

progress

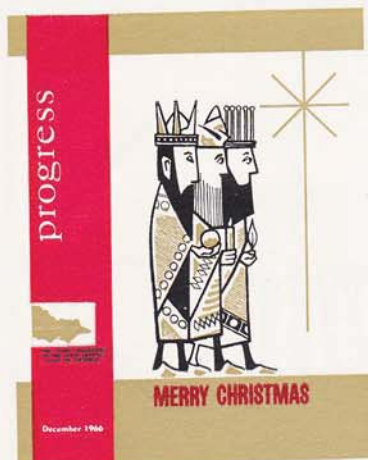


THE STAFF MAGAZINE
OF THE STATE SAVINGS
BANK OF VICTORIA



MERRY CHRISTMAS

December 1966



COVER

Jesus was born at Bethlehem, in Judea, in the days of King Herod. And there-upon certain wise men came out of the east to Jerusalem, who asked, Where is He that has been born, the King of the Jews? We have seen His star out in the east, and we have come to worship Him.

*—Matthew Chapter 2,
Verse 2.*

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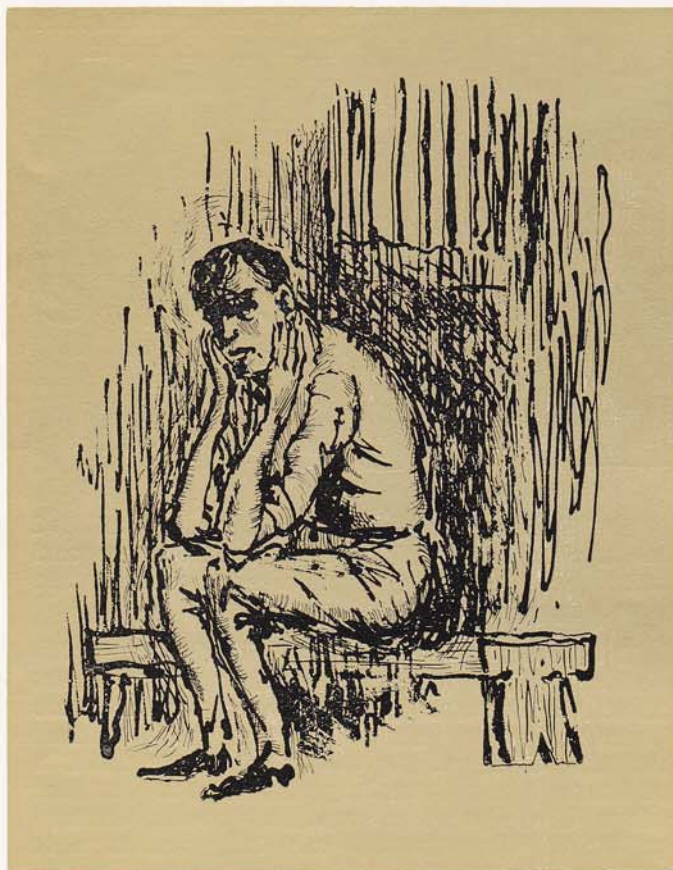


To all of you and your families I send my best wishes for a joyful Christmas. New Year's Day, 1967, will have special significance for us because it will mark the 125th anniversary of the opening of our Bank. With pride in what it has accomplished in the past and with confidence in the future, I also wish you a New Year filled with health and happiness.

Bill

To all Christians, no matter what their immediate station or circumstances, Christmas is the season above all others to reflect on the goodness of God and the gifts He is always ready to offer us if only we are disposed to accept them. On this page we have reproduced the thoughts which Christmas inspired in the mind of one lonely inmate of the Ohio (U.S.A.) State Prison. They were first published in the journal of that institution.

ONE SOLITARY LIFE



Here is a young man who was born in an obscure village, the child of a peasant woman.

He grew up in another village. He worked in a carpenter shop until he was 30, and then for three years he was an itinerant preacher.

He never wrote a book. He never held an office. He never owned a home. He never had a family. He never went to college. He never put foot inside a big city.

He never travelled 200 miles from the place where he was born. He never did one of the things that usually accompany greatness.

He had no credentials but himself.

While he was still a young man, the tide of public opinion turned against him. His friends ran away.

He was turned over to his enemies. He went through the mockery of a trial. He was nailed to a cross between two thieves.

While he was dying, his executioners gambled for the only piece of property he had on earth, and that was his coat.

When he was dead, he was laid in a borrowed grave through the pity of a friend.

Nineteen wide centuries have come and gone, and today he is the central figure of the human race, and the leader of the column of progress.

All the armies that ever marched, and all the navies that were ever built, and all the Parliaments that ever sat, and all the Kings that ever reigned, put together, have not affected the life of man upon this earth as has that one solitary life.



THE AUTHOR of this article,
Mr. Alan M. McNaught.

On-line planning goes a step further

The Bank's IBM 1401 computer was installed in October 1962 and since that date more and more jobs have been progressively transferred to the computer.

The bread and butter job is, of course, the centralized processing of the savings accounts at 25 of our branches. The main saving for these branches is the elimination of those tedious routine jobs of posting to the ledgers, calculation of interest and balancing the ledgers. Another job which helped the branches was the centralization of salary records and the production of salary advice slips by the computer; but just as great a benefit has been derived in Head Office by having staff records brought up to date automatically.

Other applications at present being handled by the computer are the loan accounts for Credit Foncier and Savings Bank Department loans, the custody of bonds, debentures etc., the preparation of child endowment schedules, mortgage loan statistics and the Education Department payroll. The preparation of Christmas Club coupon books, the subsequent processing of the coupons and the preparation and processing of the cheques at the end of the Club year are also handled.

System overloaded

The computer is being operated over more than two shifts and the stage is being reached where no more additional work can be handled. Planning has therefore begun to decide what our next computer equipment should be.

A planning team with representatives from the Mechanization, Chief Inspector's, Chief Accountant's and General Manager's Departments has been set up under the Assistant General Manager, and investigations have begun into the type of computer most suitable to the Bank's needs. One of the first questions to be resolved is the extent

to which the Bank will go into an "on-line" system.

The next step

An "on-line" or "real time" system is one where the tellers' machines are connected directly with the computer installation by means of telephone lines (see On-line Accounting—*Progress* February 1965).

A survey in May 1966 of banks in the United States using computer equipment shows that 63% of these banks are interested in converting to on-line processing. This is the ultimate system so far devised to handle savings bank accounts and it has many advantages. However, the cost of the equipment may make it uneconomic for the system to be introduced into this Bank, especially in country branches where there is the added cost of telephone lines over long distances.

If an on-line system is decided on, tellers' machines at a number of branches would be connected to the computer and a number of tellers would require access to the computer at the same time. When considering the computer, communications equipment and tellers' machine, we must ensure that the delay for each teller is not more than a few seconds at the most. The important thing, then, is to determine not only how many transactions occur in a period of a day but also how many transactions occur at all branches in the proposed on-line area at the busiest time of the busiest day.

Survey of transactions

So that information could be obtained of the incidence of transactions at branches, a special survey was carried out at city and certain suburban branches on Friday, September 23, following the Show Day holiday. This is traditionally a busy day and from this survey we were looking

for answers to such questions as whether the peak of transactions occurs at the same time at city and suburban branches and whether there is a different pattern in industrial and residential suburbs.

Staff from Head Office

So that branch staff would not be inconvenienced too much on a busy day, additional staff from Head Office were sent to the branches concerned to assist in the survey. These staff were recruited from many Head Office Departments—Inspector's clerks, girls from the Legal and Chief Accountant's Departments, Mechanization Department staff and others from any department which could spare a man or girl. Some of the young girls had never worked in a branch before, so careful briefing of all the staff taking part in the survey was carried out by Mr. Max Bolton, Officer-in-Charge of the Branch Mechanization Section, and Mr. Murray Souter, the Bank's Research Officer, who was in charge of the survey.

A film produced by the National Cash Register Co. on the NCR on-line system was shown to give the staff an idea of what on-line itself was all about, and a better appreciation of why the survey was being carried out.

The staff were required to mark the tellers' rolls at quarter hour intervals and record in appropriate time slots all the other transactions which occurred during the day. Later on, staff from Head Office tallied up the number of transactions from the proof roll and all the transactions are being analysed in Head Office. A special computer programme has been written for the 1401 to make the analysis easier.

The results of the survey were affected to a certain extent by a threatened transport strike on that day and, in fact, privately operated buses in some areas did stop for the day. But much valuable information is being obtained from this survey and others being carried out on busy days before Christmas to help the Planning Section of the Mechanization Department decide on the configuration of our next computer.

TOP: Max Bolton, officer-in-charge of Branch Mechanization section, briefs a group of inspectors' clerks on the nature and purpose of the survey of branch transactions, aimed at estimating the peak load with which an on-line system might have to cope.

CENTRE: Training instructress Mrs. Reet Adams explains to Marilyn Haas, Pat Bell, Jill Hillard and Pat Murray how to mark the tellers' rolls at the branches where the survey was undertaken. Pat Bell works in Overseas section and the other girls are in Legal Department.

RIGHT: At Barkly Street, Footscray, Branch Mechanization officer, John Ives, marks the teller's roll on the quarter-hour.



WHAT A RELIEF!

*Somewhere in Victoria
'Neath the sign of the S.S.B.
A combination must be changed
But the reliever's forgotten the
key.*

It happens; in fact many things happen to the reliever, that inoffensive, poor, misunderstood soul who perhaps by choice, perhaps by direction, finds himself a member of the stirabout staff.

To be appointed to the relieving staff means to the majority of officers a chance to seek new horizons, conquer new fields, and I do mean fields, although some seem to feel that the reliever is prone to conquer other things. As Maurice Chevalier was once quoted "Ah I remember it well".

What opportunities there are for the fellow who decides to cast aside the bonds of city life and go to the country relieving, and after all it is the country relieving that makes the job worthwhile, separates the men from the boys, so to speak. The thought of catching the 8.15 every morning and the 4.34 every night is so disheartening to the dedicated reliever when a trip could be taken at sunny Mildura or beautiful Bright. Just to breathe the country air again or see the rolling plains, the cup overfloweth — or is it a glass?

To be a reliever means to accept the uncertainty and the unsettled life, to be prepared for that inevitable 'phone call from the hub of the Bank, Staff Department. You seem to get a second sense after a few years on the job, you know who's on the other end of the line.

Aub Cousins here, can you get up to Wandilgong East? When? Now. What's wrong? Ivor Wurry caught his foot in a rabbit trap over the weekend and has to come to Melbourne to see a specialist. OK. See you when I get back.

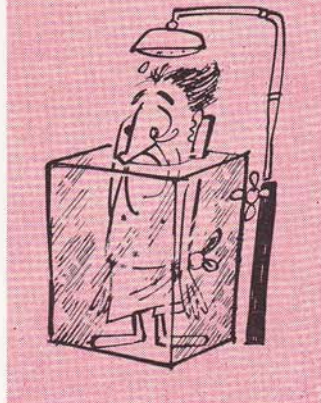
Then the rush is on, home to throw a few things in the suitcase and perhaps for some to square off with the girl friend or better still the wife. "It's only for a day or two" you tell them knowing full well that poor old Ivor's foot may have to come off and you could be up there for months.

Boredom and getting tired of the same old routine is something that doesn't happen to the reliever. There is a continuing change of domicile and even occupation. A manager one day, a clerical assistant the next, a day or two in Head Office holding the blow lamp in Securities — it used to be a candle — or cashing cheques between rows of sausages at the Angliss' sub-branch (since closed). Even cashing cheques on sports day at The Ladies Teachers Colleges can be a very interesting experience.





By
RAY
BONNER



Perhaps at this stage a special mention should be made of the advent of the female to our once hallowed domain. A bevy of beauties, some thirty strong, are now taking Victoria by storm, and doing a wonderful job of public relations for our Bank.

They are also a most welcome addition to the relievers' Christmas party, giving it a little dignity and decorum just when it's needed.

Accommodation, especially in the smaller country towns, can sometimes be far removed from the comforts to be found in the city or provincial towns. I remember only too well relieving in one small Gippsland town in the coldest, wettest, most miserable time of the year. Half past seven in the morning with the frost glistening on the grass I made a fast dash to the bathroom, rid myself of my fleecy lined pyjamas and jumped under the coldest shower I have ever had the misfortune of experiencing. OK. Some people like a cold shower in the morning, but not me. Quite tactfully I asked the publican if there was something wrong with the hot water service that morning. He said he couldn't understand anyone wanting a hot shower in the morning. Night time, he said, was the best time to shower, in fact they quite often showered at night.

It would only be in the country that you could be approached with a request like "Do you mind if old Bill shares your room with you tonight. He's quite OK, honest as the sun, and anyway he's always too full by the time he goes to bed to worry anyone."

Even eating grilled chops for lunch and dinner every day for three weeks will not deter the dedicated reliever.

If the wrong impression has been made I humbly apologise to the many small country hotel keep-

ers and their wives who have treated us relievers like members of the family. Their many kindnesses have most times made our three or four weeks with them most enjoyable ones.

Some stories may never be fully told. Ask John Berry about the time he received a live young fox in the mail or Dave Cooper about the money box he couldn't control at Drouin and perhaps another chapter could be added. And the fellow who successfully carried out the duties in a rival Bank showed the versatility and adaptability of the relievers. Adaptability is probably the reliever's greatest attribute.

Almost every Branch has its own little systems, its own little ideas, and it is the wise reliever who doesn't try to foist his own ideas on to the staff. Sometimes a manager may ask a reliever if he has seen any good ideas in the various Branches he has visited and is quite happy to listen to any suggestions.

The public, especially the little old ladies, are sometimes quite perturbed to see a reliever take the place of their favorite teller. "Where is the nice young man that used to be here?" is quite a common phrase. It may not help the ego very much, but it does make you realise that the standard in the Branches must be maintained while you are there even if it's only for a day or two.

An article such as this would not be complete without reference being made to the men who control our destiny in Staff Department. Over the past decade, Doug. Jeffrey and John Hicks, and at present Aub Cousins and Bob Hamilton have been the men responsible for our life of glorious uncertainty. Theirs is an unenviable task. With some 3,950 on the bank staff and only 260 relievers to handle annual leave, sick leave, long service leave, hospital and teachers' pay days etc. it is no wonder their sense of humor is fully tested by some branches pleading for relief when there is none available. You can't stand in six feet of water if you are only five feet ten. Relievers can't speak too highly of these men.

All in all, relieving is what you make it. It can be difficult, it can be frustrating, but the rewards far outweigh the disappointments. As Sir Winston Churchill once said or was it U Thant or perhaps it was that well known retired Manager, Bill Tonkin — It's not in the clamor of crowded streets, nor in the plaudits of the crowd, but in ourselves is triumph or defeat.

TREVOR CRADDOCK DESCRIBES

A V.I.P.* TOUR OF

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* very
impromptu

"You'll be right now, mate," the driver of the airport bus said. "There's a blackboard on the wall of the verandah. You'll find your name chalked on the board and the key to your room will be hanging on a hook. So long."

He drove off into the night, and as the reflection from the bus' tail-lights faded, I was left standing on the roadside in almost complete darkness feeling as lonely as Robinson Crusoe before he discovered Man Friday. The time was a quarter to three in the morning, the place Port Hedland, 1,200 miles up the coast from Perth.

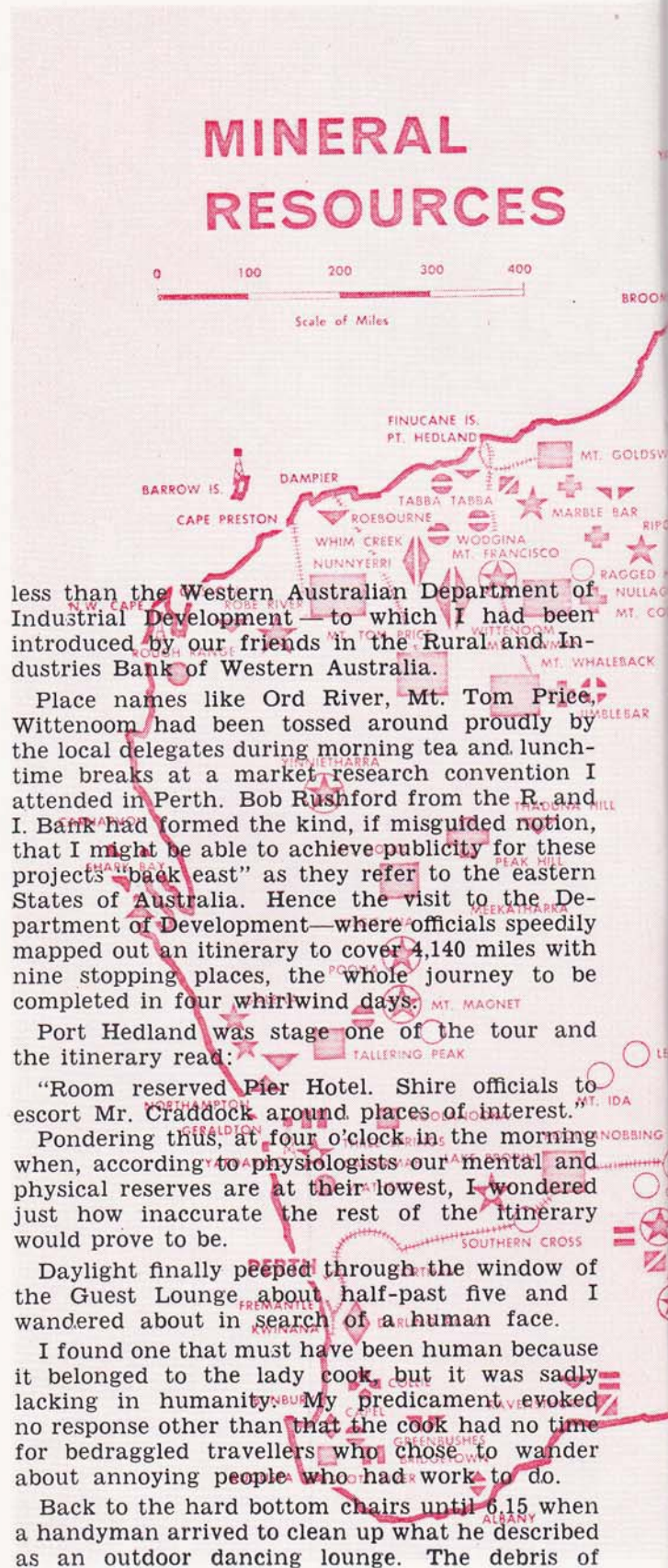
I groped my way onto the verandah of the Pier Hotel and after striking several matches, located the blackboard, but although I ran the flare of a match up and down and across the board I could find no trace of either name or key.

Having toyed with and discarded the idea of feeling my way through the cavernous gloom in the faint hope of locating the proprietor, I took refuge in a room which, according to the legend dimly lettered on the door, was the Guest Lounge.

It appeared that guests came only at rare intervals, because their "lounge" was barely large enough to contain two uncushioned, extremely hard chairs.

With my posterior on one and my feet on the other, mosquitoes buzzing around in the dark, and heavy dew falling like over-ripe plums on the tin roof, I pondered on the events that had led to this unwelcome predicament.

A few hours before, I had left Perth in an old D.C.3, one of a very motley group of passengers, on the first leg of what I had been assured would be a V.I.P. tour of the exciting works of development that are opening up some of the most remote areas in the north-west of Australia. This assurance had come from an impeccable source — no



less than the Western Australian Department of Industrial Development — to which I had been introduced by our friends in the Rural and Industries Bank of Western Australia.

Place names like Ord River, Mt. Tom Price, Wittenoom had been tossed around proudly by the local delegates during morning tea and lunch-time breaks at a market research convention I attended in Perth. Bob Rushford from the R. and I. Bank had formed the kind, if misguided notion, that I might be able to achieve publicity for these projects "back east" as they refer to the eastern States of Australia. Hence the visit to the Department of Development — where officials speedily mapped out an itinerary to cover 4,140 miles with nine stopping places, the whole journey to be completed in four whirlwind days.

Port Hedland was stage one of the tour and the itinerary read:

"Room reserved Pier Hotel. Shire officials to escort Mr. Craddock around places of interest."

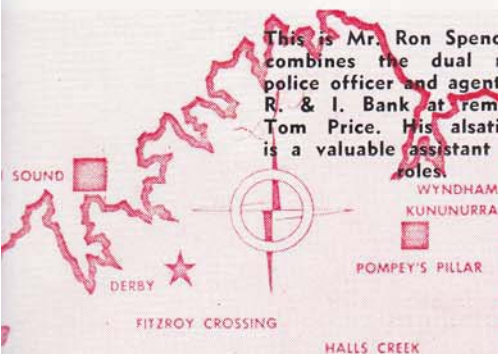
Pondering this, at four o'clock in the morning when, according to physiologists our mental and physical reserves are at their lowest, I wondered just how inaccurate the rest of the itinerary would prove to be.

Daylight finally peeped through the window of the Guest Lounge about half-past five and I wandered about in search of a human face.

I found one that must have been human because it belonged to the lady cook, but it was sadly lacking in humanity. My predicament evoked no response other than that the cook had no time for bedraggled travellers who chose to wander about annoying people who had work to do.

Back to the hard bottom chairs until 6.15 when a handyman arrived to clean up what he described as an outdoor dancing lounge. The debris of

This is Mr. Ron Spencer, who combines the dual roles of police officer and agent for the R. & I. Bank at remote Mt. Tom Price. His alsatian dog is a valuable assistant in both roles.



LEGEND

- Iron Ore
- Magnetite
- Copper
- Asbestos
- Bentonite
- Chromite

broken glass and assorted litter suggested that the Go-Go would be considered a pretty tame sort of dance in Port Hedland.

Half an hour later, the wife of the hotel-keeper emerged from her quarters and in response to my rather testy enquiries produced a telegram from the Department of Development.

"It says here," mine hostess informed me triumphantly, "that you are not due until 2.45 on Thursday. Read it for yourself."

Read it I did, and with a mildness that I thought was rather praiseworthy in the circumstances, I pointed out that the time stated was 2.45 a.m.

Apologies were forthcoming but it was not until I had showered, changed and enjoyed breakfast that I began to think more kindly of Port Hedland. This mood of geniality, however, barely survived a visit to the Shire Offices where I learned that the President and Vice President were in Perth, the Shire Secretary in Marble Bar, and the sole remaining official unable to leave his desk or provide transport. So much for the V.I.P. treatment.

Eventually, the Public Relations Officer for the Mt. Goldsworthy mining project took pity on me and at no little inconvenience drove me to Finucane Island which is precisely 1,500 yards from the heart of Port Hedland across water, but no less than 10 miles by road.

Here we watched conveyor belts transporting iron ore on the last stage of its journey from the mine 80 miles away direct into the hold of a ship bound for Japan. The company concerned has spent \$50 million on plant and machinery and the laying of 70 miles of private railway. This year's output of 1½ million tons has all been sold to Japan.

Australia no longer has to worry about preserv-

ing enough iron ore for its own needs. The new fields in Western Australia contain more iron than this country could use in hundreds of years. Mt. Tom Price, in the Hamersley Range, stage two of my tour, is described as the world's biggest single lump of high grade hematite iron ore — more than 50,000,000 tons !

On the flight from Port Hedland to Mt. Tom Price the pilot had kindly invited me to share his cabin so that I could take pictures of the rugged terrain beneath us. The hostess, too, was very pleasant and offered to hang up my suit which I had discarded for more suitable garb. This, I thought, is more like one's preconceived ideas of West Australian hospitality, but I was to regret their display of kindness more than I had resented the Port Hedland cook's indifference. When I left the plane, I left the suit which contained my wallet and the \$100 in traveller's cheques I needed to pay my way.

My itinerary allowed for two hours at Mt. Tom Price where I met one of the most unusual bank agents in the world. This was Ron Spencer, the local agent for the R. and I. Bank, who is also the entire police force of the district. His only "staff" is an alsatian dog who more than earns his tucker by showing a set of fearsome fangs to any miscreant who gives signs of arguing with his master.

Although Ron was not expecting me, he cracked the most welcome bottle of cold beer I have shared in many a long day, before driving me on an inspection tour of the amazing Hamersley Iron plant, the joint creation of Conzinc Riotinto and Kaiser Steel.

But the description of that journey and the subsequent episodes in this eventful tour will have to wait until the next issue of *Progress*.



Some 300 officers attended the 1966 Co-ordinated Church Services and Combined Dinner for the Bank staff, held on November 8. Our cameraman captured these scenes at the dinner.

LEFT: Kevin Ryan, accountant, Balclava, Miss Clare Bride, retired, and Miss Frances Smith, cheque accounts, Elizabeth Street.

CENTRE: Rev. Father E. D'arcy, lecturer in Philosophy at the Melbourne University, who was the guest speaker, and Mr. W. Hayes, manager, Fawkner, Major Road.

BELOW, left: Mr. K. W. Elder, Staff Superintendent, and the Rt. Rev. A. M. Dickie, Past Moderator of the Presbyterian Church.

BELOW: The Very Reverend T. W. Thomas, Dean of Melbourne, and Sir Arthur Smithers, Commissioner of the Bank.





CAMERA

NEWSREEL

This interested group of students from Preston East High School are watching Ann Shearwood and Dianne Birrell of Correspondence operate the Ertma packaging or enveloping machine. This remarkable automatic machine will envelope a statement and up to three inserts then seal it ready for posting. The girls were part of a group of 40 students from Form 3 Commercial Class, who made a tour of head office and heard talks on personal loans and staff recruiting. Their teacher, Mr. John Jamieson, is the author of a text book on commercial principles and practices in which he uses several of this bank's forms as illustrations.

"Good luck to you and the Bank" was the wish expressed to Mr. Gray Campbell (left) manager Prahran East and Mr. D. N. P. Kelly, Chief Inspector, by the Mayor of Prahran, Mr. Martin Smith, the Town Clerk, Mr. H. T. Jones, and the President of the local Chamber of Commerce, Mr. E. J. Coffey. Gray was host at an informal party to celebrate the opening of the new Prahran East premises. Other guests included Mr. Alan Hillard, district inspector, local school teachers, businessmen and managers of neighbouring banks.



There was some delay on the first tee at the Annual Golf Day at Brighton, but it did not worry Bob Hamilton (Staff Department), Bob Twentyman (Relieving), Graeme Gardiner (Bentleigh), Ron Grubb (Relieving) and Keith Bowen (Relieving).



HARD WORK AHEAD



As a further step in the Bank's on-line planning — see Page 4 of this issue — Mr. Max Carr, planning officer (seated) and Mr. Barry Hesketh, systems officer, will leave Australia at the end of this month for the United States, initially, then the United Kingdom and Europe. Sounds like great fun until you learn the nature of the work programme which lies ahead of them over the next two months.

Stated baldly, their mission is to investigate data processing and computer installations with particular attention to current and projected developments in on-line or real time systems. What that will mean in practice is the evaluation of on-line systems currently installed, which in turn involves assessing both their present effectiveness and their possible adaptation to our own conditions. They have to go a lot further than that, though.

Many computer manufacturers have advanced systems on their drawing boards, and it will take considerable knowledge and a nice sense of judgment to weigh the merits of these projected plans.

To use the jargon of data processing, Max and Barry will be looking at both hardware and software, or in other words, at both computer machinery and programming aids. A "programme", incidentally, is a set of instructions given to a computer to carry out a particular task. The on-line programmes used extensively in America and to an ever-growing extent in England and the Continent are not necessarily adaptable to our conditions.

To quote just two points of difference between our own operations and those of most overseas banks: we have far more without passbook entries than our counterparts abroad, and our method of calculating interest differs from theirs.

We asked Max and Barry whether they expected to have much time for sight-seeing. Max Carr said: "Week-days will be for investigation, Saturdays for collating our impressions; Sunday mornings will be for church service, but we hope to get about a bit on Sunday afternoons — if we're not snow-bound."



Getting the message

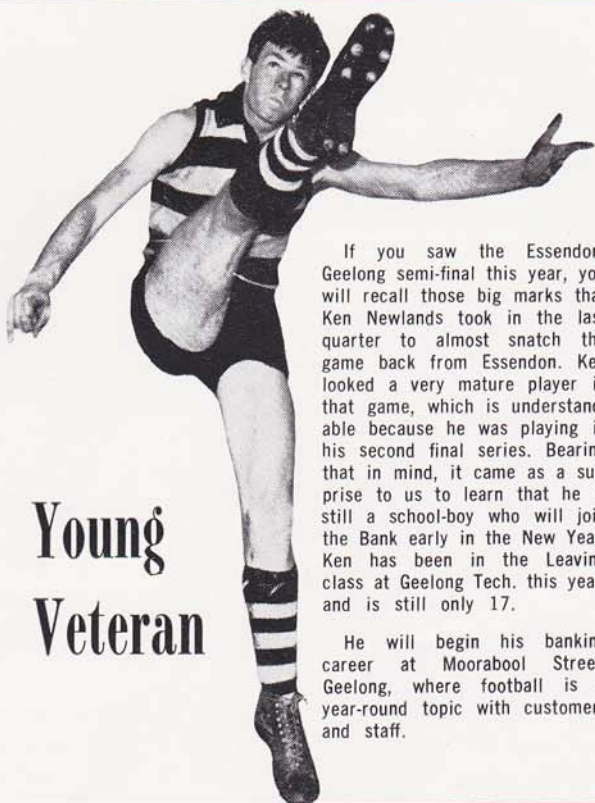
In last month's issue of Progress we mentioned that Mr. Harold Fletcher, manager of Box Hill, had drafted a letter which explained the advantages of a Home Savings Account and the conditions attached to the Government grant. Quite a number of managers have since obtained copies of Harold's letter and sent them to eligible depositors. It is obvious from the returns sent in by branches at the end of October that the public is getting the Home Savings message more clearly than ever before, and no doubt our recent advertising campaign was a contributing factor. One extraordinary fact that emerged from the returns was that the branch at National Mutual Centre has no less than 735 Home Savings accounts, although it has been opened less than two years. Only the two giants, Elizabeth Street and Swanston Street, have more. Curious to know why this is so, we contacted the branch only to find that manager Mr. Denton Scholes (pictured above) was on leave. His teller, Graeme Williams, explained that the majority of the branch's depositors are young office workers and that Mr. Scholes and his staff are at pains to explain to new depositors that they have \$500 to gain and nothing to lose by labelling their account Home Savings. Fair enough, but we still dips our lid to that total of 735.

IN THE



EXHIBITION

For the past 19 years, the Ballarat Artists' Society has held an annual exhibition of its members' work in the Fine Art Gallery, but as the Gallery is being rebuilt, this year's exhibition would have had to be abandoned had not our 327 Sturt St., Ballarat, manager Mr. Fred Studd, come to the rescue with an offer to make our premises available. Shown here at the opening of the exhibition are (from left) Mrs. I. Graham (Joint Secretary of the Society), Mr. R. A. McCallum (President of the Gallery Council), Mrs. F. Murrell (Joint Secretary of the Society), Fred Studd, Mr. D. Harrington (President of the Society) and Mrs. Studd.



Young Veteran

If you saw the Essendon-Geelong semi-final this year, you will recall those big marks that Ken Newlands took in the last quarter to almost snatch the game back from Essendon. Ken looked a very mature player in that game, which is understandable because he was playing in his second final series. Bearing that in mind, it came as a surprise to us to learn that he is still a school-boy who will join the Bank early in the New Year. Ken has been in the Leaving class at Geelong Tech. this year, and is still only 17.

He will begin his banking career at Moorabool Street, Geelong, where football is a year-round topic with customers and staff.

Champion of champions



There is ample reason for the happy smile Doug Trotman of the Legal Department displays in this photo. Doug this year had the honour of being awarded the "Champion of Champions" title in the open section for brass bands at the South Street competitions. This is the second time Doug has won this title and he is only the second person in the history of the competitions to record two wins in this section.

The adjudicator's remarks on Doug's rendition were unstinted in their praise, and he was awarded 99 marks out of the possible 100 for his playing of the tenor horn. The adjudicator summarised Doug's performance thus: "Presto!—Beautiful rendition from a beautiful soloist." He is so exceptionally talented that we asked him if he intended to make music his profession. His answer was a firm No!

Doug began learning the tenor horn when he was six from his father who played that instrument with the Salvation Army band. He, himself, played for some time with the Army and is now a member of the Preston Municipal Band, recognised as the best brass band in Victoria.

Although delighted with his success, Doug thinks he's had a much better prize since. His wife has just presented him with a daughter, their first child.

NEWS!

STILL WINNING

The man with the spray gun is Lionel Lawrence, accountant at Box Hill, shown maintaining the freshness of an arrangement of Message (white) and Spek's Yellow roses which was part of his contribution to the display presented in Elizabeth Street last month by the National Rose Society of Victoria.

Lionel has had extraordinary success as a grower and exhibitor of roses since he acquired his first bush in 1950. His garden now contains 250 bushes and how he finds time to maintain them in prime condition is a mystery to us who find it difficult to prune our three standards.

Since 1956 Lionel has four times exhibited the Champion Rose at the annual shows of the National Society in the Melbourne Town Hall. When you realise

that some 600 exhibitors display about 15,000 roses in this show, you can appreciate what a feat it is to take off the championship on four occasions. In this year's show, the top honor eluded him but he still won two firsts and two seconds in various sections. A few weeks ago he took the Waverley Rose Show championship with an entry of six varieties.

Lionel is a prolific contributor to leading garden magazines and is editor of the Australian Rose Annual.

His own favorite rose? If he had to make a choice he would plump for Silver Lining.

Incidentally if you would like a free copy of a pamphlet Lionel wrote for us, called Growing Roses Is Simple, please write (don't phone) and we will include one in your branch's mail.





Grapevine

The Story of 125 Years

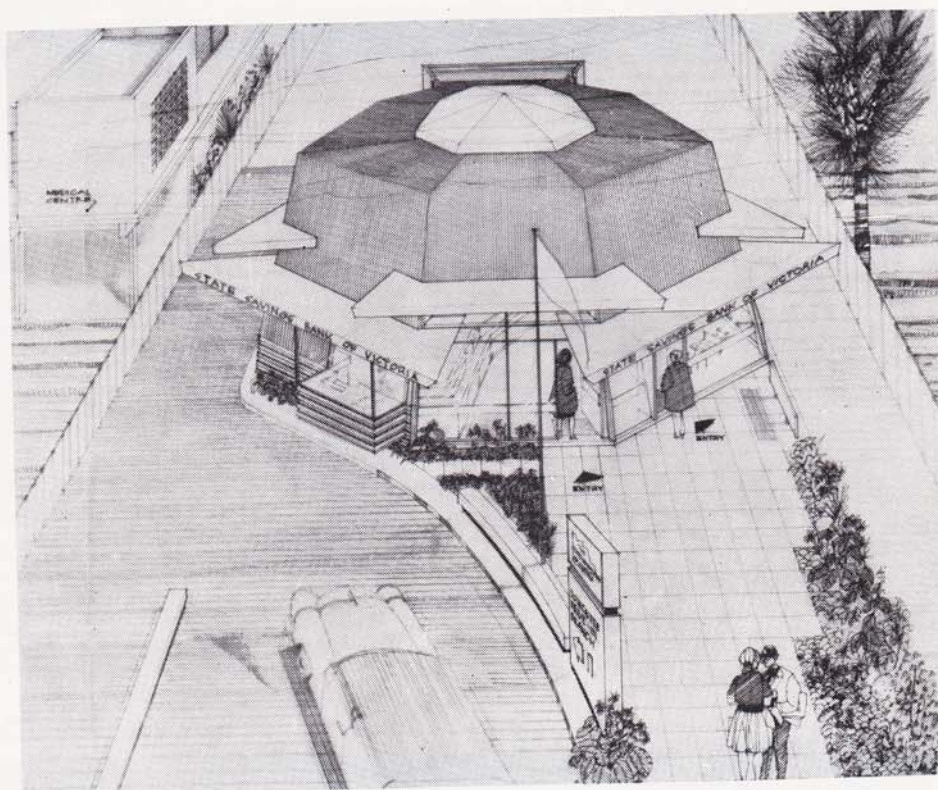
Under its original name, The Port Phillip Savings Bank, our Bank opened for business on January 1, 1842 — which means that the coming New Year's Day will be our 125th anniversary.

To tell the story of the Bank's growth from one tiny leased room in Collins Street to the remarkable position it occupies today, Trevor Craddock and Maurice Cavanough have written a book entitled *125 Years — The State Savings Bank of Australia*.

As well as giving a faithful account of the Bank's growth the authors have enlivened their text with stories of the colourful personalities and unusual incidents that have played an important part in the Bank's development, and their text is profusely illustrated with line drawings and photographs of historical interest.

The book will be published towards the end of this month. Initially, one copy will be allotted to each branch and departmental library, and a free copy will be available to each member of the staff on request.

Branch managers will receive a limited supply for distribution to selected recipients in their districts.



Our First Drive-in Bank

This sketch (above) by John Lim, of the Bank's Building Department, shows the proposed striking new premises for our Doncaster East Branch.

To occupy a prominent position in Doncaster Road, the branch will be planned to provide "drive-in" facilities for customers, who may enter through a wide drive-way and transact bank business without leaving their cars.

From there, they may drive on to complete a circuit to the exit drive-way or park the car in the roomy car park at the rear of the building while they do their shopping.

The unusual octagonal design of the building includes a steel rising roof which terminates in a dome ceiling. Excessive sunlight will be controlled by sun verandahs and awnings at different levels around the building while the semi-

obscured perspex dome will give effective diffused lighting to the whole of the working and public areas.

The main floor of the building will house the banking chamber, manager's office and strongroom, and staff amenities will be at first floor level at the rear of the building.

Banking chamber fittings will be in polished blackwood and the feature wall of the banking chamber will be decorated with a bronze statue.

GREGARIOUS PATRON

Clearing House magazine reports that a lady customer who was asked to join the Christmas Club conducted by an American Bank, replied: "Son, I just don't have the time. I'm in more clubs now than I can possibly attend."



Wedding Belles

ABOVE: Richard Schneider (Alphington branch) stands by while his bride, nee Cheryl McKinnon, signs the register at the Presbyterian Church, Pascoe Vale.

ABOVE RIGHT: John Derham and his bride, nee Carol Parker, sign the register at St. Andrew's Presbyterian Church, Footscray. John, who is on the staff at Deer Park, was well known to many of the staff while he was Secretary of the Social Club.

RIGHT: Mr. and Mrs. Derek Bonney in the grounds of St. Mary's, Heathcote, following their wedding. Mrs. Bonney, the former Maureen Sheehan, was a member of our Heathcote branch prior to her wedding, and is now at Bendigo branch.



RIGHT: Mr. and Mrs. Jeff Bentley photographed outside Holy Trinity Church, Upwey. Jeff is on the staff at Belgrave and his wife, who was formerly Kath. Guy, works at Boronia branch.

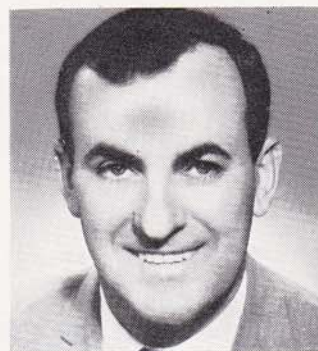


OUR NEWLY APPOINTED MANAGERS



E. G. W. SMITH
Beulah.

Graham joined the Bank at Tallangatta and nearly all his service has been in country districts. Keenly interested in football, Graham has confined himself to the administrative side since an injury put him out of the game. Fishing is another love. He and his wife, Hylda, have two boys.



B. T. CREDLIN
Penshurst.

Keeping up with their young family of seven is a pretty full time occupation for Brian and his wife Joan, but they still find time to be active in their local church and school committees. The only regret in the Credlins' move to Penshurst is leaving their home which they built largely by their own efforts.



C. A. W. TITTERTON
Supervisor, Elizabeth Street.

Alf's cheerful, unruffled manner has endeared him to customers and staff in our largest branch. He has been eight years at Elizabeth Street and in addition to his usual duties has successfully organized the branch's annual Dinner Dance and Christmas Parties for the past six years. Is a keen gardener and father of two girls.



J. A. BEEVER
Woodend.

John, prior to his appointment at Woodend, had been on the Seymour branch staff for 13 years. He is keenly interested in the development and administration of country racing and for the past two years has been treasurer of the Seymour Racing Club. He and his wife are the parents of three children.



W. C. BALL
Sea Lake.

Much of Warwick's spare time is taken up with church work. He is an accredited Methodist Local Preacher and also teaches Sunday School. For recreation he plays cricket and tennis and enjoys a day's fishing. The favourite holiday recreation of Warwick, his wife and their family of three, is caravanning.