

SAVING BANK



progress

THE
STATE SAVINGS BANK
OF VICTORIA

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STATE SAVINGS BANK OF VICTORIA

SVINGS BANK



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progress

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COVER

The "sunnyside" of taping
our new commercials.
There's a story on pages 4-5.

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PROGRESS is published for the information of the staff of The State Savings Banks 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 Olivetti terminal machine.

Tellers

The Bank is on the eve of deciding what its future use of computerisation will be.

Alan McNaught, Personal Assistant to the General Manager, discusses some of the considerations in the choice of the most suitable equipment.

One of the major problems involved in the choice of an "on-line" teller's machine, or "terminal", is the great number of our branches to be serviced.

For instance in the United States, where most banks have only a limited number of branches, the on-line terminals cost more than twice that of our sensimatic machines, and an on-line system on this price basis would not be economically justifiable in Australia.

In a search for the ideal, our Bank's Planning Section has investigated 13 different on-line terminals, including I.B.M., N.C.R., Burroughs and Teleregister machines.

From the European tour of Max Carr and Barry Hesketh came the knowledge of a much cheaper terminal concept, then under review by banks in Germany, Sweden and Italy, and consequently our Bank decided to await for the development of this particular method before proceeding with on-line plans.

The machine of this type which particularly interests us is the Olivetti TC 349, which in size resembles the Burroughs Sensimatic, but unlike this latter machine, the Olivetti has a fixed carriage and it is the print element which moves from one end to the other.

The keyboard is different too — in fact it has two keyboards, one alphabetic like a typewriter and the other a short 10 key numeric keyboard.

There are no adding registers inside the machine, so it cannot add or subtract without being connected to a computer.

The pass book feed and journal roll are similar in function to those of a Sensimatic.

A line terminator inside the machine enables connection to a pair of P.M.G. lines, and at the Branch the only special equipment required will be a power point and telephone jack.

A direct line will link each terminal at the Branch with the computer at Head Office, and we have been assured by the P.M.G. that lines will be available in the Metropolitan area.

Information can be sent over telephone lines in two ways. By direct current or telegraph transmission, in use by the P.M.G. for many years, first for morse code and later for teleprinter operation, or by the voice grade line, with a special modem at each end. (A modem is the device by which information is electronically converted for transmission — it must be rented from the P.M.G.)

Telegraph transmission is limited to speeds up to 200 baud, whereas voice grade lines have a capacity for speeds of 600, 1,200 or 2,400 baud. (Speed of transmission is expressed in baud, which represent one bit per second,

The first is to have two identical central processors, one to exclusively handle the on-line operation, and the other for non on-line work. The latter would be immediately available to substitute for the on-line processor in the event of a break-down.

The other alternative method is to have one large and one small processor — the former to cope with normal on-line work and the latter for emergency operation of the terminal machines on a limited basis.

A frequent question asked is: "What happens when an on-line break-down occurs?"

If the cause is a power failure at the Branch — a break in transmission line or a fault in the terminal machine — we immediately revert to manual methods — pen and ink, and catch up when the terminal is again operative.

Totals already in the computer would be available later.

Should there be power failure at Head Office, a switch could be made to emergency power. A failure in one of the units in the computer system would not necessarily put the whole network out of action — immediate use could be made of an alternative unit in the system.

At the worst, a partially processed transaction might have to be repeated, in which case the teller would be made aware of the circumstances.

How quickly does the computer respond to a branch teller's transaction?

Two factors apply. The number of terminals seeking access to the computer at the same time, and how long it takes to obtain a depositor's information from the disk file.

We expect the computer to direct printing in the pass book at the rate of 15 characters per second within one or two seconds after the transaction has been keyed into the terminal machine.

In addition to Branch work, Olivetti or similar terminals, without the pass-book feed, could provide input for the computer from within Head Office — e.g. the Chief Accountant's, Mortgage Loans, Staff and Custody Departments and the Salary Office.

Since production of the Olivetti terminal is only now beginning at a recently completed Italian factory, we could not expect delivery of production prototypes before December 1970.

At least three months of testing under operational conditions would be necessary to ensure that the on-line programming is correct, and installation at Branches could be anticipated in the first half of 1971.

In actual operation the on-line system is expected to perform a comprehensive range of functions.

It will give the teller immediate access to the depositor's balance, without pass book entries will be automatically recorded in the pass book, and the teller will be notified of any "stop" on the accounts.

Other programs will be written to enable the terminal to post school bank and cheque account transactions. Another development will be the scheduling of Christmas Club and mortgage loan instalment coupons with the automatic transfer of this information to Head Office. Transfers between branches will be greatly simplified, especially between branches which are "on-line".

The on-line system will result in some changes in the way transactions are dealt with and its operation will require an increased number of tellers, but the greatest benefit will come to the depositor, who can expect to get a much speedier service, especially for withdrawals, and where without pass book entries are concerned.

On-Line

and according to the type of code used, each letter or number comprises 5 to 8 bits: e.g. an average transmission would require approx. 240 bits.)

In the light of this information the Olivetti becomes attractive for its ability to operate on standard telegraph lines, without the expensive modems, but transmission would be limited to a distance of from 10 to 15 miles — depending on the quality of the particular line.

Beyond this distance, voice grade lines, with modems, would probably be required.

It becomes clear at this point that on a cost basis, initial installation might have to be restricted to larger Metropolitan Branches, and extension to Country Branches is unlikely.

Because the terminal cannot function without it, the computer must necessarily operate while Branches are open for business.

Therefore, selection of a computer poses two alternative considerations.

*The
longest
ten
seconds
and the*

BIRTH OF A SMILE

Ten seconds is all it takes.

That short film segment with the friendly staff cavorting in the chorus line.

From beginning to end, from conception to birth, it is an incredibly long, long, 10 seconds.

It's part of a story so fascinating that we consider it worth the telling in Progress.

The seed was sown by the initial Customer Relations Surveys, which revealed at least one simple common need among our customers. They want us to be friendly, and moreover most of them think that we are.

To Mr. Trevor Craddock, our publicity chief, the conclusion seemed obvious. If you have something the customer wants, then advertise it.

The basic idea was passed to the Hayes Advertising Agency, who create and compose our advertising in the various media. In the case of a T.V. film, they engage a film maker and supervise the production according to the Bank's wishes.

At Hayes the basic idea is chewed over by creative and executive staff, and countless meetings, endless discussions and arguments occur before the plan is concrete enough to go back to the Publicity Department.

Aside from the main stream for a moment, it's interesting to know that our theme song — "Sunny Side of the Street" — was only a second suggestion by one of the Hayes 'staff'. Originally it was planned to use "It's a Good Day".

Meanwhile, back in Publicity Dept. the first round-

table conference is on. Collected in Mr. Craddock's office are three agency people and five from the bank — the odds are in our favour.

Mr. Caithness, Hayes' General Manager, opens the debate with a lucid, impassioned case for the ideas submitted. His argument is backed by sequence photos or sketches for film segments and mock-up copies of posters prepared by the Agency's creative expert.

Then begins the probing from the Bank side — what will this achieve, does this have any value, what are we really trying to sell? In the thrust and parry of argument a few ideas are discarded and others introduced.

But the general concept is accepted.

Then comes the 64-dollar question from a perturbed Advertising Manager — how much will it cost? Will there be enough in the bin to cover TV time, and all the other considerations that must be covered by a fixed budget for the year?

The cost quoted by the Agency is feasible so the campaign is given the green light to go to the filming stage.

Just one final point had to be settled — almost the crux of the campaign is a chorus of "friendly staff". Should professional models be used or actual staff? It was agreed all round that professionals could do the job more quickly and efficiently, but real staff would create a more realistic impact. Real staff it would be.

With the Staff Superintendent's permission and co-operation, 12 charming girls and eight stalwart males volunteered to have fame thrust upon them.

Scene II was a disused church hall in Fitzroy, where 20 rather apprehensive staff lined up before a smiling, attractive, trimly built dance director called Jillian Hough. With years of ballet, theatre and TV work behind her, Jill was well equipped to handle the situation.

A couple of dance routines were taken as Jill said "off the top of her head" before final selection of something effective, but within the talent of our chorus.

Then it was a matter of step with the left, kick right — step with the right, kick left etc. over and over, and over — till the ragged line achieved some semblance of order.

There were a few tired muscles that night, and possibly an odd bruise suffered by two girls unlucky enough to have been flanking a rugged ex-footballer, whose shortest step was about four feet.

Three days later it was "on" in earnest at Channel 9's mammoth Studio "A".

There they were lined up, the "Chorus Line" plus three professional males one of whom was to serve as the "man of distinction" in lieu of a staff manager who didn't quite see himself in the role — fortunately.

What followed was something of a revelation to anyone even remotely acquainted with time and motion study — for the first couple of hours there was lots of time but very little motion.

Technical staff wandered around with apparent aimlessness, sometimes measuring with light meters, or very leisurely arranging selected banks from the 200-odd lights in the studio.

Eventually the action started — but it was more grind, much re-arranging of the line and more practice — with Jillian Hough still smiling and amazingly good tempered.

It was quite late in the morning before they got down to the real business.

The "still" photos for the posters and newspaper advertisements were taken to loud exhortations — get your legs up, smile. A quick change of costume for the "Father Christmas Act" — and more photos.

Then the film director Fred Schepsi took over, con-torting himself to visualize interesting effects, weaving in and out, running up and down the line in a squatting position, like a Cossack dancer, until someone produced a wheel chair to simplify the job. More trial and error, much wheeling and changing of the line, and the camera "dolly" moved in. Again more experimentation, with the mobile camera swiftly moving in and out, down along the floor here, there and everywhere.

It was almost lunch-time before "shooting" began — a couple of runs through the dance steps — and the camera would roll.

This routine continued for four hours with the monotony broken only by the introduction to the line of various "characters", who would eventually appear in associated commercials.

The "flapper", the tango dancers, and the "married couple", Alan Easter, the "husband", who is about 5 foot nothing and just as wide at the shoulders, rather staggered everyone by dancing with the "bride" straddled in his arms. The girl, I might add, was tall enough in shoes to see eye to eye with our Graham Donaldson (6' 4").

It was almost 6 o'clock before the director, Fred Schepsi, stopped his frantic shouting for bigger smiles and higher kicks, and for better or worse, the film was "in the can".

Twenty very tired staff tottered out of the studio, their disillusionment with the "glamorous" TV world cushioned by the prospect of eternal fame — well almost.

From here on the problems are mainly technical. Countless yards of film are developed, "rush" shots are viewed and the most suitable selected for preliminary approval.

These are assembled to fit the format of each individual commercial, edited to a very precise time span, and the sound track of music and voices added.

The finished product comes under close scrutiny from Mr. Craddock, and his expert advisory staff; minor changes in the spoken text might be suggested — even a sequence might have to be re-shot, but in this instance the product passed muster without alteration. With the ultimate imprimatur of the General Manager, a new commercial comes to your TV screen.

The story has a sequel of which most of you will be aware.

As a result of a newspaper columnist being invited to pre-view the commercial, we gained some unexpected publicity.

The story appeared in a daily column, the film was run on the evening news — but best of all, the front page of the Herald was captured by four of our dancing girls — irreverently dubbed by a branch manager "Craddock's Cuties."

As far as we know, none of them has been pestered with offers of TV or film stardom — but who knows?

● PICTURED: Top left—"Pensive pixie" Barbara Beer awaits her cue. Top right—Santa, your beard has slipped. Centre—Director Fred Schepsi checks an angle. Right—"Now where did I put that lipstick?"



Gentlemen in residence

ACCOUNTANTS' SCHOOL AT MONASH

If keen response from the participants is an accurate guide the recent School for Accountants at Monash was a tremendous success.

The Bank broke new ground with this residential course at Mannix College, held from August 25th to 29th (similar seminars were held at Dava Lodge, Mornington some years ago, but involved only one night in residence.)

Both the Staff Superintendent, Mr. Costelloe, and O.I.C. Staff Training Mr. Hillman were notably impressed with the calibre of the accountants and very pleased with the total result.



● L. H. (Lance) Matheson, Geelong, Ryrie St. ● G. L. (Graeme) Cathcart, Ballarat. ● D. R. J. (Doug) Prestidge, Moe.



● M. R. (Max) Hine, Wodonga. ● L. G. (Mick) Rantall, Drouin. ● R. J. (Rod) Bowe, Bendigo.

The setting was ideal for the situation — it was particularly conducive to the blend of informality and serious study sought by the organizers, who were concerned that the course should provide fellowship as well as information.

With most of the University students away on vacation, our staff were easily and exceedingly well accommodated. Each accountant had a single room with central heating and facilities for making tea or coffee.

A common room was available at night for the "group

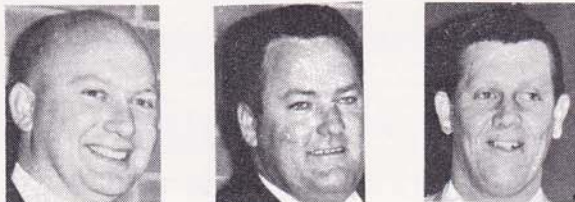
discussions" which appear to have been stimulated by nourishment outside the normal diet.

The general standard of catering was described simply as "superb", with food excellent, and so plentiful — three courses three times a day — that a few wives might well complain about expanding waist-lines. Even the mid-session snacks carried scones, biscuits and cheese.

The course was an amalgam of the normal Accountants' and Managers' schools; Mr. Costelloe welcomed the staff and Mr. Hillman gave an introductory address.

In addition to the usual lectures — on mortgage and personal loans, staff reporting, training of staff, deceased accounts and powers of attorney, communications in banking, business promotion, branch procedures, cheque accounts, branch management, and overseas remittances — three new subjects were covered: Returns, why we need them, Law and the banker, and The New Instruction Book.

It was a comprehensive course, the value of which has been verified by those who took part, and it ended



● K. J. (Ken) Skene, Ararat. ● K. M. (Kevin) Stanley, Sale. ● W. D. (Bill) Moore, Horsham.

with a midday luncheon hosted by the General Manager, and Asst. General Manager, followed immediately by the open forum conducted by Mr. Ross.

Outside daylight hours the accountants were free to do as they would, but believe it or not their evenings were spent mostly in sober discussion of Bank affairs.

Incidentally, for the relatively formal meal at night three different senior officers from Head Office attended as guests, and apparently were subjected to a certain amount of scrutinizing conversation.

From experience in a Managers' school and personal observation here I consider the final session with Mr. Ross is one of the rewards of the week. Through his



● G. R. (Greg) Schreck, Seymour. ● C. M. (Colin) Dodd, Ballarat. ● A. I. (Arthur) George, Shepparton.



● W. J. (Bill) Chapman, Morwell. ● V. C. (Vincent) Grant, Hamilton. ● G. F. (Graeme) Vendy, Ballarat East.

courtesy I was allowed to sit in — not to report but merely to absorb the atmosphere.

For the benefit of those who may not be aware of the procedure, Mr. Ross offers to answer any reasonable questions or resolve doubts, and does so with an engaging candour that imparts a distinct feeling of confidence to his audience.

On this occasion, the offer met an eagerness which patently impressed the Asst. General Manager and kept him on his mettle.

The quality of the frank questioning, and the consequent interchange of ideas was an obvious indication of two things — that the accountants had not only absorbed the week's teaching, but their minds had been stimulated to explore the subjects more fully.

The general tenor underlined Mr. Ross's expressed opinion of accountants as the vital bridge across the vast "generation gap" which divides the young majority from the relatively small number of senior men.

He stressed the value of this bridging group, who are mature enough to think for themselves and exercise a sense of responsibility toward their chosen profession, while their relative youth still allows easy communication with junior staff.

The almost invariable attitude of the boys was reflected in the comments volunteered — like "wonderfull experience" and "wouldn't have missed it for anything". The most telling remark came with brevity and perception



● L. R. (Les) Bain, Wangaratta. ● B. M. (Brian) Davidson, Colac. ● G. O. (Gordon) Jones, Stawell.

from one of the more junior accountants, who said very simply, "we are all going back with real confidence", and that, I suggest, summarizes the whole purpose of the week's exercise. When staff of this particular generation have such confidence in themselves, and the organization for which they work, the future of the Bank is in good hands.



NEW PEN FOR PROGRESS

Most of this issue of **PROGRESS** has been written by Mr. Lloyd Jones, who was recently appointed assistant public relations officer.

He brings to his new job a deft pen, and 30 years branch experience from raw junior to manager.

Possibly you have been reading some of the output of his pen for several years without knowing the identity of the author.

Under the pen-name of **Justin**, Lloyd contributes the reviews of classical records which appear in the Age television and radio supplement each Thursday.

If you are a regular reader of these reviews, you will appreciate that they combine a feeling for words with a deep knowledge of music.

The sympathy with music is not surprising when you reflect that his name is obviously of Welsh origin; and all the Welsh seem to be born with music in their hearts.

Lloyd's great-grandfather left the land of St. David in the 1850s looking for gold at Ballarat where, three generations later, Lloyd was born, the youngest of eight children.

He is married and has four sons. His attractive wife Jill shares his interest in music as a pianist of modest pretensions.

Lloyd joined the bank at Ballarat in November 1939. He enlisted in the R.A.A.F. as a wireless operator early in 1942.

Almost 30 years of branch experience include managing Neerim South, which he opened, Rye and Sorrento.

At Sorrento, Lloyd became so fascinated watching boats off the shore at Rye that he bought one himself — a "quick cat" class which, he says, gives him the appearance of an over-age delinquent. His sons bought a Javelin class boat from their own earnings.

Lloyd has played a number of sports, including tennis and golf "with no distinction whatever" — his own description.

He has been associated with Y.M.C.A. (he edited a Y.M.C.A. journal at Ballarat), Apex and Rotary, but says his abiding interest is seeing that his sons grow up in a reasonable environment.



Bulleen Branch Manager Mr. R. V. Sims and the prizewinners: (l to r) Paul Freeman (aged 13) Noel Robertson (13); John Wentworth (8); Shane Farley (8); Jennene Fletcher (11) and Amanda Yorke (8).

BULLEEN VILLAGE BRANCH OFF TO A GOOD START

Our newest branch at the Bulleen Village shopping centre got away to a lively, and at times, rowdy start last month with a guessing competition for pre-school and school age children.

Prizes of \$20 first, \$10 second, and four consolation prizes of \$5 each were offered to the children lodging the nearest correct entries.

Coinciding with the September school holidays, the competition provided a veritable "Pied Piper" attraction for the children, who came from far and wide to participate.

In the three days from Wednesday to Friday, no less than 1200 entries were received.

The children were asked to guess the number of articles in a giant money tree money box which had been loaded with showbag items.

Giving full scope to imagination, their answers ranged from seven, guessed by a three-year-old girl, to one million, estimated by an ambitious five-year-old.

The correct tally was 658 and the result was a dead-heat when two boys each estimated 655.

After a hasty consultation it was decided to award two \$20 prizes, and the overall result was seven happy children with new accounts totalling \$70.

Rex Sims, the manager at Bulleen Village, was delighted with the response from the children and even more delighted with his branch.

New accounts flowed steadily throughout the week, a healthy percentage of which represented new business, particularly in the cheque section.

Bulleen Village, in the centre of a prosperous and picturesque residential area in Manningham Road, overlooks the surrounding suburbs of Heidelberg, Balwyn, Kew and Doncaster.



The Governor, Sir Rohan Delacombe, discusses the "black light" signature detector with teller Margaret Wilson and Mr. Max Bolton, OC Mechanisation. In the background are (l to r) Mr. Atkinson (Secretary); Capt. E. J. K. O'Brien (Aide de Camp to the Governor); and the General Manager, Mr. Hall.

GOVERNOR AT HEAD OFFICE

Victoria's Governor, Sir Rohan Delacombe, visited Head Office during the morning of August 26.

It was a delightfully informal call, arranged by telephone, and quite in keeping with the trend away from the stiff protocol of the past.

With our General Manager, Mr. Hall, as personal escort, Sir Rohan explored the corridors and departments of the Head Office building, meeting senior staff officially, and many others informally.

Sir Rohan made a marked impression on staff with the personal warmth of his approach and his keen interest in their work.

From his quick grasp of the complexities of the "black light" signature detector, the magnetic tape typewriter and computerisation, came questions which demanded more than a cursory answer.

Just how much His Excellency did enjoy the visit is aptly expressed in a letter of thanks, a facsimile of which is reproduced here with the kind permission of Government House.



Tuesday 26th August, 1969

Dear Mr. Hall,

This is to thank you for taking me round the Bank this morning and showing me all its various activities.

What struck me most was the very friendly relations which existed amongst all levels of the Staff.

Whilst you have obviously got a far greater number working in the building than was originally intended, you seem to be doing a remarkably good job in converting from old procedures to the most sophisticated equipment.

If I may say so, it was a most instructive morning.

Yours sincerely,
Rohan Delacombe

T. E. Hall, Esquire,
General Manager,
The State Savings Bank of Victoria,
25 Martin Street,
INGLEWOOD, Vic. 3184



CAMERA NEWSREEL

MAIN STREET — INGLEWOOD

The pictorial subject of our 1970 calendar will be a scene from the main street of Inglewood, a small town north-west of Bendigo.

The work was done by Kenneth Jack, whose paintings of Malmsbury and Maldon on our 1968 and 1969 calendars attracted favourable comment from the public.

In common with those two towns, Inglewood is an historical relic of better days when gold dominated the Victorian economy.

Wheat and sheep support the area now and the town population is about 1000 souls.

Kenneth Jack has what he calls "a special affection" for these places.

He finds artistic satisfaction in the "winding roads, the irregular building contours that allow contrasts of light and shadow—and above all, a character which is peculiarly Australian".

Unfortunately we can't reproduce the picture in colour; you'll have to wait till November for that, but we can assure you this is an impressive painting, fit to be aligned with its predecessors.

Apropos of calendars we publish a suggestion for the promotion of Christmas Club accounts, quoted from an Annual Branch Business Survey:

"Christmas Club membership increased, due mainly to a canvass of all local shops. All calendars issued

during the beginning of the Club year have an enrolment brochure stapled to them. Good results were noticed as a consequence of this publicity drive."





MERV BENTON

A STAR REBORN

After three odd years away from the spotlight, Merv Benton is about to make a comeback via a new 12" L.P.

His backing group, The Fendermen, is led by John Cosgrove of our Swanston Street staff.

In this new record Merv has aimed at a wider audience with a more sophisticated blend of traditional "blues" and country/western.

After hitting his straps as a pop singer Merv left the Bank for a couple of years but returned in 1965, when the lure of fame seemed less attractive than the security of Bank service.

There followed a throat operation which silenced his singing voice and has precluded appearances in public or on TV.

Another mature step during this period was his marriage to the former Norma Marsh — they lead a conventional suburban life, at a new home in Greensborough, and Merv assures me he wouldn't swap this for all the screaming teenagers in the world.

At Merv's invitation we sat in on two of the many recording sessions that go into the making of an 12" L.P.

The first began at 6.30 and finished near midnight.

To put you in the picture we'll explain that recordings are not made "whole".



The Fendermen, led by John Cosgrove, of the Bank's Swanston Street Branch.

Through a seeming mass of tape recorders and dials, three tracks are recorded separately; first the basic instrumental backing, over which is recorded the solo work of guitars and drums. On top of these two goes the vocal.

But this makes it sound all too simple. In actual fact it is a back-breaking grind of take and retake, over and over till artists and engineer are satisfied, and anyone who thinks the game is easy (as I did) would be amazed.

Merv Benton was fussy enough, but even more so was John Cosgrove, a severe self-critic and obviously the standard setter to others in his group.

With the master tape completed, the business of record making begins.

When the tape is replayed, the sound is transferred to a lathe — (roughly the reverse of a play back pickup) which literally cuts the sound onto the surface of a revolving acetate disc.

This acetate disc is then coated with a silver nitrate solution, placed in a chemical bath, and from it is extracted a wafer thin metal impression of the original tracks — in reverse.

The two metal impressions, one for each side of the record, are then fixed on the upper and lower sides of a pressing machine, — best likened to a "jaffle iron" — with heat passing through it.

A thin "biscuit" of heated vinyl is placed between the metal plates and the two sides pressed together.

Upon cooling, the press is opened, and presto! — you have a recording, which after trimming, and of course inspection, is ready for the market.

Time prevented us from hearing the finished product, but we did hear enough to predict that the record will be a success.

For your interest we list below the songs that Merv will sing on this projected W. & G. disc:— 500 Miles; Kentucky Woman; Don't Think Twice Its Alright; Ruby; Movin' On; Abilene; Born Loser; Lonesome Town; Memphis Tennessee; I Walk The Line; Jailer Bring Me Water.



Our beautiful girls

Our girl of the month is Valerie Britton, who joined the Bank in February to work as a market research analyst in the Publicity Department.

Val came to Australia from England as a six-year-old migrant when her father, Donald Britton, was appointed Director of Music at Melbourne Boys' Grammar School.

She was born at Cambridge University, where her father was studying music and modern languages, following war service as a commando major with the legendary Chindits in Burma.

He later taught at Winchester College and played the organ at Winchester Cathedral — celebrated in the famous pop song.

With such an academic environment, it was almost inevitable that Val should seek a life of more than ordinary interest.

Merton Hall can claim the honour of having produced a bright matriculant, who entered Melbourne University in 1965 and gained an Arts Degree, with honours in political science and history.

Sandwiched somewhere in the middle of this course was a 15 months visit, with her parents, to Britain. Working as an emergency "mother's help", all over England she gained the sort of invaluable experience that she now regards with nostalgic affection.

Following the usual practice we interviewed Val to

find the person behind the big brown eyes and smile that reflect not only a love of life and people, but a restless curiosity.

It seems almost incongruous to hear one so feminine talking about "structured questionnaires", "random sampling", customer profile and the "marketing mix", but Val is one of the lucky people in whom nature has struck a good balance.

Her work may entail objective analysis of information about people, but an instinctive warmth and feeling for her fellow humans ensures that they never become mere statistics.

Despite a school-time proficiency at baseball and athletics, Val now admits to a marked indifference to all forms of physical exertion — except dancing, which she loves.

She hates horses, egg-custard and tripe — not necessarily in that order — has a prodigious appetite for food, (good or bad), but a selective palate for wine.

In cold print this collection of facts and figures volunteered by our subject doesn't quite create the pen portrait we'd hoped for, so we shall complete the sketch with a personal impression of Val as we know her — a most co-operative work-mate, clever in a charmingly unaffected way, quite dedicated to her work, but with a bubbling sense of humour and a flair for good conversation.

COLUMN OF FIGURES



Former bank football champion dies

"The best footballer ever to don an S.S.B. uniform".

This was just one of the tributes paid to the late C. D. (Dick) Chandler, who died on September 6th. At the time of his death he was manager of our Bayswater branch.

During 40 years of service to our football club — as player, committeeman, goal-umpire, vice president, and eventually life member — Dick Chandler displayed a rare order of skill, enthusiasm, and loyalty.

Former branch manager, and coach of the team, Jack Stephenson, recalls that the late Dick Chandler, one of the great amateur footballers of all time, resisted offers from Hawthorn and Carlton to remain with the Bank team.

Said Mr. Stephenson, "as his coach for some years in A Grade, I regard him as unequalled in consistent goal-kicking records of amateur football — probably the only amateur player, past or present, able to drop, punt and place kick equally well".

As a team-mate, Mr. Tom Paige remembers Dick Chandler for his ability to handle a ball in the manner of Baldock; his determination and great confidence. Mr. Paige admired him as a man of unusual character — on and off the ground — who served the Bank well.

Mr. Ken Cocks, a senior vice president of the Bank's Football Club, reminded us that Dick Chandler was numbered among the selected few Australian Rules footballers to have kicked a total of more than 1000 goals.

Ken spoke of Dick's uncanny skill as a player and of his extraordinary devotion to the State Savings Bank Football Club.

Dick Chandler was truly a champion.



One last debt

A young man submitted a loan application for \$150.00 which he wanted in cash to pay his solicitor. As I read further on his loan application I asked if he had ever had any credit problems.

"That's why I need the loan," he responded, "to take care of my credit problems. I'm going bankrupt as soon as I get the \$150.00 for the solicitor."

Bank lives on

Our Creswick branch was recently replaced by new premises, but thanks to the Ballarat Historical Park, it will live on in part.

The Bank has donated the old fittings for use in the authentic restoration of a bank 1858 — a year when the gold boom in Ballarat had expanded the population of the area to hundreds of thousands. The city then boasted more pubs per square mile than any place in Australia, and money or gold not banked was easily dissipated.

The proposed bank will be a reproduction of the Colonial Bank of Australia, Main Road, Ballarat, as it was in 1858, and

eventually will comprise part of an ambitious plan to re-create an entire setting of the period.

The former Creswick fittings including an unusually large MILNER safe of 1857 vintage, will help furnish the interior, part of which will be a separate Gold Room — 12' X 30'.

Work has already begun on a mine, complete with poppet-head and working cages to take the visitors underground.

Should you happen to be in Ballarat, this project at Sovereign Hill is well worth a visit.

Co-operative customer

A man approached one of our branches to enquire about a personal loan to buy a car.

When told that personal loans were solely for the convenience of regular banking customers and asked if he were a customer, the man replied that he would be glad to open an account the following Wednesday. That would be the day he could draw his next unemployment cheque.



Show-case

Scene from the highly successful display of camellias at the Elizabeth Street Branch in August.

Future shows at the display area of Elizabeth Street Branch will be:—

From October 20 to October 31, an exhibition of photographs and documentary material relating to the father of Indian independence, Mahatma Gandhi, the centenary of whose birth is being celebrated this year.

In mid-November there will be a medallion display.

From the first week in December until Christmas the display area will be suitably decorated as a festive bank where Christmas Club cheques can be cashed and accounts opened.



"What do you mean 'you just visited your friendly bank'?"

Annual leave— a new look

It could be generally conceded that annual leave is a vital element in our working life.

It mightn't be equated in importance with salary or location of work, but it is nevertheless most important.

Our General Manager, Mr. Hall, is most anxious that staff should gain the maximum benefit from their leave and his concern has found expression in a new process of allocation from which some managers will already have benefited.

Prior to 1968/69 classified officers were allotted annual leave according to seniority in the Grade, and unclassified in accordance with seniority in the Bank.

However, practice disclosed that this method could be unfair, particularly to managers appointed at an early age, as they tended to be at a disadvantage simply because they lacked seniority of service.

To increase the degree of fairness, the new system has been introduced.

It is based primarily on leave history — the individual record of leave kept on each staff member.

Determination of leave may require a study of this history for the previous four to five years.

Basically, staff consistently seeking the more popular months — i.e. December, January and other periods embracing school holidays — have a reasonable chance of gaining their preferred choice (approximately) at least every three to four years.

Conversely, those consistently selecting the "off peak" or less popular periods will give themselves a better than even chance of having their choice granted more frequently — although it should be borne in mind that in the construction of a "leave history" these periods will be regarded as a first preference.

In other words the fact of choosing — and being granted — leave for say three consecutive years in July, won't qualify you for one of the prime periods on the fourth.

There is still an element of luck of course; unpredictable factors such as marked demands at any particular period for the "Gold Coast" in winter, or the snow fields, long service leave, and the availability of relief at any one time, will have an influence.

The Staff Superintendent plans to extend the system to include all classified staff in the financial year 1970/71, and to unclassified staff progressively thereafter.

Mr. Costelloe has emphasized the point that preference will still be given to leave for special purposes — marriages, etc., and that reasonable requests will always receive the utmost consideration from the Staff Department.

Allowing that the vague and shadowy character loosely known in the branches as "Head Office" usually gets more bricks than bouquets, spare a kind thought for the Staff Department for tackling an almost insoluble problem with an intelligent concern for your welfare.

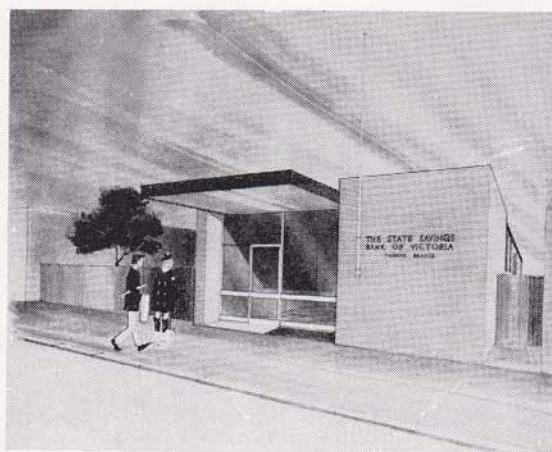
PROGRESS IN PREMISES

The branches on this page have either acquired or are in the process of acquiring a new home. These range from the opulence of Titles Office, through the air conditioned comfort of Nyah West, which should make the rigors of the Mallee easier, to the less pretentious buildings of Timboon and Foster. All of them, however, are suitable to their environment and acceptable both to the staff and residents of the various districts.

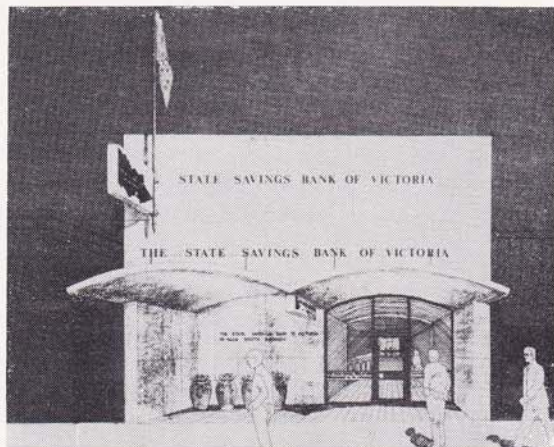
TITLES OFFICE: Project architects, Godfrey and Spowers, Hughes Mewton and Lobb.



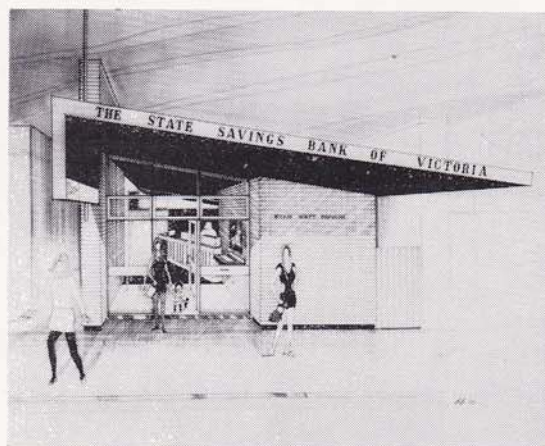
TIMBOON: Project architects, G. E. Drinnan and Associates.



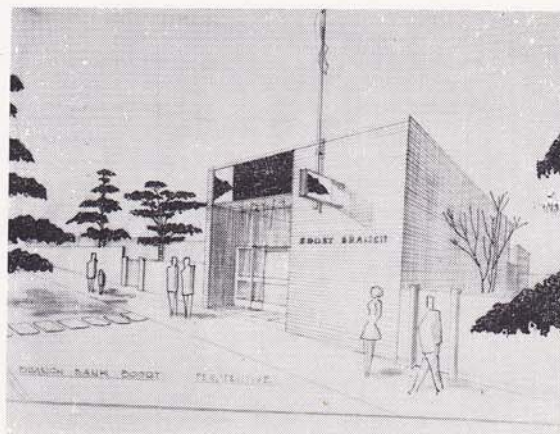
ST. KILDA SOUTH: Project architect, Best Overend.



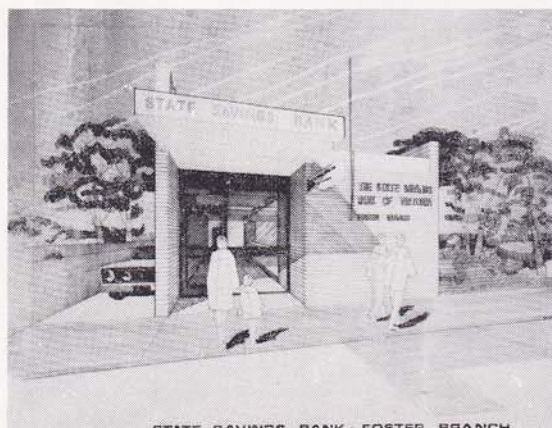
NYAH WEST: Staff architect, J. Lim.



BOORT: Staff architect, W. Phillips.



FOSTER: Project architect, Best Overend.



Wedding Belles

'Join the bank and find your mate' could perhaps be our next advertising slogan. In three of the four weddings on this page both husband and wife are members of the staff.

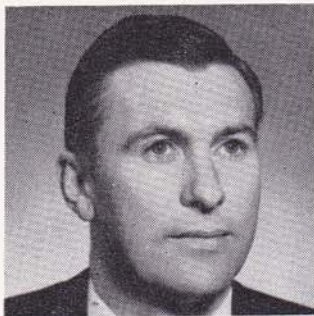
LEFT: Mr. and Mrs. Richard Dart after their marriage at St. John's, Camberwell. Mrs. Dart is the former Helen Napper of Staff Department.



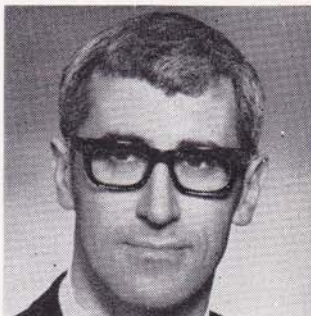
ABOVE: Former Victorian and Footscray footballer Charlie Evans and his bride, nee Margaret Pritchard, cut the cake at the reception following their wedding at St. Paul's, St. Albans. Charlie is a member of the relieving staff, and Margaret, who was our Beautiful Girl of the month in the June issue, works at Footscray West.

ABOVE RIGHT: There was a real S.S.B. flavour about the wedding of Wayne Cripps and his bride, the former Julie Cook, at the Methodist Church, Korumburra. Wayne is a member of Mornington branch staff. Julie is at Frankston branch. Best man John Scott works at 37 Queen Street branch and his wife, matron of honor Mrs. Lorraine Scott, is at Sandringham branch. RIGHT: Rod Ferguson and his bride, nee Pat Ashdown, smile for the cameraman following their wedding at St. Andrew's, Frankston. Rod is on the staff at Seaford, and Pat, who is the niece of our Rosebud manager, Clarrie Ashdown, is on the Parkdale staff.

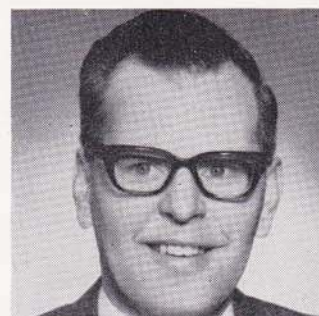




R. C. ROBINSON,
Relieving Staff Officer, Staff Department.
Although he's never been a reliever himself, Ron has had plenty of branch experience, from our biggest city branch to a small country one. He's a Carlton supporter and his wife favours Collingwood, so this year's been more than usually interesting for them. Table tennis is Ron's sport, with an occasional game of golf.



J. B. MATTHEWS,
Relieving Manager.
Most of John's bank service has been in Gippsland, at Morwell and Warragul, but he and his wife and their two children now live at Mornington. John is very interested in music and runs a boys' choir in connection with his church, which is beginning to make a name on the Peninsula.

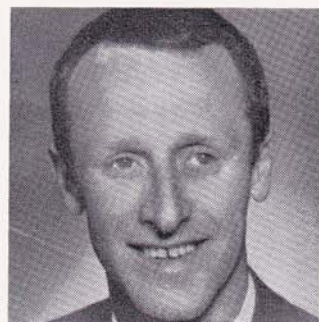


J. C. McRAE,
Sunshine Heights.
Their family of four boys, whose ages range from 14 to 2, keep John and his wife pretty busy, but they still find time to work for their church and the community, particularly the Boy Scouts. Fishing with his eldest son and an occasional game of golf are John's main relaxations.

OUR NEWLY APPOINTED MANAGERS



J. L. WILLIAMS,
Relieving Manager.
John's concern for people led to his studying political science and taking an interest in party politics. He is also an Elder of his church. Bowls are his sport, and he plays A1 Reserves with Bennettswood. His wife and 15-year-old daughter work for the Girl Guides, and two young sons complete the family.



G. A. MARKS,
Officer in Charge, Christmas Club.
Graham obviously believes that time is made to be used. His two daughters, aged 13 and 12, are promising swimmers, and he rises at 5.30 a.m. each morning to take them for a training swim. He, himself, is a C grade squash player and plays about four times a week. He is also president of several local organisations.



J. M. MCLIESH,
Salary Officer, Staff Department.
Although he hails from Geelong, John and his family now live in Surrey Hills. He is the captain and secretary of a church cricket team and the secretary of his local church. His wife works for Meals on Wheels. A boy and a girl, aged 11 and 8, make up the family.



K. M. STANLEY,
Manangatang.
Practically all Kevin's bank service and sporting activity has been at Sale. He played 180 games with Sale in the Latrobe Valley Football League competition and represented that City in Country Week cricket. He has also served on the committees of most sporting bodies in Sale. He and his wife have three young daughters.