

# PROGRESS

*The Quarterly Staff Magazine of the  
State Savings Bank of Victoria*

**Volume 2 No. 1      June 1959**





## THE ADELAIDE VISIT



*A friendly handshake typifies the atmosphere of the Adelaide visit as Mr. O. R. Carlson welcomes Mr. E. S. Williams, General Manager of The Savings Bank of South Australia.*

One would have to search for a long time to find two kindred institutions as closely united with the bonds of friendship as The State Savings Bank of Victoria and The Savings Bank of South Australia. And the depth of that friendship is never more apparent than at Easter time when, in alternate years, the Staff Association of one Bank plays host to the other.

This year, it was the turn of our Association to be host. At all sporting events — bowls, cricket and tennis — our teams were successful; but that is probably more a tribute to our Association's hospitality than proof of our superior skill.



There is no age limit on those who would enjoy the good fellowship of these visits; but if one is young there is the added attraction of a possible romance. Pictured inset is attractive Fay Maloney (nee Johns) who, on April 11 this year at Glenelg, South Australia, married Brian Maloney of our Elizabeth Street Branch. They met three years ago when the South Australian Bank was host to our staff. For his wedding, Brian had the sturdy support of fellow-officers Brian Jones as best man and Gerry Gooley as groomsman.

*The Opening Luncheon — held in the Head Office Cafeteria — was a pleasant, informal affair, the ideal beginning to this delightful but important meeting of Bank personnel.*





# Progress

Published solely for the Staff of The State Savings Bank of Victoria

EDITOR: Mr. Trevor Craddock, Public Relations Officer to the Bank.  
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With this issue, *Progress* is wearing a "new look." The name of our magazine was chosen as symptomatic of the spirit abroad in the Bank, but it is also meant to reflect the policy of the magazine itself. As magazines go, *Progress* is still very young, and it is the nature of youth to grow, and learn as it grows. Each of our issues so far has seen changes, and you have been kind enough to comment favourably on those innovations. Your response to our last issue by letter, phone and in person was most encouraging, and we do thank the very large number of you, particularly the retired officers, who took the trouble to forward your congratulations.

It is not to be supposed that we are interested only in the views of those who like this magazine. Criticism is as welcome and as informative as praise, and we should very much like to hear from staff members with suggestions that can help this magazine fulfil its purpose — which is primarily to strengthen the link that binds all of us who are State Savings Bankers, and to keep us mutually abreast of developments and general happenings within our great Institution. It is perhaps worth repeating, too, that at all times we are anxious to consider articles that will be of interest and information to the staff generally.

*The Editor*

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**A**FTER experimenting for some time with individual window displays in several of our new "open-look" branches, we have now decided to make full use of mass poster display advertising in all branches and in as many agencies as are willing.

It is pleasing to many of us that our great Institution should, as it did with TV, take the lead and show the way to other banks and kindred institutions in the extensive use of another advertising-cum-public relations medium.

Each of our 340 branches now proudly, we trust, boasts of an attractive photographic poster display. In the older branches, a 30" x 20" picture frame has been installed in the most prominent window to house the two current posters, the most recent one showing outwards for the passing parade of foot and vehicular traffic to see, whilst its predecessor is visible to customers in the banking chamber.

These first two of the fifteen posters planned for this year are illustrated on this page. The Mothers' Day poster is purely topical, and is not meant as a selling medium, although its intrinsic appeal is such as to draw the passerby's gaze to the poster and so to the branch. More subtly, the Bank's tribute to the true spirit of Mothers' Day will, we hope, show that this institution of the people is not just bricks and mortar, ledgers and passbooks, and the like.

Other topical posters with such themes as Show Week and Education Week will be used at appropriate times, and will help to break up any possible sameness that might accrue to a series of straight-selling posters.

## POSTERS WILL TELL OUR STORY

The first of the "selling" posters (illustrated here) would be considered in advertising parlance, a "soft sell." It carries a message without the use of words. However, as we are co-relating our Press advertising with this poster medium, the Press ad. reproducing this poster will include copy which we feel is worth repeating.

"This is a sensible child . . .  
— she takes care of the pennies!  
Then the pounds take care of themselves *and of her.*"

Introduce your children, now, to the precious habit of saving; encourage them to save some of their pocket money every week in their own State Savings Bank Account. *Thrifty children make thriving citizens."*

The link between our posters and Press advertisements will provide added impetus to both.

These posters also have been distributed to our 600 agents for their use, shop space permitting, and the agent willing. In the new "open-look" branches, display stands have been installed just inside the glass front.

However, in these branches which are "a natural" for display, we hope to present more extensive displays as opportunity occurs. For example, where a local organisation is running an exhibition, as happened at Chelsea recently where an art contest was conducted to celebrate Youth Week, we can provide space to display the exhibits. In the case mentioned, the children's efforts were on show at our nearby open-front Edithvale branch. The exhibition created a lot of interest and attracted the general public to our premises, and thereby gained us good-will without financial outlay.

The recent "baby photograph" competition organised by the Tweddle Hospital to aid their appeal was another instance where we were able to assist by exhibiting the photographs in our City and Footscray branches. Apart from the satisfaction we derived from being associated with a worthy cause, we again sowed the seeds of good-will with the many people who called to see the photographs.

With its enormous glassed-in foyer, our glamour branch at Ryrie Street, Geelong,

is a display man's dream. Genial manager of Ryrie Street until his recent transfer to Warragul, Mr. F. P. Lyons, is not a display man, but he was successful in arranging for a series of excellent presentations in the foyer, varying from an extensive art exhibition to a dinghy in full sail, advertising the Geelong Regatta.

Although this type of display is commonplace in American banks, it is as yet only in its infancy here in Australia. The fact that we have taken the lead in this field may give rise to feelings of apprehension in some of our staff, but those of us who are enthusiasts for such displays can take heart from the truth that most innovations are accepted slowly.

It is perhaps worth adding that the effectiveness of those posters will be so much greater if a member of each branch's staff spends a minute or so each day keeping them straight and clean.

*Poster No. 3 will deal with a subject very topical at this time of the year — Interest.*

*Poster No. 4 will illustrate the important part the Bank continues to play in the financing of public works.*

## MOTHERS' DAY



**STATE SAVINGS BANK OF VICTORIA**



★ Moomba ★ Brunswick ★ Dandenong ★

Traralgon ★ Bunyip



# CARNIVAL FLOAT



A record half-a-million people thronged Melbourne's city streets to view this year's Moomba procession, and we take heart that at our first appearance in this parade we drew the plaudits of the crowd. Our gratitude goes out to the 70 children who escorted the float.

Following Moomba, we received a number of requests for the float to appear at other centres. It was seen next at Dandenong's "Pageant of Progress" and on this occasion an added attraction was the arrival of "Uncle Doug" by helicopter.

Thereafter, the float played its part in the "Great Northern Moomba" at Brunswick, the Red Cross Carnival at Traralgon, and the "Back to Bunyip" celebrations.

As a fitting climax, on the arrival in Australia of the original "Mouseketeers," the float transported these talented youngsters through the streets of Melbourne to their hotel in St. Kilda Road.





# YOU CAN SPEAK WELL IN PUBLIC

With kind permission, we reproduce from *The Accelerator* (House magazine of B P Australia Ltd.) extracts from an article written by prominent lecturer in public speaking, T. M. Hunt.

**T**O THE many for whom speaking in public is a dreaded ordeal, it may be comforting to know that this reaction is not the exclusive handicap of the mediocre man.

Listening to some men of eminence in specialised spheres stumbling through a presentation, or making a speech has made me wonder if we are not losing the ability to convey our thoughts by normal, natural speech.

Few men find it difficult to speak to a group of people around a table or in any other informal setting. And yet most men shrink from addressing the same group of people from a platform. Obviously it is not the audience which changes — it is the speaker. The speaker creates within himself the obstacles which destroy composure and stability. It is the fear of failure that is the cause of his self-consciousness. The obvious remedy for that fear is the knowledge that he can make a competent speech.

Just as soon as you learn what public speaking is about — how to put a speech together and deliver it — a complete new horizon opens up. You feel you can hold your own in any company or situation. Fear has no place in this pattern. You know what you have to say.



You have a message that your audience should hear, and wants to hear. Confidence begets respect and this quality pays dividends in any walk of life.

How is this knowledge acquired, and how much time should be set aside to acquire it? *There are only four basic rules for public speaking.*

**1. Prepare Your Speech.** Probably the most important rule to be mastered. Adequate and correct preparation is the

chief secret of success, and the chief destroyer of fear.

**2. Plan Your Speech.** Speeches that aimlessly stab here and there achieve nothing. Salesmen plan their approach to the new customer. Engineers, policy makers, despatch clerks — in fact everybody with a job of work to do — develops a plan of approach.

**3. Present Your Speech.** Many a well-planned speech has been ruined by sloppy and lackadaisical presentation. Be yourself always, but preserve the dignity of your office. Speak simply, naturally, and earnestly, and don't attempt to assume unnatural positions and gestures.

**4. Have Your Audience Accept You.** To create an atmosphere of interest and respect should be the aim of all speech-makers.

Learn to practise these basic rules and you have a sure foundation for success.



A good speech can lift a man in the estimation of his fellows in ten minutes. It takes many years of silence to make men realise your worth. To be able to speak with logic and force gives you an enormous advantage over the "dumb" man.

"Silence is golden." How untrue! It is more often cowardice. A banker who, in the course of his business activities, makes an effective and convincing speech, makes a valuable contribution to the welfare of his bank.

Furthermore, public speaking develops clear, straight thinking. This will be reflected in the letters and memos you write and the contacts you make.

With the four basic rules set out above as a foundation, here is a list of 12 subsidiary rules which will guide any man along the road to effective public speaking.

• If you know the order of your ideas, you won't need notes. Notes are often a hindrance.



• Don't lose contact with the audience. Look individuals straight in the eye as if what you are saying is meant especially for them.

• Don't worry about elocution. You have a tongue and throat — so has the nightingale. Neither of you know how they work.

• Don't study how you look to an audience. The cat watching the mouse-hole does not worry about the position of its tail. It has a job to do.

• Dress conservatively and neatly, but above all dress comfortably. Nothing worries a speaker more than a tight collar or belt.

• Fatigue is your worst enemy. Have a good night's sleep before the speech and don't deliver the speech aloud on speech day until you face the audience.

• Don't try to tell a funny story. It is dangerous! If you think you are a born humorist you are in the wrong job. In any case, to test your ability, ask your wife. Audiences don't need amusing, they need convincing.

• Eat and drink sparingly before a speech. "Dutch courage" never helped a speaker yet.

• If you have to use a microphone, don't forget it has no legs. It can't follow you around. Move it.

• Always plan your speech and know when to stop. If you can say all, in two minutes, don't take six minutes.

• Never apologise for anything and certainly never open with an apology. You may have a cold but who can prove it?

• Finally, remember that eloquence is not flowery language and an inexhaustible supply of wind.



## A BACHELOR'S PARADISE

IT IS quite likely that many a bank clerk has stared moodily at the faded paper on the wall of his boarding-house room, and dreamt of working in a branch where the majority of the customers were young, single, intelligent, pretty — and female.

The odd thing is that from the realms of fantasy, such an unlikely branch has become a material fact. All day, every day, the staff at our newly opened Prince Henry's Hospital branch have the pleasure of attending to a stream of pretty trainee nurses and their big sisters.

In other ways, too, Prince Henry's Hospital branch is unique. It is the only self-contained full-time branch of any bank to be established in a Victorian hospital. Like so many other "firsts" it has proved such a success that one wonders why it has not been done before.

As the hospital's accountant, Mr. A. K. Brierly pointed out to this magazine's representative, hospital work is a 24 hours a day, seven days a week affair, which means that a good proportion of the staff is on shift work, and quite unable to make use of outside banking facilities.

To them, the operation of our branch is a boon. Each Wednesday, the hospital pay-office furnishes the branch with a wages schedule for domestic, maintenance and office employees. On alternate Fridays, a similar schedule of salaries

for the sisters, nurses and doctors is supplied. The statistical break-up of these schedules is interesting.

At the time this article was written the wages list embraced 338 employees, and of these 289 were credited directly to savings accounts at our P.H.H. branch. A further 12 were lodged to cheque accounts at the same branch. Seventeen were transferred to other branches, and only 20 became remittances to other banks. The break-up of salaries was

similar. Of these, 327 went to accounts at P.H.H., 20 were transferred by F.73, and 26 were remitted. So that, of 711 employees, no less than 628 have accounts at the hospital branch, and only 46 bank with our rivals; an eloquent tribute to the value of having a branch in hospital premises.

It is obvious from these statistics that every Wednesday and the alternate Fridays are very busy for our P.H.H. staff. To cope with the pressure, the branch opens from 9 until 5 on those days — a service much appreciated by the hospital staff.

This crediting of wages and salaries directly to accounts is naturally a great saving of work for the hospital's pay-office staff who formerly followed the standard practice of making up their 700-odd employees pay in envelopes. When the idea was first mooted, it became a matter of negotiation between the hospital, the Bank, and the Hospital Employees' Federation, the union to which hospital workers belong.

In fairness to their members, the union officials examined the scheme carefully before it was put into operation. When it was explained that the system did not involve paying their members by cheque, but that the money would be available in *cash* on pay-day, the union gave its unqualified approval.

To gauge the union's reaction to the actual operation of the scheme, PROGRESS spoke to the Hospital Employees' Federation headquarters. The union assured us that they are so delighted with the initial workings of the scheme that they are prepared to recommend our Prince Henry's Hospital branch as a





# ERA NEWSREEL



*At an informal ceremony at Head Office Cafeteria, this year's Bursary winners received their initial cheques. Below, from left: John Maynard (Shepparton H.S.), Mr. E. M. Beattie, Mr. W. L. Moss, and Mr. O. R. Carlson.*



*At the official opening of the new Ryrie Street Branch, Mr. J. A. McAleese, Chairman of Commerce, is seen with Mr. F. P. Lyons, former Manager of Ryrie Street.*

*The Geelong Junior Chamber of Commerce recently staged a wool display in the foyer of our Ryrie Street Branch. In the centre of the picture (right) is the former Manager of Ryrie Street, Mr. F. P. Lyons.*



*The finest trends of contemporary interior decoration are reflected in this glimpse of the Manager's room at Kingsville.*



*Right: Our stand at the Dandenong Trades Fair effectively told the story of modern mechanical Bank bookkeeping.*



*Street Cafeteria.*





# CAMERA

# NEWSREEL



Above: Mr. T. S. Craddock, P.R.O. to the Bank, Miss Moira Lister, world famous actress, and Mr. P. Palmer, pictorial editor of the Sun newspaper, cope with the task of selecting a weekly winner for the Tweddle Baby Hospital Baby Photo Competition.

Right: We do not imagine that the elderly citizens of Castlemaine normally sit five to one on these seats. But local photographer, Ken Juniper, obviously wanted to indicate that the seats were the gift of our Bank to the people of Castlemaine.



The final decorative touch to the new Manager's office.



Business is brisk at our new Elizabeth Street Cafeteria.

At an informal ceremony at Head Office Cafeteria, this year's Bursary winners received their initial cheques. Below, from left: John Maynard (Shepparton H.S.), Mr. E. M. Beattie, Mr. W. L. Moss, and Mr. O. R. Carlson.



Right: Our stand at the Dandenong Trades Fair effectively told the story of modern mechanical Bank bookkeeping.







*At the official opening of Oakleigh South Branch, Sir George Holland, Chairman of Commissioners, warmly applauds the remarks of Manager Mr. J. A. McAleese. Later (right) the guests enjoy the informal hospitality.*

*The Geelong Junior Chamber of Commerce recently staged a wool display in the foyer of our Ryrie Street Branch. In the centre of the picture (right) is the former Manager of Ryrie Street, Mr. F. P. Lyons.*



*The finest trends of contemporary interior decoration are reflected in this glimpse of the manager's room at Kingsville.*



*On the first floor of our Ryrie Street premises the Bank has provided a Visitors' Lounge which is serviced by the Country Women's Association. The picture at left shows why the Lounge has been so popular with visitors to Geelong. Pictured (above) at the opening of the Lounge are Mr. W. L. Moss, Councillor A. L. Backwell (Mayor of Geelong), Mrs. H. A. Larcombe (President, C.W.A.), Mr. Hubert Opperman, M.H.R., and Mrs. F. P. Lyons.*





# THE AVERAGE SAVINGS BANKER

**P**OLITICIANS, philosophers and statisticians make frequent reference to the average man. The most noticeable feature of the average man is that he does not exist. He is what defence counsel, in a notorious libel suit of recent years, referred to as a "composite" man — "composite" according to the unimpeachable authority of the Oxford dictionary meaning made up of various parts or elements.

Even though he is virtually a myth, there are many people intensely interested in Mr. Average Man. Insurance office actuaries, for example, spend their whole working life keeping tabs on the state of his health, and his prospects of exceeding the allotted three score and ten. People in the entertainment business are vitally concerned with whether he is in the mood for heavy drama or a frothy musical. The ubiquitous advertising industry wants to know his every taste, and spends a good deal of its time persuading him to like things for which he has no particular yen.

All these people are concerned with making a profit out of the unfortunate man. Our own interest in Mr. Average Savings Banker was inspired by nothing as sordid as monetary gain. We thought savings bankers would be interested to know how they looked made up into a composite portrait. To that end we took the liberty of preparing a rather extensive questionnaire which had the virtue of anonymity. We do not know the identity of the co-operative members of the staff who furnished the information on which our portrait is based, we know only that each contributor was between 30 and 50. So that rightly, this may be called a picture of the average mature, male Savings Banker.

He is married, this Mr. A. S. B., and was aged 27 years and 8 months when he took the plunge. At that time, his wife was three years and six months

younger than he. As well-balanced citizens, they did not marry in the first flush of love. In actual fact, they were engaged for 23 months.

They would have preferred to make the love nest a sturdy brick edifice, but



their joint bank account dictated that they should settle for a three bedroom timber house at Box Hill.

In the fullness of time, Mr. A. S. B. and his wife were blessed with children, and now are rightly proud of their two sons and one daughter. All three children go to the local State school but Mr. A. S. B. is husbanding the child allowance against the time when the children will go to secondary school, and if they are bright enough and willing enough, he hopes to send them to University.

Obviously with three children, Mr. A. S. B. is not exactly affluent. He is not much of a man for hire-purchase, and is still waiting until he can pay cash for TV. He does like what he has seen on other people's sets, and has a strong



preference for westerns with paradoxically enough, documentary shows his second choice.

Possibly also for economic reasons, Mr. A. S. B. does not smoke, but he likes a beer. Most of his moderate drinking is done at home, or at parties, but perhaps once a week he drops into a pub on his way home from work. A family man finds a car near enough to a necessity, and Mr. A. S. B. cares lovingly for his 1950 sedan.

He likes to dress well, and his wardrobe boasts four suits, though, truth to tell, one of them has seen better days. Fashion-conscious, he matches his shoes to his suits, so that he has four pairs.

Mr. A. S. B. is a great man for sport, and with his salad days behind him, spends winter Saturday afternoons watching football. As an active participant, tennis is his first choice, but only slightly more so than cricket. Surprisingly, perhaps, he prefers both these sports to golf and, more surprisingly still, for a citizen of a sun-loving race, swimming is well down on his list of favourite sports. One is inclined to think that if Mr. A. S. B. were a New South Welshman his sporting preferences would show a different trend.

Our friend is a reader, but it would be an exaggeration to describe him as a bookworm. When he reads, he rarely cares for a novel, much preferring works of biography with historical subjects a second choice.

Mr. A. S. B. is not exactly a devout churchgoer, but nonetheless he does attend church perhaps once a month, and that is probably rather more often than the average citizen.

It is not easy for the parents of young children to go out together regularly, but Mr. A. S. B. and his wife make the effort about once a month, usually to see a film, although they do enjoy parties and barbecues. They are not over-fond of play going, and rarely, if ever, attend the ballet or opera. It could be that the cost of attending live-artist shows has





## THE AVERAGE SAVINGS BANKER

(continued from previous page)

something to do with this. A good family man, Mr. A. S. B. does not make a habit of going out without his wife, and indeed his Saturday afternoon football match is pretty well the only social life he spends away from home.

The family cherish their holidays, and always go away together. Not surprisingly, they do not stay at an hotel or guest house, but rent a seaside cottage.

It may be disillusioning to any politician who happens to read this portrait, but it must be told that all the propaganda unleashed on the populace at



election time is a dead loss as far as Mr. A. S. B. is concerned. Very early in his adult life he decided which party he prefers, and he has voted the same ticket ever since.

He is a fairly sturdy fellow, Mr. A. S. B., twelve stone five, and five foot nine.

So there he is, this mythical character. As we said above, he does not exist, but appended is a table of percentages showing some of the information from which his portrait was drawn.

**Married: 90%.**

**Children: 4 children (7%), 3 (30%), 2 (54%), 1 (9%).**

**Smoke: 38%.**

**Drink beer: 77%.**

**Own TV: 30%.**

**Own a car: 90%.**

**Type of house: Brick 23%, brick veneer 23%, timber 54%.**

**Church going: Weekly 25%, fortnightly 30%, monthly 30%, rarely 15%.**

**Politics: Preconceived vote 70%, swinging vote 30%.**

**Holidays: Rent a house 46%, camp 7%, hotel 9%, tour 10%, stay at home 28%.**

## STRICTLY FOR THE GIRLS

by  
Mary  
Van Suylen



Female branch managers? In Australia, the mere suggestion borders on heresy, but in at least one enlightened country the idea is not considered fantastic. In recent years a number of top branch banking posts in Canada have gone to women, who represent some 60% of the 55,000 staff members of Canada's nine chartered banks, and the Bank of Canada. There are several assistant branch managers, several accountants, personnel officers, and one economist amongst the 35,000 women in Canada's banks. Women tellers are so common that one bank used a photograph of a girl teller and the words "we think we have the nicest girls in banking" as part of a recent advertising campaign. In our own bank, 20% of the staff are females. Could it be that one day we will have a female branch manager?

*Mention of attractive girls on the staff inspires the thought that our own girls set a very high standard of charm and good looks. And that gives rise to a further interesting thought: How about an inter-bank beauty contest? Just an idea which perhaps the staff associations of the banks could consider. Tied in with say a combined Bankers' Ball, it could create a lot of interest.*



The Camera Newsreel feature of this issue shows the charming Visitors' Lounge provided by the Bank at our Ryrie Street premises and which is serviced by the Country Women's Association. The illustration on this page shows the elegant lounge which is available to the female clients of the Fifth Avenue branch of the Bank of New York. Called the "Gold Room" or Ladies' Parlour, it is a re-creation of the parlour built in 1910 in the old Fifth Avenue Bank with which the Bank of New York is now merged. The walls are of gold damask, the woodwork is gold and ivory, and the writing desks are of white mahogany. Here the elegant ladies of New York sit to clip coupons — with scissors provided by the parlour maid who is in constant attendance. Incidentally, the handsome oil study above the fireplace is of the Temple of Love in Florence. The connection with banking rather escapes me. Our photograph was kindly provided by the Public Relations Department of the Bank of New York.



## Elizabeth Blahut

ELIZABETH Blahut is a happy woman. As she talks, her dark eyes twinkle, and her face creases readily into an infectious smile. Listening to the laughter in her voice, it is easy to suppose that happiness has been her life-long companion, difficult to realise that she walked for years hand-in-hand with near-tragedy. Her story is a mirror of twentieth century history.

It is a long way in more than miles from Povazska Bystrica in Czechoslovakia to St. Albans in Australia, and it would have been inconceivable to Elizabeth and Anthony Blahut on the day in 1938 when they married that they should ever make such a journey.

By 1945, the Blahuts had lived through a war, and were parents of two girls, Olga aged 3 and one-year-old Toni. That was the year the Russian occupation forces arrived in Povazska Bystrica, and with only few possessions, the Blahuts fled to a migrant reception centre in the American zone of Austria.

The next five years were compounded of hunger, illness, primitive living conditions, and a desperate search for work. They shared a hut by night and day with twelve other families. While the men went job-hunting in the city, the women knitted garments they hoped to sell. Their own surplus clothes and their few possessions were sold to buy food to supplement the meagre rations and the occasional U.N.R.R.A. parcel.

Continual hunger is a shocking experience, but these parents had to endure the physical pangs of hunger aggravated by the mental torture of realising that their children needed food desperately. In that Austrian hut, the parents sacrificed their own pitiful rations for the children's sake.

It is not hard to imagine the eagerness with which the Blahuts and their friends listened to the Australian immigration agents when they visited the displacement centre in Austria, or the hope with which they boarded a ship to Australia in 1950.

And so the Blahuts arrived at another migrant camp, this time at Bonegilla, Victoria. They were not expecting Paradise, and, truth to tell, they did not find it. However, here was food in abundance, and that was enough to compensate for almost anything. Families were still

crowded cheek by jowl in huts, but this time the husbands and wives were billeted in separate quarters.

In the next two years, while Anthony Blahut fulfilled his obligation to work where and how he was directed, the family shuffled from Bonegilla to Rushworth to Somers. All the time their fortunes improved steadily. At Somers with Anthony Blahut working for the M.M.B.W., and Elizabeth also working regularly, they began to save the money which was to give them the supreme joy of their own home. The work that Elizabeth did at Somers was to have significant consequences.

She took employment with a Mr. Potts who ran a general store. With her capacity for work, her intelligence, and of tremendous importance, her flair for languages, she was a valuable assistant. Already she spoke excellent English. Her native languages were Czech and Slovak. She had been born at Ipelske Sahy on the Hungarian border, and spoken Hungarian from infancy. In her years at the Austrian centre, she had mastered German. Living with displaced persons from many lands, she had acquired a working knowledge of Polish, Russian, Yugoslavian and Ukrainian. And in whatever Central European language the migrants at Somers asked for a pound of tea or a loaf of bread, Elizabeth smilingly understood.

Some three years after they had reached Somers, the Blahut bank account was substantial enough to buy a block of land at St. Albans where land was cheap. And, miracle of miracles, ten years after they had fled from Povazska Bystrica, the Blahuts again owned a home of their own, modest enough by some standards, luxurious to people who had lived in a few square yards of hut-space, and in their eyes adequate for a family which now rejoiced in four children.

Mr. Potts, with admirable business acumen, followed the Blahuts to St. Albans so that he could retain the services of Elizabeth in a new business. In this enterprise he accepted a State Savings Bank agency.

In their villages in Europe, few of the migrants who now lived at St. Albans had dealt with banks. In Australia, they found it possible to save money, and



learned that banks were to be trusted. At the St. Albans agency, they were overjoyed to find that Elizabeth Blahut not only spoke their language, but could explain the mysteries of Australian banking to them.

When business at St. Albans warranted the opening of a full-time branch, our executive made an unprecedented decision. Elizabeth Blahut had become so integral a part of State Savings Bank business in St. Albans that the executive requested her to join the staff of the new branch. To the satisfaction of our migrant customers in the district, Elizabeth accepted.

To learn the vast difference between agency and branch work was a new challenge to a woman whose life had been a series of challenges successfully met. In the first few months, it was hard going for Elizabeth who cannot bear to do anything badly. There were nights when she cried herself to sleep in vexation at what she considered her own obtuseness. She has now had 16 months on the staff and her manager Phil Abbott praises her capabilities highly.

Elizabeth herself is happy with her job and with Australia. "This," she says, "is a wonderful country — the most wonderful in the world." Some of her compatriots fled to America, but from letters she has received from them she believes they would be happier in Australia.

Her family love this country, too. The children are "dinki-di" Australians, especially eight-year-old Peter who at times gets exasperated with his mother's faint accent.

This, then, is a story with a happy ending. It might well have been otherwise except for the courage and tenacity of a remarkable woman and her husband.



# THE CRYSTAL BALL

## ★ BRANCH MECHANISATION

The mechanisation programme is proceeding smoothly, and reports coming in from branches indicate that tellers using the sensimatic are more than satisfied with their effectiveness from the point of view of both teller and public. The manager of one of our recently mechanised branches reports that it is not unusual for a transaction to be completed in less than a minute. Branches to be mechanised in the near future are Benalla, Bendigo, Coburg, Coburg West, Fairfield, Prahran and Warrnambool.

## ★ ANNIVERSARY YEAR

Two of our country branches will celebrate their centenary in the second half of this year. Maryborough was opened on 13/7/1859, and Warrnambool on 25/11/1859. This year is also the 50th anniversary of Terang and Traralgon. What a lot of Victorian history must be wrapped up in the ledgers of those four branches! At Maryborough, we intend to mark the centenary by erecting an illuminated clock incorporated within our familiar map symbol.

## ★ BUILDING PROGRAMME

It is good news for both staff and depositors that, currently with our vigorous policy of expansion, many existing branches are being modernised. Extensive alterations are in train for Ivanhoe, Benalla, Essendon North, Ascot Vale, Ringwood, Cheltenham, and Prahran. To replace existing premises, new buildings are being erected at Belgrave, Glenroy and North Melbourne. Included in the new branches planned to open in the second half of this year are Beaumaris, Thomastown, Bayswater and a second branch at Reservoir.

## ★ FIFTY THOUSAND STRONG

By the end of this year, membership of the S.S.B. Club should pass the 50,000 mark. That figure is a tribute to the entertainment value of the Mickey Mouse show, and the effectiveness of TV as an advertising medium. Applications for club membership rarely drop below 300 a week, and special events (such as the recent visit to Australia of the Mouseketeers) stimulate the flow of applicants to as many as 700 a week.

## ★ THE CLUB'S FAME SPREADS

Mention of the S.S.B. Club reminds us that the Club's fame has spread to South Australia. Later this year, Adelaide will have TV and the executive of our sister organisation, The Savings Bank of South Australia, has shown interest in the operation and organisation of the S.S.B. Club. Recently the executive of the South Australian bank visited HSV7 while the Mickey Mouse show was being televised and, as a result, are considering sponsoring the show in their State.

## ★ EDUCATION WEEK

Education Week for 1959 will be observed from the 16th to 22nd of August, with Sunday the 16th as Education Sunday. The theme for 1959 is "Develop Our Nation Through Education." During this week schools will have "open" days to give parents and the community generally an opportunity of observing the work of the students in all its phases. From the Bank's point of view, the week gives us an excellent chance to enhance our good relations with education authorities. Where possible, it is suggested, the staff could attend these open days and associate themselves with functions planned.

## A BACHELOR'S PARADISE

(continued from page 7)

model to the executive of any other hospital considering the establishment of a similar service at their institution.

The hospital authorities are as pleased as the union officials. Mr. Brierley, the accountant and acting assistant-secretary of the hospital, asked us to quote him as saying that relations between the hospital and the P.H.H. branch were completely harmonious, and further than that, the hospital authorities were grateful for the convenience of having full banking facilities in the premises. Publicity officer for the hospital, Colonel Wallis, made similar comments.

There is one other very important

"section" of the hospital which, so far, we have not mentioned — the patients. Quite obviously, people confined to hospital beds cannot transact their banking affairs in the normal way. People awaiting admittance to Prince Henry's receive a letter from the hospital advising them that our branch is ready and willing to provide full banking facilities during their stay in hospital.

The smooth link between bank staff and patients at Prince Henry's is a tribute to the tact and diplomacy of our manager, Mr. A. G. (Bert) Morris. He has let it be known that he is available to visit a patient at his bed-side, but,

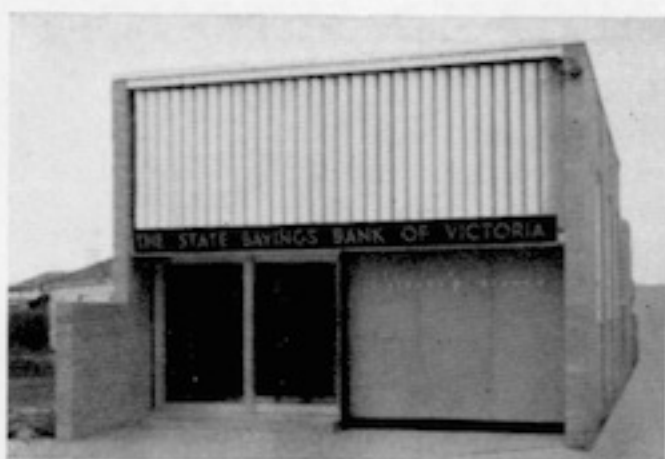
at the same time, is well aware that the matron and ward sisters do not take kindly to outsiders wandering ad-lib around the wards, and only makes such visits when requested by the sisters.

Our P.H.H. branch is open to the general public and Mr. Morris has put in some effective spade work with the neighbouring Victoria Barracks and the Police Barracks.

The staff at our Prince Henry's branch have been pioneers in a new field of banking, and agree that it has been a rewarding experience. It will not be long, we feel, before banks in hospitals are the rule rather than the exception.



## A FRIENDLY HAND AT ST. ALBANS



**T**HE fact that St Albans has been transformed since the war from a sleepy rural area to a bustling suburb of 13,000 people is not unusual. The same pattern has been traced again and again beyond the pre-war established suburbs. The unique feature of St. Albans' growth has been that the overwhelming majority of its new citizens are migrants.

To those of us who have worked in our St. Albans branch since it was established in January, 1958, catering to the banking needs of these New Australians has been a fascinating experience.

The thrifty people of this large community enthusiastically welcomed the branch opening, and they flocked in to open accounts (not with large balances because most are spending heavily on home improvements) and our competitors flocked in also. There are now five banks established.

Most of our customers came to Australia from central European countries. With the aid of our excellent helper, Mrs. Blahut (see Profile sketch this issue) we help them solve the problems of S.E.C. disconnections, H.P. instalments, home building, even dog licences. Many of

the problems they bring to us are completely unrelated to banking, and on one sad occasion we helped a widow with funeral arrangements.

Children call at all hours for "Mickey Mouse" boxes. Our newsboy, Tony, who was one of our first depositors, and who arranged transfers of the accounts of the elders in his family, wanted to buy his box on the lay-by, offering threepence as down payment. Tony's problem was solved with the aid of short-term credit.

Tony is a regular visitor. He was first in for the new Sacred Heart School bank and proudly bore away pass-book 001. Nevertheless, a week later he was back to transfer his school account into his local one. "Having two books is too much



by Mr. P. R. Abbott

worry for me," he said. He certainly looked worried so we effected the transfer. No further worry.

Invariably each Saturday morning, a family of Maltese children takes up position on our door-step to deposit a few shillings each. Dad calls later to check up.

Coins of all shapes and sizes are offered in exchange for Australian money, the best to date being a gold "Crona" 1905 Austria-Hungary Emperor Franz Joseph minting. Most of these coins offered by children we purchase as curios because the exchange value is very low. The gold coin, too, has a greater value as a collector's piece than for its gold content. One optimistic girl brought in a parcel of German notes circa 1923 theoretically worth millions of marks. Paper riches indeed. A lad who found a dollar bill (U.S.A. currency) impaled on a nearby thorn bush received better value.

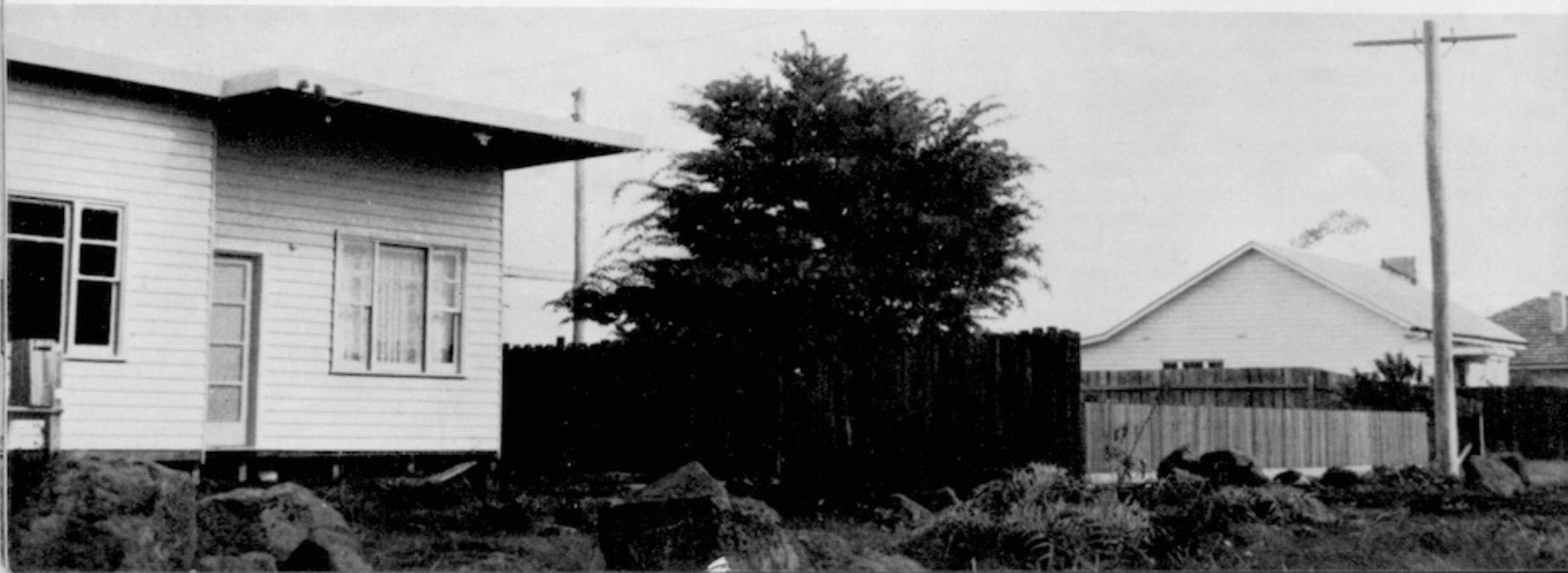
Most of the inhabitants of St. Albans take possession of their houses as soon as they are habitable, and struggle to complete them with H.P. finance for materials and furniture while the pyramids of unwanted rocks wrested from the volcanic soil pile up on the nature strips. Our Credit Foncier loans have assisted many to obtain homes, but in this office we wish we had unlimited money to help all the deserving cases.

The Keilor Shire office is a three mile bike ride from this office, and a hard three miles it is in this windy district. When a migrant comes to us diffidently waving a Shire rate notice and asks, "Can I pay Shire here for rates?" smilingly Mrs. Blahut answers "Ja, ja, but fourpence you must pay for the stamp!" And another notice joins the pile for our daily bulk cheque.

We keep a small garden here to produce flowers for the office, and bulbs and cuttings for the admiring and admired lady customers.

We think this is a friendly office. But then it is not hard to be amiable to our New Australian customers — they are a friendly people.

*Gardeners at St. Albans need a strong arm — and a crowbar — to wrest the rocks from the soil.*





## DESTINATION ROME - 1960



OF ALL the entertaining surprises the Olympic Games held for Melbourne citizens in 1956, one of the sharpest was the revelation that basketball was anything but the tiggy-touchwood, girls-only game many of them had imagined.

Basketball, particularly as it is played by men, is a vigorous, fast-moving test of fitness and skill, and it has the tremendous advantage over most ball-games of being readily adaptable to daylight or artificial light, and can be played indoors or out. In practice, it is played mainly as an indoor game, and mainly at night; which makes it the perfect ball-game for Melbourne's capricious weather.

Regulation size of a court is 92' x 50', but halls of that size are hard to find, and in Melbourne many games are played on under-sized courts. Teams are five-a-side, but captains can call for replacements as often as the fortunes or tempo of the game demand. The game is played in two halves of twenty minutes each.

Currently, there are some 2,500 young men playing basketball in Melbourne alone, and the game has a big following in country centres. One of the most fruitful recruiting sources of players is the missionary work being done for the sport

amongst school children. For a shilling a head, school children can spend an afternoon at the Albert Park Stadium, new headquarters of the game in Victoria. In return they receive use of equipment including balls, and the services of skilled coaches and umpires.

This stadium at Albert Park is the biggest thing that has happened to Victorian basketball since the Games. Built at a cost of £50,000, of which the V.A.B.A. contributed £22,000 and the Albert Park Trustees the balance, the stadium has six courts, two of them up to top international standard, and lavish dressing-room and shower facilities.

Every good basketball player in Australia is nursing hopes of making the side for the Olympic Games at Rome next year. For aspiring international players, first step to Rome is to make the interstate side for the Australian championships to be held in Adelaide next September. Our players did reasonably well in the Melbourne Olympics, finishing 12th in a field of sixteen. That performance is seen in its true perspective when it is remembered that for our players the Games offered their first experience of international competition.

For girls, basketball is not an Olympic event, but the girls are as enthusiastic as their brothers. Two years ago, a team of Australian girls won their share of matches at an international tourney held at Rio de Janeiro. In Melbourne, headquarters of the girls' game is the Showgrounds.

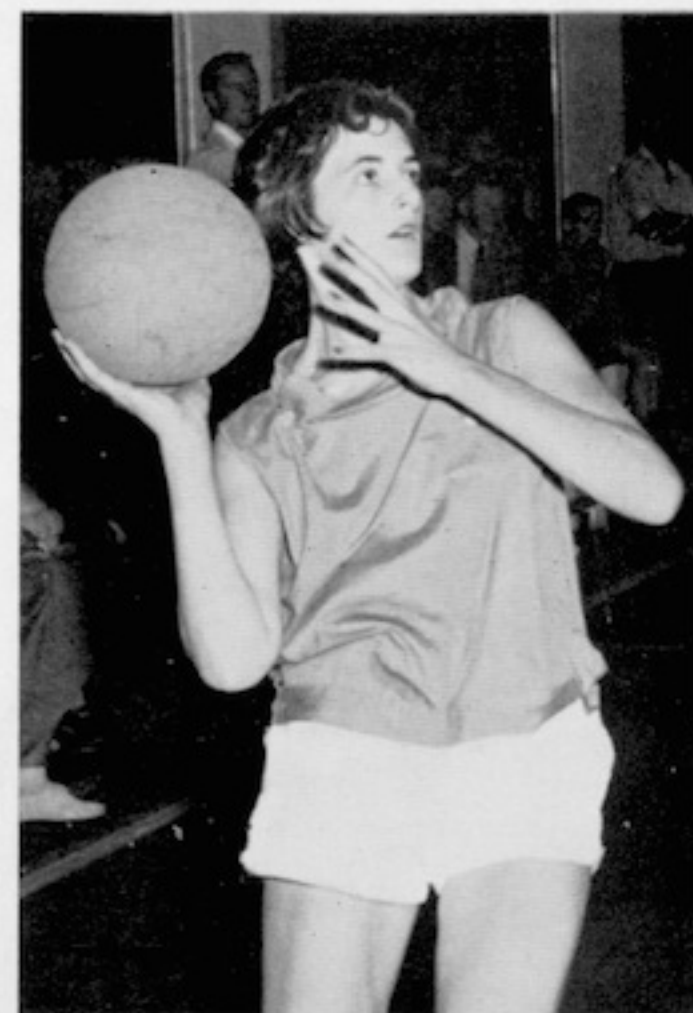
Basketball in our Bank received a great fillip with the dual success of our men's and girls' teams in the V.A.B.A. summer competitions. Both sides won the premiership of their competition. The pictures on this page were taken under match conditions, and give an idea of the excitement and appeal of basketball for both players and spectators.

*Upper left: Reg Saunders vies with a bigger opponent for a "jump-ball."*

*Upper right: Margaret Taylor looks on anxiously as Diana Winter throws for goal.*

*Centre right: Geoff Cox looks for a quick pass.*

*Bottom right: Heather Mills judges the distance to the basket.*





Edithvale.  
Kingsville.  
Oakleigh South.

## PROGRESS IN PREMISES

Moorabbin.  
Broadmeadows.  
Frankston.

