

PROGRESS



The Staff Magazine of
The State Savings Bank of Victoria

February 1964



Christmas Round-up

The Relievers get together at the Bankers' Club. (Top left.)

The party at Bentleigh was obviously a great success. (Top right.)

"Happy" Hammond entertains the children of the staff at South Melbourne Town Hall. (Centre.)

Alf Titterton and Ruth Painter in a gay mood at the Elizabeth Street party. (Lower left.)

The display at Elizabeth Street depicted Christmas customs around the world. (Lower right.)

Front cover: "The Road Ahead" — see page four.



EDITORIAL

This is the first issue of the revised "Progress," which will be published every second month. This magazine has definite objectives which, we hope, the whole staff will help us to achieve. Primarily, it is intended to be a medium of information about the Bank which, of necessity, plays a vital role in our lives. In that way it will be an enlargement of the General Manager's Newsletter, which it replaces. It will also aim to help us to know and understand our fellow officers better and strengthen the strong bond that has always linked the members of our Service.

We are grateful to those members of the staff who agreed so readily to contribute material for this first issue. We should welcome your requests for articles on any subject that could be of benefit or interest to your fellow officers. If you feel you could contribute such an article, but are diffident about your literary style, please contact us. Literary ability is less important than knowledge of your subject.



MR. R. G. HOBAN

Our Chairman of Commissioners for 1964 is Mr. R. G. Hoban. Mr. Hoban, a Kilmore Solicitor, has been a Commissioner since 1954 and served his first term as Chairman in 1960. He has been a Councillor of the Shire of Kilmore since 1940 and was President of the Shire for a period. Mr. Hoban is also President of the Kilmore Turf Club.



MR. T. E. HALL

Mr. T. E. Hall, our General Manager, joined the Bank in 1924 as a junior clerk at Gardenvale. He became Secretary in 1957 and was appointed General Manager in March, 1962. Mr. Hall served with the R.A.A.F. from 1941 to 1945 and became Chief Intelligence Officer, 79 Wing Headquarters. His main relaxation is sailing, and he is a past Commodore of the Royal Brighton Yacht Club.



TREVOR CRADDOCK
(Editor)

Mr. T. S. Craddock joined the Bank as its Public Relations Officer in February, 1957. He is President-elect of the Public Relations Institute of Australia (Victoria). After a brief period in the Army he joined the R.A.A.F. in 1942 and served with Coastal Command in the U.K.



MAURICE CAVANOUGH
(Assistant Editor)

Mr. M. B. Cavanough joined the Bank in 1939 and has been in Publicity Department since 1958. He has had two books published, and has written many articles and short stories for national publications. He was a member of the A.I.F. from 1941 to 1946.



JOAN FREEMAN
(Associate Editor)

Miss J. M. Freeman has been with Publicity Department since 1957. She was previously in Correspondence Department for a number of years. Miss Freeman is responsible for the woman's angle in the pages of "Progress".

THE
EDITORIAL
TEAM

THE ROAD AHEAD



The first step — an interview with Mr. Murray Mohr.

During recent weeks, many of our managers have answered a tentative knock at the front door to greet a new junior reporting for his first day at work. These were the youngsters who were selected for appointment from the 900 city and country applicants.

At Head Office, the Staff Department conducted 670 interviews, each of which lasted about 90 minutes, and included a series of aptitude tests designed to give a guide to the applicants' speed, accuracy and general knowledge. On the results of these tests and the information on the application forms, plus their visual impressions, the interviewers formed opinions of the applicants' suitability for a position with the Bank.

Before the interviews concluded, the applicants were photographed and advised to return when their examination results were available, bringing with them school reports and character references.

In due course, the successful metropolitan applicants reported at Head Office for a period of training. Following recent structural alterations, the staff training section occupies an attractive, contemporary-styled group of rooms on the second floor.

FIRST SCHOOL

"Progress" went along on January 6th, the first day "at school" for the year's first training class. We spoke to Mr. W. (Bill) Love, office-in-charge of staff training. Mr. Love had as his assistants relieving officers Paul Finn, George Crockett and Bruce McCormick. At subsequent classes, we were informed, John McPherson, then on leave, would also be assisting with the instruction. We asked Mr. Love to give us an outline of the training syllabus. He explained that the Staff Superintendent, Mr. K. W. Elder, had already welcomed the class to the Bank's service. In the week ahead, the recruits would receive a course of training that

would vary according to whether they had been posted to a mechanised or manual branch.

Basically, the course would include an insight into the history of the Bank, its present day structure and administration, and the range of facilities we offer the public. The juniors would learn about cheques and, in imagination, follow a cheque from the time it was drawn until it was posted to the drawer's account.

On the practical side, the juniors would be shown deposit and payment transactions from beginning to end and would have exercises in working interest, making out continuation pass-books, closing off accounts, writing up the cheque record, making up the postages and addressing envelopes.

The wind-up session would be conducted by Mr. Elder, who would speak on customer relations, including telephone manners, mode of address to the public, personal dress and grooming, and related matters.

To us that sounded like a lot of ground to cover in a week, but Mr. Love assured us that the juniors would have a basic knowledge of all these matters before they went out to the branches.

BACKGROUND

With Mr. Love's permission, we spoke briefly to some of the 21 members of the class, picked at random, to get a picture of their background. Seated next to each other were Diarne Libbis and Patricia Martin. We learned that they were both aged sixteen.

Diarne told us that she lived at Laverton and that she had attended Werribee High School. Her father had come to Australia from Lebanon and was now a builder. Diarne had been posted to Williamstown branch.

Patricia, who attended Canterbury Girls'

High School, lives at Camberwell and is now at Camberwell Junction branch. She comes of a banking family. Her mother, the former Evelyn Wellington, used to work in the S.S.B. before her marriage. Patricia's grandfather and great-uncle were also bankers.

Another 16-year-old we spoke to was June Lee, who was at Braybrook High School last year. June is the daughter of a taxi-driver, and has three brothers and a sister. She had a posting to Sunshine branch.

Margaret Ferguson told us she was fifteen-and-a-half, with some emphasis on the half. She, like Diarne Libbis, went to Werribee High School. She is also one of five children and her father is a baker at Werribee. Margaret is now working in Printing and Stationery Department.



Diarne Libbis.



Graeme Hutcheson.

Amongst the boys we met Graeme Hutcheson, aged 15, and found he was the son of our Trentham manager. An ex-pupil of

Kyneton High, Graeme is boarding in town with his grandmother and is now a Valuer's Clerk.

Finally we spoke to Ross Zagari, aged 17. Ross went to school at St. Joseph's College, North Melbourne. His father came from Italy and is now a wharf labourer. Ross's sister, Patricia, is also in the Bank, at Brunswick branch. Ross himself was posted to North Fitzroy, where his knowledge of written and spoken Italian should be very useful.

HIGH STANDARD

Talking to these youngsters, we got the impression that the Bank is doing very well for recruits, an impression that was confirmed when we spoke to officers of the Staff Department, who are very pleased with the standard of the youngsters seeking jobs with the Bank.

In due course, when the first class of '64 had gone out to branches and departments we rang up to ask some of them how they were settling in. They all assured us that they were very happy and had received the kindest of treatment from their managers and work mates.

No doubt our senior officers can recall their own first few days at work and are only too happy to assist the new juniors to take the first steps along the road ahead.

Staff Training Officer, Mr. W. (Bill) Love, outlines the syllabus to be covered in the training programme.



LET US GET OUR FOOTBALL TEAM

BACK TO 'A' GRADE

Everybody — or near enough to everybody — is looking forward to the start of the 1964 football season. The anticipation of many State Savings Bankers is, however, tinged with regret that our team will be playing in the "C" Grade of the Amateur Association.

To put it frankly, it is a shame that a team which has produced so many champions and which represents an organisation as big as ours should be relegated to the third grade of the competition.

This is a feeling shared by people at all levels in the Bank, right up to the General Manager, Mr. Hall, who is also president of the football club. Mr. Hall said recently:

"This is something we should all care about very much. Let us all pull our weight to get our team back to 'A' Grade."

In the opinion of men with long experience as players and administrators with the club, there are more and better footballers in the Bank now than ever before, but not enough of them are playing for the Bank team. Moreover, we are not getting nearly as many supporters as formerly. Everybody who has played football realises how inspiring a strong cheer squad can be.

PROFESSIONAL FOOTBALL

If we had the services of all our staff who play League or Association football, or play professionally in country and outer metropolitan competitions, our team would be invincible.

Nobody wants to deny a good footballer the glamour and financial rewards of professional football. There is a strong feeling, however, that having chosen the Bank as their career, our chaps should give the Bank team a season or two before trying their luck with a professional side.

It is true that those players who give the Bank team at least a couple of years' ser-

vice have the Executive's blessing. This could be of considerable importance later on to those with ideas of a future coaching job in the country.

By the same token, any young lads now working in our country branches who have an eye on big time football in Melbourne, but who are first prepared to give the Bank team a year or two, need have no worries about being granted a transfer to Melbourne.



Bill Brown
(Richmond).



Ian Reade,
"Best and Fairest,"
1963.

GOOD FOUNDATION

It is worth pointing out, too, that amateur football is a good foundation for a League career. Bill Brown, who did so well with Richmond last year, learned his football with the Bank side. Bill says:

"I have found the time I spent with the Bank a great help to me. The amateur game is a good grounding for League football." Bill is only one of many who have gone from the Bank team to League football in recent years. Others who come to mind are Neville Crowe, now captain of Richmond, Lance Wilkinson (Hawthorn), Neil McNeil (South Melbourne), Norm Dean (North Melbourne) and Maurie Lehmann (Melbourne).

TRAINING

It is not only professional football which takes a lot of our chaps away from the Bank team.

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VERNON GEORGE GARDINER



PROFILE

If you have been in the Bank more than a year or two, you probably know Vern Gardiner — and if you know him you almost certainly count him as a friend.

It is impossible for even the most lugubrious soul to be in Vern's company for long without reflecting the smile that lights up his face so readily, or echoing the chuckle that bubbles through his conversation.

A CENTURY OF SERVICE

Vern Gardiner has such a youthful zest for life that it is difficult to realise that he is in his 46th year in the Bank. His father, Francis William, joined the service in 1897, retiring in 1940, and Vern's son, Graeme, now a teller at Chelsea, joined the Bank in 1957.

In another two years or so, the Gardiners, father, son and grandson, will have completed 100 years of S.S.B. service between them — a record which is probably unique. Vern's own career began with a brief term as a valuer's clerk. For the next 25 years he enlivened the Chief Accountant's Department. At a time when the Bank was a rather more staid institution than it is now, Vern was notorious for the practical jokes he played on his fellow officers. The Accountant's Department was followed by a spell of branch life at Middle Brighton and Oakleigh before Vern returned to Head Office for a six year term in Branch Returns. He then became Manager's Clerk at Elizabeth Street for three years. Thereafter he was an Agency Examiner for seven years, and District Officer for 18 months, before his present appointment in 1960 as Manager at Clayton.

GORDON HOUSE CLIENTELE

Such a varied background has furnished Vern with a fund of lively anecdotes which he relates with a salty gusto. He likes to speak of the "Gordon House Clientele" he knew during his period as Manager's Clerk. These old gentlemen, who found the battle of life a bit much for them, would bank their pension cheques and then draw a few shillings each day to spend on cheap wine, the chief solace of their old age. They had a problem guarding their pass-books from

their light-fingered companions. They found a solution by entrusting the books to Vern, who was never too busy to accede to their request for "a dollar for a bottle of plonk, Mr. Gardiner."

Vern has a special place in his capacious heart for the old and the weak. During the time he was an Agency Examiner, our agent at Lethbridge was an elderly gentleman named Mr. McGilvray. Whenever Vern called on Mr. McGilvray, he made the time to chop a load of wood, or kill a fowl or render some other welcome service.

CAMARADERIE

Vern has very happy memories of his term as an Agency Examiner. In his own words: "The job took me over every inch of Victoria and I would not have missed the experience for a thousand quid."

Vern became a mate of every agent he called on. Asked how he made friends so easily, he replied: "A mixture of bull and common sense." Those who know Vern well, however, say that what he describes as "bull" is, in his case, a warm understanding of the other bloke's point of view.

That is one of the reasons he formed a strong bond of camaraderie with his fellow examiners, Dick Chandler, Les Stephenson, Eric Raselli and Athol Coleman.

MARRIAGE

As one would expect of such a man, Vern's marriage, which began in 1929, has been blissfully happy. Of his wife, Norrie, who also makes friends easily, Vern says: "She has been a tower of strength to me."

The Gardiners have three children and three grandchildren. Vern's philosophy on bringing up a family is: "Help youngsters when they need your help, but encourage them to think and act for themselves."

(continued on page 13)

COUNTRY BRANCH LIFE

One of the trickiest problems most of us have to solve during our career with the Bank is whether or when we should apply for appointment to manage a country branch.

So many factors have to be taken into account. Against immediate promotion we might have to weigh the reluctance of our wives to leave the City, the matter of our children's education, what to do with the house in town and a good many other considerations.

Not the least difficult aspect of this problem is that many of us have no clear picture of what life in a country town would be like for ourselves and our families. To put this picture into focus, "Progress" wrote to country managers in various parts of the State asking for a frank analysis of life in the country as it affects a manager and his family. This article is a pot-pourri of their replies.

These managers, whose names appear at the foot of page 16, went to a great deal of trouble to give us an accurate account and we are very grateful to them.



WIVES

It has to be remembered that in a country town the manager's wife is nearly as much the Bank's representative as the manager himself.

"... the first and foremost consideration is that he has the ready acquiescence of his wife and family to the move." (Max Main.)

Having agreed that her husband should make the shift, a wife will probably find that she enjoys country life much more than she expected and, taking everything into account, she is likely to be much happier than she was in suburbia. She will have far more social engagements, but these involve little or no travelling and she will dress casually for most of them. She will feel *"a great loneliness for the first few weeks, then when people realise you want to be friendly and join in local activities you are inundated. I have never been so busy socially."* (Mrs. Ivy Kuring.)

Wives do find shopping a problem in the country. *"Choice is very limited, prices are higher and quality is not so good."* (Bert Story.)

The position is no better even if there is a large town within easy driving distance. It would react against the manager's standing in the town and his business prospects if his wife did not shop locally.

CHILDREN

The family man will also think seriously about his children's future before he shifts to the country.

If the children are young, there is no problem. Our managers agree unanimously that children have a fuller, healthier, more enjoyable life in the country.

"All recreation and sport is provided for the young people at a far cheaper rate than in Melbourne, and all are encouraged to play. Largely as a consequence of this, there is a complete absence of juvenile delinquency in the town." (Graham McMaster.)

EDUCATION

As regards schooling, the position is more complex. Once again there is little to worry about at the primary level. Our managers generally agree that the smaller classes at country primary schools make for a better education at that level. There is not anything like the same unanimity of opinion on the question of secondary education.

"There is considerable disquiet about the standard of teaching in country secondary schools. Many teachers are not qualified for the task, and results at examinations leave much to be desired." (Bill Bourke.)

"The education problem is not a problem at all, as in towns where there is no secondary education there are free school buses to the nearest town possessing these facilities." (Tom Thynne.)



There are quite certainly difficulties to be faced when the children leave secondary school. There are few opportunities for employment in smaller towns, and lack of suitable facilities and companions for teenagers; tertiary education means breaking up the family and bearing the expense of arranging accommodation in the City for the children attending University. On the other hand, most of our managers with children at University age are eligible for a posting in the City.

THE MANAGER

If the letters we received are a reasonable guide, our country managers thoroughly enjoy their life

"It is a much freer but fuller life. . . . The people are more genuinely interested in you and your doings, and you in them . . . there is a much closer bond between you. The people are not just account numbers or a figure that appears on form 422, but individuals and prospective friends who like to talk about the things you yourself are interested in." (Orm. Duckett.)

"Undoubtedly one of the principal advantages of living in the country these days is the freedom from tension and the relaxed tempo of life in general as compared with the city." (Jack Watmuff.)

It is hard for a city man to appreciate just what this spirit of friendliness means in day-to-day living. It extends to every phase of one's life. *"The Churches have a standard and spirit of ecumenical co-operation seldom found elsewhere but in the country."* (Fred Webster.)



SPORT

For a man who likes sport, life in the country is made to order. Fees for the local golf, bowling and other clubs are cheap, there is no waiting list, and all sporting venues are practically at one's back door. Bob Sidebottom's reference to sport is typical:

"We have a sporting paradise. Within one mile of our home we have available mountain

climbing, trout fishing, water ski-ing, 18-hole golf course, filtered swimming pool, football and cricket ovals, and flood-lit tennis courts."

There is, however, a certain disadvantage in the absence of top-line spectator sport (*"spectator sport is practically non-existent"* — Fred Studd) or as Alan McRae put it: *"To live in the country is to miss national and international events, both civic and sporting."*

LONG HOURS

One of the disadvantages of country life is the amount of extra office duties a manager is expected to perform. It is taken for granted that he will be auditor for a large number of organisations, treasurer for several clubs, secretary for some, and on the committee of still others. Several managers sound a note of warning on this subject. Cam Stewart says:

"Do not be too free with ideas. They will not be accepted 95 per cent of the time. It is better to put one's ideas through a local, and bask in the reflected glory."

One other minor disadvantage is that one must be prepared to transact business at all sorts of hours, and be willing to do everything in one's power to help everybody *"even if it is only filling in pension papers for the poor old dear up the road."* (Fred Webster.)

PREMISES

Our managers gave varying accounts of the standard of our premises, and here it seems a little luck plays its part. Wally Russell says, for example: *"I was most fortunate to get premises which are big and roomy, in excellent repair and with quite a large garden."* On the other hand, Jack Kuring claims: *"Bank premises are below the standard of comfort enjoyed by most suburban home owners."*

Perhaps we can leave the final summing up of country life with Jack Watmuff.

"It is entirely dependent on the manager and his wife as to whether they enjoy life in a country town, for it is a matter for them to adjust their ways and, in some cases, their outlook, and I am quite sure that if a couple are prepared to do this and to do it willingly, and, most importantly of all, to act naturally with all and sundry, many happy years can be spent away from the rush, tension and impersonal life in the city."

BACK TO 'A' GRADE *(continued)*

Many fellows, who could make our senior or reserve sides, are playing in local competitions, often under very crude conditions in public parks. We would like to see as many of these chaps as possible turn up next month when we begin training. They need not worry about getting away from work in time — this can be arranged. Neville Crowe gave us a special message for lads playing junior football:

"I thoroughly recommend amateur football to anyone who wants to get pleasure out of the game. The standard is high — I would put 'A' Grade on a par with League reserves — and the football is played in a good, clean spirit. Moreover, you make very good friends. In my case, some of my best mates are the chaps I played with in the Bank team."

MATES

The spirit of friendship has always been strong in the club. Our Bayswater manager, Mr. C. D. (Dick) Chandler, who kicked 1,000 goals for the Bank between 1929 and 1940 and was possibly the best footballer ever to wear the yellow and black guernsey, says:

"It is a long time since I hung up my boots, but the friendships I made with the Bank team are as strong as ever. They have meant a lot to me, not only in my social life but in my job."

A lad who goes along to train with the Bank this season will find that friendship starts with the first handshake he gets from Alan Guy, the secretary, or Bill Petering, the treasurer. He will meet a great bunch of chaps, and he will find that the club is very well administered.



Dick Chandler — "the best ever."

Senior managers like Messrs. Jack Stephenson, Ken Cocks, Ron Curry and Ken Maxwell, men with a wealth of experience behind them, will see that a lad fits easily into the social and sporting life of the club. In addition to the General Manager, several other senior executives take an active interest in the club. The vice-presidents include the Chief Inspector, Mr. N. R. McDonald; the Staff Superintendent, Mr. K. W. Elder, and the Secretary, Mr. T. E. A. Paige. Retired managers, including Messrs. J. Thompson, F. Redman and H. Denby, also lend strong support. The committee is made up mainly of ex-players who work as hard for the club as ever they did on the field.

SUPPORTERS

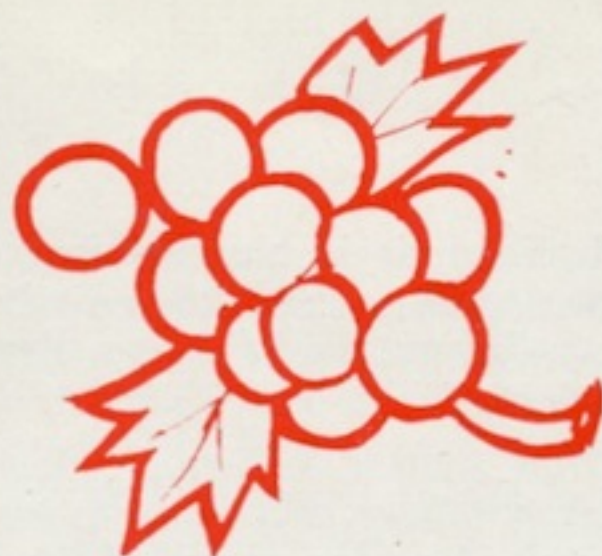
Backing these gentlemen is a strong ladies' committee who create a pleasant social atmosphere at the games, and who prepare refreshments for the supporters at half-time. The Bank supporters are intimately associated with the game; they are welcome to visit the dressing room and get to know the players personally; they meet their fellow officers; refreshments are readily available and, altogether, a Bank game is both exciting and enjoyable.

Let us hope, then, that our coach this year will have a wealth of talent under his care, and the team will get whole-hearted support from the staff and their families.

We will then be on the way back where we belong — in "A" Grade.



Cheltenham branch celebrated its Golden Jubilee on Monday, 23rd December, 1963. Holder of No. 1 passbook, Mr. John Chapman, cut the jubilee cake, which was distributed to the public. Present manager, Mr. Colin Milne, and his predecessors, Mr. Stan Waddingham and Mr. Tom Gatcliffe, look on approvingly. During the day 1,100 visitors received a slice of cake and a souvenir pencil.



The Grapevine

GIFT CHEQUES

In December last year, our branches sold a total of 4,200 gift cheques, of which 3,800 had a Christmas motif and the rest were general.

Elizabeth Street branch naturally topped the list with sales of 304. Swanston Street was next with 103. St. Arnaud led the country sales with 47, just ahead of Bendigo, 46. This is only the second year we have offered gift cheques for sale and their popularity is sure to grow.

MANAGER'S OFFICE

Our Footscray, Barkly Street, manager, Mr. Jack Ellis, recently got a nice pat on the back from the "Footscray Mail." It seems that Jack noticed a depositor collecting quite a lot of money at a time when the banking chamber was crowded. He asked the depositor, who proved to be the secretary of the "Mail" savings club, whether he would prefer to be paid in the privacy of the manager's office — an offer that was promptly accepted. It has been said before, and it is worth repeating, a good manager makes all possible use of his office. . .

BRANCH PREMISES

Several new branches will be opened in 1964 and extensive alterations made to a number of existing premises.

Fawkner, Major Road, is almost completed and should open for business next month, and work has commenced on Lower Templestowe. Several shop premises have been bought and are being converted to branch premises. Some of these due to open in the next few months are: Frankston South, Highton (Geelong), Kew North, Pascoe Vale (Cumberland Road) and Burwood (Through Road).

Existing branches due to move to new premises in the next couple of months are Swan Hill and Niddrie.

In addition, extensive alterations, which will give a "face lift" to several old style branches, are being carried out. Branches to appear with a "new look" in the near future are Albert Park, Moe, Morwell and Tooronga.

ANY QUESTIONS?

We propose to include in "Progress" a question and answer section. We invite your queries and as many as possible will be answered by the Executive.

The machinery for our staff to make suggestions already exists through the Advisory Panel and it is proposed, when all parties are agreeable, to publish the more interesting of these suggestions, together with the Executive's answers.

HOW FRIENDLY?

We hope that you have noticed that our newspaper advertisements usually contain the tag line, "The State Savings Bank of Victoria — where you will always find a friend." The Chase Manhattan Bank, New York, has a similar slogan, "You have a friend at the Chase Manhattan." One of their branches recently received this letter:

"Dear Sirs:

"I have often listened to your advertisement on television and understand that I have a friend at Chase Manhattan. If you have an employee six feet tall, between the ages of 16 and 17, good looking and with a good sense of humour, who could be my friend, please notify me, I would appreciate your interest and efforts."

SUCCESS

Several of our officers are at present pursuing successful courses at Melbourne and Monash Universities. Mr. R. J. Thompson, after gaining a brilliant Bachelor of Commerce degree with eight honours, has now completed two years of his Master's degree and needs only to submit a thesis this year to obtain this coveted degree. Mr. M. E. Scorgie, after two years at Melbourne University, has passed eight Commerce subjects, obtaining two 1st and one equal 1st places and four other honours. Mr. R. G. Reed, who began his Commerce course at Monash last year, passed four subjects with one high distinction and two credits. Mr. D. A. Simmonds last year successfully completed his Bachelor of Commerce degree.

TATT'S

The happy picture on this page shows our Benalla manager, Mr. Charles Sanders, looking on as the local agent for Tattersall's hands over a cheque for £25,000 to Mr. A. Pevitt and Mr. T. Hoskins. In a note, Chas. says: "When Swanston Street rang to tell us that the winning ticket went to Benalla, the holder of the ticket happened to be in the office withdrawing some money.

"Consequently, we were able to collect the prize for him. That will be the nearest I will ever get to winning Tatt's." Since Swanston Street began phoning Tatt's results to our branches in January, 1961, we have collected over £500,000 for lucky prize-winners.



THE LEAVE ROSTER

One of the most eagerly awaited communications received at any branch from Head Office is the annual allocation of leave roster.

To some the roster brings glad tidings; to a few a measure of disappointment. The disappointed ones may not realise the difficulties attached to allocating leave to some 2,500 branch members of the staff.

If everybody received the leave period desired, the Bank would not have sufficient staff for the duration of the school holidays, particularly the long holidays over Christmas, January and February.

A summary of the procedure in use to allocate leave may help to explain why some officers do not have their holidays at the period they prefer.

During the month of February each member of the staff is required to state on an application form when he or she would like to commence holidays; provision is made on the form for first, second and third preferences. When these applications are received in the Staff Department, they are sorted in strict order of status, and then divided into five groups: managers, accountants, officers Grade H, male clerks and female clerical assistants respectively.

Broadly speaking, a total of 12 to 15 officers from the five groups commence leave on every business day of the financial year. With a balanced number of officers beginning leave each day we are assured of the flow of relieving personnel for new trips, sick reliefs and any other emergency that may arise.

The senior members of each group get the periods of their choice; the junior members, unfortunately, have to accept the months not commonly sought after. Leave of relieving staff in each group must, of necessity, be spread evenly over the whole financial year. Hard though this may seem to a young chap who has his heart set on

a summer holiday, it is obvious that leave can be granted only in accordance with the number of relievers available to deputise for the branch staff.

Subject to the matter of status, leave is granted to each officer according to his first preference, providing too many of the other members of the staff senior to him or her at the branch have not been allotted the same period. It would be clearly impracticable to have all the staff of a small branch or the key members of a large branch on leave at the same time.

Before we have satisfied the preferences of half the applicants in each group, we find that all the Christmas to February periods have been allotted. (Note: Officers stationed at branches in the Mallee are given preference in allocations of February leave so that they may be away from the worst of the summer heat in this area.) When our Christmas and February leave periods are all allotted, we have to deal with the remaining officers who would have liked this time of the year. Of necessity, we must place them in the remaining months at a time as close as possible to their preference or about the same time as leave was taken in the previous financial year. No officer is expected to take leave within six months of his leave in the previous financial year.

In granting leave to country officers, we must consider the time a reliever requires to travel from branch to branch. In consequence, these periods usually commence on a Tuesday or a later day of the week, and finish before Friday.

Except in unusual circumstances, leave is not granted to country officers over the Christmas, New Year or Easter periods. Members of the relieving staff should be near home for the Christmas and New Year festivities, and at Easter it is not economically practical for the Bank to station relievers in a country town over a five day holiday break; nor it is desirable from the relievers' viewpoint.

Irrespective of status, a number of officers receive preference when leave is allocated. All requests for priority are given full consideration; for example, leave is granted at a specified time for an officer to marry, and other requests on compassionate grounds are considered on their merits.

All applications for changes of leave received during the year are given sympathetic consideration. The leave schedule is under constant review and the requested alteration is granted if it is practical to do so. From time to time vacancies in the leave schedule occur for such reasons as resignations and transfers.

All change of leave requests submitted to the editor of Savings Weekly are examined by officers of the staff department and if a change can be effected immediately to a

vacant period, the officer is advised that his leave has been changed subject to the branch manager's approval.

Over the years several new schemes for leave allocation have been proposed. They have been either impractical or of benefit to only a few. We feel that the system in use for rostering branch staff on leave does at least give ample notice of the period allotted and enables officers to make plans accordingly.

VERNON GEORGE GARDINER (continued from page 7)

Obviously Vern has followed his own advice. His elder boy, Neil, is a mechanic, and a very good one.

"It beats me where he gets it from," Vern says, "I can't use a sanguinary screwdriver."

SPORT

Sport has played a big part in Vern Gardiner's life. He was associated with the Bank's football team for 25 years.

For all the enjoyment he got out of football, it was not until 1945 that Vern found the great sporting love of his life. In that year he discovered bowls.

"Bowls," Vern says, "is the key to friendships and the greatest game in the world."

Vern is not only an enthusiastic bowler, he is a good one—an "A" skipper at Bentleigh where his many wins include the President's trophy.

In company with Frank Peart, now retired, Vern founded the State Savings Bank Bowling Club which has had more than its share of success against the other banks.

NO REGRETS

Vern has not the slightest regret about his choice of the Bank as a career. Looking back over his 46 years' service, he recalls happily the hundreds of good mates he has made and the grand fun he has enjoyed.

Vern has a piece of advice he would like the youngsters in the Bank, both boys and girls, to take to heart:

"Always remember that our Executive is formed of humane men dedicated to the progress of our service, always approachable and sympathetic, whether dealing with the staff as a whole or on a personal basis with individual officers.

"Never forget that your manager is a personal friend, always willing to help and advise when approached.

"And, finally, be honest with yourself and do not expect any more out of the service than you have willingly and conscientiously given."

Frank Thring, the well-known and controversial film and television star, poses during the making of the Bank's newest TV commercial which is currently showing on HSV7 and GTV9.





Dawn Coventry.

GIRLS ON THE MOVE

In round figures, statistically speaking that is, girls now make up 28% of the total clerical staff which now number approximately 3,300.

The presence of the ladies has not been without its complications. A beautiful female clerk may not always be able to add, but she can certainly distract and, for a while, some of our old time managers fought a bitter rearguard battle against the Staff Department as their male clerks were replaced by young girls.

By and large, the girls have proved their worth, although all prejudice against them has not entirely disappeared. But then, as Charlotte Whitton, a redoubtable Canadian feminist, once said: "Whatever women do they must do twice as well as men to be thought half as good."

As the number of girls on the staff increased from a few dozen to as many hundreds, the question of providing holiday and sick relief for them became an acute one. In 1958 it was decided to revive the corps of female relievers which had operated successfully during the 1940's when we had temporary female staff. The first girls appointed were Shirley Crofts and Dawn Coventry; since then the number of female relievers has grown to 25.

After five and a half years on the job, Dawn still likes relieving work, and she has no doubt that the girls have proved their sufficiency in every way to cope with the complications of a reliever's life.

For one thing, they must be equally competent to take over from a clerk at a manual or mechanised branch, and "clerk" does not necessarily mean "female clerical assistant." Dawn and the other girl relievers quite frequently do relief jobs for male clerks.

Dawn is adamant on the point that a competent female clerk is every bit as good as her male counterpart. As yet we have no female tellers, but Dawn can see no reason why the girls could not handle the cash as well as men. And when one reflects that our wives handle 90% of our money, there is no reason to doubt her opinion.

Some four years after the female relievers had proved they could handle the job, those prepared to go were entrusted with country reliefs, subject to their parents' consent. Coming as they do, seven or eight times a year, they provide a welcome break from the tensions of city life. As delicately as we could, we asked Dawn if a single girl staying alone for two or three weeks in a country hotel was subject to any embarrassments. The answer was "No" — not in her experience. She enjoys staying in a country town and exploring the surrounding countryside. The manager and wife invariably make her welcome, and she finds it easy to mix into the social life of the district. As Dawn says:

"A few years on the relieving staff helps you to mix easily with people, and I have never found it hard to make new friends even if I am in a town for only a short time."

Dawn has a steady boy friend in Melbourne. We asked her how he reacted to her trips to the country.

"He does not like them," Dawn said, "but I tell him absence makes the heart grow fonder."



IN THE SWIM

Round about this time of the year water and swimming sports have a great appeal to all of us.

It is the time of the year, too, when the Combined Banks hold their Annual Swimming Carnival. This year the date is Sunday, March 15th, and the place is the New Olympic Pool.

So the next hot day you race into the water keep the Carnival in mind and do a little training—it could even get you an interstate trip.

Trials to select the State Savings Bank team for the Carnival will be held shortly, so watch Savings Weekly for details.

Interest in the Combined Banks Carnival is not as strong in the State Savings Bank at the present time as it might be, and in the last few years it has taken a great deal of hard work by the organisers, Harry Cullen and Joan Brady, to produce a strong team. This was not always the case. Back in 1925 there were a lot of enthusiastic swimmers in the Bank and it was decided to form a State Savings Bank Swimming Club, which held regular meetings and conducted its own carnival.

A glance at the 200 yards Teams Championship Shield which hangs in the Head Office cafeteria shows some well known Savings Bank personalities among the winners of the first few carnivals, which were held between 1925 and 1930.

The first year's winners were from Clifton Hill and includes the name of the present Staff Superintendent, Mr. K. W. Elder.

From then on the competition seemed to be dominated by the Accountant's Department and Elizabeth Street teams. The name of our General Manager, Mr. Hall, figures in three of the Accountant's Department winning teams, as does that of Mentone manager, Jack Lloyd. Other well known names appearing are Harry Blake, Harry Cullen and Sam Pettiford.

After 1930 the Club disbanded for a while until it was re-formed in 1947.

These were the halcyon days of the swimming club. Races were held each Wed-



At Interstate Banks Carnival, Brisbane, 1960, Harry Cullen (centre), President of the Victorian team, greets Queensland representatives.

nesday at the Old Olympic Pool and an annual carnival at the City Baths.

The carnivals were very popular and it was hard to find a seat. There were races for men, women and children, including teams events. A very popular feature of the carnivals were the Bank's comedy diving troupe. The five excellent performers in this troupe were: Pat O'Malley, Teddy Gannan, Wally Russell, Harry Blake and Alan Forster, who has now left the Bank.

Invitations were extended to the Commonwealth and Commercial Banks to participate in the events and they, in turn, invited our members to swim in their annual carnivals. In 1951, at a meeting of all the banks, it was decided to conduct a Combined Banks Swimming Carnival at the Richmond Baths. Each Bank donated a trophy.

The Bank was fortunate at that time in having some Victorian champions among its swimmers. They were John McCormack (Freestyle), Bruce Seymour (Breaststroke), Tony Hazeldene (Breaststroke) and Max Harvey (Diving). Another tower of strength to the S.S.B. team was Joan Brady, who was runner-up in the Victorian Backstroke Championships. Joan, to whom "Progress" is indebted for much of the information in this article, has been the backbone of our team ever since. She has won the backstroke every year in which she has competed since the Carnival was instituted and has helped the team to victory on many occasions.

This Bank has won the Aggregate on more occasions than any other Bank and in the men's teams races we have seldom been beaten.

In 1960, an interstate carnival was held at Brisbane between teams from N.S.W., Victoria and Queensland. A team of 14 swim-

(continued next page)

Some years ago Joan Brady was runner-up to Judy Joy Davies in the Victorian Backstroke championship. The picture shows Joan (top) congratulating Judy.



Group at the Sports and Social Club's first ball at the Dorchester. From the left: John Derham (Secretary, Sports and Social Club) and friend, and Mr. and Mrs. Don Basham (Association Delegate).

THE SPORTS & SOCIAL CLUB

Originally known as the "Younger Set," this club was formed in 1959. Since then its aims and ideas have been changed radically and it is now run by a large committee working towards the aims set out in a constitution adopted 12 months ago.

Our principal purpose is to bring members of the staff together outside working hours. This we do by means of theatre nights, beach and snow picnics, barbecues, house parties and guided tours. Our only sporting activity is a bowls tournament, because existing Bank clubs cater for other sporting interests.

We believe that by bringing the staff together at these very enjoyable functions we are helping to maintain a friendly atmosphere throughout the Service.

At present our committee is rather young and inexperienced, but we gratefully accept guidance from the more experienced Association committee members. The progress we have made over the past 12 months encourages us to believe that we will eventually become a separate and independent organisation within the Bank.

Our elections are held every year, and any member of the staff is welcome to attend our annual general meeting, and, if nominated, to stand for office.

This year we hope to run many and varied functions. The most successful ones of last year will probably be repeated, but the range will gradually increase as the Club works on new ideas and forward planning.

The more members of the staff who join the Club the more successful it will be. Our newest member is as welcome and important as the most senior. We believe that new members of the staff will find it easier to begin their working life in the Bank by taking part in the Club's activities, and we extend a warm invitation to everybody interested to become a Club member.

IN THE SWIM *(continued from page 15)*

mers was selected from Victoria. The S.S.B. was represented by Joan Brady, Graeme Sherman (who was in the Australian Water Polo team at the Rome Olympics), Roy Simpson and John Turner.

Now what of the future? Harry Cullen, who has been President of the Combined Banks since 1960, would like to see a new crop of swimmers this year to carry on the Bank's good record.

So, boys and girls, this year it's up to you. You yourself will have a good night; you can help the S.S.B. win back the Aggregate Shield and, who knows, you may end up at the Interstate Carnival in Sydney in April.

COUNTRY BRANCH LIFE

The following managers contributed material for the article on pages 8 and 9:

Messrs. M. W. Featonby (Alexandra), W. I. Russell (Beechworth), R. A. Christiansen (Cowes), T. J. Thynne (Dunkeld), W. Bourke (Echuca), C. A. McRae (Healesville), P. N. McDonald (Hopetoun), F. A. Studd (Kerang), J. W. Needham (Korumburra), G. Wiburd (Lancefield), C. St. H. Glass (Leongatha), R. A. Story (Maldon), B. T. Coxhell (Manangatang), A. B. Noltenius (Maryborough), E. R. Sidebottom (Mount Beauty), H. A. Siddle (Ocean Grove), O. L. Duckett (Pakenham East), F. J. Watmuff (Port Fairy), J. K. Kuring (Queenscliff), G. T. McMaster (Red Cliffs), I. L. Jordan (Rupanyup), F. J. G. Webster (Skipton), L. S. Goddard (Wangaratta), R. M. Grisold (Willaura), G. Lynch (Winchelsea), D. M. Main (Wodonga), C. F. Stewart (Yea).