State Bank Victoria 111 Bank State Bank Victoria

FOOTSCRAY CELEBRATES A CENTURY



Fitness of the body and mind is becoming an important awareness factor in the corporate world. Management and employees are realising there is a link between productivity and well-being in the work place—to achieve it, workers need fit bodies and healthy minds.

In all organisations, there is a big investment in human resources, generally regarded as the most valuable asset of a company. We are all part of that investment.

Discussion of health, safety and medical issues has become common as management and employees work towards a better, healthier and happier working environment.

Our Bank's concern for individuals is reflected in its dedication to providing a comprehensive range of personal health services to help us cope with the increasing complexities of life in the late 80s.

In this edition, we look at developments in some of these services.

An estimated four million Australians suffer chronic pain. Many workers caught in the 'chronic pain trap' become socially isolated, depressed and inactive when doctors are unable to help.

Medical officer **Philip Soffer** announces a new approach to help victims tackle the problem.

A pilot programme those affected gets underway this month as a joint project of occupational health and safety and staff counselling.

Rehabilitation officer **Lesley Harrison** writes about the pain trap on page 9, .

On page 2 is a report about the former President's Club in State Bank Centre being handed to the social club by the Bank. It will become State Bank Fitness Centre and be available to Bank staff and SBC tenants.

Last month, our new chaplain **Jan Wade** was introduced to you. On page 7, Jan throws some light on her role and the role of chaplains in industry.

As well, a story on page 2 tells of psychologists **John Redman** and **Gaynor Perry** being appointed as staff counsellors for our Gippsland region, as a possible forerunner to counsellors being in other regions.

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Our Bank Monthly staff newsletter of: State Bank Victoria PO Box 267 D Melbourne 3000

Bowls news

Your Page

Managing editor – Clive Walters Editor – Adam Hankin Editorial Assistant - Kit Rae

Telephone: 604 7841, 604 7827, 604 7042

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Fitness makes the heart grow stronger: social club to open city fitness centre

In an exciting move, our Bank has handed over the former President's Club fitness centre in State Bank Centre to the Social Club.

Newcomers Kelly Little and Gabrielle Hegarty will administer the new State Bank Fitness Centre due to open about August 18.

Kelly, 21, who has a Bachelor of Arts with a major in recreation from Footscray Institute of Technology (FIT), is a qualified aerobicsgym instructor, qualified scuba diver and holds a St John Ambulance first aid certificate.

She started with Dandenong Council in 1984 as a holiday programme leader. For two years she was an activities coordinator for Life. Be In It. and ran a camp for handicapped people. Kelly, who attended Kildara College, Malvern, and Siena Convent, Camberwell, worked for Footscray Council as a holiday programme leader in 1985, then joined Doncaster - Templestowe Council as recreation assistant. Before joining us, she



Kelly and Gabrielle: managing fitness

was coordinator for the employee recreation programme at the Federal Government's Ammunitions Factory, Footscray. Kelly enjoys swimming, tennis, aerobics, football and scuba diving. Gabrielle, 21, has the same qualifications as Kelly. She has led and coordinated FIT's physical education and recreation orientation camp; was aerobics instructor at Waverley Squash Spa and FIT; and was youth activities officer with Prahran Council. Gabrielle, who also attended Kildara College, was an assistant recreation consultant for the Sport and Recreation Department and helped develop the employee recreation programme at the Ammunition Factory.

She takes part in netball, tennis, athletics, basketball and skiing. Social club secretary Peter Wynd says the fitness centre is open to Bank staff and tenants of the building. It will be open Monday to Friday from 7.15 am to 7 pm, and offers aerobics, a pool, spa, sauna and steam room. Control of the squash courts has been transferred to the fitness centre. The cost of using the centre, with aerobics, is \$3.50 a session or \$75 a quarter. Without aerobics, it is \$1.50 a session or \$40. Application forms are available at the centredrop in for one. An inspection of the centre can be arranged by contacting Kelly or Gabrielle on 604 7111.

Consultant psychologists in Gippsland

Psychologists John Redman and Gaynor Perry have been appointed staff counsellors for Gippsland region. John and Gaynor have wide experience in counselling and clinical work. Their service is professional, confidential and free. They can be contacted on (051) 277111 between 8.30 am and 4 pm Monday to Friday. The appointment of John at Morwell and Gaynor at Moe, follows the visits to Gippsland branches by staff counsellor Alison Talbot, Senior counsellor Monica Manton says Alison conducted individual counselling sessions, telephone counselling and talks with regional management. "The service was well received and used, so a locally-based, flexible and accessible service was established for people in the region," she says. Monica is also busy establishing counselling services for south-central region, Geelong, and says consultant counselling services will be introduced in other regions if there is a demand.

For Sydney town, we're bound: new chief appointed



Former Australian Bank executive **Ed Condran** will head our first interstate office in Sydney. He will be responsible for developing interstate banking services to corporate clients. The Barrack Street office is expected to open in

September. The premises are being fitted out on two levels of a new 12-storey building in central Sydney.

Well-known money market dealer **Bob Biven** will head treasury operations in Sydney.
Services of the Sydney office will include foreign exchange dealing, wholesale fund raising in Australian dollars, placement and trading in Australian dollar debt securities, interest rate swaps and general corporate banking for Victorian-based and other nationally-operating companies.

Corporate and international chief **Jim McAnany** says: "The move is consistent with similar developments by other State banks — during the past six months State Bank of New South Wales and State Bank of South Australia have established offices in Melbourne.

"Sydney will be a training ground for corporate and international banking careers."

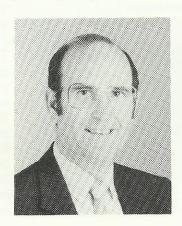
The new office is expected to have about 30 staff drawn from within the Bank and from the industry.

Terry Dynes, Terry Kays and Richard Kingwell are also part of the Sydney team.

Terry Dynes will be administration manager, Terry Kayes Melbourne-based liaison officer and Richard, a corporate banking manager. ▼

Ed Condran

Joined Commonwealth Bank of Australia in 1957, then Australian Bank in 1985 where he became executive director - banking. Is deputy chairman and a director of Austraclear Ltd. Fellow of AIB and committee member of the ABA.



Bob Biven

Started with Reserve Bank in 1961. Joined Trans City Group in 1969;moved to All-States Group 1986. Chairman of Authorised Money Market Dealers;director of Austraclear Ltd.;senior lecturer with Securities Institute of Australia.



Historic super change - staff aet say in new fund

In an historic move, administration of the provident fund was transferred on July 1 to a new trustee company, SBV Staff Superannuation Pty Ltd, replacing the members' advisory role in the fund with a decisionmaking one. The fund, set up on 1 July 1923 and one of Australia's oldest public sector superannuation schemes, is now a separate legal entity and no longer administered by the Bank's Commissioners who started it with £6000 from general revenue for retirement allowances for employees. From that small start 54 years ago, the fund now has more than 8600 members with assets of \$330 million. General orders to effect the changes were executed by the Commissioners on June 25.

Fiona in the chair

Fiona Anderson is acting equal opportunity officer while Helen O'Donoghue is on long-service leave. She can be contacted on (03) 604 6800 until Helen returns in October.



Historic moment

The new trustee board is: chairman Mr J. Arnold Hancock (centre), directors Bill Moyle, Max Carr, Tom Crothers and Reg Clarke and secretary executive officer Graeme Walker. "There are two major benefits. Members have direct representation, through an elected member at administrative board level, and trustee arrangements are formalised in the new company,' says Graeme.

Last name removed from relievers' board

The final chapter in head office control of relieving staff ended this month with the last name being taken off the 'relieving staff deployment board' in personnel. Until recently, three people in personnel department controlled all relief for the state answering up to 300 phone calls a day and shuffling scores of names on the big board as they filled staffing gaps in branches. Those days are over relieving staff are a regional function. Lionel Cooper, former personnel chief, had the honour of removing the last name from the big board'. Personnel CM John Williams and deputy Ron Scheffer (front), asked Lionel and retired staff superintendent Paul Costello to join them for the occasion.

Footscray Barkly Street turns 100

Footscray Barkly Street

branch celebrated its

centenary on July 2 with staff in fashions of the 1880s and a function hosted by George Crockett, head of Parkville West, regional manager Kevin Lloyd and branch manager Jim Ball. The branch opened on 2 July 1887 in leased premises and two years later the land next to the site was bought for £1092 and an office built for £2050. In 1905, extra land was bought for £800 and in 1913, the banking chamber and residence were enlarged and a small, ground-floor shop added. In 1928, the branch absorbed the shop to cater for increased business. By 1975, a need for space led to a new branch. The original building was demolished and the new branch opened in December 1977. The branch boasted 1444 accounts in 1888 and 10 years later, it had 4706 accounts. This had increased to 8380 in 1908 and 15,505 in 1918. Earlier this year, the branch became one of two in the Bank to have an overseas trade section.



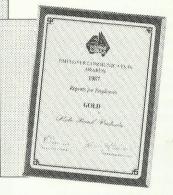
Top awards recognise SBV communications excellence

This has been a successful year for corporate communications section in marketing.



award for the annual report 1986, come two gold awards from Enterprise Australia, which is dedicated to excellence in employee communications. Enterprise Australia has given gold awards for our employee communications programme and 1986 staff report. A range of material was submitted for the first category, including our fashion Collection brochures, Our Bank, Countertalk, Talent Bank - affirmative action leaflet and other publications you have received. The adjudicators said: "Diversified programme presented in bright, attentiongrabbing style suitable for its audience. Attention to and explanation of equal employment opportunity programme probably the best of any

entry. A well presented report clearly showing the pride of the employer in the staff. Excellent use of graphs with the written word supported



by strong, eye-catching headings." In the employee reports category, gold went to our Bank, SEC of WA and David Syme. Gold for employee communications programmes, went to State Bank Victoria, David Syme, Lend Lease and Mount Newman Mining. Entrants included Qantas, AMP, BHP, Legal and General, State Bank of NSW, National Mutual, City of Essendon, IBM, Johnson & Johnson, Monier, Lend Lease and Coles Myer. The awards were presented to corporate communications manager Clive Walters by Macquarie University's vice chancellor, Professor Di Yerbury, at Sydney Opera House on July 14.

Top Graduate

State Banker Michael Hallinan has won a certificate and \$250 from the Australian Institute of Bankers for top graduate of the year in the Bachelor of Business, Banking and Finance course. Michael, of corporate banking at Frankston regional centre, completed his four-year course on a Bank bursary and competed against about 60 graduates.



Michael Hallinan

AIB offers scholarship

The Australian Institute of Bankers is again offering its scholarship next year. First offered in 1986 – AIB's centenary year – the scholarship promotes study of the banking and finance industries. Generally, the scholarship lasts about 10 weeks for an

overseas study programme and from 12 to 16 weeks in Australia AIB director of education Rod Crane says: "The benefits for recipient and their employer cannot be overstated. "Applications are judged on the standard of research and relevance to the Australian banking industry." The AIB's committee of management will select the successful applicant in February. Applicants must be a qualified member of the AIB and not more than 35 on January 31 next Current scholarship

Current scholarship holder, ANZ's David Hisco, is studying Australian bankers working overseas. Get your application forms from the AIB, Level 19, State Bank Centre, and return them by September 30.

Frankston lends \$9 million

Our Bank has provided \$9 million for the National Safety Council of Australia Victorian division to buy a plane, a helicopter and rescue equipment.

Mike Palmer,
Frankston region's senior manager corporate banking, says the Bank's offer was accepted on June 1. Our Bank is an associate member of NSCA.

More regions open



The opening of our north-east regional centre in Wangaratta was a great success according to John Verdon, senior regional manager, who appeared twice on television to discuss the new centre and also held an open day to 'de-mystify' it. The centre, which has a great view of the King River, has stimulated much local interest. "Everyone is very, very impressed with the centre," says John. So much so, John believes it has set a precedent for a business centre. Chief executive Bill

centre.
Chief executive Bill
Moyle opened the centre
on June 17 at a function
attended by 219.
With Mr Moyle are
centre staff, (back,from
left) Steve Roberts, Ian
Cox, John Verdon, John
Walker, Brendan
Essex, Geoff Cameron,
and Darren Fraser.
Bernie Finnigan,
Ronda Hoysted, Wendy

McDonald, Karen Robinson, Jenny Johnstone and Colin Longmuir.

South-west regional centre opened for business on June 29, at Gray Street, Hamilton. A formal opening of the regional centre is planned for August 4. North-west regional centre, Beveridge Street, Swan Hill, opened on July 15. The official opening for Ormond South regional centre, North Road. Ormond, was July 21 and Ormond North, July 29.

Frankston newsletter sponsored

Our five Frankston branches are sponsoring the first edition of Frankston Council's new newsletter, Frankston – Your City, with \$5000 toward production costs. The newsletter will tell ratepayers about council activities three times a year and

replaces the council's annual magazine.
The \$5000 was given to the council by head of Frankston region John Johnson and Young Street's manager Graham Downing.
Young Street became official banker to Frankston Council last year.

Bank helps Vic opera company celebrate its decade of song

Our Bank is sponsoring the Victoria State Opera's production of Puccini's final masterpiece, Turandot, the opening opera of the company's special tenth anniversary season. Former Victorian Premier Sir Rupert Hamer accepts the \$60,000 cheque on behalf of the VSO from chief executive Bill Moyle. Turandot opened at the State Theatre on July 25.



Bon voyage Kare-el

A second student will spend a year in the United States under the AFS Intercultural Learning Programmes Australia and supported by our Bank.

Kare-el Jurecek, of Geelong, leaves early next month.



Sharee Henriksen

Meanwhile the first Bank-sponsored student, Sharee Henriksen, will have returned. Sharee, of Bundoora, who has spent a year in Cleveland, has written to us: "I am thoroughly enjoying every minute of school here...I live in the Cleveland suburb of Beachwood. Thanks to my host family I have been lucky enough to see a lot of places. I have learnt so much. I'm having a wonderful time and it's something that I will have with me for the rest of my life. I send thanks to State Bank Victoria for supporting AFS who have given me this oncein-a-lifetime opportunity." ▼

Industrial chaplains: breaking down the barriers

To many of us the role of industrial chaplain is vague.

An apparent anachronism in the hurly-burly of corporate life.

Why are they there?

Jan Wade sheds some light on her role.

Chaplains have entered the work place to help churches minister to the changing needs of people at work.

One of the agencies supplementing church work in industry is Inter-Church Trade and Industry Mission.

ITIM chaplains work on behalf of the 10 member churches

– Anglican, Baptist, Catholic, Churches of Christ, Greek
Orthodox, Lutheran, Presbyterian, Salvation Army,
Uniting Church and the Fellowship of Congregational

In Australia, there are nearly 100 full-time industrial chaplains;

Victorian companies and government departments have 47 full-time and 44 part-time industrial chaplains.

The chaplains are committed to caring for people and have a strict code of confidentiality.

They are independent of management and unions and visit people at work.

My role as State Bank Victoria's chaplain may seem puzzling, even quaint in an organisation such as ours.

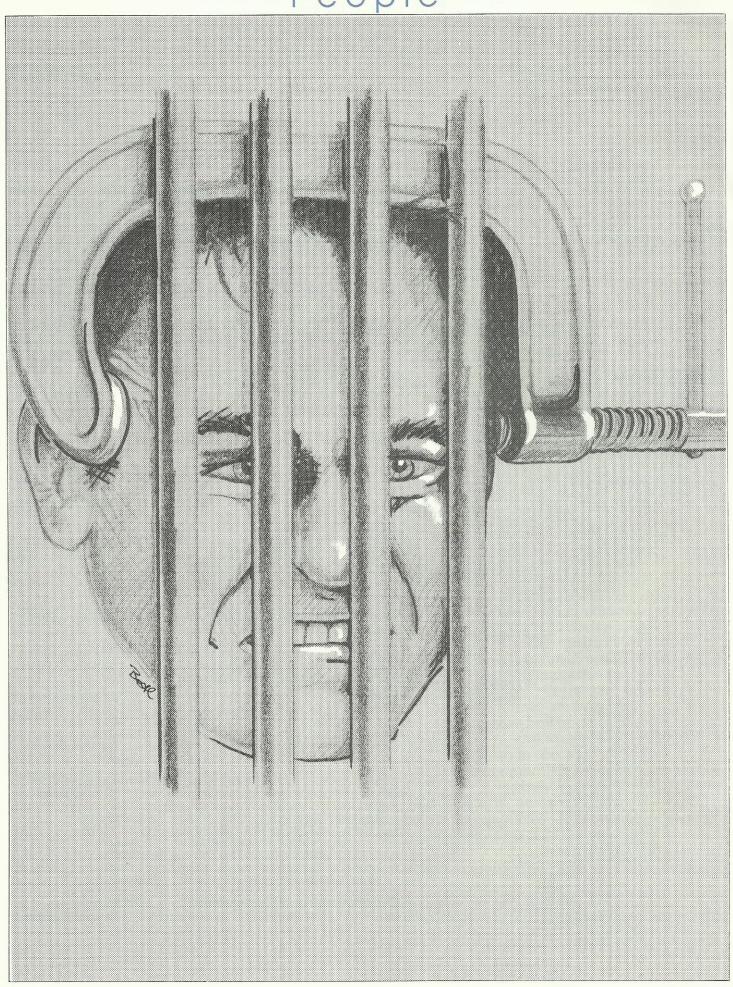
Counselling and health services are already available in the Bank.

The chaplain works alongside these services to help break down the boundaries which exist between individuals.

Often people feel as trapped as one would in a lift when the doors are jammed.

Up or down, but to no purpose — I am here to help people out of this problem. ▼

People



The chronic pain trap

By Lesley Harrison

s many as four million Australians suffer chronic pain - pain which has lasted more than a few months, occurs frequently and sometimes continually, and has not responded to medical treatment.

Many people have suffered for years, with lower back pains, headaches, facial, neck or shoulder pains being the most common. For some sufferers, the pain has an obvious cause, but for others, the origin of the pain cannot be identified. This can add to the frustrations, fear and sometimes suspicions associated with chronic pain.

Chronic pain is different from acute pain because it cannot be healed. In our society, we put much faith in doctors and medicine curing pain but as the number of Australians suffering from chronic pain proves, pain is not yet completely understood by medical science and doctors cannot always cure it. This leaves the doctor and chronic pain sufferer in a bind because doctors are expected to be able to cure pain. If a doctor cannot cure the pain, the sufferer feels frustrated and loses faith in the doctor and seeks treatment from other physicians.

Expecting a cure

Doctors also expect to be able to cure, so different treatments are often tried: drugs, physiotherapy, even surgery. If these do not succeed, the patient becomes more disappointed and frustrated and the doctors sometimes start to doubt the authenticity of the pain because everything has been tried and the patient should feel better. The

patient's family also shares the frustration and may express doubts to the sufferer who feels misunderstood.

A common cause of depression is the feeling that you have little or no control over what happens to you, so it is understandable that depression often accompanies the condition of chronic pain. Sufferers may feel that their doctors, the pain, or the medication, have some control over their lives but they feel they cannot influence their future.

Lethargy and despair

Symptoms of depression are loss of energy, lethargy, loss of interest in activities previously enjoyed, feelings of failure, guilt or self-blame, crying, feelings of despair, loss of appetite, disturbed sleep and suicidal thoughts or wishes. Depression has been shown to intensify pain and pain has been shown to intensify depression. If you think you have any of these symptoms, it is worth doing something about it.

Families also suffer when one of them suffers great pain, becoming progressively weaker and less active. They grow depressed as hope for relief does not eventuate. Chronic pain sufferers often find themselves isolated and alone and have difficulty socialising and making friends. Some sufferers have always found it hard to mix with people so for them, pain becomes a reason for avoiding others.

Help, not a cure

Our programme aims to help chronic pain sufferers learn ways to deal with their problems and live more happily with their pain. We are not offering a cure but believe it is possible for people to improve their quality of life and not feel controlled by their pain. If you have tried traditional medicine and it has not helped, we would like to suggest that there are issues about your pain that have not been dealt with. The programme will examine some of the psychological issues which are often neglected in managing chronic pain. The programme will focus on reactivation - getting people moving and leading a more active life again.

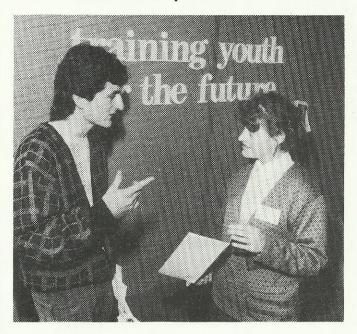
Use it or lose it

There is increasing evidence to support the idea that inactivity contributes to and supports chronic pain. The idea that "if you don't use it, you lose it," is a serious one. If you have had a broken bone that has been immobilised by a splint for any time, you will know how quickly it loses strength. To keep our body functioning in a healthy way, we need to use it.

Participants will be encouraged to stop seeing themselves as sick people. It is important that other people do not see the sufferer as an invalid. If you let yourself be treated as an invalid, you will soon become one. But if you let people see you as a well person, you will soon feel better and in less pain.

The chronic pain programme will start in August and run for eight consecutive weeks. Participants will be asked for commitments to attend the entire programme. If you would like to know more about the programme or to register for it, contact the occupational health and safety unit (03) 62 3334. ▼

Our Bank on show at careers expo



Students and young job seekers were given an insight into banking careers by our recruiting staff during a three-day careers exhibition at the World Trade Centre last month.

The exhibition featured about 80 stands by major employers, including Telecom,

State Insurance Office, SEC, Mobil, McDonald's, Philip Institute of Technology, New World and the Australian Trade Commission.

Janette Cooper, of personnel, advises Monash Uni student Robert Losada on graduate careers with State Bank Victoria.

Happy 21st birthday, Wendy

Wendy Johnston's colleagues at titles office branch conspired to give her a 21st birthday she would never forget on July 9. Her desk was decorated with streamers and balloons and her mum baked a cake.

"I was so surprised when I came in ... it's really amazing," says the impressed Wendy. And, colleague Terry Jackson organised a birthday announcement on 3AW which won Wendy another birthday cake.

It's goodbye to Bernie and Basil after 40 years each

Basil Richardson was treated to a 'fond farewell' from his staff when he retired after 42 vears with our Bank. Lisa Baumann and Jo Craig, of Croydon branch where Basil was manager for seven years, organised a farewell function for him at North Ringwood Elderly Citizens' Centre, organised branch decorations and helped the rest of the staffinflate 300 balloons. Lisa says Basil, 60, was initially reluctant and

had to be coaxed into

accepting the idea. "He's a bit shy about this sort of thing," says "It took Basil's wife Glenyce and me quite a while to talk him into it. "As it turned out, though, everyone enjoyed themselves." There were 160 people at the function, including his family, the staff from Croydon, managers from other branches, regional staff and many people he had worked with over the last 45 years. "It was just like, This Is



Your Life!"



John McCorriston, chief of premises (left) presents Bern Sparkman with a set of lawn bowls at Bern's retirement function.

About 80 people attended the farewell at Clayton. Bern joined the Bank as a plumber in 1947, and was chief engineer for 14 years. ▼

Double serve

Manager Max Baldwinson and Susan Hall, of Wedderburn branch, are sharing the title of sports star of the month in their local Apex-sponsored newspaper contest. Max, 39, and Susan, 17, won the monthly award for their tennis prowess and are in the running for the annual award. Susan, who joined our Bank in January, won the award with victories

- under-17 singles
 Inglewood and District
 Tennis Association
 championship
- Wedderburn under-17 club championship
- Inglewood association under-17 mixed event with partner Dean Lockhart. She played in the Agrade premiership team and partnered Max in the mixed event. Susan and doubles partner Karina Allison won regional tournaments at Nullawil, Wycheproof, Charlton and Wedderburn, and the under-18 doubles at Sunbury. Max, who has been playing tennis for 33 years, moved to Wedderburn from Ballarat last year.

His successes this year:

Inglewood and

District Tennis

Association singles

Energetic Angela, kicks for Vic



One of our most energetic State Bankers must be **Angela Mackie**, of Heathmont branch.

Angela, 18, has just returned from Brisbane where she represented Victoria in the under-18 national women's soccer titles.

She began twice-weekly practice in May for her first serious season in a sport in which she has always had an interest. "I was chosen from the

Nunawading team to play for Victoria," says Angela.

"You have to be in a local side before being picked for the State. Our team did very well in the State competitions and came second." From July 4 to 12, Angela played against six teams from around Australia in her navy blue and white Victorian uniform. "Yes, it was tiring, but the effort was really

worth it," says Angela.
"I've improved my
soccer no end since the
titles.

"I'm a much more aggressive player, now.
"I especially enjoyed playing for the State, I was really proud and honoured and it was also great to meet so many people.

"Womens' soccer gets little sponsorship, but it is gaining popularity and the situation could change quickly."

- runner-up in the doubles with Tony Holt
- Wedderburn club's singles championship
- captain of Wedderburn Junction team in the Inglewood and District A-grade premiership

Max, who coaches about 50 juniors on Saturday mornings, says: "My advice to any tennis player is to take advantage of tuition, especially when it's free.

"I enjoy the competitiveness of tennis but I'm getting too old to have any real ambitions in tennis. "Susie's keen to improve her tennis and she certainly has the talent for a promising career in tennis."

Bowling along to meetings

The AGM of State Bank Bowls Club is at 5.30pm, August 19, level 41, State Bank Centre. The AGM of the Combined Banks' Bowling Association is at 7 pm, September 9 at SBC. ▼

Saving Heaps?

Instead of wasting the Bank's profits by publishing heaps and heaps of these magazines-booklets, why not cut down the number printed and this will save heaps of money?

Letter not signed, no department/branch given

Corporate communications manager Clive Walters replies: We are answering this anonymous letter because we consider it a legitimate question which often crops up and needs a once-and-for-all answer. Our aim is to keep you informed on what's happening in your Bank. Countless surveys show people prefer to be properly informed rather than hearing on the grapevine, so we do not consider we are wasting money. Cutting down print numbers does not necessarily save money - it is usually more expensive printing smaller numbers.

Terms of Endearment

I'm sure I'm not the only female staff member who objects to being called 'love' or 'dear' by male staff when I'm neither in love with them nor am I their daughter.

I know many women customers dislike this 'term of endearment', considering it offensive and patronising. So do I.

Please remind all staff that it is an outdated term that can be taken the wrong way and cause offence.

Amanda Balderstone Customer service, marketing

Oh really!

A relieving officer on arrival at his destination, a branch in the south-eastern suburbs, wished to find quick access into the branch.

A passerby noticed him and asked him if he was looking for the bank.

He directed the reliever to go through the gate and knock on the back door.

The door was answered and the reliever's identification shown. He was welcomed to the branch and shown the office.

As the office appeared to be different, from his previous visit, years ago, the reliever asked if any renovations had been done.

The staff informed him that a car was driven through the front windows.

The reliever was then asked whom he was supposed to be relieving and it was agreed that personnel department had made a bungle as nobody was required by the branch.

He commented on how the terminals and screens were different but the staff told him that they just had some of the old ones.

Looking around the office, the reliever noticed National Australia Bank travel posters and it was then that he realised that he was in the wrong bank. Pretty quick, some of these relievers. It took him only 15 minutes to notice the difference. The reliever tried to justify his mistake by saying they had the same colour carpet as us. The reliever is now applying for overtime at the National Australia Bank. Letter not signed

Looking for info on an Old Digger – can you help me?

I am trying to obtain the first name, or initials, and other details of a close friend of my late father, Lyle Edward Thrower. Both were employees of the old State Savings Bank of Victoria and both served in the First World War, during which the friend was killed. If I can get from you the information required, I should pursue the matter further with the Commonwealth War Graves Commission. The information I have about my father's friend is: Name: Marshall (Peter?) Enlisted: August 1914 in AIF Killed: 1915? Gallipoli? Could you please check to ascertain the Christian name, or initials, of this former member of staff? Probably this information should be shown on the memorial plaque that I recall, from years ago, in the banking chamber of your Elizabeth Street office. Any additional information, would, of course, be welcome. I should greatly appreciate any information you could give me. With my best respects, L.B. Thrower Ballaquaggan Cottage Douglas Road Ballasalla Isle of Man, British Isles

Please keep your questions, letters and comments coming in to Our Bank.