

Statesman

STATE BANK STAFF MAGAZINE

February, 1977 — No. 79



Managing Editor
TREVOR S. CRADDOCK

Editor
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Associate Editor
TOM SEDUNARY

FRONT COVER: Some of our 1977 new recruits who were brought together at Staff Training Centre, Bourke Street, City, before being posted to branches and head office departments.

STATESMAN is produced at two-monthly intervals by the Public Relations section of the State Bank. Staff comments on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, nominations for Girl, Man and Smiling Teller of the Month, wedding photographs and contributions to Around the Branches, State Secrets and Teller Talk. Column paragraphs published earn \$2 for contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, Box 267D, Melbourne. (Phone 60 0531, ext. 312 or 444.)



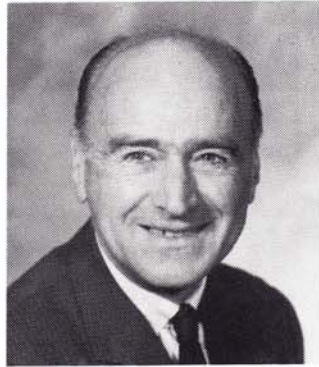
GOING UP! Four tower levels of the 'service core' of State Bank Centre had been built when this photo was taken last month. They represented the lift and toilet sections of two parking basements, the lower banking chamber and the Elizabeth Street level banking chamber. The core — which soon will rise above the top of McEwans building — could climb from now on at a rate of at least three storeys a month, toward its ultimate height of 550 feet.

HAPPY JACK! Our Project Manager, Jack Horsley, who probably wished as a lad to become an engine driver, had a ball when he tried an after-hours drive in one of Whelan's excavation 'monsters' on State Bank Centre site.



Period of Major Progress

'ROSS REGIME' ENDING



Our popular General Manager, Mr. Don Ross, retires on February 28 after 49 years' service (less six years in the R.A.A.F.), including four years in the top executive chair. The 'Ross Regime' since late 1972 has been marked by some of the most significant developments in the Bank's history. Here are some of the highlights:

1972

- On-line computer network commenced (now Australia's largest).

1973

- Many new powers (covering certain overdraft, investment and interest operations) granted to Bank by State Government.

1974

- Successful launching of State Bankcard and Thomas Cook-State Bank Travel Service.
- State Bank deposits passed \$2 billion.

1975

- Head office move from historic site in Elizabeth Street.
- New Bank symbol and shortened name introduced.

1976

- State Bank Centre construction commenced.
- Staff College construction commenced.
- First lady bank managers in Victoria appointed.
- State Bank entered merchant banking field.

Australia-wide survey result

BANKERS ARE TOP-RATED FOR HONESTY, ETHICS

Bank managers are rated highest for honesty and ethical standards, the Morgan Gallup Poll finds. In this Australia-wide survey, 2085 people were asked to rate people in 14 occupations. Bank managers came top, followed by doctors, dentists, school teachers and policemen. Then followed University lecturers, lawyers, business executives, State MP's, Federal MP's and journalists. Advertising people, union leaders and car salesmen scored least. Too few people were interviewed in each State to eliminate chance variations. However, note in the following table that the police received least praise in Queensland. State members of parliament scored best in W.A. and S.A.

People were asked, regarding each profession, 'Are they honest and ethical . . . Yes or No?' The table shows percentages of 'Yes' answers given.

	Aust.	Qld.	N.S.W.	Vic.	Tas.	S.A.	W.A.
	%	%	%	%	%	%	%
Bank Managers	66	64	64	66	76	72	73
Doctors	62	64	60	63	64	59	70
Dentists	62	63	61	62	73	62	65
Teachers	56	55	56	52	76	55	61
Police	52	40	46	58	56	70	63
Uni. Lecturers	47	43	46	50	48	45	53
Lawyers	43	45	43	43	47	41	40
Executives	22	21	21	23	33	24	24
State Politicians	21	19	21	21	14	25	27
Federal Politicians	19	19	19	20	13	13	21
Journalists	12	8	11	13	8	10	19
Advertising People	9	9	9	9	12	8	13
Union Leaders	9	9	8	11	11	5	10
Car Salesmen	4	4	5	3	5	2	4

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Ski Lift to London...

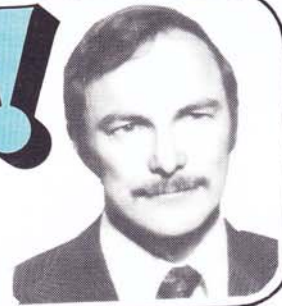
Keen skier Noel Fargie leaves head office Personnel Department this month for London Office, to take up a three-year clerical post which he won from a field of more than 50 applicants.

Bachelor Noel, 26, has spent four years as a Personnel 'all-rounder', following service at five suburban branches.

While London-based he will make frequent forays into the famed snowfields of Austria, Switzerland, France and Italy. And, finance permitting, he will fly the Atlantic to spend annual leaves in resorts like Aspen, Colorado and Banff, Canada.



Go Away!



Statesman Travel Notes by Gordon Northcott,
Manager Thomas Cook-State Bank Travel Service.

Perhaps you have long service leave due, or are planning a retirement trip this year?

Don't forget our travel offices. There are two now — one at McEwans store in Bourke Street, City, the other at the new bank in Dorset Road, Boronia.

Most Cook coach tours of Britain and Europe start from London. So the initial expense (not subject to Bank discount) is the return air fare to London — which is currently \$1,075. On top of that you can add costs ranging from about \$145 to \$1,155, according to duration and itineraries of tours.

There is a 10% rebate (for staff members and immediate families, and annuitants and their spouses) on any of the Motor Coach tours listed in the 1977 Thomas Cook program. These tours are fully escorted, and include all accommodation and most meals. They range from a 4-day tour of southern England (cost, including Bank discount: \$143) to the famous 28-day Grand Tour of Europe, covering Belgium, Holland, Germany, Austria, Italy and Switzerland and France (cost, including discount: \$1,153).

Other tours for periods from 7 to 22 days cover the highspots of England and Europe. They range in cost from \$208 to \$1,035 including discount.

A COLOUR BROCHURE LISTING ITINERARIES AND COSTS FOR 28 DIFFERENT TOURS IS AVAILABLE ON REQUEST.

The Travel Service will arrange flights to and from Europe, and will advise on the most economical fare to suit your requirements. They will also arrange Passports and any necessary visas, and help with such details as health and currency regulations.

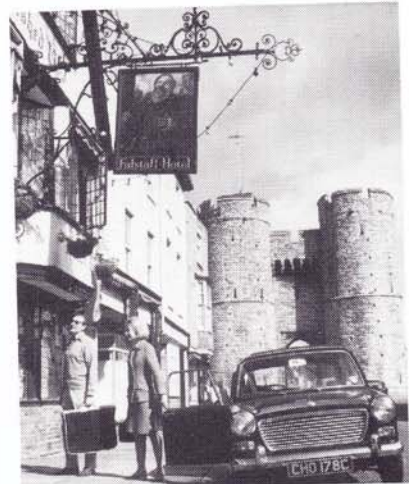
So, if you're planning that dream trip of a lifetime, give us a ring at COOKS, explain who you are, and we'll be delighted to help you.

SEE EUROPE BY COACH

ENQUIRE AT: Thomas Cook—State Bank Travel Service, 387 Bourke Street, Melbourne (McEwans). Phone 67 6481, or 226 Dorset Road, Boronia. Phone 762 6655.



● A Swiss using an Alp Horn to call his mate.



● A typical Kentish Inn.

Recruiting Recruit

One of the 300 recruits to join the Bank in the period from late last year to the end of next month was Delene Sutter 17 (right) of East Bentleigh. She was interviewed by Jan Williamson of Staff Recruiting section, and has now been posted to that same section.



Back to School Bargain

Announcing one of the best-value goodwill items ever offered through STATESMAN: a top-quality concertina file for bills, letters, documents or whatever — for only \$3.00.

The 'File and Find' folder measuring 32 x 23 cm is solidly bound in brown leather-look vinyl with gold imprinted lettering and bank symbol. It contains twelve sturdy compartments which can be labelled to individual requirements by applying self-adhesive letters, month names or personalised labels. The folder fits into a briefcase.

The 'File and Find' can be closed neatly by tie ribbons and carried like a book. It is gift-packaged in a cellophane envelope, and at \$3.00 is exceptional value as a goodwill giveaway (especially suitable for club secretaries, teachers and business people). It will also appeal to many staff officers as an item for home use by themselves.

BEAKER BONANZA! Since our 50c beaker sets were advertised in the last issue of STATESMAN many hundreds have been sold. Stocks are still available, but staff members should lodge prompt orders to avoid missing out.



HOW TO ORDER BARGAINS: Send your list of requirements, with cheque payable to State Bank, to Marketing Department, Hothlyn House, 233 Collins Street, Melbourne.

GONE FISHIN'



The following retirements have been reported to STATESMAN:

- Bill Hayes (Central)
- Bruce Young (Warrnambool)
- Bob Spence (Asst. Chief Architect).

Puzzle Corner

1. **MAGIC:** Turn LEAD into GOLD in six moves. Change one letter and create a new word each time, but do not re-arrange the letter order.
2. **FIGURE IT:** Write in figures: eleven thousand, eleven hundred and eleven.
3. **WHATSIT?:** It has a head and a tail, and eventually the tail becomes the head. Sometimes it gets bigger, and sometimes it gets smaller. Eventually it disappears completely. What is it?

Answers on page 7.

STATE SECRETS by the teller

LADY whose housing loan repayments were in arrears sent an explanation which concluded: 'I have now ceased work, owing to pregnancy. This is likely to be permanent.'

★

STAFF notice: 'The head office typing staff has been unevenly distributed between the various floors. Postings are now being re-arranged, to enable all managers to get a fair share of what is available.'

★

OVERHEARD in Personal Loans department: Older girl to newcomer: 'Oh, you'll love it here. Lots of chances for advances.'

★

HEAD office cafeteria patrons have high praise for what they call manageress Sylvia Affleck's 'Enthusiasm Soup.' She puts everything she's got into it.

★

CUSTOMER'S cheque for \$9, payable to City of Camberwell for a parking fine, had a hand-written 'endorsement' directed to the parking officers: 'I know it's stiff cheddar, but I honestly didn't realise it was 'no standing.' Oh well, you win a few, lose a few, eh?'

★

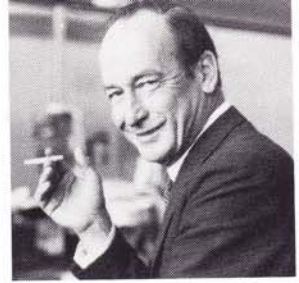
YOUNG girl at western district branch used the following excuse for being late: 'I called at a friend's house on the way to work, and when I tried to leave there I found that tradesmen had cemented in the driveway, thus blocking the exit. I had to wait until the back fence was removed before I could get out.'

★

NOTE from branch to head office: 'Joint loan borrower Mr . . . called and advised that his wife had left him, and he did not know if separation would be permanent. He is still loving in the home, and will be taking full responsibility for future repayments.'

★

ANOTHER branch reported: 'Re personal loan matter, I have today spoken to the borrower, Mrs . . . who runs a successful fashion designing firm. She has got rather much behind, but is about to embark on a month's tour showing her lines.'



THEY don't serve breakfast in bed at Lorimer House. They don't serve breakfast. Against that, they don't charge anything.

At seven o'clock, a hand shakes your shoulder like a terrier worrying a bone, and a voice that doesn't sound over-pleased to be up itself, says "Wake up, and get up."

I woke up, but it was some seconds before I pushed back the faded grey blanket. I made it, eventually, and stood holding the iron bed-head waiting for the usual spasm of dry retching. It passed, and I fumbled for my boots in the only safe place the dormitory offered — under the mattress.

I pulled them on, and walked slowly down the linoleum-covered passage between the rows of beds, out into the street. The November sun was already high, and I leaned against the front wall, grateful for the warm rays that probed at the ice in my bones. I felt for the tin I keep my butts in, and broke three of them into my palm. "Try one of these," a voice said.

I vaguely remembered seeing him in the dormitory. He was about my age — much younger than the average Lorimer House guest.

His clothes were no better than mine. His coat was the tattered remnant of a navy-blue suit. The rim of a collarless shirt showed over a multi-coloured pullover. His brown slacks were ripped at one knee and ragged at the cuffs. Instead of boots, he wore a pair of grubby sandshoes. But he was offering me a cigarette from a large packet of tailor-mades that was almost full. "Thanks," I said. "You win the lottery?"

He winked broadly. "Could you use a drink?" he asked. "I can always use a drink," I told him.

He jerked his head towards the lane that flanked Lorimer House. I followed him. He pulled a bottle of sherry from his hip pocket, rubbed the neck against his sleeve, and handed me the bottle.

I took a long gulp. Where the sun had left off, the wine took over. My stomach settled back where it belongs, the pounding against my forehead eased down. I passed the bottle back reluctantly.

"Thanks," I said. "I needed that."

"You're welcome," he said cheerfully. "Luck!"

He threw his head back and drained what was left in the bottle in one long swig.

"A man can face the day now," he said. "You eating at the mission joint?"

"Why not?" I said. "The tucker's good."

"Well, let's go," he said. "It should be just about open."

We walked the block to the mission house, which is a one-time factory converted into a kind of cafeteria by some old ladies who belong to a church auxiliary. On the way my friend told me his name was Mick. I said to call me Red. He was the most cheerful dead-beat I'd

ever met, talking like a threshing machine. I found out why soon after we started to eat.

When we got to the mission house, the queue of about thirty or so was just starting to dribble through. We got our plates of porridge and mugs of tea, and took them to one of the long deal tables that ran the length of the room.

"Where you from, Red?" Mick asked me.

"Queensland, originally," I said.

"Queensland, eh? That's a good long way from Melbourne. That might just do me. Feel like headin' back?"

I shrugged my shoulders. When you live the way I do, one place is as good as another. But you've got to keep moving. Otherwise the doss-houses and the hand-out places get tired of the sight of your face, and start talking about jobs.

"I might," I said. "If there was any reason to."

"I got a good reason," Mick said. "Listen."

He looked around to make sure nobody could overhear him, but we had that end of the table to ourselves.

"I had a bit of luck last night," he said. "I was sitting up in the Treasury Gardens wonderin' where I'd go for a doss, when I saw a joker weavin' down the path. He was as drunk as forty cats. He flopped down on the seat alongside me, gave a kind of a groan, and went out like a light. He was a well-dressed sort of bloke. I reckon he'd been out with his mates or something, and was too frightened to go home to his missus until he sobered up.

"Anyway, there 'e was, with his 'ead lolling over the back of the seat, and his coat wide open like a barn door. And stickin' out of the inside pocket, a nice fat wallet. 'Course, I helped meself, and got goin'.

"I dived behind some bushes, and had a squint at the wallet. I tell you, Red, I near dropped dead."

Mick had a sense of timing. He waited for me to ask the right question.

"What was in the wallet, Mick?" I obliged.

"I'm not tellin' a word of a lie, Red. There was a hundred and fifteen dollars in that wallet, and it's right here now in my bin."

I drew a sharp breath.

"A hundred and fifteen bucks! And you stayed at Lorimer House?"

He laughed loudly enough for two old codgers at the other end of the table to glare suspiciously at him.

"No sense wastin' good drinkin' money, Red."

"You're a man after me own heart, Mick."

"An' I took a fancy to you the minute I saw yer, Red. I can tell a good mate when I see one. Now listen. You stick with me, an' we'll whack the dough up between us. I gotta get out of Melbourne before the cops take it into

Continued on page 13

BANK GIRL JOANNE WON \$46,000



• "This lot's mine!" says Joanne Lee to assistant 'Overseas' manager Max Standfield.

A \$30 weekly investment in Tattsлото paid big dividends in November for Overseas Department clerk Joanne Lee, 22. She and fiance Ian McDonald cracked a \$46,000 share in a Division One payout and, in the same draw, collected an extra \$1,000 in lower division prizes. Joanne

and Ian spent about \$850 in seven months on 'systems' entries and won a few minor prizes before their numbers (selected at random) came up. A few weeks later they won \$200. The couple, who will marry this month, plan to buy a house with their winnings.

PLANE GERMAN

Any STATESMAN reader called upon at short notice to train German former war-time pilots for civilian duties will find the following translations useful:

Aircraft	der fliegenwagon
Crop Dusting Aircraft	das fliegenwagon mit der buttun vor puffen der pauder auder
Passenger Jet	der grosse fliegenwagon mit skull-splitten schremen spittentfrenbakof
Propeller	der airfloggen fann
Self Starter	der airfloggen flinger
Control Column	das pushenpullen shtik
Rudder Pedals	der tailschwingen werks
Pilot	der tailschwingen pushenpullen werker
Student Pilot	der dumbkoff lernen fliegen
Air Traffic Controller	der dumbkoff shtuk mit der dumbkoff lerner fliegen
Ground Studies	das hedschrachen bukwerken
Link Trainer	boks mit aller fliegenwerks innit
Forced Landing	trienen gebackonner grund mittaut kraschen

First Solo	trienen gebackonner grund mittaut kraschen alone
Precautionary Landing	looken virst den krauschen
Crosswind Landing	trienen gebackonner grund mittout kraschen sidevays
Parachute Jump	trienen gebackonner grund mittout der fliegenwagon
Weather Radar	das elektroniken Stormengerschniffer.

Contributed by Phillip Featherston, Ascot Vale Branch.

Puzzle Answers

1. MAGIC: BEAD, HEAD, HEED, HELD, HOLD, GOLD.
2. FIGURE IT: 12,111.
3. WHATSIT? A queue.



Stawell and Wangaratta:

RECORD MAKERS

Stawell accountant Geoff Causon, 'Wang' teller Karenne Woodford and her husband Robert have made an LP record. All songs were written, sung and played by Geoff and Robert in the country-folk styles of Leonard Cohen and Gordon Lightfoot, with Karenne performing one solo and backing vocals to other tracks. The trio recorded the disc on Robert's four-channel equipment, and had 250 copies made to promote their songs to publishers and media contacts. The album, titled 'Eternal Images', is already getting good airplay on local radio. "It's fairly low-key material", says Geoff. "We are working on a follow-up record to help put us on the map as song-writers."

● **Recording finished, Geoff Causon and Karenne Woodford reflect on their 'Eternal Images'.**

around
the
branch



—with To

Queenscliff:

Newlook for New Year

It was 'all stops out' in December to complete new \$80,000 branch premises in time for the busy holiday season. The branch moved in just before Christmas, and Queenscliff mayor, Cr. F. Heweston, officially opened the building early in the New Year. State Bank architect Duncan Caporn designed the verandah-fronted premises to provide a spacious air-conditioned office incorporating two tellers' stations and efficient enquiries counter layout. Blackwood fittings and red cedar ceiling blend well with brown carpet tiles. The impressive range of security installations includes surveillance camera, bandit restraining counter bars and one-way glass in door to manager's office.

Ferntree Gully:

Mountain Gate:

ROOM TO GROW

Future business growth should present no problems at the branch's new \$195,000 premises. The building comprises an air-conditioned, four-teller banking chamber and a rentable shop — a 'safety valve' for future branch expansion. Architecturally speaking, the new premises are dominated by a cantilevered verandah which shades an extensive glass frontage. Inside, a 'cathedral' ceiling rises dramatically to meet a large skylight high above the carpeted office. Staff amenities are housed in a second storey section to the rear of the building. Other features include customer interview room, special lighting effects, blackwood fittings. Security installations include surveillance cameras and counter bars.

'Jamboree' Sub-branch:

GOOD SCOUTS AT BUNGALOW BANK

The Bank set up a special sub-branch at Rossmoyne Park, Dandenong, to cater for more than 4,000 Victorian scouts attending the 11th Australian Scout Jamboree. Six experienced scouting-staffers, led by Jon Peart (accountant, Central branch) manned the 'sub' in a Bank-owned portable bungalow, and provided full banking facilities during the 10-day jamboree. The staff dressed in scouting uniforms and camped at Rossmoyne Park. The Bank sponsored a country and western music show as a special New Year's treat for a big audience of young scouts.

● **ALL PREPARED!** Here's the line-up of our scouting bankers, with their home branches in brackets — **BACK ROW** (left to right): Basil Calodoukas, accountant (Chadstone Centre), Jon Peart, manager (Central), Greg Atholwood, teller (Lower



Plenty). Steven Burns, teller (Doncaster). **FRONT:** Glenda Coates, clerk (Custody Department), Lynette Foon, clerk (Wonthaggi).

and ches



n Sedunary

Newport:

Demon Bowler

An amazing burst of bowling by cricketing teller Tony Culph, 21, won for him late last year 'The Age-Puma Cricketer of the Week' award. Tony, who plays with District team Footscray, captured a total 10 wickets for 81 runs to help secure an outright win against Essendon. Following this topline performance, 'The Age' cited him as "one of the most promising fast-medium bowlers in District cricket." A few matches later, Tony's bowling figures were 4/26 and 1/17 — a good omen for the rest of the season.

● **Tony Culph . . . wickets by the handful.**



(Photo by courtesy of 'The Age'.)

Burwood: *Two Fish That Got Away!*

From manager Jim Harrington, a real fish story:

"Besides good service, the branch is well known locally for a large tank of tropical fish displayed in the banking chamber. Two chaps from a nearby aquarium recently visited the branch to clean the tank, and as they lifted the glass top out popped a pair of eight-inch 'shark' fish.

The 'sharks' fell more than five feet to the floor, and instantly slithered in the direction of the tellers before being caught."

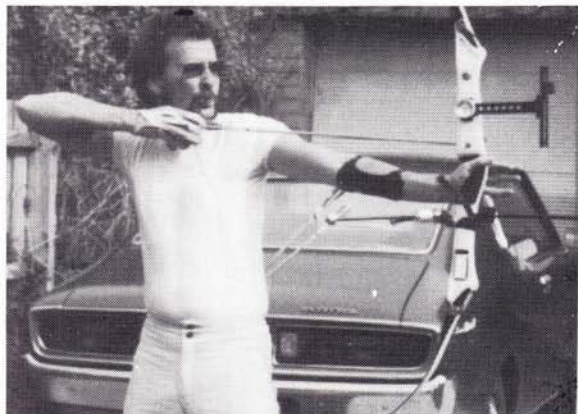
FIN-NOTE: Shortly after the 'shark' incident, Jim received a note from a fish-appreciating customer expressing a special liking for "the salmon pink one".

Ringwood: *... and 30,000 Worms That Got Away*

Clerk Ray Hetheron is mourning the deaths of 30,000 earthworms which he planned to sell as fishing bait. The worms, laboriously collected and bred "in captivity", were stored under a light earth layer in a 44-gallon drum with an open top. They were drowned when a freak downpour flooded the drum. Now Ray is stuck with 500 margarine containers, in which the worms were to have been sold. The containers were collected by Ray, Val

Dent and other branch officers over many months. A (mass) funeral for the worms, which were buried by the bucketful, was held on January 15. Staff members acted as pail bearers.

Ray is thinking of establishing a new colony of his subterranean slitherers, to get him back into the bait business in time for the Easter holidays.



Glen Iris Upper:

BOWMAN ON TARGET

Teller Ross Allen, 23, will this month participate in top-line archery tournaments — less than a year after taking up the sport. He will fly to Canberra to compete in national championships and act as scorer for the world titles. His objective is to gain further experience and knowledge by observing the experts at close range. Ross has practised two hours a night for several months in preparation for the big national shoot.

● **Budding bowman Ross Allen aiming for the National Archery Championships.**

AROUND MORE BRANCHES . . . see next page

AROUND THE BRANCHES (Continued)



Wodonga:

TATTSLOTTO WINNER TURNED IT ON

Depositor George Judge (left foreground) a local engine-driver, 'shouted' for the staff after sharing a \$206,000 Tattsлото win with a fellow railwayman. Mr. Judge

organised the after-hours drinks and food in gratitude for what he described as "excellent service given over the years." Pictured left to right are: Janice Birrell (clerk), Keith Greenwood (manager), Phil Robbins (teller), Christine McGann (teller), Barry Coghlan (accountant), John Mollison (clerk), Laurie Lahn (accountant), Peter Edwards (teller), Dorothy Crawford (clerk), Angela Sitton (clerk). The lady in the right foreground is Mrs. Greenwood, wife of manager Keith. Absent on leave was clerk Karen Veenhof.

Sunraysia District:

GOODBYE TO GRAHAM

The staffs of six local branches staged a combined Christmas function and farewell to recently-retired Red Cliffs manager Graham McMaster.

More than 70 officers, their spouses and friends — from Robinvale, Ouyen, Murrayville, Mildura, Merbein and Red Cliffs branches, plus several visitors from Melbourne — thronged to Mildura's R.S.L. hall for the big dinner dance.

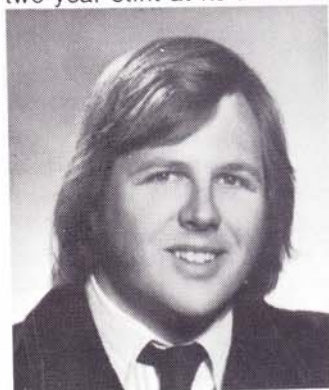
Former local district manager Alf Reside represented Head Office, and Mildura manager Norm Hartup presented Graham with a set of bowls and carrybag. Norm, who organised the evening, reports: "It was our best-ever gathering of Sunraysia bankers. Everyone enjoyed the dancing and fellowship into the early hours of the morning."

SEND YOUR BRANCH CONTRIBUTIONS TO TOM SEDUNARY, STATESMAN, C/O H.O. MARKETING DEPT.

Keysborough:

OUR 'SMILER' UP NORTH

Senior clerk Merv Ritter, 27 (STATESMAN'S 'Smiler of the Month' in February 1974), was seconded late last year to the Papua-New Guinea Development Bank for a two-year stint at its Boroko branch.



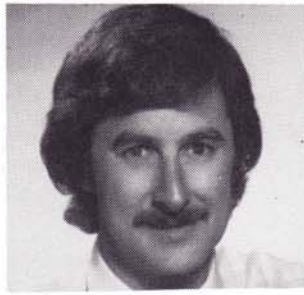
The staff at Keysborough farewelled Merv at a lively 'send-off' in accountant Jim Hall's home. (We're told that the party, also attended by local relieving staffers, kicked on till 4 a.m.). Before shipping out for PNG, Merv said his new position would mainly involve instructing Development Bank staff in lending procedures. "It should be a great career broadener, and I'm looking forward to working up a ripper suntan," he said.

MEET OUR NEW MANAGERS



D. L. PATRICK, Salary Officer, Personnel Department.

Don's hobby of recording music regularly takes him to live performances of the Melbourne Symphony Orchestra, choirs, chamber groups and the occasional 'pop' group. His wife Beverley (a piano teacher) and their eight-year-old daughter help to set up microphones and tape recorders at concerts. Don is secretary of the Recording Society of Australia.



G. A. EVANS, Relieving Staff.

George, who joined the Bank at Bentleigh in 1955, was an accountant at Elizabeth Street for eight years prior to his latest appointment. During sparetime he plays competitive squash for Syndal, and social tennis with local club Legend Park (of which his wife Frances is secretary). George and Frances have a son, 13, and four daughters aged from four to twelve years.



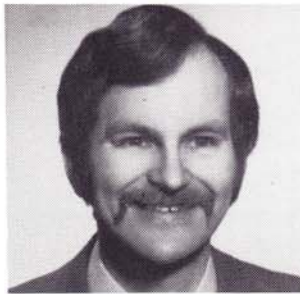
G. S. McCOMBE, Assistant Manager, Coburg.

In recent years bachelor Geoff has made annual leave trips to New Guinea, New Zealand, Fiji and all States of Australia. He recently returned from a holiday in Queensland. Geoff keeps fit by walking, jogging and playing social games of tennis. Other sparetime interests include reading and helping to run a fellowship group for his church.



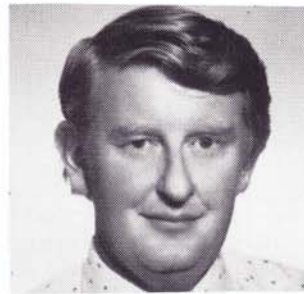
N. R. BERRYMAN, Assistant Manager, Brandon Park.

After spending two years as senior accountant at Brandon Park, Noel has graduated to assistant manager of the branch. He joined the Bank in 1951 at Echuca. Noel is a trustee of his church's 'counselling and care' centre, and a member of its building projects committee. Sporting interests include golf and table tennis. Noel is married with three children.



D. R. FRASER, Dunkeld.

David's country appointment adds another dimension to his varied 19-year career, comprising city, suburban and head office postings. He was senior accountant at Bayswater before gaining his latest promotion. Badminton is David's sport. He is president of the Central Badminton Association, and plays with Box Hill club. David and wife Annette have two young children.



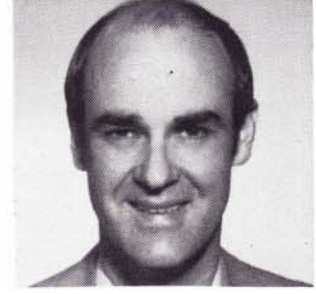
W. J. R. JAMIESON, Recruiting Officer, Personnel Department.

John is well-known to many State Bank staffers, especially junior officers. He has spent almost a decade in our staff recruiting section, and has interviewed several thousand applicants for Bank positions. He is secretary of Brighton East Cricket Club, and an executive member of the Victorian Junior Cricket Association.



J. V. DYER, Bunyip.

Prior to his latest appointment, John claimed a service record: "two branches in 24 years". He joined the Bank in 1953 at Moe, and in 1966 moved to Warragul where he was promoted through accountants' gradings. John, who is married with five children aged from six to fifteen, has a huge collection of Australian and foreign coins.



N. McC. DRUMMOND, Avoca.

Noel's first seven banking years were at Bendigo, where he, wife Val and their three young children now often spend weekends. In younger days Noel played football with South Bendigo, and cricket with Sandhurst. Nowadays his sporting attentions are directed to golf and fishing. Noel's hobbies include "fixing cars . . . acting as household handyman".

ALL ARE KEY EMPLOYEES!

An officer in a head office department recently wrote to STATESMAN asking why emphasis was placed on the importance of individual employees in the bank, and why absences from duty were treated seriously. He mentioned that he was one of 26 members in his department, and suggested that group efficiency was more important than individual contributions to daily work.

The following was the editor's reply:

'Xvxn though my typrxwritxr is an old modxl, it works quitx wxll xxcpxt for onx kxy. Thxrx arx 25 lxttr kxys that function wxll

xnough, but just onx kxy not working makxs thx diffxrncx. 'Somxtimxs it sxxms to mx that our group is somxwhat likx my typrxwritxr, not all thx kxys arx working propxrlly. You may say, "Wxll, I am only onx pxrson, it won't makx much diffxrncx". But you sxx, to bx xffxctivx thx group nxxds thx activx participation of vxxy pxrson.

'So thx nxxt timx you think you arx only onx pxrson and that your xffort is not nxxdx, rxmxbxr my typrxwritxr and say to yoursxl, "I am a kxy pxrson and am nxxdx vxxy much".'

Girl Talk

Third in a series of articles on personal grooming, by former professional model Trish Cranage.



Very few girls can afford frequent hair sets in a salon. And, anyway, how often do you brush out a professional set after arriving home, because it is unsatisfactory?

Once you have had your hair properly styled, you can manage it quite well by yourself. Here are some pointers: **CUTTING:** You should have your hair cut into an attractive style which you can manage, and which will suit you as an individual. (Do not choose a style simply because it is "in".)

There is no need to pay a fortune to have your hair cut and styled well. I know of at least one city hairdressing firm ('Stephanie & Joe') which I can personally recommend. The price of a wash, condition, cut and blow-wave there is about \$15 — which is very reasonable these days.

'Perms' and 'body waves' are not recommended by me. They mean that every time you wash your hair you have to set it immediately to prevent "frizzing".

SHAMPOOS: Girls who attract favourable attention are not only well-dressed. Usually they have shiny, bouncy hair, too. To get this it is important to use the right shampoo. Do not use a "dandruff shampoo" unless it is absolutely necessary. (Two good products for ridding your scalp of dandruff are Selsun and ZP11.)

RINSE: When washing your hair, always have plenty of flowing warm water. Shampoo twice, and be sure to rinse

thoroughly. Often the reason for dull hair is inadequate rinsing.

CONDITIONER: Quite often, hair has oily roots and dry ends — or is completely dry. In these cases you must use a conditioner after rinsing off shampoo. Personally I would advise everyone to use a conditioner, if only on the ends — especially with long hair. This keeps hair in better condition, and reduces knotting problems.

WARNING: Never brush wet hair. This will cause it to stretch, weaken and eventually split. Use a wide-tooth comb on wet hair, and brush only when dry. A good brush (e.g. Mason and Pearson) is expensive, but lasts for years. If possible, use a pure bristle brush in preference to nylon. Bristle soaks up oil and dirt, and needs washing only twice a year. A nylon brush makes your hair oilier, and needs frequent washing.

SETTING: When using rollers make sure hair is wet — and not half dry. Use a lotion for a longer-lasting set, and be sure hair is completely dry before removing rollers. Hot rollers, if used too often, cause hair to dry out. Never use them in wet hair or it will stick to them.

TEASING: If after setting your hair you wish to give it a bit of height, tease it — but only at the roots, never right to the ends. For this, use a tail comb. A brush will cause splitting. After teasing, smooth back sections of hair, and lift with tail of comb to get height.

Next article: NAIL CARE.

Man OF THE MONTH

Graeme Watkins, 19, has become well known in his hometown of Euroa through his work as a State Bank teller and his local sporting activities.

Graeme is secretary of the Euroa and District Cricket Association, and captain of the local TAMLEUGH team. He also plays top-grade basketball and, during the footy season he is a rover with Euroa's reserve 18. Graeme says there's a fair bit of paperwork associated with his job as secretary of the 10-team Cricket Association. He handles registration of players, helps to set match fixtures, and keeps an eye on financial matters. He is also a

selector for combined Association teams which play regular games against other districts. As a player, Graeme opens the batting for Tam-



leugh (he recently notched up his best-ever score of 98 runs), and is a middle-order batsman for Association teams.

The horizons of Graeme's sporting ambitions are purely local. He hopes to improve his batting, and win a regular place in Euroa's senior footy team. "I don't really think I can aim for much more," he says modestly. Star-wise, Graeme is a Sagittarian, which means: "he is popular and sociable . . . fond of giving advice . . . naturally equipped for positions of authority in which his judgement is sought by others." He should be happiest with subjects of Leo and Aries.

Girl OF THE MONTH

"Capricorn girls stand out in a crowd" . . . says the horoscope of part-time photographic model Sandra Tomlins, 18, a teller at Fern-tree Gully branch. Sandra commenced modelling (without pay) for Knox Photographic Society shortly after being crowned 'Princess of Cockatoo' last March. In most of her assignments she shows off latest fashion wear, while club members experiment with picture composition and lighting effects. Sandra hopes her hobby will lead to commercial modelling for advertising agencies.

As reigning 'Princess' of her locality, Sandra helps to organise youth activities for the Yakerboo Festival (Cockatoo's 'Moomba') and attends local functions which promote the area.

Sandra's other spare-time interests include reading, playing men's rules basketball, and going to motor-bike races. Her favourite things are: buying clothes, and a pink panther that sits in her bedroom. Sandra says "people who leave lids off jars" and "rickety old trains" are her pet hates. Her ambition: "To own a chain of high-fashion boutiques throughout the world."

Though romantically unattached, Sandra says her ideal man would treat her with consideration and respect, yet allow her to remain an individual.



Sandra's Capricornian characteristics of "good taste and acceptance of conventional standards" point to subjects of Virgo and Taurus as likely soulmates.

MATES: *continued from page 6*

their heads to vag me. I'd have a bit of trouble explaining this money away."

"You might, at that, Mick. You can count me in."

"Good boy. We'll get some grog an' some smokes, an' get on the road."

We took a tram out to the terminus along Sydney Road, and waited for a lift. After a while a fellow pulled up in a utility. He told us if we liked to travel in the back, he'd take us as far as Benalla.

It was a good trip. Mick had laid in four bottles of sherry, and by the time we pulled into Benalla late in the afternoon, we'd cleaned them up. I was all right. I'd had a good meal when the driver pulled in a cafe for lunch, but Mick wouldn't look at food, and he was pretty well under.

Mick gave me the money to get some more booze. We walked out of town, and picked a spot to doss by the river.

Mick got straight into the grog again. He lay on his back, tilted a bottle to his mouth and kept sucking until he passed out.

I didn't think it would be that easy. I found the wallet in his inside pocket.

I like it here in Adelaide. First time I've been here.

teller
talk
by Sue



OUR accountant, who is single, sent his personal particulars to one of those Computer Dating Services. All he got back was an application form to enter a monastery.

★

SAME fellow answered an ad that promised 'How to put your name up in lights at every theatre in Australia.' He received this brief reply: 'Change your name to EXIT.' (EXITS, of course, are on the way out.)

★

THIS accountant used to work part-time as the human cannon ball in a touring circus, but he resigned because he got sick of being fired every day. Now the circus is having trouble filling the job with a man of the right calibre.

★

YOU can be too shy to start conversations with new customers — but surely not too shy to smile at them.

★

TEST of a good teller: If you can keep smiling while cashing a huge pay cheque for somebody you always topped in school exams.

★

NEVER wrangle at the window when a customer makes trouble or lodges a complaint you cannot handle. Instead, let your accountant pacify in privacy.

★

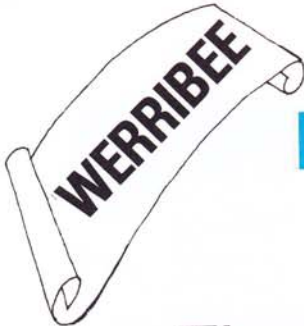
NEW Year resolutions for tellers:

- To smile at the boss when you are absolutely sure that he is absolutely wrong.
- To blink back the tears when you must greet a customer after slamming your cash drawer on your finger.
- To be cheerful when you hear the same corny banking joke for the fifteenth time.
- To control your blush (girls) when a male customer insists on telling you the latest jokes from PLAYBOY.

★

LADY took one of our 40-cent 'computer' moneyboxes to Brunswick East manager Rex Knight, to complain that it 'wouldn't work.' She said she had put 25 cents in, but the box had not rung up the amount. Trouble is 40 cents doesn't buy much of a computer in these inflated days.

- We pay for contributions to this column.



BRANCH STAFF OF THE MONTH

The Versatile Ones...

Werribee branch staff are featured this month because of their wide range of spare-time interests and activities. The eleven people are involved in more than 25 active hobbies, sports and community works, ranging from bonsai to boat-building . . . ballet to badminton. In addition, a number of activities are common to several staffers (e.g. four are fishermen). Manager Ron Delahunty says his versatile staff often use their various skills to help one another. "And we're never stuck for conversation topics", he says.



STAFF LINE-UP (with main spare-time interests in brackets):

STANDING (left to right): Ron Delahunty, manager (Legacy Club, bonsai, oil-painting, carpentry, furniture restoration, cabinet-making, dog obedience training); Lynette Menegazzo, clerk (sewing, netball); Barry Hein, A1 (St. John's Ambulance, junior footy, boat-building, landscape gardening); Lena Sidari, clerk (gymnastics,

watching motor racing, housework); Doug Jeffrey, A2 (golf, badminton).

SEATED (left to right): John Palmer, A3 (playing guitar); Helen Flaherty, clerk (gardening, home decorating); Paul Barker, senior clerk (tennis, home improvements); Judy Hewitt, teller (horse riding and training, swimming); Michael Hallinan, teller (cars, playing footy).

ABSENT: Sue Tindal (politics, ballet, surfing).

On the Grapevine

News, from near and afar, of our retired officers.

The only news supplied for this column since November has again come from Ron Cummins at Southport. Here are Ron's latest 'snippets':

'Not all of our retired staff prefer to stay around and enjoy the variety of weather available in Victoria. At least eight have opted for Queensland where all they have to cope with is an occasional cyclone ("unseasonable blow" to the Queensland tourist industry) and the rigors of the Northern Winter.

Cliff Aniss, after some years at Coffs Harbour, now keeps himself busy with his music, boating and many other activities at the Gold Coast hinterland township of Nerang.

I (Ron Cummins) settled for Southport where I continue my gardening activities throughout the year (bananas

and papaws are part of my crops) and swim through from early September to the end of May.

Veteran Alick Rose, of yachting fame, is at Surfers Paradise where there has been plenty of scope for his interest.

The Sunshine Coast has its devotees in Dave Murray and Ron Barclay, who have always been noted for their

prowess in bowls. Dave is at Maroochydore and Ron at Buderim where he has recently moved into a new house he has built.

Other Sunshiners are Cliff Corney at Buderim and Alex Gray who moved to Alexandra Headland a year or so ago.

ANNUITANTS: Send your news, messages and photos for 'GRAPEVINE' to STATESMAN, P.O. Box 267D, Melbourne, 3001.

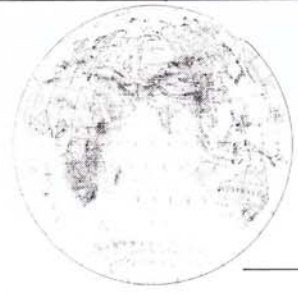
NEWLYWEDS:

Former Bank girl Julie Rogers (Building Department) and Paul Lelkes of Central Branch were married at Monash University chapel by our Staff Chaplain Colin Johnston.





Bank briefs from abroad



USA: Growth of Cheques and Charge Cards:

More than 26,000 million cheques were written in the United States in 1976, and by 1980 the volume is expected to reach 37,000 million. An estimated 80% plus of American adults have cheque accounts. (In Australia, more than 1,000 million cheques are written annually, and more than 66% of adults have cheque accounts.) Charge cards plan an increasing role in American banking. In 1955 a mere 100 banks offered this facility. By 1975, 14,000 banks were running card schemes. The two national bank card schemes — BankAmericard and Master Charge — each list more than one million stores and organisations where their cards can be used. Cash dispensers are becoming more popular, although they were used by less than 20% of American banks in 1976. There are now some 4,500 cash dispensers being used an average of 1,500 times a month.

FRANCE: The risk isn't worth it!

Savers are no longer interested in taking risks, especially the risk involved in investing on the stock exchange. This, at least, was the conclusion reached at a recent seminar organised by the Centre for Economic Research on Saving (C.R.E.P.) which discussed a report by the Swiss research institute PROGNOS on the extent of shareholding among households. Stocks and shares represented 24.5% of households' net worth in 1962, only 9.8% in 1973, and is forecast to decline further to 5.7% in 1980. In France, an even smaller percentage is considered likely. On the other hand, investment in fixed-interest securities is expected to increase, according to the report, from 13.4% in 1973 to 14.5% in 1980. Savers apparently believe that losses through inflation are still likely to be less than losses on the stock exchange. This attitude will be a significant factor determining the future financial structure of business enterprises, and especially of their capital resources. Although the public authorities are currently anxious to see an increase in the proportion of privately-owned capital of enterprises, it is extremely difficult to encourage savers to undertake riskier investment when the stock exchange is considered too uncertain and the returns insufficient.

SWITZERLAND: New developments in money machines:

Amiel Industries is a Swiss firm specialising in production of machines for processing money. It supplies almost 80% of the world market for such equipment, comprising machines for sorting, counting and packaging coins . . . for folding bank notes . . . and for memorising data relating to these operations. The Amiel company has invented a simple method of

rolling coins so that the paper can be detached easily without spilling the coins. One of its new machines can count, sort and package 2,000 coins per minute, with the aid of a computer. Another, designed for tellers and cashiers, not only provides correct 'change' automatically, but selects alternative combinations when supplies of particular coins run out.

WORLD BANK: \$334 million for development aid:

In September 1976 the World Bank and its affiliate, the International Development Association, provided the equivalent of \$334 million for 15 development projects or programmes in 14 developing countries.

Argentina received a World Bank loan of \$115 million for the expansion of electrical power services in the Greater Buenos Aires area. The project will provide electricity services to 65,000 new consumers every year.

In Malaysia, a World Bank loan of \$35 million for an education project will help construct or expand 850 primary schools for 240,000 students in seven of the country's poorest states and will also establish industrial training institutes and teacher training centres.

In Korea, a World Bank loan of \$20 million will provide credit, through the National Agriculture Co-operative Federation, to some 7,900 farmers engaged in fruit and vegetables production, as well as in the production of raw silk.

USA: Study spotlights young adult market:

A recent attitudinal study of savers in New York State showed that young adults are the best potential clients for new accounts. The study also confirmed that savings banks have not been getting their share of this young adult market. Consequently, the Savings Banks Association of New York State, which commissioned the study, is asking its member banks to place more emphasis on the young adult market in their marketing and advertising.

The study was conducted for SBANYS early in 1976 by the Roper Organisation and is based on personal interview held throughout the state with 1,000 adults — young, middle-aged and elderly — to determine the extent of their knowledge about savings banks and the services they offer. The study showed that savings banks had their best share of the savings business among older adults (56% of savers over 45 were savings bank clients), but that mutuals are weak in the young adult market (only 37% of savers under 30 were clients). The study also showed that young people rate the availability of chequing accounts and line of credit for overdrafts as important factors in their choice of a bank. New York savings banks have gained the power to offer these services since the study was made.

State Bank Sports Directory

<u>SPORT</u>	<u>COMPETITION</u>	<u>DATES</u>	<u>CONTACT</u>
CRICKET	Mercantile-Caulfield Cricket Association - Turf Competition	From early October to late March	Ken Batrouney, 45 Swanston St. Bch., Phone: 63 8849.
FOOTBALL	Victorian Amateur Football Association	April to early September	Steve Roberts, Branch Mech. Dept., Phone: 602 2877.
LAWN BOWLS	Inter-Bank Competition	November to March. Every fourth Wednesday afternoon	Ralph Rowan, Moorabbin East Branch, Phone: 57 2067.
	Inter-Club Competitions	November to March - evenings once a fortnight	
GIRLS' NETBALL	Victorian Women's Netball Association	February to July.. & August to late November	Lyn Hulett, Kew Branch, Phone: 86 6875.
GIRLS' INTERNATIONAL RULES BASKETBALL	Victorian Business Houses Basketball Association (night competition)	All Year	Peter Wynd, Elizabeth Street Branch, Phone: 602 2877.
MENS' INTERNATIONAL RULES BASKETBALL	Victorian Business Houses Basketball Association (night competition)	All Year	
GOLF	Victorian Inter-Bank Golf Association - also internal competitions	April & October Inter-Bank pennant matches .. Every two months: social day for State Bank staff	Lindsay Moore, Footscray, Barkly Street, Phone: 68 2200.
SWIMMING	Victorian Combined Banks Swimming Association	February: Annual V. C. B. S. A. Swimming Carnival	Sue Cox, 45 Swanston Street Branch, Phone: 63 8849
TABLE TENNIS	Victorian Table Tennis Association	All Year	David Jamieson, Relieving Staff, Phone: 63 4826.
ROWING (Banks Rowing Club)	Victorian Rowing Association	September to April	Gary Earls, Overseas Department, Head Office, Ext. 200.