

progress



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THE STAFF MAGAZINE
OF THE STATE SAVINGS
BANK OF VICTORIA

Interested
in a
Personal
Loan



The District Inspectors

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COVER: Senior District Inspector Mr. F. R. Veitch, accompanied by the most recently appointed Inspectors' clerk, Andrew Badawy, is greeted at 31 Bourke Street East branch by Manager Mr. Lee Samson. Our story of the District Inspectors' role in the Bank begins on this page.

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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.

THE DISTRICT INSPECTORS

The Men And Their Job



MR D. N. P. KELLY
CHIEF INSPECTOR



MR T. E. A. PAIGE
ASSISTANT CHIEF INSPECTOR

THIS is the longest article we have ever published in **Progress**. That, in itself, is an indication of the importance we attach to it.

The title of the article tells you what it is about. It is not intended to convey a completely analytical insight to the role the D.I.s play in the life of the Bank and of all of us who work for it. Rather, this is a series of vignettes which aim to illustrate the D.I.s and their work as they themselves see it.

These are the men who, as the deputies of the Chief Inspector, do what is impracticable for him to do personally.

And these are the men whom the General Manager regards as a bridge between himself and the thousands of branch officers he cannot meet regularly in person. Through the D.I.s, the General Manager wants to convey to you his thoughts on matters of current policy, and he wants them to report your reactions back to him.

There are over four thousand of us working in this Bank. There is probably no single subject on which we are of the one mind, but, through the D.I.s we can convey a synthesis of our diverse opinions.

You will find one theme recurring throughout these sketches — the desire of the D.I.s to be helpful to branch staff in their work and, if need be, in their personal problems. It is hoped that these personal glimpses will encourage you to take fuller advantage of the assistance your D.I. is willing to give you.



MR F. R. VEITCH

"I'm wasting my time if I am not helpful."

To join the bank at Ballarat in 1924, Fred had to get the top marks in a competitive examination for which six sat. Thereafter, he was at Ballarat for 17 years before coming to Melbourne.

Abbotsford, Newport, Burwood and Elizabeth Street preceded two years on the relieving staff. Moreland was his next branch, then five years at Elizabeth Street before an appointment to Staff Training.

Fred became officer-in-charge of Staff Training, and that was his first managerial appointment. He looks back with a great deal of pleasure and satisfaction on the years (1957-63) he spent in Staff Training. During that time no less than 2,240 members of the staff attended courses, which gives him a personal acquaintance with the majority of people he inspects. He has been a D.I. since 1963.

Fred is married and has two daughters. "Two beautiful daughters," he adds.

He describes his philosophy of life as "getting a great kick out of helping people".

He has been associated with the Burwood Boys' Home for 20 years and is chairman of the house committee and a member of both the welfare and finance committees.

Sport — he represented Ballarat in cricket and baseball — has played a big part in Fred's life. He is a very fit man still and enjoys long walks. He likes gardening, and he reads a lot, particularly about his favourite subject — people.

Of his job as a D.I. he says: "I have never tried to make myself popular, but I hope to be respected."

Then he belies the surface impression of those words by adding: "I am wasting my time if I don't go into a branch to be helpful."



MR A. J. HILLARD

"I will always listen to the branch view."

Malvern, where he began his career in 1926, Carnegie, Dandenong and Elizabeth Street were the branches Alan worked in before he enlisted in the Navy in 1943. He served on coastal craft engaged in rescue and patrol work.

It was back to Elizabeth Street post-war, followed by a term at Dandenong, before another nine years at No. 1 branch. He was manager of Dandenong Market when he was appointed a D.I. in 1962.

Alan is married and has three adult children, two sons and a daughter. The daughter, Jill, works in our Legal Department. All the family play tennis with better than average skill.

Alan and his wife are foundation and life members of the Dandenong Recreation Club, where Mrs. Hillard plays tennis and Alan bowls.

He has long played an active role in community affairs at Dandenong as a board member of the Presbyterian Church, a member of the High School Council, a trustee of the A.N.A., and a member of the R.S.L.

Alan is conscious that, in his work as a D.I., he can sometimes encounter conflict between the Head Office angle and the branch view. In such cases, he says, he looks to see which appears to have the more merit.

"I will always listen to the branch view, and if it is called for, I will put the case to the Chief Inspector. If I see a poorly balanced staff at a branch, I tell Staff Department."

A kindly man himself, he loves to help others. It is a source of pleasure and satisfaction to him that a lad who was facing a court sentence and whom he helped to have reinstated is now a first-class officer.



MR W. A. JONES

"We are not fault-finding machines."

Bill joined at St. Kilda in 1929, and spent the 'thirties in H.O. He was in the Army from 1940 to 1946 and served in the Islands as a commissioned artilleryman. Then followed nine years in suburban branches before a recall to H.O.

After Mr. Reg Coxall and the late Mr. H. E. Williams returned from a trip to the U.S.A. in 1955 with thoughts that mechanization might be applied to our system, Bill was made a member of the investigation committee.

He himself was sent to the U.S.A. in 1959 with the present A.G.M., Mr. Ross. Their recommendations led to the establishment of a punched card system at 45 Swanston Street (the first such installation in any bank this side of the equator) and later to the re-planning and present format of Elizabeth Street.

Bill has been a D.I. since 1963 and, in recent years, has also relieved in several senior H.O. positions.

Both his son and daughter are teachers. The son, a B.Sc., has two children.

A former pennant player, he now plays tennis every Saturday with a group of 18 men from varied walks of life, whose company he finds stimulating, both mentally and physically. He also enjoys photography and listening to music. He has plans to extend his community work, particularly in the field of aid to the aged.

Bill has a pleasant and infectious smile, and it is easy to believe him when he says: "We go into a branch to help. We are not fault-finding machines, and in my experience, managers are only too willing to talk over their problems with us."



MR R. W. K. BARCLAY
"A common bond, a unified effort."

After two years at his first branch, Moreland, where he joined in 1929, Ron spent the 'thirties in various Head Office departments. From 1939 to 1946 he was seconded to the finance section of the Defence Department. There he assisted in the review of all important items of defence expenditure involving reports to the Defence Board of Business Administration and the Commonwealth Treasurer.

He resumed bank duties in Staff Department, and then spent two years assisting Mr. A. L. Griffiths in compiling the 1954 book of instructions. He describes this period as a good apprenticeship for his task of re-writing the instruction book.

Before his appointment as a D.I. in 1962, Ron was personal assistant to Mr. E. T. Benson and Mr. H. E. Williams during their terms as Chief Inspector. He is an Associate of the Australian Society of Accountants.

Ron has a son and a daughter, and two grandchildren.

He describes his sporting interests as following the Demons in the winter and playing bowls with the Demons in the summer. He is assistant secretary of the Bank Bowls Club. Unlike most of us, Ron actually enjoys keeping his garden in order. He reads widely on a broad range of subjects.

He sees the D.I.'s job as a demanding one, which calls for some sacrifice of personal interest. He adds: "But at the end of the line you see something for your efforts."

Continuing that theme, he added:

"The most enjoyable part of the work is getting around and meeting people who you know are doing their best. With these people, the D.I. is joined in a common bond to achieve a unified effort."



MR E. A. RASELLI
"Every customer should be treated as a V.I.P."

Although virtually all his 44 years' service have been spent in the metropolitan area, Eric's big body and strong features still have the look of the open spaces and good country stock from which he came. He was, in fact, born in Dunolly, where his mother is still living, well into her 'eighties.

Eric bids fair to live a very long life himself. He plays a vigorous game of tennis, often in the company of his fellow inspectors, Alan Hillard and Jack Rush, and Mentone manager, Bill Bourke. In younger days he rowed with the Banks' Club and played football when the Bank was in "A" Grade. He reads extensively, with history and geology his favourite subjects.

Eric joined at Elizabeth Street in 1925, went back to Dunolly briefly, and then worked at Caulfield South and 45 Swanston Street before beginning 18 years on the relieving staff in 1939. He became an agency examiner in 1957, and later managed Fairfield North and Rosanna before his appointment as a D.I. in 1966.

Eric has the same vigorous approach to work as to recreation. He says that a D.I. must be dedicated, and affirms positively that every D.I. is fair and does not set out to be finicky or to aggravate people.

When he inspects a branch, he is particularly alert to see how the staff treats the public. "Every customer should be treated as a V.I.P.," he maintains, adding that these relations to the public take precedence over office work. He says, however, that office work should be of a good standard and, if it is not, he expects improvements to be made.



MR A. H. WAKEFIELD
"The greater the interests, the better the officer."

Alan joined at Brunswick in 1926, and most of his Bank career has been spent in northern suburban branches. He has also had experience in two Head Office Departments (the Chief Architect's and the Chief Accountant's) and two terms on the relieving staff. He was manager at 673 Plenty Road, Preston East, when he was appointed a D.I. in 1964.

He served for six years in the A.I.F. and was a Major on General Staff at Allied Land Forces Headquarters. He was awarded the Efficiency Decoration.

Not unexpectedly, Alan has the bearing of a military man. By his own reckoning, his standards are strict: "I delight in punctuality and clean strongrooms — these are a first sign of efficiency."

In isolation, that quotation reveals only an arc of Alan Wakefield's personality. The picture comes closer to full circle when he is further quoted as saying: "Many people do not realise that they look their best when they smile."

It is this rounded picture that he, himself, reaches for when he appraises a member of the staff. He places great store by his interviews with each officer, and seeks to bring out each one's true personality. He believes: "The greater the interests, the better the officer."

If a manager seeks his counsel on making out reports, his answer is always: "If there is a doubt, the officer is entitled to the benefit of it."

Alan's own interests, by the way, include bowls, fishing ("not enough time for fishing in this job"), woodwork, french polishing and gardening, with a special interest in daffodils.



MR J. P. RUSH

"This dialogue would not have happened in years gone by."

Jack joined at St. Kilda in 1928 and a year later was transferred to Service Department. That was the department which handled our original "bank where you work" facilities.

A member of the R.A.A.F. reserve before the war, Jack was in the equipment and accounting division of the Air Force from 1940 to 1946, and achieved the rank of Wing Commander. He saw service in the islands.

After the war he was posted to 12 suburban branches before he was appointed manager at Elmore. Later he was a relieving manager, and after that manager at Prahran Market when he became a D.I. in 1965.

Jack is married and has three sons and two daughters. His wife, a former bank girl, was Geraldine Cotter.

Their eldest son is in final year of Law at Monash; their elder daughter in final year of Arts at the same university. Jack himself is a B.Com. and an associate of the Chartered Institute of Secretaries.

He is very interested in horticulture, plays bowls (with M.C.C.), tennis and squash. He is chairman of the Follow-On Committee Building Appeal at Xavier College.

Jack believes that the cordial way he is received in his branches by both managers and staff is an indication that the era of D.I.s as "bogey-men" has come to an end. He appreciates comments from branch staff and realises that in some circumstances a course of action different from the norm may be justified. He adds: "Dialogue that now goes on would never have happened in years gone by."



MR J. K. KURING

"Enthusiasm is the most important ingredient."

Between 1928, when he joined at Healesville, and 1965, the year he became a D.I., Jack worked in 11 branches and had two spells on the relieving staff. He had been manager at Queenscliff for four years before his D.I. appointment. He was in the R.A.A.F. from 1942 to 1945.

He has a daughter, who is the mother of his two grandchildren, and an adult son who lives at home.

Keeping his garden in order, an occasional game of golf, and trying to encourage the Demons back to their former glory occupy most of Jack's leisure hours. As he says: "The D.I.'s job is an exhausting one, involving a lot of travel, and it is a pleasure to stop at home when I can."

He adds, whimsically: "My wife and I are good mates."

Despite his deceptively relaxed manner, which is captured so well in the photograph above, Jack is a great admirer of enthusiasm, which he describes as "the most important ingredient of any undertaking."

Cultivating and encouraging enthusiasm amongst branch staff he regards as the most challenging aspect of his work.

Although he thinks some of our older managers are content to just coast along, and in doing so set their staff a poor example, Jack finds most of the younger managers "exciting in their keenness and vigorous approach to the potential business which is there to be won."

"It is a pleasure," he said, "to tell these men that the job they are doing is appreciated."



MR J. A. PRETTY

"This is a constructive job."

Jack's pre-war service was at Brunswick, where he joined in 1939. During the war he was a fighter pilot and flew Spitfires with the R.A.F., 64 Squadron. He was awarded the D.F.C.

It was back to old stamping grounds after the war, with nine years at Moreland and one at Coburg. He was in the Branch Returns section of the Chief Accountant's Department for two years before becoming manager at Hastings in 1958. Four years later he was appointed a D.I.

The years '64 to '67 were spent in London as manager of our office there.

Jack was married while he was on leave in 1944. He and his wife have two married daughters and a younger son. Their elder daughter is married to Laurie Kyle, who has long been a stalwart of the Bank's cricket club.

Jack now lives at Frankston, and loves the area. He and his wife keep up many of the social contacts they first made at Hastings. Like most of his fellow D.I.s, he enjoys playing tennis.

From Jack's point of view, "constructive" is the most descriptive word for the D.I.'s role. He says:

"We have the advantage of comparing people in some 30 to 35 branches. This gives us a much broader viewpoint than many branch staff realise, and it helps us to be constructive, because we can pass on a picture of the Bank as a whole."

Jack adds a faint note of warning here. He says that in his experience 95 per cent of the branch staff accept the D.I.'s role as a constructive one. Of the other five per cent, he says: "They will never accept that the D.I. is there to help and guide. But, then, they will refuse help from anybody."



MR W. N. LING

"Moments of reward, occasional disappointments."

Bill began his bank career as a valuer's clerk in 1929. During the depression years he was working on "farm properties in possession", which he recalls as a heart-breaking business.

He enlisted in the A.I.F. within a month of the outbreak of war, and rose to command a signals regiment as a Lieutenant-Colonel. He served in the Middle East and the islands.

He worked in several suburban branches in the post-war years before being appointed to Branch Mechanization and was officer-in-charge of that section, with managerial status, when he became a D.I. in 1965.

His son and daughter are both married, and he has one grandchild.

Bill is an elder of the Presbyterian Church and treasurer of a home for elderly ladies. He enjoys an occasional game of golf, but his chief recreational interest is touring, which his wife also enjoys.

He describes his work as "interesting, with moments of reward and occasional disappointments". The rewards come when he sees response to his efforts to help an officer.

He does not believe in making a snap judgment of an officer, or, as he puts it: "You can't go into a branch and sum up a man in half-an-hour, but you do form impressions."

He points out that he visits each of his branches at least six times a year and some branches as often as ten, so after a couple of years in a district his reports are based on a dozen to twenty impressions. If he does have to report on a newcomer to his district, he adds this rider: "This report is based on my impressions gained in two (or three) days rather than on real knowledge and should be evaluated accordingly."



MR C. F. EVANS

"Your staff can carry you the second mile."

Cyril is a '28 man. After a brief term at Kew he was a reliever for 12 years before war service with a Field Ambulance unit in such combat areas as New Guinea and Bougainville.

Canterbury, Elizabeth Street (nine years), Footscray and 45 Swanston Street preceded his appointment as a D.I. in 1966.

He has three daughters, one married, and two teenagers at home who "keep me young".

Cyril has worked long and hard for the Melbourne City Mission, the oldest (114 years old) and largest charitable institution in Victoria. He is Honorary Treasurer, and has been on the Mission's Board for 20 years.

Cyril, a Saturday morning golfer, and a follower of the football match of the day in the afternoon, says he is interested in all sport "except horse racing and boxing".

He describes his attitude to the D.I.'s role as "firm but fair". He believes a bank officer should be conservative in dress and grooming. He looks closely at the relations the branch has with the public, its internal staff relations, and to a much lesser, though not unimportant, extent its clerical work. He said:

"I don't exaggerate the importance of clerical mistakes made under Friday's pressure which we see with fresh Monday morning eyes.

"The manager has to be given a list of them, of course, but I regard business promotion, public relations and staff relations as of more moment. It's important for a manager to realise that if he treats his staff well, they will carry him the second mile."



MR L. COOPER

"Today's youth matures quickly."

Lionel was at Mortlake from his appointment in 1933 until 1939, when he was transferred to Elizabeth Street. He served during the war with both the Army and later the R.A.A.F., in which he was a Flight Engineer. Post-war he worked in half-a-dozen suburban branches, before spending nine years at 45 Swanston Street. He was manager at Kew North when he was appointed a D.I. in 1966.

Lionel is another youthful-looking grandfather. His married daughter, who lives in Sydney, has one child, and his other daughter lives at home.

He plays bowls with the City of Camberwell and says ruefully that he is skipper of the club's lowest team. He played tennis until two of his staff at Kew North, John Story and Graham Cathcart, "nearly killed me" in after-work sets.

His many years of work for the Burwood Boys' Home has been recognised with a Life Governorship.

Lionel is ever-ready with a quip, but he is also a serious and intelligent thinker. This was evident when he, like so many of the D.I.s, veered the conversation around to the young people in the Bank.

"Today's youth matures quickly," he said, "more quickly, I'm sure, than we did. From the D.I.'s point of view, this is a very good thing. We can discuss their work with them in a meaningful way. They react well, even to criticism. They are adaptable and readily absorb knowledge. They leave you with the feeling that the future of the Bank is in good hands."



MR D. F. JEFFREY

"This can be a very rewarding job."

It seems almost superfluous to introduce Doug, whose many years as relieving staff officer and chief officer in Staff Department made him so well known.

Before those years, however, Doug, who joined in 1929, had two long spells as a reliever (including seven post-war years), and he worked in several branches including Caulfield West ("under Frank Peart, the best manager of all time"), Glenhuntly and Elizabeth Street ("in the days of Major Nichols and 'Boss' Emery"). Of his 4½ years in the Army, he says: "I was a Darwin Digger."

Doug married the former Joyce Wood, who was working at our Blackburn branch when they met. They have a son of 16 and daughter of 13.

It would be hard to find a man of more diverse or numerous spare-time interests than Doug. Space permits little more than a catalogue of them: fishing (it is a wily fish, river or bay, which escapes him); shooting; golf; rock hunting (he is, in fact, a knowledgeable amateur geologist); electronics in many forms; gardening (he is a backyard orchardist) and many more.

Doug underlines a theme which all the D.I.s referred to; and listening to them, it was impossible to doubt their sincerity of purpose, whatever any individual member of the staff might think of their practical efforts. The theme was their desire to be helpful. These were Doug's words on the subject:

"This can be a very rewarding job to see good results coming from someone one has set out to help. Our role is not reproval, but help and encouragement."



MR W. M. S. MCKERNAN

"Great confidence in the younger generation."

Max worked in no fewer than 14 metropolitan branches between the time he joined at Camberwell in 1936 and his appointment as a D.I. in 1967. He opened Kingsbury in January 1965 and was manager at Burnley North when he was made a D.I.

He had five years with a transport company in the A.I.F. and saw service in the Middle East and Borneo.

He has two school-age daughters.

Max likes woodwork, and did a course in cabinet-making at R.M.I.T. He enjoys golf, but says his enthusiasm for the game outruns his skill. A regular communicant member of Scots Church in Collins Street, he is a great admirer of the well-known Rev. Gordon Powell and his assistant, Rev. Ray Russell, who was the principal Presbyterian Chaplain to the R.A.A.F.

Max is an avid reader of travel books, but, paradoxically, he prefers quiet holidays in the Marysville and Bright districts.

His present district includes the Mallee and involves a great deal of travelling. He finds the Mallee a fascinating area geographically and enjoys meeting the people who are, he says, famous for their friendliness.

On the subject of friendliness in his work, Max believes that a helpful and constructive approach by all concerned can often prevent problems from arising, and must engender harmonious relationships.

He has great confidence in the younger generation, and considers that it is essential for senior officers to fully appreciate the importance of the example set by their words and actions.



MR R. E. MCEWAN

"Explain why as well as what."

Bob joined at Western branch in 1929 and was there for six years before going on the relieving staff. He was a commissioned officer with the 2/12 Field Regiment during the war and served in the islands.

Post-war, he had eight years in the Chief Accountant's Department before returning to the relieving staff. He managed Pascoe Vale West and Aberfeldie before his appointment as a D.I. in December 1967.

Bob is justifiably proud of his five daughters and four sons. "Togetherness" is the family theme. They all love swimming and surfing, and spend a lot of time at Lorne. Household chores are handled on a co-operative basis.

The McEwans are an intelligent as well as a sports-loving family. The eldest son is a Bachelor of Civil Engineering (Hons.) and is studying for his Master's degree. The third son has just returned from the U.S.A., where he was at school for a year on a Field Scholarship.

Bob, who is himself a Bachelor of Commerce, is a strong advocate for a continuous programme of self-education throughout adult life. He reads extensively in fields of management and public relations.

He is a keen bowler and likes to mix with his country managers on the golf course. He maintains that the only way to get to know a man is to mix with him, and he adds that his large family has assisted him towards a greater understanding of other people's problems and points of view.

"Any member of the staff is always free to come up and discuss problems with me, and I am a firm believer in explaining why as well as what. Even the most junior member of the staff is entitled to know what is going on in the Bank."



MR H. A. SIDDLE

"If anybody is afraid of me, I have failed."

Bert, who joined at Queenscliff in 1936, spent most of his branch career in and around Geelong. He says: "I owe a lot to the dynamic George Nason, who was my manager at Geelong." Bert opened Ocean Grove as a one-man branch in 1959, saw it grow to a Grade 3, then managed Geelong East and Alphington until his appointment as a D.I. in May 1968.

He has two married daughters and one grandson.

Bert has an insatiable appetite for work. Example: he moved into a new house at Bundoora last December. Within three months, working in his leisure time, he had personally shifted 50 cubic yards of soil, sown the lawn, planted 80 shrubs, and established gardens of Australian native plants, bulbs, azaleas and rhododendrons, and vegetables.

Photography and swimming are other spare-time activities.

Bert is a particularly devout man, and whether it is by the same token or not, a very kindly person. One believes he is speaking from his heart when he says:

"As an Inspector, I do not want to bruise or break. I want to help. I enjoy the fellowship and friendship of my fellow officers, be they young or old. I do find, in particular, that it is a rich experience to meet so many of the young people in the Bank.

"Thinking especially of these young officers, I say that if anybody is afraid of me, I have failed in my job."



MR R. E. THOMAS

"Branches are the life blood of the Bank."

Bob was born in Queensland, but his family had shifted to Victoria before he joined the Bank at Woodend in 1933. His brother is the Very Reverend T. W. Thomas, Dean of Melbourne.

It was in the lovely country around Woodend that he learned to ride a horse well and where he acquired his interest in gymkhanas, an interest he shares with his wife. He was at one time a 1 handicap golfer, and represented Bendigo in country week. He was also a good shot with a rifle.

He has a son of 22, who is in his final year of an Honours course in Law at Monash, and who is an ardent parachutist. Bob says that watching one's son plummet to earth is not the most soothing of experiences.

After Woodend, Bob was at Ballarat and Daylesford until he enlisted in the First Armoured Division, in which he served from 1942 to 1945.

Thereafter he was at Auburn South, Elizabeth Street and Kew, before an appointment to the Insurance Department. His next move was to Assistant Property Officer, after which he was Supervisor, Mortgage Loans, the position he held when he became a D.I. earlier this year.

Bob, as a recently appointed D.I., was not prepared to comment at any length about his work, but he did say: "As I see it, the D.I. has the best of both worlds. He is in close touch with the branches, which I regard as the life blood of the Bank, and he remains in touch with Head Office thinking as a result of his Fridays in town."



MR J. E. DOWLING

"Active is the key word."

Joe has been a branch man all through his bank career, except for the five years he spent as Provident Fund officer immediately before his appointment as D.I. in May this year.

He began at Newport in 1929 and thereafter was at Ascot Vale and Williamstown before five years' Army service in a Survey Corps, doing field work as a sergeant computer in Northern Territory and New Guinea. Post-war positions were at 45 Swanston Street, Port Melbourne, nine years as a reliever, and his first managerial post in Elizabeth Street as officer-in-charge of Cheque Accounts.

He is a married man, with a daughter (a teacher) and three sons. The eldest boy is studying Economics and Politics at Monash University, the younger two are at Xavier College.

Joe is an active sportsman — and "active" is the key word. He is one of the only two members of the staff now rowing with the Banks' Club — relieving manager Don Dimsey is the other. He has been a member of the Trail Riders of Victoria for 35 years.

He still skis at Buller, Fall's Creek and Buffalo, as he has done for 30 years. Nowadays, however, he skis in company with his family. He also water-skis and plays tennis.

He also loves art and music and has an enviable collection of original Australian paintings. He likes traditional jazz as well as classical music and has a large collection of both. He is a B.Com.

Because his appointment is so recent, Joe did not comment on the D.I.'s role, except to say that he sees it as "a precise, exacting and interesting task, in which he hopes to be helpful to people of all ages."

Ever heard the song called "On The Sunny Side Of The Street"? If you happen to be less than say, thirty five, you probably haven't. But you soon will.

It will virtually become the Bank's theme song when a projected publicity campaign is launched shortly.

The essence of the message will be "Friendliness" — that intangible quality we can all give to the public at absolutely no cost.

The idea resulted from a pilot "Customer Relations Survey" recently carried out in selected branches of our Bank. The survey indicated a general demand for friendly, courteous and attentive service — and the majority of our customers "surveyed" volunteered the information that our Bank gives that brand of service.

It's a curious aspect of general public reaction that few people are appreciative even of everyday basic needs — and yet tend to be quickly aware of their absence. Any branch with a "public" clock will know what I mean — no one bothers to compliment you on its accuracy, but everyone smartly tells you if it is wrong.

Sam Goldwyn, the famous Hollywood producer of the recent past, once quipped, about serious films — "messages are for Western Union." This might have been so 30 years ago, but not in this current world of fierce commercial competition. If you have something worth selling, the public must know about it — and it needs the advertising specialist's bag of tricks to achieve this.

The publicity will be double-barrelled — it will make the general public conscious of this need for friendly service and drive home the fact that it can be obtained at any branch of the State Savings Bank. All banks can offer efficient service, but we want to recognise this very human desire for the personal touch.

Unless our guess is wrong, it will bring an added prosperity, which like Shakespeare's "gentle rain from Heaven", will eventually fall on all of us, regardless of what position we now hold.

And where does the song come in?

In a nutshell, it will be the focal point. The catchy tune (with lyrics altered to suit) features in the background live T.V. commercials, and to a lesser extent, radio plugs.

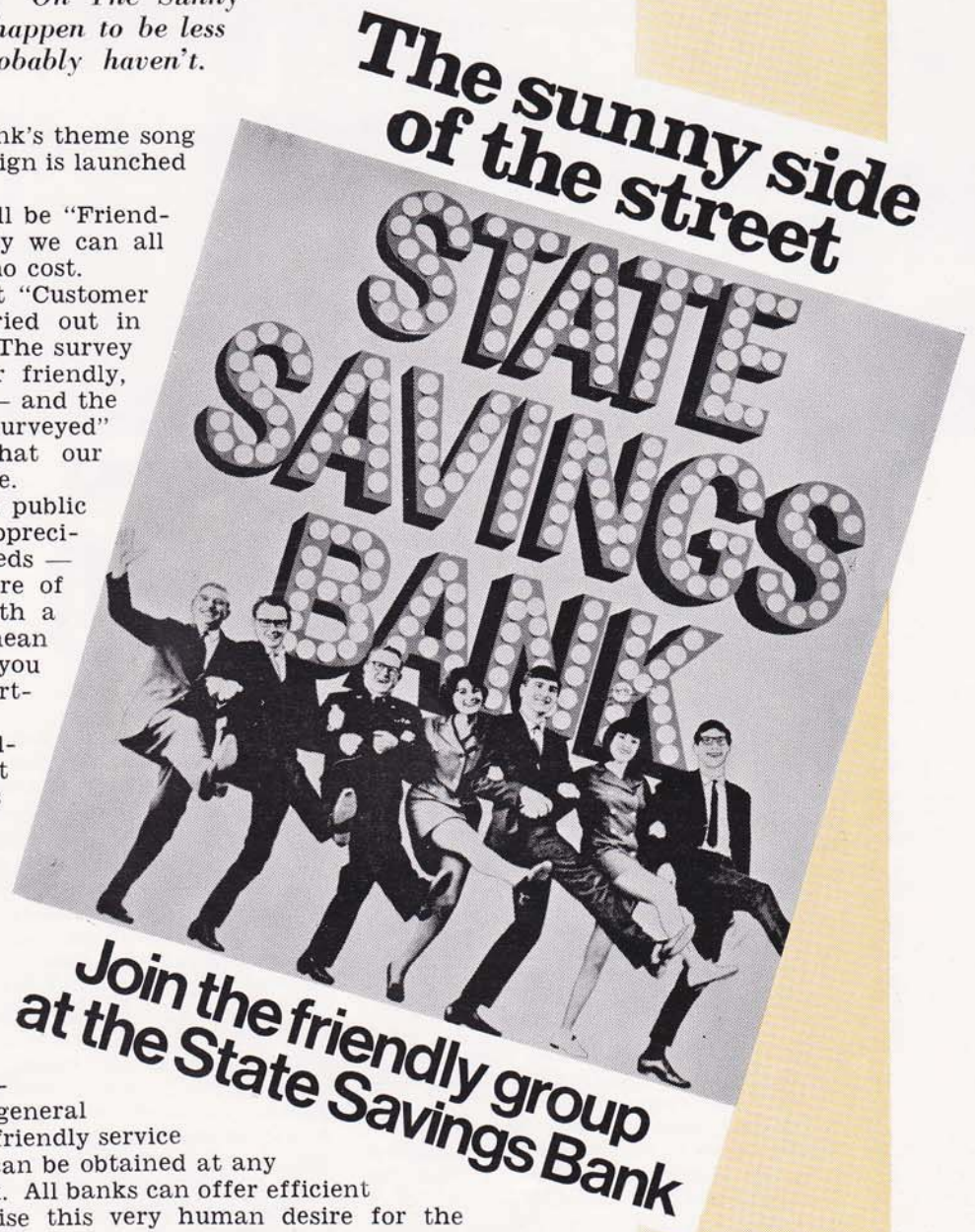
After detailing information about the Bank's services, they culminate in the punch line that friendly service can be found "On The Sunny Side Of The Street" — in other words, at any branch of the State Savings Bank.

The image will also be transferred to complementary newspaper ads. and posters.

It's an offer — a promise. With your co-operation, we feel confident it can be honoured, and if all this sounds like preaching to the converted, be tolerant — even irritated if you care.

But please don't reject the message — pass it on to the few who might need it.

(Don't be puzzled if you recognise anyone in the "chorus" line — they will be all staff members.)



3 IN BRUTAL RAIDS GET JAIL

Confessed
'monster'
gets 10 yrs

Judge Southwell told a man in the County Court today that he regarded him as the ringleader in a series of armed robberies in which people were assaulted in a "brutal and cowardly way."

He sentenced Donald Thompson, unemployed, of Foam St., Elwood to 10 years' jail for the holdups of a bank, a service station, two grocery stores and other charges.

Maurice Cavanough describes

A VICIOUS HOLD-UP AND ITS AFT

Friday, December 27, 1968, was an unlikely day to be in any way memorable. Coming as an unwelcome barrier between the Christmas break and the weekend, it was not the sort of day on which one wanted to go to work at all.

But I will not easily forget the unhappy events of that day, and I feel certain that the six men who were working at our Altona North branch on December 27 will recall them with distaste, and probably with distress, for the rest of their lives.

They were the victims of what must rank as the most brutal and sadistic hold-up that any of our staff have ever been subjected to.

My reason for recalling that unhappy day is that I think you may be interested in its fitting aftermath, and also in some statistics about the apprehension of bank bandits.

First, though, I should like to summarize what happened at Altona North. I have drawn partly on my own recollections of what I saw when I went out to deal with enquiries from the press and camera men who always swarm to a hold-up scene; but more particularly I am relying on the report submitted to the Chief Inspector by District Inspector, Mr. Bill Jones.

At twenty-five past twelve, the front door was opened violently and two men rushed in. One was shortish, about 5ft. 7in., but of athletic build. He brandished a pistol. The other, some three inches taller, carried a .22 rifle wrapped in newspaper. This man was partially masked with a handkerchief.

At that time, three of the six members of the staff were at lunch: John Brown (aged 25), the

senior clerk, was in the toilet area at the back of the building; Geoffrey Asher (21), number one teller, was upstairs alone in the lunch room; and Robert Skillen (19), clerk, was out shopping.

The manager, Mr. Frank Mallett (44), was at the side counter opening a new account for a Maltese gentleman named Mr. Joseph Mallia, who was accompanied by a compatriot; Pat Shields (19), number two teller, had just left his box, first observing proper security by locking the cash drawer, and was midway between his box and the side counter, close to the junior clerk, Gary Craddock (18).

The smaller bandit ran to the end counter, swearing loudly and demanding money. Frank Mallett was to tell me later that, although one hears obscene language in all sorts of places, he has never heard obscenities used in such degrading tones as this thug uttered them.

Without any provocation whatever, this bandit pistol-whipped Mr. Mallia about the head, sending him staggering against the wall and down to the floor, a trail of blood behind him.

The bandit then vaulted the counter and punched Frank Mallett in the side. It was not until three days later, when the pain in his side caused him to consult a doctor, that Frank learned that this blow had broken a rib.

About this time, Robert Skillen returned from shopping and was ordered into the line against the wall.

The pistol bandit moved towards the tellers' area, striking Gary Craddock a glancing blow on the head with the pistol as he passed him. Finding the drawer locked, he demanded keys, which were handed to him by Pat Shields.

The bandit emptied the drawer of notes into

an overnight bag and containing notes. Following the month on the C.B.C. out by the same instructed his tellers of shuttling surplus their main cash box. This ensured that at was in use at the c bandits took Pat's surplus cash while the strongroom.

He then went to the was also locked. Frank Mallett, who the other teller, who another outburst of Calmly, Frank repeated lunch, not adding to upstairs.

Just then, John chamber from the into the line-up, a pistol bandit kicked John to collapse in.

The second bandit staff from a position over by his confederate drawer.

After two or three the drawer, the band

Meanwhile, unknown the staff, Geoffrey deduced what was below. Quietly he across to the room door, clambered down



ABOVE LEFT: The injured Mr. Joseph Mallia being lifted into an ambulance.

ABOVE RIGHT: The staff who were at Altona North on the day of the hold-up. From left: Geoffrey Asher, Robert Skillen, John Brown, Gary Craddock, Patrick Shields and Mr. Frank Mallett (manager).

ERMATH

also took a small seal tin
giving a hold-up the previous
few doors away — carried
g — Frank Mallett had
use seal tins as a means
ash from their drawers to
s in the strongroom safe.
l times a minimum of cash
nter. In this instance the
xiliary tin containing the
was about to take it to

other teller's drawer, which
demanded the keys from
lained that they were with
as at lunch. This brought
e language from the bandit.
d that the teller was at
information that he was

own entered the banking
et area. He was ordered
as he moved forward the
im in the groin, causing
ony on the floor.

who had been covering the
near the door, was called
ate to attack the locked

unsuccessful onslaughts on
fled.

to both the bandits and
er in the lunch room had
appening from the noise
pened the window, crept
of the greengrocer next
and rang D.24. He also

had the presence of mind to observe the get-
away and was able to describe the car used and
the initial direction taken.

The police arrived a few minutes later and
soon located the abandoned car — it had been
stolen four days earlier — at Braybrook.

The injured Mr. Mallia and John were taken
to hospital. John was discharged at 2.30 p.m. and
Mr. Mallia some seven hours later.

A check showed that the bandits had stolen
\$913. They did not have long to enjoy it. The
two bandits and their accomplice who had driven
the car were arrested within a couple of days
and charged not only with this robbery, but with
a series of armed hold-ups, several of which were
accompanied by violence.

Subsequently they pleaded guilty, and on June 9
appeared before Judge Southwell at the County
Court for sentencing. Having seen the aftermath
of the violence these thugs had inflicted at Altona
North, I was curious enough to attend the Court.

The only one of the three prisoners who made a
plea was the pistol-brandishing thug who had
inflicted all the physical injuries. Named Donald
Thompson, aged 26, he was obviously the gang
leader.

He made up for the silence of his companions by
talking for almost half an hour.

His speech was a farrago of self-pity ("I
wouldn't be here if I had not been born an
illegitimate and ill-treated by society"), abuse
("the police are capitalist mercenaries") and
threats ("if you give me a long sentence I will
declare war on society").

Sitting only a foot or two in front of him, I
heard him mutter an obscene comment when the
Judge briefly interrupted his plea for leniency.

Thompson was sentenced to a total of 66 years
for 16 offences, to be served concurrently, so
that his effective sentence was 10 years, with a
minimum of seven before being eligible for parole,
and his companions to eight years (minimum six)
and seven years (minimum five).

Watching them being led away to begin their
terms of imprisonment, I thought that this was
almost the inevitable fate of anybody stupid
enough to look to a bank hold-up as a source
of easy living.

The Consorting Squad pursues such bandits
with relentless dedication and admirable efficiency.

In Victoria there have been 15 bank hold-ups
since the beginning of 1968. As the accompanying
table shows, arrests have been made in all except
one of them.

Date	Bank	No. of Arrests	Total Effective Sentences Years
3/1/68	E.S. & A., Emerald	4	17
1/2/68	National, Stratford	2	15
13/2/68	A.N.Z., Carrum	4	31½
24/6/68	E.S.A., Ascot Vale	2	Trial pending
10/9/68	N.S.W., Brighton	3	Trial pending
16/9/68	N.S.W., Greensborough	1	8
17/10/68	Commonwealth, Pascoe Vale	2	One—2 years One — Trial pending
11/11/68	S.S.B., Elsternwick	Not solved	
27/11/68	C.B.C., Altona North	3	25
27/12/68	S.S.B., Altona North		
17/1/69	N.S.W., Pascoe Vale	2	4
7/2/69	National, West Brunswick	1	Trial pending
20/5/69	S.S.B., Strathmore	1	Trial pending
23/5/69	Commercial, East Preston	1	Trial pending

a retrospective look at **LIFE IN A ONE MAN BRANCH**

"It's not the best job in the world, son, but it's better than work," and "the Savings Bank is harder to get out of than into."

These two wry comments, passed at the time of my appointment to the Bank staff, may appear only faintly funny to this generation, and even at the time they were fallacies. And yet, in their quaint way, they embodied our pre-war image.

To Victorians, we were the savings bank — substantial, efficient, reliable and unchanging. To other banks we were big and amiable, but not competitive — the "Penny Bank".

Change did come eventually, and possibly to the surprise of our competitors, we met it with an efficiency and imagination that allows us to display the "Penny Bank" tag like a battle honour.

The changes since 1956 have been difficult at times, particularly for some of the older staff, and no smugness is intended in a suggestion that I am old enough to have known the more placid days of our existence, but I was young enough to welcome the innovations and the challenge of competition.

I want to write of the change that affected me most—the opening of one of those one-man branches which literally mushroomed overnight to stem the tide where existing agencies were relinquished or were no longer adequate to counter newly-found competition. (I emphasise that my experience was in no way unique. It is related as a personal recollection of events to which I now attach some personal value, particularly with regard to the worth of public relations.)

It begins with the thought of early promotion measured against the pros and cons of housing, and education for the kids. Your wife, with female instinct to protect an established "nest", is apprehensive. But you convince her, and the die is cast. You are on your way — full of optimism and loaded to the gills like the winner of a quiz competition.

Generous hospitality on that first evening in the new town was provided by the manager of the only other (trading) bank, whom I had met on two previous reconnaissance visits.

It was a warm reception, aided by a few drinks and an

The branch manager who sent us in this article asked us to keep his identity secret for the good reason that he writes with rather devastating candour about some of the people he met at his first country branch. Apart from entertaining reading, the article provides some thought provoking ideas for members of the staff who may be facing that big decision—whether or not to apply for a country branch.

excellent dinner — a dinner that might not have been digested quite so easily had I known about the 40-odd accounts he had already arranged to collect from what had been the central branch of our agency in the town. There are no prizes for guessing who the former agent was.

The next morning I called on the owner of the local store, one of those quaint relics of the past that sold everything and anything, where time meant nothing—but service was very personal, and very informal.

With quiet dignity and deference, the storekeeper passed me amongst staff and customers as "the manager of the new State Savings Bank".

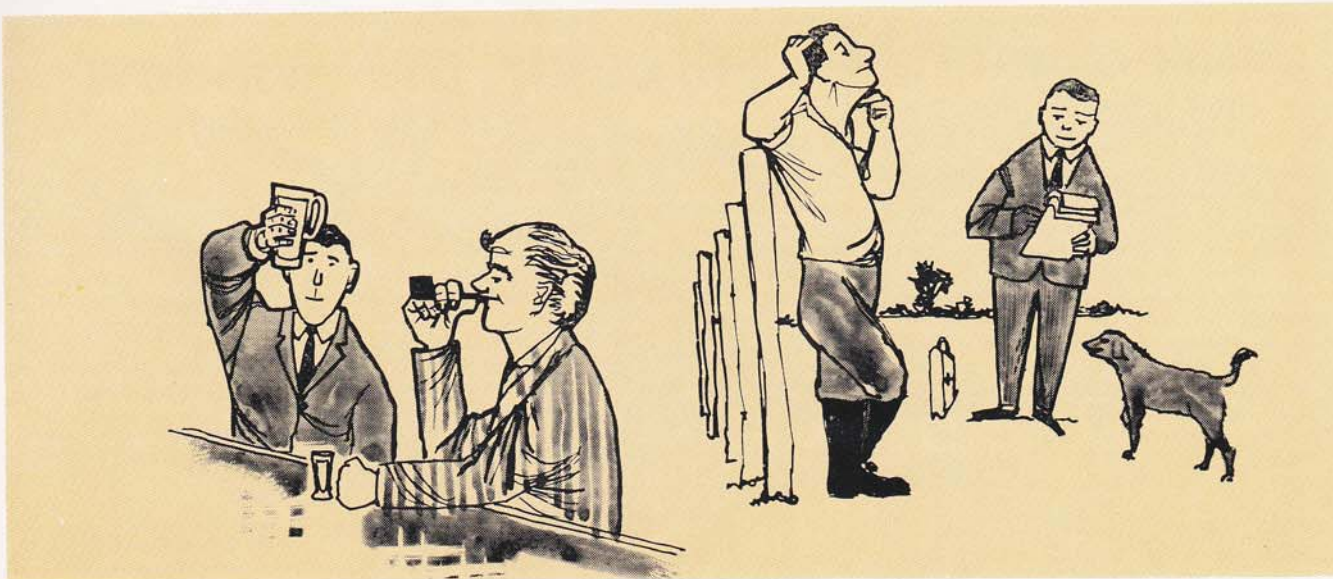
It was at this point, I think, that reality began to dawn—the realisation that one was no longer just a member of the faceless crowd of white collar workers in the city. One really was a bank manager whom these apparently simple folk might set apart from themselves; and even more than that, one virtually was the Bank, the only person who could shape their immediate opinion of the Bank. A chastening thought.

The first long day was punctuated by three events that remain in my memory. Initially a visit from the district inspector, the first of many visits which (believe it or not) one comes to anticipate with pleasure as the only personal contact with the "outside world".

The second event was less pleasing — a 'phone call from branch to tell me about the collection of accounts by the opposition, but even at this premature stage there was the feeling that depositors who had to face one personally would be less vulnerable to attack. So I phoned back with a suggestion that a list of accounts in my area would be useful. With complete unselfishness and with no thought that his own branch figures might suffer, he agreed.

The third event was an unwittingly inspired stroke of public relations, spiced with unintended humour.

Having noted an unusually large crowd attending a funeral — and it may be necessary to advise city dwellers that in districts like this one, not even the departed's



My opposition manager drank "pots" while his companion consumed "ponies" — shout for shout.

More often than not, a farmer's answer is a laconic "I'll think about it."

enemies neglect his funeral — I rang the local publican to organise a "shout" for the bar, regrettably in my absence. This was on the reasonable assumption that at least the mourners with honest Irish blood would pay proper respect.

News of the event had more than the anticipated currency, all because of the legendary drinking habits of my opposition manager. According to the locals, this man's entertainment allowance had remained intact for many years. His permanent drinking mate had drunk "ponies" while he consumed "pots" — shout for shout. This philosophical old companion remarked to me at the bar one day, with the wryest of humour, "Y'know when goes on holidays, it's worth a fiver to me."

The list of potential depositors arrived from the nearby branch, and I began the campaign of "visitation", allotting the late afternoon hours to a pre-determined area.

It was a bit unnerving at first, finding the right place, ploughing through the inevitable by-product of dairying, pacifying the dogs, and searching out the farmer, who at that time of the day was invariably rounding up the cows or milking.

The technique is to talk about the scenery, the cows, the weather — anything but banking — and only after a decent interval to guide the conversation gently to the point; always watching the impassive face for some clue.

More often than not it's a laconic "I'll think about it", or "I'll talk it over with the missus".

In time you learn that this is just the natural reserve of people who are capable of personal warmth, but regard any change with cautious suspicion. In the beginning, you are only "on appro", but in the final analysis it is surprising how few people fail to respond to this personal invitation, and in retrospect it becomes plain that no matter how discouraging, how unrewarding it may have seemed at the time, a personal approach will reach most people.

In the first few days, progress was slow, but the spur was the challenge to publicise the branch — and, of necessity, myself.

I found a surprising ignorance among farmers of just

what the functions of our Bank really were, and what facilities it could offer. It was disconcerting to be equated with an arm of the Public Service and to be assured how lucky our Bank was not to have to compete, or worry about acquiring accounts.

These gaps in their knowledge had to be closed at a personal level, and I must confess it surprised me to become, I think, reasonably adept at tactfully steering a casual conversation to the point of plugging farm and personal loans, cheque accounts, deposit stock, or any of the lesser known facilities we provide.

Word of mouth is a powerful advertising medium in such parts — there is no better ally than a well-informed or satisfied customer.

The shadow of the editorial blue pencil denies you, the reader, the inimitable characters, the priceless (and possibly libellous) stories that form the warp and weft of country life.

Space only to make the personal observation that in such small places you tend to remain an outsider in an area where family relations seem like an endless belt. You remain always the object of curiosity — you will get the respect demanded by your position, but only if you conform to their image of a bank manager. Friendliness is expected, informality is allowed, but you must never be really "out of character". To paraphrase an old legal dictum, the right thing must always appear to be done, and this means taking a part in every phase of private and public life.

Was it worth it? My answer is Yes.

Professionally it was a hard apprenticeship, a baptism of fire, but if I have any skills, any values as a manager, they were acquired in this outpost where initiative and imagination could be developed, and although the music was probably available, the tune was more often than not played by ear.

For my wife and myself it meant lasting friendships and an insight to another way of life; for my children it is the memory of sights and sounds and events which could never have reached them in the city.

Bank robbers "holed up"?

Bank robberies, we'll admit, are scarcely a subject for levity.

But we humans have a capacity to find humour in the grimmest situation—it helps to keep us sane.

A San Francisco bank reports that following a rash of bank hold-ups—abundantly reported in the press—they received a letter.

It was from a customer; a charming but rather eccentric old lady who wrote that she was now afraid to enter the bank.

Her fears would be calmed only if they promised to instal a concealed trap-door in front of each teller's window.

"Any threat by note, word, look, or gesture and the teller could press a foot-button and drop the robber instantly into a vault where he would be sedated by gas or other means".

It might work. Could even be extended to difficult customers.

Through the window

Our showcase window on the ground floor of Elizabeth Street has become an established feature of Melbourne city life.

In eight years it has accounted for some quite arresting displays—dog shows, flower shows, art competitions, Bonsai plants, historical exhibits, football—name it and we probably will have shown it, within limits of course.

In response to a request from branch managers, we propose to advise you in advance, of what will go on in the window.

From August 11th to 22nd for instance, we'll be covered in Camellias. Two hundred different varieties of them every day in an exhibition of cut flowers and floral art.

Late August (25th) to early September (5th) will find something less sentimental, but closer to the heart of the State Savings Bank. Photographs and floor plans of winning entries in the Housing Industry Association/Herald competition—"Finest in Family Living".

We have a vested interest in this display—two in fact, for our chief valuer, Mr. Harry Whitehead, is one of the three judges, and as the biggest lender for housing in Victoria, we have a vital link with the industry.

"Final Four" will be on from September 8th to 30th.

You'll never guess the subject.

We ask just one favour—don't blame us if your team isn't included in the action shots, team pictures, statistics, etc.

The order of things, by accident or design, becomes rather apt.

Following the football is the Red Cross Blood Bank. It's not certain at this stage whether or not we drain off any surplus corpuscles, but in addition to the usual photographs and exhibits, there will be some form of practical demonstration (October 1st to 17th).

AGENTS — old and new

Our branch at Quambatook has been closed, to be replaced by an agency—but this is an agency with a difference.

It will be operated by the former clerical assistant at our Quambatook branch, Miss Jan Free, a beauty competition winner, now an employee of the storekeeper who conducts the agency.

Jan (left) will continue to wear her bank uniform, and the section of general store used for banking will be furnished in the manner of a branch. Because of Jan's unusual experience, facilities available at the agency will be only marginally less than those of a branch. This situation, incidentally, was made possible by Jan's uncommon loyalty to the bank. She declined other offers of employment—including one from another bank—to work for the agent.

Considering Jan's personal popularity in the district and, of course, her professional competence, we feel that the compromise should satisfy the local population—whose disappointment at the branch's closure was voiced at a Public Meeting. Messrs. T. S. Craddock and W. A. Jones were there on that occasion to fully explain the Bank's action.

Incidentally, in its 127 years, the bank has only permanently closed one other branch—Walhalla.

That's not a bad record of service to a State whose population is "unprofitably" spread. If Jan Free is our youngest and newest agent, Mr. John Myles of the Newlyn Agency can claim opposite distinctions.

At 90 years of age he would be our oldest active agent, with a unique record of continuous service—49 years. For the past 34 the agency has been operated from Mr. Myles' home.

Predictably enough, he can draw on a fund of reminiscences and stories. He particularly well remembers a deaf and dumb depositor, a brilliant young man whose demands were apt to be difficult. Mr. Myles' solution was simple and effective—he used to pass over the instruction book and let the lad see the "whys and why nots" himself.

Agency examiners must have been a hardy lot in earlier days. Mr. Myles can recall when they walked 4 miles to inspect the Newlyn Agency.

Unfortunately we could not obtain a photo of Mr. Myles suitable for reproduction. Instead we have a facsimile of his hand writing—something of which he is justifiably proud at 90.

(We are indebted to our Creswick manager, Arthur Foote, for supplying the information above.)

John Myles



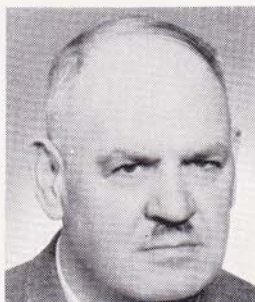
OFF TO THE GAMES

By the time you read this Mr. Keith Wilson, manager of our Beaumaris (Concourse) branch, will be in New Guinea on his annual holidays.

Mind you, Keith's trip would not be everybody's idea of a holiday. His leave will be spent organising more than 1000 South Pacific Islanders in the Games which are held every three years in different areas of the Pacific.

The Islanders Committee, which organises the South Pacific Games, invited Mr. Wilson to the first Games at Suva in 1963 after a Fijian member of the committee met him at the Perth Commonwealth Games in 1962.

This year he and his wife will travel to Port Moresby with a team of five Australian athletic officials. Australian athletes do not compete in the Games and Australian athletic officials pay



MR. KEITH WILSON

their own way as a goodwill gesture towards islanders of the Pacific.

Keith, who will have the onerous task of coordinator for the Games, is official recorder for the Australian Athletics Association and a member of the V.A.A.A. and Australian Athletics Union. He is also treasurer of the Dolomore Amateur Athletics Club.

Keith said that he and his wife had enjoyed their earlier trips to the Games so much that he wouldn't like to miss this one even though the job of organising hundreds of events would be rather hectic.

About 17 islands in the Pacific are entered for the Games. As many of the islanders are traditional enemies, the competitions are a tremendous help in fostering inter-island goodwill and understanding.

For what we have received

Probably no group of people in the bank means as much to most of us as the section photographed below. They're the people responsible for paying us each fortnight. As Salary Officer, Mr. Ron Thompson, says, "Money is pretty close to all of us."

Here Ron and his staff (from the right) — Mr. Alan Eales, Mrs. Joy Lindsay and Miss Julie Stringer — are hard at work clearing up the aftermath of the annual event that brings joy to most of us and gloom to a few — the issue of our group certificates.

This year our certificates were out the earliest ever — mainly due to the fact that the last pay-day in June was on the 18th this year. Ron said that the mammoth task of preparing and despatching the 5,300 group certificates of present and former staff has been considerably lighter since the computer took over the recording of our salaries (Incidentally, he pays a great tribute to the people who originally programmed the computer for the salaries, and said they did such a good job that very few errors occur.)

Up to the time the salaries went on the computer, the preliminary work on the group certificates commenced early in June and involved overtime at night for the best part of a fortnight, as well as one weekend. This year the task was completed in a couple of nights, plus a few late afternoons.

We asked Ron if they had much trouble balancing the certificates, and he said no, they were able to anticipate that the certificates would be correct before they were printed. The reason for this apparently miraculous forecast is that it is possible to have a run through on the computer without printing any certificates and then compare the totals with figures accumulated throughout the year by his own section. When the two sets of totals agree, it is safe to print and be sure of the sum being a 100% correct result.

We can all take a bow

Just in time for publication in this issue, we received the accompanying chart which shows increases in savings banks' balances in Victoria over the past three years.

Although this year's figures are preliminary ones, they make very good reading indeed because they show that our share of the increases has risen in each of the past two years, while our rivals' share has declined.

This is all the more pleasing because, prior to 1967, our proportion of the increase in total savings banks' balances had declined in each year since the private savings banks came into the field in 1956.

Commenting on these figures, the General Manager said that they are a tribute to the good work being done by our staff, and he asked us to convey his congratulations and thanks to all of you who are working so well.

SAVINGS BANKS IN VICTORIA
INCREASES IN DEPOSITORS' BALANCES
TWELVE MONTHS TO END OF JUNE 1969
\$,000

Savings Bank	1967		1968		1969	
	\$,000	%	\$,000	%	\$,000	%
S.S.B.	72,650	40.3	67,588	42.7	70,444	44.2
C'WEALTH	37,763	21.0	30,671	19.4	31,828	20.0
A.N.Z.	14,371		14,096		13,777	
ADELAIDE	239		146		213	
C.B.A.	9,045		7,409		8,040	
C.B.C.	5,927	38.7	4,834	37.9	4,959	35.8
E.S. & A.	10,503		8,820		7,858	
NATIONAL	15,737		12,730		10,806	
N.S.W.	13,899		12,002		11,475	
TOTAL	180,134	100.0	158,296	100.0	159,400	100.0



CAMERA



NEWSREEL

Now, there's an armful!

The arrival of triplets, when you already have a little girl of three and an eighteen months old boy, would be a bit of a facer for most people, but John Verdon, Contracts Officer, Building Department, and his wife, Lynette, are happily confident of their ability to manage. The stars of this picture, taken a week after they were born, are, reading from left, Simon John, Paul Anthony (who, according to his mother always likes to know what's going on) and Kristin Joy. The babies weighed respectively 5 lbs. 4 ozs., 6 lbs. 3 oz. and 4 lbs. 7 ozs. and a bonnier trio it would be hard to find. Everybody who has had even one small baby to care for will realise the problems that Lynette will have to cope with in the coming months. Fortunately she has a very sympathetic sister in charge of their local council home help scheme, who will give her every assistance possible. The Verdons also have a commodious house in Lower Templestowe built by John, using contract labour, a couple of years ago. With great prudence and foresight he included four bedrooms.

We add our warmest congratulations to the large number already received by John and Lynette and our best wishes for the health and happiness of their little family.

Learning from the specialists

At the invitation of the principal of the Secondary Teachers' Training College at Monash University, a group of Head Office specialists conducted a forum on banking subjects of interest to the student teachers.



Farewell function

Pictured with the A.G.M., Mr. Ross (second from left) at their farewell function in the Board Rooms are Messrs. J. F. A. ("Titch") Holmes, Harold Fletcher and Arthur ("Doc") Moloney.





Our Beautiful Girls

HOLD IT FELLOWS! We know we asked for your help in finding our Beautiful Girls and we knew we had quite a few on our staff, but we didn't expect such a quick response. At the minute we've got enough candidates to fill our page for the next two years. Only hope some of them don't leave before we get there.

One of the first calls we received was from Alphington branch. Manager, Mr. Ted Gannan, rang to say he had a 4'8" clerical assistant at his branch, who had the unanimous vote of himself and all his staff.

When this was followed up by another call a few days later giving further details of Patricia's charm, personality and ability we thought we'd better have a look for ourselves.

So here is our beautiful girl for August. Tiny Miss Patricia Loftus, 16 years old, of Alphington branch.

Patricia, who lives at Heidelberg West, is the eldest of a family of eight, evenly divided into four girls and four boys.

She completed her Leaving before finishing school at Santa Maria College, Northcote, last year, and is at present studying Matriculation English and Economics at night school.

She enjoys life, loves dancing and parties, plays squash once a week and swims as often as possible in summer at the beautiful Ivanhoe Pool. Has lots of boy friends, but hasn't lost her heart yet.

Patricia is very happy at Alphington and says everybody couldn't be nicer to her. Her sentiments are reciprocated by the manager and staff who are more than pleased with their petite clerical assistant.

Wedding Belles

Neil Stevens and his wife, formerly Margaret Neaves (right), turn on radiant smiles for the cameraman. Neil is a member of 327 Sturt Street, Ballarat, staff, and Margaret is at our main Ballarat branch.



Alan Joyner and his bride, nee Barbara Sammons (above left), sign the register at St. Andrew's, Barkly Street, Footscray, following their wedding. Alan is on the staff at Footscray branch and Barbara is a teller in Elizabeth Street.

Mr. and Mrs. Raymond Brooks (above) photographed at the reception following their marriage at St. James, Ivanhoe. Mrs. Brooks is the former Sue Jenkin, of Elizabeth Street staff.

Mr. and Mrs. Tony Van Vugt (left) about to drive away from St. Andrew's Presbyterian Church, Box Hill. Mrs. Van Vugt, the former Susan Kupsch, is a member of the Relieving Staff.





I. BLACK,
Yarragon.

Ian joined the bank at Stratford and his subsequent 20 years' service have all been in Gippsland. A former footballer and cricketer with Bairnsdale, his sporting activities are now confined to an occasional game of golf and a day's shooting or fishing. He and his wife have three daughters aged 13 to 4.



J. W. HEEPS,
Relieving Manager

A member of the Vintage Club, John is very interested in wine and is slowly building up a cellar. He and his wife have two small girls, aged five and three, who appreciate their father's skill in making toys for them. John enjoys golf, which he says he plays with more enthusiasm than skill.



J. W. MAY,
Omeo

John is one of those busy people who always have time to do things. He and his wife, Joan, an ex-bank officer, have four children. John plays golf and table tennis and is a basketball referee. His hobbies are gemstones, fishing and gardening and he takes a very active part in community affairs.

OUR NEWLY APPOINTED MANAGERS



K. V. CLARK,
Wedderburn

Although he joined at Nagambie, 15 years of Keith's banking life were spent at Shepparton, where he received a life membership of Shepparton Football Club for his services to that Club. He and his wife, Shirley, have a family of four. Tennis and shooting are Keith's sports.



D. B. WOODWARD,
Relieving Manager

Although Don commenced his banking career at Drouin, most of his service has been in city and suburban branches, with a term in H.O. He still plays cricket regularly with his local church team and gives a lot of his spare time to church work. He and his wife have a family of four boys.



M. T. STANDFIELD,
Industrial Officer

A background of staff department service, which included the evolution of our present system of promotion and appointments, and a term as maintenance officer should prove helpful in Max's new position. Four young children and the care of a two-acre property supply the reasons for him having only an occasional game of golf.



D. E. SWAN,
Claims Officer, Insurance Department

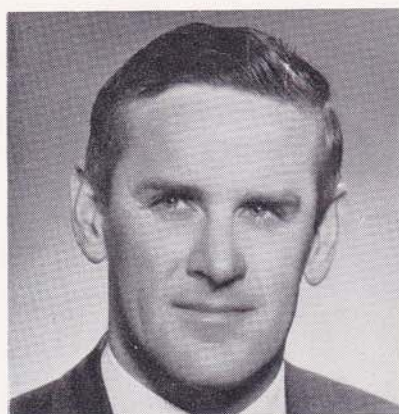
Don and his wife both come from Geelong and are as enthusiastic about it as most residents of that fair city. They are both members of the school committees of their two children's schools. Don is a former country week cricketer and now enjoys an occasional game of golf.



K. J. RAE,
Relieving Manager

Most of Ken's 20 years' service have been in head office and he is looking forward to tackling problems from the other side. Fishing, both bay and river, and golf are his sporting interests, but a new house and garden have effectively restricted them over the past twelve months. The Raes have a family of two.

OUR NEWLY APPOINTED MANAGERS



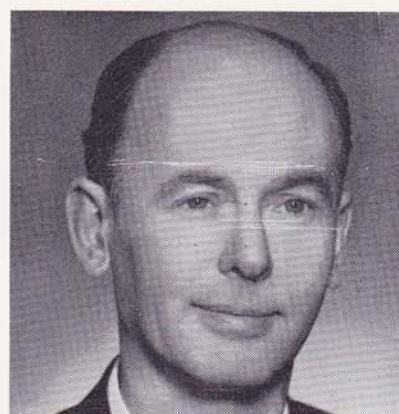
C. J. RICHARDS,
Dunkeld

John knows and loves the country around Dunkeld as he comes from nearby Stawell and is delighted to be returning to it. A keen golfer, he is looking forward to playing on the local links. He and his wife have two girls aged 9 and 7 and a 4-year-old boy.



R. F. DIPNALL,
West Melbourne

Bob's hobby is electronics. He has built his own hi fi set and is very useful at repairing the family TV. His wife is a dog lover. Owns a Keeshond and intends breeding from it. Three boys ranging from 17 to 6 make up the family.



G. C. WRIGHT,
Malvern East Station

Geoff, who is a bachelor, lives in East Malvern so is very happy with his new branch. Apart from following the fortunes of St. Kilda in the V.F.L., he plays an occasional game of golf and is a keen snooker player, though he says he's given up competition play now.