Bank was proud to support the MDNA representative teams once again this year. We supplied each participant with a drink bottle to use during the competition and congratulate them on their efforts.

Coach Matthew McLeod said, "It was great to see the brightly coloured drink bottles being used to keep the girls hydrated throughout the day and he was grateful for our support of junior sport".

The MDNA Junior Netball Squads competed at the Western Region Association Championships in July at Warrnambool. Coach Matthew McLeod reported that the Mininera U17s team had a tough day but remained competitive throughout. The team

were able to come away with a draw against the South West Football/Netball League and had a fun and enjoyable day.

The U15s team had two wins on the day defeating Maryborough/Castlemaine Football Netball League by a couple of goals each time. The girls worked well together as a team and enjoyed a great day out.

The U13s team had a brilliant day out, finishing third in their division and missing out on the final by just six goals. It was a great achievement for the participants. Matthew said, "All teams did the league proud. Their hard work, dedication and passion made the day a successful one and we're looking forward to next year when the 2024 Championships are held again."



The 13 and under squad, 15 and under squad, and 17 and under squad.





# Hello and goodbye – staff and Board update

## Farwell to our Branch Manager Jack Oswald



In August, and after more than three years at the helm of Community Bank Willaura and Lake Bolac we were sad to say goodbye to our Branch Manager Jack Oswald. Jack is not going far though, as he has taken up the Branch Manager position at Community Bank Dunkeld & District.

As Branch Manager, Jack had become an integral member of our fantastic team, and achieved great things. He has done a tremendous job in ensuring that our branches have been an ongoing success - always in a positive, energetic and dedicated manner.

The Board and Staff wish him well in his new role and thank him for his wonderful contribution to our Community Bank, and our local communities.

## Welcome our New Branch Manager



In October we shared some great news and welcomed our new Branch Manager, Suzanne Neumann.

Suzanne was appointed as Branch Manager of our Community Bank and commenced in her new role in October 2023. She will be familiar to many customers, having been a part of our team for a while now as a Customer Service Officer.

Suzanne had been working at Rural Bank in Hamilton since February on secondment and during this time gained lots of knowledge and insight into the Rural banking sector. She is keen to put that knowledge to use with our farming customers here.

Suzanne looks forward to catching up with our customers and getting involved with the community again. She is always happy to have a chat, so next time you're in the branch look out for her friendly face or if you would like to make an appointment to see her, please give her a call on 0409 846 980 and together you can talk about your goals and work out how to make them happen. Congratulations Suzanne and welcome back.

## Farewell Amanda

At the beginning of November, we said farewell to Amanda Mead, who had been with us since March. During her time with our Community Bank, she had been a bubbly and friendly team member, and always a diligent, conscientious co-worker who enjoyed helping our customers and getting to know many locals in our district.

Amanda is starting a new chapter in her life, and along with her husband has bought the Caramut Hotel. We wish Amanda all the best in her new venture and look forward to dropping in for a hearty meal and a "bevvy".



## Welcome to our new Board member Will Abbott

Recently we welcomed Will Abbott to the Board. Will grew up on a farm near Willaura and attended the local Primary School. After studying Economics and Philosophy at Melbourne University, Will embarked on a career in finance, spending a large portion in commercial and corporate banking with ANZ in Shanghai, where he was President of the Shanghai Tigers AFL club and heavily involved in the Australian community. Since returning, he has focused his efforts on turning part of the family farm, Mount William Station, into a hotel and events business. Will hopes to bring his range of banking experience across sales, strategic planning and risk management. He has a passion for local communities to the organisation and looks forward to connecting with more individuals and local businesses across the Willaura and Lake Bolac areas.



## Happy snaps to make you smile!



WLBFS Chairperson Rowly Paterson dropped in to our Willaura Branch to welcome our new Branch Manager Suzanne Neumann. Photo courtesy of the Ararat Advocate.



The Willaura Rec was rocking during the 80's night and Staff Members Jo Byron and Amanda Mead got into the spirit of the night in their eighties inspired outfits. Amanda operates a DJ business and certainly knew how to keep the dance floor full. The hits kept coming and so did the moves!



Pictured with some of the gorgeous daffodils for sale are staff members Jo Byron and Lia Slattery. Daffodil Day is Cancer Council's most iconic and much-loved annual campaign that raises life-saving funds for world-class cancer research. In August Willaura Uniting Church Dove Cafe held a special morning tea which brought community members together to show their support for all those affected by cancer while also raising funds towards advancements in cancer research and care. We were very appreciative of the volunteers for popping in and allowing us to support this very worthy cause. The event raised \$413 which is a fantastic effort, and we congratulate all those who were involved in making the morning so successful.



Val Reid, Peter Sporton, Jack Oswald, Staff Members Amanda Mead and Jo Byron at Jack's farewell morning tea.



How cute and creative is this picture of our Board Members. Board Member Andi Armytage brought her 4-year-old daughter Audrey to a recent meeting while waiting for kinder to start. Audrey was kept busy drawing a picture of our board members and what a lovely interpretation it is of them. We just had to include it in our newsletter. Thanks Audrey we love it.



Things always get a bit festive with the team during December and we couldn't help but have some fun at our annual Xmas themed photo shoot. Cue the Christmas lights everyone!!! Yikes what a tangled mess we got ourselves into, and it seems like it's all fun and games, until Santa pulls out "The Naughty List", so we thought let's be naughty and save Santa a trip.

## Talk to us today



**Suzanne Neumann**  
Branch Manager  
**5354 1170 or 0409 846 980**  
Suzanne.Neumann@  
bendigoadelaide.com.au

### Community Bank · Willaura

70 Main Street, Willaura VIC 3379

**P** 03 5354 1170

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

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

bendigobank.com.au/lake-bolac

#### We're open:

11.00am - 4.00pm Monday and Wednesday  
2.00pm - 5.00pm Friday



Search 'Willaura & Lake Bolac Community Bank Branches'

#### Directors

Rowland Paterson (Chairman), Lisa Wills (Secretary), David Hucker (Treasurer), Jane Blackburn, Andrea Armytage, Tim McDougall, Colin McKenzie, Edward Weatherly, Hannah Jankinson, Will Abbott

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

## Ho Ho Ho.... December Is the season to be jolly

This is our favourite time of the year. Our branches are filled with lots of festive cheer, with Carols playing, Xmas decorations all around, and treats for anyone who pops in to see us. Make sure you drop in and say 'hello' before harvest, visitors and holidays get in the way. December is also a good time to ensure your banking is sorted, and that you're ready for the gift buying and holidays ahead.

### Finally, Merry Christmas One and All

The staff and Board would like to wish you all a very Merry Christmas and Happy New Year. If you are travelling, please be safe and drive carefully. Thank you for all your continued support this year and we look forward to seeing you soon.



## The Chrissy Cake and Pud that tastes good and feels good

Did you know that the Loins Christmas Cakes and puddings raise more than \$6 million each year for local community programs, making them one of the largest and most important fundraising initiatives in Australia. During the festive season we are delighted to have these fabulous products available once again in our Willaura Branch for locals to purchase. They make a great Chrissy present.



Lia had her hands full showing off the Lions products. Great balancing Lia!