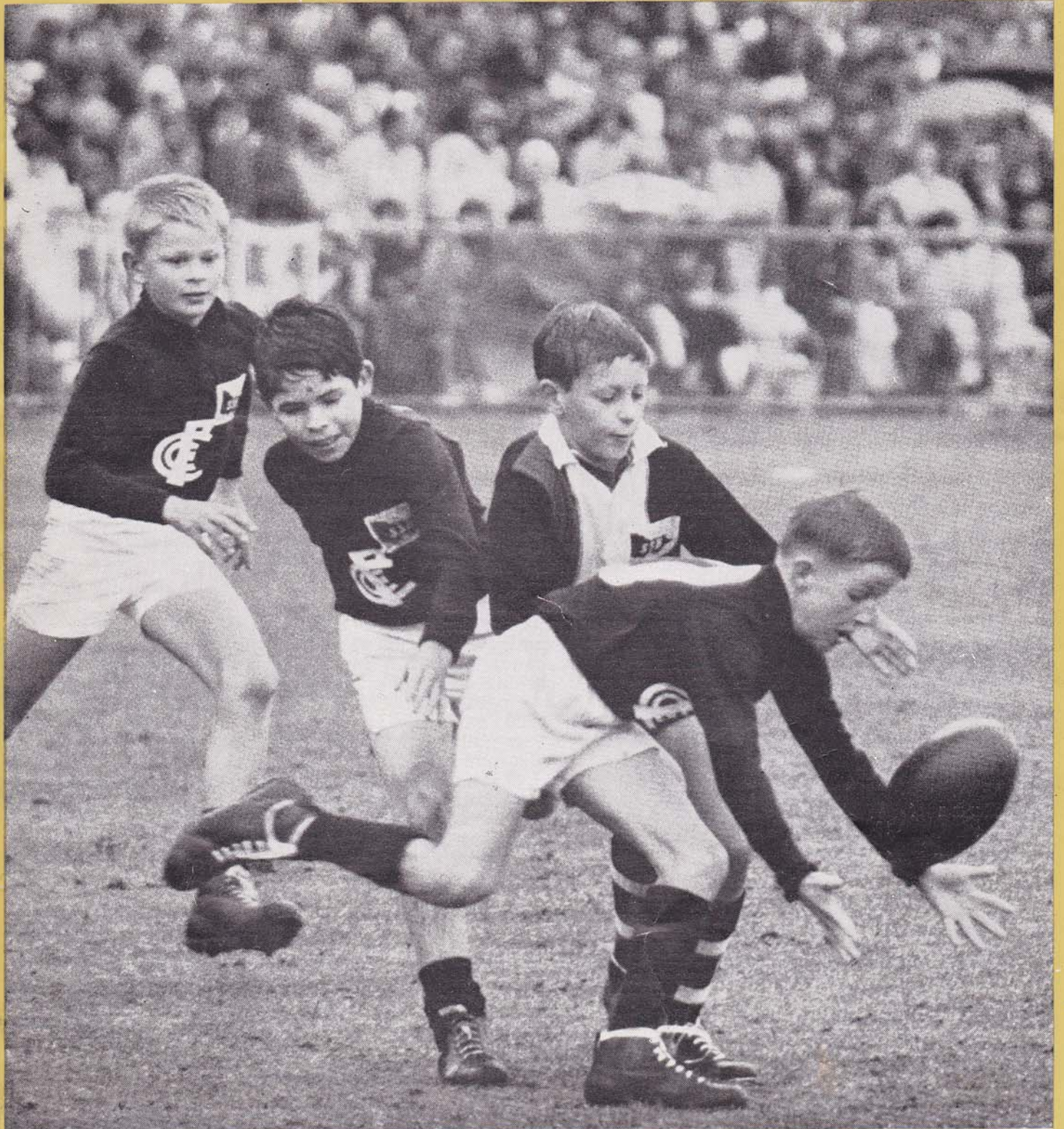


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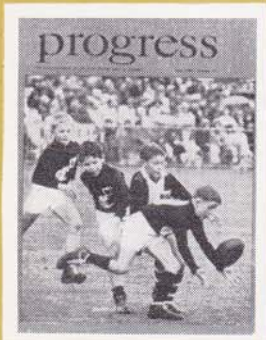


THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

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On Saturday, 13th May, after weeks of organisation and planning, the S.S.B. Little League kicked off. Our cover picture was taken at the St. Kilda-Carlton match. Turn to Page 8 for the background story of the formation of the Little League.

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THIS ARTICLE was written by Planning Officer Mr. Max Carr in collaboration with the editorial staff of Progress.

ON LINE AROUND THE WORLD

Earlier this year, the Bank sent systems officer Barry Hesketh and myself to investigate data processing and computer installations in the United States, the United Kingdom and Europe.

Our particular field of study was on-line banking, which involved the investigation of systems that are installed and in operation, as well as others which have not progressed beyond the planning stage.

We began our work at San Francisco, and zig-zagged across the United States to New York, where we spent a little more than two weeks. After the warmth of the Australian summer sun, the chill of the American winter came rather hard, particularly in Minneapolis, where the thermometer plunged to minus 30 degrees.

But we were compensated for sub-zero temperatures by the warmth of the hospitality we experienced everywhere in the United States. Although our itinerary was fluid enough to allow for deviations to any place where we felt there was worthwhile information to be gained, our main path had been pioneered for us by previous visitors from our Bank. This, no doubt, contributed to the welcome we received.

Among those previous visitors was Mr. T. E. Hall, our General Manager, and Mr. Alan McNaught, now secretary to the General Manager. They were in the United States in September 1964. At that time only eight savings banks had on-line installations, and it is a fair commentary on the speed with which electronics are changing the face of banking to report that we found that more than 200 banks in the United States (commercial banks, mutual savings banks and savings and loan associations) are currently using on-line or real-time computer installations.

It was an interesting and valuable experience to watch some of these systems at work, but we had to bear in mind that what works well for an American bank is not necessarily applicable to our own operations. Most American banks are confined to a small area and they have few, sometimes no, branches.

It is necessary for a bank in the U.S.A. to obtain Government sanction before it opens a new branch, and this is not readily given.



Max Carr and Barry Hesketh found American businessmen hospitable and ever willing to provide information. They are shown here (Barry on the left) dining with a senior executive of the National Cash Register Co., at Dayton, Ohio.

An outstanding example of the effects of this restriction can be seen in the functions of the First National Bank of Chicago.

Although the First is one of the largest banks in the world, it is confined to one branch — but what a branch! It sprawls around and above a city block comparable in size to about half the area of Melbourne, bounded by Swanston, Elizabeth, Lonsdale and Little Bourke Streets, and while we were in Chicago, the First was negotiating for even more land.

It is possible for an American bank to grow as large as the First, because in the U.S.A. apartment-living, close to the heart of the cities, is much denser and more popular than anything we are used to.

Like all the big American banks we saw, the First in Chicago has lavish appointments, but we, naturally, were more concerned with their data processing operations. Confined as it is to one office, this bank is ideally suited to an on-line system, and in fact, to data processing generally. Barry and I were quite fascinated to learn that the First National has no less than ten computers, each with a different field of operations; one computer, for example, does nothing else but process the data of the Chief Accountant's department. It was a matter of considerable interest to us to discover that their planning officers are trying to work out a system by which the functions of these ten computers can be integrated

into one giant computer — virtually centralising computers!

The banking scene apart, we found that computers were entering more and more into the commercial life of the Americans. For example, the use of telephone and telegraph lines to communicate automatically with central computers from terminal devices is becoming widespread. This technique enables rapid transmission of computer processed information to places located as far from the computer as telephone lines extend.

Electronic Eye Recognises Writing

Once it would have sounded like something out of H. G. Wells or Jules Verne, but there is now in its formative stages in the United States, a practical machine — an optical reading device — which can read handwritten numerals and letters.

This is a quite startling advance on the previous ability of machines to "read" only punched holes, because this was really not much different from the functions of an old-fashioned pianola.

A prototype machine was exhibited at the New York world's fair, where it read 18.5 million handwritten numbers. The practical application of this process is very important to data processing, because its successful development would eliminate what is now a necessary preliminary step to computer operations, the transference of handwritten information into the punched-hole language that computers understand.



This is one of the remote teller units connected with the on-line system at The Bowery Savings Bank, New York. Over 200 banks in the U.S.A. are now "on-line."

This IBM optical reader can convey certain hand-written information, such as the numbers on a sales docket, directly into a computer without the need to first transfer the information onto a punched card.



Computer That Talks

A further example of the extension of a computer's ability to process and convey information with almost instantaneous rapidity is the development of a computer that talks.

We saw this in operation at the New York stock exchange where a voice-answering system is installed.

The system operates in this fashion: as the bulls and the bears and the run-of-the-mill hopeful investors trade in a particular share, the result of their transactions is fed into a central computer at the instant they take place. A second after a transaction affects a price of a share or stock, the computer has the information processed and ready to be communicated.

An investor who wants the current information about a share in which he is interested can dial the code number allotted to that particular share and receive a voice response from a magnetic disk computer unit which tells him the latest quotation and trading details. It follows that it is possible for an inquirer to receive a different and more up-to-date answer about his investment than his friend who may have rung only a second before.

At this point I have to remember the space limitations imposed on me by the editor of Progress and leave further observations to the next issue.

In that issue, I will discuss some of the other ways in which electronics are affecting American banking and industry generally, before moving on to the data processing picture in the United Kingdom and Europe.

Just to conclude, for now however, you might be interested in one or two superficial observations which Barry and I formed on the American way of life.

All that you read about the pace of American business life is true — they do go briskly about their affairs. But that has its compensations. We found, for example, that nobody begrudged us an appointment as early as nine o'clock in the morning, a time when an English businessman would not dream of talking to you.

We found, perhaps contrary to your impressions, that religion occupies a prominent part in the lives of very many Americans. I attended church services every Sunday when it was at all possible, and I found the churches large — as everything is in the U.S.A. — but, more importantly, well attended. And, somewhat to my surprise, I discerned little, if any significant difference between their services and those I am used to at home.

One final quirk of American eating habits — I doubt if Barry and I ever had a meal in the U.S.A. which was not accompanied by two things — a salad on the side, and carafe of iced water.

Those Americans really love their salads and iced water.



Take 97 capable, attractive girls and try to select three of them for a coveted overseas trip. It is a task to daunt any group of men, but it had to be faced by the judging panel, consisting of Mr. D. N. P. Kelly, acting Assistant General Manager; Mr. K. W. Elder, Staff Superintendent; and Mr. T. S. Craddock, Manager, Public Relations and Advertising, who chose the three girls who will help the staff of the Hawke's Bay and Gisborne Savings Bank to make a smooth transition to decimal currency next month.

Of the 97 applicants, the judging panel, after perusing their reports, interviewed 26, including girls from as far away as Heyfield and Nagambie, and after assessing the

girls on appearance, personality, general knowledge, as well as their bank background, reduced the field to five finalists.

These five girls, Judith Coffey, Shirley Croft, Margaret Green, Sue Jenkin, and Dorothy Walter were then entertained at lunch by the General Manager, Mr. T. E. Hall, before the final, difficult decision was taken, and Judith, Shirley and Dorothy were told the good news that they had been selected.

We wish them a memorable and enjoyable visit to New Zealand, and there is no doubt that they will be worthy representatives of the Bank.

OUR GIRLS FOR N.Z.

At 22, Judith Coffey is the youngest of the New Zealand-bound trio. She puts to shame the myth that woman athletes must surrender their feminine charms if they are to be successful in sport. Judith combines good looks and charm with considerable success in athletics. She has represented the V.R.I. club as a sprinter, long-jumper and particularly as a javelin thrower — she is one of the best exponents in Victoria of this difficult sport.

Judith is also better than average at basketball, swimming, squash, bowling, golf — you name the game, Judith plays it. As further evidence that sport does not detract from femininity, Judith has rare skill with a crochet needle, and in fact won first prize in the dressmaking section of the 1965 staff hobbies competition with a suit she crocheted.

Judy, who joined the Bank at Moonee Ponds in 1961, has been at Elizabeth Street since 1964.

Dorothy Walter is a Western District girl. She joined the Bank at Warrnambool in January 1958, and remained at that branch until her posting to the Chief Inspector's Department late in 1965. As might be expected of a girl who grew up near some of the finest beaches on the Victorian coast-line, Dorothy loves the water, and she goes swimming at least once a week all the year round. Her other main sporting interest is tennis.

Dorothy is single and heart-free, but when she does decide to get married she will bring to domestic life, her outstanding skills in dressmaking, floral art and cake decorating.

Like Shirley Croft, Dorothy has been to New Zealand before. She had four wonderful weeks there at the beginning of last year, and formed an attachment to both the people, whom she found hospitable, and the country which she describes as "a land to be proud of."

Shirley Croft is probably the best known young lady in the service. She joined the Bank at Elizabeth Street in January, 1957, and soon after was transferred to Sunshine. When it was decided to appoint girls to the relieving staff, Shirley was the first one chosen, and in eight years as a "stirabout" she worked at over 100 branches before joining Custody Staff last December.

Ever since her own Brownie days, Shirley has been actively associated with the Girl Guide movement, and is now a senior administrator as a Guider, a Skipper of Sea Rangers, and a treasurer of the Ranger Branch Committee.

This will not be her first visit to New Zealand. She spent five weeks there a few years ago, and loved every minute of them.



AS the character in *Captain Swift* said: The long arm of coincidence has reached after us. Just a day or two after we had written an article on the role of the Grade H officer in branch operations, we heard the news that henceforth the Grade H title would give place to the new designation, accountant grade three.

So, believe it or not, the fact that this article happens to be topical is just a coincidence. What gave us the idea in the first place was a casual lunch-time conversation during which we heard one relieving manager say to another:

"You're off to so-and-so branch? You'll have no worries there, the Grade H is a beauty!"

This snatch of conversation set us thinking about the role this officer plays in branch operations. We discussed the subject first with the Forest Hill manager, Mr. Jim Roberts, who happened to be doing a relief trip in Head Office.

Jim, who, of course, is a very learned gentleman, quoted us a passage from the writings of a third century A.D. philosopher named Diogenes Laertius, which Jim claimed exactly described the attributes of a good accountant three.

"Capable of adapting himself to place, time and person, and of playing his part appropriately under whatever circumstances."

Later we were to appreciate the accuracy of this description, but first we checked with Staff Department and learned that an officer with good reports can expect his first classified appointment in his 12th or 13th year of service. He would then be in his late twenties, young enough to be flexible in his thinking, and adaptable to innovation and change, yet mature enough to exercise authority and accept the responsibilities of controlling staff.

His change in status to a classified officer brings a salary increase of about \$450, and for most officers this would be by far the biggest increase to that point of their careers.

We found that the duties of an accountant three vary with the size of a branch, and, in some cases, with the way a manager prefers to run his office.

At Ivanhoe East, which is a grade three manual branch, Ron Kelly is second-in-charge, and has to have some of the adaptability of a chameleon to change. In the same day he might step into the manager's shoes to open a cheque account, act as an accountant by doing the monthly return, preside over the new accounts counter, take a lunch-time spell on the cash, and help the clerks with a rush posting.

Ron's manager, Mr. Jack Aspinall, looks on the accountant three position as a training ground.

"At this period of his career," Mr. Aspinall said, "an officer must become a little more remote, because he must begin to exercise control over staff."

At Mount Waverley, which is a Grade 1

branch, and, of course, mechanised, we found that the accountant three, Peter Woods, is third in command to manager, Mr. Alan Doyle and accountant one, Kevin McDonald.

Mr. Doyle summarised the accountant three's function at his branch in this way:

"He works very close to the officers who are junior to him, and the example he gives is most important. If he is a hard worker — as Peter certainly is — the rest of the staff will live up to the standard he sets."

Kevin McDonald described the accountant three in a large office as a bridge between the young officers and the senior management, adding that because he is closer to them in age, the juniors take most of their problems to the accountant three, who either solves them on the spot or gets the answers from the accountant or manager.

"In this way," Kevin said, "the accountant three is both a teacher and a student."

We saw a further variation in the accountant three's role when we called at Oakleigh, which is a Grade C branch. Here the staff of 18 includes five classified officers: manager Mr. Jim Hall, accountant one Jack McCausland, accountant two Leo Kennedy, and two accountants three, Ken Cox and Bill Coutts.

(The Accountant Three)

A MAN

In a thoughtful appraisal of the accountant three's position, Mr. Hall said:

"Prior to his first classification, an officer works largely under direction and is subject to close supervision. But by the time he has been in the bank long enough to be classified, he should be competent to perform any clerical function without direction. He brings this accumulated clerical competence to his new position, and I expect him to add to that competence a recognition of the fact that he has become part of the management team. He should be able to display initiative and have the ability to control others."

"The accountant three should be both a buffer and a conjunction, and whether he realises it or not, his new appointment involves not only a change in duties, but a change in thinking."

Having heard the role of accountant three described variously as a bridge, a buffer, and a conjunction, and having watched some very competent accountants three at work, we appreciated that he must indeed be "capable of adapting himself to place, time and person."

In short, a man for all seasons.



FOR ALL SEASONS

ABOVE: The management team at Oakleigh: ranged around manager Mr. Jim Hall (seated) are (from left) Jack McCausland, Ken Cox, Leo Kennedy and Bill Coutts.

FAR RIGHT: At Mount Waverley Peter Wood is "king of the side counter".

RIGHT: Ron Kelly — man of many parts at Ivanhoe East.



The SSB Little League

On Saturday, May 13, more than 100,000 people saw the launching of the S.S.B. Little League when the opening round of games was played during the half-time interval at the MCG, Moorabbin, Essendon, Fitzroy and Footscray grounds.

This was the satisfactory culmination of many weeks of planning, negotiation and sheer hard work.

The first step after the birth of the idea, was to approach the V.F.L. for approval of the project in principle. By a happy coincidence, the secretary of the V.F.L., Mr. Eric McCutchan, had recently returned from an overseas tour of investigation, during which he had been most impressed by the success of baseball Little Leagues in the U.S.A.

With support from Mr. McCutchan we had no difficulty in securing the V.F.L.'s sanction, but thereafter we had to make contact with each of the League clubs to seek their individual co-operation.

Graham Donaldson played the major part in these negotiations. Graham is, of course, a former captain of Carlton, an ex-interstate player, and this season was appointed assistant coach at Carlton. He is well-known and well liked throughout the football world, and this was a tremendous help in enlisting the clubs' support.

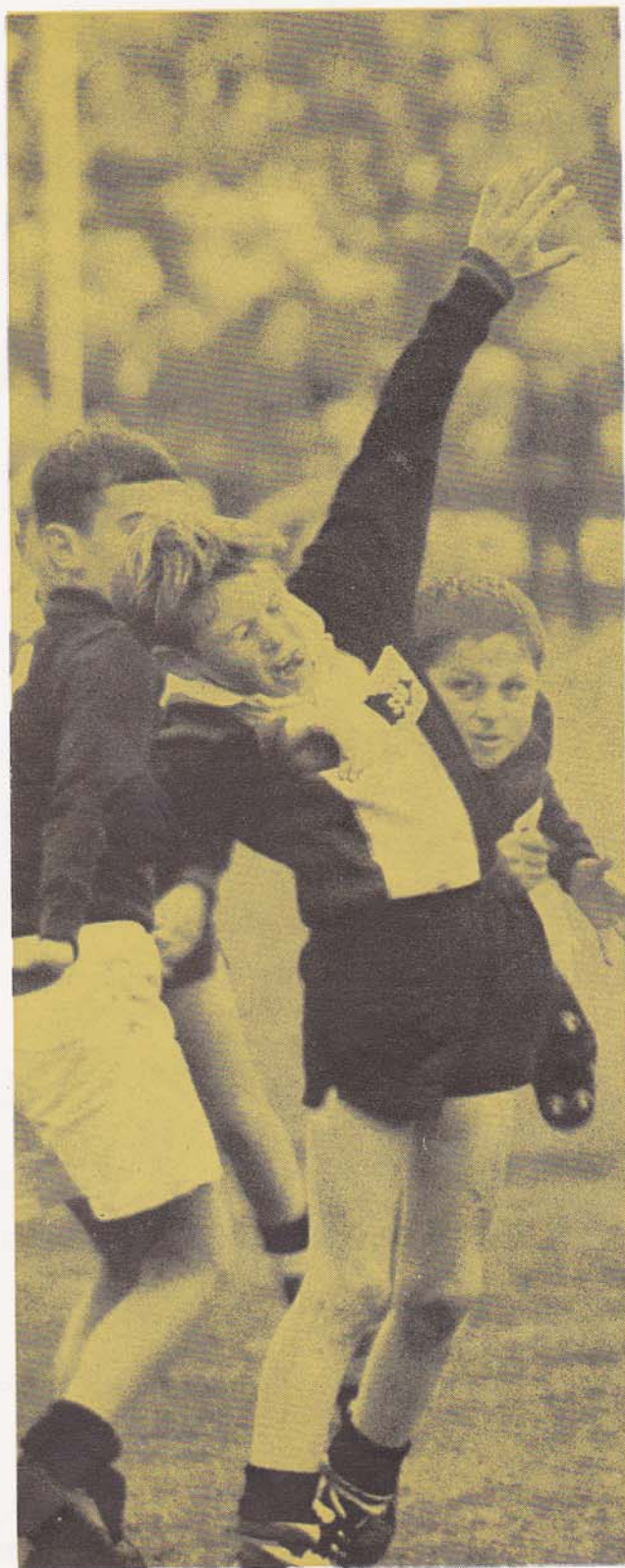
Finally, we obtained the co-operation of nine clubs, which is a very good start in the first season, particularly when you realise that the V.F.L. Under 19 competition began with only six teams.

Thereafter Graham had to do a lot of liaison work with the managers of each Little League team.

Meanwhile we had to arrange for guernseys to be made in club colours with the addition of an S.S.B. emblem; goal posts, which are also surmounted with the Bank's emblem; boundary markers and other equipment.

The inaugural announcement of the Little League was made at a Press conference, as a result of which we have had some excellent publicity, and later a function was held at Staff Training Centre to "brief" team managers on the organisation of the competition.

The Little League will help to cement the excellent relationships the Bank has long enjoyed with the youngsters of Victoria.



There is plenty of action in this shot from the St. Kilda-Carlton game in the opening round of the Little League, but the puzzle is: where is the ball?



V.F.L. President, Sir Kenneth Luke (left) chatted with the Bank's Chairman of Commissioners, Mr. J. M. Anderson.



Organiser of the Little League, Graham Donaldson (left) was pleased with the enthusiasm shown by Channel 9 personality, Tony Charlton.



V.F.L. secretary Mr. Eric McCutchan (left) looked a trifle apprehensive as Ron Barassi's demonstration of "palming the ball" seemed likely to contact Mr. Trevor Craddock, manager Public Relations and Advertising.



The Assistant General Manager, Mr. Don Ross (centre) shared a joke with Kevin Hogan, chief football writer for The Sun, and Mr. Bill Brew, V.F.L. vice-president.



Chief Accountant Mr. Harry Torrens (left) was obviously amused by an exchange of banter between 3KZ commentator Harry Beitzel (centre) and Percy Beames, chief football writer for The Age.



At a meeting held at Staff Training Centre, Graham Donaldson explained the organisation of the Little League to club representatives.

COLUMN OF FIGURES

If there's a dishonest way of acquiring a dollar, somebody will try it out, but we never thought to see the day when anybody could get away with the caper described in this letter which recently arrived in Current Loans section:

Dear Sir,

I would like to request from you a copy of the quarterly statement with regard to the loan on my house. Apparently the original was abstracted from my letter-box and cashed as a cheque at a restaurant in Elizabeth Street, Melbourne!!! The manager of the restaurant is to make a complaint to the police against the person who pulled the swifty, and I will report the loss to the local police.

No wonder Scotland Yard has issued a special warning against Australian confidence tricksters who have the dubious distinction of being the most adept practitioners of their craft in the world.

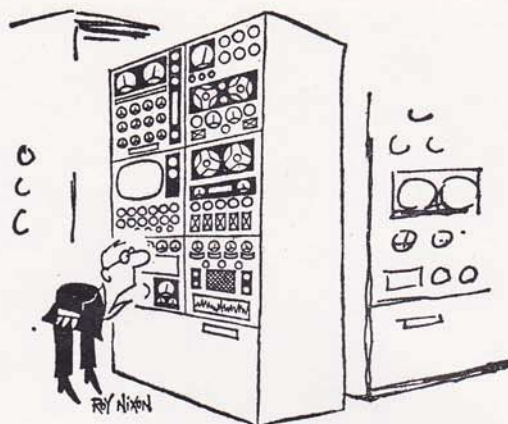
Here is another example of their skill which recently deceived a teller in one of our inner suburban branches. A very well-dressed, well-spoken gentleman, claiming to be a doctor, asked the teller to cash a social service cheque for \$18. He explained that he had to have some emergency repairs made to his car at a nearby garage. He was out of ready cash but had received the tendered cheque from a patient. The teller politely explained that he could not cash the cheque unless the doctor had an account at the branch.

With equal politeness, the "doctor" accepted the explanation and walked away, a stethoscope trailing prominently from his hip pocket. Seeing this, the teller had a change of heart, called "the doctor" back and cashed the cheque, which proved to have been stolen.

Handy booklet

The booklet on public speaking and conduct of club and society meetings which Mr. Chris Ryan wrote some 10 years ago has been through several reprints and is as popular as ever.

If you feel that you would win friends for the Bank by distributing copies of the booklet, you can obtain them free from the Publicity Department.



"Because I've been here longer than you — THAT'S why I'm higher up on the holiday list!"

Can you guess?

Here is a picture puzzle for you, and a few clues. The year was 1913, and the snow may give you a guide to the locality. This was one of the only two branches of the Bank which we ever had to close through lack of business.



If you guessed Walhalla, you are not right. This building originally housed our Omeo branch which was opened in 1912 and closed in 1918.

The old building lingered on until it was condemned as a fire hazard and demolished last month. Unlike Walhalla, Omeo branch came back to life when it was reopened in 1962, and it is now housed in spacious shop premises which we purchased in 1965.





MANAGERS of Head Office departments recently went back to school for an exciting two-and-a-half days' executive seminar conducted by I.B.M. Officers. The school room was the Board Room, and the subject was computers — their evolution, development and, most importantly, the magnitude of their potential.

BELOW LEFT: Morwell manager Mr. Wally Simpson and his staff will long remember May 10, the day their branch celebrated its golden jubilee. It seemed that everybody in and around Morwell called to join in the celebrations. The birthday cake was cut by Mr. Ernest Nadenbousch who had maintained the same account at the branch for 50 years. Mr. Nadenbousch is shown handing a slice of cake to three-year-old Andrew Donaldson, son of staff member Graham, who became a very popular identity in Morwell during the years he was captain and coach of the local football team.

BELOW RIGHT: On May 3, Joanne Honeychurch of Wangaratta had her second birthday. She received an unexpected extra present when her mother took her and her three-year-old sister Lisa into our Wangaratta branch to open accounts for them. Joanne received pass-book number 50,000, and an initial deposit of \$10 with the compliments of the Bank. In our picture, manager Mr. Les Goddard shows Mrs. Honeychurch where to sign the new account form, while Joanne (left), Lisa and Bill McKellar look on.

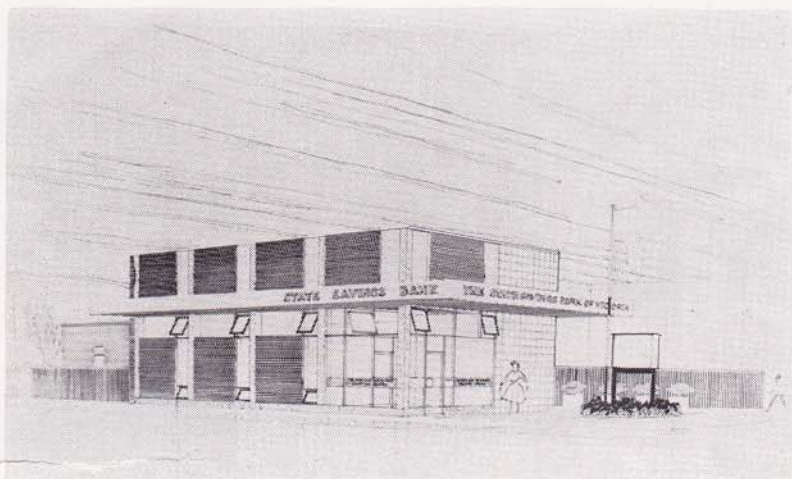
CAMERA

NEWSREEL



Progress in Premises

ARCHITECTS: CHIEF ARCHITECT, THE STATE SAVINGS BANK OF VICTORIA



DROMANA

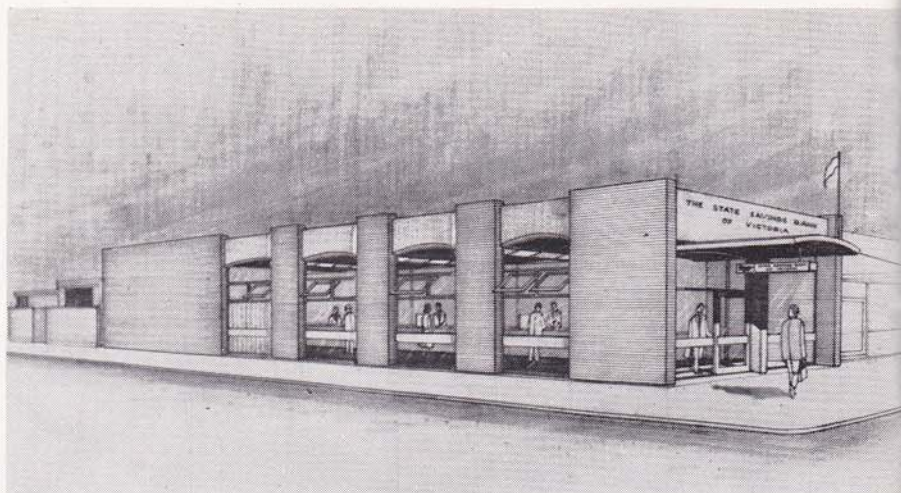
Project Architects: Noad and Millot.

The situation of the new Dromana premises, almost opposite the pier, will make it difficult for the staff to concentrate on their work. The brick building has a cantilever verandah to both street frontages as a protection from sun and rain. The building is set back 20ft. from the highway and will have a planted forecourt.

LAVERTON

Staff Architect: J. Lim.

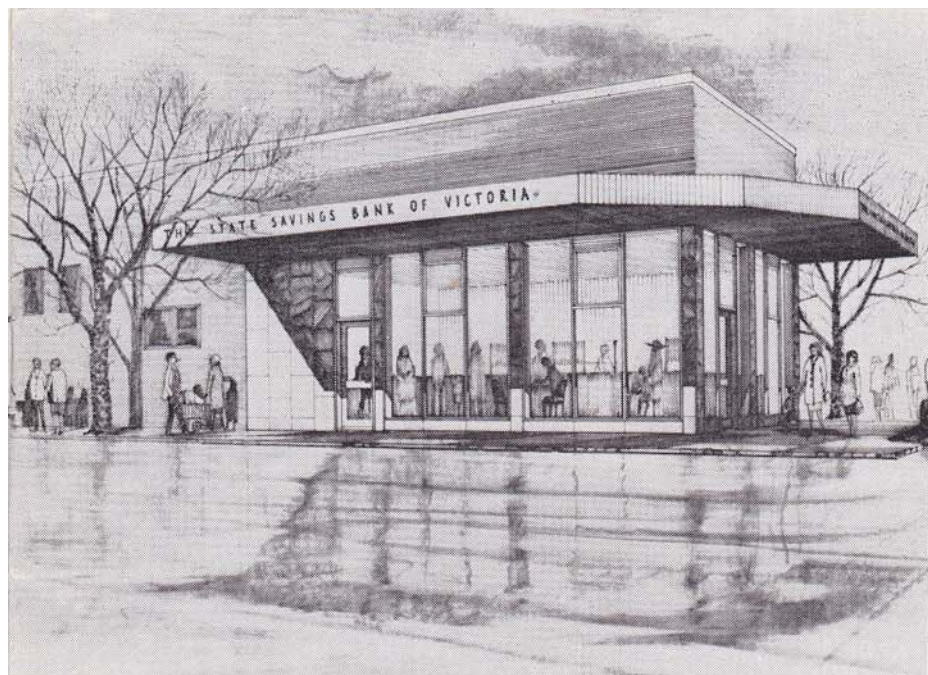
The rapid expansion taking place west of the City is illustrated by the opening of this spacious, attractive new branch at Laverton. A feature of the inside of the banking chamber is the unusual vaulted ceiling with its banks of strip lighting. Accommodation for three tellers has been provided in the plan.



CLIFTON HILL

Project Architects: Pupedis and Dixon.

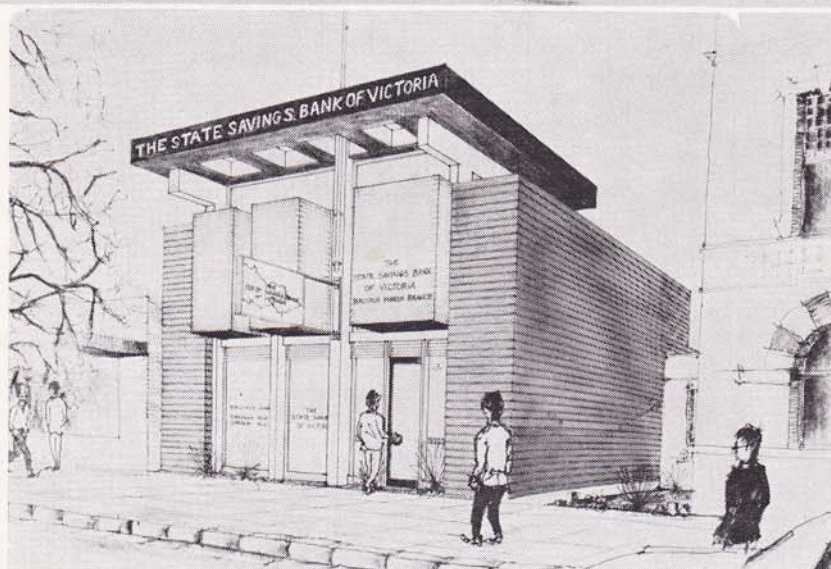
The old Clifton Hill branch, opened in 1889, is to be superseded by the handsome new structure shown here, which is in course of erection some 200 yards away from the present branch. A two-storey building like its predecessor, the new premises will provide comfort unheard of in the nineties, with its gas central heating, attractive staff amenities section on the first floor and enclosed car park. The old branch has not, however, reached the end of its usefulness. It is to be retained as a sub-branch and as the manager's residence. October is estimated as the completion date.



KEON PARK

Project Architects: Jones and Campbell.

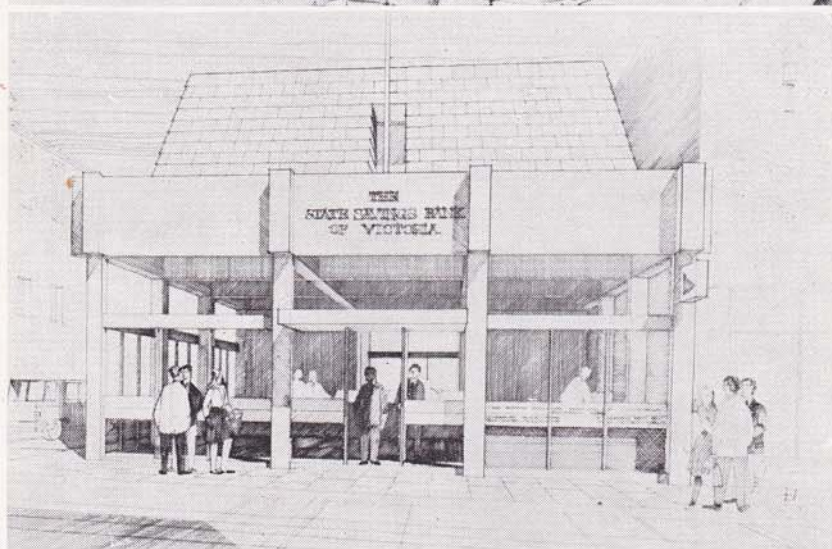
If the other branches we have opened in this area are any guide, our new branch, Keon Park, should have a very successful future. The branch itself is a very pleasing brick structure with floor to ceiling windows set off with columns of polished marble. The attractive interior has fittings of oiled teak with staff amenities section on the first floor.



BACCHUS MARSH

Project Architects: Best Overend.

Bacchus Marsh branch is now back at the old address, after occupying temporary premises for the past six months. The address, however, is the only thing that has remained the same. The clean, contemporary lines of the concrete frame building has charcoal grey rock-faced masonry walls and floor to ceiling windows in the facade. Staff amenities are housed in a mezzanine floor at the front of the building and the manager's office overlooks an enclosed and planted courtyard at the rear of the building.



FITZROY WEST

Project Architects: Pupedis and Dixon.

This striking looking building now being erected for our Fitzroy West branch is of reinforced concrete, and will be double-storied. The ground floor exterior with its sandblasted aggregate finish, broken with aluminium bronze framed windows and doors, will contrast strongly with the Welsh slates used on the first floor walls. Internally the walls will be lined with stained timber and staff amenities rooms will be housed on the first floor.

IN THE NEWS



Meet a busy man

Reading is the only recreation listed in Who's Who by Mr. Harold C. Chipman, I.S.O., LL.B., newly appointed Deputy Chairman of our Appeals Board. And, as a member of the Commonwealth Literature Censorship Board, he has to combine even his reading with work.

That is only one of several quasi-judicial positions which Mr. Chipman holds. He has been a member of the Town and Country Planning Act appeal panel since 1962, and he performs certain appellate work for the Department of Labour and National Service.

A past Public Trustee (1957-58), Secretary to the Crown Law Department (1958/62), Government Member of the Public Service Board (1955/57), Mr. Chipman has also found time to arbitrate between the Trotting Control Board and the Royal Agricultural Society over the rent the T.C.B. should pay for the Showgrounds; lecture at Melbourne University on the practical workings of the Public Service; draft the statutes for La Trobe University; and to perform a similar job for the Victorian Institute of Colleges.

In the words of the old maxim — if you want a job done, give it to a busy man.

Never too old

On May 31, 1912, our Bank had to surrender its Post Office agencies to the newly formed Commonwealth Bank. We immediately opened 319 new agencies, many of them in places of private business. Twelve months later the then General Manager, Mr. George Emery, reported: "The newly appointed Agents have fully justified their appointment."

On October 11 last year, with the death of Mr. N. (Webb) Hodgetts of Landsborough, the Bank lost the services of the last of our original private agents. In Mr. Hodgett's place, we appointed his sister, Miss Ellen M. Hodgetts, who had been assistant agent since June 1, 1912. Miss Hodgetts is in her young seventies, and some of her friends thought she should retire from her large and busy store or at least lighten the load by relinquishing the S.S.B. Agency. To these suggestions Miss Hodgetts retorted that she was far too young to consider retirement and she would not contemplate giving up the agency because there was nobody in the town capable of conducting it as Webb would have liked. Eight months after Miss Hodgett's appointment, agency examiner, Mr. Bill Wood, reports: "We can confidently paraphrase Mr. Emery and say: 'The newly appointed Landsborough agent has fully justified her appointment'."



Heady experience

For Sue Jenkin of Elizabeth Street this visit to Ubaldo of Rome started out like any of the other umpteen hairdressing appointments she had made in her life.

Things started to change, however, when the two owners of the salon bustled up and subjected her to a searching scrutiny, before turning to each other and nodding in agreement. They changed more dramatically when the owners asked Sue if she would consent to be their model in the Australian Master Hairdressers' championship. It seemed that Ubaldo of Rome, having won the Victorian section, was to compete for the national title in Brisbane in June. Would Sue agree? She certainly would, thank you very much. And that is why she has spent this past week (June 2-9), in sunny Brisbane wearing a wardrobe of clothes presented by the Australian Wool Board, and changing her hair style several times a day for the benefit of the judges and the battery of television and press cameramen who have been following the contest coiffure by coiffure. Incidentally, have a look at our photo of Sue and see if you can judge what makes the ideal hairdresser's model. The texture of the hair? No. The bone structure of the face? No. It is the neck and shoulders which must give a nice balance to the head. In Sue's case, very nice indeed.



Wedding Belles

ABOVE RIGHT: The wedding of Jim Hayne (Boronia) and Jean Sharp (Emerald) at St. Mark's, Emerald, was a real S.S.B. production. In addition to the bride and groom, three other members of the staff were in the bridal party. From the left is groomsman Peter Hayne (Heathmont) bridesmaid Rhonda Ritchie (Emerald), the bride and groom, bridesmaid Joan Frawley (not S.S.B.) and best man Jeff Bentley (Belgrave). The two charming flower girls are sisters of the bride.



RIGHT: About to leave for the reception following their wedding at the Assemblies of God Church, Oakleigh, Mr. and Mrs. David Bradshaw smile for the cameraman. Mrs. Bradshaw, nee Cherry Dell Riupassa, works in the Cheque Section, Elizabeth Street. (Matchless Photos.)

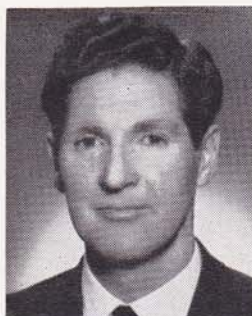


BELOW RIGHT: Mr. and Mrs. Weymouth sign the register at St. John's, Footscray. Mrs. Weymouth was formerly June Lee and is on the staff at Sunshine. (Murford Studios.)

BELOW: Happy smiles from Mr. and Mrs. Darryl Grady, who were married at Aberfeldie Methodist Church. Mrs. Grady, the former Denise Morgan, is a well known member of Staff Department. (John Travers Studios.)



OUR NEWLY APPOINTED MANAGERS



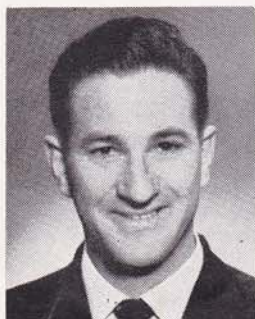
F. I. ALEXANDER,
Relieving Staff.
Frank comes from St. Arnaud
and was 17 years on the
St. Arnaud staff before com-
ing to Melbourne in 1958.
He had an outstanding foot-
ball career with the North
Central League, playing for
about 12 years and winning
almost every award in the
League. He still plays foot-
ball and cricket for his local
church team.



J. B. DICKSON,
Peel Street, Market.
Most of John's spare time is
taken up with church work.
He runs a Bible class for
young teenagers and various
social activities in connec-
tion with it. He does, how-
ever, manage to keep fit
with a weekly game of
squash. John and his wife,
the former Peg Rewell of
Custody Department have
three children.

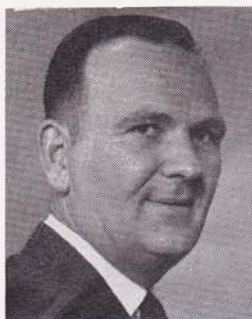


W. J. BIRCH,
Balwyn East.
Bill's willingness to give a
helping hand to anyone who
needs it is illustrated by
the amount of time he has
given to the O. W. & D. S.,
first as a committeeman and
for the last 10 years as a
trustee. A clever watch-
maker, Bill's hobby is re-
storing antique clocks. He
and his wife have three teen-
age sons.



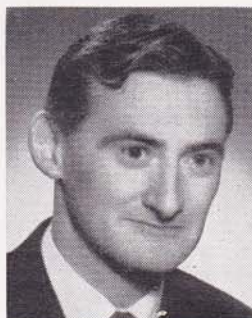
M. D. LEHMANN,
Goroke.

Football has figured very
largely in Maurice's life. He
played in Melbourne's first,
reserves and under nineteen
teams, then had six seasons
and over 100 games with
Moorabbin. Since giving up
as a player he has coached
teams at Rosebud, Clayton
and Tooradin. Gem collecting
is a hobby shared also by
his wife and two daughters.

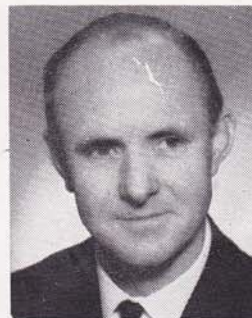


J. W. DAWSON,
Lancefield.

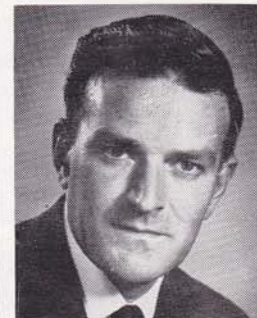
John joined the bank at
Clunes, then had some ten
years at suburban branches,
but apparently found country
life more to his liking, as
he went to Camperdown in
1958 and has since been in
Maryborough and Shepparton.
He lists fishing and following
Collingwood's prowess as
his sporting interests. Has
five children.



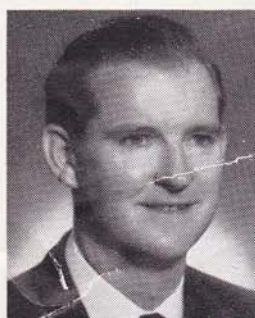
B. D. CLARKE,
Lakes Entrance.
Brian is a keen swimmer,
so naturally he, as well as
his wife and their four young
children, are delighted with
their Lakes Entrance appoint-
ment and can hardly wait
for the summer. In the
meantime they're looking
forward to exploring the sur-
rounding countryside.



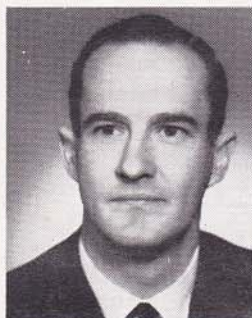
L. PELLETIER,
Mt. Eliza.
Lindsay, who lives at Black
Rock, is fond of the sea
and happy to be at a bay-
side branch. A former cric-
keter who played for Black
Rock for 15 years, he now
gets his exercise from golf
and gardening. His daughter
is a trainee teacher and he
has two schoolboy sons.



I. W. SPOWART,
Meenyan.
A keen fisherman, Ian is
looking forward to some good
catches while in Meenyan.
As a contrast to fishing,
Ian's other sporting interests
are tennis and badminton.
He also enjoys gardening.
He and his wife have a son
Geoffrey, aged 7, and a
daughter, Dianne, 5.



J. F. HARRIS,
Lang Lang.
Jack played 80 games for
the Bank's football team in
the happier days when they
were in "A" grade, but now
keeps fit on the trampoline.
He has one in his back yard,
and consequently the Harris
home is a rendezvous for
all the young friends of
Jack's two eldest boys.



C. L. MAGGS,
Stratford.
Clive comes from Gippsland
— he began his banking
career at Warragul — and is
happy to be returning there.
Both he and his wife are
very active workers for their
church, where Clive is an
Elder, and this work takes
up most of their spare time.
They have two sons.



J. T. K. HASSED,
Keilor East.
Until the last couple of
years all of Keith's service
has been in Head Office,
first as an inspector's clerk
and then in current loans.
He is a B.Com. of Melbourne
University and a qualified
accountant. In summer most
of Keith's spare time is
spent as crew of a Gwen 12.



D. E. DIMSEY,
Relieving Staff.
A former "A" Grade runner
Don keeps fit with rowing
between 12 and 20 miles
every Saturday. Was a mem-
ber of the crew in the
Veterans race for the last
Head of the Yarra Regatta.
The father of two boys, Don
is the president of his
church's gymnasium group.



P. F. JACKSON,
Supervisor, Elizabeth Street.
Now that winter's with us
Peter's Saturdays are main-
ly spent following the for-
tunes of Richmond and he's
firmly convinced that this
is "the year of the Tiger".
Peter played cricket for some
years with Boroondora, but
has now turned to golf. He
and his wife, June, have a
family of three.