

APPENDIX 3

LIST OF HEARINGS AND WITNESSES

Wednesday, 18 February 1998 - Sydney

Australian Banker's Association

Mr Tony Aveling, Acting Chief Executive
Mr Stephen Carroll, Associate Director

KPMG Management Consulting

Mr Bernard Salt, Director

Charles Sturt University

Dr Greg Walker, School of Marketing and Management, Faculty of Commerce

Country Women's Association of NSW

Mrs Alison O'Brien, President, Goulburn Branch
Mrs Patricia Shergis, Member and Past Secretary, Study and Investigation Team

Local Government and Shires Associations of NSW

Mr William Bott, President, Shire Association of NSW
Mr Ian Coghill, Member
Mr Shaun McBride, Policy Officer
Councillor Peter Woods, President, Local Government Association of NSW

Australian Pensioner' & Superannuant's Federation

Mrs Norah McGuire, National Treasurer
Mr Gerald Thomas, Policy Officer

Australian Council of Businesswomen Ltd

Ms Debra Heitmann, Chief Executive Officer

NSW Farmers' Association

Ms Beverley Jordan, Economist, Economics, Business and Trade

Thursday, 19 February 1998 - Sydney**St George Bank Group**

Mr Philip Kanizay, National Manager, Electronic Banking Sales and Service
Mr Keith Ward, Head of Retail Bank

Department of Fair Trading, NSW Government

Ms Jan Aitken
Mr Robert Drake, Manager, Research and Equity

Internet Industry Association

Mr Peter Coroneos, Executive Director

Consumers' Federation of Australia Inc

Ms Anne Stringer, Policy Officer, Consumer Credit Legal Centre
Mr Chris Connolly, Director, Electronic Money Information Centre

Thursday, 12 March 1998 - Canberra**Credit Union Services Corporation (Australia) Ltd**

Mr Mark Genovese, Operations Manager, Creditcare
Mr Luke Lawler, Senior Advisor, Public Affairs
Mr Dave Taylor, General Manager, Public Affairs and Governance

Thursday, 26 March 1998 - Canberra**The Pharmacy Guild of Australia**

Mr Humphrey George, President (South Australia Branch)
Mr Stephen Greenwood, Executive Director
Mr John Lee, Director, Guild Commercial Ltd
Dr Michael Tatchell, Director, Health Economics

Thursday, 2 April 1998 - Canberra**Australian Local Government Association**

Mr Chris Bell, Policy Manager, Finance and Microeconomic Reform
Councillor John Holt Campbell, President
Mr John Pritchard, Policy Manager

Wednesday, 22 April 1998 - Melbourne**Australia Post**

Mr Tom Baxter, Group Manager, Business Products
Mr Gerry Ryan, Corporate Secretary
Mr Terrence Stephens, National Manager, Financial Services

Municipal Association of Victoria

Councillor Brad Matheson, President
Mr John O'Donoghue, Legal Consultant
Mr Rob Spencer, Chief Executive Office
Councillor Peter Watts, Deputy Chairman

National Australia Bank

Mr Don Argus AO, Managing Director and Chief Executive Officer
Mr Brenton Clark, Adviser, Rural Provincial and Agribusiness Development
Mr Ian McLean, Manager, Government and Industry Relations
Mr Alan Oster, Chief Economist

Individuals

Professor David Merrett, Department of Management, University of Melbourne

Finance Sector Union of Australia

Mr Tony Beck, Joint National Secretary
Ms Elizabeth Lukin, Communications Officer
Mr Rodney Masson, Communications Coordinator

G.A. Cossar & Co Pty Ltd

Mr Geoffrey Cossar, Director

Colonial State Bank

Mr Ross Clements, General Manager, Retail Financial Services
Mr Simon Morgan, Manager, Public Affairs

Thursday, 23 April 1998 - Launceston**Tasmanian Independent Wholesalers**

Mr Guy Barnett, Consultant Lawyer
Mr Sam Richardson, General Manager

Individuals

Hon Dick Adams MP, Federal Members for Lyons (TAS)

Local Government Association of Tasmania

Miss Rachael Barron, Research Officer
Mr Stewart Wardlaw, Executive Director

Catholic Women's League (Tasmania) Inc.

Mrs Irene Bingham, Secretary

Country Women's Association of Tasmania

Mrs Alisa Bond, State and National Past President
Mr Reg Robertson, Honorary Research Officer
Mrs Beryl Smith, State Treasurer
Mrs Lesley Young, Group President, Mersey/Leven Group

Post Office Agents Association Limited

Mr Steven Matteson, Tasmanian Chairman
Mrs Marie McGrath-Kerr, National Chairman

Trust Bank

Mr Martin Allen, General Manager, Corporatisation
Mr Stuart Clues, Manager, Banking Operations

Tasmanian Council of Social Service Inc.

Mrs Cynthia Court, Office/ Finance Manager

Wednesday, 29 April 1998 - Hamilton**Advance Penshurst Inc.**

Mr Brendan Kelly, President

Koroit and District Development Association

Mr Desmond Noonan, President
Mr Robert Shanahan, Secretary-Treasurer

MacArthur Advancement and Development Association

Mr Rodney Jacobson, President
Mr William Luke

Shire of Moyne

Councillor David Miller, Mayor
Mr Graham Shiell, Chief Executive Officer

Shire of Southern Grampians

Mr Graham Mostyn, Chief Executive Officer
Councillor Howard Templeton, Mayor

Wednesday, 29 April 1998 - Warracknabeal**Bendigo Bank Limited**

Mr Rob Hunt, Managing Director

Shire of Yarriambiack

Councillor Stewart Petering

Donald 2000 Inc.

Mrs Catherine Clements, Committee Member
Mr John McConville, Committee Member
Mr Peter Vallance, Committee Member
Mrs Kerry Vogel, Chairperson

Buloke Shire Council

Mr Stuart McLean, Mayor
Mr Peter Overington, Chief Executive Officer

Hindmarsh Shire Council

Mr Darryl Argall, Mayor
Mr Peter Wignall, Chief Executive Officer

Minyip Community Bank Committee

Councillor Stewart Petering, Shire of Yarriambiack

Nhill Community Committee

Mr John Magrath, Member
Mr John Millington, Member

Warracknabeal 2000 Consultative Committee

Mr Daniel Johnson, Chairman

Thursday, 30 April 1998 - Adelaide**Futuris Corporation Limited**

Mr Maxwell Ormsby, General Manager, Group Treasury

South Australian Farmers' Federation

Mr Sandy Cameron, Chief Executive Officer

Goyder Credit Union Working Party

Mr Bryan Dunow, Coordinator

Ms Judith Kellock, Member

Mr Stephen Kerrigan, Chief Executive Officer, Regional Council of Goyder

Thursday, 28 May 1998 - Canberra**Commonwealth Bank of Australia**

Ms Jill Lester, Head, Group Corporate Relations

Mr Alf Long, Head, Customer Service Division

Mr Mukesh Parekh, General Manager, Channel Planning

Thursday, 25 June 1998 - Canberra**Department of Primary Industries and Energy**

Ms Helen Blain, Senior Officer Grade C

Ms Lois Hunt, Senior Policy Advisor

Mr Onko Kingma, Assistant Secretary, Rural Division

Centrelink

Mrs Diane Fielding, National Manager, Finance

Ms Elaine Ninham, National Manager, Innovations

Ms Jane Treadwell, Chief Information Officer

Mr John Wadeson, General Manager

Thursday, 2 July 1998 - Canberra**National Farmers' Federation Australia**

Ms Rosemary Simpson, Director, Projects, Farmwide Pty Ltd

Mr Todd Ritchie, Director, Economic Policy

Australian Banker's Association

Mr Tony Aveling, Chief Executive

Mr Stephen Carroll, Associate Director

Mr Christopher Stewart, Director, Public Affairs

Monday, 13 July 1998 - Perth**Shire of Dumbleyung**

Mr Christopher Pepper, Chief Executive Officer

Councillor Rodney Wright, Deputy Shire President

Western Australian Municipal Association

Mr Trevor Chapman, Regional Development Consultant
Councillor Kenneth Pech, President
Mr Wayne Scheggia, Director, Policy and Advocacy

Liberal Party of Australia (WA Division) Inc.

Mrs Judith Adams, State Councillor, O'Connor Division
Mr Alan Cole, Senior Vice President, O'Connor Division
Mrs Carolyn Cole, Member, Kerlerberin Division
Mr Gregory Weller, Chair, Rural Policy Committee, O'Connor Division

BankWest

Mr John McGurk, General Manager, Consumer Banking
Mr Geoffrey Roberts, Senior Manager, Distribution Planning and
Development
Mr David Taylor, General Manager, Business Banking

Australian Women in Agriculture

Mrs Ann Lewis, National President

Monday, 13 July 1998 - Northam**Individuals**

Mr Maxwell Trenorden, MLA, Member of Avon, Western Australian
Government

Department of Commerce and Trade

Ms Terri Rogers, Regional Coordinator, Central Telecentres, Western
Australia Support Unit, Regional Development Division
Ms Gail Short, Team Leader, Telecentre Support Unit, Regional
Development Division
Mr Stephen Yule, Team Leader, Regional Communities and Strategies

Wheatbelt Development Commission

Mr Grant Arthur, Acting Director
Mr Colin Morrison, Assistant Director and Executive Officer of the
Telecommunications Working Party

Kulin Telecentre

Mrs Allison Hadlow, Coordinator

Shire of Kulin

Mr Gregory Hadlow, Chief Executive Officer
Mr James Sullivan, President

Monday, 27 July 1998 - Canowindra**Westpac Banking Corporation**

Mr Barry Buffier, National Manager, Agribusiness
Mr Robert Joss, Managing Director and Chief Executive Officer
Mr Robert McFadden, General Manager, Rural Banking
Mr Michael McNamara, Area Manager
Mr John Short, Head of Government Relations
Mr Owen Van Der Wall, Director of Public Affairs

Monday, 27 July 1998 - Newcastle**Individuals**

Dr Neil Argent, Department of Geography and Planning
Dr Frances Rolley, Department of Geography and Planning

Australian Association of Permanent Building Societies

Mr James Larkey, Executive Director

Newcastle Permanent Building Society Ltd

Mr Howard Frith, Managing Director

Newcastle Regional Chamber of Commerce

The Hon. David Simmons, General Manager

Tuesday, 28 July 1998 - Herberton**Telstra**

Mr Graeme Davidson, Manager, Financial Services Strategy, Business & Government Marketing
Mr Martin Mercer, Group Manager, Regulatory Strategy, Regulatory External Affairs

Herberton Shire Council

Mrs Marghret Portess, Mayor

CreditCare

Mr Tom Watson, Field Officer

Electricity Credit Union Ltd

Mr Phillip Pollard, Chairman

Mr Clive Skarott, General Manager

Queensland Department of Communication, Information, Local Government and Planning

Mr David Arber, Divisional Manager, CountryNet, Office of Rural Communities

Queensland Department of the Premier and Cabinet

Mr Michael Fordham, Regional Manager

Monday, 10 August 1998 - Darwin**Traditional Credit Union Limited**

Mr Frank Mannix, Director

Mr John Manns, General Manager

Local Government Association of Northern Territory

Mr Phillip Maynard, Policy Officer

Mr Peter McLinden, Policy Officer, Transport and Infrastructure

Department of Asian Relations, Trade and Industry

Mr Gary Clements, Acting Assistant Secretary, Industry Development

Outback Digital Network

Mr Phillip Dutchak, Project Manager

Monday, 10 August 1998 - Wyndham**Shire of Wyndham - East Kimberley**

Mr Andrew Hammond, Chief Executive Officer

Councillor James Lewis

Councillor Maxine Middap, Shire President

Councillor Ivan Thorley

Councillor Clinton Vagg

East Kimberley Business Enterprise Centre

Miss Robyne Lee

Mr Adrian Mahomet, Manager

Tuesday, 11 August 1998 - One Arm Point**Individuals**

Ms Eugenia George, School Registrar

Aboriginal and Torres Strait Islander Commission (Maya Gujirragun Buru)

Mr Alan Beattie, Deputy Regional Manager, ATSIC Broome
Mr Jimmy Wei

Bardi Community

Mr Quentin Bruce, Organiser, Smart Card
Ms Violet Carter, Representative
Mr Warren Clements, Administrator
Mr Kevin Ejai, Councillor
Mr Louie Marrius, Chairperson
Mr Unsar McCarthy, Councillor
Ms Carlene Nichols, Councillor
Mr Aubrey Tigan, Elder and Vice-Chairman
Ms Valarie Wiggan, Councillor

Djarindjin Community

Mr John Thomas, Administrator

Lombadina Community

Ms Jillian Hunter, Councillor
Ms Patricia Pigram, Bookkeeper