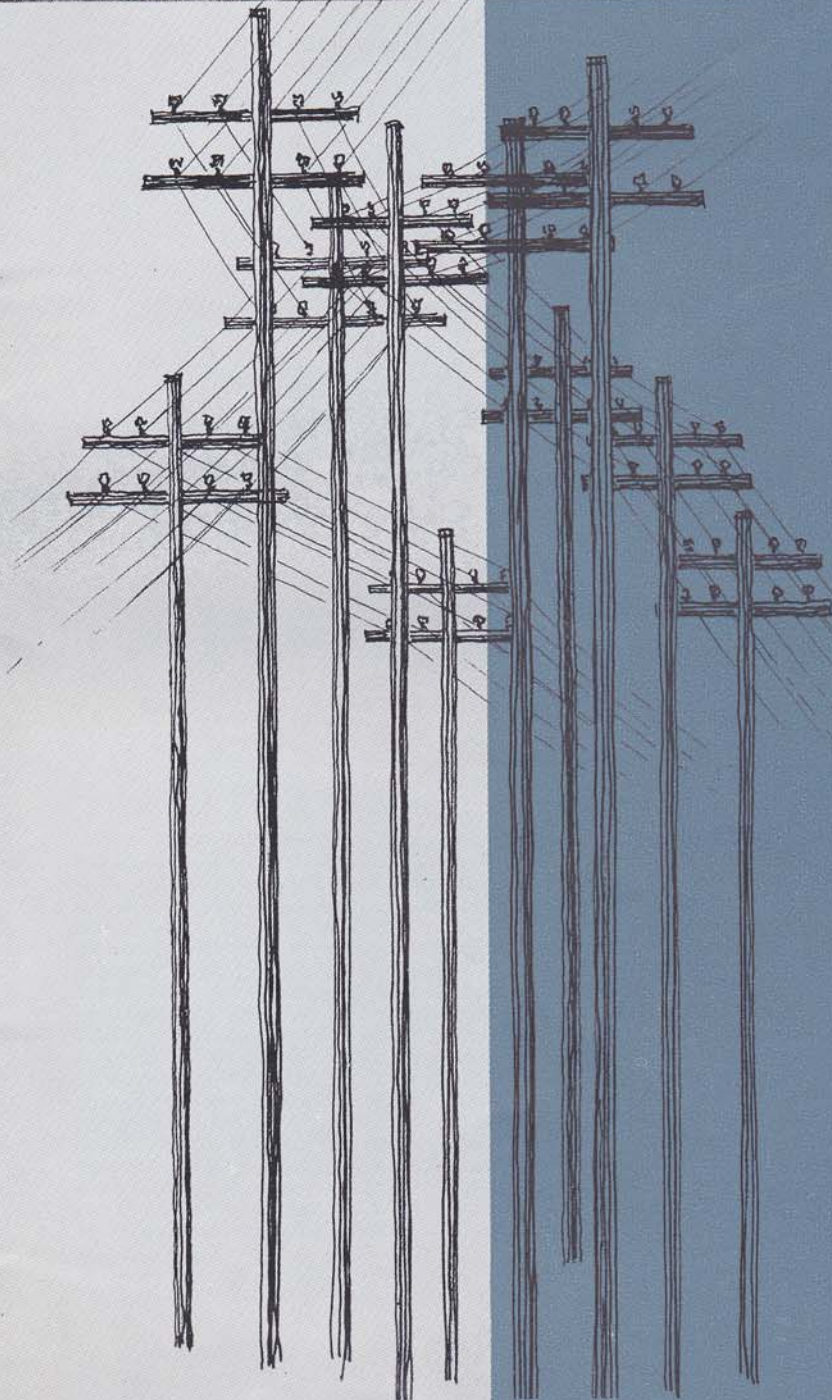


progress



THE STAFF MAGAZINE
OF THE STATE SAVINGS
BANK OF VICTORIA

October, 1968
Number 29



THE OTHER END OF THE LINE



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.

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The suggestion for this feature article came from our old friend, Mr. Jack O'Donnell, manager at Trafalgar.

Jack asked us to publish a photograph and brief pen picture of some of the people in Head Office departments with whom branch staff are often in contact by 'phone.

Jack was thinking not so much of heads of departments as of chaps perhaps not so well known to the majority of branch managers.

Once we started on the article, we found it would take nearly a complete issue of Progress to deal, even briefly, with all the officers concerned. Will you therefore regard this as an instalment of a series to be continued in subsequent issues. You might like to keep the instalments for future reference.

A MAN TO TALK TO

The OTHER end of the line



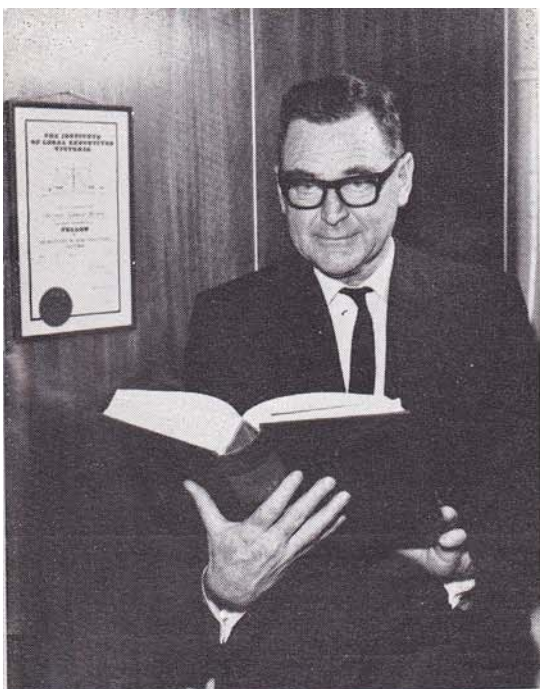
Staff Counsellor, Ian Nichol, has an imposing and well-earned string of letters after his name—B. Com., F.A.S.A., A.C.I.S., A.F.A.I.M., indicating that he is a Bachelor of Commerce, Fellow of the Australian Society of Accountants, Associate of the Chartered Institute of Secretaries, Associate Fellow of the Australian Institute of Management.

His connections with these organisations are an invaluable aid to his counselling work, because, to use his own expression, "they are an open sesame to all sorts of helpful people."

Much of his work centres around the younger members of our staff, and the interests of youth—their joys and tribulations—have occupied Ian Nichol's attention for over 40 years. Since 1924 he has been a prominent member of the Y.M.C.A., holding the most distinguished positions in that great Association, and he has twice been a delegate to world conferences—India (1937) and France (1955). He is a past treasurer of the Presbyterian Young Men's Organisation, and a past treasurer of the Melbourne University Graduates Association.

Of great value in his counselling, too, are his positions of Trustee and Council Member of the Cairnmillar Institute, world famous for its assistance to people with psychological and psychiatric problems.

Married, with two adult sons, he is a member of Willison Bowling Club, the M.C.C., and the R.A.C.V.



WELL GROUNDED IN LAND

Most dealings in land in Australia come under the Transfer of Land Acts and are relatively uncomplicated. For this we can thank Robert (later Sir Robert) Torrens who reformed the law relating to conveyancing as he found it when he migrated to South Australia from England. He introduced a private member's Bill, which was passed by the South Australian Parliament in 1858.

The Torrens system of conveyancing was adopted in all other Australian states, and in fact spread to many parts of the world.

It was adopted in Victoria in 1862, and all Crown grants of land since then carry a registered Certificate of Title.

Dealings in land granted before that date, however, come under the general law and are accomplished by the conveyancing of deeds, which can be a very lengthy and complicated matter indeed.

When branch managers have queries affecting a general law title, or unusual matters arising out of the Transfer of Land Act, they often look for guidance to Terry Kerwin, managing law clerk in our Legal Department.

Terry is now the sole survivor in the Legal Department of the contingent of 39 who came to the Bank from the firm of Messrs. Moule, Hamilton and Kiddle to inaugurate our Legal Department in 1929. He is a Fellow of the Institute of Legal Executives (Vic.) as testified by the certificate shown on the wall behind him.

Terry's stay in the Legal Department has not been continuous. In the lean years of the depression, and during the 1939-45 war, when housing loans were practically at a standstill, he acquired 15 years' branch experience.

Father of three teenage girls, one of whom works for a solicitor, Terry lists his interests as gardening, reading and an occasional small speculation on the turf.



BRANCH RETURNS

Jack Halfpenny (pictured in the strong room of the Chief Accountant's Department, studying one of the progressive and testing statements held by Head Office for each branch) is the officer in charge of branch returns. As such, it is his melancholy duty to draw branch managers' attention to the odd mistake in a daily, weekly or monthly return; and, if the occasion arises, to remind a manager that he has overdrawn his entertainment allowance.

Nonetheless his good nature and whimsical, dead-pan sense of humour make him one of the most popular identities in Head Office where he has spent the last 27 of his 39 years of bank service.

Now that he has finally given up tennis—he was for many years a leading player with Eastverne in the V.C.L.T.A. competition and treasurer of the Association—Jack can be found any winter Saturday afternoon when the Saints are playing at home sitting in his reserved seat in the grandstand. On almost any other Saturday throughout the year, he and his wife are at their secluded week-end cottage in the back beach area of Sorrento.

Jack plays an occasional game of golf, but he finds the clubs much less obedient to his direction than a tennis racquet.



SUBJECT: DEPOSIT STOCK

The man to talk to when you have a query about deposit stock is Keith Lavers, officer in charge of the Deposit Stock section of the Chief Accountant's Department.

Keith joined the Bank in 1934—one of the handful of officers appointed in the grim years of the early 1930s.

Prior to his present posting in 1964, Keith was a branch manager. He opened Lismore in 1960 and was at Avoca until family circumstances brought him back to the city.

He was very fond of country life, particularly of the social occasions at which people made their own fun, rather than rely on "canned" entertainment. His fine baritone voice and skill as a pianist made Keith a sought after member of these informal entertainments. Music, particularly classical music, is one of the deepest interests of his life.

It was in the country that Keith was first bitten by the bowls bug, and now, as a member of the Mulgrave Country Club, he is absolutely devoted to the game which seems to take a stronger hold of its adherents than any other.

Keith met his wife on a holiday at Lorne—"How many romances have started there?" he asks—and they are now young and indulgent grandparents. One of their daughters has three children, the other is a university student.

ENQUIRIES WELCOMED

Mortgage loans are such a big part of our business that they are possibly the subject of more Branch to Head Office 'phone calls than any other matter.

If the enquiry concerns an application outside our normal lending conditions, you will probably find yourself speaking to John Drummond, general duties officer, and right hand man to Mr. Stace Howden, manager of Mortgage Loans Department.

John, namesake of his father, who was one of the best-known officers in the service until his retirement in 1966, emphasised that Mortgage Loans Department welcomes enquiries from the branches. The policy of the Department, instigated by the senior officers and implemented by the whole staff, is to give to branch managers all the advice and assistance possible within the framework of our regulations.

John, who joined the Bank in 1949, is assistant secretary of the Champion Co-operative Society. "There's quite a bit of work in that," he says. We knew the Champion Co-op was big, but John surprised us when he said that it was the sixth biggest Co-op in Victoria.

There is probably no more ardent caravanner on the staff than John. Summer or winter, he and his family (wife, the former Judy Taylor of Correspondence Department; two sons and a daughter) take to the road every long week-end.



Ian Stafford is another 1949-er. His signature is possibly as familiar to you as his voice, because he signs many letters to branches in his position of Correspondence Officer. Unlike John, who has had less than two years' branch experience, Ian had been a branch man throughout his service career until his present appointment in 1967.

Ian is a good tennis player—a member of the L.T.A.V., a former "B" pennant regular, and still playing "C" special with Elsternwick where he has been a member for 20 years. He is now thinking of giving up competitive tennis to concentrate on coaching his two sons, aged 10 and 8.

Unlike John Drummond, who relaxes wherever his caravan rests, Ian and his family regularly pitch their marquee-sized tent at Barwon Heads.

The OTHER end of the line

No set of written instructions, not even one as comprehensive as the Bank's, can cover every variation which may affect branch procedure.

When an off-beat situation occurs in such matters as deceased accounts, powers of attorney, garnishee orders, trust and estate accounts, to name a few, branch managers usually direct their queries through Ted Webber, who has been chief officer in the Chief Inspector's Department for the last five years.

Just how many variations can occur in procedure may be gauged from Ted's comment when we were discussing his job:

"It really is remarkable," he said. "I keep thinking I must have dealt with every problem a branch manager could possibly encounter, and yet even now I cannot be sure when the 'phone rings that a branch manager will not ask me to unravel a new twist in an old situation. So that, although it is possible to give an off-the-cuff answer perhaps 90 per cent of the time, in some cases I have to defer the solution."

Ted's ability to unravel these twists comes from his experience, his deep interest in branch procedure, and a wide range of appropriate reading and discussion with representatives of other banks.

Ted, who is a 1929 man, and his wife, elected to go to the country in 1940, and over the next 20 years, with a break for war service, he was stationed at Warracknabeal, Korumburra and Geelong.

They became deeply involved in the community life of these towns, and joined in social, sporting and musical activities. They are both fond of music, and Mrs. Webber was frequently asked to sing at local functions.

Ted's war service was in the R.A.A.F., and included a term as Acting Paymaster in Washington, U.S.A., where he took the opportunity to study the Mutual Savings Banks' system in the States.

TROUBLE SHOOTER



Ted and his wife, who have one son, a solicitor, moved into a house in Burwood about a year ago, and they are still very busy about the task of re-making the garden. When that job is done, he intends to take up bowls again as an additional recreation to his occasional game of golf.



CRISIS CORNER

This might well be called CRISIS CORNER. The battery of telephones in this corner of Staff Department rings continuously with calls from branch managers whose staff has been depleted by illness or injury. The calls are answered by relieving staff officer, Pat O'Malley (right) or his assistant, John McPherson. Between them they are responsible for the deployment of 300 relieving officers whose whereabouts are listed on the board in the background.

Pat knows the world of the reliever backwards, having had 14 years as a stir-about himself. Before that he had a long spell in Elizabeth Street where he met his wife, the former Gwen Rabling. They have sons aged nine and six. Once a rugged stalwart of the Bank's football team, he now has diverse tastes in sport, and his Saturday afternoon strolls around Mitcham are just as likely to take him to a soccer or rugby match as to an Australian rules game.

John, who began his bank career in 1951, also had a long spell on the relieving staff — 11 years — and he, too, has two sons. But he met his wife a long way from the job — on an ocean liner. She is a West Australian girl. John would like nothing better than to reduce his out-marker's handicap at Amstel Golf Club.

TWO OF A KIND

If your enquiry concerns a current mortgage loan—whether it is the happy situation of a settlement to be arranged, or the distressing occasion of a borrower in arrears—your 'phone call is likely to be directed to Murray Marshallsea (right, top) or Colin Johanson.

Murray has been in Current Loans for less than a year, but you possibly became familiar with his voice when he worked in Personal Loans at the time that section was created. Murray joined the Bank in 1949, and last year enjoyed long service leave at Mooloolaba on Queensland's sunshine coast. As he has four children, three of them of school age, you may be interested to know what happened to the youngsters while their parents were in Queensland. Simple. Murray enrolled them for the second term at the Mooloolaba State School. Handy to know you can do that. An active worker for his church, Murray has also given years of service to the local kindergarten. Tennis is his chief recreation.

Kindergarten work and tennis provide talking points of mutual interest for Murray and his colleague Col. Johanson, who began his Bank career in 1953. Colin is always first to answer the "anybody for tennis" query. A former A Grade player with Springvale Presbyterian and Methodist Churches, he is the Association delegate for his Club.

A firm believer in pulling his weight in community affairs, Colin is president of the local kindergarten, was a prime mover in establishing Apex in Springvale, and gave years of service to the Scout movement. He is married to a school teacher, which should be useful when his two young sons start school.





Breakfast breaks new ground

Motorists driving to work down Doncaster Road on the morning of Monday, September 9th — especially those who had snatched a few extra minutes in bed at the cost of breakfast — were tantalised by the aroma of bacon and eggs drifting through the Doncaster East shopping centre. The aroma swelled up from a marquee pitched in the parking area behind the new premises which have been built for our Doncaster East branch across the road from the shop where the branch began business in 1961.

The new building, as you can see from the accompanying photograph, has dramatic, space-age lines. Octagonal in shape, it marks a new chapter in the Bank's history, because it is the first branch at which we have provided drive-in facilities.

And that, in a round-about way, explains the aroma of bacon and eggs. We invited the retiring Mayor of Doncaster-Templestowe, Cr. B. S. Elms, to officially open the new premises and to make the first transaction at the drive-in window.

Manager, Mr. Dave Murray, also invited representatives of civic, professional and business organisations, schools, including mothers' clubs, youth clubs and other local groups to take part in the opening ceremony.

It seemed reasonable to invite guests, who were coming so early, to join the Head Office representatives and local staff for breakfast.

There was no trace of Monday-itis about the speakers. Although their addresses were brief, Mr. Murray, Mr. W. L. Moss, our Chairman of Commissioners, and Cr. Elms mingled wit with effective tributes to the vital role the Bank has played in the booming expansion of Doncaster over the past decade.

As an example, Mr. Moss pointed out that the Bank had financed over 4000 of the 10,000 houses built in Doncaster-Templestowe since 1957, as well as making 11 major loans to the Council in the same period.

Turn the page for HERALD cartoonist Weg's view of the opening day.



OPPOSITE PAGE: The striking design of our new Doncaster East premises. Octagonal in shape, it has a steel rising roof which terminates in a dome ceiling. The sun verandas and awnings are positioned to control excessive sunlight, and the perspex dome diffuses light through the banking chamber. The staff amenities block is on the first floor. The building was designed by our own architects under the direction of the Chief Architect, Mr. Robert Cousland. The project architect was Mr. John Lim.

TOP LEFT: The retiring mayor of Doncaster-Templestowe, Cr. B. S. Elms, officially opened the new premises by making the first transaction at the drive-in window. The teller was Frank Morgan.



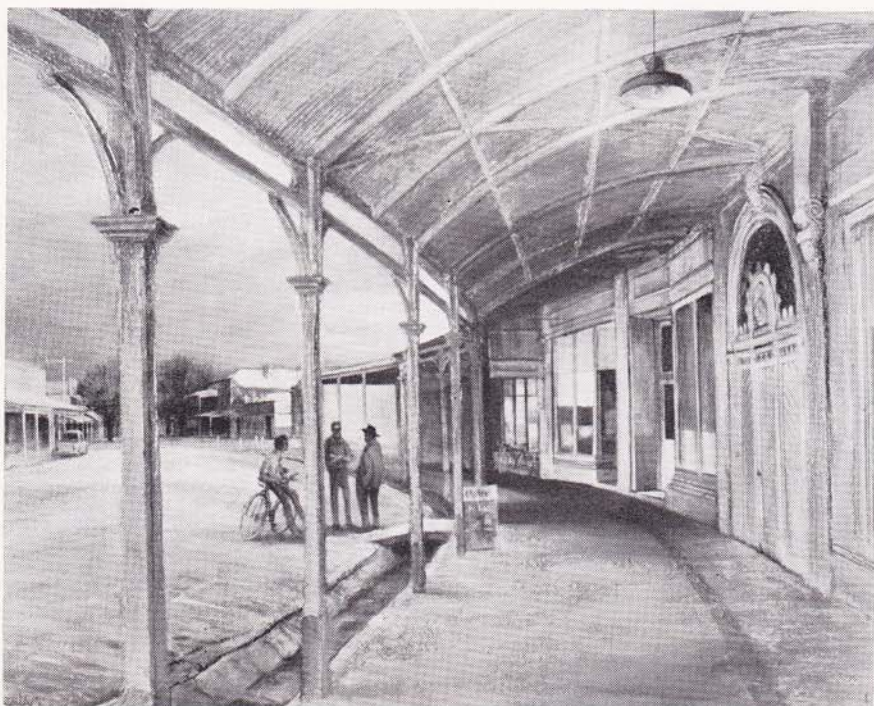
LEFT CENTRE: Chief Architect, Mr. Robert Cousland, pointed out a feature of the banking chamber to Property Officer, Mr. Bill Gardiner, Assistant Chief Architect, Mr. Geoff Danne, and the project architect, Mr. John Lim.

BELOW LEFT: Enjoying the breakfast conversation were Mr. C. D. Mason, builder of the premises (the gentleman with his hands folded), Mr. D. Ross, Assistant General Manager, Cr. B. S. Elms, retiring Mayor of Doncaster-Templestowe, Mr. W. L. Moss, Chairman of Commissioners, Mr. D. G. Murray, Manager Doncaster East, Mr. T. S. Craddock, Manager, Public Relations and Advertising, Dr. P. Chong, whose practice is next to the branch, and Mr. T. E. A. Paige, Acting Chief Inspector.



BELOW: First course over, the staff of Doncaster East and Doncaster Central sub-branch were ready for bacon and eggs. Clockwise around the table: Roger Kimberley, Peter Coppens, Ian Craig, Max Hancock, Margaret Lowe, Christine Hardy, Dianne Lehringer, Michelle de Carli, Frank Morgan.





1969 calendar

With nearly ten months of 1968 behind us and 1969 knocking on the door, our supply of next year's calendars are just about to come off the printing press.

The painting used to illustrate the 1969 calendar is one of Maldon, by Kenneth Jack. The almost empty street with the gentlemen's conversation undisturbed by any traffic noises, strikes a very peaceful note in this noisy jet age.

Yet Maldon has not always been so quiet. It is a former gold mining town, which had a population approaching 5,000 in its heyday and 75 gold reefs yielding vast quantities of that precious metal.

The fine state of preservation of most of the buildings in the town has led to the National Trust declaring the whole town of national importance (Category A — to be preserved at all costs); the first town in Australia to be so designated.

The artist has recorded the view from under the verandah of Dabb's Store. Evidence of the presence of Chinese fossickers at the goldfields can be seen in the door on the right of the picture. The double story brick building on the left foreground is the Maldon branch of the Bank.

We are indebted to Kenneth Jack, who also painted the picture on last year's calendar, for recording many

of our old gold mining towns and buildings. In 1964, a folio of his linocuts of Victorian Gold Mining Towns was reproduced in San Francisco. He paints in both oils and water colours and examples of his work may be seen in galleries in all State capitals of Australia as well as in various provincial ones.



COLUMN OF FIGURES

Ah so!

A recent issue of the staff magazine of the Rural & Industries Bank contained some impressions of a visit to the Orient by a member of the bank's staff. This officer reported that the rate of Japanese yen to its Australian dollar:

"fluctuates almost every hour, and varied during our stay from 381Y to 402Y. After one completes the official exchange control form (at a Japanese bank) the teller advises the rate and asks if it is acceptable. If you agree, he then cashes your travellers' cheques and hands over the money on A SILVER PLATTER."

Bank crash

Beeac manager, Mr. Bob Maxwell, sent us a letter last month, commenting very kindly on the contents of **Progress**. We appreciated his remarks, but it was another paragraph in his letter that gave us a chuckle which we thought we would like to share with our readers. Bob is a keen and extremely skilful show rider, but even the best of riders take a tumble occasionally. Let Bob take up the story:

"At Apollo Bay show last year the announcer introduced me to the crowd as a Bank Manager. The horse fell, and the announcer commented: 'The Bank's in trouble'."

**DONCASTER EA
AS WEG S**

"FOR 500 DOLLARS DEPOSIT, YOU C



A smile . . .

. costs nothing, but creates much. It happens in a flash, and the memory sometimes lasts forever. It cannot be bought, begged, borrowed or stolen — but it is something that is no earthly good to anyone unless it is given away. So, if in your hurry and rush you meet one who is too weary to give you a smile, leave one of yours. For no one needs a smile quite so much as he who has none to give.

**FAST DRIVE - IN
LAW IT**

COULD AT LEAST WIPE MY WINDSCREEN



Find the manager

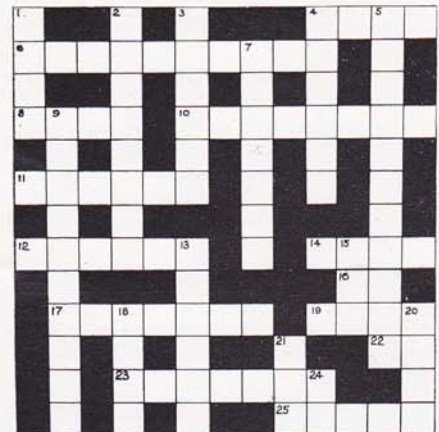
You seemed to like our first crossword, and we are grateful to those of you who submitted puzzles of your own. This crossword was suggested by Don Basham and Graham Marks. Except for 3 down and 16 across, the answer to each clue is the name of a branch manager or a relieving manager.

ACROSS

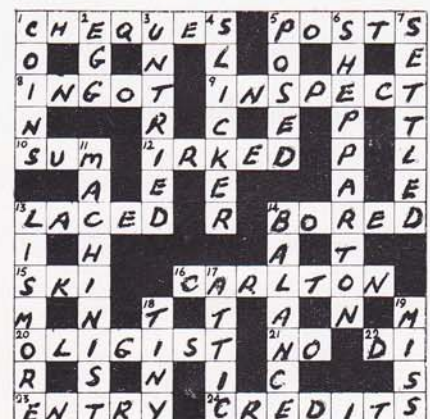
4. We had an article about him in our last issue.
6. The son might eat the rabbit, but surely not the hutch!
8. He'd look pale without the H.
10. French ancestry somewhere.
11. Sad manager?
12. Usually described as jolly.
14. Sounds like a diagram.
16. Preposition.
17. If you start with a gangster's gun your end is bound to be a big if.
19. Nearly an inch.
22. Abbreviated Christian name of our Berwick manager.
23. A need you might have if you are making sandwiches.
25. Familiar Christian name of a manager in a seat of learning.

DOWN

1. He's not in doubt.
2. Oh, Con! What about Nell?
3. Formerly a branch manager now a D.I. Close to a riddle?
4. In shining armour?
5. You need his Christian name (abb.) and his surname, and you should look out Footscray way.
7. The name sounds German, and his branch is in the wine-growing country.
9. Look in a grove beside the ocean.
13. Disregard the I, and this manager's name is spelt the same backwards and forwards.
15. Christian name (abb.) of our Maffra manager.
18. Handy in a drought.
20. In a whirl.
21. Manager with sharp teeth?
24. Master of Arts (abb.).



Solution No. 1



Managers' conferences

We have received a letter from a country manager containing this passage: "The Managers' Conferences (at Staff Training Centre) seem interesting, so I wonder if we could be presented with an article on the method of selection of officers to attend."

In reply, the Staff Superintendent, Mr. Paul Costelloe, gave us this explanation:

"The selection of officers chosen to attend Managers' Conferences is determined by the Staff Superintendent after discussion with the A.G.M.

"In all cases office and administrative convenience is taken into consideration — holidays, annual inspection, etc.

"Conferences are restricted to 16 managers, with at least four being from the country. At present Grade 3 managers are providing the intake for Schools. It is planned that all present Grade 4 managers will attend a conference, and when that cycle is completed more senior managers will be given the opportunity to attend a Course."

Copy-book Banking

Mr. F. G. Stephens, who retired from the service in 1961 when he was Manager of our Heidelberg branch, has sent us some choice examples of 19th century banking correspondence.



They were written by Mr. John Alsop (above), who was Actuary of the Melbourne Savings Bank from 1871 to 1904. The nearest present-day equivalent of that position is Manager of Elizabeth Street. But there were some important differences which warrant a brief explanation. Until 1912 all our country branches were, in theory, separate savings banks guided by a local board of trustees, and independent of each other. The theory of independence, however, had no practical meaning, because each Board of Trustees was under the control of the Government-appointed Board of Commissioners.

In Melbourne, however, the suburban offices were branches of the Melbourne Savings Bank, and the Actuary (or Manager) of the M.S.B. was virtually General Manager of the suburban branches. It was in this capacity that Mr. Alsop wrote the missives which Mr. Stephens sent to us.

One of them is Circular 21/85, written on 13th October, 1885.

The first clause reads as follows:

"During the approaching racing season numerous accounts are temporarily closed by depositors who would, I feel sure, allow a small sum to remain if proper efforts were made to so persuade them. It is the duty of all officers to pay attention to this matter so that the returns for November will not show a falling-off in the number of depositors."

You might be better able to understand Mr. Alsop's concern when you know that what passes for Melbourne Cup fever these days is but a faint echo of the hysteria which gripped the people in the 1880s as Cup Day approached. For example, in 1881, when the entire population of Melbourne numbered 283,000, the Cup Day attendance was 100,000 — so that better than one in three of all the people living in Melbourne, from babies to grandfathers, made the journey to Flemington; and apparently the coins jingling in many pockets had come from accounts at the Melbourne Savings Bank.

The second clause of Circular 21/85 makes rather droll



reading in an era when we use machines to do our calculations, typewriters for our correspondence, and when, if we have to do any writing by hand, we reach for the ball point pen. It reads:

"In order to secure a uniform system of bookkeeping, the Actuary desires it to be known that those officers whose handwriting does not meet with his approval at the end of the year will be expected to take lessons from a writing-master at their own expense."

Despite this stern injunction, it would seem that at least some officers could think of better things to do with their evenings than taking lessons from a writing master.

Here is a letter written by Mr. Alsop in December, 1892. Addressed to the Manager, St. Kilda, it is singularly lacking in yule-tide spirit:

"Dear Sir,

My attention has been directed to the work done during the late trial balance at Head Office and I have selected one sheet which I send to you for careful consideration and inspection.

For untidy, slovenly, and careless work I think this is the worst I have ever had to enter against the name of an officer. There is no excuse for this and I must insist on an immediate improvement, and I shall watch carefully returns that come from your office for some time forward in order to satisfy myself that there is a substantial advance.

I may add that the Monthly Return for November was written and figured in a most objectionable style, quite out of keeping with the returns that came from other branches.

I am sending with this a specimen of the style of figures required in future and shall not be satisfied until this standard is attained, and with regard to improvement in penmanship I would recommend an evening or two a week devoted to the study of Vere Foster's Copy Books No. 18 to be obtained at Mullens, price 3d. each."

Loss of an item of stationery last century seems to have been a heinous offence akin to a soldier losing his rifle. On 19th June, 1888, the Manager at St. Kilda received a postcard which he neatly catalogued:

From the Inspector/ About his blue pencil/ 19/6/88.

This message read:

"If you find a blue pencil in your office please wrap it up, and address to Mr. Cook for me and enclose it in daily return to H.O."

CAMPAIGN TO WIN GREEK ACCOUNTS



• JOHN DIMTSIS

John is 28 years old, married, with a daughter 20 months. He was born in the City of Florina in Northern Greece, and he was nine when his family migrated to Australia. His first job was with the Commonwealth Bank, where he worked for 2½ years before transferring to our service in 1962. All his previous career with our Bank has been at Lonsdale Street where he has been able to render valuable service to the many Greeks who work and have their club life in that area.



• AGHIS JOANNIDIS

Aghis is 26 years old, single. He was born in Egypt of Greek parents. He went first to a Greek school in Cairo, then for six years to an English school, and finally reached the equivalent of our Leaving Standard at an Italian school. Hence he speaks French, Italian, Greek, and Arabic as well as English. He came to Australia in 1961 and worked for five years in the Bank of New South Wales. After a brief spell in a travel agency, he joined our service at Albert Park in 1966. Like John, Aghis is a naturalized Australian.

Over recent weeks, two members of our staff have been going through a tailor-made course of training to fit them for unusual, in fact unprecedented, work in the Bank's service.

The two officers are John Dimtsis and Aghis Joannidis. As their names suggest, they are both of Greek origin, and the work that lies ahead of them is to act as roving ambassadors for the Bank in the Greek community.

Their objectives will be to foster good relations with our existing Greek-born depositors and customers, and to seek a greater share of business from Greek migrants already living here as well as those yet to come.

John and Aghis spent two weeks studying all aspects of personal loans, alternating between the Personal Loans section of Head Office and branches which have conducted extensive personal loans business.

Then they were attached for a couple of weeks to Mortgage Loans department, where they conducted actual interviews, and spent a day or so travelling with a valuer to get an idea of the type of securities on which we make advances.

At the time of writing, we are not quite sure when John and Aghis will begin their field work, but they may well have done so before this is published.

Their operations will be backed up by advertising in Greek language newspapers and other forms of business promotion.

The Staff Superintendent, Mr. Paul Costelloe, commented that to achieve its objectives this exercise will also require the support of more Greek-speaking officers at our branches in districts where there is a high incidence of Greek migrants.

He added: "I am trying to recruit Greek interpreters of the standard we need, in sufficient numbers to meet our requirements. I have personally interviewed several adult applicants, and have selected two or three of them as being suitable for appointment. I am hopeful that our recruiting campaign at the end of this year will produce the results we want."

Mr. Costelloe also added that he regarded the Greek community as offering the greatest potential for an increase in the Bank's share of migrant business. He pointed out that more Greeks were migrating to Australia than any other nationality except British.

The 1968 Victorian Year Book shows that Victoria gained 58,502 long term migrants in the year ending 1966. Of these 32,153 were British, and easily the next highest national group were the 10,118 Greek migrants. Italians (6,450) were third. We are well equipped with Italian speaking members of the staff.

The role of John Dimtsis and Aghis Joannidis should be regarded as an experiment, and it will be some months before the results can be evaluated.

John and Aghis are enthusiastic and optimistic about their prospects. John said: "We are dedicated to giving it a go and, personally, I cannot see it failing." To which Aghis added: "Whatever degree of success we have in gaining new business, I feel sure we can help to retain our present Greek customers."

INTERPRETERS—

to the staff last month, and have been through a course of basic training and specialised instruction in particular subjects such as overseas remittances.

Andreas Marangos (right) was born in Cyprus 31 years ago. He was educated at an English speaking high school to matriculation standard. After working for 10 years for N.A.A.F.I., he emigrated to Australia in 1964. He was with a firm of stationers before his appointment to the Bank. Married with one daughter, he is now on the staff at our Brunswick branch.

Basil Candros (far right) is 22, single. Born in Egypt, he was educated to matriculation level, and speaks four languages. He, too, emigrated to Australia in 1964, and worked for the PMG and the Victorian Railways, before joining the Bank. He is now stationed at our Prahran Market branch.

Pictured here are two of the Greek interpreters referred to by Mr. Costelloe. Both were appointed





CAMERA

NEWSREEL

The General Manager, Mr. T. E. Hall, shares a farewell joke with his confidential typiste, Miss Mary McPherson.

When she came into the Bank in 1941 as one of the temporary staff who relieved the men away on active service, Mary thought she was here for three weeks. She says, however, she's thoroughly enjoyed her 27 years in the Bank, particularly the last four in the General Manager's department.



A call from Swanston Street to our Coburg West branch recently, giving the tidings that the Tattersall's draw for the day had been won by an address in Pascoe Vale South, sent accountant Hugh Brown hot foot out to deliver the news. The only person home at the address was an elderly Italian lady who couldn't understand English. Hugh managed, however, to convey that he was from "The Bank" and she allowed him to use her telephone. A quick call to the branch brought Miss Lina Rizza (left of the photo.) to the 'phone and she, after overcoming the difficulties posed by the old lady's unusual dialect and dislike of the telephone, managed to elicit the information that the holder of the ticket worked at a Brunswick factory. Hugh and Lina then made a flying trip to the factory to bring the good news.

The ticket was held by the four charming Italian ladies shown here receiving their passbooks from Hugh. (Bad luck fellows, they're all married or engaged).

Coburg West staff completed the good work by opening two new accounts and crediting two accounts at other branches.



Farewell to Flinders Street branch whose death notice might read: Born October 2nd, 1911, died August 28th, 1968, killed by an overpass. Flinders Street was converted into a sub-branch on July 1st, 1965, but with transactions down to a handful a day, even that reduced status was not justified. At one minute to three on August 28th, the last customer, Mr. Ray Smith a member of a Ships Engineers firm, paid a Christmas Club coupon to teller Claude Galea, shown here with 18-year-old Marilyn Redman. A few minutes later Claude closed the front door for the last time, and Flinders Street branch passed into the realm of memory.



If it is true that a dog is a man's best friend, the dogs cannot complain of the amount of interest mankind shows in them. The display of thoroughbred dogs at Elizabeth attracted crowds in almost embarrassing numbers. Mrs. Mary Henderson of Staff Department put on a Mexican sombrero to make the dogs feel at home before she picked up a cuddlesome armful of chihuahuas.

Deep in study



Dan the man

If you have worked in or visited Head Office at all regularly over the past couple of decades, you will recognise the gentleman in the foreground of this picture — even if you don't know his name.

It is Dan Griffin, who drove one of the front lifts in Head Office for 14 years before he retired last month.

Like all other regular users of Danny's lift, we have enjoyed his cheerful greetings and exchanged pleasantries with him over the years, but we had no knowledge of his background until we had a chat with him on the eve of his retirement.

Danny was a country boy who grew up and worked on his father's Mallee property until, in 1926, he took over two abandoned soldier settlement blocks across the road from his dad. He soon found out why the properties had been abandoned. Though he worked from daylight to dusk, his wheat crop and fat lambs returned a bare existence. Certainly not enough for him to contemplate marriage and, in fact, Dan has remained a bachelor all his life.

He enlisted in the 7th Divvy (2/3rd Machine Gunners) and saw service in Syria, before his unit was sent to Java in General Wavell's attempt to divert the Japanese from their onward march towards Australia.

On Java, Dan was captured and spent the next 3½ years on the infamous Burma Road. War's end saw his husky frame reduced to a six-stone collection of skin and bone. At that, he counted himself more fortunate than his countless comrades who succumbed to cholera, dysentery and starvation. Dan, himself, attributes his recovery from cholera to the untiring and skilful efforts of the renowned Colonel "Weary" Dunlop.

He went back to the land for a couple of years after the war, but he was in no condition to withstand the rigors of farming in the Mallee.

While the rest of us spent the Saturday afternoons of September watching (if we were lucky) or listening to the footy finals, Mr. Jack Horsley, Secretary to General Manager, has had his head down studying at Course 15 of the Bankers' Administrative Staff College. The course, which is being held at Healesville, lasts for two months, ending on October 25th.

The study programme is intensive and necessitates evening and weekend work. The members, who come from all States of Australia and from New Zealand, live in for the full term of the course and study together in syndicates of seven.

The arduous curriculum includes consultation with visiting experts from industry, universities, stock exchanges, chambers of commerce and manufactures, trade unions and government departments as well as the banking industry.

The Bankers' Administrative Staff College came into being in 1954 to fill a need for advanced training courses in problems of banking administration in an environment of changing economic and social conditions. The members nominated by their banks to attend are expected to be officers of distinct ability and promise, already holding responsible positions, and the desired age group is 35 to 45.

Other members of our staff who have attended previous courses are Mr. Ross Strang (Course 11) and Mr. Jack Ryan (13) and Mr. Alan McNaught (14).

PEOPLE in the NEWS

Walking past our Head Office one day in 1949 he encountered Bob McPherson, now manager of Prince Henry's Hospital Branch, who had been an officer in his unit. Learning that Dan was at a loose end, Bob introduced him to Mr. Groom, our caretaker at the time, who engaged him on our maintenance staff.

What was to have been a temporary job has taken Dan through to retirement. We will miss his cheerful morning greeting, and we wish him many happy years of leisure.



Cupid has once again been very busy in the S.S.B. In three of the five happy photographs on this page both bride and groom are members of staff.

Wedding Belles

RIGHT: Mr. and Mrs. David Rourke leave Surrey Hills Methodist Church after their wedding. David is a senior valuer and June, nee Stafford, the former assistant staff counsellor.



ABOVE: Graeme Sweeney (Preston East) and his bride admire the table decorations at the reception following their wedding at St. Benedict's, Burwood. Graeme's wife, the former Karen Wells, is a member of the Chief Accountant's staff.



ABOVE: Mr. and Mrs. Robert Kay pause for the photographer on the steps of St. Gabriel's, Reservoir. Mrs. Kay, formerly Margaret Dermody, of Staff Department, is one of our telephonists.



ABOVE: Mr. Anthony Werne watches his bride sign the register following their wedding at St. Augustine's Church of England, Mentone. Mrs. Wearne, nee Shirley Hayes, is a member of the Frankston branch staff.

BELOW: Leaving St. James' Church of England, Ivanhoe, Mr. and Mrs. Bob Mattsson smile happily for the photographer. Mrs. Mattsson, the former Pat Lees, was on the Chief Inspector's staff for some years and is now at Greensborough.



LEFT: Robert Peters and his wife smile happily from the car as they leave St. James' Church of England, Glen Iris East. Robert works at Doncaster East, Shaw St., and his wife, nee Pamela Valerius, at Burwood.



OUR NEWLY APPOINTED MANAGERS



**W. M. Amor,
RUPANYUP**

Bill was born only nine miles from his new branch and still has relatives in the district, so he and his family are very happy with his appointment. Church work occupies much of Bill's spare time. He is a local preacher, conducts a Bible class and acts as a youth counsellor. Has a family of three.



**I. S. Mill,
BOORT.**

Stan, his wife, and their two children are all looking forward to their stay in Boort. A keen sportsman until he injured an arm a few years ago, Stan is now limited to an occasional game of golf. He's an ideal husband, a real handy man, who can attend to anything that needs doing around the house.



**M. T. Bourke,
GISBORNE.**

Life in the Bourke household would never be dull. Four young children would be enough to keep most women busy, but Mrs. Bourke also manages time for her hobbies of painting and pottery. Maurie, a member of the Inventors' Association, is a wood and metal worker, among other interests, and has patented some surgical equipment.



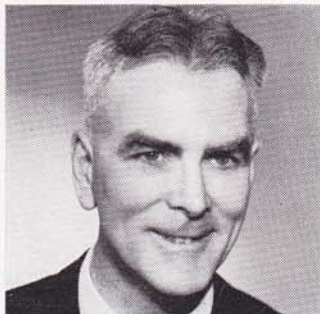
**B. C. Stevens,
SUPERVISOR, ELIZABETH ST.**

A bachelor, Bruce is able to indulge his taste for travel and has had two overseas trips in the past five years. One of the State's leading billiard players, he is even better known as a referee and has been the official referee for State billiard and snooker championships for the past 15 years. Is also a very competent pianist.



**I. A. Hall,
RELIEVING MANAGER.**

Ian comes from Cohuna and spent seven years as an inspectors' clerk so he should find it easy to adapt to a reliever's life. He and his wife have three young children and most of their activities centre round the family and the home which provides Ian with plenty of scope for his interest in gardening.



**S. E. Andrews,
PEEL STREET MARKET.**

Photography and gardening are Eric's two main hobbies. He has had plenty of scope for his photography in the six months he and his wife have spent in New Zealand — his wife's birthplace — during two periods of long service leave. Swimming is his favorite relaxation. The Andrews have one young daughter.



**D. C. McGowan,
WINCHELSEA.**

As both David and his wife come from Geelong and most of their interests are there, they're happy with his Winchelsea appointment. A former player with the Geelong Amateur Football Club, he is still closely associated with the club and is the present treasurer. Golf, squash and tennis are other sporting interests.



**L. V. Lawrence,
AGENCY EXAMINER**

A noted rosarian, Lionel is an executive and honorary life member of the National Rose Society of Victoria and editor of the Australian Rose Annual. Has won the Best Rose award in the Rose Show four times to date. A good bowler, he plays "A" pennant with M.C.C. and has represented the bank in inter-bank competitions.