

PROGRESS



"The Magic of London"
Page 4.



The Staff Magazine of
The State Savings Bank of Victoria

June, 1964 Number 3

CAMERA NEWSREEL



A member of the Royal Life-Saving Society shows the correct way to prepare a patient for mouth-to-mouth resuscitation. The nostrils are pinched together to prevent expulsion of air, and the mouth is forced wide open. The demonstration was given at Elizabeth Street.



Pictured at the head table during the Communion Breakfast at Cathedral Hall on April 11th are from left: Mr R. G. Hoban, Chairman of Commissioners; Rt. Rev. Monsignor L. P. Moran, Administrator of St. Patrick's Cathedral; Mr B. J. Kincaide, President of the S.S.B. Branch, A.B.O.A.; Mr T. E. Hall, General Manager, and the guest speaker, Rev. Father E. D'Arcy.



Michael Burke, of our Ballarat staff, is national director of the Australia-wide Jaycees' project "Operation Concern", which is aiding a medical relief programme in South-East Asia. Michael (right) is shown at a civic reception with the Mayor of Ballarat, Cr Webb, and the American Dr J. Turpin, the founder of the programme.



Recently retired manager, Mr E. W. Spowart, photographed with nine good reasons why he was sorry to leave Frankston. The girls in the front row are Val Brennan, Wendy Thomas and Shirley Johns. In the back row: Pauline Savage, Jean Cunnington, Agnes Lord, Jean Gregory, Del Pretty, Elaine Bennett.



In this Issue

Editor

Mr T. S. Craddock

Assistant Editor

Mr M. B. Cavanough

Associate Editor

Miss J. M. Freeman

THE MAGIC OF LONDON: Reg Oakley's account of life and work at our London Agency. (Pages 4/5.)

C-DAY FOR DECIMALS: A preview of how decimal currency will affect us. (Pages 6/7.)

THE BANK ON SHOW: An account of a unique service the Bank offers to secondary school pupils. (Pages 8/9.)

PROGRESS IN PREMISES: A look at some of our new and remodelled branches. (Pages 10/11.)

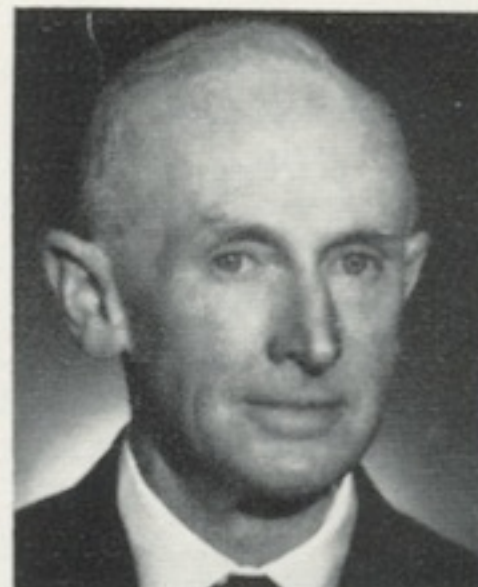
A LEGAL VISIT: In which we learn some surprising facts about the Legal Department. (Page 12.)

THE CHIEF INSPECTOR RETIRES: A summary of the career of Mr N. R. McDonald, who has retired after almost 50 years' service (Page 14.)

Camera Newsreel (Page 2), The Men Behind the Names (Page 3), Grapevine (Page 13), Our League Footballers (Page 15), Newly Appointed Managers (Page 16).



Mr R. A. COXALL
Chief Inspector



Mr V. R. K. LOONEY
Chief Accountant

THE MEN BEHIND THE NAMES

Mr R. A. Coxall joined the Bank at Frankston in 1918. Four years later he was transferred to Head Office where his subsequent appointments included Personal Clerk to the Chief Accountant, Supervisor Current Loans, Secretary to the Chief Accountant, and Branch Inspector. In 1954 he was appointed Chief Accountant. In 1956 he studied banking trends in Europe, England and the United States.

Mr Coxall served with both the First A.I.F. and the Second A.I.F. During the 1939-45 War he was in the Middle East with H.Q. 9th Div. Artillery and was later Staff Officer, M.G.R.A.

Mr Coxall has always been a good all-round sportsman. He has played football, cricket and bowls, but nowadays his main sporting interests are golf and fishing.

Mr V. R. K. Looney joined the Bank at Avoca in 1915. After a term on the Relieving Staff and four years at Brunswick he was appointed to the Chief Accountant's Department in 1923. In 1955 he became Manager, Custody Department, and in 1958 he was appointed Assistant Chief Accountant. In his younger days Mr Looney played a good game of tennis, and represented Parkville in the Pennant Competition for some ten years.

Mr Looney has very happy recollections of the Inter-District cricket matches that were a feature of social life in our Bank in the years before the last war. The standard was not always first rate, but even the poorest players derived a lot of fun from those games.



Reg. Oakley, Manager of our London Agency, describes London as a City of a thousand moods. He speaks affectionately of:

THE MAGIC OF LONDON

As I write this from London, the sun is shining out in the Strand, and the newspapers are full of the arrival of the Australian cricketers; two welcome signs that spring is here and winter is gone.

Our work and life in London are fascinating, but it cannot be denied that we Victorians on the staff, Geoff. Atkins, Neil Morton and I, find the long, sunless winters rather dreary. Our typists, Maureen Pooley and Christine Goodwin, are Londoners and do not miss the sun so much.

For the benefit of the many hundreds who have joined the Bank in the last three or four years, I should perhaps mention that our Agency in London was re-opened by Mr H. E. Torrens in 1960. Our original Agency here was operated by the office of the Agent-General for Victoria from 1916 to 1938.

The work of the Agency, as you may imagine, is concerned mainly with Victorians on tour and British people who are planning to migrate to Victoria.

Many of the tourists have their mail directed to the Agency, where we either hold it until they call or send it on to them.

The glamour and excitement of touring foreign countries can upset the most carefully laid financial plans. Many of our depositors find themselves in some remote part of Europe with their funds almost exhausted or they need more money to extend their planned itinerary.

In consequence, we receive letters and telegrams from all over Europe and from ships at sea, asking that money be sent, and sent quickly. Happily, it is easily done.

London Banks have correspondents in virtually every town in Europe, and we ask one bank or another to instruct their correspondents to pay our depositors when they present their passports as identification.

This work — what we call “arrangements” — takes up a lot of our time, but it is satisfying to know that you have been able to provide a most important service where and when it is needed.

We do a brisk trade in sterling travellers’ cheques during the summer, and towards





Our window on London — the corner of the Strand and Melbourne Place.

the end of the season when tourists are returning home via the United States, there is a steady demand for U.S. dollar cheques. This route, incidentally, grows in popularity each year.

I think we can fairly claim that we deal with more happy depositors than any other office of the Bank. This is not meant to be self praise for the standard of our service. Our depositors are happy because they are, in most cases, enjoying a holiday they have planned for half a lifetime.

We see only a small proportion of the migrants who transfer their money to Victoria through this office. Most of our business with them is done by correspondence. The subject they are most curious about is the housing situation in Victoria. They invariably express surprise when we tell them how big Melbourne is; apart from London, there are no cities in the U.K. as big as Melbourne.

One of my most interesting duties is to make goodwill visits to Trustee Savings Banks of which there are 80 in the U.K. I will take my car and spend a week visiting a dozen or so. I have had monumental bad luck with the weather. On one trip the whole of England was blanketed with a record-breaking smog and I drove 700 miles in it. As the event recedes it becomes more amusing.

I was nearing Nottingham one night and two miles out, the smog became so bad I just could not believe it. After five hours of

tribulation the battery went flat and I abandoned the car at 12.30 a.m. in what I thought was a football ground. In the morning the fog lifted and I went to look for my car. I found it plumb in the centre of the busiest road in the heart of the city, its whereabouts not unnoticed by two policemen standing nearby.

What is it like working in London? The year is long; only six public holidays and no five-day week. But annual leave is an alluring reward for the year's work. Distances are so short that the whole world seems at your door-step. During the last year members of the staff have been to Denmark, Sweden, Ireland, Italy and Greece.

I do not find the weather, even in winter, much colder than Melbourne — the humid air and the absence of strong winds give London temperatures greater value so that 60°F. here seems the same as 70°F. in Melbourne.

The charm and magic of London elude description. It is a City of a thousand moods, changing with the weather and the march of the seasons. I cannot with Wordsworth, say that London is —

"All bright and glittering in the smokeless air,"

but I know what he meant when he said:

"Dull would he be of soul who could pass by
A sight so touching in its majesty."

In the years to come others of you will work in London. It will be your great good fortune as it has been mine.

"Our depositors are happy because they are enjoying a holiday they have planned for half a lifetime."



C-DAY

for

DECIMALS

BACKGROUND

In October, 1958, the Federal Government announced that it accepted the principle of decimal currency, and four months later a Decimal Currency Committee was appointed.

In a report submitted in August, 1960, the Committee recommended the introduction of a decimal system of currency based on a major unit equal in value to the present ten shillings. This recommendation was accepted.

To advise it on various aspects of the changeover, the Government set up a Decimal Currency Board in June, 1963. In October last year, the Currency Act 1963 was passed to provide, amongst other things, for the names of the new currency units, the basis for expressing amounts of £ s. d. in terms of the new currency and the denominations and composition of the new coins.

Unless complications arise, it is anticipated that Australia will change to decimal currency on Monday, 14th February, 1966. This date is commonly referred to as "C-Day"; "C" for Conversion.

The only organisations which will be obliged to change to decimal operation on C-Day will be the banks.

Because banks deal entirely in money, it would be impracticable for us to maintain our accounts in two currency systems.

The principal factor which will determine when other organisations switch to decimals will be the date their machines are converted to handle decimal currency transactions.

This article is designed to give the staff information, currently available, both for their own interest and as a guide to answering questions from the public.

● *The only organisations which will be obliged to change to decimal operation on C-Day will be the banks.*

BASIS

Our decimal currency will be based on two units: Dollars (the major unit) and Cents (the minor unit). The dollar will be equal in value to our present ten shillings, and the cent will be one-hundredth part of a dollar. It follows that our present pound will equal two dollars, our shilling will equal ten cents, and our penny will equal five-sixths of a cent.

It will be a simple matter to express amounts at present quoted in pounds and shillings in their equivalent of dollars and cents.

For example, a depositor's balance of £115/12/- would be converted to \$231.20; but pence do not always have an exact equivalent in cents. To overcome this problem, the Currency Act 1963 prescribes the following basis for calculating the cents equivalent of various amounts in pence:

Pence	Cents	Pence	Cents
1	1	7	6
2	2	8	7
3	2	9	8
4	3	10	8
5	4	11	9
6	5	12	10

It is important to note that the Act does not give official direction as to how prices expressed in £ s. d. should be converted into dollars and cents after the changeover. This will be a matter for manufacturers and retailers to decide for themselves.

DECIMAL COINS

The following table gives the dimensions and composition of the decimal coins:

Coin	Diameter	Weight
silver	(inches)	(grains)
50 cents	1.240	200
cupro-nickel		
20 cents	1.122	174.6
10 cents	0.929	87.3
5 cents	0.764	43.6
bronze		
2 cents	0.850	80
1 cent	0.690	40

SILVER**CUPRO-NICKEL****BRONZE****50**
CENTS**20**
CENTS**10**
CENTS**5**
CENTS**2**
CENTS**1**
CENT

The composition of the 50 cents coins will be 80% silver and 20% copper. The cupro-nickel coins will be 75% copper and 25% nickel, and the bronze coins will be 97% copper, 2½% zinc and ½% tin.

The 50 cent piece will have a slightly greater diameter and will be heavier but considerably thinner than the present penny.

The 20 cent, 10 cent and 5 cent coins will have the same weight as the existing florin, shilling and sixpence respectively. It will, therefore, be practical to calculate by weight the value of a mixed bag of new cupro-nickel and old silver coins.

The 2 cent and 1 cent will be much lighter than our existing bronze coins; eleven cents of the new coins will weigh approximately one ounce, which is almost exactly the weight of three pennies.

DECIMAL NOTES

The denominations, sizes and colours of the new notes have yet to be decided, but the Treasurer announced last October that we will certainly have one-dollar, 10-dollar and 20-dollar notes, and possibly there will also be a two-dollar issue.

MACHINE CONVERSION

Conversion of monetary machines poses one of the main problems of the change in currency. The Commonwealth Government has agreed to arrange and pay in full the cost of converting cash registers installed in new condition after 1st January, 1952, adding machines after 1st January, 1955, and accounting machines after 1st January, 1958. Most of the Bank's machines are in this category.

In addition, the Government will pay partial compensation on a sliding scale to the owners of cash registers installed between 1947 and 1951, adding machines between 1949 and 1964 and accounting machines between 1955 and 1957.

Owners of older machines will have to bear the cost of converting them. The

Government is still considering the question of compensation to owners of coin-operated machines.

It is estimated that the Government will meet the full cost of converting 84,000 cash registers, 132,000 adding machines, 24,000 accounting machines, and will pay part of the cost of converting 18,000 cash registers, 29,000 adding machines, and 8,000 accounting machines. The estimated cost to the Government is £30 million, but this will be off-set by the immediate saving of £25 million as a result of using cupro-nickel instead of the silver alloy in our existing coins.

LONG WEEK-END

Whether or not Monday, 14th February, 1966, is to be C-Day, it is certain that our switch to decimal currency will officially date from a Monday and that all banks will be closed on the previous Thursday and Friday so that the staff can handle the heavy programme of work involved in the change-over of all monetary records.

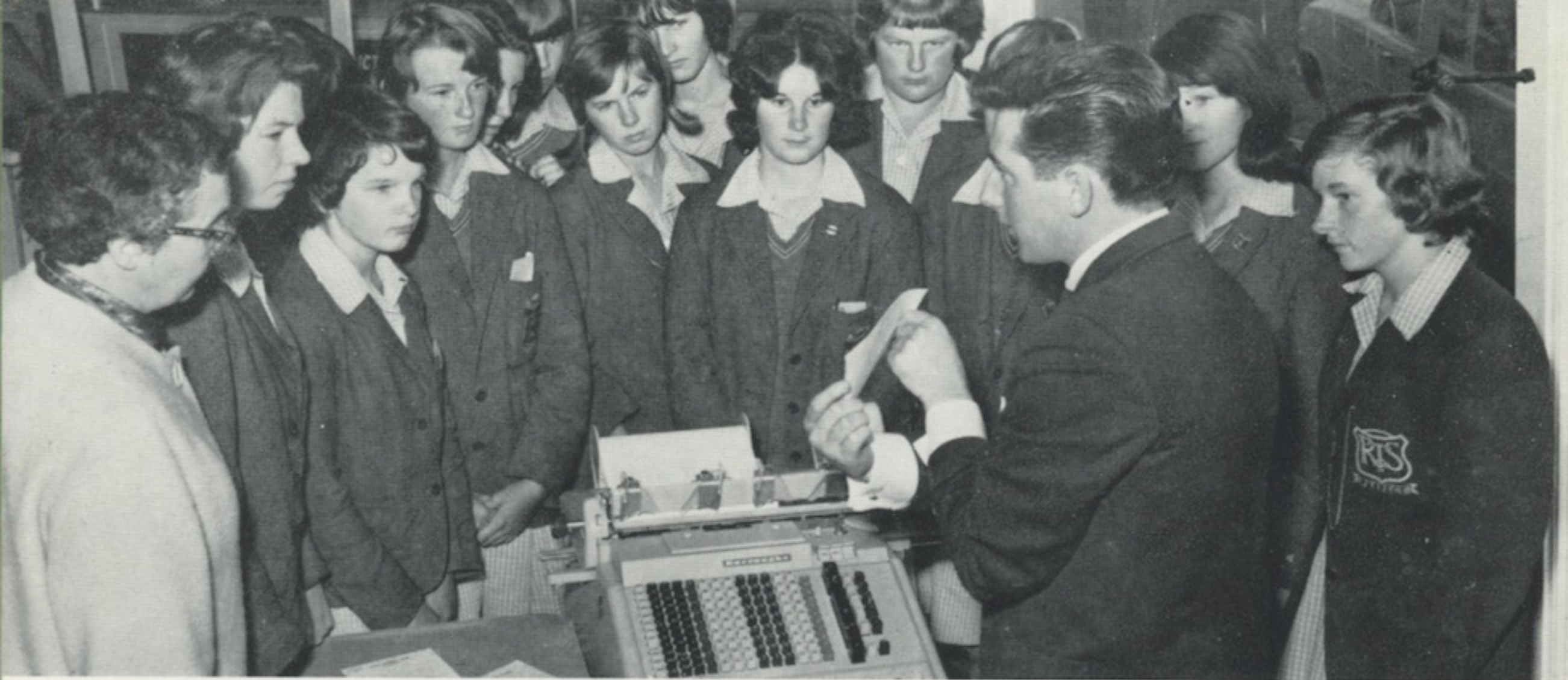
For possibly as long as two years after C-Day, both £ s. d. and decimal currency will be in circulation and it will be necessary for all banks to accept and supply both forms of currency. However, because all bank accounting will be in decimals, depositors and customers will have to write cheques, deposit slips and withdrawal forms in dollars and cents.

Obviously the staff will have to exercise a good deal of patience and forbearance with the members of the public who find the adjustment difficult.

We can be consoled by the thought that the long term advantages will far outweigh the initial irritations and delays.

"You'd be worried, too, if you had £25,000 hidden away, and you didn't get out until 1975."





THE BANK ON SHOW

Our Schools' Show Branch welcomes visitors with a sign that proudly proclaims it to be "the first in the world."

This unique branch was established in June, 1963, in our modern premises at the R.A.S. Showgrounds. Its purpose, as expressed in a leaflet that goes out to all secondary schools, is to provide an opportunity for students to obtain practical banking experience in authentic surroundings.

The branch is equipped with a Burrough's sensimatic, an adding machine, a typewriter, a set of filing systems, and a range of savings and cheque account stationery.

The upstairs portion, which is the visitors' lounge during Royal Show week, is fitted out for the rest of the year as a theatrette.

POPULAR

In the first six weeks of its operation, the branch welcomed 3,034 pupils and 146 teachers from 86 schools as far afield as Yarram, Maryborough, Drouin and Foster. Bookings this year are equally heavy.

To see how the branch functions, we went out to join 37 young ladies from Forms IV and V of the Ringwood Technical School and their teachers, Miss Margaret Smith and Mrs. Doris Holdaway.

FILMS

The students were divided into two groups, one to do the practical course downstairs while the other went up to the theatrette to see the Bank's educational films,

"Partners in Progress" and "The Road Ahead."

These are excellent films. The colour photography in "Partners in Progress" is superb, and interwoven through the script the film carries an effective message which explains clearly the role the Bank plays in developing Victoria.

The other film, "The Road Ahead," is actually a series of still pictures joined to make a film strip with accompanying commentary on tape, which explains the operations of both savings and cheque accounts.

The best tribute to the quality of these films was the undivided attention they received from the audience.

ANIMATED

Meanwhile, the scene downstairs was much more animated.

Ray Wake was directing operations with the assistance of Lindsay Oates and Eleanor McCarthy of School Bank section, and reliever Peter Fitzhenry.

School Bank Officer, Ray Wake, talks to the students in the upstairs theatrette.





The 'Manager' opens a new Cheque Account.

As our picture (left) shows, Peter had the girls' close attention while he explained the functions of the sensimatic. The girls then took turns to operate the machine, a process that was accompanied by squeals of delight every time they successfully entered a transaction in a pass-book.

REALISTIC

Prior to their visit some of the girls had been appointed to act as managers, tellers and clerks and had received an instruction sheet setting out their duties.

With their fellow students acting as customers, these girls went through a realistic exercise, lasting about half an hour, during which they opened accounts, made deposits and payments, and did the "day's" mail. They used real money for the exercise and the young teller's delight when she balanced "a slicker" was a joy to see.

APPROVAL

At the half-way mark, while the groups exchanged places, we had a chat with the teachers. They were well qualified to give authoritative opinions. Miss Smith was a Company Secretary for a group of three companies before she became a teacher.

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"The girls learn more here in a morning," Miss Smith said, "than we can teach them in a week. This course is an excellent foun-



dation for the study of banking which is part of this year's curriculum."

Mrs. Holdaway is a Canadian from Winnipeg, Manitoba. She had travelled in many countries before she came here six months ago, but she had never previously encountered a teaching aid like the Schools' Show Branch.

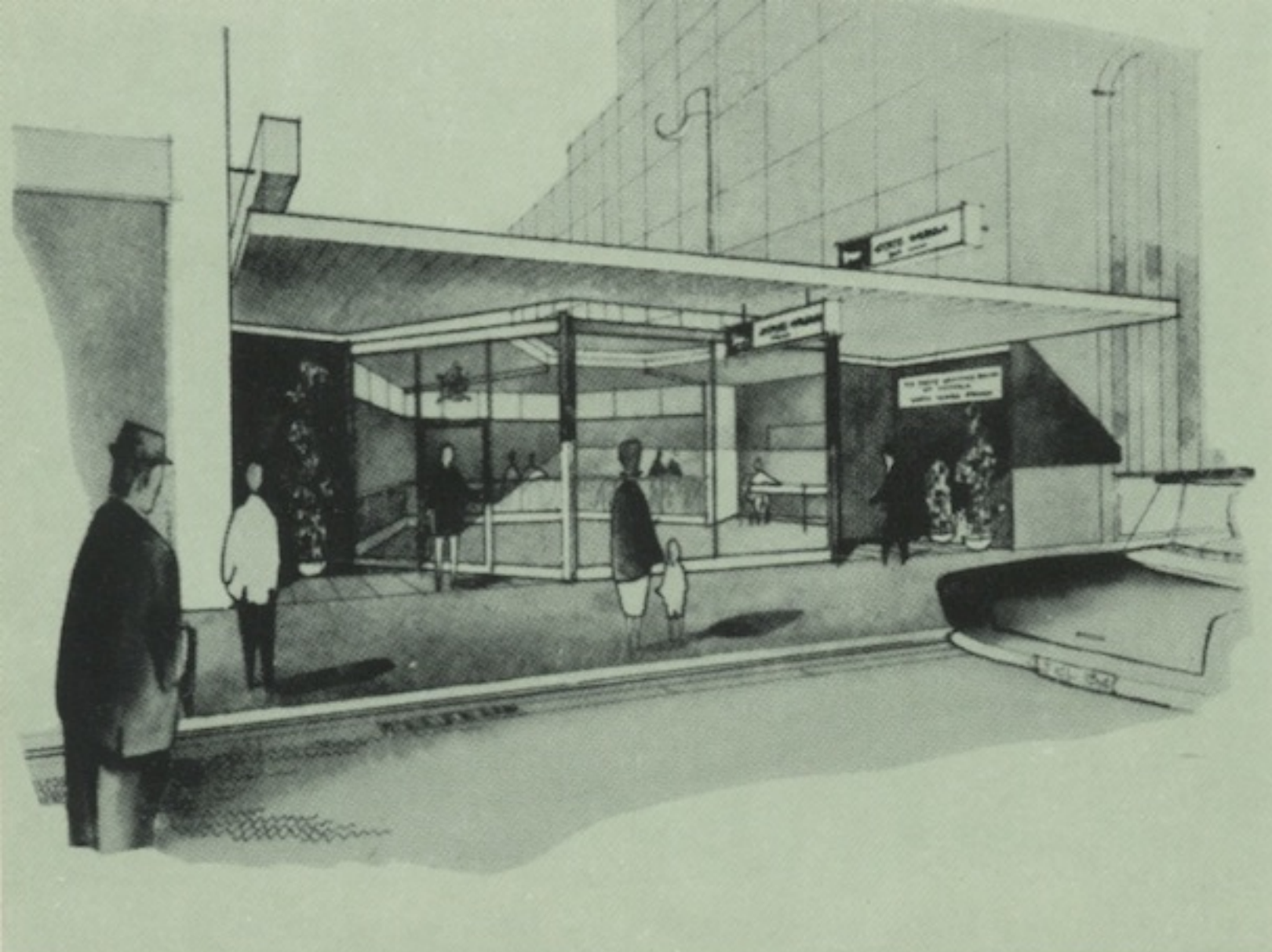
"It is really marvellous," she said. "It is so practical — and a little practice is worth a lot of theory."

There is no doubt that Schools' Show Branch is helping to foster happy relations between the Bank and the schools. Branch managers can do a great deal to maintain this important relationship by regular visits to local schools and by assisting with the smooth running of student-operated banks in their area.



Commercial students learn banking the practical way.



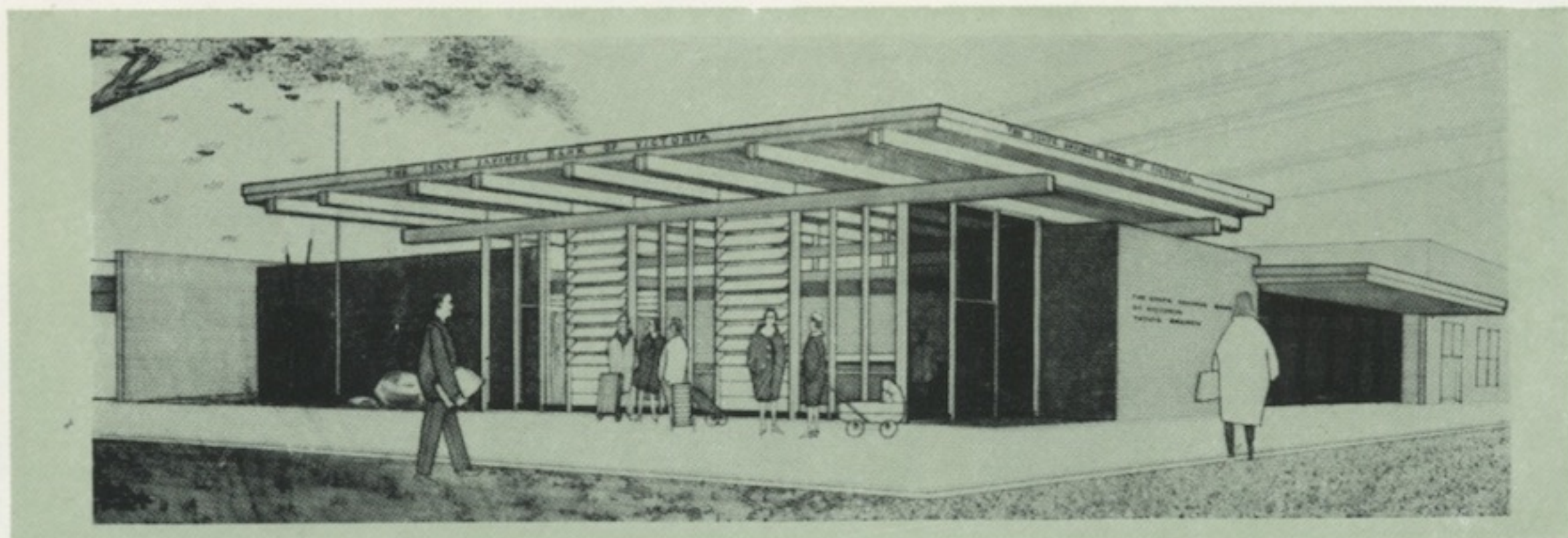


South Yarra

Nothing could more clearly illustrate the changing face of banking than this sketch of the new premises designed for the South Yarra branch by Stephenson & Turner. The contrast between the old three-storey premises and this modern building with its octagonal-shaped public space is very striking. Three sides of the octagon form a show window to Toorak Road, three form the counter space and the remaining two sides enclose writing alcoves. Natural lighting is to be provided through a skylight in the roof. The new premises are scheduled for completion about October.

Progress in Premises

THE photographs and sketches on these pages show some recently completed branches and others which are in the process of erection. These are among the 40-odd branches which are at present being built or undergoing major alterations. Maintenance and improvement of Bank premises is a costly business. For the current year and for the last few years expenditure has been in the vicinity of £1 million a year.



Tatura

Those who know the old wooden Tatura branch will appreciate the contrast in this attractive sketch of the proposed new premises designed by our own architects and scheduled for erection this year. As the new premises are to be on the present site, the first stage of the operation consists of a new shop being built next door to provide temporary premises for the branch while the building operations are carried out.

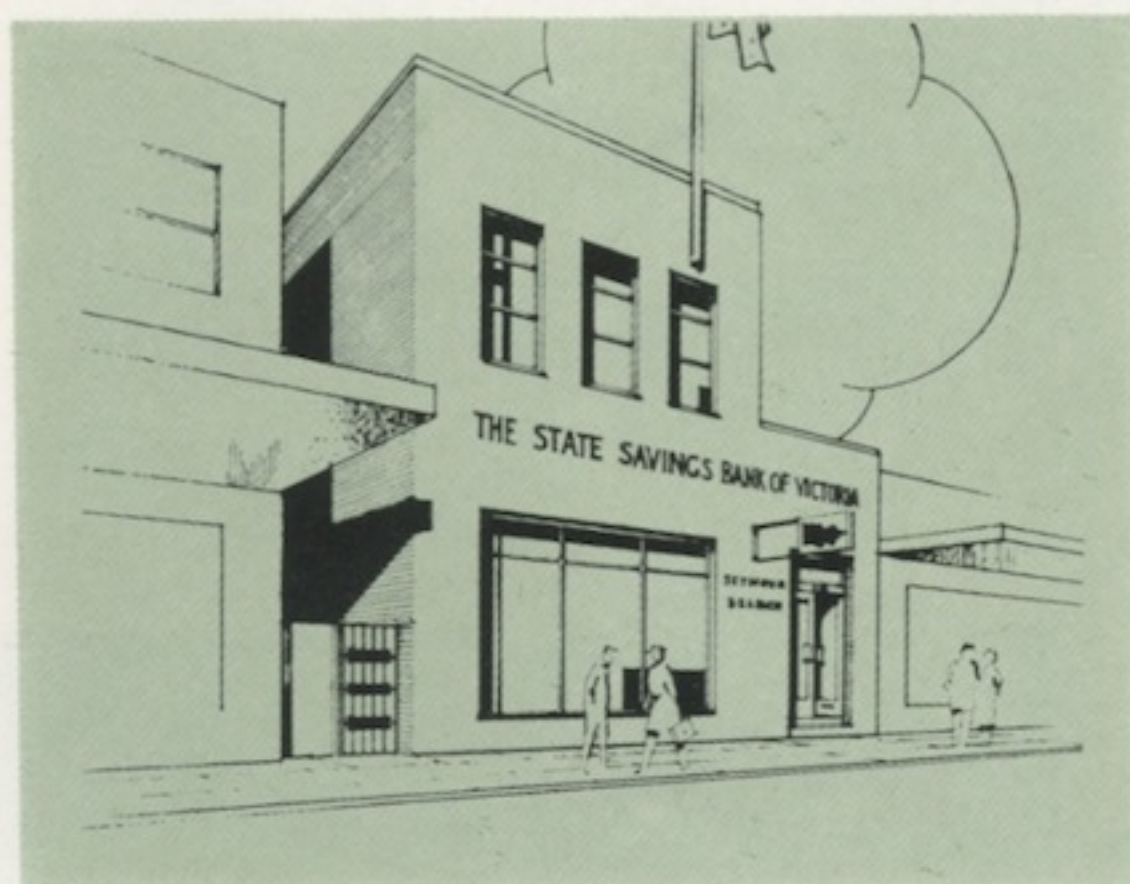


Shaw Street, Doncaster East

New branch in course of construction in rapidly developing residential area at the corner of Shaw Street and Tunstall Road. Designed by our own architects, the building is of brick and steel construction with a cantilever veranda.

Niddrie

Niddrie moved into its spacious new premises early in May. The branch was opened only in 1955 but with the rapid expansion of the district had already outgrown its shop premises. It has been fully mechanised, and with its attractive concrete block premises and unusual canopy projecting over the pavement forms a handsome addition to the shopping centre.



Seymour

The old Seymour branch is in the process of renovation and will soon be presenting a new face to the world—a pink brick face, in fact. The front of the building is being widened to include a new entrance with double doors and large picture windows. The whole of the interior, including the manager's residence, is also being modernised and redecorated.

Tooronga

Tooronga has emerged from its scaffolding with a complete new front of special red bricks, with the double glass doors and windows separated by white marble-faced columns. The whole of the ground floor has been taken over for the enlarged banking chamber and new staff amenities, and the first floor converted to a residential flat.





A Legal Visit

learned that it is rare for the Bank to have to take a mortgagee to Court, and that we have an average of only one property in possession each year.

Another piece of information that came as a surprise — although the logic of it is plain on second thoughts — is that a spell of duty in the Legal Department is most useful for a branch man. Experience in conveyancing practice must obviously be helpful to anyone who has to deal with applications for personal or mortgage loans.

The work of the department keeps eight typists busy. We saw senior typiste, Mary Clements (pictured) and Rosemary Thomas typing from the dictating machines which Mr. Ellwood and Mr. Lay use extensively. The girls are very proud of the standard of their work, and it is rare indeed for a document they have typed to come back from the Titles Office; no mean feat when one considers the complexities of legal jargon.

While the work of the other 42 members of their department centres around conveyancing, the two solicitors themselves are called on to advise any and every department on a multiplicity of legal matters.

Mr. Ellwood, who prefaced his Master's Degree with a brilliant honours course, re-joined the Bank in 1952. He was briefly in the service as a clerk before the war, and is an ex-P.O.W. He was captured by the Japanese on Timor in 1943 when he was a member of the adventurous Z special Force.

Our visit convinced us that the Legal Department takes intense pride in a job done to the highest standard.

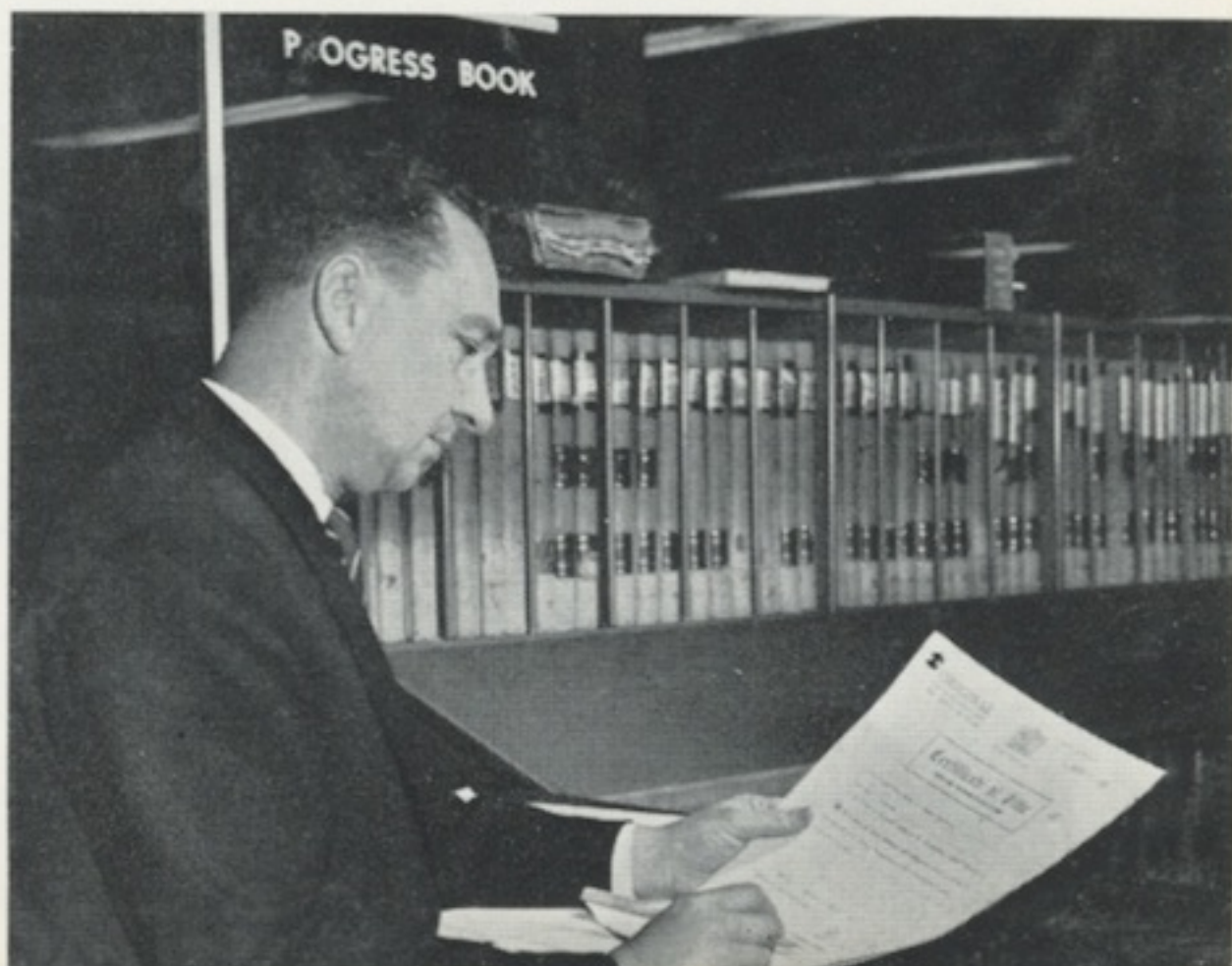
Appropriately, our legal eagles have their eyrie on the top floor of Head Office. Through the courtesy of the Bank's senior solicitor, Mr. A. J. Ellwood, LL.M., we paid a visit to this remote fastness. Mr. Ellwood (right) is pictured above with his colleague, Mr. P. J. Lay, LL.B., who was with the Public Solicitor's Office before he joined the Bank last year.

We learned some surprising facts: That, for example, our Legal Department is the biggest office of its kind in Victoria. This financial year it will settle more than 9,000 mortgage loans totalling some £23 million. Each settlement involves both a first and final search of title, preparation of security documents, their execution by the borrowers, the advance of the money and the registration of the security documents.

Surprising fact number two: Managing Clerk, Mr. H. J. Thomson, one of the most respected Law Clerks in Melbourne, told us that in his 35 years in the Bank, he could not recall even one case in which we have accepted a security to which we could not make title; a tribute, as Mr. Thomson says, to the efficiency of the staff. Mr. Ellwood, himself, had previously told us that our chaps are recognised as outstandingly good conveyancing clerks.

From Ron French, one of four experienced law clerks who transferred to the Bank in 1959 from War Service Homes, we

Maurice Roscholler conducts a search at the Titles Office.



NEW BOOKLETS

Reproduced here is the front cover of a new booklet, "Life in Victoria," which the Bank has just published to help Italian migrants coming to Victoria. The black and white reproduction does not do justice to the beach scene which is shown on the booklet in its natural colours. Distribution will be made on board ships while they are en route from Italian ports to Port Melbourne. Incidentally, on the subject of booklets, the popular Facts and Figures was recently reprinted, and branches whose stocks are low can obtain fresh supplies from Stationery Store.



The Grapevine

SIGN OFF

After five years of conscientious thrift, during which she has been dropping pennies into a money box at the rate of 40 a minute, the young lady has come down from the roof of our Abbotsford North branch. It is not that she has saved enough money to retire, but the contract for this rather controversial sign has expired. The design of a replacement is being considered.

MOMENTOUS YEAR

The other day we came across the 1912 Annual Report. That was a momentous year for the Bank. Prior to 1912, our branches were named after the towns in which they were located — e.g. The Savings Bank of Kyneton. But under an Act of Parliament No. 2365, all branches came under one common designation — "The State Savings Bank of Victoria." In 1912, we began the School Bank system, and in that year, too, the Commonwealth Bank came into existence. As a result, we lost all our Post Office agencies, and we had to appoint 319 agents in their place, and open 34 new branches. At 30th June, 1912, we had 103 branches and 319 agencies. At time of writing, we have 441 branches, 20 sub-branches and 664 agencies.

TYPIST'S LAMENT

We've machines which will hammer,
Machines which will drill,
Machines which play music,
Or add up a bill;
They'll calculate, analyse,
Some even think;
They'll feed you, massage you
Or pour you a drink,
They'll shatter an atom,
They'll drain you a lake,
They'll soar into space,
Or mix you a cake,
They'll bore you a tunnel
Or dig you a well,
But — why can't we invent
A machine that will SPEL?

—From Office Magazine.



MONEY FOR STAMPS

Any Italian can now "hock" his stamp collection with the Cassa di Risparmio di Roma — the Rome Savings Bank — and get a loan. For the present only Italian, Vatican City, and San Marino stamps are accepted as security, but it is likely that in due course the operation might be extended to better known stamp issues of other countries.

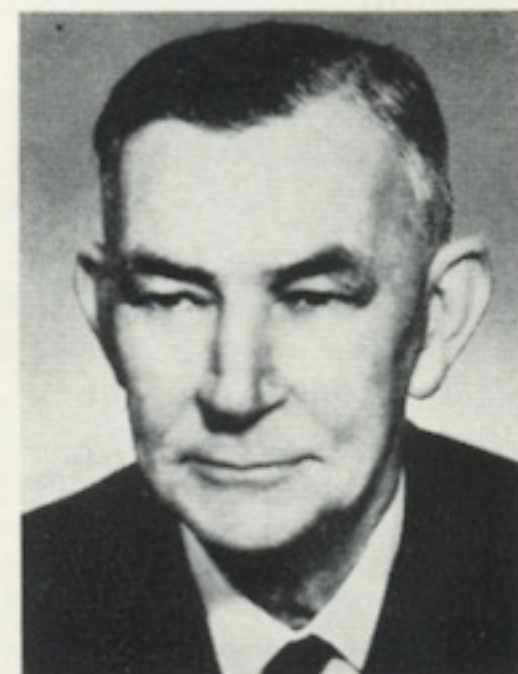
S.E.C. "SELF-HELP" LOANS

A lively demand has arisen in recent months for loans to finance the extension of electricity services to groups of farmers. The Electricity Commission is particularly active in forming extension deposit groups in the north-eastern area of the State where Cam Stewart, whilst Manager at Yea, pioneered the first Bank loan for this purpose. No less than 15 new accounts were opened at Yea as a direct result of this loan. Because of the considerable amount of work entailed at Head Office in administering extension deposit loans, they are not favoured as an investment of Bank funds unless the total amount required approximates at least £7,000 and concerns, say, eight or more consumers. As a matter of policy, it is not desired that Managers should go out of their way to seek this type of business, but any enquiry received should be forwarded to the General Manager's Department for attention.

CONVERSION

As an interesting sidelight to our article, "C-Day for Decimals," the Mechanization Department informs us that they have registered nearly 900 machines for conversion to decimals — one cash register, 386 listing machines and 500 accounting machines.

THE CHIEF INSPECTOR RETIRES



Mr N. R. McDonald

Mr N. R. McDonald, who has just retired as Chief Inspector, joined the Bank at Warracknabeal on August 2nd, 1915.

In those days entrance to the Bank was by competitive examination, and in a town like Warracknabeal, which then had a population of 2,500 and where our staff consisted of a manager and clerk only, competition for the clerk's post was rather fierce.

Along with five other aspirants, Mr McDonald sat one Saturday afternoon for the examination which had been set by the Bankers' Institute and, to his great delight, scored the highest marks.

Looking back on his three years at Warracknabeal, Mr McDonald's chief impression is of the isolation of the Bank's staff. He had been working for 12 months before he met another member of the staff other than his manager — and that was the clerk who arrived to relieve him while he was on holidays.

In 1918 Mr McDonald was transferred to Williamstown on a salary of £90 a year plus an away-from-home allowance of £20.

The cost of his board and lodging in Williamstown was 22/6d. a week — more than half of his net salary. And yet with the balance he was able to manage quite comfortably; a commentary on the changes in living costs.

From Williamstown he went to Abbotsford for a brief term, and then back to the country, to Camperdown, where he had his first experience as a teller.

In 1921 he was appointed to the Relieving Staff and spent the next six years as a "stir-about" until he was transferred to the General Manager's Department in 1927.

REMARKABLE G.M.

At that time Mr George Emery was the Bank's General Manager. He was one of the most remarkable men the service has known. He joined the Bank at Castlemaine in 1874 and served for 55 years before his retirement.

Amongst the things for which the people of Victoria and our staff can thank the memory of George Emery are the establishment of Credit Foncier and the introduction of life assurance for the staff.

A.I.F.

Mr McDonald was still in the General Manager's Department when he enlisted in the

A.I.F. in 1940. His unit was the 2/3 Light A/A Regiment where his comrades included Mr K. W. Elder, now the Staff Superintendent, Mr A. L. McFarlane, Chief Officer Staff Department, and Mr R. L. Callister, now Manager at Mildura.

The 2/3 Ack Ack had a torrid time on Crete and in the Middle East, and also served in New Guinea.

Mr McDonald was a Battery Sergeant-Major. The job of "sar-major" is notoriously a tough one, but, with that quiet smile of his, Mr McDonald says that he did not make the job too difficult for himself.

BACK TO H.O.

On his discharge Mr McDonald resumed work in the G.M.'s Department, and in 1945 was appointed Secretary to the General Manager. Five years later he was made an Inspector, a position he held until 1957 when he was appointed Branch Secretary — the post that is now termed Staff Superintendent.

His appointment to Chief Inspector was made in 1963.

SPORT

In the 'twenties and 'thirties Mr McDonald's chief sporting interest was tennis, which he played well enough to represent Grace Park in Pennant competition from 1925 to 1938.

After the war he took on bowls at the Returned Soldiers' Club in Kooyong Road, Caulfield, which is the original R.S.L. bowling club, having been formed in 1919.

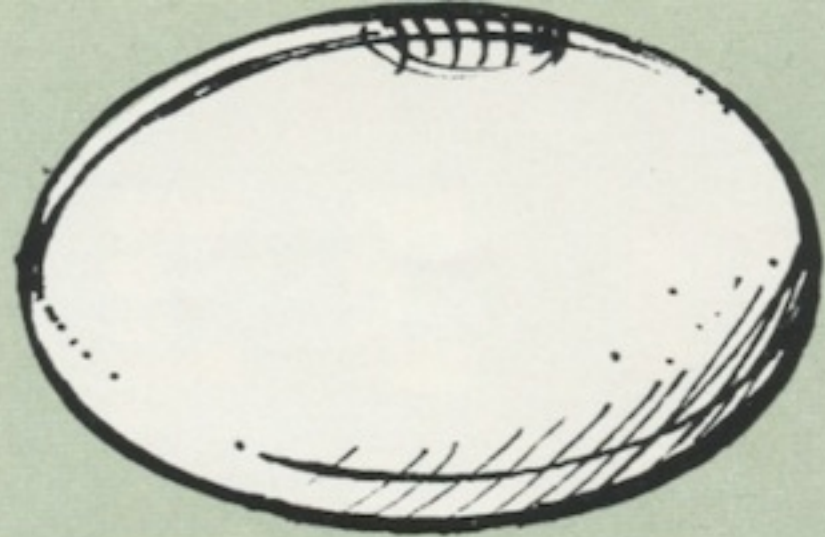
Like almost everyone else who takes an interest in the game, Mr McDonald has found bowls a fascinating pastime, and he is looking forward to longer sessions on the green.

His immediate plan is to spend a couple of months in the sunshine of the Gold Coast, which he and his wife have visited regularly for the past seven winters.

He also anticipates putting in a bit more time at his weekend place in the lovely district of Marysville.

Mr McDonald retires with the best wishes of the many friends he has made in almost 49 years with the Bank.

Our League Footballers



SOUTH MELBOURNE: Follower Bob Kingston (Western), half-back flanker Bob Strachan (Joinery Works) and back pocket player Charlie Evans (Relieving Staff).

COLLINGWOOD: Winger Brian Gray (Premises) and Bert Chapman (Ivanhoe), who plays either as rover or wingman.

CARLTON: Half-forward flanker John Gill (Footscray).

RICHMOND: Captain and follower Neville Crowe (Richmond) and winger Bill Brown (Special Savings), who have both won Interstate selection.

FOOTSCRAY: Half-forward flanker Robert Taylor (Inspectors' Clerk).

FITZROY: Back pocket player Colin Bond (Elizabeth Street).





Mr W. HAYES,
Fawkner (Major Road)

His appointment to the new Fawkner branch maintains Bill's unbroken post-war record of suburban appointments north of the Yarra. A pilot with the Coastal Command, Bill's wartime tours took him to West Africa, India, Burma and

England. Church work, particularly among young people, occupies much of his spare time.



Mr E. E. CAVELL,
Mooroolbark

Ern's appointment to our new branch at Mooroolbark suits him admirably; he recently bought a house at Boronia where he finds plenty of scope for his favourite hobby of gardening.

This and the other duties which come the way of the father of five children occupy most of Ern's spare time.



Mr E. L. SANGSTER,
Maldon

Lou joined the Bank at Heathcote in 1938 and, apart from a spell in the Navy during World War II, has spent all the intervening years at Heathcote and Benalla where he's been for 15 years. He lists fishing and

golf as his main sporting interests and was a committeeman of Benalla Golf Club.



Mr P. FINN,
Bright

Paul, his wife and two young daughters are looking forward to their stay in the picturesque town of Bright. Golf and tennis are Paul's main sporting loves but he intends to spend some time

fishing in the Ovens. Born in Wangaratta, where his parents still live, Paul is no stranger to the district.



Mr I. C. ATWOOD,
Ouyen

For a Navy man, Ouyen must be about as far away as you can get in Victoria from the sea. Ian saw service with the R.A.N. during the war and since then has served as a volunteer with

the R.A.N.V.R. Formed the Ballarat and District Ex-Navalmen's Association while in that city.

Our newly-appointed Managers



Mr G. L. DOYLE,
Wedderburn

With a young family, Greg has found his time for sport rather curtailed lately, but is expecting to improve his golf handicap at Wedderburn. A well-known and popular member of the service, Greg is very happy at his return to the country. Perhaps

digging for gold could become the family's weekend occupation.



Mr N. L. WHELAN,
Nyah West

Noel comes from Donald, so the thought of going further up into the Mallee presents no problems for him. As a bachelor he has none of the moving worries that the family man has to take into consideration. A good billiards player, he has played

for the Brunswick team in the Inter-Melbourne Clubs' competition.



Mr R. A. McPHERSON,
Frankston, Foote Street

Bob and his family have lived in Dandenong for many years, so with a straight run through and a married daughter living in Frankston he's quite happy about his travelling arrangements. Erstwhile secretary of both the Bank's football and swimming clubs, Bob now concentrates on bowls, playing

with Dandenong Recreation Club.