

PROGRESS



The Staff Magazine of
The State Savings Bank of Victoria

April, 1964

Number 2



CAMERA NEWSREEL

- The General Manager, Mr. T. E. Hall, chats with managers Mr. Gordon Binns and Mr. Horrie Smith at a H.O. reception in the Board Room on the eve of their retirement. (Top left.)
- Colombo Plan student, Paul Kuek, explains his drawing technique to a group of R.M.I.T. students. Paul's exhibition of sketches at Elizabeth Street aroused great interest. (Top right.)
- The C.W.A. display of arts and crafts at Elizabeth Street was of particular interest to the ladies. (Centre.)
- Mr. W. L. Moss, Chairman of the Board of Trustees, flanked by Professor G. S. Browne, awards a cheque to one of our Bursary winners. (Bottom left.)
- Local citizens were intrigued by the display of historic photographs on the occasion of the Golden Jubilee of our Maffra branch. (Bottom right.)



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Mr T. S. Craddock

Assistant Editor
Mr M. B. Cavanough

Associate Editor
Miss J. M. Freeman

Thanks

To those of you who gave us your opinions of the previous issue of "Progress." Your comments, while mainly favourable, were spiced with a dash of constructive criticism to which we have given heed in this present issue. We realise that everything we publish will not interest all 3,500 members of a staff which is so diverse in age and outlook, but the more we hear from you, the more effectively we can do our job. Whether it brings a brickbat or a bouquet, we would like to receive a letter from you after you have read this issue.

THE MEN BEHIND THE NAMES



Mr D. ROSS
Assistant General Manager.

Mr. Donald Ross joined the Bank in 1928 and went through the ranks in Geelong branches from junior clerk to manager. In 1959 he studied savings banking in the U.S.A. and Canada. He became first manager of the newly formed Mechanization Department in 1960. In 1962 he was appointed Assistant General Manager.

Mr. Ross served with the R.A.A.F. from 1939 to 1945, chiefly on liaison duties with R.A.F. in the United Kingdom, the Middle East and South-East Asia.

Mr. Ross has been a more than useful cricketer. In 1933 he played for a Country XI against England, and he has pleasant memories of the R.A.A.F. v. R.A.F. games at Lord's. As a loyal Pivotonian, he supports the "Premier" football team.



Mr K. W. ELDER
Staff Superintendent.

Mr. K. W. Elder joined the Bank at Yarram in 1918 and after serving in a number of branches was appointed to Head Office where, after a period in several departments, he received the appointment of Inspector, Assistant Chief Inspector and in 1963 his present position of Staff Superintendent. He visited New Zealand in 1958 to study mechanization of branches.

Mr. Elder joined the Army in 1940 and served for 4½ years mainly in the Middle East, where he saw service in Crete.

Mr. Elder was an outstanding footballer. He captained the Bank football team and won the "Best and Fairest" award in "A" Grade. He had the rare honour of representing Victoria in two sports — amateur football and hockey.



Our standing with the public is largely in the hands — and smiles — of our tellers. They are in the vanguard of our public relations. Our tellers are . . .

OUR FRONT LINE

Although it does not appear in the balance sheet, the goodwill of the public is one of the most valuable assets any business can possess.

In the Bank's case where all we have to offer is service, goodwill is paramount. Therefore almost everything we do in some way affects the opinion some member or members of the public have of the Bank. The way we answer and speak on the telephone, how and what we say in the letters we write, all these and other things make good or bad impressions on the recipients.

But while most of us have at least occasional contact with present or potential customers, our standing with the public is largely in the hands — and smiles — of our tellers.

VANGUARD

The tellers are continually in the vanguard of our public relations, they are our front line in every campaign to win or hold the public's esteem. It is their daily responsibility to put the Bank's best foot forward.

Such a responsibility demands certain personal characteristics on the part of a teller — and a philosophy. For one thing, the teller-diplomat is equipped with a ready smile and a pleasing manner that says "hello" before a word is spoken. He realises that there is no cheaper or more effective cure for a grouch than a friendly smile.

PSYCHOLOGIST

The good teller is something of a psychologist. He knows that his customers appreciate being addressed by name, and that they like to transact their business in an informal atmosphere. They never own so much or so little money that they are indifferent to warmth and friendliness. Customers thrive on service whether their business amounts to £3 or £3,000. And when they ask questions they do not enjoy an answer couched in technical terms. They expect their teller to be able to translate banking terminology into simple language.

The foundation of a good teller's philosophy can be stated at great length or expressed in these few words: The satisfied customer is our best salesman.

To satisfy our customers and make them our best salesmen, tellers do, of course, require more than a pleasing personality. They require the nimble fingers of a musician and the concentration of a chess player.

If a teller handled money as though he had ten thumbs, or forgot to enter a deposit in a customer's passbook, his personality would avail him little.

YOUNG

Unlike the old days when many of us were grandfathers before we got our first counter, our tellers now go on the cash at an age when their fingers *are* nimble and their mental powers young and fresh. After 30 months service, they do a tellers' school at head office where Mr. Bill Love and his capable assistants teach them the tricks of a difficult trade. They are warned to watch for the customer who "changes his mind"; who asks for two fives and five singles, and half way through the count decides: "No! One five and ten singles." They learn that there is only one thing to do about a transaction when it is completed — forget it!

The teller who worries whether he gave Mrs. Smith a pound over will, as sure as the sun rises, finish the day out in his cash.

HUMOUR

To the man who likes meeting people, being "on the cash" is a happy job. And a good deal of humour is bound to come his way. There was for example the teller who



Extra service with a smile — Maffra teller, Bruce Mitchell, hands out a piece of birthday cake on the day (27/2/64) the branch celebrated its Golden Jubilee.

was endeavouring to find out from a deaf customer how she wanted to be paid. Finally he pushed across a piece of paper on which he had scribbled: "What denominations?" To which she answered: "Baptist. Why?"

And then there was the country teller who needed all of his charm to get out of the following situation. A farmer's wife brought in a passbook and a chocolate box filled with silver and copper coins. She pushed it across the counter saying: "That's the aid money." Thinking she had said the "egg money" the teller replied cheerfully: "The old hens are doing well aren't they?" His embarrassment was acute when he noticed the name of the account: "The Elderly Ladies Aid Society."

AMBASSADORS

A sense of humour, a friendly manner, skill at their job; put these ingredients together, multiply them by the number of tellers in our 440 branches, and you have 1,000 ambassadors of goodwill who continue to spread the S.S.B.'s reputation for friendly, efficient service throughout Victoria.



THE GIRLS FROM H.O.C.S.

The five smiling young ladies above have two things in common: They were all born in the northern hemisphere,* and they all work in the Head Office Clearing Section of the Chief Accountant's Department.

They are part of a team of 47 girls, none older than 20, and with an average age of 17. The H.O.C.S. team is the largest group of girls in the Bank, and by their own accounts, the happiest.

40,000 A DAY

Despite their youth, these girls have the responsible task of processing 40,000 important vouchers a day, which adds up to ten million a year.

Those figures are worth recalling the next time you are tempted to impatience if your yellow bag contains a mis-sorted cheque or you find too many staples in your tapes.

Each morning, 437 of those familiar yellow bags arrive in H.O.C.S. from the branches. The vouchers they contain must be proved in, sorted, proved out and balanced on the day of arrival.

* The girls are (from left): Yvonne Scully (from England), Rita Tabone (Egypt), Rita Marguccio (Sicily), Irena Glos (Germany), and Lucia Tychon (The Ukraine).

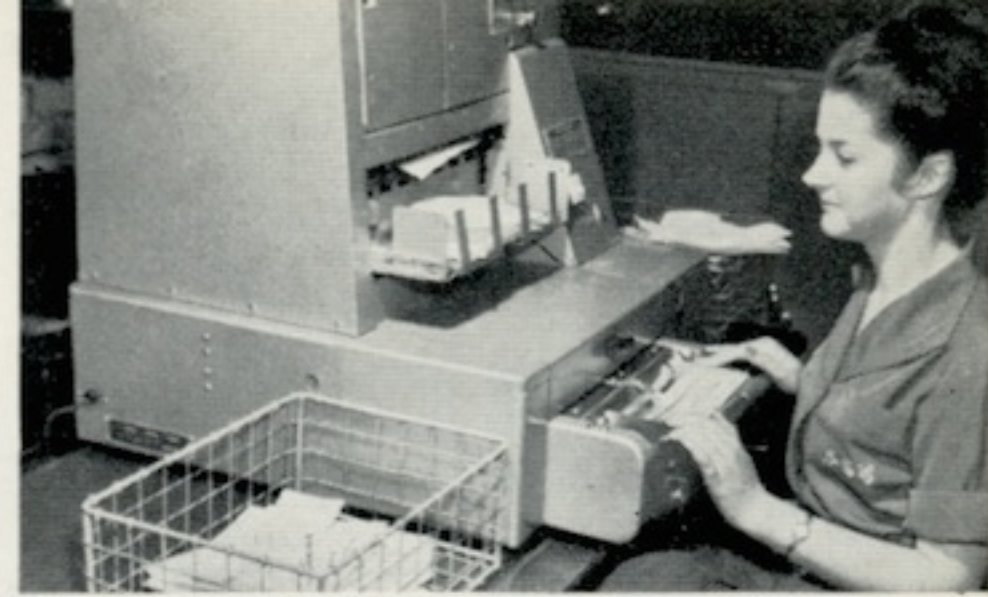
While this flurry of activity is going on at one end of the section, a team at the other end is processing the 20,000 cheques and warrants worth £2 million received each day from the Melbourne Clearing House. By clearing house regulations, cheques received in the morning clearance which are drawn on branches within the Golden Mile must be machined, balanced and despatched by 1 p.m.

The girls must also find time in their busy day to machine all remittances, Head Office credit advices, Elizabeth Street transfers and the N.S.G.'s from some of our larger branches.



Susan Parr, with messenger escort, leaves for the Clearing House.

This machine is H.O.C.S.'s cheque record. All cheques received from the Clearing House are photographed before being processed. Jacqueline McCorkell is the operator.



ABILITY

Naturally the girls selected to work in H.O.C.S. need to have more than average ability. They must be able to maintain accuracy while working at speed, they should show aptitude for fast machining, and it is an advantage if they have the capacity for leadership. As Jack Crofts, the officer-in-charge of H.O.C.S., has only two male assistants, a good deal of the supervising work must be entrusted to girls.

Perhaps of more importance than any of these qualities is the possession of a good team spirit and the ability to work well with others.

HARMONY

This harmony amongst the girls from H.O.C.S. is just as evident in their social life as in their actual work. It was in H.O.C.S. some four or five years ago that the idea originated to form a girls' basketball team, and most of the team which won the "C" Grade premiership last year (pictured on the sporting pages of this issue) work in H.O.C.S.

The girls look forward very much to their annual Christmas outing which they arrange for themselves. Each pay-day Jill Smith, now in her third year in H.O.C.S., collects a couple of shillings from her work-mates and this goes into their Christmas fund which takes them to dinner and a show.

FRIENDS

The young "veterans" of H.O.C.S. are Kay Fysh and Cheryl Shaw, both in their

fourth year in the section. Kay and Cheryl agree that there is no better section or department of the Bank for making lasting friendships.

This view is shared by the 3rd year girls Eleise Rawson, Nola Turner and Rita Tabone. Rita, who was born in Egypt of Maltese parents, is to be married next January. She is coming back to the Bank after marriage and she says that she does not want to go to any other department except H.O.C.S. where she has been very happy both in her work and the friendships she has made.

Young Susan Parr is only 17, but she has the responsibility of representing the Bank at the Clearing House where she says "you have to keep your wits about you, but it is interesting work".

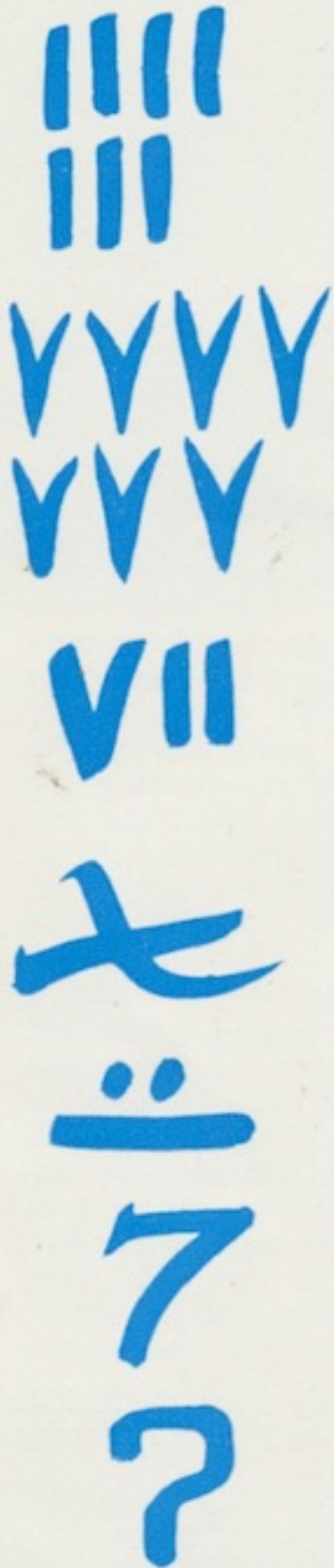
REVELATION

Our visit to H.O.C.S. was a revelation. We had always harboured the impression that if 47 young ladies were in constant and close contact with others, the automatic result was friction. Instead we discovered that an exacting job was being done very well and in a happy atmosphere.

We "dips our lid" to the girls from H.O.C.S.

The girls need speed and accuracy to sort the 20,000 cheques received each morning from the Clearing House.





In these days of electronic "brains" and high-speed calculators and posting machines, it's hard to realize that there are still tribes on earth who use just four numbers: "one", "two", "three" and "many". And while high-speed presses of the civilized world turn out printed, numbered forms and financial contracts by the hundreds of thousands, other people at far corners of the world still keep track of their business, or bartering transactions, by cutting notches in a stick.

Yet it wasn't so many thousands of years ago that the ancestors of even our most highly trained digital computer engineers were handling their arithmetic in just this manner. For them, the idea of keeping tally of anything — the number of days between full moons, the number of spearheads needed for a hunt, the numbers of game animals brought back — just by cutting notches in a stick (or drawing lines in a muddy stream bank) was a pretty revolutionary innovation. It was a real genius of the tribal set who figured out that "many" had many variations, and a little closer accuracy might be helpful.

Several thousand years later, as civilization began to dawn in the Middle East, people were recording the first written numbers that we know of. The Egyptians and the Babylonians each developed written numbers about the same time (some 5,000 years ago) and though their systems varied, each showed evidence of descending from notches-in-a-stick. They used special marks — or greater spaces between marks — for higher numbers.

Around 100 B.C., or some 2,000 years ago, the early Romans still made simple marks for small numbers, but had added letters for others. Later, through abbreviation in writing, the sign for 500 became a D. and the sign for 1,000 became an M. Meanwhile, over in the New World, and cut off from any contact with mathematicians of the Old, the Mayans of Central America were developing their own system, in units of twenty in the higher numbers. At the same time, the Chinese were using a different character for every number up to ten, with special characters for higher numbers.

All these people were working in the right direction, up to a point. It's just that none of them got past that point. The thought of our ledger keepers posting accounts in early Egyptian, or Babylonian, or early Roman, or Mayan, or even early

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It all adds up to **PROGRESS**

The story of numbers and how they made it possible for us to be bankers

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PROGRESS

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CHINESE

一 二 三 四 五 六 七 八 九 十 百 千
1 2 3 4 5 6 7 8 9 10 100 1,000

Chinese, is both humorous and frightening. Just imagine a statement written in plain, later Roman, for instance. A line that, in our figures, would read:

previous balance	withdrawals	deposits	final balance
2283	43	88	2328

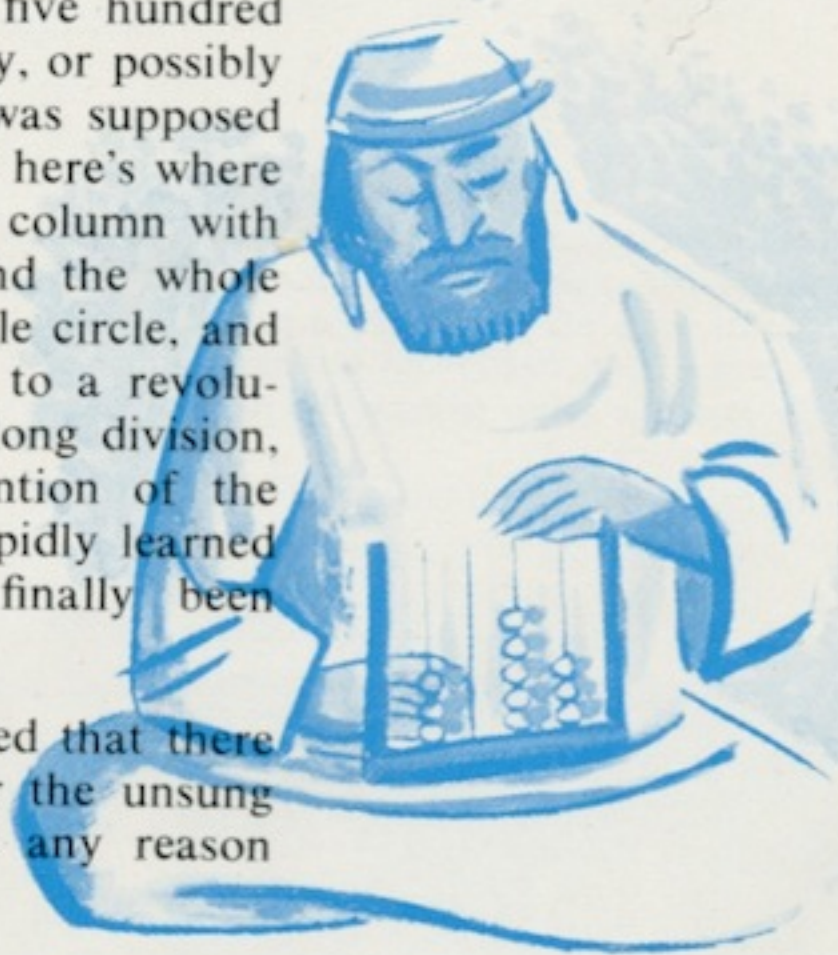
would be:

MMCCLXXXIII XLIII LXXXVIII MMCCCXXVIII

And even that is possible only because balances, withdrawals and deposits are all in even amounts, with no shillings or pence to worry about.

It remained for an unknown and unsung Hindu to make all of our jobs possible. For he was the first to take the one simple, yet vital step past the point where all earlier numerical systems had stopped. He invented the zero. This happened because the Hindus, like many other people of the time, used a form of abacus, and also because they did not develop special symbols for big numbers. If they counted more than nine beads on the "unit" column of the abacus, they moved one bead to the "tens" column, and so on, to the "hundreds" and "thousands" column. The same symbol indicated the same number of beads, no matter which column it was in. But here, too, was a stumbling block. When they had five beads in each column they could write YYYY, indicating 5555. But when they finished tallying up different amounts and came up with three beads in the "units" column, five in the "tens" column, and three in the "thousands" column, but none at all in the "hundreds" column, how could they jot down the total? Writing 3Y3 could mean three hundred and fifty-three, or three thousand, five hundred and three, or three thousand five hundred and thirty, or possibly somebody might remember the number it really was supposed to stand for — three thousand and fifty-three! And here's where our Hindu genius came in. He indicated an empty column with a dot, so that the number correctly read 3.Y3, and the whole problem was solved. The dot soon grew into a little circle, and presto — there was zero. And the zero, itself, led to a revolution in the science of calculation. Multiplication, long division, and the decimal system all grew from the invention of the zero. The most basic necessity for banking — a rapidly learned and understood system of mathematics — had finally been invented.

If it weren't for the primitive man who discovered that there were many sizes of "many", and if it weren't for the unsung Hindu who invented the zero, there wouldn't be any reason for any bank, anywhere.



MAYAN

5 6 7 8 9 10

ARABIC, 900 A.D.

1 2 3 4 5 6 7 8 9 .

The Grapevine

HISTORICAL

Stan Stewart, manager Current Loans section, has shown us the pass-book of account number 59 at "Hamilton Savings Bank," opened on May 13, 1864. In bold type on the cover, the depositor is advised that the Bank was open "for taking in deposits" from twelve until two o'clock on Mondays, Wednesdays and Fridays, and open for "making payments to depositors" from twelve until two on Wednesdays only. Our belief that old time branches were meticulously accurate was jolted when we noticed that the Christian name of the depositor, Rudolf Schurmann, was variously spelt "Rudolf," "Rudolph" and "Rudof" on successive pages. Amongst the 17 rules listed in the front of the book was Rule XI which stated that it "shall be lawful" for the Trustees to pay any sum to the credit of a married woman to her husband if he "shall require payment to be made to him."



HOME LOANS

The Guaranteed Home Loan campaign was a winner. A most satisfactory number of accounts was opened up to March 11, when our publicity tapered off. Since then there has been no lull in enquiries and new accounts. Congratulations are due to the whole staff for the splendid way they co-operated with the campaign. As our picture indicates, Elizabeth Street had a tremendous number of enquiries. Around the suburbs, Sunshine has opened the most new accounts, followed by Dandenong, Prahran, Footscray (Barkly Street), Coburg, Moorabbin, Moonee Ponds, Footscray (Nicholson Street), Ringwood and Frankston.

MECHANIZATION

We now have a total of 131 mechanized branches, 22 of them in the country.

Of the 109 city and suburban branches mechanized, 15 are operating on the centralized system. These are: Elizabeth Street, Bourke Street, 45 Swanston Street, Central Branch, Western Branch, Titles Office, 315 Collins Street, 34 Queen Street, Bentleigh, Box Hill, Malvern, Oakleigh, Preston, Footscray and Coburg. They will shortly be joined by Moonee Ponds branch.

Branches due to be mechanized in the near future are: Warragul, Castlemaine, Moe and Tooronga. Most of these premises are being extensively altered in preparation for the "machine age."

BUSY

The Mortgage Loans Department is busier than ever before. Over a recent four week period, interviews averaged 145 per day. Currently 250 applications are being received each week. For the first time ever, savings bank loans are outstripping credit foncier advances. The chief factor, of course, is our current policy of lending on old houses.

INDECIPHERABLE

One of life's minor annoyances is to receive a letter with an indecipherable signature. A person is free to write his name with a couple of squiggles and a long dash if he so desires, but it is only common sense to type the name below such a signature.

REFUNDS

Of the fringe benefits that go with our job, perhaps none is more appreciated than the Medical and Hospital Benefits Scheme. Refunds were granted to 629 officers and employees for medical expenses incurred between 1/11/62 and 31/10/63.

3,150,000 CUPS OF TEA



Our picture shows Mrs. Ellen Lind serving one of her favourite customers, Mr. A. L. McFarlane of Staff Department, with the last of the 3,150,000 cups of tea made in Head Office cafeteria between April 2, 1943, when she took charge, and her retirement early this month. Mrs. Lind recalled that when she was appointed, she had to cope with rationing and staff shortages. On her first day she was greeted with the wartime catch cry: "You'll be sorry!" Has she been sorry? Not for a moment. "I have enjoyed my job, and in my efforts to do the best I can for my customers, I have had the support of the powers-that-be and the long-term loyalty of an excellent staff." Mrs. Lind's successor is Mrs. C. G. Robertson, who has had extensive catering experience in England and Australia.

THE FARMER-BANKER

Wilbur R. Brownbill



PROFILE

When the pressures mount up, city workers are apt to think of a "little place in the country" to which they would like to retire some day.

Bill Brownbill, our Dandenong Market manager, has not waited for retirement to acquire breathing space away from the city. In partnership with his elder son, Kim, a schoolteacher at Chadstone, Bill owns 14 acres of the loveliest land in Victoria, at Wandiligong, four miles out of Bright.

On those 14 acres, Bill has established the most unusual farm in Victoria. Where else could you find a property cultivating hazel nuts, tea, honey, walnuts, chestnuts and olives?

Hazel nuts are not grown commercially in Australia, but Bill has planted 400 of these trees for two good reasons. One is that, unlike the fruits commonly grown in commercial orchards, hazel nuts do not require constant care, and therefore Bill can look after them in his periodic trips to Wandiligong. The second reason is that growing something which has not been grown successfully before is the kind of challenge he likes.

By the same reasoning, Bill is satisfied that he can grow tea of a very high quality—something else that has never been done in Victoria. The experts tell him

it cannot be done, but he has gone into the subject thoroughly. He reasons that the country around Bright is similar to the hill country of northern India where the world's finest tea is grown. And the progress of the Indian and Ceylonese varieties of bushes he has planted gives him every reason to believe he will prove the experts wrong.

MR. FIX-IT

The crops are not the only unusual feature of the Brownbill property. The buildings and fittings are almost as unique. Like Topsy, they have "just grow'd". Bill is the complete do-it-yourself handyman. His ability to turn an apparently worthless piece of equipment to profitable use has to be seen to be believed. As an example, he extracts the honey from his honeycombs by means of a discarded old washing machine.

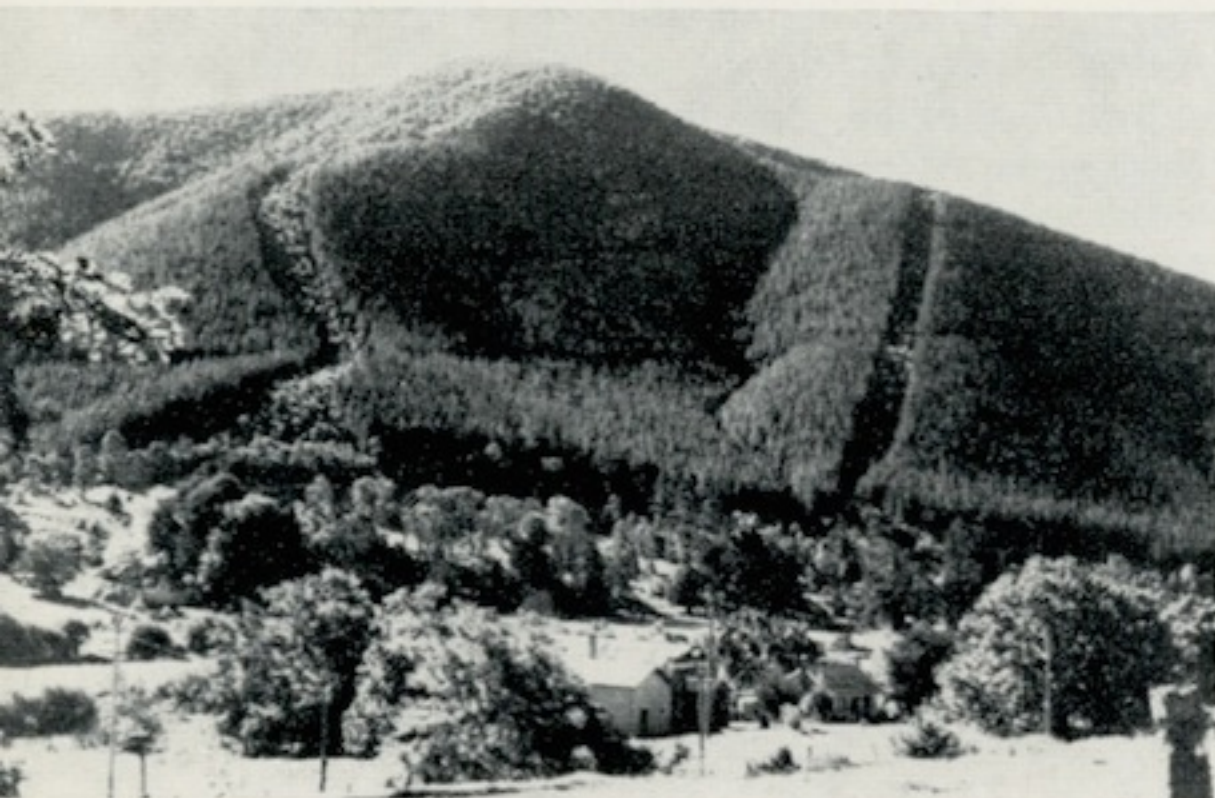
How does it happen that a banker has the lore of a farmer and the hands of an engineer?

Bill himself ascribes this to the same laws of heredity he discerns in every phase of nature. His complex attributes have come down to him from his grandfather who was a schoolteacher in Liverpool over a hundred years ago.

GOLD FEVER

Grandfather Brownbill left England in 1850 with the intention of establishing a grammar school in Melbourne. He caught the gold fever when he came to Victoria and has a place in history as the discoverer of gold at the Brownbill rush (since corrupted to Brown Hill) just out of Ballarat. He did not win a fortune from his claim but he did find enough gold to select a property at Arnold West some ten miles from Inglewood.

(continued on page 15.)



"14 acres of the loveliest land in Victoria."



Our picture shows the faces behind two very well-known voices. The girls are the head office telephonists, Val Wiggins on the left and Betty Fraser.

With courtesy that never flags, Val and Betty pilot 10,000 calls through their switchboards every week, coping easily with 30 exchange lines and 146 extensions to head office departments.

When we went along to see the girls at work, we felt as confused as Alice at the Mad Hatter's tea party. Our queries and their answers were constantly punctuated by the shrill summons of the telephone bell.

These interruptions in no way perturbed Betty and Val, and in between dextrously connecting inward callers to the wanted department and providing lines for outward callers, they assured us that they thoroughly enjoyed their job.

BY THE MILLION

We learned that Betty, whose twin sister Joan is in Staff Training section, has been on the switch board for ten years. By our rough calculation, that means she has dealt with over two and a half million calls.

Val has been working with Betty for five years, so that she has handled a mere million and a quarter calls; at that, she is

BUSY LINES

a good deal busier than she was in the days when she looked after the switchboard in the post office and general store at quiet little Wallan East.

Watching the girls at work, we realised that they need the tact of a diplomat, the alertness of a boy scout and the patience of Job; a good sense of humour is a help, too.

OFF-BEAT

They get their share of off-beat callers; like the romantic young lady who wanted to speak to Brian, surname unknown. "But you must know him. He's got curly hair and such lovely brown eyes." And the young gentleman who was anxious to find Wendy—"she dresses progressively."

School holidays test the girls' patience sorely. Idle schoolboys think it is enormously funny to ring up with such witty repartee as: "Is that the Bank? Have you got any money? Well keep it."

The seasons and the weather bring their regular callers. After a wet or windy weekend, Betty and Val are kept busy by anxious householders who want to speak to the Insurance Department. There is always a spate of plaintive calls from impoverished mothers as Child Endowment day draws near; and no matter how extensively they are published in the press, our Christmas and Easter holidays are the subject of innumerable calls.

There are times when the girls wish they could speak a dozen languages. Their greatest difficulty is to cope with callers whose knowledge of English is limited and who grow more and more excited as Betty and Val struggle to understand them.

HELPFUL

But whether dealing with volatile foreigners, harassed householders, cheeky children or impoverished mothers, Betty and Val remain calm and helpful.

We came away with the thought that if they can do that 50,000 times a year, the rest of us should handle our comparatively few calls in a way that will reflect credit on the Bank.



*Chief Valuer, Harry Whitehead,
gives some advice on*

BUYING A HOME

The choice of the district in which to live is purely a matter of individual determination, but the first decision to be made is whether to buy a block of land and erect a new home or to buy an existing old or new property.

In all cases proximity to transport, schools, churches, shops and the availability of essential services such as water, electricity and sewerage should be carefully considered as these play a very big part in the value and possible resale of your property.

TAKE CARE

If the decision is to buy land it is advisable to consider these points:

It costs more to develop a steeply sloping site, although such sites do offer the opportunity for unusual development both in the building and the garden layout.

Land that appears to have been filled should be avoided as building costs could be most expensive. Sites with poor natural drainage and blocks with extensive rock outcrops are also best left alone.

Remember, too, if buying land in unmade streets, that you will eventually have to pay £6 to £8 per foot of frontage for roadmaking.

Having bought the land make sure the chosen house design is suitable for the site. Selection of a builder should be made only when you are satisfied about his integrity and workmanship. It is advisable to ask for at least three quotes, making sure that each builder is quoting for the same type of finish and fittings.

NO BARGAINS

Do not be misled by advertisements or approaches which indicate, "Bargain Prices". There are usually many hidden extras such as toilet facilities, hot water

services, stoves and drainage works which are necessary for habitation and which will increase the price by many hundreds of pounds.

The purchase of an existing house has much to commend it as most people find it extremely difficult to correctly envisage the final appearance and functional uses from floor plans and artist's conceptions.

Bank officers would be well advised to consider the purchase of older homes in well situated localities. Short commuting to our place of work, and convenience to permanent transport, shops and schools make our lives much more pleasant.

REPAIRS

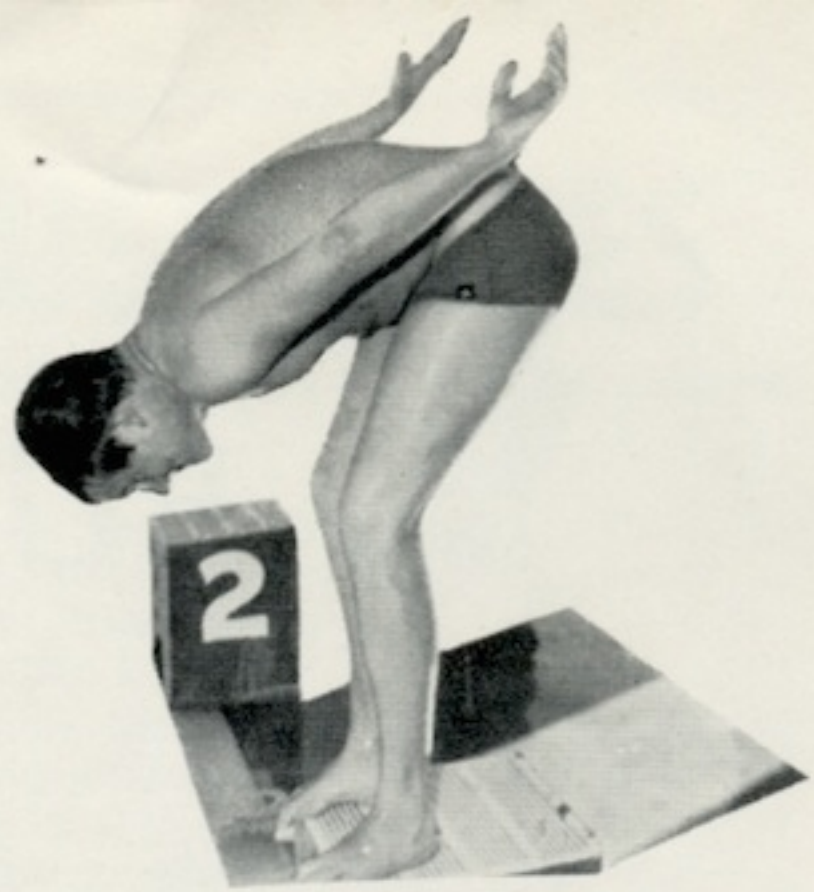
Care should be taken when considering houses where the internal linings are of lathe and plaster or where the exterior cladding is of rough cast. Timber framed structures of thirty years and over, have usually reached the stage where the stumps require replacing in part or whole and the floors need bringing to a true level. The lifting of these structures usually causes major disturbance to the linings, resulting in extensive renovations or the complete replacement of linings and or claddings.

Brick houses which show evidence of rising dampness should be avoided as the remedial work could run into many hundreds of pounds.

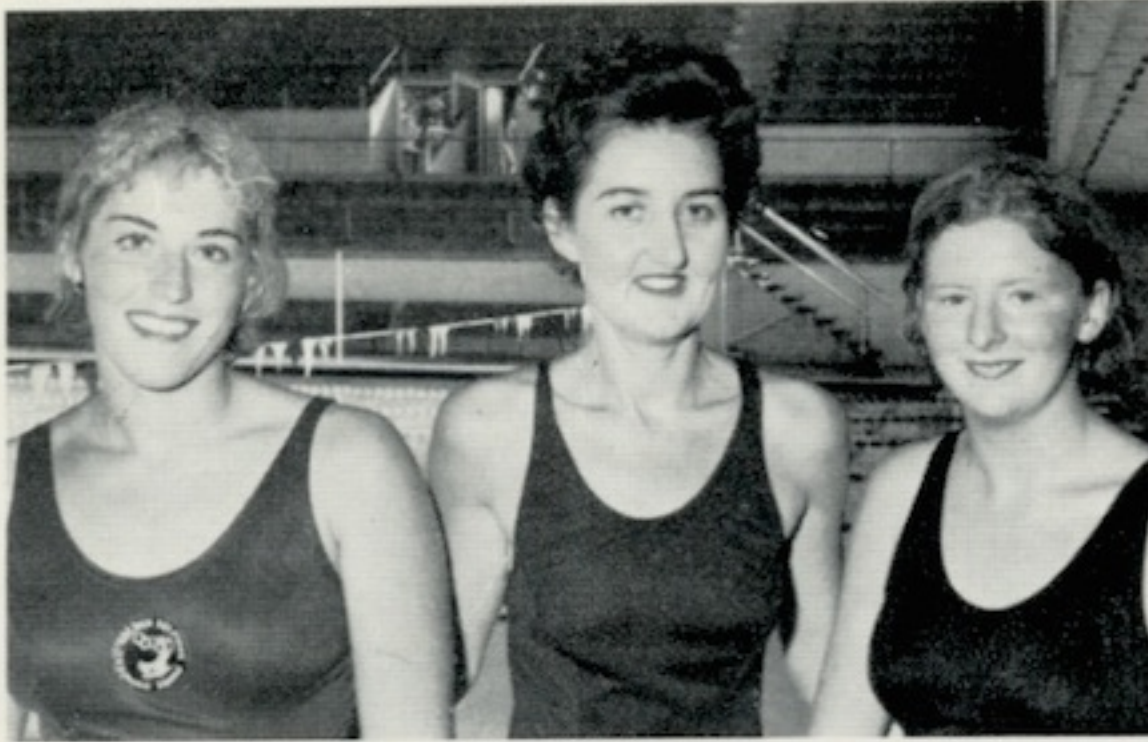
Finally deal only with reputable agents and builders and do not sign any agreements to purchase without seeking the advice of your Solicitor and or the Bank's Staff Counsellor, particularly the latter if you intend seeking financial assistance to complete the purchase.



SPORT



INTER-BANKS' SWIMMING CARNIVAL
 John Turner takes off to win the men's 440 Yards Freestyle. (Top.)
 Beverley Lyall, Joan Brady and Katherine Lloyd happy after breaking the record for the Ladies' Medley Relay. (Left.)
 Beverley and John (left below) not only helped our Bank to victory but also won the honour of representing the Victorian Banks at the Interstate Carnival in Sydney.



Our new football coach, Tony Bull, received a friendly welcome from the training squad.

Ken Patton, teller at Central, and the Victa Air Tourer he flew in the Ansett Brisbane to Adelaide race at Easter.



GIRLS' BASKETBALL TEAM, C1 GRADE PREMIERS — 1963

(Back row): Cheryl Shaw, Josie Doggett-Williams, Denise Tucker, Sue Bell, Judy Plowright, Marjorie Schober. (Front row): Val Catterall (Captain), Wallace Shaw (Coach), Trudy Waras.

SUGGESTIONS AND IDEAS

● Record of Trunk Line Calls

Mr. R. C. Blair, Manager, St. Arnaud, writes: "It is now possible to obtain from the local Postmaster, free of charge, the original dockets in connection with each trunk line call. I find them useful, particularly with regard to the cost of each call." Some other country Managers may also find this little known Post Office service to be useful, but the obtaining of the dockets would not obviate the necessity of keeping a record of trunk line calls as provided in Clause 1273 of Staff Instructions.

● School Bank Pass-books

Mr. J. A. Knight, Accountant at Nunawading, recently put forward a suggestion made to him by Mr. Henry, Headmaster of Forest Hill State School, that appropriate space be provided on the first page of a school bank pass-book for insertion of the year and grade or form number of the student depositor. The Advisory Panel agreed that the insertion of this information would prove helpful to teachers, but felt that if it were inserted inside the book, not only would the making of alterations be more onerous but the information itself would be far less effective.

As an alternative, the Panel suggested that the grade or form number be inserted *in pencil* within the circle on the front cover of the book and be amended from year to year.

● Travellers Cheques

Queenscliff manager, Mr. Jack Kuring, has drawn attention to the practice of our competitors which put attractive signs in motels, hotels and guest houses: "Such and such a bank's travellers cheques cashed here."

Jack suggested that we do likewise, and his idea is being implemented.

THE FARMER-BANKER (continued from page 11)

There, in due course, Bill and his brothers, Stan and Edgar, were born and brought up with an instinctive attraction towards both the sciences and the humanities. Edgar had a brilliant scholastic career which he climaxed with a Master's degree in engineering from the Melbourne University. He is now Chief Commissioner of the Victorian Railways.

Stan and Bill both joined the Bank. To the great sorrow of all who knew him, Stan was killed in a traffic accident while on duty as the Bank's property officer.

The linking of the sciences and the humanities continues.

Bill has two sons. As mentioned, Kim, the elder, is a schoolteacher with a great love of the land. The younger, William, is a farmer in Queensland whose spare-time hobby is writing.

EXCITING

No other position he has held in the Bank has given Bill Brownbill more satisfaction than his present post as manager at Dandenong Market. He finds it stimulating and exciting to be associated with the booming expansion of Dandenong which he describes as the Birmingham of Victoria.

Always a warm, informal conversation-

alist, Bill gets on tremendously well with the local people, many of whom have suddenly become rich as the result of the sub-division of their properties.

His guiding philosophy in his work is this: *The transaction comes first, the accounting afterwards.*

By this he means that he will do all in his power to satisfy his customers, cutting such red tape as might entangle a profitable transaction.

Much the same reasoning determines his attitude to his staff.

"A happy staff," he says, "is a good staff, whether or not they are all brilliant."

PRIDE

Bill has a tremendous respect and admiration for the Bank for which he works. "The Bank's Credit Foncier department," Bill says, "has been one of the great factors in Victoria's development. I have personal knowledge of this. Had it not been for a Credit Foncier loan Dad could not have kept the farm going. Through Credit Foncier, the Bank has earned the gratitude and goodwill of three generations of Victorians."

Bill's pride in his job is a good model for all of us.



MR. G. A. FOX,
Pascoe Vale
(Cumberland Road)

Alec, who has just opened our newest branch, is still busy settling in. A well known staff member of the old Service Department, which flourished in pre-war days, Alec's chief sporting love is golf, at which he is a better than average player. He is a past champion of Cheltenham Club.



MR. L. COOPER,
Kew North.

Lionel felt his wife gained most when he took over his new branch after years of shift work and hectic times at Swanston Street. A busy man with many interests, Lionel's chief active sport is bowls, but as a M.C.C. member he is a regular spectator at the big cricket and football games.



MR. C. HABEL,
Yea.

Colin celebrated his new appointment by embarking upon married life. He and his bride, Margaret, have just returned from a honeymoon in New Zealand. Colin, after seventeen enjoyable years on the relieving staff, during which he opened Robinvale branch, is now happy to settle down in one place for a while.

Our newly-appointed Managers



MR. D. B. RENSHAW,
Heathcote.

David and his younger brother, Alan, have both received their first managerial appointments within two months of one another. Alan was recently appointed manager of Jeparit. Most of David's spare time is taken up as a Committeeman for the British and Foreign Bible Society. He is a Methodist Lay Preacher.



MR. R. A. MOLLISON,
Gisborne.

Rick is at present in the process of uprooting his young family, prior to his move to Gisborne. Well known in the service for the hard work he put in while secretary of both the Bank's football and cricket clubs, Rick has now turned with equal enthusiasm to the game of golf.