

progress

Christmas in Australia.



THE STAFF MAGAZINE
OF THE STATE SAVINGS
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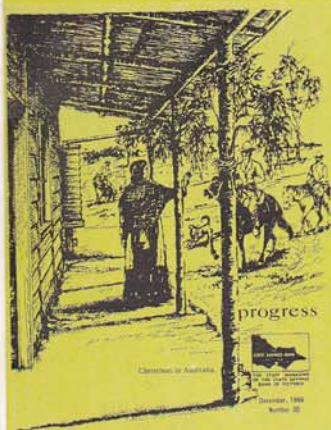
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progress



*To all members of the staff
and their families,
I send best wishes for
a most enjoyable Christmas,
and a New Year enriched
with health and happiness.*

Bill



This original sketch, drawn to illustrate HOME FOR CHRISTMAS (see opposite page), is the work of Adrian Wortel of Southdown Press.

PROGRESS is published for the information of the staff of The State Savings Bank of Victoria. Comments from the staff on the contents of Progress are invited, and the editorial team will always welcome original manuscripts, suggestions for future articles, and news of staff activities which are likely to interest fellow officers.

Christmas

For our Christmas story this year, we have collected a small anthology of **Christmas In Australia**, as various writers have described it.

Some of the excerpts we have chosen hark back to the pioneer days in this country, when our forebears, not long out from the old world with its traditions of a white Christmas, found it hard to adjust to a festive season celebrated in the heat of summer. Nevertheless, they were determined to adapt as many of the old traditions as possible to this strange environment.

Our anthology includes a little of the sacred, a little of the secular sides of this most wonderful of all times of the year.

With this anthology go our best wishes to every one of our readers for a Merry Christmas enjoyed with family and friends.

Home for Christmas

Though lacking the attractions, variety of sights and entertainments, the festivities and general gaiety that the cities offer, Christmastide brings good cheer to the denizens of the ranges and forests, and is looked forward to and enjoyed in the humblest places.

It is a time when the scattered flocks foregather from far and wide under the old roof-tree. There are innumerable homes from which many have gone out to battle with the world, as shearers, drovers, carriers, fencers, tank-sinkers, station hands, prospectors and miners, stockmen and bush rouseabouts, leaving only the old couple, and probably one or two of the youngest members of the family. The boys may be working within easy reach, and they may be hundreds of miles away. In either case 'mother' expects them home.

Preparations are made weeks beforehand; Willie and Jim and Bob are daily discussed, and surprises are planned for them. Their rooms are done up and readied, and the

old paddock is made doubly secure for their horses, which, being strange, "are sure to try to make back". The chips and bones, leaves, and pieces of paper are raked up and burnt in little heaps; the garden is trimmed up, the house is painted or whitewashed outside, the steps and fireplace receive similar attention, and the inside walls are papered, if only with newspapers.

The sentiments and predilections of the old people in this respect are shared to a great extent by the young, whose thoughts turn now to home and kindred ties more than at any other time of the year, and some will bridge the gulf that lies between them in spite of all obstacles.

One of the principal features of the time is the gay array of bushes that deck the veranda-posts of the houses. In towns men go round with drayloads of green bushes, selling them for sixpence or a shilling a bundle; but outside they are cut and dragged home by the children. A big armful is lashed to each post till the veranda is hidden behind a wall of greenery.

A day or two before Christmas the wanderers return. The brothers swop yarns till late night, telling of their experiences and adventures by flood and field; and each has some curiosity to show, brought home as a token or keepsake from strange and far-off parts of the bush. The old home which has so long been dull and quiet, now rings with merry laughter and glad voices.

E. S. Sorenson (Life in the Australian Backblocks).

in Australia

Lost Christmas

There are many persons in the bush every year to whom the festive season is only a memory. These are men camped in lonely parts, batching at station out-camps or boundary-riders' huts. Some of them have been so long alone that, though they know that Christmas is somewhere near, they could not tell you whether it is two days ahead or two days past. I have often found men keeping up Saturday or Monday for the Sabbath, even within a few miles of a town. The majority of bush workers who have no homes of their own, and no kith or kin within reach, spend their Christmas at a hotel, mostly drinking. I remember one man who rode into a western town to enjoy himself, and got drunk the first night; and it was nearly a fortnight afterwards before he properly recovered his senses. Then he asked the publican how many days it was to Christmas.



"About three hundred and fifty-seven," said the publican. "Yesterday was New Year's Day".

The man from Farther-Out thought hard for some seconds; then he said, still hopefully, "Did I keep up Christmas?"

"You did," said the publican. "You had a roaring time."

"That's orlright, then," was the rejoinder. "S'long's I kep' up Christmas, 'm satisfied. Let's 'ave a drink — and a 'Appy New Year to yer, an' many of 'em."

E. S. Sorenson (Life in the Australian Backblocks).



Christmas Day on the beach

A Christmas dinner in Australia necessarily takes the shape of an al fresco meal, and as the neighborhood of Melbourne abounds in public parks, and in pleasantly situated reserves, available for purposes of recreation, pleasure seekers enjoy a wide range of choice as to locality. One of the most popular places of resort at such a time, is the beach at Brighton, which is only half an hour's ride by railway from Melbourne, and is visited by thousands of persons on Christmas Day.

An impromptu encampment springs up among the tea-tree scrub which flourishes upon the sand hummocks. Fires are lit, hampers of provisions unpacked, table-cloths are spread upon the sand, temporary awnings rigged overhead, and innumerable gipsy parties, in close proximity to each other, apply themselves with British vigor to diminish the stock of comestibles and drinkables they have brought with them.

The clatter of plates, the popping of corks, the jinglings of glasses, and the rattle of knives and forks, mingle with peals of merry laughter, with the buzz of conversation, and the splash of the waves upon the beach.

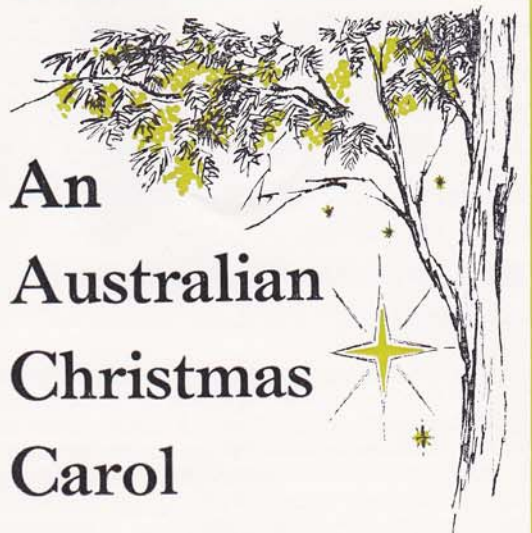
As there is little formality in the social intercourse of colonists, so there is little reticence or restraint. They act and speak without the fear of Mrs. Grundy before their eyes, and they betake themselves after dinner to cricket, quoits, kiss in the ring, dancing and other pastimes.

As a matter of course where holiday makers congregate, thither also resort itinerant fruit-sellers, musicians, confectioners, professors of all sorts of minor industries; so that the outskirts of the encampment somewhat resemble an English village fair.

Illustrated Melbourne Post, December 22, 1864.



Christmas in the Suburbs



An Australian Christmas Carol

O little Babe of Bethlehem!
The Southern Cross shines down,
As once a Star shone glorious
Above an eastern town.
The hearts of Bethlehem are cold,
The streets are hushed with snow,
The doors are barred, there is no room,
Dear Lord, where wilt Thou go?
O come, sweet Jesus, come to us!
Australia's sun is warm,
And here are loving hearts enough
To shield Thee from the storm.
Come! we will give Thee all we have,
Each bird and flower and tree,
The breeze that stirs the silver gums,
The music of the sea.
And sweet wild clematis starry-eyed,
With delicate ferns we'll bring;
Our wattle trees shall shower their
gold
In tribute to our King.
We'll watch, when evening sounds
begin,
And dreaming flowers nod,
Thy Mother fold Thee in her arms,
Thou little Lamb of God.
Bell-birds shall ring their silver peal
From gullies green and deep,
And mingle with the magpies' note
To call Thee from Thy sleep.
O little Babe of Bethlehem
Australia loves Thee well,
Come to our hearts this Christmas-
tide,
And there forever dwell.

Mother Francis, I.B.V.M.

Walter said no he hadn't of course he hadn't what on earth would he have wanted to touch it for he hadn't seen it anywhere and Beryl said well it was very funny she'd been working on it there and could swear she'd left it on the table had Beryl's mother seen it anywhere and Beryl's mother said no thanks she hadn't seen it and didn't want to see it personally she was fed up with the name of Christmas.

So just then the post came and Walter got the letters consisting of a shopping catalogue for Beryl's mother and a rather important looking and expensive envelope addressed to Walter and Beryl in a large flowing hand with no stamp on it so that Walter had to pay tenpence to the postman for the privilege of getting it with a card inside all nicely done in copper-plate printing inviting Walter and Beryl to attend the opening of an exhibition of paintings and one of those pale bluish envelopes with a window in it for Walter containing Walter's car registration.

And Walter's car registration was a nice new one marked please read carefully before detaching this slip and special warning and received amount printed above and penalty two pounds and other interesting little messages and it went on to suggest that Walter should pay the amount printed above pretty promptly because it appeared that the amount wasn't really printed above until Walter had paid it and the registration sort of intimated this by another warning saying this certificate shall have no effect until the Cash Register imprint appears hereon and if Walter wanted to continue driving his car he'd better pay up.

It's pretty awkward as you've no doubt noticed yourself at some stage of your career to find amounts printed above suddenly thrust upon you at a time when you've been trying to work out how much you have to spend on Christmas presents because they throw your whole calculations out and that was what happened to Walter now because looking ahead and sort of estimating how much he'd be able to save before he began to shop early he'd come out quite nicely after allowing for the fire insurance on the house and the drink bill for the last party which Beryl was somehow under the impression was already paid and one or two other sundries but now the amount printed above sort of threw a spanner into the works and plunged Walter into the deepest gloom.

Walter looked up in a rather pettish way as he effected a small saving by reducing the grade of Burton's cigarettes and Beryl proceeded with her new list adding the Selbys and the Harcourts and Mrs. MacGillivray and then an argument developed over Alice Farrance.

Beryl won eventually on Alice Farrance's behalf and the list mounted up and up with a moderately large quota set aside for Beryl's mother's niece Lucy and Little Ted and Little Jack and it was just as Beryl finished a more or less rough totting up of the total to be expended in Christmas shopping and announced that Walter would have to give her some extra money that she saw the piece of paper on which Walter was doing his Christmas shopping calculations.

And it appeared it was the identical piece of paper on the other side of which Beryl had made out her first list and it was as Walter exhausted the side he was working on and turned over to Beryl's side that Beryl noticed it and said there you are Walter had it all the time and took it from him.

And it was most unfortunate for Walter that he'd written down the amount of the drink bill owing from the last party which Beryl thought had been paid among his sort of forward commitments. It made necessary a sort of long investigation into finances generally as handled by Walter and added considerably to the difficulties of his Christmas shopping because as Beryl pointed out among other things during the discussion he wasn't to be trusted with money not that that matters really so far as I can see — after Christmas he won't have any to be trusted with.

Condensed from Suburban Souvenir by Hermon Gill.

THE STRANGE TALE OF MR. AND MRS. X

Mr. Stan Stewart (right), manager of Current Loans Department, brought this article to us as we were preparing the December issue of Progress. Stan was not thinking of it as a Christmas story but if goodwill to all men is the message of this season, then we believe that this article fits very well into our Christmas issue.

This story is a paradox. It tells of a mortgaged property the Bank took into possession. And yet it also exemplifies the extraordinary efforts our Current Loans Department takes to keep families in their home, no matter how far they fall behind in their loan repayments.

In doing so the Department is carrying out the policy of the Commissioners, which is so liberal that in recent years the number of properties taken into possession has averaged barely one a year. Even these few houses, in the majority of cases, have been left on the Bank's hands because the occupants have walked out as a result of marital troubles.

As the number of current loans is almost 70,000, you can see that the percentage of actual evictions is virtually nil.

This is the story of one eviction, however, and the central figures are a Ukrainian-born couple whom we will call Mr. and Mrs. X.

In 1956 they obtained a loan in their joint names to buy a house in a Melbourne suburb. They were model borrowers until 1961, when their repayments fell behind.

The stock arrears letters were sent to them, and eventually, after repeated requests, Mr. X came into Current Loans Department for an interview; and a most unsatisfactory interview it proved to be, because he refused to give any explanation of the default. The situation was all the more puzzling, because we knew that both Mr. and Mrs. X were in steady employment.

It was not for another three years, during which only small payments were received from time to time, that the explanation emerged.

When they did find out the true situation of Mr. and Mrs. X, our arrears interviewers, experienced though they are in domestic upsets, had to admit that they had come across an unusual case. They discovered that Mr. and Mrs. X, although living in the same house, had not spoken a word to each other for three years.

Mr. X took the view that as Mrs. X was his wife in name only, and as she was earning an income of her own, she should pay half the loan repayments.

Mrs. X would have no part of this arrangement at all,



and maintained stoutly that it was her husband's obligation to provide her with a home.

Our interviewers gleaned these facts and attitudes with the help of the couple's sixteen-year-old son, who acted as his mother's interpreter. Mr. X, himself, speaks excellent English.

For two further long years, our interviewers explored every avenue to effect a reconciliation between the couple, who continued to place all the blame on each other's head. The intervention of a Ukrainian bishop and a Roman Catholic priest was obtained, but they had no more success than our own officers.

The couple were finally advised to consult separate solicitors, and were supplied with the names of Ukrainian-speaking solicitors obtained after a good deal of research. Months of negotiation between the solicitors failed to break the deadlock.

It was not until May 1967 that the Commissioners decided to call up the loan. No money whatever had been received for two years and the arrears amounted to \$750.

The Bank's solicitor served "Notice To Pay" and "Notice To Quit" and the Bank was in a position to exercise its power of sale at the end of 14 days.

Still the patience of Current Loans was not exhausted. Action was delayed for several months in the faint hope that the desperate situation would achieve what all previous efforts had failed to accomplish.

But there was no change, and finally a "Warrant of Ejectment" was granted by the Court. During the maximum 30 days allowed by the Law before the warrant's execution, Current Loans continued its efforts for a last-minute solution, but not even with the help of the Ukrainian Bishop and the solicitors could they influence this stubborn couple.

Reluctantly the police were asked to execute the warrant, and on the 14th November, 1967, more than six long years after default first occurred, Mrs. X had to be asked by the police to leave, Mr. X having already vacated the house.

The furniture, which was quite new and expensive, the clothing and personal effects in the house belonged to Mrs. X. Maintaining their humanitarian attitude, Current

Loans arranged with the Bank's Service Division to store the chattels at our stationery store without charge.

The property was sold by the Bank for cash at public auction on 16th December, 1967, and there was a substantial surplus available to Mr. and Mrs. X, payable when they both signed a form of release.

But although she was now destitute and unemployed, Mrs. X refused to sign and went on refusing, despite the good offices of the patient Bishop, a new solicitor, the Travellers' Aid Society, the Department of Immigration, and Legal Aid, all of them encouraged by Current Loans.

It was now obvious that Mrs. X was mentally ill and that she had been responsible for the whole sad train of events. We were not surprised to learn a little later that she had entered Mont Park as a voluntary patient.

End of the story? Not yet.

In August this year a contrite Mrs. X, discharged from Mont Park, called at Head Office. She freely admitted that she had been at fault, and expressed anxiety to give her share of the surplus from the house to her husband if only he would take her back.

Despite all he had endured, Mr. X agreed to make a fresh start. But he would need a house for his family. Would the Bank grant him another loan?

A silly question, you say?

Not really. Mr. X has been with the same firm for 15 years and is held in high regard by his employers. He agreed to transfer his account of nearly \$4,000 from a rival bank, and to lodge the surplus of \$3,800 from the sale of the house to the credit of his account with us.

His loan application was granted, this time in his own name alone.

And so even in this rare instance when we failed — can it be called a failure? — to keep a family in their original home, we were able to get them another one.

After years of loneliness, Mr. X is reconciled with his wife, who is again employed, and as you can imagine, the State Savings Bank has few better advocates than this gentleman.

As a little extra bonus to his new-found happiness, Mr. X has just won \$1,000 in Tatts.



▲ The staff at Bentleigh East, Centre Road, found it hard to keep their eyes on the figures in the ledgers when this bevy of beauties lined up outside the front windows. The forecourt of the branch was the judging area for a beauty contest organised by the local Chamber of Commerce. Because the public address system was plugged in to a power point at the branch, one of our staff had to wait until the contest was over. Manager Mr. Theo Atkins gallantly volunteered.



▲ Students from Box Hill High conducted a walkathon to Biafra. Their long hike ended in the Treasury Gardens in Melbourne. The proceeds and lodge them at our Treasury Place branch were David Brown, second from left, and Bill Hill,



▲ All set to bogey the 19th hole at the annual golf day are (from left, in the foreground) Geoff Marsh, Lance Gray, Jim Walker and Lance O'Brien. As always, Bill Pamphilon made the backyard of his home available for the pause that refreshes after golf.

► The General Manager, Mr. T. E. Hall, in his role as President of the Bank's Football Club, presented the trophies at the annual meeting. On the left is Mick McMahon receiving the first XVIII fairest and best trophy; in the background is Barry Coghlan, winner of the G.M.'s personal award for outstanding service; and on the right is Peter Wynd, most consistent player and runner-up to Mick McMahon for fairest and best.





CAMERA

NEWSREEL



Young Bruce McLean, 12, of Clayton put our show bags to novel use when his mother fashioned him a suit from them to wear at the Browns Road State School fancy dress ball. It was a case of No Worries! for Bruce who won first prize for the best dressed and most original outfit.



There was no slip between the cup and the lip when John Lindsay (a programmer in Mechanization Department) created one of the sporting surprises of the year by winning the Victorian Amateur Golf championship; surprise because John had never won a major tournament before, and they don't come much bigger than the State title. On hand to reward him with a kiss was wife Joy who works in the salaries section of Staff Department.

Continuing...

our series on Head Office people you might find at the other end of your telephone line, we go in this issue to Personal Loans and Branch Mechanization.

The OTHER



PERSONAL LOANS

Those papers on Mr. E. M. Beattie's desk form part of his draft for Volume 7 of the forthcoming revised set of Staff Instructions.

Volume 7 will deal with personal loans, and who better to compile it than Mac, who has been Personal Loans Officer since the section was established five years ago, and who is an Associate of the Bankers' Institute of Australasia as well as a Bachelor of Commerce and Licensed Companies Auditor.

He has seen the section expand almost beyond recognition in those years, as our first tentative steps into the personal loans field gradually lengthened into confident strides.

Mac regards personal loans as a valuable card in our pack of services, seeing them as a good investment in themselves, a defence against raids by rival banks on our accounts, and, at times, a counter-attack to gain business from our competitors. He also says that the power to grant personal loans has helped to improve the "image" of our branch managers.

Although he is very modest about it, Mac has every reason to be proud of his record of service to his fellow officers.

He has been an office bearer of the Widows and Dependants Society for 27 years; a director of Champion Co-op. since its foundation; and he is a staff representative

on the Provident Fund Committee of Advice and a trustee of the Officers' Welfare Trust Fund.

Somehow he also finds time for further community service as a devoted worker for his Church. For relaxation, he plays bowls at Caulfield Park Club, but confesses that his enthusiasm for the game is greater than his skill.

Second officer in Personal Loans since August of this year has been John Dickson, whose previous experience of these loans was gained at the branch end. John, who has a Diploma of Commerce and is an Associate of the Australian Society of Accountants, was manager of our Peel Street, West Melbourne, branch before his present appointment.

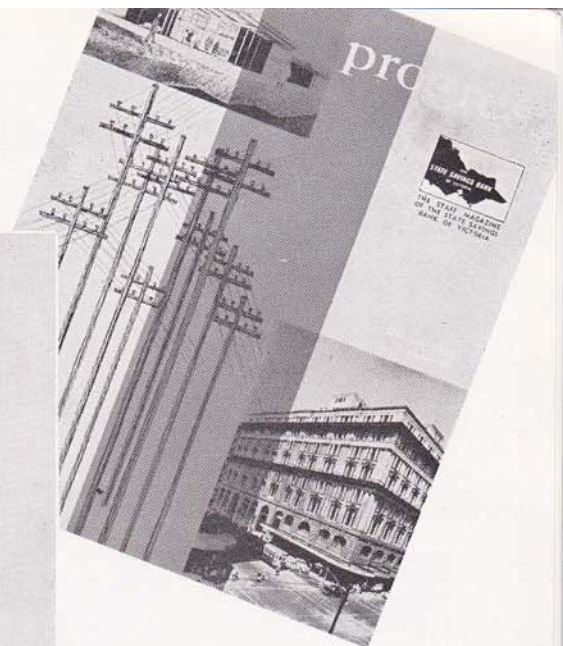
John, who joined in 1941, spent the first 24 years of his service in Current Loans, and during this period was secretary to Bursary Trustees for about four years.

His wife is the former Peg Rewell, whom John found a very charming addition to the staff when he returned from army service in the islands during the second world war. They have two daughters and a son, and their elder daughter is studying Arts at Monash University.

Both John and Peg are very interested in, and get a deal of enjoyment from, working for the Methodist Church at Mt. Waverley, which has a Sunday School attended by 700 to 800 children — the biggest Methodist Sunday School in Victoria. The fifth form of the school meets at the Dicksons' home every Sunday, where, John says, they provoke some extremely stimulating discussions.

John's youthful looks belie his age, for which his regular squash games may be responsible.

end of the line



BRANCH MECHANIZATION

One of the positions advertised on list 10/65 was Officer-in-Charge, Branch Mechanization Section, Status Manager Grade 3. A rider to the list added that applicants for this position should have a practical, detailed and extensive knowledge of all forms of branch mechanization. Max Bolton, who was then Accountant Grade 1 at Oakleigh, studied this list with mixed emotions.

Max had been at 45 Swanston Street in 1960 when that branch became the first to be centralized. He was an immediate enthusiast for the advantages of mechanized ledger-keeping and took a close, personal interest in the experimental work done at 45 Swanston Street.

By what may or may not have been a coincidence—Max is not sure himself—he was transferred to Oakleigh in 1962 at about the time that branch became the first of our suburban offices to be centralized.

For the next three years Oakleigh was used as a training ground for staff for other branches which were about to be mechanized, and Max's experience was called on to help with the training.

With this background, he felt confident that he possessed the qualifications called for by list 10/65. Why, then, the mixed emotions?

The reason was that decimal currency was only a few months ahead, and Max had a fair idea how much work that would mean for the Branch Mechanization Section. Nonetheless he applied and was appointed.

The happy sequel was that the conversion to decimal currency was a wonderful success and was completed, as Max says, "well and truly in advance of the estimated time, without encountering nearly as many problems as were anticipated."

Max joined the Bank in 1937 at Rochester and until he

went to 45 Swanston Street all his service had been in country branches. In one of them—Swan Hill, to which he was posted after his return from war service—he met Esme Colling. Despite the fact that Miss Colling kept telling him that war service had blunted his knowledge of the staff instruction book, he fell in love with her and they were married in 1946. They have two daughters.

Max was a keen golfer and tennis player in his country days, but he says that his clubs and racquet now gather dust in the shed. All his spare time is devoted to propagating rhododendrons and azaleas which you can see in profusion in the yard behind our Oakleigh branch where he and his family live on the premises.

Second officer in Branch Mechanization Section is Alf Reside, who joined the section in 1964.

If you have been a player or supporter of the Bank's football team since 1950, you know Alf very well.

He is another countryman, having joined at Creswick in 1946; he was later posted to Bairnsdale, where he was chosen to play football with the combined Gippsland League team.

Officials of the Bank's football club were amongst the first to welcome Alf when he was transferred to the city in the middle of the 1950 season.

He went straight into the side and over the next 14 years played something like 220 games. He was captain for 12 seasons, led the side to the "C" Grade premiership, and won interstate honours.

Sport has been Alf's abiding interest all his life. He did quite a lot of boxing in Ballarat as a youth; ran with the Melbourne Harriers as a hurdler, and won the club championship; and he is a keen gymnast.

All this love of the best tradition of sport he passes on to the members of the Blackburn Baptists Youth Club; church work means a great deal to both Alf and his wife, whom he met at Bairnsdale. They have one son and one daughter.

COLUMN OF FIGURES



New solicitor

Our new solicitor, Mr. R. T. (Bob) Pitts, who was appointed in October to assist Mr. A. J. Ellwood, Solicitor-In-Charge of Legal Department, is making a return to banking. He was with the National for three years before he began his law course at Melbourne University.

He graduated in 1966 and was in private practice before his present appointment.

He had been with the Bank for only a couple of weeks when we spoke to him, but already he was finding the position a fascinating challenge. Somewhat to his surprise he was discovering that the Bank's involvement in the community through its properties, staff, customers and investments gave rise to more questions of law than most solicitors encounter in private practice.

Bob is a fit, athletic-looking 29. His main sport now is squash, but as a youth he played football in country leagues before joining V.F.A. ranks as an umpire.

He has an impish sense of humour, and says that his own experience as a man in white does not stop him from hating umpires, especially when they give free kicks against Essendon.

Bob married in May last year and he and his wife took a honeymoon trip abroad. Mrs. Pitts is a former nurse and so their eight-months-old son is getting expert attention.



New uniform

This is the new uniform for the Bank girls, modelled by Anne Warr, of Staff Department. Anne tells us that the style is a double-breasted A line with metal buttons.

Staff Superintendent Mr. Paul Costelloe requested our supplier to design five new styles and these were shown subsequently to a representative group of 28 girls — head office and branch — who were invited to comment freely on the various styles. The girls were drawn equally from under and over 21 years age groups. Twenty-four voted for the style shown above, three for the same style with a belt, one for the third style, and the other two designs submitted failed to attract any support.

By the way, it is eight years since the last change of uniform.

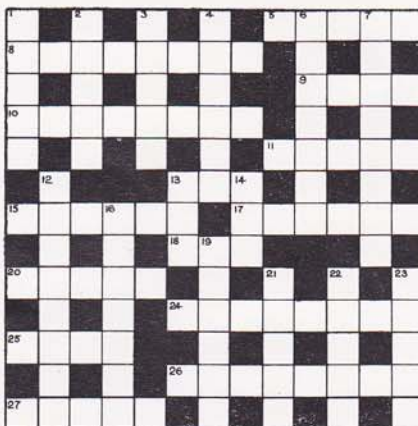


S.S.B. crossword No. 3

Our guest crossword puzzler for this issue is Don Patrick, accountant at Alphington sub-branch.

ACROSS

5. Money offered to corrupt conduct.
8. A bank officer's trademark.
9. Place for a new branch.
10. This usually wanes when it has to be done.
11. Affords some security at night.
13. That's us.
15. Don't do this to the instruction book.
17. Easier on a machine.
18. Vehicle.
20. Comes with a cold.
24. Hopeful country branch.
25. A metal used to galvanize iron.
26. Money bears fruit when this happens to it.
27. But if the fruit (see 26 across) is too big, this unpleasant practice may be involved.



DOWN

1. Tellers get the best view of them.
2. Source of our coins.
3. A component of what might cause four down.
4. Not the kind of noises we want to hear in a bank.
6. Revoke.
7. At home it means one's wife is away, at the office it is concerned with documents.
12. They are a valuable part of our network of service.
13. Public authority.
14. After-work rendezvous.
16. Could be one of us, could be one of our agencies.
19. You need tone to pronounce this suburban bayside branch.
21. Come in!
22. Machinist does this.
23. Quite often lodged in safe deposit packets.

Solution No. 2



Minnow in a big pond

Have you ever heard of the Cairns Co-operative Weekly Penny Savings Bank Ltd? We certainly did not know any such bank existed until we came across a press reference to it. To satisfy our curiosity, we wrote to Cairns for information. It appears that this healthy minnow in the big banking pond was established in 1899, when the first president declared, "the rising generation should be taught to save money for useful purposes and not to spend it on merry-go-rounds and passing shows, which do them no good."

The bank also caters for adults as well as children, and is run by a board of seven honorary directors who are elected by the depositors. It has about 1,000 accounts from the Cairns population of 27,000. Deposits, the bank reports, vary from children's cents to farmers' and businessmen's tax savings, refunds, bequests and casket wins.

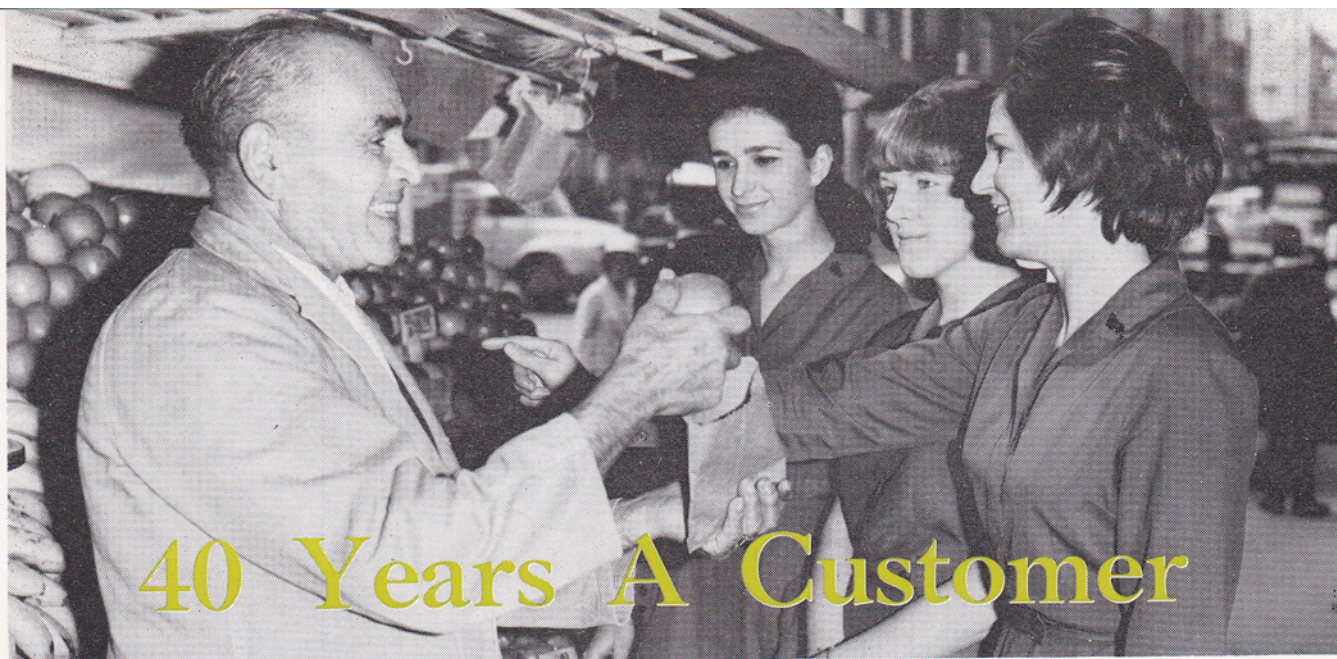
It is exempt from the provisions of the Banking Act of 1945, providing it does not carry on its banking business in any part of Australia other than the City of Cairns. Depositors' funds total \$314,872, most of which is invested in mortgages at 6½%.

Balances and number of accounts show a steady increase each year, which the bank quite rightly regards as "a pleasing feature" in the face of competition from the nation-wide savings banks.

Things aren't what they were

We don't want to spoil your Christmas — those of you who joined the Bank back in the 'twenties, but we think you might have a fellow feeling with the author of an article called "All Change", published in the house journal of the United Building Society, South Africa. Here are some extracts:

"It seems to me that they are building staircases steeper than they used to. The rises are higher, there are more of them. Maybe this is because it is so much further today from the first floor to the second floor. Another thing I've noticed is the small print they're using lately. Journals are getting farther and farther away when I hold them, and I've got to squint to make them out. Everything is farther than it used to be. It's twice the distance from my house to the station now, and they've added a fair-sized hill that I never noticed before. A lot of other things are different lately. Barbers no longer hold a mirror behind my head so I can see the back of my head. They don't put the same material into clothes any more, either. I've noticed that my suits have a tendency to shrink, especially in certain places such as around the waist or in the seat of the pants, and the laces they put in shoes nowadays are much harder to reach. I got to thinking whilst I was shaving this morning. I stopped for a moment and looked at my own reflection in the mirror. They don't seem to use the same kind of glass in mirrors any more."



For 40 years Mr. Socrates "Nick" Mylordos has been a customer of the Bank and over the same long period hundreds of the Bank's Elizabeth Street and Head Office staff have been customers of his.

Affectionately known as Nick the Barrowman, Mr. Mylordos first pitched his fruit barrow on the corner of Elizabeth and Bourke Streets in 1929.

Nick had emigrated to Australia from the island of Cyprus, where he was born in the seaport city of Larnaca in 1901. In 1914, Great Britain annexed Cyprus from Turkey when war broke out between the two countries, and Nick and his fellow islanders found that they had become British subjects overnight.

Great Britain sought to enlist the Cypriots in its armed forces, on a volunteer system, and paid recruiting agents a commission on every volunteer they obtained. Some of the agents handed in lists of "volunteers" without bothering to obtain their consent.

One such list contained Nick's name, and although he was only 15, he found himself a reluctant member of His Majesty's forces in the Salonika campaign, trying to force equally reluctant mules to pull cannons to the front.

After the war he worked long hours in a factory in Cyprus, making cigarettes by hand. Later he worked from 6 a.m. to 11 p.m. in a grocery shop in Egypt.

Somebody told him that Australia was the land of promise, and feeling he did not have much to lose, Nick took passage to Australia in 1924 and decided to disembark at Melbourne, for no particular reason.

It was a decision he has never regretted. Nick's fruit barrow, which he first set up in Queen Street, has made him a reasonably prosperous man, but his success was achieved only by efforts that few of us would care to emulate.

For nearly 20 years, until war-time regulations compelled him to put up the shutters at 7 p.m., Nick manned his barrow from 7 a.m. to 11 p.m., and that was after buying his stock at the wholesale market at four in the morning.

If you have ever stood on a city corner, even for a minute or so it takes the traffic lights to change, and felt the bite of Melbourne's wintry wind, you can imagine what a 16-hour day on a corner must have been like.

Nick will tell you proudly that some of the people who bought fruit from him in the 1920s are still regular customers today, and with equal pride he will assure you that

he keeps his customers because he sells only the best of fruit.

Nick and his fellow barrow-men provide a service for city workers that few would seek from a shop. A customer is welcome to choose a single piece of fruit, and more than half of Nick's sales are to office workers who want one apple or one orange to complement their lunch.

Despite this service, the barrow-men are vanishing from the City scene. Once there were 50 to 60 of them; now there are only 13. It is the policy of the Markets Committee of the City Council to abolish the barrows as the licence holders retire or die, and no new licences are issued.

Nick, however, despite his 67 years, is hopeful of being on his pitch for many years yet.

It will be a good thing for the Bank if he is, because he is forever sounding the praises of the S.S.B.

"They are nice people in the Bank," he says. "For them, nothing is a trouble."

Nick talks from experience. A valued pass-book customer, he is also a deposit stock holder, and earlier this year obtained his travellers' cheques and foreign currency through Overseas Section for a trip home to Cyprus to see his sister.

"She wanted me to retire and stay in Cyprus," Nick said, "but I told her Melbourne is the best place in the world."

ABOVE: Three girls from Elizabeth Street buy their lunch time fruit from Nick the Barrowman. From left: Miss Mary Dimtsis, Miss Margaret Chambers and Mrs. Sanora Skermer.

BELOW: Flashback to last century when the barrowmen were cheek by jowl in the streets of Melbourne.





ABOVE: The S.S.B. was well represented at this wedding. The bride and groom, best man and one of the groomsmen are all on the staff. Reading from left of the picture: Page boy, Terry Phillips; groomsmen, Geoff Harris (Port Fairy) and Edward Walsh; best man, Barry Haysom (McKinnon); groom, Terry Walsh (Hartwell) and his bride Maureen, nee O'Hara (Camberwell East); bridesmaids, Tanya Perry, Kathleen Peowrie, Wendy Alcock and Helen Peowrie. The wedding was held at Trinity Presbyterian Church, Camberwell.



ABOVE: Mr. and Mrs. Geoff Horton about to sign the register at Holy Trinity Church, Surrey Hills. Mrs. Horton, formerly Diane Henwood, is on the Publicity Staff.

Wedding Belles



ABOVE: Deep concentration from Mr. and Mrs. Graham Taylor as they cut their beautiful wedding cake following their marriage at the Murrumbeena Presbyterian Church. Mrs. Taylor, nee Jan Butson, is on the staff of the Accountant's Department. (Photo. Graynor Studios.)



RIGHT: Happy smiles from Mr. and Mrs. Roger Fellows as they prepare to drink a toast. Mrs. Fellows, the former Sandra Cummings, works at Greensborough branch. The wedding was celebrated at Wattle Glen Methodist Church.



RIGHT: Michael Moore and his bride, nee Pauline Browne, toast one another at the reception following their wedding at Landsborough Catholic Church. Michael, late of Stawell, is on the Emergency Staff. BELOW: Mr. and Mrs. Richardson pause for the cameraman before signing the register at All Saints Church of England, Footscray. Mrs. Richardson, the former Yvonne D'With-Barbut, is a member of Securities Department.

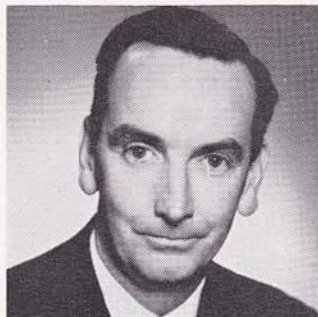


OUR NEWLY APPOINTED MANAGERS



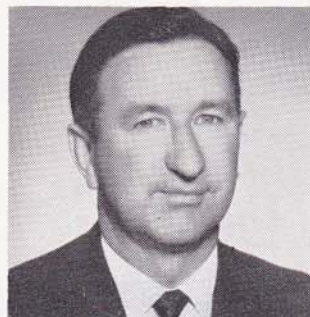
B. R. Watt,
RELIEVING MANAGER.

Bevan gives woodwork, photography and gardening as his hobbies. The woodwork includes the building of a house which, he says, is still standing after 11 years. Last year Bevan, his wife, and their three children spent long service leave caravanning in Queensland, the two elder children keeping up with their lessons by correspondence.



C. J. Tinkler,
AGENCY EXAMINER.

Jack's well equipped for his new appointment with a background of head office, country and suburban branch experience. He keeps fit with a regular game of squash and goes fishing whenever he gets the chance. Jack and his wife have a teenage son, who's shaping up as a good sportsman, and a daughter, a budding gymnast.



M. B. Ashwell,
HOPETOUN.

Merv could not be happier about his Hopetoun appointment. He is country bred and so is his wife, and for years they have been extolling the virtues of country life to their three sons. A versatile sportsman himself, he says that sporting facilities for the family are better and cheaper in the country.



V. J. O'Day,
SUPERVISOR, LEGAL DEPT.

Vern's career in the bank began nine years ago when he was one of four law clerks who came over from War Service Homes. He is an ardent Richmond supporter in the V.F.L. and a cricket enthusiast. He and his wife have a family of five, with only the youngest two still at school.



D. G. Griffin,
RELIEVING MANAGER.

Don has already had 6½ years' experience as a reliever, so he's no stranger to the life. He is, among other things, a fully qualified radio and television mechanic and a keen photographer who also develops and enlarges his own prints. He and his wife have two school age children.



C. L. Tyers,
GARFIELD.

A student of natural history, Charlie belongs to the Field Naturalists Club and the Bird Observers — feathered birds, of course. His wife, son and daughter all share his interest and are looking forward to adding to their knowledge in Gippsland. Golf is Charlie's favourite sport and he is a member of Long Island.



L. J. Rea,
MERINO.

Since he joined at Ararat 20 years ago, Lindsay's bank service has been equally divided between country and city branches, but his preference is all for the country life and its relaxed pastimes of camping, fishing and pleasant companionship. He likes golf and is just getting the bowls bug.



N. V. Scroggie,
MORTLAKE.

Neville is an accomplished cornet player and a committee member of the Warrnambool City Band, reigning champion of the south-western district. A former footballer with the bank team in its halcyon days in "A" grade, he also played with Terang for eight years. Sporting interests now include squash and shooting.



I. P. Wilson,
NATIMUK.

Most of Ian's service has been in South Gippsland branches, where he probably developed his love of deep sea fishing. Much as he likes golf, he confesses that he plays with more enthusiasm than ability. Is a dedicated South Melbourne supporter. The Wilson family consists of two small sons and a daughter.