

**MINUTES of Ordinary Council Meeting**  
Tuesday June 13, 2023 at 6.00pm  
Held in the Port Broughton Council Chambers



- Present:
- Mayor L Kerley
  - Deputy Mayor P Button
  - Cr K Beinke
  - Cr M McDonald
  - Cr G Rowlands
  - Cr K Gregory
  - Cr B Lockyer
  - Cr D Eason
  - Cr C Axford
- Staff in Attendance:
- M Wauchope (Chief Executive Officer)
  - S Davey (Manager, Assets and Infrastructure)
  - T White (Director, Development and Regulatory Services / Consultant)
  - Tamara Harrison (Manager, Corporate Services)
  - William Pavia (Financial Management Consultant)
  - Lino Di Lernia (Consultant)
  - J Ritter (Governance Officer, Minutes Secretary)
- 1 Member in the Gallery  
3 Livestream views

**1. Opening**

- 1.1 Opening – The Chair declared the meeting open at 6:03pm, welcomed Councillors, Council Staff, and livestream viewers.
- 1.2 Acknowledgement of Country – Presented by Mayor Kerley.

**2. Apologies and Leave of Absence**

- 2.1 Apologies – Nil
- 2.2 Leave of Absence – Nil

**3. Conflict of Interest Provisions – Nil**

**4. Adjourned Items – Nil**

**5. Confirmation of Previous Minutes**

- 5.1 Ordinary Meeting of Council – Held 09 May 2023

**MOVED:** Cr Eason

**SECONDED:** Cr McDonald

*“That the minutes of the Ordinary Meeting held 09 May 2023 are taken as read and confirmed, subject to noting Cr Eason as present at the meeting held 9 May 2023.”*

**CARRIED**

### 11.3 Aboriginal and Torres Strait Islander Voice Referendum

**MOVED:** Cr Rowlands

**SECONDED:** Deputy Mayor Button

*"That Council*

- receives and notes the report; and*
- notes that staff will share the Australian Government material and No Campaign material regarding the voice referendum on its social media platforms and physical noticeboards to provide a balanced viewpoint."*

**MOTION LOST**

### 11.4 Interim External Auditor Letter

**MOVED:** Mayor Kerley

**SECONDED:** Cr Lockyer

*"That Council receives and notes the attached Galpins' Interim Management Letter for 2022/23."*

**CARRIED**

### 11.5 LGA OGM Submission re: Stamp Duty

**MOVED:** Cr Rowlands

**SECONDED:** Mayor Kerley

*"That Council receives and notes the report."*

**CARRIED**

### 11.6 Postal Bank Campaign

**MOVED:** Cr Rowlands

**SECONDED:** Cr Beinke

*"That Council endorses the Commonwealth Postal Savings Bank Bill, and communicates our Councils support for it to our local Federal MP."*

**CARRIED**

### 11.7 Tiny Tourism Town Award

**MOVED:** Mayor Kerley

**SECONDED:** Deputy Mayor Button

*"That Council receives and notes the report."*

**CARRIED**

### 11.8 Fisherman Bay Freeholding Project - Update

**MOVED:** Cr McDonald

**SECONDED:** Cr Lockyer

*"That Council receives and notes the June 2023 Status Report on the Fisherman Bay Freeholding Project."*

**CARRIED**

## 12. Questions with Notice

### 12.1 Cr Lockyer – Tesla Recharge Facility

***"Can Council and ratepayers be advise if the Council is issuing free power to use the Tesla recharge facility next to the Council office?"***

Background

*"There is not metered system or pay available at the charging units."*

<b>11.6</b>	<b>Postal Bank Campaign</b>
<b>Responsible Manager:</b>	Chief Executive Office
<b>Author:</b>	Governance Officer
<b>Attachments:</b>	A1 – draft resolution

---

## RECOMMENDATION

**That Council considers whether it wishes to advocate and engage with this issue.**

### 1 PURPOSE

The paper brings to Council's attention the Commonwealth Postal Savings Bank Bill and the campaign that has been sent to some individual Councillors.

### 2 BACKGROUND

The Citizens Party is spearheading a campaign to establish a public post office bank.

The following is an extract from the campaign material -

*“To address the growing uncertainty over the financial system, in the face of rising inflation and interest rates, the increased risk of a domestic banking crisis because of our banks’ exposure to the property bubble, the increasing rate of bank branch closures and threat to viability of our postal service, the Citizens Party is spearheading a campaign to establish a public post office bank.*

*As part of that effort, the Citizens Party has drafted the Commonwealth Postal Savings Bank Bill, in coordination with Bob Katter MP, to establish a public postal bank similar to the way the original Commonwealth Bank started in post offices in 1912.*

*Importantly, the original Commonwealth Bank first proved its value as a public bank in the global financial panic of 1914, when it averted a “run” on all Australian banks by the actions of its Governor, Sir Denison Miller, who announced publicly that the Commonwealth Bank stood behind the deposits in all of the banks; consequently, the feared bank panic didn’t eventuate. (In London, which was the epicentre of the 1914 panic, the Commonwealth Bank’s London office was the only bank to remain open during the emergency.)*

*Like the Commonwealth Bank then, a new public post office bank will be able to guarantee deposits and provide financial services because it is owned by the government. Put simply, governments are far, far less likely to go bankrupt than private banking corporations are, so customers of public banks can have confidence that their deposits will always be honoured and they will have access to banking services.”*

The website <https://citizensparty.org.au/campaigns/public-post-office-bank> provides an abundance of additional information, such as:

- [Why we need a public post office bank](#)
- [Seven benefits of a public post office bank](#)
- [Commonwealth Postal Savings Bank Bill](#)
- [How a public postal bank would work in Australia](#)
- [State of Banking in Australia - The national picture](#)
- [International examples of post office banking](#)
- [Recruit your community—Local Government Resolutions](#)
- [Solve financing needs of local government](#)
- [Prominent calls for, and to investigate a public bank option](#)
- [Christine Holgate and The Australia Post Senate Inquiry](#)

### **3 DISCUSSION**

The Australian Citizens Party is part of a nationwide campaign to establish a new government bank, like the original Commonwealth Bank, to operate in post offices, which would guarantee face-to-face financial services for all communities, and force the Big Four banks to compete on both cost and service.

The post office bank would also:

- Guarantee deposits, because it is a government bank;
- Maintain cash payments and processing, which the private banks are trying to do away with;
- Increase lending to individuals and small businesses in regional communities;
- Invest in more infrastructure, including through local government.

This campaign is supported by the Licensed Post Office Group (LPOG), which represents the interests of the almost 3,000 community post offices which are run as small businesses, the majority of the Australia Post network. And it is supported by Katter's Australian Party, One Nation, the Greens, senior members of the National Party, and members of the Liberal and Labor parties. Bob Katter MP is preparing a bill to introduce into Parliament, called the Commonwealth Postal Savings Bank Bill.

Local Councils are being invited to pass motions to endorse the bill and communicate the endorsement to their local federal Member of Parliament.

On 5 April 2023, an update was distributed advising the following:

Fourteen local councils around Australia had passed motions endorsing the proposed post office bank:

- Narrabri Shire Council (NSW)

- Banana Shire Council (QLD)
- Shire of Yilgarn (WA)
- Cobar Shire Council (NSW)
- Strathfield City Council (NSW)
- Shire of Flinders (QLD)
- City of Wagga Wagga (NSW)
- District Council of Coober Pedy (SA)
- LaTrobe City Council (VIC)
- Livingstone Shire Council (QLD)
- Shire of Dowerin (WA)
- Ballina Shire Council (NSW)
- Mornington Shire Council (NSW)
- Derwent Valley Council (TAS)

It is noted that Coober Pedy had just been informed by Westpac that it was closing the local branch (the only bank in town).

Westpac told Coober Pedy residents they can bank with the Bank@Post service at the local post office, but Bank@Post is limited and doesn't provide full banking services. For instance, it puts limits on how much cash businesses can deposit and withdraw, which for Coober Pedy is a massive restriction on the operations of its opal and tourism industries.

The fight to save regional banking branches faced many other council in the same predicament; which attracted national media attention. All of this snowballing publicity culminated in the Senate voting on 9 February to establish a Rural and Regional Affairs and Transport References Committee inquiry into "bank closures in regional Australia".

[https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Rural\\_and\\_Regional\\_Affairs\\_and\\_Transport/BankClosures](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Rural_and_Regional_Affairs_and_Transport/BankClosures)

The terms of reference for that inquiry include "consideration of solutions", which is an opportunity for Australians to advocate for a public post office bank.

What the fight to save bank branches has proven is the major banks *do not want* to serve customers anymore.

*They* have decided it's in *their* interest that all banking be digital, and because the Big Four banks are an oligopoly they are using cartel-like market powers to force us to go along with it.

Katter's Australian Party (KAP) is one of the parties that supports the post office bank solution (alongside the Greens, One Nation, and many individual ALP, Liberal, and National politicians); Bob Katter MP is not waiting for the outcome of the inquiry to push ahead with introducing a bill to establish a public post office bank.

The combination of the Senate inquiry, and Bob Katter's bill, will already send a powerful message to the banks that they have gone too far.

Council's are urged to advocate and engage with this issue, in two ways:

1. *Make a submission*, and encourage your community members and groups to make submissions, to the Senate inquiry on your experience with banking services and the need for local banking services:

[https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Rural\\_and\\_Regional\\_Affairs\\_and\\_Transport/BankClosures](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Rural_and_Regional_Affairs_and_Transport/BankClosures)

2. To support the public post office bank policy, move a motion in Council endorsing the postal bank policy, and if successful communicate that motion to your local federal MP (Attachment 1).

#### **4 GOVERNANCE CONSIDERATIONS**

*Local Government Act 1999*

#### **5 RISK ASSESSMENT**

Nil

#### **6 FINANCIAL IMPLICATIONS**

Nil

#### **7 SOCIAL/ENVIRONMENTAL CONSIDERATIONS**

Nil

# RESOLUTION

for an Australian

## Public Post Office Bank

[NAME of Council, Chamber of Commerce, Union, Club, Political Party branch, Church, or other body]

**a. notes that:**

- Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
- Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
- A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
- For hundreds of communities, their only access to cash and financial services is through Bank@Post at their community post office;
- Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
- With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from a lack of real banking competition;

**b. calls on the Commonwealth Parliament** to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal savings bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services—including deposit-taking, business and personal lending, and access to cash—are available to all Australians, create real competition for the major banks, and will contribute to Australia's national economic development.

**c. write to** the Local State and Federal Members of Parliament, to inform them of our desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.