

PROSPERITY

TO
THRIFTVILLE

The
**ROAD TO
SUCCESS**

*Some Hints
to Travellers*

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Preparing for the Journey



Every worth-while enterprise in life is built to a Plan.

Whether the enterprise be a Career, a Railroad, a Building, a Canal, a Tunnel, a Steamship, or a Trip Abroad, careful planning precedes successful accomplishment.

The man who works to a Plan gets somewhere.

The man who drifts without a Plan just drifts.

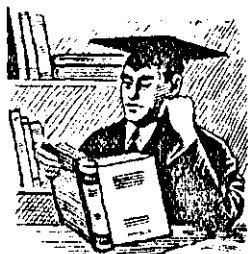
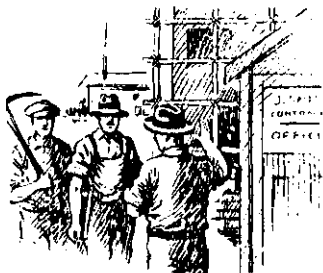
The sole intention of this booklet is to help you to "plan your work and then work your PLAN."



Plan for Future Needs

You would not venture even on a week-end trip without planning for your requirements while away.

Why not apply the same practical philosophy to your future needs?



Take time now to think ahead, and note some of the things you are likely to want.

At the age of 25 you may wish to launch out in business.

Or build for yourself a home.

Somewhere about 40 you may want to put a son or daughter through the University.

At 50 you may want to continue your own education by travel abroad.



Any one of these things is within your reach,

**BUT YOU WOULD BE
WISE TO LAY YOUR
PLANS NOW!**

Take Stock of Your Resources

Every person or household has definite fixed expenses.

Every person, too, has, more or less, a fixed income.

The problem is—not only to meet your fixed expenses, rent, food, clothing, taxes, insurance, etc., but to have something over **FOR FUTURE NEEDS.**

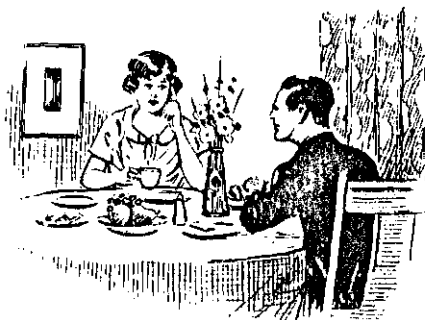
That may seem difficult, but with a little systematic effort it can be done.

Careful planning of one's income makes it go farther, and produces greater results.

Why not conduct your personal and domestic finance on business lines? Prepare your own budget.

Map out your expenditure from week to week, or month to month, and, even if it entails a little self-denial for the present,

**START PUTTING
ASIDE A REGU-
LAR AMOUNT
NOW FOR
FUTURE NEEDS**



Be Prepared for the Unexpected



Rainy days will come in the fairest weather.

He is a wise man who finds himself prepared when they come.

So in life the rainy days may come when least expected.

A sudden illness, an accident, an unexpected family expenditure.

Or, that unexpected happening may be something of a pleasant nature, a sudden burst of sunshine; an opportunity to make a profitable investment; an invitation to go on a delightful trip. That little fund in the Bank, built up bit by bit, as the coral insect builds up the impregnable reef, may then become your salvation.



You are prepared for the unfortunate reverse.



OR YOU ARE READY TO
TAKE ADVANTAGE OF
THE TIDE IN YOUR
AFFAIRS WHICH MAY
LEAD ON TO FORTUNE.

Preparedness is always its own reward.

Lay the Foundation of Your Home To-day

Every normal man dreams of the day when he will establish his own home.

Planning ahead for this worthy enterprise will transform your dreams from mere castles in the air to realities.

Start with the determination to OWN your home.

There is a delightful sense of security and independence in being your own LANDLORD.

And it is so simple, too!

The STATE SAVINGS BANK OF VICTORIA is prepared to assist you in obtaining a home, when you are ready, on terms equal to if not better than anywhere else in the world.

But NOW is the time to lay by regularly for the required deposit.

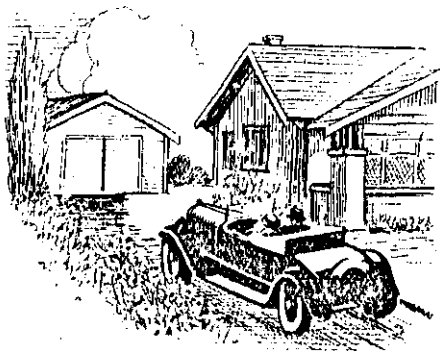


Figure out how much you can spare each week, and

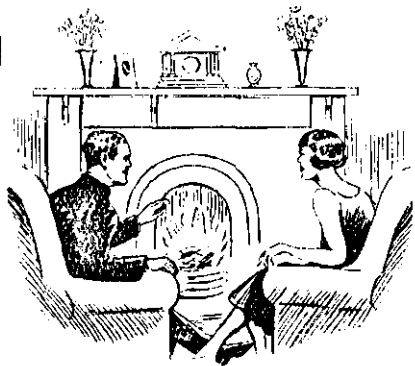
**DEPOSIT IT
WITH THE
STATE SAVINGS
BANK OF
VICTORIA.**

The Cricket on the Hearth

More than half the success in **HOME-MAKING** is in starting right.

To **OWN** your home is the first right step.

The second is to own your own furnishings.

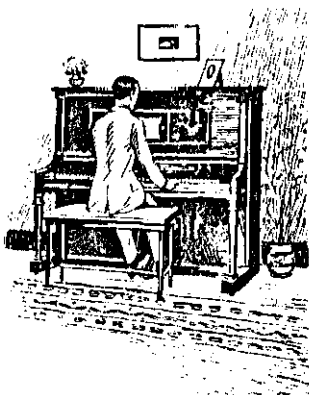


If you begin with a load of debt, involving a weekly time-payment drain upon your income, you will run the grave risk of silencing the cricket on the hearth.

A new home should be the happiest spot on earth.

Is it not worth any amount of previous effort to ensure it being so?

The deposit necessary to secure your own home is so nominal that, to save for your furnishings, too, becomes comparatively easy.

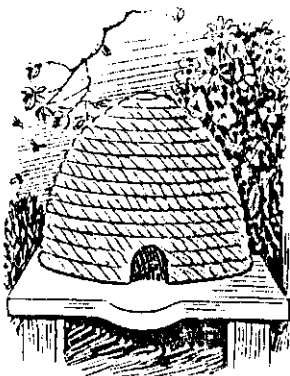


Furnishing for cash, you will furnish for so much less, and get more.

Be wise and make the effort!

START NOW!

"How Doth the Busy Bee"



The Bee works on the Lay-by Plan—he accumulates before he spends.

The bottom would drop out of the honey market were he to depart from so sound a principle.

Time - payment philosophy would not fill, but empty, the Hive.

When you buy on the time-payment plan, you are paying not only the merchant's regular profit on the article, but interest as well.

Is it not easier, more satisfactory, and more profitable, to accumulate the necessary amount for any definite object in the **STATE SAVINGS BANK**, where your money is safe, and earns interest while you are building your account?

Why not let the Bank pay **YOU** interest, and have that much more to spend?

"How doth the little busy bee
Improve each shining hour."

He lays by, little by little,
regularly and industriously—
and thus has enough for him-
self and to spare.

**A MAN SHOULD BE AT
LEAST AS WISE AS A
BEE.**



Brain *Versus* Brawn

Has it ever occurred to you that the world is run by brains, not by brawn?

Brain requires training and development, just as muscle does.

The process of training and equipping the mind is called **EDUCATION**.

Many a man has stopped his education prematurely in order to become a wage-earner earlier.

He, later, realises that he has dropped into a hum-drum occupation for which he is not fitted. He feels he is capable of better things.

Education is one way out. By persistent study and perseverance he may find his rightful sphere.

But, if he cannot free **HIMSELF**, he can make sure that his children do not suffer as he has suffered.

If your child has brains, give him a chance.

Start an "Education Fund" with the **STATE SAVINGS BANK** for each child on his or her birthday.

The amount put by every week may be small, but the result will be large.

IT IS A GILT-EDGED INVESTMENT.

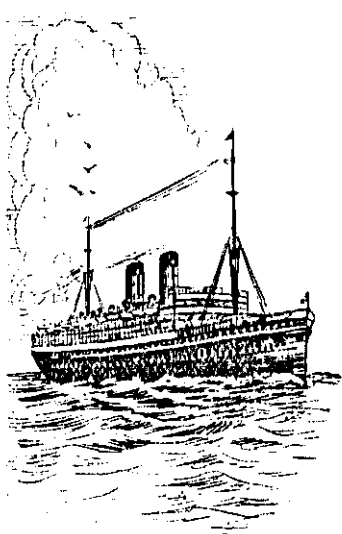


Education by Locomotion

It is a mistake to imagine that education is a matter solely of tutors and books.

The great bard of Avon says we may find—

“Sermons in stones, tongues in trees,
books in the running brooks, and good
in everything.”



In this age of rapid locomotion, the glories of the world, and the wonders of ancient and modern civilisations are brought within easy reach of all.

Travel renews the body, and broadens the mind; there is no medicine or tonic equal to it.

Systematic saving will not only enable you to make the most of your annual vacation by visiting different places each year, but will also make possible the most delightful trips farther afield.

Take a long view, and begin to prepare now for that bigger and better holiday.

**START A TRAVEL ACCOUNT TO-DAY WITH
THE STATE SAVINGS BANK.**

Getting Out of the Rut

A man may start life as a clerk or bricklayer, a postal assistant or a painter, just because his parents started him off so.

There is no reason why he should jog along for ever in the rut if he possesses ability and ambition.



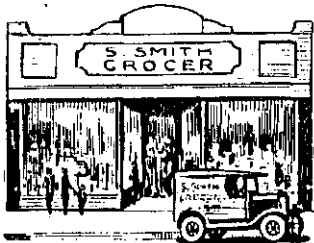
Why not a **BUSINESS OF YOUR OWN?**

This country is young yet, and there are still big opportunities and fortunes for the men with push and perseverance.

Of course, cash, too, is needed, but not as much for a start as some imagine. Many who have succeeded in business have started with small capital.

The founder of one of the biggest book emporiums in Victoria borrowed from a friend in the country his fare to Melbourne, and **ONE POUND**. With that pound he started selling papers, and, later, books, and died worth tens of thousands.

Determination to save that needed capital is the first step toward a **BUSINESS OF YOUR OWN**.



Start saving without further delay, no matter with what amount, and bank it for safe-keeping with the **STATE SAVINGS BANK**—beside increasing steadily it will earn interest.

Accessories

Some people do not want to travel, nor to be worried with a business of their own; nor to endure the weariness to the flesh that comes with much study—they are stickers-at-home.



Their tastes lie in other directions—books, musical instru-



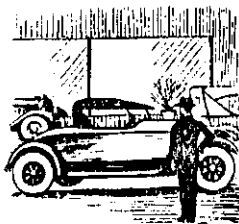
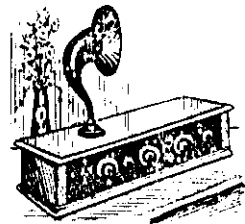
ments, art, radio, antiques, mechanical conveniences for abolishing the drudgery of home maintenance, or perhaps a motor car—things that embellish and enrich the home life.

Not everyone can have all these things at once, but everyone can

plan to secure the things they most desire.

Concentration is the key that unlocks the Storehouse of Accessories.

Select the thing you desire most, and start saving for it. Deposit a regular amount each week in



the **STATE SAVINGS BANK**, and you will be surprised how rapidly your Accessories Fund will grow. It may mean just saving the various odd amounts which are now getting away from you without your realising it.

A Bag With Holes

In every walk of life there are to be found travellers who are putting their money into a bag with holes.

It is an easy matter to drop your savings into some so-called investment that turns out to be worthless.



Attractive and tempting propositions promising high interest and big dividends should be carefully probed before acceptance.

A bird in hand is worth two in the bush.

Depositing with the
STATE SAVINGS BANK

you may be free of anxiety, and know that your savings are safe.

But if the Bank can assist you with other investments, do not hesitate to communicate with us.

OUR ONLY CONCERN IS FOR THE SAFETY OF YOUR MONEY.

LET OUR SERVICE DEPARTMENT HELP YOU.

The Art of Making Others Happy

Even a good thing may be abused.

The Saving habit, which may become the means of so much good to ourselves, may become a snare if it develops only hard selfishness.



The greatest happiness in life is found in bringing happiness to others.

For that reason, our Plan for the Journey of Life should include some provision for service to others.

To remember the unfortunate; to have a care for those who have fallen by the wayside; to help heal their wounds, and inspire them to further effort; to add to the happiness of little children, and to bestow kindness upon those we love, requires that we add to our programme of systematic saving and wise spending a third rule, viz.: cheerful giving to worthy causes.



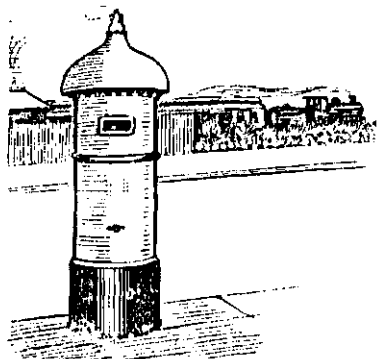
A "GOOD CHEER" FUND
WILL PAY RICH
DIVIDENDS IN
GOODWILL.

Banking by Wireless

There are still a few limitations to our Service for Savers.

We have not yet devised a means of Banking by Wireless.

But we have the next best thing—Banking by Post.



This Bank is represented in every town and village in Victoria, but, even so, you may live at a distance from one of our Branches or Agencies.

The day you discover this Booklet in your mailbag, you may have a sum of money lying in the house, not earning interest, and in danger of loss by fire, and you will be wondering when you will be able to get to the Bank with it.

Let our mail Service bank it for you.

Let us send you our packet of Banking-by-Post Stationery, and you will be able to enjoy the facilities of Banking, wherever you may live within the State.

Write to-day!

Life Insurance as an Ally

Life Insurance is an ally of the Savings Bank.

A Life Insurance Policy is a long-dated draft drawn upon the Bank of Prudence for old age or family maintenance.

Hundreds of men, through the proceeds of matured policies, educate their children, buy homes, or make it possible to live comfortably in their late years.

Let us help you to undertake Life Insurance without making it a burden. Finding the money for the premiums is the stumbling block that brings to the ground many good intentions.

But it is easy IF you go the right way about it.

Provide for your premiums by laying aside regularly every week with the STATE SAVINGS BANK, the small sum necessary to meet them as they fall due.



The End of the Road

And so we approach the End of the Road!

The fruits of industry, of careful planning, and of steadfast purpose are now ours, to be enjoyed.

Sitting in the deepening twilight, the labour and care of life all past; children out in the world, following a worthy example, and running home at intervals to recall the bright memories of youth—under these happy conditions the hardness of the road is forgotten for the peace and rest that come with eventide.

How much better this goal at the end of the road than that of unhappy dependence upon the charity of others! Deprived of freedom of action, broken in spirit, shuffling along the last few miles of the journey in fetters of our own forging—this, surely, is a consummation devoutly to be shunned!

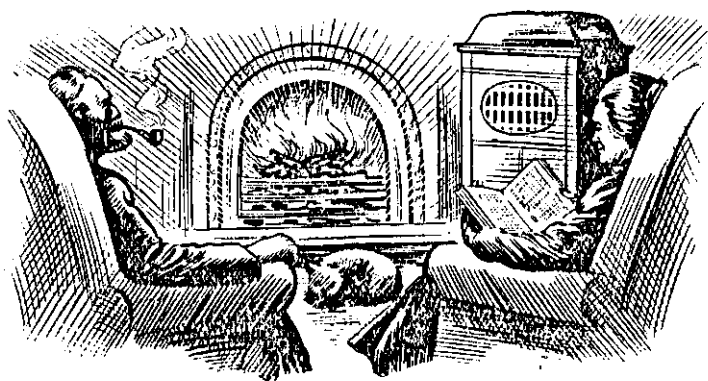
“Let us, then, hear the conclusion of the whole matter”:

START RIGHT—With a definite purpose.

KEEP ON KEEPING ON—With always a definite purpose.

SHUN THE TURN OFF along **EASY ROAD**.

AND KEEP RIGHT ON!



Safety First—and Last!

Because the STATE SAVINGS BANK OF VICTORIA is entrusted with the savings of so many thousands of its citizens, every possible attention has been paid to the foundation upon which it rests.



It is broad-based upon Prudence and Integrity of Purpose.

Safeguards innumerable surround its Constitution.

It is buttressed by the guarantee of the State Government.

By virtue of its long and unimpeachable record, it is enshrined in the hearts and confidence of the people of Victoria.

As far as that word can be applied to any human institution, the State Savings Bank is impregnable.

It is pre-eminently the People's Bank.

There are no shareholders to share its income.

It is run for the People.

It is ready always for new service, compatible with safety.

Your money is absolutely safe in THE STATE SAVINGS BANK of Victoria, and earns interest regularly.

Service Always

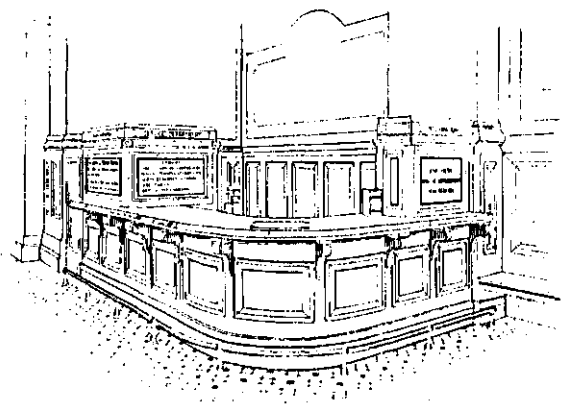
Being the People's Bank, the Board of Commissioners entrusted with the control of this great institution desire that the Bank shall render every possible service to the Community.

Our SERVICE DEPARTMENT exists for this purpose alone. You are invited to make use of it. Information furnished regarding any of the Bank's particular activities; also purchase and sale of Debentures, Bonds, etc.; arrival and departure of mails, trains, boats; details regarding travel tours, saving tables for education, home-building, etc, etc.

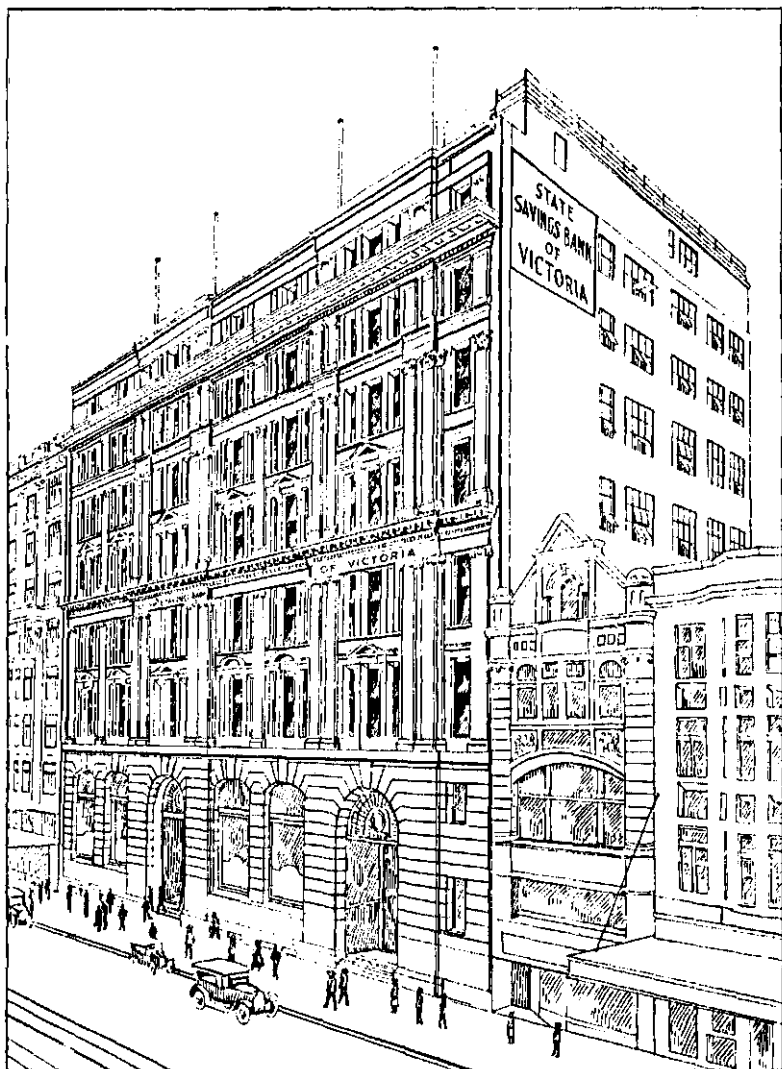
Directories, Maps, etc.

If we can serve you, our Service is Yours.

CALL AT ANY BRANCH, OR WRITE.



STRENGTH AND UTILITY
THE STATE SAVINGS BANK OF VICTORIA
 ESTABLISHED 1841.



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A. L. GIBSON.



This booklet is handed to you with the best thoughts for your happiness and prosperity, as you travel the Road to Success—with the hope, too, that we may help you carry out your definite purposes; together with a cordial invitation to save your money with us, and to make use of every facility we have to aid in your financial problems.



"A man without ambition is like dough without yeast. There is nothing in him to make him rise."

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