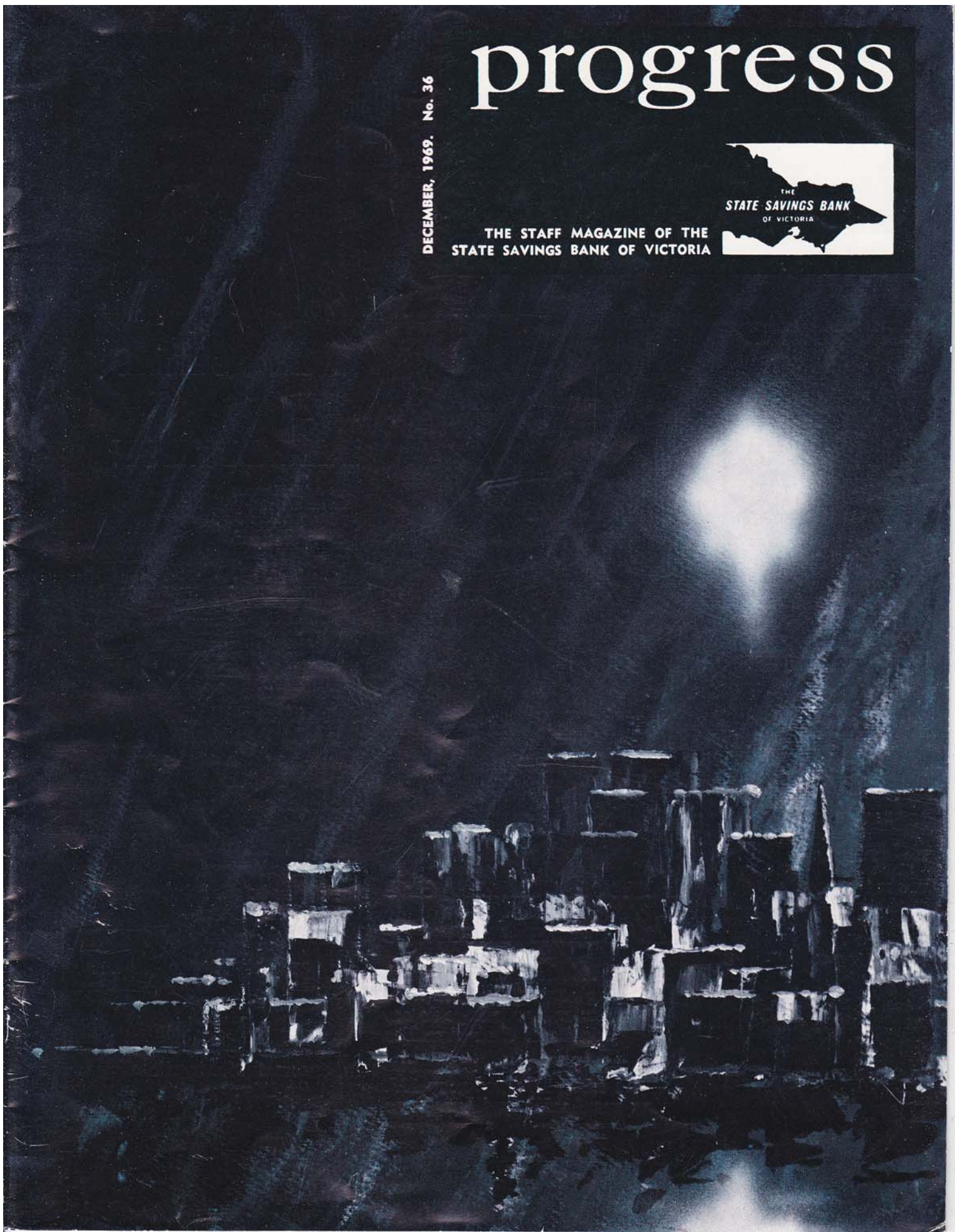


DECEMBER, 1969. No. 36

progress

THE STAFF MAGAZINE OF THE
STATE SAVINGS BANK OF VICTORIA



progress

Editor
TREVOR S. CRADDOCK

Assistant Editor
LLOYD JONES

Associate Editor
JOAN FREEMAN

OUR COVER

O Lord, Our Lord, how glorious is
your name over all the earth.
You have exalted your majesty
above the heavens.

We behold the heavens — the
work of your fingers; the moon
and the stars which you set in
place.

What is man that you should be
mindful of him, or the son of
man that you should care for
him?

Yet you have made him little
less than the angels, and
crowned him with glory and
honor.

You have given him rule over all
the works of your hands,
putting all things under his
feet.

From the Eighth Psalm.

This text, quoted by Pope
Paul as part of a message
recorded on microfilm, together
with messages from other world
leaders, was left in a capsule
on the moon by the first men to
land on the lunar surface, astro-
nauts Neil Armstrong and "Buzz"
Aldrin.

IN THIS ISSUE

| | Page |
|--|---------|
| The Gift Of The Magi | 3, 4, 5 |
| Two Kids Lost | 6 |
| Christmas Gift From The Treasurer | 6 |
| Our Beautiful Girls | 7 |
| Camera Newsreel | 8, 9 |
| Christmas in Another Time in Another Place | 10, 11 |
| Column Of Figures | 12, 13 |
| Progress In Premises | 14 |
| Wedding Belles | 15 |
| Newly Appointed Managers | 16 |



General Manager's Christmas Message

*At the approach to this
festive season I should like
to extend greetings to our
many staff and their families.*

*May your Christmas
be enjoyable and may 1970
bring you health and happiness.*

A CHRISTMAS EVE BENEDICTION

This original verse
was submitted
by Mr. William Jamieson,
a retired manager
of our service.

And when the Season's hectic round
draws to exhausting close,
And sandman puts the little folks
reluctant to repose;

When Holy Crib and Carol Strain
from noisome mart depart,
Homing to consecrated pile
or better, rev'rent hearth;

When festive sparkle quits the scene,
and rippling jollity

Dips into drowse, and you the fagged
and coming fidgety;

Then be your balm a guerdon due
in measure bounteous,

Outlasting far the gifts that are
of good Saint Nicholas—

The deep content of happy home,
fond ties of dearest kin,

The warmth of friendships staunch and tried,
of empathy within;

The grace of gratitude that to
high purpose you'll incline,

And ever sure that Star to guide
to Unison Divine.

Wm. JAMIESON.

the gift of the magi (O. Henry)

One dollar and eighty-seven cents. That was all.

Pennies saved one and two at a time by bulldozing the grocer and the vegetable man and the butcher until one's cheeks burned with the silent imputation of parsimony that such close dealings implied. And the next day would be Christmas.

There was clearly nothing to do but flop down on the shabby little couch and howl.

Della finished her cry and attended to her cheeks with the powder rag. Tomorrow would be Christmas Day, and she had only \$1.87 with which to buy Jim a present. Only \$1.87 to buy a present for Jim. Her Jim. Many a happy hour she had spent planning for something nice for him. Something fine and rare and sterling — something just a little bit near to being worthy of the honour of being owned by Jim.

There was a pier-glass between the windows of the room. Perhaps you have seen a pier-glass in an \$8 flat. A very thin and very agile person may, by observing his reflection in a rapid sequence of longitudinal strips, obtain a fairly accurate conception of his looks. Della, being slender, had mastered the art.

Suddenly she whirled from the window and stood before the glass. Her eyes were shining brilliantly, but her face had lost its colour within 20 seconds. Rapidly she pulled down her hair and let it fall to its full length.

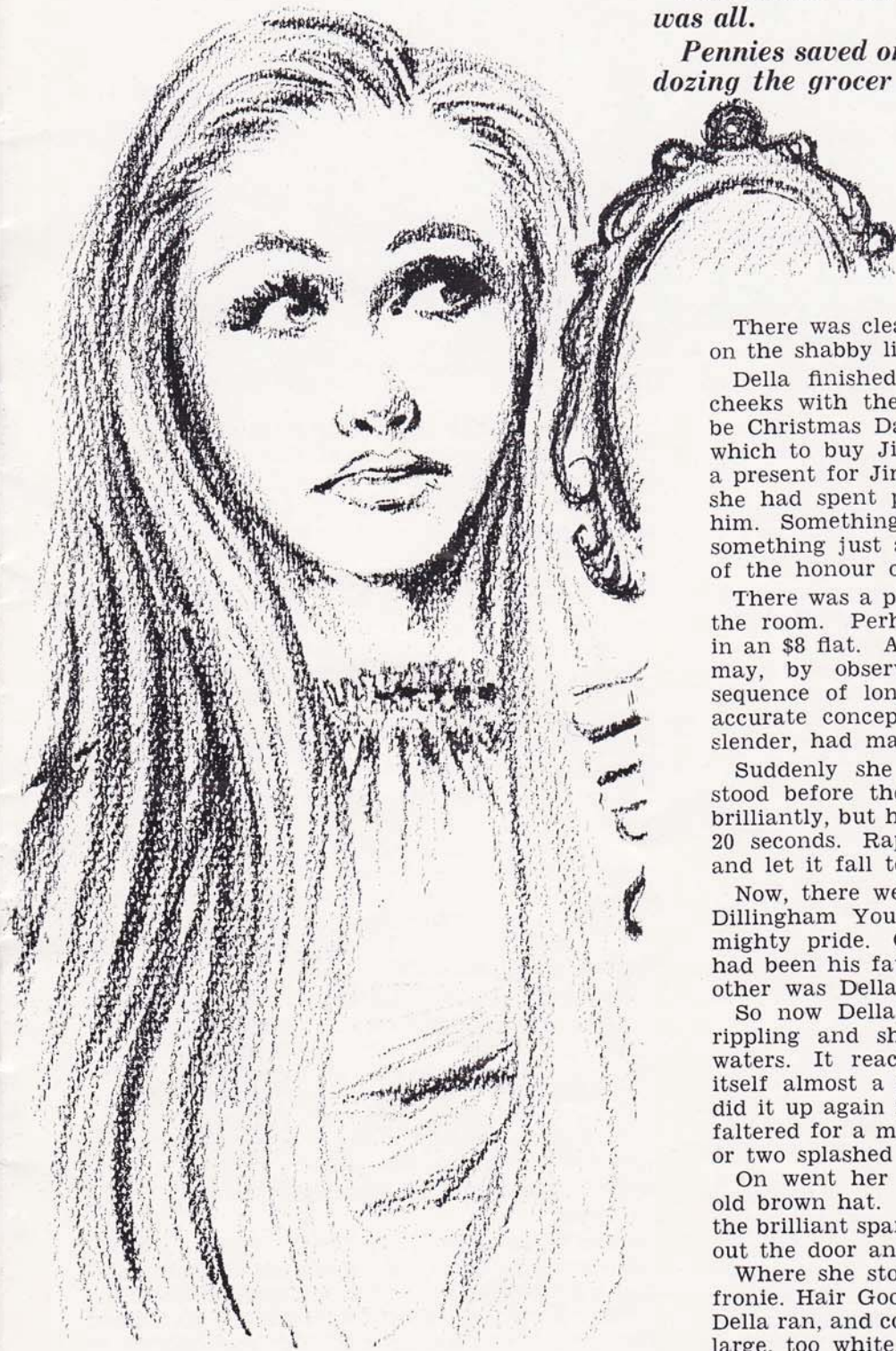
Now, there were two possessions of the James Dillingham Youngs in which they both took a mighty pride. One was Jim's gold watch that had been his father's and his grandfather's. The other was Della's hair.

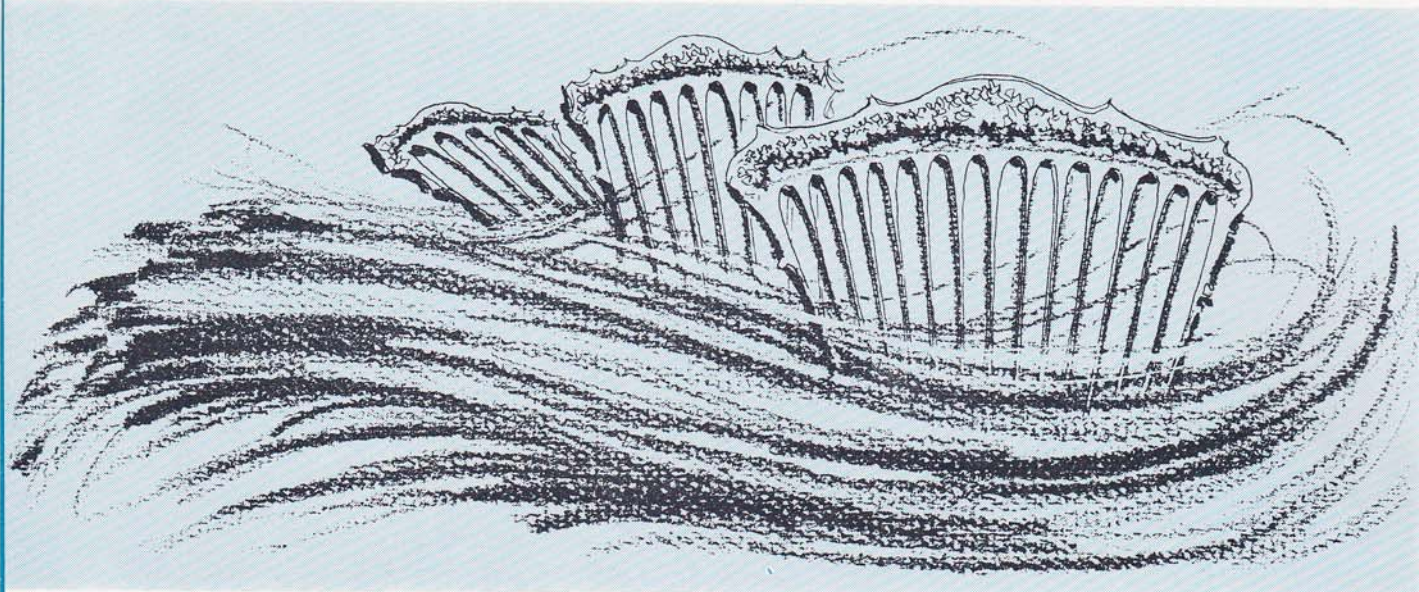
So now Della's beautiful hair fell about her, rippling and shining like a cascade of brown waters. It reached below her knee and made itself almost a garment for her. And then she did it up again nervously and quickly. Once she faltered for a minute and stood still while a tear or two splashed on the worn red carpet.

On went her old brown jacket; on went her old brown hat. With a whirl of skirts and with the brilliant sparkle still in her eyes, she fluttered out the door and down the stairs to the street.

Where she stopped the sign read: "Mme. Sonfronie. Hair Goods of All Kinds." One flight up Della ran, and collected herself, panting. Madame, large, too white, chilly, hardly looked the "Sonfronie".

Continued Overleaf





"Will you buy my hair?" asked Della.

"I buy hair," said Madame. "Take yer hat off and let's have a sight at the looks of it."

Down rippled the brown cascade.

"Twenty dollars," said Madame, lifting the mass with a practised hand.

"Give it to me, quick," said Della.

Oh, and the next two hours tripped by on rosy wings. Forget the hashed metaphor. She was ransacking the stores for Jim's present.

She found it at last. It surely had been made for Jim and no one else. There was no other like it in any of the stores, and she had turned all of them inside out. It was a platinum fob chain, simple and chaste in design, properly proclaiming its value by substance alone and not by meretricious ornamentation — as all good things should do. It was even worthy of The Watch. Twenty-one dollars they took from her for it, and she hurried home with the 87 cents. With that chain on his watch Jim might be properly anxious about the time in any company. Grand as the watch was, he sometimes looked at it on the sly on account of the old leather strap that he used in place of a chain.

When Della reached home her intoxication gave way a little to prudence and reason. She got out her curling irons and lit the gas and went to work repairing the ravages made by generosity added to love. Which is always a tremendous task, dear friends — a mammoth task.

Within 40 minutes her head was covered with tiny, close-lying curls that made her look wonderfully like a truant schoolboy. She looked at her reflection in the mirror long, carefully and critically.

"If Jim doesn't kill me," she said to herself, "before he takes a second look at me, he'll say I look like a Coney Island chorus girl. But what could I do — oh! what could I do with a dollar and eighty-seven cents?"

At 7 o'clock the coffee was made and the frying-pan was on the back of the stove hot and ready to cook the chops.

Jim was never late. Della doubled the fob chain in her hand and sat on the corner of the table near the door that he always entered. Then she heard his step on the stair away down on the first flight, and she turned white for just a moment. She had a habit of saying little silent prayers about the simplest everyday things, and now she whispered: "Please, God, make him think I am still pretty."

The door opened and Jim stepped in and closed it. He looked thin and very serious. Poor fellow, he was only 22 — and to be burdened with a family! He needed a new overcoat and he was without gloves.

Jim stopped inside the door, as immovable as a setter at the scent of quail. His eyes were fixed upon Della, and there was an expression in them that she could not read, and it terrified her. He simply stared at her fixedly with that peculiar expression on his face.

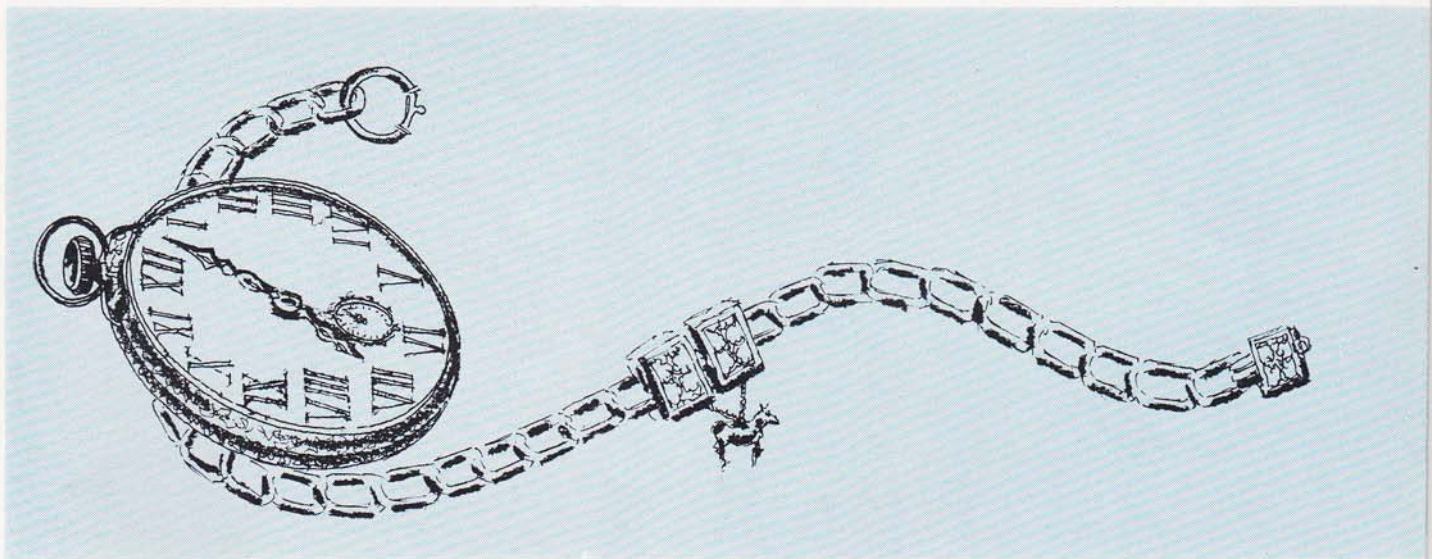
Della wriggled off the table and went for him.

"Jim, darling," she cried, "don't look at me that way. I had my hair cut off and sold it because I couldn't have lived through Christmas without giving you a present. It'll grow out again — you won't mind, will you? I just had to do it. My hair grows awfully fast. Say 'Merry Christmas', Jim, and let's be happy. You don't know what a nice — what a beautiful, nice gift I've got for you."

"You've cut off your hair?" asked Jim, laboriously, as if he had not arrived at that patent fact yet, even after the hardest mental labour.

"Cut it off and sold it," said Della. "Don't you like me just as well, anyhow? I'm me without my hair, ain't I?"

Jim looked about the room curiously.



"You say your hair is gone?" he said, with an air almost of idiocy.

"You needn't look for it," said Della. "It's sold, I tell you — sold and gone, too. It's Christmas Eve, boy. Be good to me, for it went for you. Maybe the hairs of my head were numbered," she went on with a sudden serious sweetness, "but nobody could ever count my love for you. Shall I put the chops on, Jim?"

Out of his trance, Jim seemed quickly to wake. He enfolded his Della. For 10 seconds let us regard with discreet scrutiny some inconsequential object in the other direction. Eight dollars a week or a million a year — what is the difference? The magi brought valuable gifts, but that was not among them. This dark assertion will be illuminated later on.

Jim drew a package from his overcoat pocket and threw it upon the table.

"Don't make any mistake, Dell," he said, "about me. I don't think there's anything in the way of a haircut or a shave or a shampoo that could make me like my girl any less. But if you'll unwrap that package you may see why you had me going a while at first."

White fingers and nimble tore at the string and paper. And then an ecstatic scream of joy; and then, alas! a quick feminine change to hysterical tears and wails, necessitating the immediate employment of all the comforting powers of the lord of the flat.

For there lay The Combs — the set of combs, side and back, that Della had worshipped for long in a Broadway window. Beautiful combs, pure tortoise shell, with jewelled rims — just the shade to wear in the beautiful vanished hair. They were expensive combs, she knew, and her heart had simply craved and yearned over them without the

least hope of possession. And now, they were hers, but the tresses that should have adorned the coveted adornments were gone.

But she hugged them to her bosom, and at length she was able to look up with dim eyes and a smile and say: "My hair grows so fast, Jim!"

And then Della leaped up like a little, singed cat and cried, "Oh, oh!"

Jim had not seen his beautiful present. She held it out to him eagerly upon her open palm. The dull precious metal seemed to flash with a reflection of her bright and ardent spirit.

"Isn't it a dandy, Jim? I hunted all over town to find it. You'll have to look at the time a hundred times a day, now. Give me your watch. I want to see how it looks on it."

Instead of obeying, Jim tumbled down on the couch and put his hands under the back of his head and smiled.

"Dell," said he, "let's put our Christmas presents away and keep 'em a while. They're too nice to use just at present. I sold the watch to get the money to buy your combs. And now suppose you put the chops on."

The magi, as you know, were wise men—wonderfully wise men — who brought gifts to the Babe in the manger. They invented the art of giving Christmas presents. Being wise, their gifts were no doubt wise ones, possibly bearing the privilege of exchange in case of duplication. And here I have lamely related to you the uneventful chronicle of two foolish children in a flat who most unwisely sacrificed for each other the greatest treasures of their house. But in a last word to the wise of these days let it be said that of all who gave gifts these two were the wisest. Of all who give and receive gifts, such as they are wisest. Everywhere they are wisest. They are the magi.



TWO KIDS LOST

As a tribute to the community service rendered by our country staff, and the esprit de corps that exists primarily in smaller towns, we publish a factual story with a happy ending appropriate to Christmas.

It was submitted by Mrs. John Pridgeon, the wife of a country manager, and has been edited to meet space requirements.

Last night there was a Rotary Directors' meeting at our home. It was a cold night, but the mallee root fire

burned warm and friendly in the hearth. It was late, the meeting was drawing to a close and I had put the kettle on for supper. Suddenly the shrill sound of the fire siren broke upon us.

Our front door banged shut, the front gate screeched in protest, as two of our directors (members of the local volunteer fire brigade) answered the siren. The others followed.

Shortly all returned, with the exception of the two firemen. It couldn't be much the chaps reported. The fire trucks didn't leave the station. Back to supper preparations, the meeting was tidied up and closed.

It was later we learnt it wasn't fire, but an emergency. Two children were missing; a girl six and a boy eight. They had left home early in the morning but the police had only just been notified. Everyone was out searching.

Telling the news to the much interrupted meeting I saw all interest in supper wane. A quick discussion — everyone knew the children, their parents. Everyone knew of a spot where the children might be.

I stood at the front gate and watched as the men left. There was a small vacant block next door to us, cloistered on three sides by buildings and opening only from the back lane. Dreading our very action, we looked. Nothing. The sight in front of the station was unbelievable. Where did all the cars and people come from? Our town population numbers only 2000. It was a miniature Flinders Street Station at peak.

People reported seeing two children at the aerodrome, at the turkey farm, two children had been seen in a passing transport? Where were they? It was bitterly cold.

The siren! It was ringing! Could they have found them? Then a shout and a joyous cheer and I stood there feeling a tremendous relief! Thank God!

They found them asleep under a blanket at the footy stand. They were all right and had gone away for a holiday they said.

The Rotarians returned for their books; life slowly relaxed and soon the town's streets were back to normal and near empty.

Christmas gift from the Treasurer

Two legal loopholes in the taxation system which could benefit senior staff have been brought to light by the persistence of Mac. Beattie, Personal Loans Officer. They concern fortnightly tax instalments involving large, rebatable amounts for provident fund etc., and provisional tax levied on income outside normal salary.

To make a potentially long story short, Mac. wrote to his Federal member of Parliament, who, by a stroke of fortune, is the Prime Minister, Mr. Gorton.

The reply from the Federal Treasurer, via the Prime Minister, so delighted Mac. that he suggested we pass on the good news.

From the horse's mouth, as it were, we quote the relevant passages:

"Provisions exist in the law as it now stands for an employee to make application for reduced instalments" — "if instalments deducted in accordance with the prescribed scale would be more than sufficient to meet the tax payable on assessment."

As to the other question, "it has been the policy of the Taxation Office during recent years not to levy pro-

visional tax where the amount of income other than salary or wages has not exceeded \$300."

Where such income exceeds \$300, the Taxation Department will waive provisional tax provided the tax instalments deducted from salary or wages are sufficient to cover tax payable."

In a nutshell, it simply means that if you are paying regular tax instalments which do not take into account large, rebatable payments for provident fund, life assurance, education and medical expenses, etc., you can present a case, based on an estimate of taxable income, to the Taxation Office in Collins Street, referring to Section 221D of the Income Assessment Act 1936-1969.

Upon acceptance of such an application the Taxation Office may authorise the Bank to reduce your fortnightly deduction — and in some cases this could be a useful amount.

In the second instance, if you can convince the Taxation Office that normal instalments will cover estimated income from all sources, after accounting for rebatable payments, provisional tax may be waived.

Our Beautiful Girls



One's first impression of Maree Dalton (our Girl of the Month) is a vital glow of good health and spirits.

Even without knowing the facts one could detect from the springy step and the alert eyes that physical activity comes naturally to this 17-year-old clerk at Brighton Middle Branch. Sport does in truth dominate her life.

It began at Highett High School with softball, basketball, swimming and athletics, all of which Maree performed well enough to represent her house and school.

Five years ago, at a point where boredom threatened her leisure hours, Maree's mother sent her to the Cheltenham Youth Club, little suspecting that the move would launch her into a new athletic field with conspicuous success.

Here Maree adopted Olympic gymnastics, a sport demanding the highest degree of skill, co-ordination and physical stamina.

The prefix Olympic itself implies the use of equipment and exercises not necessarily encompassed by gymnastics or calisthenics.

Maree's adaptation to the new activity was so fast that in little time she became junior champion of Victoria.

In successive years she carried off State titles in all available classes, and is currently Senior "B" champion with hopes of achieving the ultimate next August.

In April last she represented Australia in New Zealand, giving exhibitions and competing with local champions.

One might reasonably regard three nights a week in the gymnasium as taxing enough, but believe it or not, Maree attends a weekly classical ballet class and takes in a game of squash.

In spite of this marked prowess Maree rather modestly sees herself as just an average teenager who loves dancing — ballroom, and the other sort which defies description — enjoys making her own clothes, a little light reading, picture going and, of course, boys.

She appealed to us as a charming young girl whose pleasant, smiling manner would be an asset to any Branch.



GANDHI EXHIBITION OPENS

At the opening of the Gandhi Exhibition Lord Casey enjoys a joke with (L to R): the High Commissioner for India, Mr. Thomas; the General Manager, Mr. Hall; and the Chairman of the Gandhi Centenary Celebrations Committee, Dr. Sinha.



CAMERA

NEWSREEL

LESSON IN BANKING

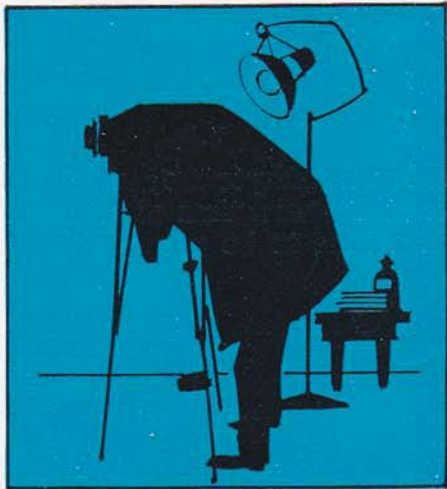
A group of 35 students from Ballarat Girls' High School who visited Ballarat East Branch on Thursday, September 18 showed keen interest in a talk on bank operation by accountant Graeme Vendy, and a practical demonstration of machine operation by Thea Vanderkley.

The excursion was given excellent coverage by BTV6 that evening and this photo appeared in the next day's issue of the Ballarat "Courier".

Graeme Vendy is leader of a well-known pop group, the Vibratones and Thea is the vocalist.



*The
for first*



CHRISTMAS AT ELIZABETH STREET

For one month each year, Christmas comes to our Elizabeth Street Branch when the display foyer is turned over to the Christmas Club Bank.

Complete with Santa Claus, sleigh and similar yuletide trappings, the "bank" negotiates the cheques of Christmas Club members, dispensing the year's savings earmarked for train sets, barbie dolls, cricket bats and the countless other items on treasured lists.

At its peak, several days after the cheques are posted out, the Christmas Club Bank fully occupies a battery of ten manual tellers, a supervisor, a voucher listing operator and several counter assistants.

The staff is drawn from Elizabeth Street, relieving staff and sundry Head Office departments, and the normal 8 a.m. - 6 p.m. Elizabeth Street hours are observed.

Last year the "Lizzie St." bank negotiated some 4,289 cheques, opened a total of 3,662 new accounts, and paid a total of \$263,270 to grateful club members.



IT'S ACADEMIC GRAND FINAL

Bankston High School principal, Mr. H. Carter (left), receives the cheque from Mr. R. G. Hoban, Chairman of The Commissioners of the State Savings Bank.

Christmas at another time in another place

The religious significance of Christmas may have sacrificed something to the materialism of our modern society, but despite any other considerations it is still to us a time of good will, a time for rejoicing, an experience to be shared, and above all a time to be spent with our families.

Peter Pettiford, a 22-year-old teller at our Camberwell South Branch, has good reason to remember last Christmas, if for the wrong reasons.

He was far from home and family, eating Christmas dinner in a Vietnam dugout — to the bizarre accompaniment of mortar fire and carols wafting down from a hovering helicopter.

Peter is one of the five ex-National Service members of our staff whom we interviewed, not to examine or highlight their military service, but rather to discover how they had readjusted themselves to bank life — after two years with the armed forces.

Peter joined the bank at Jeparit while his father, Sam, was managing our Rainbow Branch, and circulated through several branches in the North-West before his call-up in July of 1967.

Initial training at Puckapunyal he described as “a shock to the system,” but in the fashion of young men, he soon adapted himself to the disciplined routine.

In retrospect he recalls the two years as a valuable experience which opened new vistas, gave him access to friendships of great variety and quickened the process of maturity.

Nevertheless, he was more than happy to return to Australia, quit the Army and rejoin the Bank.

He admits to being a little bewildered at first by the change of routine and, moreover, thoughts of mates still in Vietnam tended to be unsettling, but at Burwood, where he resumed bank duties, there were new friends who gladly helped in the task of rehabilitation, and now Peter is completely in harness. (Come to think of it the harnessing is not so complete since Peter has not yet succumbed to the delights of married life.)

Time will gradually dim the image of faces he knew and soften the recollection of harsher events — but Christmas Day in 1968 will always have a place in Peter Pettiford's memory.

At 24, **Wayne Cripps** is one of the senior National Servicemen who served from September of 1966 to 1968.

On his own admission, army life for him was interesting, but neither difficult nor momentous.

Garrison life in Malaya was relatively uneventful and not dangerous, and much of his time was spent on rehearsing parades for the benefit of visiting V.I.P.'s, or simulating exercises in the bush. His outstanding recollection of Christmas Day 1967 was the serving of coffee royal to the troops in bed — by the officers and N.C.O.'s.

As a naturally serious minded young man, Wayne derived much of interest and value from meeting people from all walks of life and seeing something of another world. It gave him “an insight into how others live.”

It didn't surprise us to learn that the process of rehabilitation at Mornington Branch had been accomplished with a quiet calm and with his recently acquired wife, formerly Julie Cook of our Frankston staff, Wayne now lives the orderly life of a bank officer — army life is just an interesting memory.



Peter Bayliss joined the Army from Frankston Foote Street Branch and returned there upon discharge, which may account for his admittedly easy path back to bank life. He was a "bit confused for a couple of days" but familiar surroundings and personal acquaintance with many of his customers made for a quick transition. Peter's manager expressed surprise at the facility of his re-adjustment.

Peter adopted a modest attitude to his army service describing himself as "one of the lucky ones" who only served seven months in Vietnam and was never in serious danger at the Nui Dat base camp.

His Christmas was uncomfortably hot, but close to tradition with a church parade and a dinner with the trimmings — served by officers. Links from home came in the form of telegrams, Christmas cards and packages.

Peter conforms to the general pattern of ex-servicemen by regarding his two years in the Army as an experience not to be willingly missed, but one which he wouldn't care to repeat.

At the age of 22, he is engaged to be married and looks forward to the quiet life of a bank officer.

Bruce O'Brien, son of our Kingsville Manager, Keith (Ocker) O'Brien, had a similar experience to Peter Pettiford on Christmas Day last year when the North Vietnamese forces broke a truce pre-arranged for that day.

From the Thai base at camp Bearcat where he was a signaller on liaison duty with 12,000 Thai troops, Bruce had been flown by helicopter to the Australian forward base camp at Julia for Christmas dinner, which, he told us, was excellent. American rations — always the envy of other troops.

The only catch was an aural background of machine-gun and artillery fire, only three odd miles away, competing incongruously with the message of peace and good will proclaimed from a helicopter above.

The enemy had already broken the truce early on Christmas Day, with a spectacular display of rocket fire.

With this exciting background, Bruce confesses that getting back into harness at Altona East was not easy at first, but time, and help from his colleagues, has allowed a relatively painless conversion to civilian life.

When we interviewed **Alan Comben** at Moreland West Branch, he was very diffidently concerned that we should not place any emphasis on his contribution to the war in Vietnam.

Alan spent 12 months there with the signals section of the 4th Battalion, Royal Australian Regiment, but insisted that he was exposed to little danger and preferred that we should bestow credit where it more rightly belongs.

Knowing the unpredictable nature of enemy action, one can only commend his attitude.

The fact that Alan's unit — and it seems all the others of whom we have written — enjoyed a good hot Christmas dinner is a tribute to modern technology. In Alan's case the food was flown in hot boxes to a camp seven miles outside Nui Dat and, come to think of it, the carols by helicopter is another novel outcome of progress.

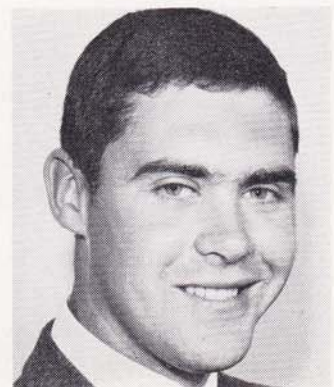
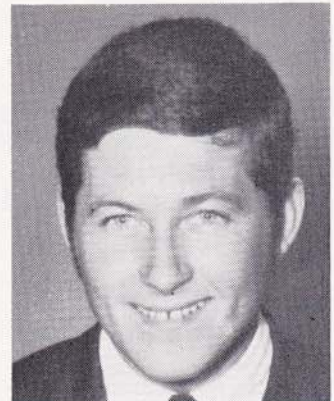
All things considered, Alan and his mates did well to enjoy their festive board, squatting in the open paddy-fields.

Alan's return to bank life was not fraught with any great problems, and with the modesty shown earlier he attributes this painless conversion to help and understanding received from his fellow staff members.

His attitude to military service follows the pretty regular pattern set by others interviewed.

It seems that value and virtue can be extracted from almost any situation by those who seek it, and I think our young bank National Servicemen deserve credit for the manner in which they have discharged an obligation to their country, and re-adapted themselves to a bank career.

● **PICTURED**, from top to bottom: Peter Pettiford, Wayne Cripps, Peter Bayliss, Alan Comben, Bruce O'Brien.



COLUMN OF FIGURES



● Camera crew on the job at Victoria Docks and a Gippsland dairy farm.



a new promotional film

"What to do with a Dollar"? — Sounds like a foolish question doesn't it, but in fact it's the title of a new promotional film currently under production for our School Bank Section, to replace "Partners in Progress", a documentary of 1962 vintage which has given long and excellent service.

"What to do with a Dollar" is quite an ingenious conception, based on our paper currency, where close up shots of illustrations on the various notes will fade into actual location shots which highlight the Bank's investment of funds. For instance the ship on the reverse of \$5 note becomes

a Harbor Trust Scene, the architecture on the front leads into housing, etc.

The result is a most effective — and subtle — piece of "soft sell" which does get the Bank's message across, and yet is a diverting entertainment.

It is expected to be ready for the new year and we suggest that managers make the best possible use of it.

Service clubs such as Rotary, Apex and Lions would be suitable subjects in addition to schools, mothers clubs etc.

Enquiries should be channelled through the Public Relations or School Bank Section.

WANTED— A YOUNG LADY OR MAN UNDER 25

A "trend setter" will be a young lady or man between 16 and 25 years.

He, or she will have originality, initiative and drive; will be a person who is practical and believes in doing things well; a person who, most of all, enjoys helping people.

Following the outstanding success of last year's presentation, the Red Cross Special Functions Committee is seeking young people for the 1970 "Trend Setters" Promotion.

A "trend setter" may enrol as an individual or be sponsored by a business firm, community organisation, etc., a family or group of friends.

The prime purpose of the "trend setter" is to raise at least \$200 through functions of a novel variety—for which assistance will be given by Red Cross.

There must be any number of our young staff who fit the bill, so let's hear from you. Contact the Staff or Public Relations Departments.





● ABOVE: Eric Black presents a gift book on behalf of Australian Lions to Mr. Ishii, leader of the Japanese welcoming party.

a lion among the chrysanthemums

Eric Black, O.I.C. School Bank and Savings Groups, recently attended the 52nd Annual International Convention of Lions Clubs in Tokyo as delegate of the Williamstown Club.

At the time he was deputy District Governor.

He was one of 200 odd Lions from Australia who — with their wives — made the trip, and Eric and his wife Pam were among 107 who travelled in the specially chartered ship Southern Cross.

While the primary purpose was serious, social life was, to put it mildly, not neglected. Which I can well believe with beer at 12 cents a can and Scotch about \$3.00 a bottle.

The welcome at Tokyo, and later hospitality, was, in Eric's own words, "incredible".

On the wharf to greet them was a large contingent of Lions, supported by a full-size military band dispensing Waltzing Matilda, Tie me Kangaroo Down and other priceless specimens of Australianiana.

Fire-ships spraying plumes of gayly colored water made a spectacular back drop.

There was a grand parade through the streets of Tokyo by several thousand Lions, and a comparatively rare appearance by Emperor Hirohito for the official opening.

Aside from the more serious business Eric and Pam were delighted with the hospitality and quite fascinated with the Japanese way of life, two particular aspects of which stuck in their minds.

First the absolute cleanliness of the people and their country. It's a matter of fierce personal pride that even cigarette butts or matches do not litter the ground, and even a stray leaf is promptly chased by a street sweeper.

In this regard it contrasted starkly with Hong Kong, where the ship called briefly.

The other thing was the consistent politeness of Japanese people everywhere and their extraordinary eagerness to help the foreign stranger.

So impressed with Japan were Eric and Pam that they will return at the first opportunity.

a word to the young or baby it can be cold outside

A word to the young

At a time when permanency of employment tends to be at a discount among the young, it's apt to record that not all of those who leave the bank's service find contentment.

We know of five young men who sought and were granted re-appointment to the bank (and there are apparently many more who are equally keen but unsuccessful) when they found the climate outside less warm than they had anticipated. Lack of medical benefits, and provident fund, and irregular hours were prime factors, but the significant feature was security.

The boys conceded that they had just not given enough thought to the realities of life before resigning from the bank. They agreed that greater income could possibly be earned outside the bank if one was lucky, and at an earlier age, but there was always the spectre of insecurity or impermanency, and considering their modest qualifications they found nothing outside to compare with the bank as a lifetime career.

what are the staff up to?

What are the staff up to?

On the reasonable assumption that staff are always interested in what their fellow officers are doing, we invite you to inform us of any extra-mural activities or hobbies, either of your own or someone else, which might interest our readers.

Keith Morgan (below) of our Mentone East Branch is a good example of what we mean.

Largely as a result of self teaching, Keith has become skilled as a percussionist to the point where he plays in the State Public Service Orchestra, which visits Victorian country towns about once every three weeks.

He is also an instrumentalist with the Festival Light Opera Company, and at a less exalted level, plays with the Jolly Fellows Band for Saturday night dances.

Keith enjoys all of his music making, but more particularly the challenge posed by good music.





RANGEVIEW

The new premises, in a very progressive area, was formerly occupied by a grocery business. It is being converted to a branch by adding a two-storey portion at the rear, the lower part of which will house a strong room and records room and the upper storey the staff amenities section. The front of the building has been completely redesigned and finished with white Sicilian marble with large plate glass windows framed in bronze and black anodising.

Staff Architect: W. H. McLean.

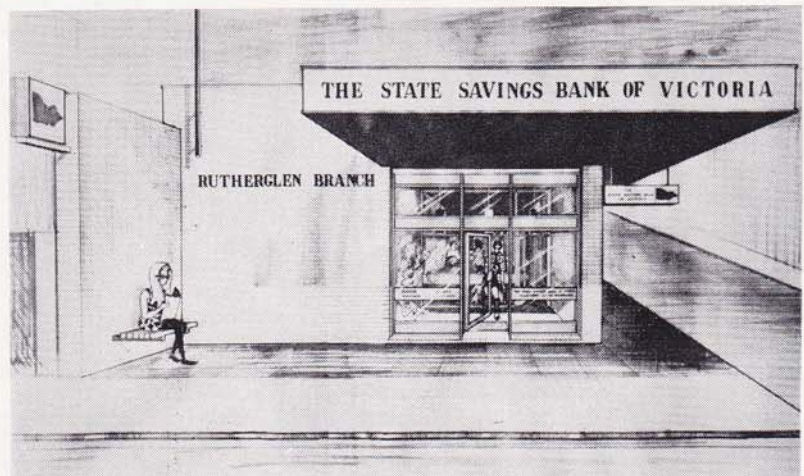
PROGRESS IN PREMISES

ARCHITECT: The Chief Architect, State Savings Bank.

RUTHERGLEN

Our Rutherglen branch will soon be housed in these modern tan brick premises on a new site at the corner of Main and High Streets. The site was formerly occupied by an old brick shop which was erected in 1880 for the Oriental Bank Corporation which had a brief life in the late seventies and early eighties. The air-conditioned comfort and open sunny plan of the new office could never have been visualised by the bank staff of those early days.

Staff Architect: Mr. A. G. Hall.



SUNSHINE NORTH

Work is well under way on the new premises to replace the existing rented ones occupied by our branch. The brown brick building will have stained timber windows and a cantilever verandah over the corner entrance. Future extensions can be achieved by extending the building over an internal open courtyard.

Project Architects:
P. J. O'Connor and Brophy.



Wedding Belles

Belmont Methodist Church was the venue for the marriage of Keith Francis and his bride, the former Marilyn Donnelly. Keith is on the Insurance Department staff.

Both Ken Buckland and his wife, who were recently married at Toorak Presbyterian Church, are members of the staff. Ken works at East Malvern Station branch and Elizabeth, nee Voumard, at Forest Hill branch.

Smiles from Peter Harris and his bride as they prepare to leave All Saints', Preston. Peter is on the staff at 673 Plenty Road, Preston East, and Pat, nee Eaton, a member of the H.O.C.S. staff. Peter's brother, Ian (Regent West), was best man and the matron of honor was Mrs Gail Simpson, of H.O.C.S.



Mr and Mrs Peter Dunn have eyes only for each other following their wedding at St. George's Church of England, Malvern. Mrs Dunn, the former Faye Shorthouse, is on the Publicity Department staff, and the cheerful and efficient typist of most "Progress" material.

Happy group outside St. Joseph's, Brunswick, following the wedding of Edward Anderson, of West Brunswick branch, and his bride, the former Jennifer Wing. Edward's brother, Brian, who is a member of the 178 Victoria Street staff, was groomsman and his other brother, John, was best man.



OUR NEWLY APPOINTED MANAGERS



L. N. DUNN,
Murrayville.

Football has been Neil's main sporting interest. He played for the Bank in its halcyon days in "A" grade and has now turned to coaching, most successfully. This year he brought his local under 14 Y.C.W. team from bottom of the ladder to premiers. The Dunns have a family of two girls and a boy.



D. M. BLIGH,
Penshurst.

Having just returned from long service leave which he, his wife and their two small boys spent caravanning around northern Queensland, Don is finding it a bit hard to settle down. However the family is looking forward to their stay in Penshurst and Don to brushing up his golf.



R. M. HAYES,
Relieving Staff.

As the surprisingly young looking father of nine children, Reg finds his leisure hours fully used—his family are his hobby. Three school committees occupy his attention, including Delgany School for the Deaf at Portsea, where Reg has a small daughter. As a Kilmore boy, most of whose Bank service has been spent in the Melbourne suburbs, Reg is looking forward to the Relieving Staff as a new adventure.



R. C. JACOBSEN,
Beulah.

Golf, tennis and table tennis are Ron's chief sporting interests and he is a keen philatelist. Until he went to the country two years ago he was the secretary and an active member of the Diamond Creek Fire Brigade. Ron and his wife have two young children.



J. A. SOUTHORN,
Relieving Staff.

The relieving life will be no novelty for John, who recently spent eight years with that select corps. Before that he spent a similar term in Elizabeth Street. An eight acre grazing property at Beaconsfield occupies the spare time of John and his wife; however as a non-sportsman he does contrive to get to the beach as often as possible.



K. M. GELLATLY,
Audit Officer, Chief Accountant's Department.

Ken had previously had 17 years' experience in the Accountant's Department, so is no stranger to it. He is a foundation member of the Bank's cricket club and still plays regularly. He also had 90 games with the Bank football club. He and his wife have three boys, aged 14 to two.



V. C. GRANT,
Murchison.

Vin and his family are city bred, but have so enjoyed country life since his last appointment to Hamilton that they're all delighted with his new appointment. Both Vin and his wife find their spare time pretty fully occupied with their family of four and their activities, but Vin enjoys an occasional game of golf and fishing with his sons.