

progress



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progress

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COVER: Our story of the 41 girls who work in Correspondence Department, and the lone male in charge of them, is on Pages 6 and 7.

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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.



An Introduction to

"SOME people may say: 'Who is this fellow?', and never having heard of me before they may feel diffident about coming to see me.

"I would like to get to know as many of the staff as possible and to assure them that I am willing and anxious to help in any way I can."

The speaker was Mr. Neil Westaway, successor to Mr. Ian Nichol who has retired as Staff Counsellor after seven years of devoted service in this important work.

The 22 applicants for the position of Staff Counsellor were all interviewed by a panel, appointed by the General Manager, which consisted of Mr. Paul Costelloe, Mr. Fred Veitch, and Mr. Brian Kincade.

Each member of the panel submitted a list of five names in order of his preference to Mr. Hall, and these selections clearly established Neil Westaway as their overall choice.

We spoke to Neil at some length so that we could give you a picture of the background and qualifications which so impressed the panel of interviewers.

Neil has been a member of the Bank's Valuers' staff for 17 years. Before that he spent six years in real estate work.

Now 40, he has been married since he was 22, and has four children, three sons and a daughter. The three eldest children are at High School, and the youngest is at a State School.

He met his wife as a result of their mutual activities in the Bently circuit of the Methodist Church.

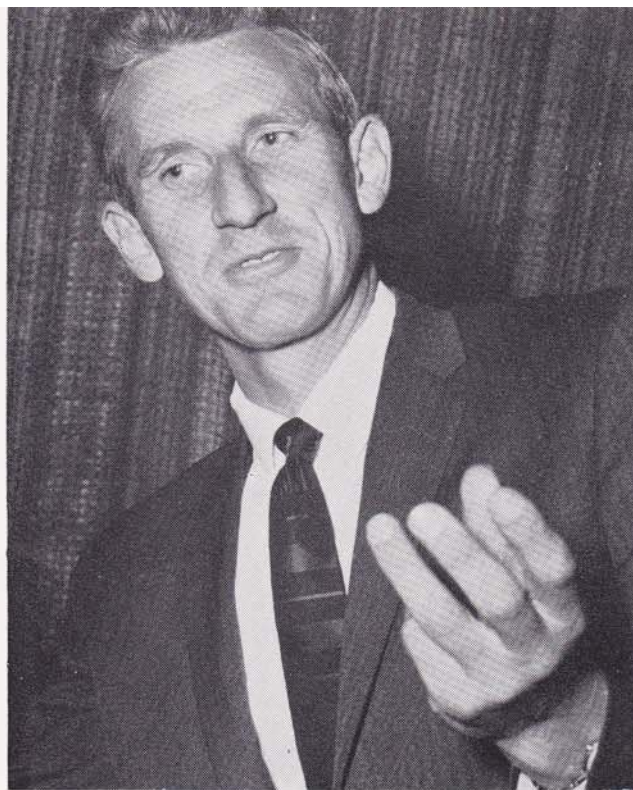
Neil has been a devout and particularly active member of his church all his life and he is a lay preacher. He also has a lively sense of humour and a contagious smile.

Both were very much in evidence as he said. "Please make the point that I try to be flexible with people whether they happen to be of any religion or none. I'd hate people to think of me as a one-eyed Methodist."

Neil's training in the kind of work which is henceforth to be his career, began when he was in his late teens.



"It may be that the help required is no more than an attentive listener."



"I'd hate people to think of me as a one-eyed Methodist."

the Staff Counsellor

At that time he was a Boys' Club leader, giving gymnastic instruction and organising annual camps for boys between 12 and 15. Subsequently, and for some 13 years after his marriage, he was involved with an older age group as a Youth Club leader.

As part of his Youth Club work, Neil conducted a weekly meeting at which discussions ranged over virtually the whole gamut of human experience — politics, religion, love, sex, family relations, community involvement, war, social systems, financial affairs; and there were times when the visitors were almost as diverse as the subjects discussed.

These visitors, although uninvited, were made welcome. Among them were two shiftless young men who wandered into the Church Hall out of idle curiosity and because the radiator inside was more appealing than the winter's night outside.

Neil chatted with them in terms of their own interests, and learning that one of the lads had no idea where he was going to sleep for the night, bedded him down on the floor of the hall with a gym mat as mattress and a Union Jack as blanket.

These two spread the word around their own kind, and Neil thereafter found himself listening to many hair-raising tales of the search for "kicks" and encounters with the police.

Something else that Neil learned from talking to these young delinquents and helping them in any way he could, was that they shared with the more sober-living church-goers a need to talk their problems over.

Discussing this need, Neil said:

"All of us encounter tensions in this society we have created. Some are able to live with tension better than others, but the situation can arise when a person, irrespective of age, background or social strata reaches the limit of his or her resources. In that case, whether the problem is an emotional or practical one, that person needs outside help.

"It may be that the help required is no more than an attentive listener. Release of tension in the form of talking a problem over can at times provide the only cure that is necessary.

"Never in the 20 years or so that I have been involved in counselling have I endeavoured to impose my own views on people who have sought help. And I certainly will not be doing so in this job.

"If I think the situation demands it — for example when a young girl is contemplating leaving home because she can't get on with her parents — I will try to put both sides of the case, but leave



"This job does not give me the right to be presumptuous."

the decision to the party responsible. This job does not give me the right to be presumptuous."

To this stage of the interview, Neil had talked mainly in terms of youth, but his experience in counselling has gone much wider than the stresses of the young.

Some five years ago, he entrusted the activities of the Youth Club to other leaders whom he had trained, and moved on to adult counselling in the Benteleigh circuit.

Again he found that although his counselling was oriented towards members of his church, other people heard of the help he had given, and sought his assistance.

Quite often he found that mature adults were consulting him on similar problems to those he had encountered so many times amongst the young. The viewpoint might have been different, but the essential problem was the same. Age is not necessarily a protection against problems of family discord, financial difficulties, nervous disorders, or person-to-person incompatibility.

There are, of course, some areas of concern peculiar to those who are getting on in years. Retirement is one. Neil had just attended a series of lectures on the complexities of this subject.

In these various ways, Neil has acquired a depth of experience that will be invaluable in his work

as Staff Counsellor. He has learned, too, particularly from his adult counselling, that at times he can be little more than a sign-post to the solution of a problem.

In such cases, however, the Counsellor's skill lies in being able to assess the problem accurately enough to refer the enquirer to an appropriate expert. As Neil expressed it:

"I will need to have a tremendous number of points of reference, and I am fortunate to be able to spend some weeks with Mr. Nichol who is kindly giving me the benefits of his vast experience, and the many points of contact in all walks of life which he has established."

The role of the Staff Counsellor is, of course, divided into two main categories which might be termed broadly "technical" and "personal". The "technical" is concerned mainly with housing enquiries from the staff.

On the subject, Neil said:

"Undoubtedly John Roberts will continue to process most of these enquiries in his very competent way, but I think in this field I can advise a little."

That was a typically modest statement from Neil. With a combined 23 years' experience in real estate and valuing, the chances are that he *can* "help a little" advising staff on the many traps that can ensnare the inexperienced buyer of land, the type of house which is most likely to retain its value for re-sale, and any other aspect of what is the most expensive purchase most people make in the course of their lives.

In general, the Staff Counsellor is a bridge, or perhaps more appropriately, a liaison officer between the staff and the executive. Having said that, however, it is necessary to add that he has a considerable degree of autonomy in his work, and never, under any circumstances, does he reveal any confidential information entrusted to him in his counselling.

It would be hard to over-estimate the importance of the Staff Counsellor's role, whether you are looking at it from the viewpoint of an individual or the Bank as an entity. It is not likely that a distressed officer can work at full efficiency, and how do you measure, in human terms, the worth of finding a solution to a problem which threatens the health or well-being of an individual?

Our talk with Neil Westaway, which stretched over the best part of two hours, left us in no doubt that he is an excellent man for the job. He is a warm friendly person, whose own relaxed manner invites confidence. His whole way of life is a testimony to his integrity, and his intelligence is undoubtedly of a high order.

We wish him well, and strongly recommend any member of the staff with a besetting problem, to seek his aid.

Our Beautiful Girls

You are probably reading this on a cold, dismal winter's day, and we could not think of anything more calculated to cheer you up than a picture of a beautiful girl.

Come to think of it, any time of the year, wet or fine is a good time to look at pretty girls.

That is why we have started a new series in **Progress**. In each issue we will publish a photograph and a brief pen picture of one of the 1,308 girls on the Bank's staff.

We would appreciate your help with this series. If there is a beautiful girl in your branch or department, whom we could feature in this series, will you please let us know by note or phone call to Publicity Department.

Our first subject is Margaret Pritchard who is 19 years old. Margaret is a ledger machinist at Footscray West.

She posed for this photograph in the very attractive Footscray Park which runs down to the Maribyrnong River, behind Flemington Racecourse.

Margaret was born in Bradford, the great textile and clothing city in Yorkshire, England. She emigrated with her parents and two younger sisters when she was 11, and completed her schooling at Altona North High. Eight years in Australia has rubbed away all traces of the Yorkshire dialect.

Margaret found the process of assimilation made easy by the many other English children at the school which is close to a migrant hostel.

Apart from the memories of hostel life — "a pretty dreadful place" — Margaret has no regrets about coming to Australia.

"I would not want to live anywhere else," she said, "I love the people and the climate. I certainly would not want to go back to England to live, although it would be nice to go for a visit."

Her feelings are shared by all her family who are happy in the home they built at St. Albans last year.

Margaret still has not got over the thrill of receiving her driving licence in January.

"It's marvellous," she said. "Dad lets me drive his car, and I was able to drive myself to the beach lots of times in the summer, especially to Half Moon Bay at Black Rock. That's my favourite beach around Melbourne."

Margaret likes 10 pin bowling and has a high



game of 150, but her favourite recreation is listening to her collection of pop records. Asked which was her favourite group, she said.

"I'm not sure. It used to be the Beatles, but I'm a little tired of them now. I must be getting old."

Margaret is a fashion conscious young lady, with excellent dress sense.

Margaret's manager, Mr. Jack Credlin, told us that in addition to being a most decorative asset to the branch, she is also a quick and accurate machinist.

Sorry fellers, Margaret has a steady boyfriend.

According to one definition, a typewriter is a machine used by typists, and which can't spell either.

Wherever the author of that piece of cynicism acquired his experience, it was not in the Correspondence Department of the State Savings Bank. There, as we learned on a recent visit, not only do the typists spell with commendable accuracy, but at least one of the several variety of typewriters they use is capable of producing a model letter without a typist's fingers on its keyboard.

We had made other visits to the Correspondence Department over the years, but we had never before penetrated beyond the boundaries of the glass-walled office from which the officer-in-charge directs operations. Beyond that perimeter, the serried ranks of young ladies busily typing had loomed as a strictly female preserve.

On this visit, however, we were given a conducted tour of the department by the O/C, Mr. George Pollard, whose job of directing 41 female officers had always appeared from the outside to be a particularly formidable task.

But with George to provide the introductions we found that the young ladies, as individuals, were not really as disconcerting as they seemed *en masse*. They were only too happy to discuss their work in which they obviously take considerable pride.

We were surprised to learn how far the typewriter has evolved from the standard manual — that's the kind on which we used to painfully peck the Boss's letters for him during our branch days. The relationship between the sturdy old manual and some of the modern machines is roughly that between a T model ford and a G. T. Falcon.

The pacesetter is a magnetic tape typewriter of which Correspondence Department has a bank of three, shown in the accompanying photograph. This is the typewriter referred to above which can

41 GIRLS

produce a letter without the typist touching the keyboard. As the name indicates, this machine reproduces stock letters which are stored on magnetic tape, and it does so at the rate of 186 words a minute. That's about three times the speed of a competent typist.

You may wonder why these stock letters are not printed. Judy Coad, Officer, Grade 4, who is 23 and has been in Correspondence for four years, explained the reason. Judy told us that the magnetic tape letter looks — and, in fact is — an original, and that it is personalised with the name and address of the recipient in the same type-face as the body copy. Moreover the typist can stop the tape at any point if an alteration is required to the stock letter. When you receive a letter of invitation to a course at Staff Training Centre, original though it appears, it may well have been reproduced from magnetic tape.

The machine which Judy Coad herself uses (centre of our photograph) has an input device which produces coded instructions for a composing magnetic tape typewriter at Printing and Stationery Store. For months now Judy has been preparing coded tapes which the composing machine translates into beautifully printed sheets for the forthcoming instruction books.

Correspondence Department has quite a range of electric machines. Eighteen-year-old Pam Rose,



AND A MAN

who has been in the Department since she left school three years ago, showed us a typewriter, known as a Selectric, which does not have normal keys at all. Instead it has a removable font of type on a ball which revolves in response to pressure on the key-board.

This font is very much closer to the paper than conventional keys, and is therefore quicker to operate. To change the type-face involves only replacing one ball of type with another. A further advantage is that the keys cannot lock together as they have an irritating habit of doing on some machines.

As you might guess from its name, the Executive electric typewriter has a prestige type-face. Melinda Rendina, 18, was using one of these during our visit. She showed us an example of the attractive type-face, and this led us to ask her whether a typist was much concerned with the kind of machine she used. Melinda assured us that a typist took added pride and personal interest in her work when she was using a machine which complemented her efforts.

We gathered that the girls regarded their typewriters as almost their personal property. George Pollard told us that they look after their machines like a new motor-car. Bernadette Richardson reinforced this statement. Bernadette is 17 and has

just graduated to an electric typewriter. She is finding the light touch on the electric easier on her wrists, and takes delight in keeping her machine in prime condition.

The Department still has many manual machines which are used mainly by girls who have recently started their working careers. Sharlene Barry, 16, was one such recruit we spoke to. Sharlene found the transition from school life made smooth by the warm welcome she received from the older girls, and on this point George Pollard paid tribute to the camaraderie in the room, adding that a cross word was a rarity in the Department.

George believes that a sympathetic management is essential for a happy office, and when the work load permits he often has a word with the girls on such matters as where they went for their holidays or what football team they support. We understand it is not true that Collingwood supporters receive preference.

In his direction of the manifold activities of the Department, which include duplicating, internal communications via the tube system, and the very heavy task of despatching Head Office outward mail, (some 10,000 letters and articles a week) George has the assistance of a first-class management team.

His right-hand helper is Valda Twentyman who as an Officer Grade 1 is the senior woman in status in the Bank. Backing Valda up are second supervisor Dorothy Higgins and section leaders Phyllis Allen, Pam Maxwell and Judy Coad.

They make a successful team, and one of the reasons, apart from their own efficiency, is that they share a conviction that you can hire hands to work for you, but you must win their hearts to have them work *with* you.



FAR LEFT: A happy photograph about a happy subject—holidays. Annette Meginess, Christine Haslam and Pam Rose show their manager, Mr. George Pollard, postcard scenes of New Guinea and Fiji.

CENTRE: Judy Crittenden, who has limited sight, types from a dictaphone.

LEFT: The bank of magnetic tape typewriters in Correspondence Department. The operators, from left, are Jenny Lynch, Judy Coad and Clara Di Maria.



An incident from the Geelong-North Melbourne game in the opening round (May 17) of the 1969 Little League season.

This is the third season of the Bank-sponsored Little League competition which now includes all V.F.L. clubs except Collingwood and Hawthorn.

A rule of the competition is that all Little League teams must field at least 100 different players during the season. As a result, over 2,000 youngsters enjoyed the thrill of playing on V.F.L. grounds during the past two seasons.

Even this 100-players-a-season provision cannot cope with the overwhelming number of boys who want to become Little Leaguers.

The managers of the Little League teams adopt various methods of recruiting their players. Some choose them from youth clubs, others from local schools, yet others from existing boys' competitions.

To be eligible, a boy must have been under 11 on January 1. If you receive an enquiry about playing with a Little League team, a phone call to the organiser Graham Donaldson in Publicity Department, will yield the name and phone number of the relevant team manager.

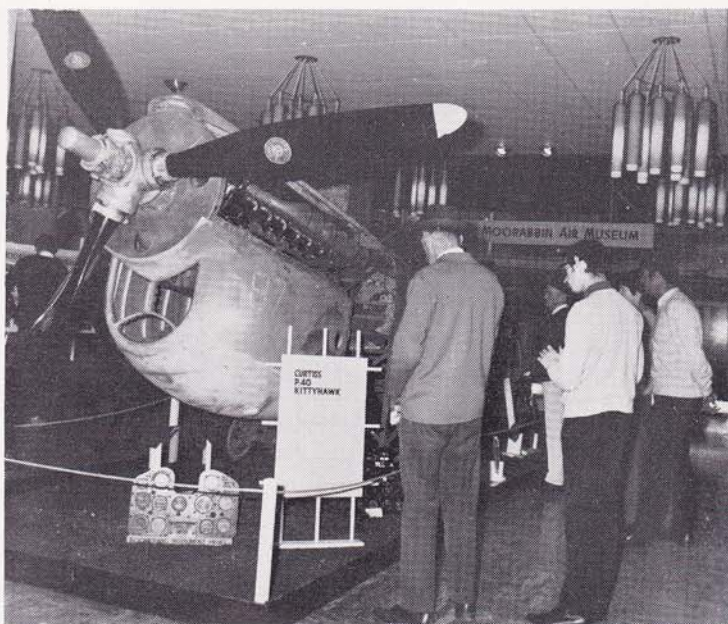
The Little League has been such a success in its first two seasons that it has been emulated this year by the South Australian Football League.

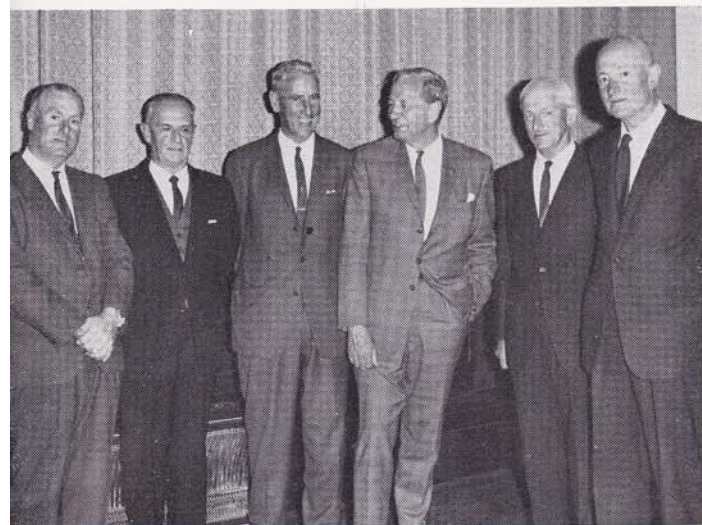
It is certainly a fruitful source of goodwill and publicity for the Bank at remarkably little cost.



"Now how did that get in here?" may well have been the reaction of these visitors to a display at Elizabeth Street of historic aircraft exhibits. Manoeuvring the fuselage of the Kittyhawk across Elizabeth Street and through the doors of the Bank was one of the trickiest jobs our display staff has undertaken. This plane was one of 14,000 Kittyhawks produced by the Curtis Aircraft Corporation between 1938 and 1944. Of these 841 were supplied to the R.A.A.F., for operations against the Japanese.

CAMERA NEWSREEL





At a function held in the Board Room, the General Manager Mr. T. E. Hall (fourth from left) bade farewell and good health to retiring branch managers Messrs. C. St. H. Glass, R. N. W. Ross, K. B. Kent, J. Lloyd and S. A. Cooke.

Like father, like son. Les Borrack, accountant three at Geelong branch, is well remembered as a star footballer with the Cats. He was also a versatile schoolboy athlete. His son Gregory is emulating him. Greg, whose style is pictured, won this year's Victorian Little Athletics under 10 high jump with a record leap of 1.27 metres (about 4'2").



John Dimtsis, one of the Bank's two roving ambassadors in the Greek community, makes a courtesy call on Brunswick real estate agent Mr. Sam Mihelakos.

Last October we reported in Progress that John and Aghis Joannidis had been appointed to this new role in the Bank's service.

Recently we had a word with them to see how they have been faring. John reviewed their activities in these words:

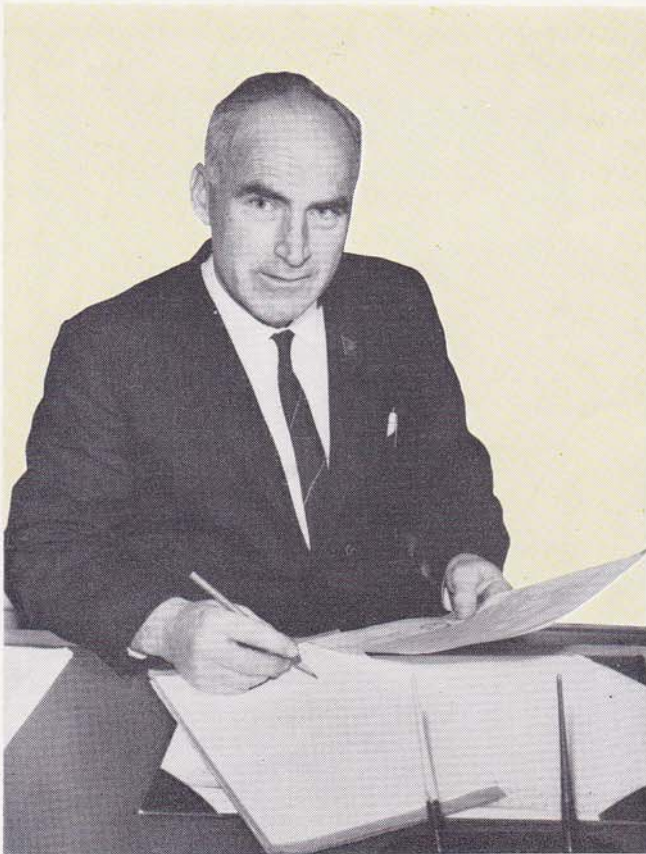
"It was cold foot-slogging at first, calling on all the estate agents in our areas, and on all the Greek-owned shops, just spreading the word that we were available.

"It took time for the message to spread, but now I believe we are very well known, and we are keeping extremely busy.

"In recent weeks we have been sending letters, written in Greek, to private homes explaining the services we can offer, and pointing out that we are available at almost any time. We are getting good results from these letters.

"The best advertisement of all is the people we have helped. The Greek community is close knit, and news of a satisfied customer spreads rapidly."

We cannot give you figures of new accounts gained by John and Aghis, or accounts retained, because such information would be useful to our rivals, but we can assure you that they are substantial.



This article was written by Mr. Max Bolton, Officer-In-Charge of Branch Mechanization Section. Here Mr. Bolton throws some

LIGHT ON THE INVISIBLE

Since the beginning of last month, pass-books for Head Office salary accounts have contained an insert gummed to the inside front cover. Although it is not apparent to the naked eye, the insert has an imprint of the officer's signature.

This is an advanced, although still experimental, stage of a long investigation into a system of depositor identification which bears the imposing



Elizabeth St. teller Suzanne Rogers checks the signature on a withdrawal form presented by John McPherson (Staff Department) against the signature impressed on the insert in his pass-book.

title of the Black Light Invisible Signature Verification System.

This involves a depositor signing his signature visibly on a sheet of transfer paper placed over the insert. As he does so, an invisible impression of the signature is conveyed to the insert.

If the insert is held in the light from a verification lamp, it fluoresces and becomes visible.

Similar systems have been in use overseas for some years, but their implementation has not been without headaches. For example, a report in a British publication, **The Savings Bank Institutes' Journal** for July 1967, gave an account of the problems which beset a Scottish bank.

After describing technical details, the report continues: "Some 5000 depositors were involved in the first pilot scheme which had to be discontinued at the end of three months. By this time there was considerable evidence of signature fading on a large proportion of the books.

"As our pass-book paper was itself highly fluorescent it was considered that by placing the signature on the inside cover of the pass-book where the paper was less fluorescent, fading might be minimised.

"A further test was made on this basis in the summer of 1965, but this also proved a failure. The signatures again began to fade in three months."

The Scottish bank's troubles continued for another year, and it was not until a compatible type of paper was specially produced and strip-coated transfer papers were included in the system that any degree of success was achieved.

In our study of the Scottish and other international experiences, we have also investigated



A close-up of the insert shows how the "black light" brings up the latent signature.

ways of obviating any need to take a new signature in every continuation pass-book.

Our investigations have resulted in a decision to use a transfer paper which is strip-coated with a fluorescent medium on the back, and a pre-gummed insert strip.

The transfer paper has been developed by a United Kingdom company which claims that it has a long storage life and will produce a latent signature image which is permanent.

The pass-book inserts will be obtained through our Services Division where the standard of paper specifications can be strictly controlled. Our investigations have revealed that there have been distinct variations in the fluorescent reaction of paper content of our pass-book over past years.

Under the experimental conditions of the pilot run at present being conducted with Head Office salary pass-book accounts, the insert is gummed to the inside front cover. In addition to the invisible signature impression, the account number and branch code are recorded on the insert. The fluorescent signature impression is verified with the registered signature and accepted by a checking officer signing his signature on the side of the insert and recording the date of acceptance.

Tests have proved that, with care, the insert can be removed and re-attached to continuation pass-books.

The pilot run will enable the Bank to evaluate the system under working conditions and alter it, if necessary, before it is applied to the pass-books of our depositors. Furthermore, the staff of our largest branch will have the opportunity of becoming fully conversant with this method of quick signature verification.

No doubt the question will arise: what are the advantages of this system?

The "black light" lamp, described in this article, has a subsidiary use for which we trust it will not have to be employed very often. It detects unerringly and unmistakably a forged bank note. If, for example, one of the notorious forged \$10 notes is held under the black light, the water-mark glows a rusty brown, and indeed the whole note takes on an iridescent hue. The water-mark on the genuine note does not change colour at all.

To answer this question we must look to the future and give a pen picture of the type of transactions which will be possible when "on line" processing is established.

Mrs. Jones presents her pass-book and withdrawal order to the teller at her local branch. After a comparison with the signature invisibly encoded on the pass-book insert, the teller cancels the signature on the withdrawal form, and uses his on-line terminal to up-date the book and process the transaction.

Had Mrs. Jones gone into the on-line branch in the nearby regional shopping centre, or for that matter, into any on-line branch, she would have received the same service.

It is not hard to imagine how much Mrs. Jones would appreciate service of such quality, and no doubt the Bank will give considerable publicity to this facility when it is available.

What of the present?

If the invisible signature recognition system is introduced into all branches, the facility will be there to meet an emergency. The identity of a depositor could be readily established at any branch.

To appreciate the advantages, visualise the side counter at any large branch, or at a comparatively small branch, in a holiday resort during "the season."

Perhaps there has been no signature forwarded; there is no means of identification; it is years since a signature was sent; the signature card has been mis-sorted or misplaced.

In all these situations consider the advantages of having the signature encoded in the pass-book.

So that the answer to the question posed above is: Yes! There are considerable advantages. We have the facility to provide a better service for the public; we are making depositor identification easier for ourselves; and we are gaining knowledge that will prepare us for the future.

As yet our investigations are by no means completed. Other aspects of the work are being studied so that the proposed new system of signature recognition will be used to the greatest advantage.



COLUMN OF FIGURES

Money-Go-Round

The centralized cash distribution system has given Mayne Nickless armoured car division the largest contract it has ever received.

This is reported in the latest issue of the company's house journal.

The contract involves 1,400 calls each week to 1,070 bank branches in the metropolitan area of Melbourne. The report adds:

"The amount of cash carried in 12 new armoured cars each week is strictly policed, classified information, but it represents a simply staggering volume of money."

Three employees, a driver and two guards, travel in each car. In addition to their personal pistols, they carry a shotgun in their vehicles, which are armour-plated. Even the glass windows will withstand gun fire.

Itineraries for the 12 vehicles are planned early each day at the armoured car depot at Queensberry Street, North Melbourne. The cars then move off to an underground area of the Reserve Bank in Collins Street, where the cash is loaded.

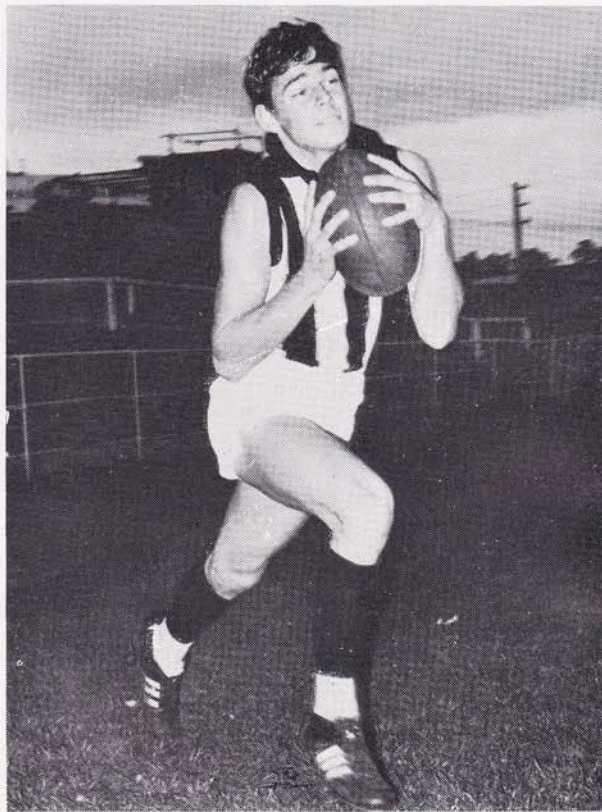
Every branch bank in metropolitan Melbourne is visited at least once a week, many of them more frequently.

Off-Key

A little old lady crossing the car park of a bank in Miami, Florida, noticed a young man jump out of his car and hurry towards the bank. As she passed the car she heard the engine running and saw the keys were in the ignition switch. She turned off the engine, removed the keys, and followed the young man who was standing alone at a teller's window. She bustled up to him and said severely: "Young man, here are your keys. It is careless people like you who encourage car thefts." The startled young man turned, grabbed the keys in his left hand, and ran for his life, still clutching in his right hand the pistol he had just been pointing at the teller.

Paid With Thanks

A customer making his final payment on a loan added a note of thanks to the bank for its help. He concluded the note: "No longer yours."



Popular Young Man

The hardest branch to keep stocked with **Facts and Figures** booklets in recent weeks has been Macleod. This excellent little publication makes an ideal excuse for the lads and lassies at the local high school to visit the branch; and that, in turn, gives them an opportunity to see, and possibly speak to, their idol, John Greening.

As everybody who reads the sporting pages knows, John is having a very big season as ruck-rover for the Magpies. In his first game in that role, against Melbourne, he kicked five goals, and the following week scored a devastating seven goals against Carlton.

When John had his first senior game last season he was a wingman. Constant work in the gym, over the summer, during which he turned 18, enabled John to add to his height and weight until he reached 6 feet 1½ inches and 12¾ stone. In the process he lost none of the fleetness of foot he showed on the wing.

Asked if he enjoyed the ruck-rover position, John said: "I'm so happy to be playing League football, I am delighted to get a game in any position."

For the record, his manager, Mr. Bill Trewarne, told us: "John is a very popular and hard-working young man in the office."



Staggered In

On May 20, the day of the big strike, most of us found the journey to work a long, slow, bumper-to-bumper crawl. Tales of two-hour journeys from home to office were common. Computer operator Ian Staggard (25) started off by car from his home in Carnegie, but progressed only 100 yards in five minutes. He then did an about-turn, put the car back in the garage, changed into sports clothes, and set off on foot, umbrella aloft, for Head Office.

Jogging most of the way, with an occasional walking spell, Ian completed the eight-mile trip along Dandenong Road, the Queen's Way, across Albert Park golf course, through the city streets in seventy minutes, reaching Mechanization Department at 9.05, when most of us were still miles away, trapped in the traffic snarl. The return trip? Ian had had enough running for the day and travelled home in a friend's car.

Paw Signature

Aspendale manager, Mr. Ken Gates, reports that a young married woman came into his branch recently to open a Christmas Club account for her dog.

She wanted the account registered in the dog's name so that he would be able to buy himself a suitable Christmas present. Regretfully, Ken had to point out that however sagacious her pet might be, he might not be able to imprint his paw mark with sufficient consistency to ensure identification.

Housing Loans By Age And Income

Housing loans being such a fundamental plank of the Bank's operations, and of such importance to our depositors, we feel you may be interested in the following classifications of housing loan applicants over the past two years. The figures combine credit foncier and savings bank loans, but do not include further loans, farm loans or "others". In the current financial year the pattern is very much the same as regards age groups, but there has been a tendency for more applicants to come from the higher income brackets.

AGES	1966-67 No. of applicants	1967-68 No. of applicants
Under 20 years	16	23
20 but not over 25 years	1529	1645
25 but not over 30 years	2250	2315
30 but not over 35 years	1285	1311
35 but not over 40 years	991	1031
40 but not over 50 years	1152	1220
50 years and over	799	830
Totals	8022	8375
INCOMES		
Under \$2000 per annum	152	118
\$2000 but not over \$2500 p.a.	780	562
\$2500 but not over \$3000 p.a.	1762	1434
\$3000 but not over \$4000 p.a.	3075	3468
\$4000 but not over \$5000 p.a.	1258	1555
\$5000 but not over \$6000 p.a.	539	649
\$6000 and over	456	589
Totals	8022	8375

This Is The Army— That Was

The gentleman in the neat blue suit is John Neumann, shown on the cash at Keon Park branch on April 28. On that day John had been expecting to wear clothes of a different colour in a very different place.

Four days before he had gone along to Swan Street Barracks to begin two years' National Service training. With him he had taken a portable writing case, the gift of his colleagues at our Fairfield North branch, where he had worked for three years; he also had memories of a very gay farewell party given in his honour by some of his mates at Greensborough.

Three hours after induction, John was out of the Army with an honourable discharge. Seems that whoever handled his papers after his preliminary medical examination had omitted to inform John that his hearing was not quite up to the Army's requirements and it was left to the M.O. at Swan Street to give him the news.

So there was John back in Civvy Street in record time; without a car, incidentally, because he had sold his car rather than put it on blocks for two years. John must rate as just about the highest-paid soldier in the history of the Australian Army. He received \$47 discharge pay for his three hours in the Forces.



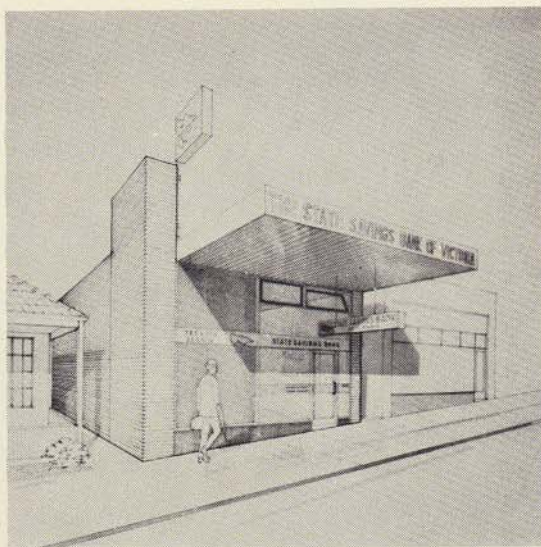
PROGRESS IN PREMISES

Architects: The Chief Architect, State Savings Bank

BERWICK

Construction is well under way for the new premises on the north side of Princes Highway in the main shopping area. The steel-framed brick building will have large skylights let into the steel deck roof to admit natural daylight over the tellers' counter. A rear entrance is being provided to cater for future pedestrian access from streets at the rear of the premises.

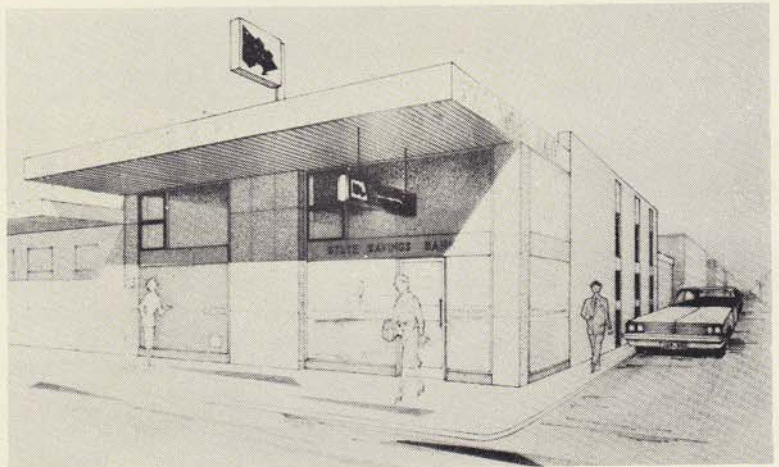
Project Architect: Noad & Millott.



PRAHRAN

This branch, which as the name implies is adjacent to the Prahran Market, will replace two old shops, one of which houses our present premises. It will be constructed in two stages. Part of the new banking chamber and staff amenities section will be built on the corner site and then the bank will move to this section and allow the present premises to be demolished and rebuilt. The branch will have a pedestrian access from Commercial Road and an entrance from the large car park at the rear of the building.

Project Architect: Noad & Millott.



STANHOPE

After operating in rented shop premises since its opening in 1956, Stanhope will shortly be moving into this attractive new building. The dramatic roof line of the branch, with its dark brown metal finish, will provide a striking contrast to the tan-coloured brick construction. The entrance will be emphasised by a cantilevered verandah with a pyrook ceiling extending into the banking chamber.

Staff Architect: Mr. J. Lim.





FAR LEFT: Bryn Chacksfield (Display Staff) and his bride, formerly Janice Roseman, sign the register at Bentleigh Presbyterian Church.

LEFT: Mr. and Mrs. Greg Higgins about to leave St. Michael's, Heyfield, following their wedding. Mrs. Higgins, nee Maria Konieczny, is the teller at Heyfield.

Wedding Belles

BELOW: Mr. and Mrs. Phillip Urquhart leave St. Dominic's, East Camberwell, after their marriage. Mrs. Urquhart, nee Merilyn Lyle, is a member of the Building Department staff.



ABOVE: Mr. and Mrs. Gibson have eyes only for each other following their wedding at Thornbury Church of Christ. Mrs. Gibson is the former Margaret Oakley of Correspondence Department.

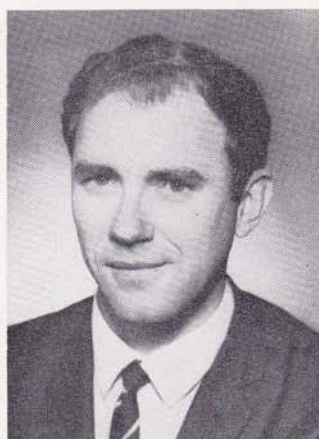


● **LEFT:** St. James' Presbyterian Church, Wattle Park, was the setting for the wedding of Mr. and Mrs. Philip Burbidge. Mrs. Burbidge, nee Beryl Day, works at Camberwell Junction.



R. G. BENSON,
Boroondara.

Carpentry is a favourite hobby of Russ' and one his three young children appreciated when he recently built them a playhouse. Most of the rest of his spare time is devoted to working for his church in the capacity of secretary. He is also treasurer of a missionary organisation attached to the church.



A. T. PRITCHARD,
Relieving Manager.

Alan, his wife, and their 11-year-old twins (a boy and a girl) share two great sporting loves — tennis and surfing. Whether singles, doubles or mixed doubles, the family tennis matches are keenly fought. They spend most summer weekends surfing at Torquay where Alan runs up a pre-fab bungalow for the season.



A. H. RESIDE,
Supervisor Accounts,
Legal Department.

Alf is a veteran of some 220 games with the Bank football team, which he captained for 12 seasons. He still keeps fit coaching members of the Blackburn Baptist Youth Club in football and gymnastics. Church work means a lot to Alf and his wife, who have one son and one daughter.

OUR NEWLY APPOINTED MANAGERS

K. COOPER,
Relieving Staff.

After playing the strenuous game of water polo for some fourteen years, Ken has now given it away and gets his exercise from swimming and an occasional game of golf. He and his wife are the parents of three girls and a boy aged between 9 and 3 years.



R. I. HAMILTON,
Skipton.

Bob is very interested in amateur football and has coached an under 19 team in the V.A.F.A. for about ten years. He enjoyed his country trips when he was on the relieving staff and he, his wife and their two small children are all looking forward to living in a country town.



R. J. BONNER,
Relieving Manager

Ray's long terms on the relieving staff, likeable personality and dead pan sense of humour have made him one of the best known members of the staff. A bachelor, his many interests include gardening (his garden won a place in the Waverley Best Gardens competition) and encouraging St. Kilda to victory.

