

## *Neil Williams; My State Bank Story*

### **Monday January 14, 1952. Caulfield South**

I began my State Bank career on the morning of Monday January 14, 1952, when I rode my bike to the nearby Caulfield South Branch and rather nervously knocked on the front door. There I was greeted by the manager Mr Fretwell, a somewhat dour gentleman of the old school, who looked quite dapper in a dark grey suit, a sombre tie and a shirt with a turned-up collar, as was the fashion of the day, plus a waistcoat from which hung a gold watch and chain. I was soon made to feel part of the team, particularly after I was told I should do well in State Bank because I was Mr. N. Williams and our General Manager was Mr. NR Williams - well it was a start!

Roy Downie was the teller - (he didn't like money boxes I clearly recall – story withheld), and I think the accountant's name was? Jenkins. John Matthews? and Brian Brand? were the only other staffers I think I can remember! Somebody please correct me if I'm wrong about the latter two – it was a long time ago!

### **1952 - Caulfield West branch**

Just three short weeks later, I was transferred to Caulfield West in Hawthorn Road, just around the corner from Balaclava Junction and Caulfield North, my old Central School.

There I met the manager Mr Joe Kirton, another gentleman of the old world who lived in the residence behind the bank. The accountant was a friendly jovial bloke called Joe O' Grady. I thought with some degree of horror about my father's inherent dislike of Catholics. Dad had always told me not to talk to, trust, or befriend a catholic!

Other staff members included the Senior Clerk, Geoff Wright, a shy, likeable ex-navy bachelor, and Ron 'Robbie' Robinson who was the Ledger Clerk.

There were six of us on the staff at Caulfield West, but of greatest significance was the teller, a Mr. EKD 'Keith' Williamson, with whom I was to start a lifelong friendship. Keith was an extremely clever man who should have been a top-flight technical engineer, but he loved the Bank. He was also an amateur radio ham and built his own radio station at his home in Wheeler Street Ormond. He also built me an amplifier and pick up (old record player) which I used for square dance calling. Although not a catholic himself, Keith was refreshingly dismissive of my father's religious beliefs. Keith loved footy and played for Collingwood in the old VFL. In addition, his brother Col Williamson was at that time, coach of St Kilda. Keith's eldest son David Williamson is the well-known Australian playwright and author.

### **1955 - Oakleigh**

In 1955 I was transferred to my first 'big branch' at Oakleigh where the manager was a rather surly man called Frank Hart. There were about 17 blokes on the staff (no girls) including a few who soon became friends.

A few of the names I recall were Accountant Howard Brown, Senior teller Ted Anstee, resident merry-maker, Frankie McManus, Senior Clerk Kevin Flew, Austin Lowe who could never wake up in the morning (he was also an organist at the local Catholic Church), Dave Presnell, Warren Beverley, Johnny MacPherson, Ernie Harrison and Peter Saville. I was assigned, inter alia, the task of School Bank Manager, driving to the fifteen or so district schools which had school banks based at Oakleigh branch and doing all of the processing.

## **1956 -a big team at Central branch**

After just 12 months at Oakleigh, I was transferred to Central Branch at 185 Swanston Street - my first CBD branch. Some of the staff I worked with at Central Branch included Kevin Vincent 'Casey' Campion, a delightful bloke who died rather tragically in a car accident right outside his home. Kev and I were great mates.

Others included the boss George Gillam, an ex-inspector who was a great bloke who loved a joke (and a drink). Wally Lathlean was the accountant and Jim Vandenberg ran the side counter with Wally McDowell, an inveterate gambler who used to 'borrow' from gullible staff members (once including me).

And then there was another senior bloke, a 'Mick' (?) Sutton who was quite a character – he wore prominent braces over his shirt, the sleeves of which were almost invariably rolled to the elbows. He worked like a terrier! I wonder if that might strike a memory chord with one of our 'Golden Oldies'?

Kay 'Katie' Gleeson was a senior lady who I liked a lot; then there was Johnny May who came down from (Jeparit I think) and moved out to live in Glen Waverley; and Peter 'Carby' Carboon from Euroa who I think later married June Bailey who was also on staff at Central.

Then there was a true 'larger-than-life' character Bruce Stevens who never did a jot of bank work but ran the Bentleigh Club from the office. He was also a celebrated snooker champion of world class. Big Doug Maxwell (an MG driver and Bank footballer) was a good bloke; Jo Patena was a sweet young girl from Merlynston who I recall hated anybody saying 'shut-up' - such a pity because we frequently told each other to shut-up!

Then there were two young blokes, Tommy 'Tarax' Tarrant from Timboon, and young Jimmy Kinna, a bright young boy of whom I have not heard since.

I've forgotten a few others I'm afraid, but it was a great friendly team. One of the things I remember very well was the flat roof on top of Central branch where we used to go and kick sock footies at lunchtime. On balance nights when we worked back late, we also played footy up and down the long banking chamber. The big challenge was trying to out mark Doug Maxwell.

## **Mount Waverley - 1957 to 1961**

In 1957 I was once again on the move - this time to Mount Waverley branch nice and close to my home. As with each of my previous appointments, I found Mt Waverley branch very much to my liking. My first boss was Reg Clarke (Senior), whom I always thought was something of a misfit in State Bank but he liked gardening and so we got on well enough. Soon afterwards he was transferred to Chadstone to open the Bank's new branch when the Chadstone Centre first opened in 1960.

Then came a great favourite, a bloke called Sid Cooke, a truly nice man who also knew my old friend Keith Williamson. The accountant Byron Hill was a nuggetty, dark-haired local identity who was also a champion VAFA footballer playing with the Bank team. Another good bloke Billy Burns was a ledger clerk and all-round good sportsman (great water polo player). We had just one girl, Rhonda (I think her name was Fleming), but I might be confusing her with a well-known actress of the day. Rhonda was a diminutive strawberry redhead who was great company and an excellent clerk. By this time, I was senior teller and this was back in the days when everything was manual operation. It was during this time that I set something of a local record as a teller - I was the first teller to top 1000 manual transactions, which I achieved on the Thursday before Good Friday in 1959. The late Tiny Ellis who was relieving at the time was my witness. I recall him coming into the box and shaking my hand and saying something like: "Well done you little champion - now I won't be late at the Pub". I wonder if somebody might get in touch to say they knocked off my record!

## **Ian Daff and the Wheelers Hill apples**

Around the same time, I also joined another bank mate, Ian 'Daffy' Daff, from Glen Waverley, in selling 'windfall' apples at Wheelers Hill outside the old original 'Wheelers' Hill Pub. The Daffs were a well-known orchardist family in the district and Ian was allowed to go into several local orchards and pick up 'windfalls' - any apples already on the ground. We used to 'assist' the windfall process by shaking the living (expletive deleted) out of the trees until we had a bountiful supply to sell.

## **1961 - a transfer back to Caulfield West**

In mid 1961 in a surprise move, I was transferred away from Mount Waverley which I had so much enjoyed, and back to Caulfield West branch where I had spent four happy years a decade or so earlier in the fifties. It was all a bit déjà vu.

Like my friend and mentor, Keith Williamson, who had been the teller a decade earlier, I was now the teller and recognised many of the old customers whom I had known from my junior days. Our boss was Lou Llewellyn, a jovial Welshman from Maryborough branch. Lou liked to be treated as one of the boys which suited me just fine. He used to come in to my teller's cage and chat away about cricket, footy and the old days.

The accountant at Caulfield West was another really nice guy, Gus McLean, a keen trout fisherman. The Senior Clerk was a bloke called Keith Tinker ('Tinkerbelle'), who just happened to live in Syndal quite close to me. Better still, he had an old Holden and was happy to drive me to Caulfield West. I rode my bike to and from his house in Syndal and we shared the petrol bill. Reg Hayes came a little later and was the Ledger Clerk and also became a good friend. The other two members of staff were two girls whose names I'm afraid I've forgotten. Tsch, tsch.

## **1963 - Marketing Department - a new appointment changes my life**

In terms of both my social life and bank career, everything changed in 1963 when I applied for a newly created job advertised in '*Savings Weekly*', which called for applicants with good communication skills to be trained as Assistant to the Bank's Public Relations Manager, Maurice Benjamin 'Maurie' Cavanaugh. I knew this job was very much for me and I knew it would be much sought after. The appointment called for written submissions followed by an interview with Trevor Craddock, Chief Manager Marketing. My meeting with Trevor Craddock was memorable for a number of reasons. Firstly, I was as nervous as all get out, and secondly, although Trevor was friendly enough, he seemed a bit aloof. Trevor painted a very rosy picture of life in the department and I wanted the job more than ever. Well guess what - I got it! I left Caulfield West with the blessings of Lou Llewellyn, Keith Tinker and my other workmates, and although I didn't know it then, it was to be my final parting with branch service.

## **Public Relations Department - 1963.**

Once again, I found myself working with a bunch of interesting people including my immediate boss, Maurice 'Maurie' Benjamin Cavanaugh, a great writer, humourist, and after-dinner raconteur who was to become another guiding mentor in my life. Within the Department there was also a senior lady called Joan Freeman who was a PA to Maurie Cavanaugh and of course the boss Trevor Craddock (with whom I was to reunite in 2014 to become good friends in retirement).

## **My writing career kicked off**

At the same time Maurie Cavanaugh was training me in the art of creative writing which I was enjoying, particularly playing the part of a reporter and writing feature articles for the Bank's house magazine, '*Progress*', later called '*Statesman*'. At that stage too, I was writing many of the Bank's press releases to the media and was also covering the PR aspects of branch anniversaries and bank robberies, the latter of which were escalating during the 'sixties'.

## **My 'Bank Brother' Graham 'Donno' Donaldson**

State Bank's Marketing Department was broken into four divisions which comprised Public Relations, Advertising, School Bank and Business Promotion departments. Collectively we had 30 or more hand-chosen people including a number of 'celebrity staff' such as VFL and VFA footballers. Included amongst this star-spangled cast, was one Graham 'Donno' Donaldson, a former Carlton VFL and Victorian captain, and a great bank mate and 'bank brother' (we joined on the same day - he in Clunes, me at Caulfield South). Many years later in the nineties, Donno became a prominent member of my Rotary Club, the Rotary Club of Waverley. Sadly enough, Donno passed away in September 2001, a victim of the dreaded prostate cancer.

### **1967 - Donno and the origin of the 'Little League'**

Donno and I became firm friends both within and away from work and worked together in Business Promotions for a number of years, during which time we were involved in some great projects, not least, the introduction of the State Bank Little League which was the forerunner of the present-day half time entertainment at the various AFL grounds.

This was an original idea proposed by Trevor Craddock, a massive Tiger fan himself, who realised it needed a 'football hero' to make it happen. The answer was Donno then gainfully employed at our Morwell branch where he had been transferred to captain/coach the Morwell Tigers in the Latrobe Valley League. With some help from GM Tom Hall, Donno was transferred back to town and into Marketing Department. Trevor then assigned me as Donno's right hand man on the project and we became a team and spent many hours together devising the concept and working out how the whole thing could function. We had a special room downstairs on the Mezzanine floor which became our headquarters. Finally, after many vicissitudes the Little League kicked off with the first round of the 1967 season. It was known as the 'State Bank of Victoria Little League' and it took off like wildfire.

### **Display staff involved**

After getting VFL approval, we arranged for the boys at Display Department, Bill Larsen, Ivan Lowe and Lou Irving to build the various 'props' we needed to run the games. This included portable timber score boards light enough to be carried out onto the grounds. Another bright idea came to fruition with the donation of thousands of colourful Frisbees, which were able to be hastily distributed in a large circle on the arena to create mini boundaries. Junior umpires were appointed to officiate, and a further sponsorship provided footballs and team guernseys.

All of this was only made possible through the high esteem in which Donno was held in VFL football circles; by the high public profile of our boss Trevor Craddock, and through the good name of State Bank, not only by the League, but also by all twelve VFL Clubs of the day, each of which cooperated fully in rallying the troops and recruiting the kids and parents – many of the latter becoming game day officials. I shared wonderful times with Donno both within State Bank and in private life and later again, in Rotary. I miss the genial big feller to this day!

### **Some of the girls in Public Relations Dep't.**

Trevor's secretary when I arrived was an attractive brunette called Margie Horner. Margie married and left a year or so later and her place was taken by a glamorous blonde Pamela Wake, who was married to an 'illustrious' character, School Bank Manager Ray Wake. Ray's office was across the corridor in what was then School Bank Department, later to become part of Business Promotions.

A little later Pam left the Bank and was replaced by a cheeky young typist called Faye 'Shorty' Shorthouse (now Faye Dunn) with whom I have enjoyed a life-long friendship. Faye eventually went back upstairs to Correspondence Dep't and was replaced by a straight-talking Italian girl Jane Perla (now Jane Burnnard), who also has remained a staunch friend. Some years later, Jane followed me across the corridor to Business Promotions where she joined us out on the road in the canvassing teams. Towards the end of my time in Public Relations, an 'outsider' - a great journo called Bill Patey, took over from Maurie Cavanough as editor of 'Statesman'. Another good guy in the team was Lloyd Evans a rather debonair type who I recall, wore colourful bow ties!

My replacement when I moved across the corridor to Business Promotions, was a former Catholic priest trainee, Tom Sedunary, who absconded to State Bank. Tom was a good bloke and still comes to the occasional Peter Wynd Bank lunch at the Royal Melbourne Hotel. 'So that was the Public Relations team.

### **Advertising Department**

Next door in Advertising Dep't we had the Advertising Manager *Gordon Harper\**, from whom I bought an old Humber Hawk sedan which was just my second car. There were two attractive blonde girls in Advertising - one was Heather Sneesby who married Michael Minton-Connell, a star VFL footballer who played with Melbourne and later Prahran in the VFA. Heather's companion was a charming young lady called Jill Ralph (nee McGuiness). Jill and I met again in 2014 when Trevor Craddock invited her to a Peter Wynd Retired Officer's lunch in the city; it was just like old times.

Then there was a tall, skinny, extremely cheeky bloke from the northern suburbs. This was the inimitable Peter 'Pedro' Dermody, who played top grade basketball and who too, was destined to become a friend to this day. During his playing days Pete was known as 'Johnson & Johnson', always covered in bandages! There was another young lady in Advertising Dep't called Diana 'Minnie' Manners who worked with Donno and me. Minnie was memorable for many reasons, not least her 'vibrant' personality and tales of her fascinating love-life!

### **Decimal Currency introduced**

On the 14<sup>th</sup> of February 1966, Decimal Currency was launched and as part of my job in Public Relations, I began specialised training by accompanying *Maurie Cavanough\** all over the Melbourne CBD area where he addressed business audiences on the pros and cons of the new-fangled money which so many people hated. It was a pretty lively time to be up on stage fielding the flak, but we were fall guys in the plot! Once he felt I was sufficiently trained, Maurie handed me the challenge and I was given a wide-ranging brief to travel the four corners of the state speaking in a wide variety of public halls, schools, churches, Mechanic's Institutes and sporting complexes. After each presentation I invited anybody who wanted to physically inspect and handle the new currency, to come forward as I passed around the precious samples. To my lasting joy I never lost any of the notes, nor even one of the new coins.

### **The birth of Bankcard – another golden PR opportunity**

Fairly hot on the heels of decimal currency in 1966, the Australian Banks combined their resources in a surprisingly partisan project to launch the first credit card in Australia which was called Bankcard, which it was claimed, would see the birth of the so-called 'cashless society', theoretically eliminating the need to carry cash - yeah right!

Once again, I was chosen to go out on the circuit which I did with great relish, but if I had believed that decimal currency was controversial, then Bankcard was unbelievable, especially with rural audiences where hard-headed farmers really took me to task. They hated what they saw as the plastic card enemy and vowed and declared it would never get off the ground. Many of them publicly destroyed the Bankcards they had received gratis via the post. I was grateful to my superiors for the trust they placed in me, for there was no doubt the Decimal Currency and Bankcard presentations had been a wonderful training vehicle and quite undoubtedly bolstered my public speaking competence.

### **1968 - Over the corridor to School Bank/Business Promotions**

In 1968 and feeling well tutored in the art of public speaking, I asked Trevor if I could move over the corridor and try my talents in the prestigious Business Promotions team of 'out and about' speakers and canvassers. Trevor rather reluctantly agreed, and I packed my goods and chattels and moved across the floor to Business Promotions (then still part of the old School Bank Department). The boss then was the genial extrovert *Ray Wake\**, with whom I spent some time later in a small promotions team presenting evening film shows on the beaches at popular holiday resorts such as Barwon Heads, Portarlington, Rosebud, Sorrento and Portsea. We had to learn how to operate 35mm projectors and obtain Projectionist Licences.

## **Some interesting people in Business promotions**

Ray Wake was replaced by an extremely laid-back character called *Eric Black\** who was a District Governor in Lions which took much more of his time than his day job. But Eric was great to work with and was popular with his staff - me very much included.

Eric Black's deputy was a debonair 'man-about-town' from Footscray called *Laurie Quill\**, whose tales of female conquests were the stuff of legend. Other leaders included John Smith, a nice guy from the bush (not sure where), and *Keith Hayes\**, one of a trifecta of Hayes brothers in the bank including *Reg Hayes\** with whom I worked at Caulfield West.

Other characters included Billy Hill who was always full of fun as too, was a cheeky little Italian boy', *Ronny 'Miffa' Mifsud\** who was great to work with. *Kevin Glenister\** was another really nice guy. We also had Big Neil McNeill who was a tall ruckman who played for my beloved Swans down at the old Albert Park ground.

Another VFL footballer in the Department was Richmond and Victorian rover, Billy Brown who was also a real character to work with. On the footy field he roved to another State Bank VFL star, David Cloke, who is father of the ex-Collingwood full forward, Travis Cloke. 'Clokey, along with other footy champions like Brian Gray and Neville Crowe, was part of our staff teams at the Showgrounds Branch every Show Week. A former workmate from my Oakleigh days, *Johnny MacPherson\**, also joined us – still as debonair as ever; as did Billy Simpkin who later opened a hostel at Mallacoota Inlet. Another young 'tearaway' on the team for a while was one John 'Shingo' Shingleton, a great talker and I'll leave it at that. *David Brown\** was another staffy who sad to say, died quite prematurely a few years later.

## **Merv Benton was a trump card**

Then there was Merv Benton (Bonson), a handsome and acclaimed Melbourne pop idol who came to join us on the school canvassing teams. Merv was a sensation in the Secondary Schools where teenage girls swooned over the charismatic Merv. He was a bundle of fun to work with, but I rather suspect, a 'Pagliacci' (The Laughing Clown) laughing on the outside and crying inside. Then came *John O'Brien\** who married my good friend and workmate Jane Perla. John never really fitted in and left to pursue a political career. Don McLean was another charming 'Mr Nice Guy' who was with us for a while. Others too, of which I'm not aware will also be gone.

## **Jack Ryan has to rate a mention**

One larger-than-life leader who came along towards the end of my time in Head Office was the redoubtable Jack Ryan. Jack was a terrific bloke to work with and as sharp as a tack and a 'Carlton tragic'! Not surprisingly Jack rose to senior executive status some years later. He didn't mind a drink either! I met Jack again quite recently at a couple of reunion lunches at his St Kilda Road apartment in company with Trevor Craddock, Terry Dynes, Peter Wynd and Peter Dermody. Jack was not in good health at the time and sad to say has now left us.

## **Some of the 'Canvassing' team members**

Peter Fitzhenry, a former Warrnambool boy, was a prominent member of the canvassing team whom I soon befriended. Peter was a most astute and distinctly likeable guy who like me, was a keen home gardener. Peter and I shared many good times together including working together at Waverley Garden Club into which I recruited him. I still see Peter from time to time despite his repeated allegiance to bloody Hawthorn! Peter and I shared many a laugh over the years, but also shared a few personal secrets which will go with us to the grave.

Another real character and a great friend of mine was ex-Drysdale identity and avid bachelor socialite, Allan 'Al-Pal' Henry who some years later was to work for me in my post-State Bank working life in horticulture.

Al Pal had a delightful period house in Darling complete with a swimming pool and outdoorium (Cabana), which became the venue for many great Marketing Dep't parties.

On the distaff side some of the staff girls included Robyn 'Long legs' Taylor, who arguably had the best legs in Head Office. My great mate Peter Dermody would nominate the late Mary McGregor, but then what would Peter know? Although Robyn was not involved in the canvassing teams, she was really 'one of the boys' and a true character. She was also closely involved with the Showgrounds Branch at Ascot Vale where in addition to the big 'Show Week', we ran a comprehensive series of promotional activities throughout the year. Robyn's workmate in the office was a somewhat demure young lady, Lyn McCusker from Caulfield who was also part of the Ascot Vale teams.

Then there was a super-smart feisty Greek girl, Evelyn Formica, who worked with us on the canvassing exercises. Evelyn and Robyn live close by each other and to this day are still close friends. Later again my old friend from Public Relations Dep't, Jane Perla, (now Jane Burnnard), also crossed the floor to join our Business Promotion team. Jane has remained a good friend over the years and with her second husband Geoff Burnnard, is part of a 'reunion get-together group' with Faye and Peter Dunn, Bryce and Peter Dermody, Jo and myself, and our old boss, Trevor Craddock.

### **John and Jo Lidgerwood**

In late 1970 a young singer called John 'JL' Lidgerwood came to join our Business Promotions team. John had transferred to Melbourne from Benalla where his family were old identities at Devenish, a small township on the old Benalla-Yarrowonga railway line. John had come to Melbourne to pursue his singing career which had started to blossom. John and I soon became friends in the course of which he discovered my garden at Glen Waverley and although never a gardener himself, John said he would like me to meet his wife Jo who was tackling the garden at their new home in Mitcham. Jo and I actually met on the Christmas of 1971, at a Business Promotions department Christmas party at the home of Eric Black in Williamstown. To shorten a much longer story, following a most amicable 'baton change', Jo and I got together and have been an inseparable item now for 36 years of unwedded bliss! And as a happy sequel to that story, I'm delighted to say that John L and I have remained good friends!

### **Friday lunches a legend**

After four days out on the road canvassing in our respective 'Areas', we always had an 'Obligatory Parade' every Friday morning in the office for team meetings and reports, After the work was done, we engaged in a time-honoured tradition of the 'sixties' and 'seventies', that being Friday lunch. Although we always went as a group, we took it in turns to choose the venues. We all had our own favourites, but I always recall Merv Benton's favourite which he called 'Palmer's Pyjamas', actually Palmer's Hotel in Fitzroy, where the newly introduced Italian delicacy 'Parmigiana' was popular. Getting back to the office was not of prime importance back in those halcyon days! To the lasting admiration of all of us back then, Trevor Craddock never asked any questions about our whereabouts on Fridays!

### **1974 - Printing & Stationery Division at Carnegie**

In 1974 after a great eleven-year stint in Marketing Department and with no chance of managerial promotion in the top-heavy Department, I somewhat reluctantly applied and got my first managerial appointment as a Grade H Manager at the Bank's voluminous Printing & Stationery Division at Carnegie. This took me into totally uncharted waters where Ex-District Inspector *Bob Thomas\** was my boss with a young bloke Bob Baker-Smith as my 2IC.

Most of the team at Carnegie were either in the Stationery Store at the back or in the printing room where I befriended the head printer, a genial bloke called *Doug Ferguson\** who was also a VFL umpire. The rest of my team were all girls across the way in Data Processing where two blonde girls Beverley Nance and Margie McCullough ran the show. I can't recall any of the other girl's surnames just first names which would be meaningless here.

## **Ross Palmer and lunches at the old Rosstown**

One thing I brought with me from Marketing Department was the 'Friday Lunch' tradition and happily enough we were located just up the road from the Rosstown Hotel where I met and befriended *Ross 'Rosco' Palmer\**, a champion bloke who was the accountant at Carnegie branch, just around the corner. Ross and I quickly bonded which led to a great friendship which lasted for many years until Rosco very sadly succumbed to the dreaded Big C. Rosco's funeral was a sad day when despite 30 years of State Bank service, there was not one State Bank officer present. I was the only representative, even though I was ex-staff by then. Jo and I observed 'last rites'; for Rosco by lunching at the old 'Rossey' as he and I had done so many times.

## **Time to leave**

Although I quite enjoyed my four years in the 'urban wilderness' at Carnegie, I was firmly convinced that my future did not lie in becoming a country branch manager and I knew there was no way back into Marketing. Like many of my specialist colleagues, I had run out of rails and it was time to go. My ultimate departure from State Bank came in late 1977 after I landed a dream job in professional horticulture. I finally left State Bank on Friday February 24, 1978, but only after a very serious discussion with former Head Solicitor, Jim Ellwood, who after considerable cogitation, gave me his blessings to leave the 'fold'.

And that was it for 26 great years of State Bank service and the conclusion of the first half of my working life.

*Sad to say, all of those marked with an Asterix (\*) are no longer alive. Others too, of which I'm not aware will also be gone.*