

Newsletter

No. 271 August 2023



Our Congratulations and thanks to Russell Yeoman

Forty-five years ago in May 1978 Russell Yeoman started our first newsletter with the words:

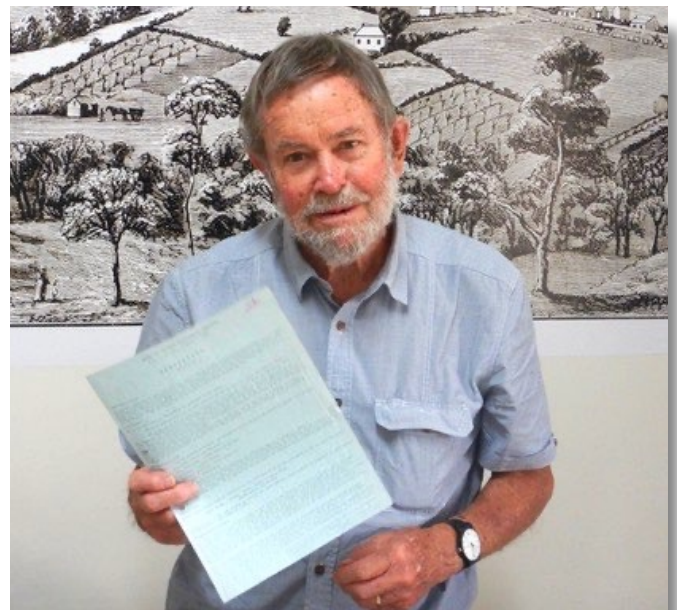
"It has been proposed for some time that the society produce a regular newsletter which is more than merely a notice of forthcoming society social activities. An historical newsletter should provide items of historical information and also record current happenings of historical significance. This newsletter makes a modest start on what hopefully, will be a regular format. It will be necessary however, that items for inclusion be provided by members and your co-operation in submitting suitable items is essential to the success of the operation"

We are indeed fortunate that Russell initiated our newsletter 45 years ago. He has, until recent years, produced, with assistance, many of the past editions. It still continues to develop under Russell's helpful guidance and this edition is number 271.

This is more than just a newsletter; it is a record of our past and our current local history and acts as a valued ongoing resource.

As well as being read locally, we know the last edition was read in France, Scotland, Belgium, Italy and probably elsewhere outside Australia.

All due to the dedicated commitment and initiative by Russell, and many others who have continued to contribute to our newsletter.



Russell Yeoman in recent years holding a copy of the original 1978 newsletter
Photograph - Jim Connor

Next Society Meeting

2.00pm **Saturday** 12th August 2023

Eltham Senior Citizen's Centre

Library Place, Eltham

Next Heritage Excursion

2.00pm **Saturday** 2nd September 2023

Shillinglaw Farm Walk

See further details on page 2

Our Next Meeting - 2.00pm Saturday 12th August 2023

Public Record Office Victoria (PROV) is the Archive of the State Government of Victoria. Established fifty years ago under the *Public Records Act 1973*, PROV at the Victorian Archives Centre in North Melbourne now holds around 106 kilometres of public records from 1836 to the present day. There are also PROV collections at Ballarat, Beechworth, Bendigo, Geelong and the University of Melbourne.

Our next meeting will be about PROV and former PROV staff member Andrew Lemon, will briefly reminisce about his work there, in it's early days.

As Assistant Director Access Services at PROV, David Taylor oversees the management of, and access to, the State collection. David will be outlining PROV's unique role in Victoria, the nature of the public records it holds and how researchers can use increasingly sophisticated online resources to discover more about their ancestors and Victorian history.

Finally, our Society member Irene Kearsy will talk about her experiences as a long-time volunteer at PROV.

As always, Society members and visitors are most welcome to attend this meeting, at **2.00pm on Saturday 12th August** in the Eltham Senior Citizens' Centre, Library Place, Eltham.

Heritage Excursion - Saturday 2nd September 2023 - Shillinglaw Farm Walk

This walk will follow the boundaries of the original Shillinglaw Farm in central Eltham and extend across the Diamond Creek to include part of a later addition to the farm. The original farm comprised lot 90 of Holloway's 1851 subdivision of Little Eltham. Its area was 30 acres lying east of the Diamond Creek and north of Henry Street.

Our walk will include a number of stops to look at maps and early photos illustrating the gradual reduction of the farm area and the early history of the railway and other community uses that occupied parts of the site.



Eltham Trestle Bridge and part of Shillinglaw Farm
* Photograph from EDHS collection

The walk on **Saturday 2nd September** will start at 2pm at the corner of Panther Place and Library Place Eltham (Melway ref 21 J5). The distance is about 2km.

This free walk is open to the general public as well as Society members. Dogs are not permitted on Society excursions. The phone number for contact on the day is 0409 021 063.

Many moons ago, on a bright summer morning in January, I sailed from Port Melbourne on a splendid Italian ocean liner on the Grand Tour about to circumnavigate the world. Little did I then know that by December of that same year, I would have married the ship's Captain and would be living in the beautiful city of Florence, in Tuscany.

Armed with a common law and arts degree from Melbourne University, I wondered if I would ever find work in a civil law country. Luckily, it was the epoch in Italy when the Italian Supreme Court owned and was building legal databases, some of which were in English. So I set up a company and, with a contract from the Italian National Research Council, began preparing legal abstracts for one database on computer law and then case law summaries on the environment for another European data base. And so the years passed.

Then, in 2006, I happened to be sitting in a well-known coffee bar in the Sant Ambrogio area of Florence where I live chatting happily in English to a visiting friend from Sydney. All of a sudden, a woman descended upon us. Uninvited, she pulled up a chair, sat down, and in a broad New York accent said, "I overheard you live here. I'm Nita Tucker and I've just started an English-language newspaper called The Florentine and I need material. You have to write for us". I stammered that I, indeed, wrote a lot but it was all academic, mainly in the passive tense and often crashingly boring. She assured me I'd be fine, but she underlined what she did not want and that was for me not to write about the Renaissance or art history because they were already covered by experts in these fields. Instead, she wanted to inform her readers about everyday Florence and its local history because so few tourists, ex-pats or visiting students knew about it while it was vital for understanding and enjoying the city to its fullest. With that, she told me to have my piece ready by the next Tuesday and swept out the door before I had time to open up my mouth in protest. And so began my experience with The Florentine where my first piece was dedicated to the *trippai* (tripe sellers), vendors of the oldest Florentine-style fast food.

What helped me in tackling this new adventure was that, in the past, I had an incredible mentor regarding the importance of local history when I took my Arts degree in Australian History, before my law degree. He was the much-loved and respected Professor Weston Bate. Back then he had already published his History of Brighton so he set us to work on doing research for his upcoming History of Ballarat. He took us, his honours class, to Ballarat for several days to interview survivors of the great depression in that city.

He did not simply let us loose on the unsuspecting interviewees he had selected, with the aid of his contacts there. Instead, he scrupulously briefed us, firstly on the consideration and esteem we owed these people whose suffering was never to be underestimated. Added to this, he worked with us on preparing an out-line questionnaire of the historical and social issues he wanted addressed in the interviews, always stressing that we should always go where the interviews took us, explaining that often oral history could be unpredictable and that was one of its major fascinations.

It turned out to be an unforgettable experience and one that has stood me in good stead all these years. In fact, I now have my own column in The Florentine called "The Final Say". I hope you will enjoy reading it at www.theflorentine.net.

Note: Deirdre, who lives in Florence, is an author of various books, anthologies and articles



Deirdre Pirro in the centre, standing on a seat facing sideways, with students in Ballarat
Photograph supplied by Deirdre Pirro

When the railway was extended from Heidelberg to Eltham in 1902 it appears little consideration was given to those living in the area between Greensborough and the end of the line at Eltham. Even when the railway was further extended to Hurstbridge in 1912 there was still no station to serve the growing population around Montmorency. Only after much community debate, various meetings and a number of approaches to the government was agreement reached to construct a railway station at Montmorency.

This opened with little fanfare on 5 September 1923, much to the delight of local residents. So, on 5 September 2023 it will be one hundred years since the establishment of the Montmorency railway station.

During this time there have been a number of changes to the layout and size of the station, including when the building was burnt to the ground in August 1939, but these are minor compared to what has occurred recently. The total station building and platform have been demolished and a new, modern station constructed, which is claimed to reflect the character of the local area and blend into the local environment. This totally new station infrastructure is located further west of where the earlier station was situated.



Tait Train leaving Montmorency Station - July 1983

Photograph - George Coop Collection

Thank you to our member Ron Rankin for letting us know about this anniversary

Sands and McDougall Directories

Sands and McDougall directories have recorded details of surnames and occupants of residential dwellings from 1860 until 1974. These directories also record commercial, industrial and residential land use and can provide valuable information for anyone researching social and family histories and changes that have occurred in local areas, including historians, genealogists, urban planners.

Sands and McDougall grew from a printing business established in Melbourne in 1851 and by the 1870s was one of the largest companies in Australia. It developed into a bookseller, printer and account book manufacturer. Their directories were highly regarded as a source of information in locating and identifying individuals, trades and businesses.

Around seven million records detailing the history of land use in Victoria are available online at the State Library of Victoria, after a major digitisation project, funded by the State Government.

From Sands and McDougall's directory 1906

ELTHAM.			
(16½ miles from Melbourne by rail.)			
BIBLE ST Coleman, Peter Prior, Joseph Taylor, Robert	State school No 209— Brown, John, headtchr	Haley, L., general store Jarrod, John Knapman, Geo., bksmth Ragg, A., watchmaker Morris, Wm., butcher Meadows, Robt., carpnr Webster, Chas., br mkr Police stn—Stevens, J., mounted constable electoral registrar Pryor, Mrs Mary Seavey, Mrs Emily, registrar births and deaths Schlitzel, Mrs Elizabeth Shillinglaw, Phillip Help of Christians R.C. church Taylor, Wm. J. Wingrove, Mrs Catherine	Williams, Miss Harri- draper PITT ST Ball, William Carrucan, Dennis Logan, John McColl, Mrs Mary McColl, Mrs C. Poulter, Mrs Sarah St Margaret's C. of E. Green, Ber W. Stobblings, Mrs M. A. Thomas, William Wippell, Walter
BRIDGE ST Bourke, Laurence Crellin, William Crozier, William Falkiner, Frederick Hautrive, William O'Callaghan, Mrs T. Smart, Mrs Mary Sweeney, John	MARIA ST Andrew, Wm. B., gen str Brown, J., head teacher State school Burgoyne, J. J. W., es- tate & insurance agent Clark, David G. Commercial Bank of Aus- —Franklin, Benjamin Eltham Police Court— Bell, John, J.P., pres Eltham htl—Watson, G. Evelyn hotel—Morris, W. Gilsenan, Mrs Harriet Bill, Wm. G., baker and general store	YORK ST Reynolds, Cornelia Vacant Campbell, J.	
DALTON ST Carrucan, Michael Hill, Isaac, Jun Jarrod, Charles	ANDERSON ST Anderson, John, senr Anderson, John H., Junr Beard, Mrs Ann Beard, Thomas W. Bird, George Bromfield, Mrs E. Brown, William Carrucan, Mrs Hannah Coleman, George Cool, Thomas	Falkiner, Alexander Falkiner, Mrs Evelyn A., gardener Gilbert, Mrs Jane Hawkins, — Head, Alfred Head, Richard Hill, Henry Honniford, Miss A. J., post & telegraph mstrs	Hodgson, William Kayloch, Richard G. Kilpatrick, John Langlands, John Lyons, Mrs Flora McAleese, James Maplestone, Charles Moore, Chas. Murray, James Murray, John
			Preston, J., dry goods Pryor, Joseph Souter, Mrs Elizabeth Walsh, Wm., postmstr Wesgh, J. H. West, Robert Williams, Edmond Williams, John Williams, Wm. A. Witthers, Walter
			Residents outside the Township who call for letters at the Eltham Post Office.

The MEN behind the Names – *Eltham Roll of Honour Board* (Part I) Terry Beaton

An article in the May 2023 EDHS Newsletter reported on the installation of the “*Eltham Roll of Honour Board*” into the foyer of the Eltham Library. Yet few may fully appreciate it’s heritage significance for our local wartime and community history. As such, this is the first of two parts to be published in consecutive issues, to help readers understand that it is not just a list of names, but far more crucial. This first part addresses the “*local boys*” of the Shire of Eltham who went to WW2. The eleven listed names are those who sadly made the supreme sacrifice, whilst fighting for their country, cause and children. When we look at these names, we should also remember all the other local volunteers who served in WW2, but survived to return home. Many with war-caused baggage.

The Honour Board was reportedly completed in May 1953, as part of the project that commenced on 27 March 1945, when the Eltham Progress Association’s public meeting, put into motion it’s plans to create the Eltham War Memorial Baby Health Centre, Pre-School and Children’s Library set in a “*Garden of Remembrance*”, using land later purchased on Main Road. It was to be a community based complex; not as a military monument, like the Shire’s original Memorial Tower for WW1 at Garden Hill, but as a “*living memorial*” within Eltham helping the children for which men had served or died in WW2. Construction began in July 1950 and the Baby Health Centre, the first stage of the project, was opened in late 1952. The Honour Board was then unveiled when the Pre-School was opened a few years later.

After sixteen long years of dedicated fundraising by the Women’s Auxiliary since 1943, the Children’s Library was opened in 1959, as the third and final building for this WW2 “*Memorial*” complex. In 1965 the Eltham War Memorial Trust handed over control to the Eltham Shire Council. Then six years later, with the establishment of it’s own municipal library, in the new Shire Offices on the adjacent block, the Children’s Library was closed in 1971 and relocated to the new library. The vacated building was then renamed as the “*Eltham War Memorial Hall*”. The Honour Board remained on display until recent years when it was removed in the wake of proposed plans to sell the complex without any apparent due consideration to its original “*memorial*” motive or community youth care purpose.

The Honour Board was commissioned to primarily acknowledge the local men who died in WW2. The RSL later added their names to the WW1 Cenotaph; which was moved to the front of these Memorial buildings on 2 April 2012, when the Eltham RSL Sub-Branch was closed and sold by the Victorian RSL State HQ. Recognising the significance of this memorial site, local RSL and community volunteers orientated the Cenotaph so that the names of the WW2 fallen were facing Main Road. This was the Cenotaph’s second move since it’s dedication on Armistice Day in 1919, on a site close to the corner of Main Road and Bridge Street.

So to help bring to life the human factor of the “*Eltham Roll of Honour Board*”, which only provides ranks, surnames and initials in gold lettering; the following table is presented as a simple ready reckoner; giving their full names (*with given names in italics*), along with the fate that befell them and at what age, where and when they died, as well as where they are buried, or commemorated overseas for the five with no known grave.



Cenotaph and War Memorial Hall
Photograph - Sheila Beaton

The MEN behind the Names – *Eltham Roll of Honour Board (Part I)*

List of Those Volunteers Who Died in WW2

Continued from page 5

Rank	Surname	First Name	Svc/No	Fate	Age	Location	Buried
Capt	GAHAN	<i>Studley Manston</i>	VX 48379	KIA 17/05/41	27	<i>No Known Grave</i> Middle East	Alamein Memorial, Colm 91, Egypt
Flt/Lt	RUTTER	<i>Donald Hemphill</i>	410262	KIA 5/04/45	23	Bombing Ops to Steppenber, Ger	Hanover War Cem, 10.B.3, Germany
Flg/Off	RUTTER	<i>David</i>	400833	KIA 9/12/41	26	<i>No Known Grave</i> near El Adein, ME	Alamein Memorial, Colm 245, Egypt
Flt/Sgt	McLEAN	<i>Stanley M ?</i>	419844	KIA 7/10/44	20	Bombing Ops over Germany	Reischswald Forest War Cem, 10.B.13
Sgt	INGRAM	<i>Lester Neil</i>	410236	KIA 22/04/43	31	Flying Accident Berkshire, Eng	Brookwood Mil Cm 4.I.11, Surrey, Eng
Sgt	DUNLOP	<i>Cuthbert Douglas</i>	VX 15252	KIA 22/11/42	22	Soputa, New Guinea	Pt Moresby War Cem, C6.B.23
Cpl	FELDBAUER (POW)	<i>Theodore Albert</i>	VX 51733	DOD <i>Malaria</i> 27/03/45	35	<i>No Known Grave</i> Sandakan Camp Nth Borneo	Labuan Memorial, Panel 28, Labuan, East Malaysia
Cpl	CLERKE	<i>Alfred Charles</i>	VX 23112	KIA 2/02/40	35	<i>No Known Grave</i> Ambon, Dutch East Indies	Ambon Memorial, Colm 2, Indonesia
Spr	CASTLEDINE	<i>George Ernest</i>	VX 10044	KIA 18/04/41	26	During fighting withdrawal in Greece	Phaleron War Cem, 2.E.4, Athens, Gr.
Pte	BUTHERWAY (POW)	<i>Jack Herbert</i>	VX 37645	DOD <i>Malaria</i> 8/07/45	26	<i>No Known Grave</i> Ranau 1 Jungle Camp, Nth Borneo	Labuan Memorial, Panel 29, Labuan, East Malaysia
Pte	FIELD	<i>Kevin Francis</i>	VX 144763	KIA 28/06/45	27	Bougainville New Guinea	Pt Moresby War Cem, C1.E.27

Terms used: KIA – “Killed in Action” DOD – “Died of Disease” DOW – “Died of Wounds”
(POW):- Prisoner of War GSW – “Gunshot Wound” ME – Middle East

The second part of this article, which will address the names of the 26 men who lost their lives in the Great War, will be published in the October issue of our EDHS Newsletter.

Sources:

Department of Veterans Affairs (DVA) Online Nominal Roll for WW2

National Archives Australia (NAA) Online Collection of Service Records for WW2

Sandakan - *A Conspiracy of Silence* by Lynette Ramsey Silver, published in 2000. ISBN 1 86351 245 6

Essay on the Eltham War Memorial by local historian, Andrew Lemon, amended in November 2018

Membership Subscriptions for 2023 - 24 were due on 1st July

We appreciate those members who have already renewed their membership. If you have not done so your payment would be welcome to Robert Marshall at our August meeting or by direct credit to EDHS Bendigo Bank BSB 633 000 Account 141820902 or by mail to EDHS 728 Main Road, Eltham 3095. Membership fees are Single member \$25.00 - Family \$30.00 - Business organisation \$30.00

Melbourne City Mission was founded in 1854 to provide support for the poor and homeless left behind in the chaos of the gold rush. To commemorate its centenary, its committee decided to raise funds for a village to house the aged, particularly the "destitute and needy" and "those with a small capital, but not enough to purchase a home for themselves". The committee wanted somewhere on the Melbourne fringe (reason not obvious), and found a nine-acre property called Willandra, a former poultry farm, situated alongside the Diamond Creek near Eltham railway station. They purchased it for £8,000, with a subsequent purchase of a further eight acres.

They decided to call the place the Judge Book Memorial Village in memory of a long-serving committee member Clifford Book, who died in 1954. He had been a highly-regarded Victorian County Court judge and was also a prominent Baptist lay preacher. He made the news in 1948 when, while sitting on a Royal Commission looking into the administration of the WA police force, he received anonymous death threats.

The village went through a few name changes over the years. In 1982 it was renamed Judge Book Retirement Village, then in 1993 the Melbourne Citymission Eltham Retirement Centre. But the most significant change occurred when Citymission, wanting to focus on its core activities, decided to sell the village to a specialist residential aged care organisation. It was taken over in around 2009 by St Vincent's Health Australia (stated to be Australia's largest not-for-profit health and aged care provider) and is now known as St Vincent's Aged Care Eltham. But many Elthamites still like to refer to the place as Judge Book.



Judge Clifford Book
Photograph from Souvenir
Programme in EDHS collection

The foundation stone was laid by Prime Minister Robert Menzies in March 1956, with the first hostel units opening later that year. The Willandra homestead was converted into a kitchen, dining hall and administration area. Initially the village catered for 60 residents, but by 1958 a second stage with nursing facilities and more hostel rooms provided accommodation for another 50 people. There was an upgrade in 1966 with the opening of the Judge Book Nursing Home plus extensions to other existing buildings, with further independent living units opening in 1970 and a major maintenance upgrade of the whole village in 1971. A Day Therapy Centre opened in 1978 and a specialist dementia wing in 1991.

And in 2001, Eltham Lodge nursing home and new hostel units were opened. By 2008, the complex catered for 250 residents, split approximately equally between those in the independent living units (hostel accommodation or self-contained units), and those in residential aged care (the nursing home).



Photograph of garden from St Vincent's website

The site may not have been as ideal as was first thought. In 1965, residents were evacuated when a fire raged out of control towards Eltham township. Thankfully, the wind changed direction and the village remained intact, although three volunteer firemen lost their lives and several nearby homes were destroyed.

In 1971, the Diamond Creek flooded but the village was undamaged. However, when the Diamond Creek flooded again in 1974, water one metre deep swept through the village causing havoc. There was further flood damage in 2010 and yet another flood in 2022.

In late 2016, the community group Welcome to Eltham sponsored about 100 refugees from Syria and Iraq, who were resettled in a block of about 60 units, which had been unoccupied since the 2010 flood. A group of far-right protestors (not from Eltham) were way outnumbered by local residents who welcomed the refugees wholeheartedly, adorning the footpaths with more than 8,000 images of butterflies. With the support of Welcome to Eltham, the refugees were integrated into the Eltham community thanks to various church organisations and groups such as Eltham Woodworkers and the Eltham Leisure Centre.



But in 2023, the future remains uncertain for those refugees (and for some other residents), whose units are now slated to be demolished due to the flood damage. The cost of rebuilding has been estimated at over \$20 million. St Vincent's has stated that they are helping residents to find "alternative, suitable, and long-term accommodation". It appears, though, that many will be able to move straight across to the residential aged care section of the complex.

Principal sources: Eltham Town Community News c.2008; M&N Bulletin April 2023

Other sources: Sunday Times (Perth) 28/11/1948; The Age 9/6/1954; The Guardian 15/4/2018; Melbourne City

Mission website; St Vincent's Aged Care Eltham website

Snowfall Memories

Peter Pidgeon

Eltham and District witnessed significant snowfalls in 1951 and 1986.

Journalist Bill Gillard reported in the *Diamond Valley News*, on August 5, 1986: Following the snowfall in the early hours of Friday July 25th, 1986, Montmorency resident Marjorie North remembered well the winter of 1951, when she took her children, including son John together with the Shallard and Squire children "in the Austin A40 up the Main Rd., Eltham to farmer Bell's property alongside the Eltham College. They were able to make a snow man and throw snowballs.

Blanche Shallard says there was a quite a covering of snow on the lawn of their home at the corner of Wellington and Rattray Rds. Children of Saint Faith's Kindergarten were also delighted to discover that snow had fallen."

The Age later reported that snow falls were the most widespread in the State's history and the heaviest in Melbourne for 20 years.



Stokes Orchard, Eltham 1951
Photograph - EDHS collection

The EDHS collection includes photos of the Stokes property at the corner of Nyora and Eucalyptus roads covered in snow in the winter of July 1951.

Agnes Somerville Irvine, nee Wanliss, 1867-1954, First Lady

Agnes Somerville Wanliss was born in Ballarat on 16th November 1867. She was the daughter of Thomas Drummond Wanliss (1830-1923), and his wife Eliza, nee Henderson. the fourth child in a family of nine children. Thomas was proprietor and editor of the Ballarat Star, prominent in the community and member of the Legislative Council.

Agnes was educated in Ballarat and in Dresden, Germany. In 1891, aged 24, she married William Irvine, a barrister in her hometown, Ballarat. William entered Parliament as a member of the Legislative Assembly in 1894. He held many senior positions and became Premier in 1902. He was the Chief Justice of Victoria 1918-1935 and became Lieutenant Governor of Victoria.

As Premier, Agnes became Victoria's First Lady, and played host during two Royal visits: the visit of Prince Albert, Duke of York and his wife Elizabeth (shortly after the birth of their first child, Princess Elizabeth, who would later be Queen – in 1927) and when her husband was acting Governor of Victoria in 1934, the tour of the Duke of Gloucester.

In 1914, William was knighted and as a result Agnes became known as Lady Irvine. She became a well-known social figure of the 1920s and 1930s.

Agnes was an executive member of the Victorian division of the Red Cross Society from 1918 to 1933. After WW1 the Red Cross were heavily involved in rehabilitating and supporting returned soldiers; making goods and fundraising for hospitals such as the 16th Australian General Hospital, Mont Park, Macleod. Volunteers would drive men out for day trips to local places such as St Andrews and Hurstbridge.

For many years, Agnes was also the President of the Truby King League of Victoria which was affiliated with the Australian Mothercraft Society which was interested in the health of women and children and especially the area of nutrition for babies.

She was also Vice President of the "Queen's Fund" – set up "to help women to help themselves" by providing applications for relief – funded by subscribers.

In 1908, Agnes and William purchased two blocks of land at the end of Reynolds Road, Eltham from the owner of the Banyule Homestead in Heidelberg. They expanded on this and eventually owned 150 acres at the corner of Reynolds Road and Laughing Waters Road. They built a house they named Killeavey. It had a garden designed by a director of the Royal Botanical Gardens. Agnes was known to be a keen gardener.

When Eltham High School opened in 1918, Agnes presented the school with two pictures for hanging on the walls, one representing a Dutch girl and the other entitled "mother and child".

Agnes and William were members of Eltham's Welcome Home Committee from 1916 to 1918.

They had a son William Jnr. and two daughters, Agnes and Beatrice. Later, Agnes and William left Eltham and Killeavey was given to Beatrice their daughter. Sir William died in 1943. Agnes remained an active person all her life and was known to enjoy a good game of bridge.

Agnes died aged 86 years old at Killeavey while visiting Beatrice on 16th August 1954. She is buried with her husband and other family members in a quiet corner of the Eltham Cemetery.



Lady Agnes Irvine
Photograph - The Australasian
13 April 1918

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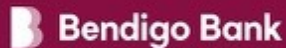
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**Printed by courtesy of Vicki Ward MP,
State Member for Eltham**

We are always interested to consider local history stories or articles for publication in our newsletter



Community Bank
Hurstbridge, Eltham,
Diamond Creek,
Doreen-Mernda
and Kinglake

Community banking - our local story

In 2023 the banking industry is undergoing massive change in response to digitisation and associated customer behaviour. The first wave of banking rationalisation began in the 1990's, particularly in regional areas. People quickly recognised that if the bank closed their local economy would decline as activity was drawn to the next banked town. One farming community's response was a partnership with Bendigo Bank. The solution: a company of local shareholders would fund a building, staff and running costs while Bendigo Bank would provide the regulation, guarantees, training and products. Income would be shared 50/50. In 1998 the Minyip/Rupanyup Bendigo Bank Community Bank opened its doors.

The Hurstbridge and district community found itself in the same predicament in 1998 when the ANZ left town. The traders were rocked but after some investigation local leaders set about establishing a Hurstbridge community bank. Bendigo Bank weren't convinced that the urban fringe could raise the same level of community support exhibited in regional Victoria. Happily, they were wrong and 370 shareholders stumped up more than the \$400,000 target. The Hurstbridge Branch opened in 2001 with 700 customers and within two years had turned a profit, funded local causes and paid its shareholders a dividend.

Key to the community banking model is that branches feed into the community not off it, by returning up to 80% of the profit and stimulating local economy through building leases, employment and local services. During the next eight years Community Bank Branches were opened in Eltham, Doreen/Mernda and Kinglake contributing over \$60 million to the local economy and returning in excess of \$8,000,000 to the community through grants, sponsorships and dividends.

In this second wave of change other banks in Nillumbik have withdrawn their physical presence and our Bendigo Bank Community Bank Branches now offer the only walk-in services from Kinglake all the way to Eltham. Don't think we're standing still, we will respond to the changing landscape but we aren't going anywhere and have no doubt that our customers value face to face service.

Malcolm Hackett OAM

Chairman, Valley Community Financial Services Pty Ltd

(Administering Hurstbridge, Diamond Creek, Doreen & Mernda
and Eltham Community Bank Branches and Kinglake Branch)