

progress

THE  
BUSINESS  
GETTERS



THE STAFF MAGAZINE  
OF THE STATE SAVINGS  
BANK OF VICTORIA

October, 1966

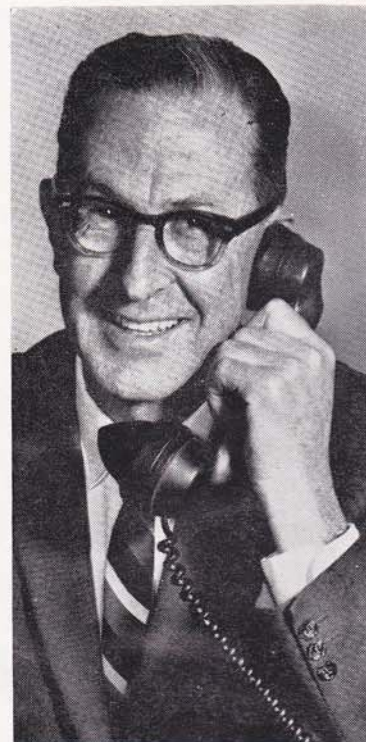
NUMBER 17

# 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.

Mr. NEIL PUGSLEY . . . he's seen dramatic changes.



## THE BUSINESS GETTERS

If the English poet William Cowper was right when he claimed that "variety is the very spice of life that gives it all its flavor" then the staff who work in the Special Savings section need a taste for a highly seasoned life.

Every working day they go into industry seeking new business for the Bank wherever it may be found; and that can be in places as varied as the waterfront or an exclusive dress salon, a flour mill or a tin printing factory.

As we learned when we accompanied them on some of their missions, the job of winning new accounts in places of industry calls for a blend of friendliness, enthusiasm and a flair for salesmanship.

The first call we made was to the factory where our money boxes are made, William Horsfall Pty. Ltd., Richmond. The selling team consisted of Eric Black and Ron Mifsud from Special Savings section, joined on this occasion by Mrs. Helen Stefanidis from Burnley North branch.

Helen was there because, having been born in Egypt of an English father and Greek mother, she speaks Greek fluently. Ron, who was also born in Egypt, speaks Italian like a mother tongue.

Eric, who has worked in Special Savings since January 1958, was in charge of the operation, and he deployed his forces admirably. The employees had only half an hour for lunch, which meant that speed was the secret of success. Our staff had to talk quickly and yet tell their story convincingly to people who had no previous knowledge of the subject.

The initial approach was to offer a pencil and a book of matches as an introduction, and then to launch rapidly into an explanation of the deposit box scheme established at the factory.

We noticed that the Greek people Helen spoke to were at first very reserved, reluctant even to accept the gifts, and Helen later explained that many new arrivals from Greece have a marked suspicion of banks, based apparently on some unfortunate experience in their own country.

But gradually Helen's charm—and she has plenty of it—melted their reserve and soon the employees were talking back to her animatedly. She must have been very convincing, because she signed up three Greek women out of four who shared a table and left them all smiles at the decision they had made. Helen told us that the key to winning new customers in such a situation is to concen-

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trate on the most likely prospect. If she can convince one person to join the scheme, her friends are likely to follow.

Meanwhile Ron Mifsud was doing equally well with a group of young Italian girls. We regretted our lack of Italian when we noticed that his opening remarks were amusing enough to send the girls into peals of laughter. From there to the completion of new account forms was an easy step.

### The man from the Bank

Eric concentrated on the English-speaking workers, and as we accompanied him we realised that there is a good deal more to his job than selling new accounts. The employees regarded "the man from the bank" as the logical person to answer their queries on anything from a housing loan inquiry to cheque account charges. In his own words, Eric described some of the questions he gets as "beauties" and he has had to acquire a detailed knowledge of all aspects of the Bank's operations.

On this and the other visits we made with him, we were very impressed with Eric's chameleon-like ability to adapt himself to his environment. An essential ingredient to the success of any form of industrial savings is the blessing of top management, without which we cannot even get to talk to the employees. Eric has the presence and the skill with words to talk easily with top executives, but he is equally equipped to exchange rough and ready banter with employees of all types—and some of them are very earthy indeed.

### Friendly relations

The best demonstration we had of his good relations with management occurred at the terminal of the Australian National Shipping Line where the *Princess of Tasmania* and the *Bass Trader* berth. We have a very successful Payroll Savings Plan operating at the terminal, where we took the cover picture for this issue of *Progress*. To get the shot we wanted it was necessary to be present by eight o'clock in the morning—a good time to test any man's disposition with a nippy wind blowing off the bay. And yet after Eric had made the introduction, we found the terminal superintendent, Captain Don McCallum, not merely prepared but most anxious to give us every facility to take our picture, even to the extent of stopping all traffic on the wharf until we were finished. While this is a tribute to Captain McCallum's pleasant nature, it also indicates the type of friendly relations our Special Savings Staff has established with management.

There is another factor which helps cement these relations, and that is the appreciation many employers of labor have for the worth of industrial savings. This point was brought home to us

continued overleaf



ABOVE: At the salon of renowned dress designer, Norma Tullo, Ken Falcner (Special Savings) interests the house models in the Payroll Savings Plan. Any applicants for Special Savings Section?



IN THIS CHANGING Australia, many industrial workers speak little or no English. At the factory of Wm. Horsfall Pty. Ltd., branch-head office co-operation gets the box scheme message across in Greek and Italian through (right) Helen Stefanidis of Burnley North and (below) Ron Mifsud of Special Savings Section.





AT DIFFERENT divisions of Jas. Minifie and Co., flour millers, E.S.G., N.S.G. and a box scheme are in operation. At the O-So-Lite factory, Mrs. Elva Kimpton has proved a good friend to the bank and her fellow employees by conducting the E.S.G. for 12 years. The box scheme is in the Pro-Vita factory where John Flett (left) and Peter Hibbert (Kensington branch) collect envelopes from the factory manager, Mr. H. Bonniface.



by Mr. Neil Pugsley, who has been officer-in-charge of Special Savings since 1954.

Neil showed us an extract from a district inspector's report on the Payroll Savings Plan which is established at a country cotton mill. It reads:

*"The General Manager of the mill states that since the introduction of the plan, the accident rate at the mill has progressively fallen. He considers that the two factors, freedom from financial worry, and a reduction in the number of accidents go hand-in-hand."*

This was only one of the many interesting aspects of industrial savings that Neil explained to us. In his term as officer-in-charge Neil has seen some dramatic changes in this important field, changes which have been brought about by the tactics of our rivals who wage the battle of the banks more fiercely in this area than anywhere else.

## No mercy

Our rivals are merciless in applying pressure to employers receiving overdraft accommodation. The bleak choice they are offered is: "Get rid of the State Savings Bank from your premises—or no overdraft!"

When this type of pressure was first applied, Neil's reaction was: "Let's go out and get new business to make up for what is being taken away from us."

The Bank executive appreciated Neil's argument, and lent him relievers including Col. Morgan, Kevin Barry, Keith Hayes, Vin Maguire, Ron Camilleri (the first linguist in this field) and Jeff Marx. This team covered the metropolitan area so effectively that they set up 250 new savings schemes in the metropolitan area within

12 months, and country managers helped to establish another 150.

In 1962, Neil fashioned another powerful weapon to fight this campaign in the battle of the banks. That was the Payroll Savings Plan which has been successful in many places of industry which would not permit any other form of in-plant banking.

We now have four different forms of industrial savings — N.S.G., E.S.G., the Payroll Plan and the box scheme. Each has its advantages, but Neil does, however, have an affectionate place in his heart for our many friends in the factories who voluntarily conduct E.S.G. schemes for their fellow workers.

## Friends in the factories

We spoke to one of these good friends in the O-So-Lite factory, Mrs. Elva Kimpton, who has been running "the bank" for 12 years. She is one of those warm, generous-hearted people who derive real pleasure from helping their fellows. And it is appreciated, too. The girls we spoke to at the factory told us they would never save "half as much" if Mrs. Kimpton were not on hand to skim some of the cream off the top of their pay packet.

We felt it would be a most worthwhile gesture if branch managers, at some appropriate time like the Christmas season, were to extend hospitality to these "friends in the factories" as a token of our appreciation of what they do for us.

Indeed, everything we saw of industrial savings in practice convinced us that this is one of the most important missionary fields in which we can preach the lesson that wise money management and peace of mind go hand-in-hand. And, after all, that is the job for which our Bank was established.

# *The Town That Looks Both Ways*

THE discovery of gold gave birth to Beechworth, as it did to so many towns in Victoria. But unlike some other gold towns which crumbled into decay after a few decades of riotous living, Beechworth refused to die when the gold played out.

It is a town that looks both ways: back, with pride, to its colourful past; forward, with confidence, to maintaining its ranking as one of Victoria's loveliest tourist resorts.

We saw this dual personality of the town on a recent visit to our Beechworth branch where we found manager Mr. Wally Russell a mine of information about the town's past glories, and an active member of the groups which are planning to increase the district's attractions for tourists.

## **A remarkable man**

Wally is a remarkable man. At 43, he is as fit and as youthful in outlook as most people half his age; still playing football after no less than 30 years of senior experience in the game.

Back in 1937, as a lad of 14, he played with Bacchus Marsh first eighteen, the team which produced "Soapy Vallence" and Marcus Whelan. Before and after his service with the R.A.A.F., he played 65 V.F.L. games with Richmond and Geelong before captaining the St. Kilda reserves.

From 1951 until his posting to Beechworth in 1963, he played first with Black Rock and later with Carrum. Since then, as we heard from many people in the town, Wally has been a vital force with Beechworth Football Club as an administrator, coach and player. He is still so fit that on more than one occasion he has played with both the firsts and the reserves on the same day.

When we asked Wally how he could keep play-

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This powder magazine built at Beechworth in 1860, has been restored to its original condition when it housed the blasting powder used by miners to break up the quartz and granite which enclosed gold.



## *the town that looks both ways* continued

ing such a tough sport for so long, he said the secret is not to stop.

Sport plays a very important part in the life of a country town, and Wally's participation in football, cricket — he is a member of the Beechworth First XI — and tennis have won him a host of friends, and gained him considerable business.

The entire staff at Beechworth show rare prowess at sport. Wally's teller, 19-year-old Gary Jarvis won this year's *Ovens and Murray Advertiser* award for the best footballer in the local league. Gary also plays cricket with his manager in the Beechworth first eleven.

At the time of our visit, Ron "Sandy" Burridge was relieving the junior clerk Rex Thornton, another member of the first eleven.

"Sandy" joined the Bank at Beechworth in 1960 and remained on the staff until the beginning of this year. He is another very good footballer and won the *Advertiser* award twice before transferring to the powerful Wangaratta Football Club. A couple of seasons ago, Wally, "Sandy" and young Gary were all playing with the Beechworth first eighteen, which must be very nearly unique in the annals of the Bank.

### Links with the past

The staff's participation in the life of the town is by no means confined to sport. A list of Wally's community interests shows why he is such a well-known and popular figure in the district. The two biggest service organizations are the Lions and the R.S.L. Wally is vice-president of the Lions and treasurer of the R.S.L. He is treasurer of the Lake Sambell committee of management, to

which we will refer again, and treasurer of the Advisory Council at the High School which his children Ivan (13) and Lyell (12) attend, and auditor to innumerable local organizations.

No other town we have visited is more conscious of its past than Beechworth, or most anxious to preserve the best of its colonial buildings. Wally is very well versed in the town's history and the first building of interest he showed us was his own branch which was originally owned by the Colonial Bank and is more than a hundred years old.

*It is almost certainly the only one of our branches which was ever a convent!*

After the Colonial Bank closed down, the premises were occupied by the Brigidine Sisters who came from Ireland in 1886 and were housed in the former bank until their present convent was built.

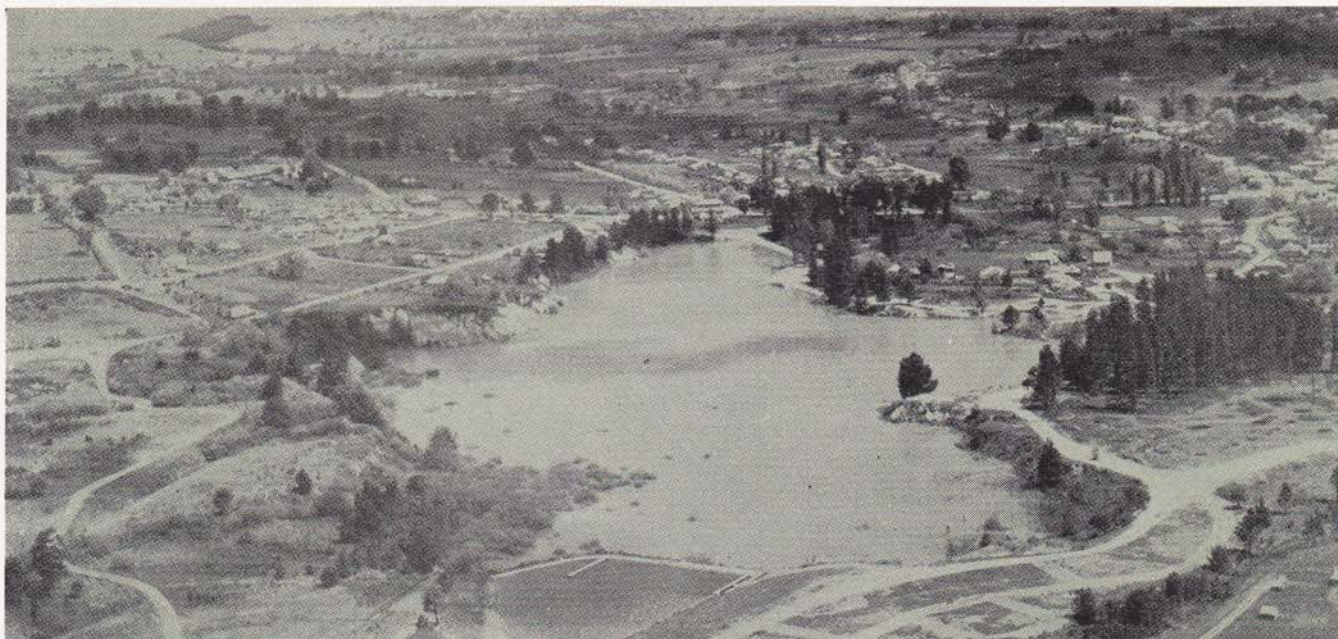
Incidentally, the residential portion of the branch is a delight to see. The rooms are lofty, bright and well preserved, and the decor throughout is a tribute to the skill of Wally's wife, Bette, as an interior decorator.

Directly opposite the Bank is a group of buildings which the National Trust has classified as "A — to be preserved at all cost".

They include the police station and court-house in which Ned Kelly was arraigned before being taken to trial in Melbourne, and the sub-treasury from which the astronomical figure of 3,121,918 ounces of gold was escorted between 1852 and 1866.

These buildings were all constructed of local granite which still looks as fresh as the day it was hewn, and collectively they comprise a fascinating example of mid-19th century colonial architecture.

This is an aerial view of Lake Sambell, an artificial playground almost in the heart of Beechworth. The Olympic standard swimming pool and the caravan park are in the foreground. Wally Russell works hard on the committee which manages the Lake's facilities.



Of almost equal interest are the powder magazine erected in 1860 overlooking the valley in which 15,000 miners toiled at the height of the gold rush, the 90-year-old town clock, the magnificent granite facade of the old Ovens District Hospital, the massive training prison built in 1859, the Robert Burke Museum, considered the best of its kind in any Victorian country town, and the Chinese ceremonial burning towers in the cemetery.

## Kelly country

They are friendly people in Beechworth, but the visitor is advised to be careful what he says about the Kelly Gang. Whatever faults Ned and his boys may have possessed are overlooked by present-day residents who tell you with a scarcely-concealed pride that Joe Byrne was born and raised in the rugged hills to the west of the town, and that it was Joe's skill as a bushman that made the hunt for the Gang so long and difficult.

Beechworth's historical associations are reason enough to make a visit to the district a rewarding experience, but the town is also the centre of a vast pleasure ground for people of all ages. Within easy walking distance is some of the most spectacular scenery in the state, and from our experience we particularly recommend the five-mile hike along the Gorge Road that forms a half circle around the town. You will see some of the strangest rock and granite formations imaginable, many of which have been given names aptly coined from their shape — names like the Dinosaur, Elephant, Pumpkin. The view down the Chiltern Valley is breathtaking, and if you go in spring your walk will be bordered by a glorious profusion of wild flowers. Should your legs grow weary, you can rest alongside some spectacular waterfalls.

## Pleasure grounds

To the gifts which Nature has given them so lavishly, the people of Beechworth have added a host of man-made recreational facilities. We mentioned that Wally Russell is treasurer of the Lake Sambell committee of management. This artificial lake is virtually in the heart of the town and its attractions include water-ski-ing, fishing, an Olympic-standard swimming pool and a caravan park.

Lake Kerferd is another good fishing spot; but the sheet of water that really entranced us was the comparatively little known Fletcher's Dam along the road to the village of Stanley. This dam, set in the heart of a pine plantation, is bordered by golden poplars. Altogether it is an exotic setting that looks as if it has been transported holus-bolus from the lake district of Canada.

While we were in Beechworth we talked to many prominent citizens, including the Shire President and the newspaper editor, about the future of the



Football is always a popular subject with the staff at Beechworth. Manager Mr. Wally Russell (centre), ex-Richmond winger, is still playing the game after 30 seasons of senior football. On the left is Gary Jarvis winner of the local newspaper's 1966 award for the best player in the local competition. Ron ("Sandy") Burrridge also won this award twice before transferring to Wangaratta Football Club.



The police station at Beechworth, one of a group of century-old buildings which the National Trust has put in the "A" category. Ned Kelly was locked up here after his capture. The police of that era would have appreciated the type of communications symbolised by the radio-equipped sedan in this photograph.

district. They all agreed that the town's greatest need was a first-class motel or a luxury hotel to cater for visitors who were prepared to spend freely but wanted value for their money.

Just the same, if you are not looking for luxury, you will find just about everything else you need for a perfect holiday. Wally Russell's parting message to us was: "If only it were possible to get promotion here through the grades, Beechworth would do us for life."

Like to do your banking in these elegant surroundings? You can if you've got \$25,000 to spare. That is the minimum deposit an individual must keep in his account at the recently-opened La Banque Continentale at 785 Fifth Avenue, New York. Once you find the minimum deposit, you can do your banking six days a week, take advantage of a translation service in 10 languages, and, providing you live in Manhattan, have cash delivered to your door. The safe deposit department is open six evenings a week in case your wife needs her mink coat or diamond tiara to wear to the theatre.

Chatting with Mr. Norm Henry (centre) at his farewell function in the cafeteria last month, are Mr. Alan Hall (Architect), Mr. Roy Snell (Chief Clerical Officer), Mr. Ron Williams (Manager, Custody Department) and Mr. Bob Cousland (Chief Architect). Of all Norm's manifold duties as senior architect, the staff most appreciated the help he gave some 400 of us with the design or alteration of our homes.

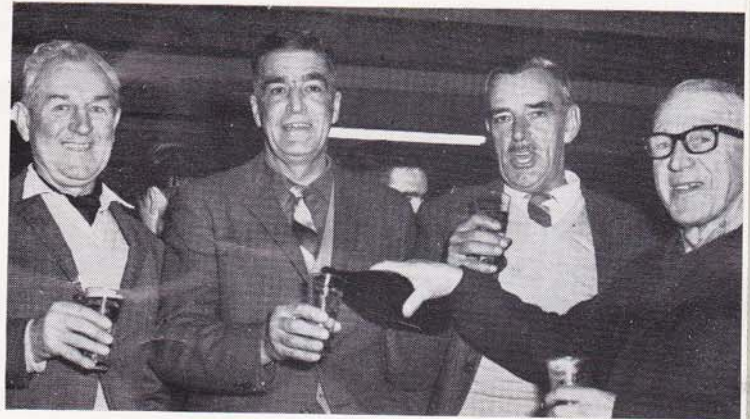


In keeping with the happy family atmosphere of the Royal Show, our branch at the Showgrounds dispenses a unique range of services. The young teller competition, this year, attracted a multitude of youngsters all eager to try their skill as tellers. They were given two minutes to count as much money as they could, and if their tally was right they kept the money. The wise ones hastened slowly to make sure they got the right answer. In the visitors' lounge upstairs, manager Mr. Arthur Butler entertained callers from the country and suburbs. He is shown (left) chatting with a good friend of the Bank, Mr. David May, a commercial teacher at Nunawading High School, while reliever Shirley Croft pours a lemonade for David's daughter, Julie.



# CAMERA

## NEWSREEL



Despite the disappointments of an unsuccessful season, the players and supporters of our football team could still smile at the wind-up function after the last game. Loyal followers, Mr. Dick Chandler (manager, Bayswater), district inspector Mr. Roy Foster, Mr. Ted Voigt (manager, Brunswick West) and Staff Superintendent Mr. Ken Elder drink to better luck next year, while club secretary Alan Guy (left), coach Tony Bull (centre) and 1st XVIII captain Geoff James congratulate Mick McMahon, best and fairest in the 1st XVIII, and John McKenna who won the Reserves award.

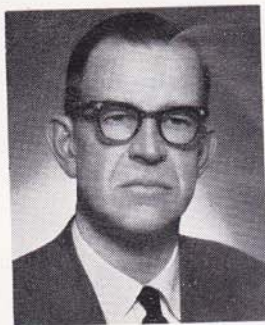
## Victoria's Youngest Teller



## Bowling for fame



It is some time since we had a first class cricketer on the staff, but some good judges predict that Les Smith, now working at our Dandenong branch, will make the interstate side this year. Les is a right arm medium-fast bowler with Richmond and last season he recorded a remarkable double when he won the bowling average for both the first and second elevens. He made the firsts for the last eight games of the season during which he took 22 wickets at an average of 12.1. Les is also a useful batsman, and his second eleven average last year was 31.8. Like so many cricketers, he plays baseball in the winter. His relief pitching helped Dingley to win this year's pennant. Les's form in the first two or three games of the coming season will have a big bearing on his chance to make the State squad; let's hope he strikes a length early.



## Effective letter

Despite all the publicity the Home Savings Grant has received since the legislation was passed in 1964, many young people still do not seem aware of the need to open a "Home Savings" account to qualify for the grant. Box Hill manager, Mr. Harold Fletcher, decided that if press publicity was not getting the message across, the most practical step to take was to write to every depositor at his branch between the ages of 16 and 20. He drafted a letter explaining the conditions attached to the grant, and with the approval of the Chief Inspector, posted a copy to the depositors concerned. The job was necessarily done in stages. Of the first 500 recipients of the letter, 58 almost immediately transferred existing accounts to "Home Savings" accounts. The Chief Inspector has now given the District Inspectors a copy of Harold's letter to show to branch managers. No manager is obliged to follow Harold's example, but copies of the letter are made available to any manager who asks for them.

## IN THE NEWS!



Mr. Harry Davis, manager at Glen Iris Upper, is a man who believes that the Lord helps those who help themselves.

Feeling that not enough local people knew his branch was there, he decided to arrange some displays to attract people to the office.

In August he staged a Camellia show with magnificent and unusual blooms provided by the Australian Camellia Research Society. (Harry is shown admiring some of them in the above photo.) During September he embarked on a really ambitious venture — a poster competition, using the Royal Show as the theme. It was open to all children under the age of twelve living in the area or attending the four local schools. First, second and third prizes were awarded in three sections.

The final judging was carried out by a qualified art teacher, but as more than 500 entries were received and collected from the schools by Harry, you can imagine that a fair amount of midnight oil was burnt before the winners were finally selected and the display mounted. Winners and their parents were invited to the bank to receive their prizes.

## Show rider

Mr. Bob Maxwell, recently appointed manager at Beeac, has one extra-curricular position waiting for him before he arrives. He has been appointed instructor of the Colac Pony Club. This came about when eight members of the Club visited Maryborough to take part in a one-day event conducted by the Maryborough Horse and Pony Club of which Bob has been secretary-treasurer-instructor since his posting to our branch there some 18 months ago. Learning that Bob was going to Beeac, the Colac members begged him to become instructor at their Club. Their eagerness is understandable. When Bob went to Maryborough the local Pony Club had only six mounted members. He has built that figure to 32 mounted members, an overall membership of 102, and brought his pupils to such a standard of skill that the Pony Club of Victoria has created a new Midland Zone with Maryborough as the zone's headquarters.

Bob has been riding almost from birth. His father had a trainer's licence and put his children on horseback before they could walk. At the age of five, Bob competed at the Royal Show in Melbourne. Soon after he tragically contracted polio and spent



four years in Sale Hospital. When he was discharged he was unable to walk, but he could still ride, and his doctors attributed his eventual recovery to the exercise he gained on horseback.

Bob held an amateur jockey's licence and rode against both fellow-amateurs and professionals (including "Scobie" Breasley) with such skill that he won 32 races from 102 mounts, with a personal best of four winners and a second in one day at Sale.

In Show Ring competition he can match the skill of some of the best riders in Victoria. On the show circuit in recent months he has twice won the Gentleman Rider, and four times won the Olympic Jumping awards.

## Eisteddfod winner



About a year ago we published a par about John Lidgerwood's starring roles in productions staged by the Benalla Light Opera Company. John is the teller at our Benalla branch. Recently his fame spread further when he won the Caltex \$200 operatic aria award at the Albury Eisteddfod. His choice for the final was "Di Provenza" from Verdi's "La Traviata". The adjudicator, Mr. Keith Young, described John's voice as having tremendous additional potential which would be fulfilled with further training. To get that training he has been visiting Melbourne every fortnight for the past 15 months to study under Brian Hansford at the Melbourne Conservatorium.

## Among the Fijians

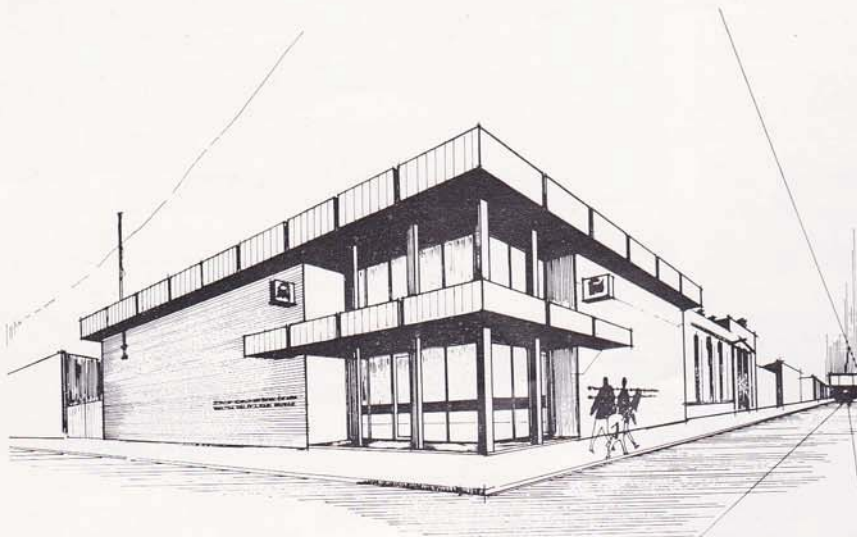


It's a far cry from being a member of our School Bank section to running the financial affairs of the Methodist Church in Fiji, but that is the task that Lindsay Oates, one of the School Bank team for the past 3½ years, has just taken on. September 1966 probably qualified as Lindsay's busiest month ever. He left the Bank on the 14th, got married on the 16th and then he and his bride left for a 10 day honeymoon in New Zealand before taking up his three to six year term as Accountant and Business Manager of the Methodist Church's numerous establishments in Fiji.

His headquarters will be in Suva (population 40,000), which, as a duty free port, attracts quite a number of tourists each year. It was a big decision for Lindsay, who enjoyed his work as a school liaison officer and who, incidentally, drops \$800 a year in salary. We wish him and his wife, who will be teaching at a Suva High School, every success in their new life.

# Progress in Premises

ARCHITECTS: CHIEF ARCHITECT, THE STATE SAVINGS BANK OF VICTORIA



## South Melbourne

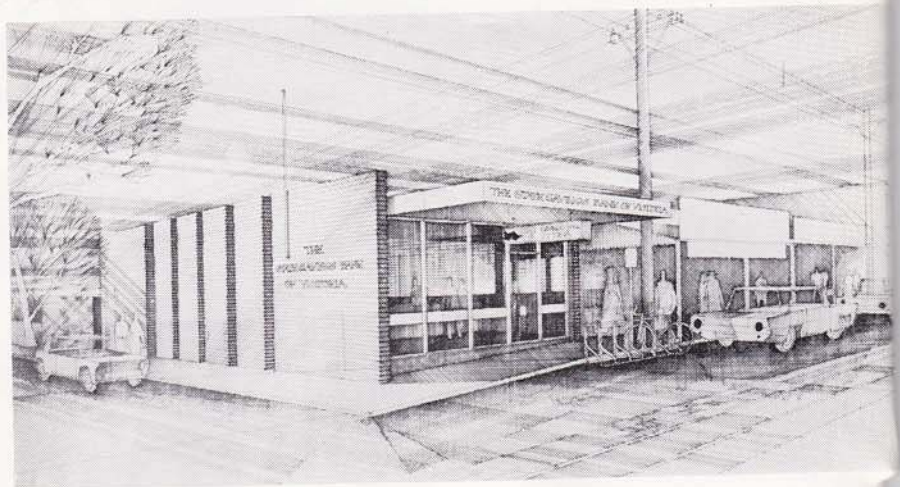
Project Architects: Eggleston, Macdonald and Secomb.

One of our oldest, and surely one of the most elegant of our branch premises, is in the process of giving way to the worthy successor shown here. Situated at the corner of Clarendon and Park Streets the new building has been designed to make the most of the corner location with extensive areas of glass and entrances to both street frontages. Staff amenities and record rooms will be accommodated at first floor level of the sun tan brick building, over the strong room. An interesting commentary on the changing times: The original, large two-storey branch and premises were erected in 1882 for \$5,000. Estimated cost of the new building is \$50,000. The building is expected to be finished in November.

## Eaglehawk

Project Architects: Eggleston, Macdonald and Secomb.

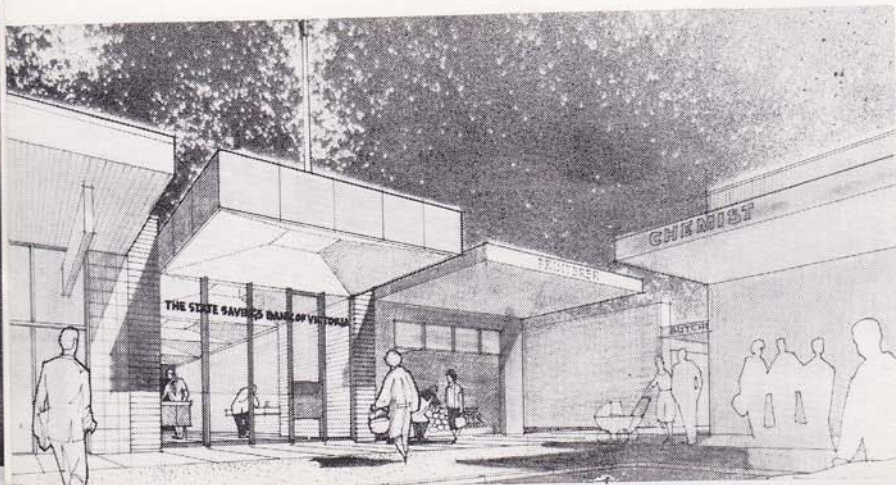
This contemporary building, due for completion this month, will replace the old double-storey building which has stood on the corner of High and Napier Streets since 1889. Unlike the old branch the new premises will not have a residence attached, but a house has been provided for the manager elsewhere in the town. The new branch is being built of sun tan bricks and will have a cantilever verandah over the High Street frontage. A series of full height narrow windows on the Napier Street frontage contrast with areas of solid brickwork.

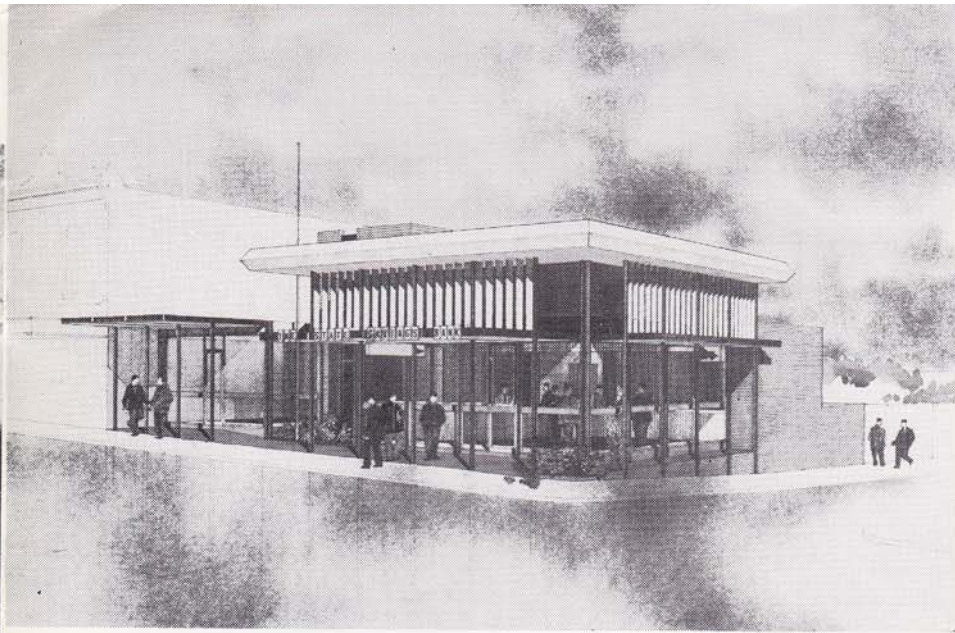


## Altona North

Project Architect: Keith Reid.

The only complete newcomer among the branches shown here, this branch is being erected in Borrack Square. On a comparatively narrow site the effect of light and space will be achieved by vaulting the ceiling of the banking chamber and placing skydomes at the apex of each vault. Accommodation will be provided on the main floor level for a maximum of three tellers, manager's office and strong room with the staff amenities and records room upstairs. It is anticipated the building will be ready in December.

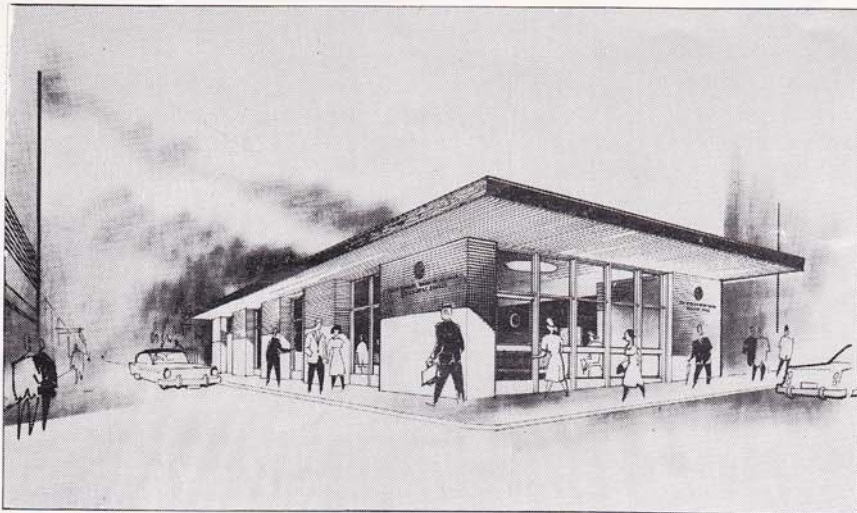




#### Hawthorn

Project Architects: Montgomery, King and Trengrove.

The old branch is to be demolished and this handsome structure erected on its site. The new branch will be a two-storeyed brick building with staff accommodation at first floor level. Forced draught ducted ventilation will provide distributed warm air during cold months and fresh air ventilation during summer months. An adjoining shop to be designed in the same character as the branch will provide temporary quarters while the branch is being erected.



#### Heidelberg

Project Architects: Stephenson and Turner.

Heidelberg branch is occupying temporary premises pending the erection of this new building. Of brown, wire cut bricks the new branch will have large aluminium framed windows to both frontages, protected by a canopy formed from the roof extension. December is given as the completion date.



#### Camberwell East

Project Architects: Godfrey and Spowers.

The attractive new premises under construction at Camberwell East are designed to fit into the garden setting of its surroundings. The steel framed brick building will make use of the steel beams as an architectural feature both inside and outside the building. On the south side in front of the manager's office a garden court will be provided, separated only by a floating glass wall from the interior of the building. The staff should be in occupation by November.



# Grapevine

## Analysis of Resignations

Earlier this year our Bank, with certain other banks, insurance companies, stockbrokers, hire purchase companies and similar organizations, became a member of a Productivity Group, the function of which is to increase the member firms' efficiency through the pooling of knowledge and ideas. One of the early subjects discussed was the rate of staff resignations, and each member organization was asked to complete a questionnaire on this subject. The results showed that our rate of resignations was easily the lowest of all. In fact the difference was so great that other members of the Group evinced a desire to learn the secret of the Bank's success in retaining the permanent services of such a large percentage of its staff.

The questionnaire asked for an analysis of the age groups of resignations during 1965. Our return showed that 49% of the male officers who resigned and 65% of the female officers who resigned for reasons other than marriage had less than two years' service. During the past two years we have appointed 616 males and 695 females to the staff.

You may recall that in the August issue of **PROGRESS**, we published a story about Mr. Jack Emery, Lancefield manager, and his wall map of the district. Our story included the statement "when a property is sold, it gives him an accurate indication of the value of land in the same part of the district." Mooroopna manager, Mr. Norm Davidson, has gently taken us to task for this claim, saying that adjoining properties could differ greatly in value. Norm suggested that we ask the country valuers to write an article on this subject. Chief Valuer, Mr. Harry Whitehead, and his staff were very co-operative and they have produced a most informative article which we have included as a supplement to the copies of **PROGRESS** that are sent to country branches. Metropolitan members of the staff can obtain the article on application to the Publicity Department. In addition to the article, the country valuers gave us this advice to pass on to managers:

## Country Valuations

As these young men and women came straight from school and had no previous experience of business life, it was inevitable that a small proportion of them would find themselves unsuited to a banking career, and would wisely choose another occupation.

Another 34% of the males who resigned were in their third to their sixth year of service, and many of them had regarded bank employment as only a temporary occupation until they were old enough to enter such vocations as the armed forces or police, or had acquired sufficient knowledge of book-keeping to assist with family businesses.

Of the females who resigned 14% did so to travel abroad or because their families had moved to the country or interstate; another 13% chose vocations (principally nursing) for which there is a minimum age limit of 18, and therefore had treated the bank as a temporary occupation.

Not more than 20% of the officers male or female, who resigned during 1965 did so to transfer to other clerical occupations.

One of the conclusions drawn from the Productivity Group's discussions was that the problem of staff turnover was common to all, although the effects were felt more keenly in some companies or industries than in others. This was attributed to the fact that the period of twenty years since the war had been one of virtually full employment. Although salary, prospects, and conditions of service were relevant, it was considered that many decisions to change occupations were based on other grounds than these. Young people were no longer compelled to remain in occupations which did not appeal to them or for which they were not suited.

"Those not skilled in cartography can obtain a cadastral district map from the Lands Department, Central Plan Office. These cover an area of approximately 460 square miles, scale 1" = 1 mile. The overall size is 25" x 33"—a handy sized wall map. Parishes and individual allotments are clearly indicated.

"The allotments of the relevant farms could be lightly shaded and each farm given a reference number.

"To avoid cluttering the map with descriptive notes, a register could be kept, and details of the individual forms written up in numerical sequence for easy map reference. A small subsidiary alphabetical index would relate farmers' names to map numbers.

"As a guide to helpful details, consult the Farm Loan enquiry form—actually this form could be used as the register itself if kept in a spring-back binder."



Toasting each other at the reception following their wedding at St. Bede's, North Balwyn, are Mr. and Mrs. Robert Wood. The bride, formerly Wilma Hinton, is a member of H.O.C.S. staff.  
—John Travers photo.



Mr. and Mrs. Gary Whiteside cut the cake at the reception after their wedding at St. Mary's, East St. Kilda. It was a real Savings Bank wedding. Gary is an Inspector's Clerk and Judy, nee Plowright, is a teller at Elizabeth Street.

## Wedding Belles

Mr. and Mrs. Basil Vasjuta leave the St. Albans Ukranian Orthodox Church after their marriage. Mrs. Vasjuta, formerly Helen Ribarow, is on the staff at Sunshine.



The happy couple being showered with confetti are Mr. and Mrs. Brian Clements about to leave for their wedding reception at Top Of The Town. The bride was formerly Margaret Horner of Publicity Department.  
—Photo by William E. Gray.



## OUR NEWLY APPOINTED MANAGERS



K. BOWEN

Relieving Staff.

Keith has had two previous terms as a reliever so he obviously likes the life. For recreation Keith plays cricket with the East Malvern R.S.L. in the summer and follows Carlton's fortunes in the winter. His wife, the former Nola Abbott, was a member of the Elizabeth Street staff before her marriage.



G. A. ALLEN  
Kingsbury.

A keen golfer and member of Riversdale Golf Club, Geoff plays off the very respectable handicap of 10. He and his wife also play badminton regularly with a group of friends. They have three children and find their spare time pretty much taken up with work for school and scout committees.



J. G. MITCHELL  
Murchison.

John's father was a country branch manager and he thoroughly enjoyed living in various country towns while he was a boy. He expects his two young children to find it equally enjoyable. A keen inland fisherman and former yachtsman, he hopes to take up the sport again while he's stationed in Murchison.



C. R. KETELS

Supervisor Accounts, Legal Department.

A natural handyman, Ross can turn his hand to anything, from repairing his 1935 Oldsmobile to building a glasshouse. His one-acre property at Moorabbin is a miniature mixed farm and produces fruit, vegetables, poultry, honey and milk. He and his wife Betty have four children. Eldest daughter, a trainee teacher, is a noted fencer.



J. A. KNIGHT  
Relieving Staff.

A qualified radio and TV technician, John's skill is much valued by his family and friends. Radio has fascinated John since pre-war days when he appeared on Nicky's children's session on 3AW. While stationed in Queensland during the war he conducted an evening session over 4BV Bundaberg. Has a family of three.



R. R. R. MATTSON  
Relieving Staff.

After being in Head Office for most of his years in the Bank, Russ is looking forward to life as a reliever. The Mattson family spend nearly every weekend at their 6½-acre bushland property at Upper Beaconsfield. With two houses and lawns to care for, Russ's spare time is fully occupied.



B. J. KINCAIDE

Claims Officer, Insurance Department.

As President of the Association, Brian needs no introduction to the staff. Although he has been a constant visitor this is actually his first Head Office appointment. Brian played football for nearly 13 years with the C.Y.M.S. but like most men with a young family, finds his spare time taken up with their activities these days.