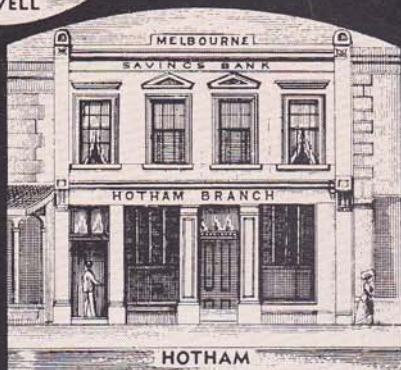




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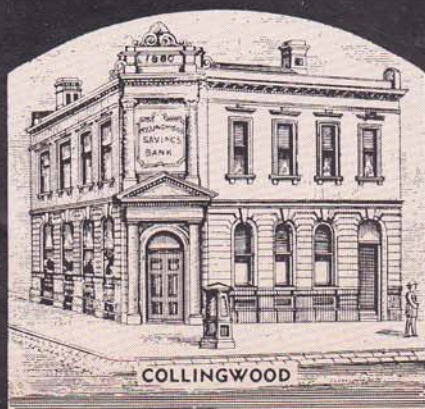
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SANDHURST



COLLINGWOOD



BALLARAT

# HISTORY IN STONE

progress



THE STAFF MAGAZINE  
OF THE STATE SAVINGS  
BANK OF VICTORIA

February 1967

NUMBER 19

# progress

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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.

## *In this issue . . .*

Our New Chairman	Page 2
Yesterday And Today	Pages 3, 4
186 Bourke Street —	
A New Look	Pages 5, 6, 7
Camera Newsreel	Pages 8, 9
On The Threshold	Pages 10, 11
Tour Of The West	Pages 12, 13
In The News	Page 14
Wedding Belles	Page 15
Newly Appointed Managers	Page 16

## Our new chairman

Our Chairman of Commissioners for 1967 is Mr. John Muir Anderson, C.M.G., who was appointed to the Board in 1962.

Mr. Anderson was educated at Brighton Grammar School and the Melbourne University.

During the second world war he served in the A.I.F. with the 2/6 Commando Company and the 1 Aust. Paratroop Battalion and saw active service in the South-east Pacific area.

He is the proprietor of a merchant company, a director of several other businesses, and a trustee of the Melbourne Exhibition.

Any leisure time Mr. Anderson has is usually spent on the tennis court or at the beach — surfing, swimming or fishing.

Mr. Anderson and his wife live at Brighton and are the parents of two sons and a daughter.





To mark the publication of the Bank's 125th anniversary book, a luncheon was held at Head Office. Our present General Manager, Mr. T. E. Hall, right, discusses a point of interest with his immediate predecessor, Mr. O. R. Carlson, left, and Mr. N. R. Williams, who was General Manager from 1940 to 1957.

## Sidelights TO OUR HISTORY

Some years ago, as a result of a circular request to branches for items of historical interest, the sketches that appear on the front cover of this issue were sent in to Head Office for inclusion in the Bank's archives.

We had intended to use them in the 125th anniversary book, but they did not quite fit into the format we adopted. We thought they were so attractive, however, that we could not resist making a cover design of them as an introduction to this account of some of the sidelights of the compiling of the Bank's history.

The title we gave the cover—History in Stone—is accurate enough, because those old buildings tell their own stories of the times in which they were erected.

But it was people more than buildings that we were concerned with in tracing the growth of the Bank from its humble beginning.

We set out to examine our predecessors' actions in the light of the times in which they lived and some of the most interesting things we discovered had to be omitted from the text if only to avoid shocking the schoolchildren who will be reading the book.

Our preconceived mental picture of the 19th century savings banker as a model of propriety

**RIGHT:** The Assistant General Manager, Mr. D. Ross (second from right) welcomes Mr. Graeme Perkin, editor of *The Age*. Others in the picture are Mr. R. Gottlieb, Melbourne editor of *The Financial Review*, Mr. F. Daly, editor-in-chief of *The Herald and Weekly Times Ltd.*, and Mr. J. Taylor, Victorian editor of *The A.B.C. news service*.

**BELOW:** The authors, Mr. Trevor Craddock, left, and Mr. Maurice Cavanough seem happy with a comment from the General Manager, Mr. T. E. Hall.



and dignified conduct was not quite accurate in all cases.

We did not, for example, expect to find that a branch manager of the 1890 vintage would be a victim of drink and gambling or, if there were an exception to the rule, that he would receive anything else but summary dismissal.

One such gentleman, however, was treated with the utmost patience by the Trustees of the Melbourne Savings Bank. This suburban branch manager used to go on a prolonged binge as an aftermath to every big race meeting, whether in a mood of celebration or to drown his sorrows is not revealed by staff records.

What the records do show is that he was always absent for a few days after the Melbourne Cup, the New Year's Day meeting, and the Grand National. After some years of this, the Trustees required him to sign a pledge to abstain from alcohol for six months. He kept his word, but, as soon as the six months were over, he went off on another bender, and was then called on to sign a life-long pledge.

This was too much and the next entry in his staff record was the single word: Dismissed.

Alcohol and gambling were apparently considered lesser vices than immoral conduct, because a gentleman who managed our North Melbourne branch in the 1880s got very short shift indeed when he was reported for "taking a woman to the branch premises for immoral purposes."

He was instantly dismissed, but the intriguing question remained: Who was the informer?

On a much more serious note, it was an experience we would not like to have missed, to trace how much all of us, as members of the Bank's staff, and our fellow Victorians owe to the pioneers who built this Bank literally from nothing.

To start in one small room offered free of rent through the kindness of an insurance company, and build an institution of the size and importance of ours is a feat to arouse wonder and admiration.

This is the real value of a study of history—not to memorise dates when kings ruled or battles



were fought, but to understand that what exists today is the result of what other people did yesterday.

Amongst Australians there has been in recent years an extraordinary growth in the awareness of our past and a desire to know more about our predecessors. This was made most obvious in the days that followed the Press announcements of our book's publication.

A long succession of people of all ages called at Head Office in the hope of obtaining a copy. One of these callers was Mr. A. T. Evans, State Member for Ballarat North.

We had a chat with him and he told us that it was about five years ago that he first acquired a deep interest in all aspects of Australian history. Recently he was discussing this interest with Professor Chisholm, and he said that he presumed that it was because he had reached middle age that he was now starting to look backwards. The Professor answered:

"It is not the age you've reached. It's the age Australia has reached."

In other words, our country is now mature enough to have an interesting past. And this applies to all the component elements of the country.

Our book was an attempt to capture some aspects of the past of one such component—a Bank that has every reason to be proud of its contribution to the present prosperity not only of Victoria but of Australia.

# 186 Bourke Street

## A NEW LOOK

The moment you pause in front of our new branch and Staff Training Centre at 186 Bourke Street you realise that here is a bank out of the ordinary.

Situated on the fringe of the busiest shopping area in Melbourne the branch is a happy blending of the spectacular with the more sedate world of banking.

To comply with the City Council regulations, half the narrow frontage had to be given to a shop, leaving a comparatively small area for the entrance to the branch and the stairs to the Staff Training section.

The effect of spaciousness has, however, been achieved by having the branch literally open to the street.

Folding glass doors are recessed along one wall and the customer merely steps over the slate tiled entrance foyer on to the luxurious peacock blue carpet of the banking chamber, the air-conditioning inside the building creating an air curtain to the street.

Inside the branch the eye is drawn to a sculptural mural above the counter. This mural, which is the work of Mr. George Baldessin and

186 Bourke Street with its 'Open Front'.





**Tellers' School in Operation.** (At this stage their new equipment had not arrived.) The blackboard in the rear of the picture is of the roll-up variety and contains four boards on the one portable stand.

expresses in symbolic form man's striving to bring order out of chaos, has brought forth so many queries that Manager Mr. F. G. Ince had to ask for an explanatory leaflet to be printed.

Having looked at the banking chamber, we can now take the carpeted stairs leading to the Staff Training Centre.

The creation of this centre, with its four floors devoted to various aspects of staff training, shows how much importance is being placed on keeping the whole staff, from the newest junior to the most senior manager, informed of the most efficient and up-to-date methods of present-day banking. It will also give them a chance to see and hear the senior executives of the Bank and to visualise them as people, not just a signature on a letter.

The genial director of the centre, Mr. George Hillman, and his assistant, Mr. George Hardham, took time from their busy day to give us a conducted tour of their most attractive, well-equipped school.

On the first floor is the administrative section, with the reception area at the top of the stairs staffed by the smiling faces of Mrs. Lyn Sayer and Miss Doris Bordieri. This area also houses the switchboard and Mr. Hardham's office. Along the passage overlooking Bourke Street is Mr. Hillman's pleasant office and opening off the passage are two small classrooms.

The second floor is almost entirely given over

to a lecture room cum theatrette. At the time of our visit twelve Grade I managers were ensconced in the upholstered theatre chairs prepared to listen in comfort to an illustrated lecture.

The theatrette will take up to 98 people and incorporates the latest sound and projection equipment available. A battery of buttons on the lectern allow the lecturer to regulate the height of the table and microphone, control the volume of sound, operate the film projector and slide projector by remote control without disturbing the flow of his address or the attention of his audience.

The Assistant General Manager, Mr. Ross, hopes that this theatrette will be of value to other members of the staff for the showing of films relating to bank and fringe bank activities, and he will be happy to accede to any reasonable request for its use.

On the third floor of the building is situated the very important section known as Staff Amenities. Here the "trainees" can relax during meals in the pleasant dining-room and kitchen area or getting their morning "cuppa" from the "Cafe Bar," where everyone can pour their tea or coffee to their own liking.

The top floor of "186" is given over to the training of tellers. When we called, Peter Murray and Ian Rankin of Staff Training, assisted by two Relieving Staff officers, were initiating ten



The first class of 1967 in session in the Theatrette. Ian Rankin answers a question from a new junior.

charming young ladies into the skills of being a good teller. Mr. Hillman has designed a new teller's unit specially adapted to the needs of the school, which can be taken apart and stored when not required.

Having completed our tour of this most impressive establishment, we returned to the first floor with Mr. Hillman, agog to discover what plans were being made for its use.

Mr. Hillman said that, for the first two months of the year, the school would naturally be occupied with induction courses of new juniors ranging from 20 to 70 a week. These classes are mainly designed to make the newcomers feel "at home" and to simplify the transition from school to business life.

Once the "Juniors" classes are over the school concentrates on the training of new tellers and accountants.

It is hoped this year, however, that the scheme will be expanded to include groups of managers and, with this object in view, it is intended to expand the relieving staff so that managers will be able to attend the school without disrupting the running of their branches.

The planning that has gone into the building, the equipment and attractiveness of the premises and the enthusiasm of the staff seem to point to a very happy future for our Staff Training School, which should be of great benefit to the Bank and the staff.



The men in charge of Staff Training, Mr. George Hillman (left above) and Mr. George Hardham, discuss the programme for a new school.

The queue for the Cafe Bar (below). This ingenious machine dispenses tea or coffee, black or white, at the turn of a handle.





# CAMERA NEWSREEL

*The Christmas season, which begins with a rush of work, frantic shopping, parties, last minute rush for cards for people you've overlooked and culminates in the wonderful festival that makes it all worthwhile, is over for another year. These pictures show our staff in lighter vein over the pre-Christmas period.*

**WESTERN SUBURBS:** Getting acquainted at the Western Suburbs party are (above, from right): Lorraine Schroeder (St. Albans), John D o d e m a i d e (Sunshine), Sheryl Burgoyne (Relieving Staff) & Russell Webb (Braybrook).

**RETIRED OFFICERS:** This happy group (right) at the Retired Officers' party are a wonderful advertisement for the retired life. Lining up for refreshments (from right to left) are May Stafford, Trix. Daniel, Bill Trethewey, Laurie Le Get, Kath Tossol, Leo McNamara and "Ossie" Biddle.





**RELIEVERS:** South Yarra Club was the venue for the Relieving Staff get-together. Picture at right shows the senior member of the Stirabouts, Arthur Moloney, giving some advice to its newest member, Reg. Pierce, who had joined two days previously. The picture below shows Barbara Smith, Joe Cullen & Frank Reardon lending an ear to a duet from Glenis Pollard and Andrea Quirk.

**PRAHRAN:** Prahran (bottom right) party was held at the home of Mary Khavounitis (fourth from left in the picture). This happy group was taken listening to the record player. Reading from left — Mick Kell, Carole Hey (joint organiser), Manager Jack Jamieson, Mary, former Prahran Accountant Bob Bennett, now Manager Burwood East, and Jill Eddy.



**TO DRAMATISE** the volume of the Christmas Club pay-out and in keeping with the festive season, we used three of Myer's Father Christmases to carry the cheques to the Post Office. This created a great deal of interest among the Christmas shoppers and gained wide news coverage. Despite competition, this year's Christmas Club is going to be bigger and better than ever before, and at the time of going to press there is every indication of the Club having 120,000 members.





GEOFF LEWIS — down to earth at work, but at play he is up in the air.

PAULA HERNANDEZ — a fair dinkum Spanish senorita.



CORAL WADE — loves tennis and music.

## ON THE

In recent weeks there has been an exodus of newly appointed juniors from Staff Training Centre to the Branches.

These young people were selected from some 1200 applicants who were interviewed by Staff Department.

In one sense, it was remarkable that so many should have applied for a position in the Bank this year, because our advertising campaign for staff recruiting was not as extensive as in previous years. It was not necessary to maintain a prolonged campaign—the response to the few advertisements we inserted was overwhelming.

Applicants were asked what had motivated them to seek a position with our Bank rather than with a similar organisation. It is interesting to analyse the replies.

For many applicants who favoured banking as a career, the choice was automatic because in their minds the S.S.B. is **The Bank**, their own and their parents' bank, and the thought of applying to another bank just did not occur to them.

Others were attracted by the good conditions of service offered, in particular the hours of duty and the fact that every effort is made to place new juniors as close to home as possible.

The attendance of Staff Department officers at career nights conducted at schools was a powerful aid to recruiting. A surprisingly high number of applicants attributed their interest to the notices displayed at our branches.

As usual many of the juniors are following relatives into the service. Mr.



MARIA INSERRA — welcomed to 186 Bourke Street by manager Mr. Fred Ince.



ALEXANDROU PASTOU — Greek origin, but studies English literature.

## THRESHOLD

John Bell (Ashwood) has been joined by his daughter, Loretta; Mr. Jack Haslam (Relieving Staff) by daughter Christine; Mr. Alan Hamilton (Spotswood) by son Keith and Mr. Dave Lewis (Relieving Staff) by son Geoff.

Terry Redfern is a brother of reliever Jim, David Munday brother of Lynette (Hartwell), Marianne Teichmann has a sister at 315 Collins Street. Russell Percy's brother Graeme is at Chelsea and Leigh Seignior is a brother of Lynette (Bennettswood).

The Staff Superintendent, Mr. Elder, and the Assistant Staff Superintendent, Mr. Wade, told us that they have been impressed and delighted with the high standard of the applicants' education, their general deportment and their keenness. (The percentage of youngsters who had reached matriculation or leaving standard was noticeably high.)

John Jamieson, of Staff Department, who conducted many of the interviews, was also enthusiastic about the potential of the new juniors.

Further tributes to the new appointees' qualities came from Mr. George Hillman, Officer in Charge, Staff Training, and his assistant Mr. George Hardham when we paid a visit to the first trainee group of 1967.

With the permission of the two Georges, we spoke to half a dozen of the new juniors to get an indication of the background and qualifications of this year's recruits.

Frank Sgarlata, at 21, is older than the average newcomer, and he is relinquishing the position of office manager of a

paving company to join our service. In his previous job, Frank did not come into contact with the public, and he is looking forward to branch life where his fluency in Italian should be useful. His hobbies are house designing and art.

Paula Hernandez is, or rather was, a Spanish senorita, having been born in Madrid. She came to Australia five years ago, and is now all Australian, even though she confesses to a liking for soccer. Paula speaks, reads and writes fluent Spanish and Italian.

Coral Wade was a pupil at Murrumbidgee High School. Coral is a keen tennis player, a lover of good music and a classical pianist.

Maria Inserra was born in Italy and came to Australia at the age of 11 months. She is fond of music and dancing, and speaks Italian fluently.

Geoff Lewis played soccer at Niddrie High School. His chief hobby however is flying and he is a qualified pilot with over 100 hours' flying time to his credit.

Alexandrou Pastou has Greek parents who come from Cyprus. She played basketball and hockey at school and her hobbies include sewing, knitting, playing the piano and studying English Literature.

After speaking to these young officers we appreciate why our Staff Department is so pleased with the quality of this year's recruits.

Now they are beginning their working career. The senior people they will work with will remember their own doubts and apprehensions when they first started work, and will help the young people to settle into their new life.

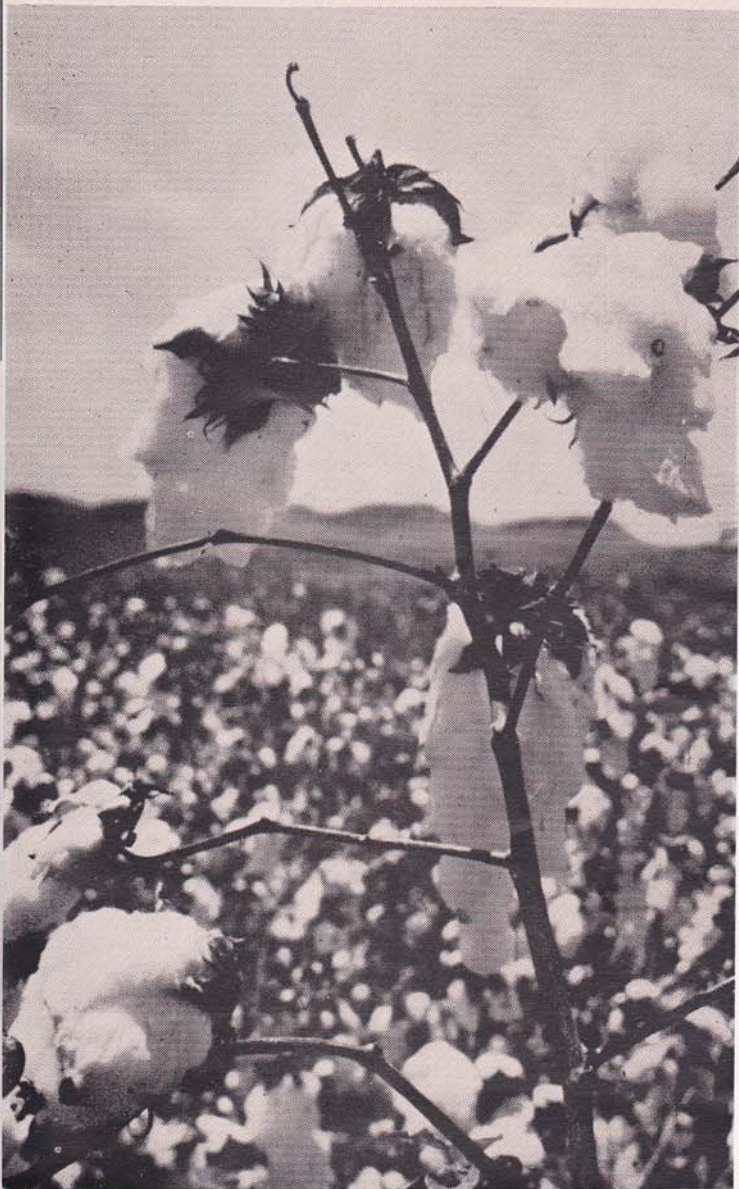
FRANK SGARLATA — older than the average recruit.





Kelly's Knob, Kununurra — a long way from anywhere.

Cotton in the field.



## TREVOR CRADDOCK CONTINUES

In the last issue of Progress I described my chequered journey from Perth to Mt. Tom Price by way of Port Hedland.

The two hours I spent at Mt. Price in the company of Ron Spencer, who combines the dual roles of policeman and agent for the Rural and Industries Bank, were extremely grubby, but fascinating.

Mt. Tom Price is named after a former vice-president of the giant U.S.A.-based Kaiser organisation. Tom Price was Henry Kaiser's first employee and his close friend.

In 1962, when he was 71 years old, Tom Price flew for hours over and around the mountain of iron known as Pilbara and decided that it was one of the most massive ore bodies in the world. As a result Kaiser Steel bought a 40 per cent share in Hammersley Iron Pty. Ltd. from Conzinc Riotinto of Australia Ltd., which retained the other 60 per cent.

A few hours after he had signed the contract for this deal, Tom Price died at his desk, and did not see the development of what has been described as the most ambitious engineering project of its kind in the world.

In December, 1964, Japanese purchasers agreed to buy 65.5 million tons of iron ore to be delivered over 16 years — providing the first shipment could be made by August 1966.

In a crash programme, a port was constructed from the bare rocks at Dampier and 182 miles of railway were laid over tidal flats, through rocky spurs, across two rivers and deep ravines, at a rate of a mile a day. At the same time, construction was undertaken at Mt. Tom Price of all the mining facilities necessary to win the ore, crush and screen it and load it into railway wagons.

While all this was going on, two townships with modern amenities had to be erected at the mine site and around the new port.

Despite a setback in April 1966 from cyclone Shirley, the work was finished a few days ahead of schedule and in August 1966 the first shipment was despatched to Japan.

In my tour of Mt. Tom Price, I saw giant shovels loading ore into trucks with a 100-ton capacity—trucks so big that their wheels are eight feet high and the tyres cost \$2000 each. These trucks take the ore to the train which has 160 waggons stretching over a mile and a quarter.

# A V.I.P. TOUR OF THE WEST

The houses in the township are really lovely—brick veneer, air-conditioned, beautifully furnished—and let to the workers for six dollars a week. There is a school for the children, and a swimming pool was under construction.

I left Mt. Tom Price at 6 p.m. and travelled by taxi over 80 uncomfortable miles to Wittenoom. The unmade road was part red, dusty gravel and part sand. When we weren't skidding in the sand or bouncing from corrugations to dips, we were braking sharply to avoid kangaroos who are singularly lacking in road sense.

In between pushing my feet through the floor-board and trying to find something to cling on to, I admired the countryside which was pure Namatjira — purple mountains on the horizon, stark white gum trees and vivid green foreground.

We reached the Wittenoom hotel at 8 p.m., to be greeted by the publican in these words: "You're too late for any tucker, but you can get a belly full of beer."

The Shire Secretary, who had been alerted by the Department of Industrial Development, called and apologised for the primitive approach to tourism, and took me to the town's only store-cum-cafe, where I stifled the hunger pangs with a luke-warm pie.

Wittenoom is the town that has been so much in the news lately because the extraordinary mining magnate, Mr. Lang Hancock, has just bought the whole box and dice from the Colonial Sugar Refinery Company for something like \$7 million.

**CRUSHED iron ore from Mt. Tom Price travelling along rubber conveyor belts down the mountain for stock piling.**



It is, in fact, a mountain of asbestos and iron ore, but its future seems to be rather up in the air at present.

I was due to leave Wittenoom by air at 3 a.m., but the airline agent went to the wrong room, and left for the flying field without me. There he encountered the taxi driver who had brought me from Mt. Tom Price and was hopefully waiting to be paid — you may recall that I left my suit and money in the 'plane from Port Hedland. As a result, the agent returned to the hotel and I just managed to catch the 'plane which took me to Kununurra via Broome, Derby and Wyndham.

Kununurra, on the banks of the Ord River, 60 miles south-east of Wyndham, is the administrative and residential centre of the Ord River project, and it has the only comfortable pub I encountered in the north-west.

My escort for the Ord River project was a young girl from Doncaster (Victoria) named Jeanie Revell, who combined charm with an excellent knowledge of this fascinating enterprise.

We saw the present diversion dam which is stage one of a much more ambitious project. If and when the main dam is built further upstream, it will have a much bigger capacity than Sydney Harbour.

We watched the trucks bring cotton from the fields to the factory where it was sucked into "gins" to be cleaned, compressed and baled. I had no idea that cotton looked so attractive on the bush.

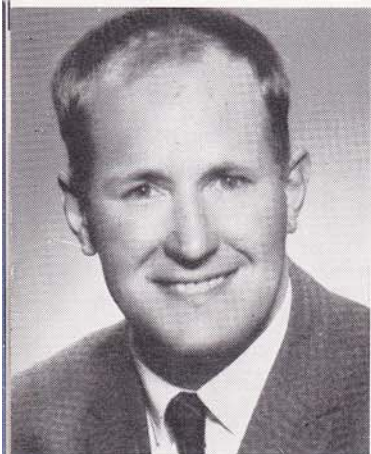
On the next day, Miss Revell drove me to Kelly's Knob, where we had an excellent view of the surrounding plains and farms, before driving to the famous Ivanhoe Crossing, overlooked by the old Durack homestead. Then on to the Kimberley Research station, begun in 1945, where we saw crops of rice, linseed, sugar cane, and experimental cotton crops.

On the Sunday I flew back to Perth, with a stop at Derby, where the only exciting event seemed to be the receding of the tide which leaves ships temporarily stuck in mud.

Then it was back to Perth with 7000 miles covered in four days, and memories of some momentous developments that are changing the face of the north-west and will certainly have an important effect on Australia's economic future.



Camberwell East manager, Mr. Jack Buchanan, has some talented artists amongst his depositors and they have been kind enough to make their work available for display at his attractive new premises. The first display comprised 16 oil paintings by Miss Betty Ritchie who is shown in the accompanying picture with Jack and a member of his staff, Maureen O'Hara, who is as pretty as a picture herself. Jack assured us that the paintings aroused a great deal of interest and appreciative comment, and he intends to make art a regular adjunct to the banking scene at Camberwell East.



Our officers who are doing degree courses at Melbourne and Monash Universities with either a full time or part time Bank Bursary have every reason to be pleased with the results of their 1966 examinations.

John Ewart, studying Commerce full time at Melbourne, achieved honours in his four subjects, as did Victor Taylor, who is doing Economics full time at Monash. Frank Garlick was another bursar to achieve four honours. Frank's case is an unusual one. He joined the Bank in 1941 and has been a branch manager. He had been studying for his Commerce degree in his own time before he was granted a full time bursary at the beginning of last year.

Our only female bursar is Miss Rosamund Goldsmith who is studying for her Bachelor of Science degree at Melbourne. She achieved two honours. It is an indication of the changing face of banking that one of our officers should be doing a science course but the results of Rosamund's studies will be invaluable for her work in the data processing centre.

Space limitations prevent us from detailing the results of all our bursars, but honours were liberally sprinkled amongst their results and we extend our congratulations to all of them, with a special word for Jim Weatherall and Peter Rodda who completed their Bachelor of Economics courses.

● Frank Garlick

## GOOD YEAR FOR BURSARS

## Work of the Jaycees

As was explained in Circular 28/65, the Bank sponsors a limited number of officers as members of the Jaycees movement, which is dedicated to training young men for business advancement and civic leadership, improvement and development of the community and exchange of fellowship.

Mike Parks, of our Moorabool Street, Geelong, branch is one of the Jaycees sponsored by the Bank. Mike was born in Poland in 1941 and came to Australia in 1950. If you are wondering about his name, it is an Anglicised version of his tongue-twisting Polish name.

He recently sent a report to the Staff Superintendent on his Jaycee activities over the past 18 months, and it makes interesting reading. He has been a committeeman on a "Day Nursery Project" which has been raising funds for a nursery centre to take care of pre-school children from homes where death or desertion has left one parent struggling to hold a family together. An excellent project.

Mike has been secretary of the Current Affairs section and has arranged fortnightly luncheons at which speakers from Government and semi-Government organisations discussed the Machinery of Government.

He has also been chairman of the "Geelong Show Bags" project which raises funds for community development and has been elected to serve on the 1967 Council as commission representative of international relations. From all of which, the value of the Jaycee movement to the individual and the community is obvious.



● Mike Parks

### INDEX TO PROGRESS

We have had an index prepared of the 1966 issues of Progress. If you would like a copy, please send your request to Publicity Department.

IN  
THE  
NEW  
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ABOVE LEFT: Mr. and Mrs. Rodney Birrell pause for the photographer after their marriage at Ormond Methodist Church. Rodney is a member of Personal Loans staff and Marjorie (nee Schober) is with Branch Mechanization. (Photo: Hermes Studios.) TOP: Mrs. Dominic Vigilante about to sign the register at Springvale Methodist Church. She is on the staff at Carnegie and was formerly Val Bartlett. (Photo: Clayton Studios.)

## Wedding Belles

LEFT: Mr. Ian Scott shows his bride where to sign the wedding certificate. Mrs. Scott, nee Pat Martin, is in the Mortgage Loans Department, and they were married at Hartwell Presbyterian Church. BELOW LEFT: Mr. and Mrs. Ronald King about to cut the cake following their wedding at St. James, Gardenvale. Mrs. King, the former Ann McMahon, is on the staff of H.O.C.S. (Photo: Graynor Studios.) BOTTOM: Happy smiles from David Garrett and his bride, formerly Jill Gaywood, as they cut the cake following their wedding at Dandenong Church of England. David is a member of Hawthorn Branch staff.





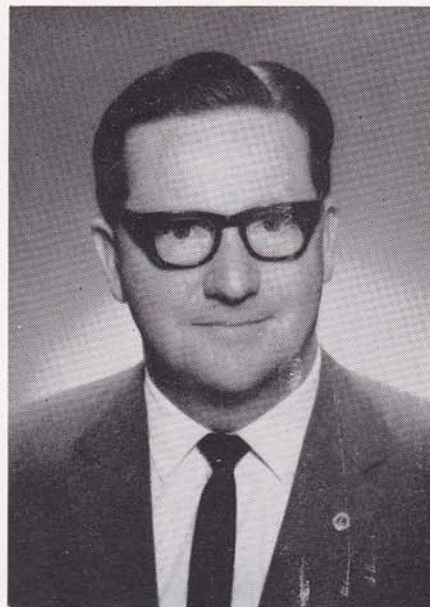
J. V. STEEL,  
Omeo.

Although the greater part of John's service has been in the country, he made many friends during the four years he spent in busy branches in the western suburbs. A keen fisherman and duck shooter, he is very interested in game conservation and management. He and his wife have four children.



F. R. MALLET,  
Altona North.

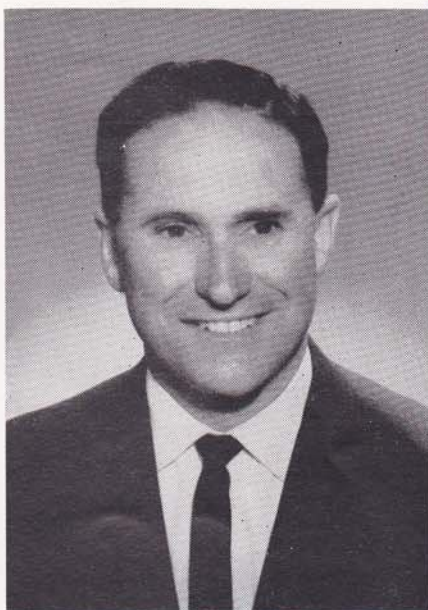
Frank's new branch is very convenient, both to his home and his favorite sport of yachting. Both Frank and his two teenage sons belong to the Altona Yacht Club, and they crew for him in races. Leather carving is another interest of Frank's and he has recently taken up oil painting.



E. R. BLACK,  
Agency Examiner.

Both Eric and his wife have an appreciation of good food and methods of cooking it and have built up an extensive collection of recipes. A hobby much enjoyed by their four children. Eric's "leisure" time is given to the Williamstown Lions' Club as secretary and editor of the monthly magazine.

## OUR NEWLY APPOINTED MANAGERS



R. W. S. ANTHONY,  
Sunshine Heights.

Rodney and his wife have three sons and a daughter, all very actively associated with youth clubs and the boy scouts, which means they give a fair amount of time to these activities also. Rodney is also the treasurer of his church and an active worker for it. Enjoys tennis in any spare time.



R. G. REED,  
Asst. Research Officer.

Last year was a most eventful one for Ray. Following the successful completion of his B. Ec. course, he got married and set off with his bride for a honeymoon tour of Europe. Since then they have moved into a new home at Moorabbin and have been kept busy creating a garden and getting it into order.