



What a response from the Creswick community! *Pouches for Injured Wildlife on Kangaroo Island*



During the last few weeks the Creswick community rallied behind local resident Angeline Treacy in response to the devastating fires on Kangaroo Island. In Angeline's words, *'I feel very blessed to live in Creswick, however 'home' to me is my beautiful Kangaroo Island. I've wept as I learnt each day of more destruction and death'*. Angeline decided she needed to do something to help care for the many native animals left burnt, injured and orphaned.

Thanks go to the Creswick Woollen Mills for their generous donation of offcuts of woollen fabric which were used along with donations, from locals, of fabrics suitable to be used in the making of marsupial pouches.

One day recently saw a number of women arrive at the RSL Hall, courtesy of the RSL, armed with their sewing machines, fabrics and scissors. During that day they produced thirty pouches, of various sizes, which could be used in the care of joeys, baby koalas and even tiny possums! Under instruction from those with experience in this field including Jan Bosher Carmel Roads and Vicki McArthur, many hands made light work of the cutting out and sewing of the pouches. Each pouch had three liners, which makes cleaning and re-use much easier for the stressed animals, for a total of one hundred and twenty pouches. What an achievement from a day's work!

The group also want to thank the Creswick Bakery who provided lunch for the workers on the day and the Creswick Pharmacy for the donation of bandages, ointment and other



products which would be used in the treatment of burns.

Fortuitously, local residents Elaine and Michael Clark were travelling to Adelaide and were able to take the pouches and other donations with them and within a week they were already on Kangaroo Island where they are being used at the Kangaroo Island Animal Recovery Centre. A second sewing bee has already been held.

As Angeline expressed, *'I feel humbled and thankful to live in such a caring community'*.

One hundred per cent of Donations to the Kangaroo Island Mayoral Fund will go directly to those affected by the fires.

Australian Red Cross Appeal



Members of the Creswick Unit of the Australian Red Cross collected \$6,800 from outside the IGA Supermarket.
Heather Pearse, Laurie Wright and Red Cross Volunteer, Joan Neil

Creswick District News

The CDN is a community newsletter imparting local information. Copy is invited from individuals and community groups reporting or advising on local events. All contributions are accepted in good faith with no intention or desire to misinform or offend. Articles must carry the name, phone number and/or email address of the sender. The Editor reserves the right to edit or not publish any article. Views expressed are not necessarily those of The CDN Team.

The next issue of CDN will be available on 20 February 2020

**Deadline for copy and advertisements:
1st day of the month.**

Newsletter printed by
FRP PRINTING

ADVERTISING

**Contact CDN: 0407 352 982
03 5345 2059**

**Email: cdn@cbl.com.au
Mail: PO Box 384, Creswick 3363**

Email advertisements or drop handwritten copy into the CDN Box at Visitor Information Centre. The *Creswick District News* is available beyond this district at \$15 for 12 issues mailed to a destination within Australia only. Contact the CDN with recipient's details at cdn@cbl.com.au

The CDN is also available online at www.creswick.net/creswick/newsletter



CDN ADVERTISEMENTS

Price	Size	Black and White :
\$15	6 x 3.5 cm	
\$25	6 x 4.5 cm	
\$40	8 x 6 cm	
\$80	12 x 8 cm	
\$100	14 x 10 cm (portrait only)	
\$160	14 x 20 cm (landscape only)	
\$300	20 x 28 cm (full page)	
Coloured advertisements prices on application		



Australia Day Breakfast

Sunday, 26 January

Park Lake, Creswick (near tennis courts)

Ceremony commencing at 8.00am followed by Breakfast

This event is funded by the Hepburn Shire and supported by local businesses.

Local achievers will again be acknowledged.

Please advise Pat Tacey by email tacey55@gmail.com of anyone who has achieved a personal award, a group award or success during 2019.

Tickets (free), for catering purposes, will be available from the Creswick Hub and the Visitor Information Centre from 7 January.

This is an environmentally friendly event. Please bring your own reusable crockery, cutlery and drinking vessels.

Volunteers to help are most welcome, contact Pat if you can assist.

Please note that in the event of a Code Red Fire day this event will be cancelled.



SMILE SQUAD TO VISIT DAYLESFORD KIDS IN 2020

From Term 1, The Smile Squad – Victoria's new fleet of school dental vans – will start visiting primary and secondary schools in the Hepburn Shire and will provide free check-ups and treatment including teeth cleaning, fluoride application, fillings, root canals and any other non-cosmetic treatments to make sure our kids have healthy teeth.

creswick Rainfall

Monthly Totals as sent to Bureau of Meteorology by Frank Slade.

	2017	2018	2019
	mm	mm	mm
January	34	30	3
February	37	6.5	23
March	44.4	30	15
April	106.5	17	13.5
May	39.5	93.5	161.5
June	12.5	68	133.5
July	72.7	79	65
August	59.3	70.5	98
September	51.5	22	57.5
October	64	33.5	34
November	55.1	40	71
December	58.5	80	20.5
TOTAL	635	570	695.5

Enquiries 0448 416426

'Groove and Move'

**ORIGINAL RETRO
VINYL 'DANCE PARTY'**



Creswick Town Hall

January 25th - 7.30 pm till late

- \$5 Entry
- BYO Food & Drinks
- DJ's Spinning 60's, 70's & 80's Vinyl
- Spot Prizes for dancing or outfit
- Raffle

A FUNDRAISING EVENT BY 'PAVILION ARTS'
TO PURCHASE EQUIPMENT FOR USE BY LOCAL
ARTS GROUPS AND COMMUNITY EVENTS



**Creswick
Admin
Assistance**

Sandy Jennings

"For all your admin needs"

0405 717321

creswickadmin@bigpond.com

www.facebook.com/creswickadmin

Creswick Lions Club

Lions members have again been busy over the holiday season. In addition to the regular Creswick market barbecues, the Club held fundraising barbecues at Bunnings in December and January.

The Christmas break-up dinner was enjoyed at the National Hotel in Clunes where all were well looked after by the staff. Volunteers, who have willingly helped Lions throughout the years, were welcomed to the Christmas dinner.

Treasurer, Pat Tacey, is busy co-ordinating the Australia Day breakfast with other Creswick volunteer groups. People are encouraged to come along and celebrate the day at Park Lake Reserve with a free breakfast. If you are planning to attend, please obtain tickets, (for catering purposes), prior to the day. Tickets are available from the Creswick Hub and the Visitor Information Centre from 7 January. Remember to bring your own crockery, cutlery, cups (no disposables please). The Club is also seeking volunteers to assist. Please contact Pat by email at tacey55@gmail.com.

Lions would like to thank everyone who supported the Club through 2019 and wish them all the best for 2020. Without your support, Lions wouldn't be able to invest funds back into the local and wider community.

If you've seen the Club out-and-about at fundraising events and think that joining Lions is for you, please contact President Peter Cowie on 0419 899 910 or Membership Chairperson Bernardette Tacey on 0419 326 052
Carolyn Gargiulo, Secretary, 0417 349 049

Creswick raising funds for Bushfire Appeals

Creswick residents have generously responded in recent days to the call for donations to assist with the Bushfire Appeals.

A fundraising event for the CFA held at the Farmers Arms Hotel in Creswick was well supported with over fifty local businesses, clubs and individuals donating to the very successful auction which has raised over \$20,000. The evening was described by one trader as a '*fantastic response - with a massive turn out of support*'.

Proceeds of an evening meal held at the Smokeytown Café raised \$2050.50 for the appeal. The Creswick Unit of the Australian Red Cross collected \$6,800 from outside the IGA Supermarket during last week.

Thank you to all.

If you wish to donate go to:

Victorian Bushfire Appeal

vic.gov.au/bushfire/appeal

or at any Bendigo Bank branch.

Australian Red Cross


redcross.org.au

The Kangaroo Island Mayors Bushfire Appeal Fund

The official donation appeal for Kangaroo Island.

BSB: 105 094 Account Number: 035 680 540

Account Name: Mayoral Bushfire fund



A single ember can spread bushfires as far as 40km.

Burning embers from bushfires can travel up to 40km, starting new fires in seconds, destroying homes and making escape impossible. If the Fire Danger Rating is ever extreme or above, don't hesitate. Leave early.

How well do you know fire?

Plan. Act. Survive. Go to emergency.vic.gov.au

Authorised by the Victorian Government, 1 Treasury Place, Melbourne



W.G. Spence... Founder of the Australian Labor Party

Originally printed in the CDN in September 2002



Creswick's William Guthrie Spence is the unsung founder of the Australian Labor Party.

Born at Eday, a village on the Orkney Islands, Scotland, in 1846, he came with his family to Victoria in 1853. They made their home in the bush at Jackass Gully, four kilometres east of the booming gold mining town of Creswick.

Two years later William Spence was working down a Creswick deep lead mine under conditions, which strengthened his determination to improve the working conditions of labourers. At a young age, he became Secretary and Sunday School Superintendent of the Creswick Presbyterian Church. Already an avid socialist, he believed all property should belong to the government.

The opening up of the Berry deep leads at Broomfield in 1872 provided work for thousands of Creswick's unsuccessful previously self-employed shallow-mining diggers; however their new working conditions were deplorable. Miners laid on their backs in narrow drives (tunnels), often in water, hewing out gold-bearing ore. When it was dry, they inhaled foul air containing a quartz dust that created phthisis, a disease which would eventually eat away their lungs.

William Spence set about improving these conditions with a movement leading to an interstate trade union organization. Ever since the founding of Australia, craft unions and scattered trade unions had come and gone, but no successful effort had been made to amalgamate them into a formidable force. Bendigo, in 1872, under the banner 'Amalgamated Miners of Victoria' formed several branches. Six years later this organization comprised only three branches and just two hundred and fifty members.

William Spence, in 1878, seized an opportunity to launch his fiery union movement when local mine managers clubbed together to reduce miners' wages. He organised, on 11 July, a protest meeting in Dibden's Speculation Hotel, Broomfield, which formed an Amalgamated Miners Association branch (AMA) with Spence acting as Chairman.

Revealing Spence's vision for the future of trade unions, a resolution, now of momentous historic significance reads, *'that an advertisement be inserted in the leading newspapers of the principal mining districts stating that the miners of this district intend resisting a reduction of their wages'*. (Creswick Advertiser 12-2-1878).

Eventually under Spence's leadership, and using rules he laid down, branches were formed on all Victoria's deep lead goldfields. While still Secretary of the statewide AMA, Spence was to extend his campaign to improve workers' conditions.

He was approached by Creswick shearer David Temple, whose profession took him across Victoria, NSW and Queensland. Temple, after explaining the hardships, imposed on shearers and, claiming that they were being exploited by graziers, asked Spence to form a shearers' union. Motivated by Temple's stories, this still Creswick miner and leader of Victoria's united miners unions, accepted Temple's invitation.

Later Spence stated, between 1886 and 1916, he had visited every shearing shed in Victoria, NSW, and all the main sheds in Queensland and South Australia. Simultaneously with his shearers' union activities, Spence fostered political groups, many eventually developing into ALP branches.

Spence's outstanding success in forming a strong interstate shearers' union, with his political activities at the same time, was the foundation of the Australian Labor Party, the political wing of the unions. Vance Palmer in his history, *Unionism in Australia*, recorded: *'More than any other man he was responsible for the drive that made unionism a great force in the country and a significant phase that ended with his death'*.

With Federation, Spence was elected to the Commonwealth Parliament where unionism always remained his top priority. After nearly fifty years dedicating his life to improving the conditions of the working man, Spence's crusade came to a harsh end. In 1916, he supported, with Prime Minister 'Billy' Hughes and some other Labor MPs, conscription during World War I which was against ALP policy. Spence explained that he was compelled to choose between his party and his Country; he chose his Country.

There is no place in the ALP for any member who lets his conscience take priority over party policy so in 1916 its founder was expelled.

Sources: W.G. Spence, *Australia Awakening*; H.H. Pearce *A History of Mining in Creswick*; *Creswick Advertiser* 1870-1878; John Graham *Early Creswick*; Coral Lansbury and Bede Nairn *A.D.B. Vol6*; Ian Turner *History of Trade Unions In Australia 1788-1983*; D.J. Murphy *Labor In Politics - Labor History No.13*, Nov. 1967.

Tom Evans MLA (deceased)

The Creek was beautiful

In tidying up papers for an elderly relative, a Creswick resident came across this letter which was published in the Creswick Advertiser in the early 1990s when the author was in her 90s.

To the Editor -

I have lived with fond recollections of seeing the Creswick Creek as a lovely welcome sight, not the poor, smothered slum and silt-filled (sic) stream covered with brush and weeds, and in parts, fully grown trees.

The council, about 100 years ago, straightened the creek, which took a sweeping turn below Tremayne (sic) House from the vicinity of the Creswick Sound - not called the football ground then - and all along parallel to Albert Street, it was made a straight stream.

This was a built-up road with a row of willow trees to hold the bank and it was called 'Lovers' Walk'. The trees were later cut out as the wandering cows camped there at night. Nearly every family kept a cow.

But this bank and road were lined with beautifully cut and dressed large bluestone blocks, the bank six-foot deep. I do not know if the bottom of the creek near the Water Street bridge was also lined.

I, with other children, ran along this stone parapet. It was a sight to behold - such beautiful skilled work. Not a trace of this can be seen now, all it was all filled up by the dredges and the battery.

I cannot remember any clearing ever being done. And don't forget, we had floods often.

I have seen the huge, deep, dredge dams burst, along with the Tovie Dam overflow, plus three inches of rain causing terrible flooding from the Water Street bridge and on the west side pouring through Lyalls blacksmith shop, the

Farmers Arms, etc., and out through Pasco's yard and the brewery and sweeping through the grocery and butcher's shop and the turn below Davis' Bridge in Albert Street.

Our downfall was caused by the dredges and battery, which filled the creek with slum and silt. I can never remember anything being done to clean out the creek.

The amount of gold that was obtained from the dredges and battery will never compensate Creswick for this ruination. Mr. Coughlan, the battery manager, showed me the pattypanns and blocks of gold, all pure gold, shining yellow and very heavy. A small pattypan of gold was worth 80 pounds.

I still recollect the beautiful stream with minnow and black fish - all native - swimming about the deeper pools.

Couldn't we clean it out and dump the soil as a fill on lower land? I would be glad to supply further information. Those on the eastern side owned the creek.

To the poet who wrote this:

*Breathes there a man with his soul so dead,
Who never to himself has said,
This is my own, my native land.*

I walked up to Hammon Bridge last year and came home along the creek bone dry. I am 92 and walked along the bed of the creek, the bottom all lined with quartz stones and boulder. Was this put there?

The creek has never widened or gone deeper, only self-sown trees overgrowing the banks.

Jessie Zimmer, Eastern Hill (deceased)

 **F.W. Barnes & Son**
FUNERAL DIRECTORS

Our friendly staff are here
to help arrange a funeral
for your loved ones or
pre-paid funerals
to suit your needs

Cnr. Pleasant Street South & Darling Street,
Ballarat
Telephone: (03) 5336 1211
Email: office@fwbarnes.com.au
Web: www.fwbarnes.com.au

A part of your community since 1895

GLENN MURPHY PLUMBING

Lic. No. 23116

All aspects of

- ♦ Plumbing
- ♦ Gas fitting
- ♦ Sewerage
- ♦ Roofing
- ♦ Spouting
- ♦ Drain Cleaning



Phone: 5345 2693
Mobile: 0408 452 693

Peter Neil Concreting

Driveways, Shed Slabs, Paths,
Ramps, Stencil and Resurfacing,
Re-Seals, Building Renovations,
Retaining Walls,
Mini Bobcat Hire

Mobile 0409 016 805
AH 5345 1221

If you need the services of a **JUSTICE OF THE PEACE** in the Creswick district
Ring 5345 7414 0408 317 872 or 5345 7522 or visit rvahj.org.au for more information

CRESWICK NEWSAGENCY & LOTTO

Phone 5345 2557

Your local Newspaper Store

Greeting Cards, Stationery,
Magazines.

Home Delivery. We deliver 7 days.

Shop local and Save



Hepburn Shire Youth Development Fund - Applications Now Open

Hepburn Shire residents aged 15 to 23 are invited to apply for grants through the Youth Development Fund.

There are two types of grants available:

- Participation in the Young Endeavour voyage (total cost \$4,000)
- A Scholarship which provides financial assistance (up to \$4,000) for learning and development, through a State, National, or International conference, workshop or program of the applicants choice.

The Young Endeavour grant will enable a young person from the Shire to participate in a sail training voyage on Australia's national sail training vessel. The eleven day program focuses on improving teamwork, leadership skills and personal development through teaching young people how to sail a tall ship.

Applications can be made through the Council website and close on 21 February 2020. For more information visit <https://www.hepburn.vic.gov.au/youth-development-fund/> or <https://www.youngendeavour.gov.au/>



**smithard
electrical**

Travis Smithard
0428 594 574
e: travis@smithardelectrical.com.au
w: www.smithardelectrical.com.au
P.O. Box 261 Creswick, 3363
R.E.C. 19181

▸ Domestic ▸ Industrial ▸ Maintenance
▸ Commercial ▸ Installation ▸ Design

Pyramid Connection Healing

Cheryl Burridge

Remedial Massage
Spiritual Healings

0404 802 339

Consultation Room at John Curtin Aged Care



**CRESWICK
4WD
CENTRE**

Jamie Haintz 0431 449 377
Creswick 4WD Centre 63 Albert St Creswick Ph: (03) 5345 2607
jamie@creswick4wdcentre.com.au

PIANO

BRONISLAW SOZANSKI

Registered Vic. Inst. Teaching
Vic. Music Teachers Assoc.

Aged 7 to advanced VCE specialist

5345 7522

Park Lake News

The Friends of Park Lake are looking for Pixies.

Have you thought of becoming a 'Pixie' in this new year? They would love to have you join them. Why not join them at their first meeting for the year and learn what they are about and what they do.

The meetings are brief and are held on the first Monday of the month at 10 South Street, Creswick, at 9.00am. If being a 'Pixie' appeals and caring for our Botanical Reserve is important to you, do join them. Contact President Mena on 0418 810 100 or 'Pixie' Val on 5345 1310.

DAYLESFORD MOTORFEST

Sunday 16 February 2020

Victoria Park, Daylesford

Family friendly event, 1500 vehicles

Best dressed competition and live music

stalls, displays, demonstrations

\$20 entry for display vehicles

\$10 per motorcycle

\$5 entry per person – under 15 free

Tickets available online

Offsite parking

Display vehicles from 8am

Public entry from 9.30am

Follow on facebook for updates

www.daylesfordmotorfest.com



152ND KINGSTON SHOW – YOUR LOCAL!

WOW! What a great two-day show!

Thanks so much to more than fifty volunteers, major sponsors Creswick & District Community Bank® Branch, Biggin Scott and forty other great sponsors – see the website for the full listing.

With great weather over both days, the Show warmed up with working dogs, stockman's challenge and adult riders on Saturday. The children's handicrafts competitions were hotly contested with the major prize of \$100 going to Newlyn Primary School. It will be on again in 2020. The crowd gathered for the Yard Dog Trials and was entertained with informative commentary as owners and dogs were put through their paces.

On Sunday, a record field of 178 horses competed all day in everything from harness to miniature to Off the Track in over two hundred classes. The crowds gathered again to watch and learn about the Yard Dogs contest for Improver and Open classes. Those dogs were extraordinary. Meanwhile the Tug-of-War was fiercely contested with great prizes. In their new home on the southeast corner of our picturesque grounds, the Dairy Goats had a great view of the Show all the way to the Jumping Castle, but were focussed on competing in twenty-nine classes with a tremendous ninety entries.

Thanks to volunteers and support from Hepburn Shire and Creswick & District Community Bank® Branch. The canteen was open for business again with great food. Kingston CFA was on board for the weekend as were the Friends of the Avenue of Honour, who drew their 2019 major raffle prize.

The community experience made this event a success and there are plans to expand again in 2020. Volunteers are vital to this success, so if anyone would like to become a member, help out or have enquiries please go to the web, Facebook or call the Secretary on 0419 527 734 or email secretary@kingstonagsociety.org.au. Membership gives free entry to the Show.

John Rowlands, Secretary

News from Victoria Street Craft Group

The Craft Group donated to the following charities last year:

- BRICC cancer centre
- Riding for the Disabled (RDA)
- Shannon's Bridge
- Royal Flying Doctor Service (Victoria)
- Creswick Brass Band
- 3BA Christmas Appeal

The Group would like to thank Group members as well as outside helpers who are always so giving, and without whose support these gifts would not have been possible.

All the girls at Creswick Victoria Street Craft Group wish everyone a healthy and happy 2020.

Rita Flapper



Creswick & District Historical Society, Inc.

'BACK TO CRESWICK' PROPOSAL

Following a mail-out in July and information in the *Creswick District News*, the Creswick & District Historical Society is planning an Information Night on

Thursday 27 February, 2020

Town Hall, Water Street, Creswick 6:00pm

This evening is for those interested in participating or finding out more about this proposal. The 'Back to Creswick' event would be held in 2022 (the 170th Anniversary of Creswick being gazetted as a town), at a date to be fixed.

Previously, the Historical Society has invited all businesses, sporting bodies, organisations and individuals to show expressions of interest in participation, whether that be in presenting a demonstration of what they do; e.g. football match, tennis tournament, agricultural show, flower show or art exhibition. Other people might be interested in helping co-ordinate events, having food stalls or busking.

The Hepburn Shire has shown interest in assisting and the Historical Society have received positive communications of interest from a number of people and organisations in Creswick. The Historical Society itself is planning a display around the events of the Australasian Mine Disaster, as well as tours and access to records for people seeking family history information.

This invitation to attend the Information Night is open to everyone and all are welcome.

Please register your attendance with The Secretary, Creswick & District Historical Society, PO Box 317, Creswick or with Marilyn on 5334 7980 by 20 February.

Senior Cits News

Seniors Christmas lunch was introduced with the Creswick Brass Band playing carols - what a treat. A traditional Christmas meal was served to sixty-five members and friends. Santa's visit treated everyone to a small Christmas gift.

Prizes were presented to the winners of the activities during the year. They were Lucy for Bingo, Joan for Triominos, Tina for Scrabble table one and Norah for table two. The Euchre ladies prize went to Merle and the men's to John. Saturday bowls saw John Hocking take out the honours. Thanks to one and all who participate in these activities all year.

Senior Cits look forward to a Happy New Year in 2020, beginning with the first social on 28 February, with a meal and entertainment. See you all then.

Best Wishes

June Gray, 5334 6526



Kingston Friends of the Avenue Inc.

Congratulations to our Raffle Winners

First Prize: Marj Poole - *Summer Fields*, a framed oil painting donated by Deny Christian who was the winner of the Archibald Packers' Prize for her portrait of Garry MacDonald. Second Prize: Maria Sozanski - meal and drinks at the Commercial at Kingston. Third Prize: Otis Reasons - tray of potted colour from Creswick Flowers. Sincere thanks to all who supported this fund raising effort, especially those who donated prizes.

Thanks also to all who assisted with the Bunnings BBQ Sausage Sizzle held in early January. Look out for *The Friends* at the Creswick Market in March, April and May.

At the December meeting, time was spent identifying goals and priorities for work in both the short term and into the next decade. If you would like to contribute ideas, please email kingstonfoa@gmail.com or attend the February meeting on Wednesday, 12 February, at 7.00pm at the Kingston Fire Station. Apologies to anyone who turned up on 9 January for the meeting.

Julie Baulch



CONGRATULATIONS

Go to Creswick's local Greenvale Butcher for being a Regional Finalist in the Central Region Competition in the Traditional Pork Sausage category and winning the Gold Medal.





BREAZE ENERGY SOLUTIONS

SOLAR

FROM LOCALS WHO ARE HERE TO SUPPORT YOU LONG-TERM

Locally Owned & Operated in the Central Highlands
Local Consultants actually live in Hepburn & Macedon Shires
Local Installers actually live in Hepburn & Moorabool Shires
On-Grid, Off-Grid, Domestic & Commercial Experience
Expertise combining Solar Power with Batteries & Hot Water
Individually-Tailored Solutions from Technical Consultants
No Rushed Decision signing up for a Short-Term "Buy Bulk"

Contact your Local Consultants Karl, Glenn or Simon for Everyday Competitive Prices ...

03 4309 4027 energysolutions@breaze.org.au



FIONA ELSEY
CANCER RESEARCH INSTITUTE
fighting cancer through research

WE'RE SEEKING VOLUNTEERS OF ALL AGES FROM YOUR TOWN

RIDE • RUN • WALK

BALLARAT CYCLE CLASSIC

SUN 10th FEB

IT IN 2 PEOPLE WILL BE TOUCHED BY CANCER BY THE AGE OF 25

CAN YOU HELP?

COMMUNITY GROUPS
SPORTING GROUPS
ARTS GROUPS
WE WANT YOU!

FOR MORE DETAILS AND TO REGISTER AS A VOLUNTEER VISIT:
www.ballaratcycleclassic.com.au









BAND NEWS

Well, how did it get to be 2020 already? Time flies when you're having fun and the Band had plenty over the Christmas period, playing at the Newlyn Carols, The Anglican Cathedral at Ballarat, around and about in Creswick and at Bunnings. After a short rest, they were back at Maryborough on New Year's Day for the Highland Festival and then back playing in Creswick for Australia Day.

The Band would like to thank the Creswick & District Community Bank® for their assistance in enabling them to purchase new hats. The old hats had become a bit worn and these lovely new hats look really flash with their logo on the hatband. They received their first outing at Maryborough and if you come along to the Australia Day Breakfast you can check them out.

The Band would also like to thank the Victoria Street Craft Group for their very kind donation which will go towards some new blazers for band members.

Rehearsals will begin again on the Thursday before Australia Day and we look forward to another big year of playing, competing and having fun!

Roger Clark

where ink comes to life

9 Traminer Court
Wendouree, Vic 3355
P: 03 5339 3737
F: 03 5339 3700

business stationery • book and catalogue printing • full colour printing

Creswick Market
15 February 2020
9.00am-1.00pm
Creswick Neighbourhood Centre

food & drinks, organic fruit & veggies, local produce, craft, art, music, plants, workshops

19-21 Victoria Street, Creswick fb.com/creswickmarket
@thecreswickmarket info@creswickmarket.com.au

handmade goods & eco wares, free kids' activities, 80+ stalls, friendly atmosphere

Super Harbour Spreading
Buy Direct
Lime Urea
Gypsum Grain Cartage

Len 0439 749 286
DAVID: 0409 579 178
GPS
Eliesha 0418 223 618



Domestic Commercial Industrial
Alarm Systems
CCTV Security Cameras
Data Cabling and Networking
Electrical Maintenance
Oven and Hot Water Repairs
Undergrounds
A/V Installs

Garth Trengove
0400 062 443
20 Albert Street,
Miners Rest Vic 3352



REC 26455
Security 921-919-705
ABN 84254263489

enquiry@trentron.com.au

DIANNE HADDEN LAWYER



- Family Law & Defacto Property Law
- Family Violence Intervention Orders
- Wills, Estates & Probate
- Powers of Attorney
- Conveyancing
- Police matters & Court appearances

Office: 03 5335 7736
Mobile: 0417 355 101

MEG IS BACK IN TOWN

No it is not Lulu, but Creswick's very own Meg, who is the new owner of Café 56, now called *Meg's Place*, and she is very pleased to be back in town. Some of you will remember Meg as the rather shy young girl, dressed in a tartan kilt, playing the bagpipes in the street parades on ANZAC Day and at the Spring Fiestas of years gone by. Yes, she has grown up a lot since then and has had considerable experience in the tough world of the hospitality industry. This has equipped Meg with the necessary skills to run her own place.



When we last remember Meg, she had won a music scholarship to Ballarat Grammar School. She had developed a love of that Scot's instrument, the bagpipes, and been tutored by the late Bill Williams since she was eight years old. Life for Meg was more complex than for most local teenagers because her dad was Sergeant Gary Chandler, a much respected local policeman who also ran a successful Blue Light disco and founded the Creswick Light Horse Troop, which everyone loved to see in Creswick's parades. Dad would hear about her every movement. Meg has great respect for both her parents – their home was a refuge for so many youths as she was growing up. It has instilled in her empathy for those young people less fortunate than herself. She believes that anyone who comes into the café and spends their hard-earned money is entitled to the best that she can offer, even if it is only a glass of water.

It was after leaving Grammar that life became real and earnest for Meg. She moved to Geelong and started her career in hospitality working in a bar. Dealing with sometimes difficult behaviour soon helped her overcome her natural shyness, no doubt with dad's guiding hand. Work was interspersed with play, as Meg joined the Geelong Highland Pipe Band, continuing her love of the pipes in a positive way. Then there was a stint working in the TAB in busy hotels. What an apprenticeship Meg has served!

She loves her staff and believes that work must also be enjoyable and fun. Her philosophy is - to exist successfully in a community, one must be involved and contribute. It helps to create that respect which we all want. Even the toughest members of the community crave that recognition.

Meg's style of service is good home cooking, honest and affordable. It goes with her motto of *let's go to Meg's place and be comfortable and receive value for money*. Which also fits with her belief and experience that good things come when people enjoy good, simple, well prepared food. Those people will return for more and bring their friends. She honours their presence in her café.

Meg has provided part-time work for seven people in the community and that is important to her. She expects her staff to give that same dedication and professionalism to serving the public as she gives. However, there is one aspect of her life which is absolutely true devotion – her love and dedication to raising her six year old son, Jack. He is her reason to be.

This competent and professional woman has such a wise and caring philosophy inside her. The influences of her childhood have led her along this path. Give her your support and help make her business a success. The town needs people like Meg to be successful. Thank you for coming back and giving it a go Meg. We wish you well.

DAVIES & ROSE RURAL & HARDWARE
23 Albert St, Creswick 5345 2766



NOW SUPPLYING

All your FARM NEEDS
Also Timber, Tools, Electrical, Plumbing
Paint, Garden, Automotive

Advertisement



Catherine King MP
Federal Member for Ballarat

**STANDING UP FOR
CRESWICK AND DISTRICT**

Tel: 03 5338 8123

5 Lydiard Street North, Ballarat 3350
Fax: 03 5333 7710
Email: catherine.king.mp@aph.gov.au

*Authorised by Catherine King,
Australia Labor Party, 5/9 Sydney Avenue, Barton, ACT*



Summer Proofing My Garden

By Rhonda Cotsell

Dedication to watering and mulching underlines my approach to summer gardening but recent temperatures, combined with Creswick's hydrophobic soil and a windy block, meant that this year I looked for what else I could do to protect my garden and create better survival conditions.

My biggest change this summer is that I now check weather conditions a week ahead, planning water and mulching in terms of which days it needs to be done by, and identifying which tasks can wait. This is a direct result of seeing high temp days coming up and knowing those will be days spent mainly inside and out of the sun, so I can't count on getting it all done on that day. The garden needs to be prepared in advance.

My go-to information sources include trustworthy sites on the internet like Gardening Australia. I also use local permaculture and other gardening Facebook groups to read what others are doing, or put up photos of struggling plants or unfamiliar bugs and converse with other gardeners at my level or more experienced. My familiar and carefully selected back up collection of print gardening books are still a favourite for browsing.

All sources agreed watering should be morning (9.00am latest) or evening, up until 10.00pm, allowing time for roots to hydrate before the hot midday hours but that supplementary watering during the day on especially hot days may be needed. Whether getting water on the leaves caused scorching was disputed. It's difficult sometimes to avoid and I have noticed in my garden it doesn't seem to result in any damage, however I would avoid it in midday heat. The superiority of slow drip watering was repeated.

The repeated do nots across all sources were – don't let the ground around plants dry out, don't fertilise, prune, repot or relocate, and learn to recognise and minimise stress. However, I am tempted to test lightly pruning an already suffering plant.

What have I learnt by error in my garden recently? Don't slow drip with an ordinary hose during the day. The water in that hose could brew tea!

More on summer proofing next month.

Stock up with our Back to School Essentials



**CRESWICK
PHARMACY**

58 Albert St,
Creswick

Jeff Unmack
B.Pharm M.P.S

Ph: 53451237
Fax: 53451347

email: creswickpharmacy@ninet.com.au

GOLDFIELDS VETERINARY SERVICES

5 Castlemaine Road Creswick

Ph.: 0343 110 101

Hours:

Mon / Wed / Fri 8.30am - 5.30pm

Tues / Thur 8.30am-3.00pm; 6.00pm-8.00pm

Sat 9.00am - 12pm

A.H. By appointment

Companion and Farm Animals

Providing funeral services in the Hepburn Shire since 1861

**VEREY
FUNERAL
DIRECTORS**

INDIVIDUAL AND PERSONAL GOODBYES

20 Albert Street, Creswick
All Hours : 5345 1448

www.vereyfuneraldirectors.com.au

PRE PAID AND PRE ARRANGED FUNERAL PLANS AVAILABLE



CASNetlink
Internet & Web Hosting Experts

CAS Netlink (Aust) Pty Ltd
Western Victoria's Internet
And Web Hosting Experts

CAS Netlink has been providing Internet and Web Hosting services to the local community since 1995. Still 100% locally owned and operated!

- * Web Hosting Plans from \$99/yr
- * Social network and list building services
- * Website updating/management service available
- * Wordpress hosting specialists

An old, out of date website can actually do damage to your business - talk to us about getting your website up to date!

Ph.: 0413 059 493 Email: support@cbl.com.au Web: www.cbl.com.au

Biggin & Scott

CRESWICK & CLUNES



THINKING ABOUT
**SELLING OR
INVESTING?**

**Biggin & Scott
Creswick & Clunes
is the best solution.**

Sales: Nik Bradley | 0448 407 387
Rental: Melissa Johnson | 0417 949 066



Michael Tom Nik Melissa Tanya

32 Albert Street, Creswick | 03 5345 1073



CRESWICK TAXI SERVICE
24 HOUR — 7 DAY

5345 2777

Chauffeured Hire Car Service Available

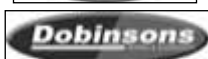
Tyrepower

- * All Tyre Brands & Sizes
- * Wheel Alignments
- * General & Log Book Servicing
- * All Mechanical Repairs
- * Suspension Repairs/Upgrades
- * Roadworthy Inspections & Certificates
- * VACC Accredited

Ph: 5345 8101

63 Albert St Creswick

Now also trading as Creswick 4WD
Centre for ALL your 4WD needs



100 years ago

Compiled by Creswick Museum

January 6 1920

The Creswick Victory Brass Band serenaded the town on New Year's Eve and was well received. The members were entertained at refreshments by the president (Mr. T. Cushing), at a sumptuous supper by Mr and Mrs H. Peacock at their residence, and Sir A. J. Peacock regaled them with cigars. At midnight the band played "Auld Lang Syne" in front of the residence of Mr. R. H. Down, when a number of people joined in singing the favorite air. The collection taken during the evening totalled over £7.

January 9 1920

A meeting of the committee of the Creswick branch of the Protestant Federation will be held in the Victoria Street Methodist Church vestry next Tuesday evening at 8 o'clock.

January 13 1920

Old age pensioners will this week receive the increase granted by the Federal Government of 2/6 per week. On each payment being made, a blank receipt form is handed to the pensioners for completion for the next payment, to facilitate that payment.

January 20 1920

The presentation of medals to Creswick returned soldiers and to relatives of fallen soldiers will take place next Saturday in the town hall buildings. Invitation cards have been sent out to relatives of fallen soldiers requesting them to attend a private gathering in the council chambers at 7.30, where the Mayor will preside and Sir Alexander Peacock will present the medals.

January 23 1920

A finishing department in connection with the Clunes Knitting Mill has been opened in Creswick, in the premises adjoining Mr. F. C. Lloyd's shop in Albert street. Yesterday a number of girls commenced work. Mr. C. W. Jebb has charge of the local department.

January 30 1920

A meeting of those interested in the formation of a swimming club in Creswick will be held in the A.N.A. Hall this (Friday) evening at 9 o'clock. It is hoped that the attendance will be large, for a swimming club in the town will be a most useful institution, and will be the means of preserving the changing sheds and other property at Calembeen Park swimming basin. The district school committees have decided to erect a changing enclosure and spring board at the basin.



Cemetery News *Many thanks*

The Cemetery Trust and I would like to thank Rob from Sebastopol very much for his timely help in whipper-snipping edges and tidying up the lawn graves in time for Christmas. Your help was much appreciated.

A big thank you also to Ken who so kindly cleared and tidied up the old cemetery. So very much appreciated.

I would also like to thank Colleen for her help keeping the toilet clean and helping with weeding and also thank you to Daryl for helping with the mowing and other jobs around the cemetery throughout the year. A big thank you to all who helped out throughout the year. Thank you to Elaine for the little fridge, it is much appreciated.

On behalf of the Cemetery Trust I would like to wish everyone a very Happy New Year.

Wendy Ohlsen, Secretary

CRESWICK HUB

Hub Open: Monday – Friday: 8.30am-5.00pm
Saturday: 9.00am-12.00pm
What's On at the Creswick Hub?

Regular programs:

Baby Rhyme Time: Tuesdays 11.00am

Storytime: Wednesdays 11.00am

Book Babble: First Wednesday of the month at 1.00pm

Home Library Service: every fortnight on Thursdays, contact Creswick Hub for further information

Like us on Facebook to find out what's happening in your community via library@hepburn.vic.gov.au or Hepburn Council.

68 Albert Street Ph: 5345 2145

library@hepburn.vic.gov.au



Hepburn Libraries

Forgiving Tree – Fines Amnesty

Hepburn Libraries (comprising The Warehouse - Clunes, Creswick Hub, Daylesford and Trentham libraries) are hosting a Forgiving Tree program between 16 December 2019 to 31 January 2020.

The Forgiving Tree program involves community members donating food for people in need, in exchange for the waiver of overdue fines. A Forgiving Tree program is a judgement-free process for borrowers with fines to remove charges that they may have been avoiding or unable to pay.

For every item of non-perishable food donated, \$5 worth of fines will be waived from a patron's library card. Items outstanding must be returned and this does not apply to charges associated with missing or damaged library items. It is also only valid for Hepburn Libraries collection items and patrons.

The Forgiving Tree program aligns with the goals of the 'Libraries Change Lives' initiative that Council supports.

Ph 0438 393 578
Midland Highway
Mount Rowan



All your old favourites and spectacular new varieties

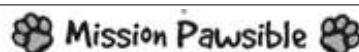
www.brenlissaonlinenursery.com.au
Discounts and Open for local enquiries
800 plant lines and Tubestock
If it's not on site we can order it in
Delivery available
15% off website prices for pickup



Allendale Nursery 'Hooked On Herbs'

Rebecca Sprosen,
4141 Creswick Newstead Rd, Allendale
Phone: 0411 551 550
Email:
allandalenursery@gmail.com

HERBS and VEGETABLE SEEDLINGS



**Dog Grooming
Pet Sitting
Call us today**

Creswick 0428 521 145

Creswick FLOWERS at Olicartia



**Weddings Funerals
Anniversary Flower design
We Deliver
Fruit Flower and Chocolate
Hampers**

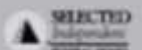


**0468 613 650
81A Albert Street**

Peter  Tobin
FUNERALS

www.petertobinfunerals.com.au

(03) 5333 3101



CRESWICK BOARDING KENNELS
(03) 5345 1323



*All the Comforts of Home
for Small to Medium Dogs

*Insulated Indoor Kennels
with Reverse Cycle
Air Conditioning

*Hydrobath

* Large Outdoor Runs

513 Clunes Rd, Creswick, Vic. 3362
info@creswickboardingkennels.com.au
www.creswickboardingkennels.com.au

Want to book our

FREE BIG BLUE BBQ?

If you have a community/club event or fundraiser coming up and you are in need of a BBQ, enquire about our availability today!

RECEIVE A DONATION!

List your home for sale between 1st December 2019 and 29th February 2020 and Harcourts will donate \$250 to a community event or fundraiser of your choice (at time of sale).

Email your enquiries through to:
adam.cleveland@harcourts.com.au

OR Visit

adamcleveland.harcourts.com.au/Home/
Adam-Cleveland/harcourts-big-blue-bbq



Adam Cleveland
Real Estate Consultant
M 0439 221 691 P 03 5345 8200
adam.cleveland@harcourts.com.au



Jason Gigliotti
Licensed Estate Agent
M 0407 100 744 P 03 5345 8200
jason.gigliotti@harcourts.com.au

Pay nothing unless you sell



Colette Fulham
54B Fraser Street, Clunes 3370
Ph 0488 052 155
Colette's Goldfields Real Estate
Email: cgre10@outlook.com
Estate Agent Lic No 080911L
ABN 98926832441

- Pay \$0 for advertising
- 55 Personal sales last Financial Year - Colette sells more than one property every week
- 7 Day service
- More testimonials than any other local agent (Realestate.com.au)

"Dear Colette,

Thank you for all your help with selling our property. You said you could sell it for an amazing price and you delivered three weeks later. We really appreciated that you were available 24/7 even on your days off.

It was a great experience. 10/10 Thank you for everything"

- Cherie and Wayne

Colette's Goldfields Real Estate

colettesgoldfieldsrealestate.com.au

(With apologies for non-inclusion in December's edition)

A busy end to the school year here at Creswick North Primary School.

All students have been learning NRL for Sporting Schools this month with Kelly Sports. It's been great to learn the rules and skills of a game that is not normally played.

There have been successful transition days during December with several new Foundation students starting for next year. It has been wonderful to meet them all and welcome their families to the school. The Year 6 students are also moving on to secondary school and we wish them all the best for the future.

The students were lucky to go to the Regent Cinema to see a movie and it was great to be out of the heat. There was also recently the school BBQ with lots of families and community members coming along on a beautiful evening. Cr Don Henderson attended and presented the Hepburn Shire Award to year 5 student Reed Ellams. Year 3 student Max McKean was presented with the Lorinda Petrie Award for Determination and Persistence and the Breakfast Club volunteers received the Catherine King Community Service Award.

It was a lovely end to a very successful year. Best wishes to the community for a safe and happy holiday break.

Matthew Reyntjes

Principal



Creswick Preschool Secures Funding For Greater Accessibility

Creswick Preschool has secured State Government funding to upgrade their buildings and playgrounds and to make them more inclusive and accessible for children with additional needs.

The Inclusive Kindergartens Facilities Program playground and buildings stream provides up to \$200,000 in upgrades to create more inclusive and welcoming environments for all children.

Creswick and District Preschool will receive \$60,588 to improve accessibility in the 60-year old facility, including the widening of doorways and relevant transitions through entryways to enable ease of flow and access. Outside, a new ramp will be built to enable accessibility to the second classroom directly from the playground.

It is expected that the upgrade will make a big difference in ensuring children of all abilities attending Creswick Preschool get the support they need.

The year ahead is promising to be an exciting one for the Garden Club. The first major event for 2020 will see the club hosting the 37th Western Regional Conference on Saturday, 18 April at the RACV Goldfields Resort. Garden Clubs from all over Victoria and South Eastern South Australia will be invited to hear guest speakers and reports from other affiliated clubs. If you would like to attend the cost is \$40. Bookings can be made through President, Phyllis Wright on 0418 303 405, Secretary, Vicki McArthur 0402 390 889 or email the club creswickgardenclub@gmail.com.

Normal meetings resume on Tuesday, 4 February where the guest speaker will be Peter Marquand, Curator Parks and Nursery, City of Ballarat.

In the meantime, here's hoping for decent rain soon to fill up the tanks, revive the gardens and gardener's spirits.

Vicki McArthur, Secretary



New Equipment for the CFA

The Creswick CFA has been granted funding for a defibrillator as part of the State Government's 2019-20 Volunteer Emergency Services Equipment Program (VESEP).

The program funds operational equipment, in addition to vehicles, trucks, tankers, watercraft, trailers and minor facility upgrades. The program matches every \$1 paid by volunteer groups with a \$2 co-contribution.

The grants are open to organisations across the state, including the Country Fire Authority, Life Saving Victoria, Victoria State Emergency Service, Marine Search and Rescue units and other volunteer emergency services agencies.

For more information about the VESEP, visit the Emergency Management Victoria website: emv.vic.gov.au



5461 1255 LouiseStaley.com.au
Louise.Staley@parliament.vic.gov.au

Authorised by Louise Staley MP, 377 High St, Maryborough. Funded from Parliamentary Budget

Upcoming Events & Happenings in Creswick & District

Sponsored by Creswick & District Community Bank® Branch

FORTHCOMING EVENTS

Monday January 20,
Creswick Neighbourhood Centre will re-open First term brochure available.

Saturday January 21,
Creswick Market, Creswick Neighbourhood Centre 9.00am – 1.00pm. A happy small town market creswickmarket.com.au

Saturday January 25,
Pavilion Arts Groove & Move, Creswick Town Hall, \$5 entry, 7.30pm til late.

Sunday January 26,
Australia Day Breakfast, 8.00am Park Lake near tennis courts, Tickets for free breakfast available 7 January from Creswick Hub and Visitor Information Centre

Saturday February 15,
Creswick Market, Creswick Neighbourhood Centre 9.00am – 1.00pm. A happy small town market creswickmarket.com.au

Thursday 27 February,
Creswick & District Historical Society, Information Night for Back To Creswick Proposal, Creswick Town Hall 6.00pm

REGULAR AND ONGOING EVENTS

Anglicare Emergency Food Relief - second Tuesday. Centrelink card holders. Blankets available winter months. St Johns Anglican Church Hall, Napier Street 10.00am-11.30am

Australian Red Cross - first Tuesday every month. RSL Hall 2.00pm 5345 8318 or email nstubs3@bigpond.com

Business & Tourism Creswick - first Tuesday every month. Farmers Arms Hotel, 4.30pm Info 5345 2759 or contact via Facebook

Creswick Cemetery - Gates Open 9.00am to 5.00pm - Daily

Creswick & District Aquatic Centre Inc. - first Wednesday Feb. Apr. Aug. Nov 7.00pm Phone 0434 071 185

Creswick & District Historical Society - fourth Thursday every month (except December and January) Seniors' Club rooms 2.00pm. Phone 5345 2658

Creswick & District Hospital Auxiliary meets at hospital last Monday monthly 7.30pm. No meeting in June. New members welcome.

Creswick & District U3A - 0459 981 066 or email u3a3363@gmail.com or www.creswicku3a.com

Creswick Folk Club Second and fourth Friday 7.30pm, Creswick Railway Station, Contact John Harris 0428 842 234

Creswick Garden Club - first Tuesday every month (except January) Senior's Club Rooms 1.15pm. Phyllis 5345 2514

Creswick Havilah Lodge - fourth Thursday every month meeting 7.30pm Bob Orr 5345 2165

Creswick Library Baby Rhyme Time Sessions, Tues 11.00am Parents' Club Tue 11.30am Story Time 11.00am Wed

Creswick Lions Club second Monday every month. 7.00pm R.S.L. Hall President Peter Cowie 0419 899 810, Secretary Carolyn Gargiulo 0417 349 049, Membership Chairperson Bernardette Tacey 0419 326 052

Creswick Market - Third Saturday every month 9.00am-1.00pm. Creswick Neighbourhood Centre, A happy small town market, Bookings 5345 2356 creswickmarket.com.au

Creswick Museum - Open 11.00am-3.30pm Saturday and Sunday every week and Public Holidays 5345 2845 creswickmuseum.org.au

Creswick Probus Club - first Tuesday every month (except January) meetings St Andrew's Hall, 10.00am. Inquiries Joan 5334 4207

Creswick Senior Citizens - last Friday each month members enjoy social day and \$5 Lunch at Seniors' Clubrooms 12 noon

Creswick Senior Cyclists - meet Sundays and Wednesdays, 10.15am Creswick Band Rotunda. All casual cyclists welcome.

Creswick Visitor Information Centre - volunteers meet first Thursday every month 10.00am RSL

Creswick Walking Group Tuesdays and Thursdays 8.30am. Meet Albert Studio, Cnr Ballarat Rd and South St. All Welcome, Rain, Hail or Shine.

Creswick Ward meeting - second Monday every month. Cr Don Henderson 7.00pm Creswick Railway Station

CRWA Members Meeting - First Sunday every month 1.00pm after Working Bee. Railway Workshops Precinct Judy 5345 1374

Joey's, Cubs, Scouts and Venturers - every Thursday during school term. Enquiries via Scouts Victoria website scoutsvictoria.com.au

Museum Research Centre - Cnr Raglan and Cambridge Sts. Friday and Saturday 11.00am – 3.00pm every week

Music Jam for music lovers - every Friday 7.00pm-9.00pm Neighbourhood Centre. Audience welcome

Pavilion Arts & Sustainability Inc meets second Wednesday of month Creswick Neighbourhood Centre 7.00pm

Pole walkers - St Georges Lake car park. All ages \$2.00 week. Tuesdays 8.00am – 9.30am Info. Eliz Rhook, Hepburn Health Service 5345 9150

RSL meeting - Last Wednesday each month 12 noon. RSL Hall Alan Morris 0428 119 420

Tiplers - third Wednesday every month. email: wheeler@cbl.com.au

VOGA Cycle Club Regular group rides that may be road, CX or MTB. Details on VOGA Facebook page. Free club membership via www.vogacycleclub.com.au

Be prepared for fire season.

Let's face it, most of us only think about insurance after something goes wrong.

With the bushfire season fast approaching, it's timely to think about the protection of your home, contents or investment property.

And knowing your biggest assets are properly covered is important.

Is the insurance you have, the cover you need?

Most people underestimate how much insurance they actually need!

To review your insurance needs, get a quick quote or arrange cover call 5345 1233 or drop into Creswick & District Community Bank® Branch at 1 Raglan Street.



Bendigo Bank
Bigger than a bank.

Creswick & District Community Bank® Branch

Bendigo and Adelaide Bank Limited (The Bank) ABN 11 068 049 178 AFSL237879. The Bank acts under its own Australian Financial Services Licence and under an agreement with the insurers. Bendigo Bank Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as CGU Insurance (CGU). The information in this brochure is general and has been prepared without considering your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statements available from any branch or online at bendigobank.com.au. The Bank receives a commission based on a proportion of the product's premium. Full details can be found in the Bank's Financial Services Guide and PDS. The Bank and its related bodies corporate do not accept any liability for, or guarantee benefit in respect of this insurance. 1103800 - 1103811 5 (430013_v1) (24/08/2018)

bendigobank.com.au

