

THE  
**STATE SAVINGS BANK**  
OF VICTORIA

# Progress

Quarterly Staff Magazine of the  
State Savings Bank of Victoria



**MARCH 1959**

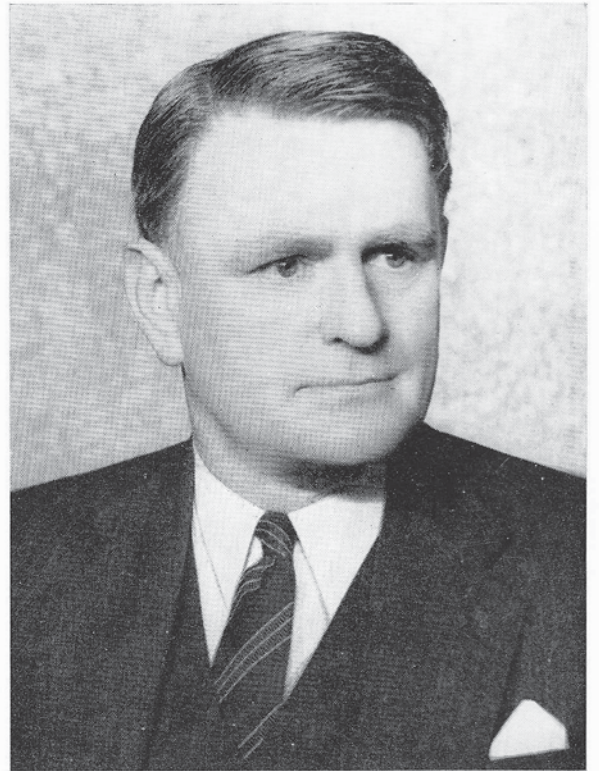
**Volume 1. Number 4.**



## THE BOARD OF COMMISSIONERS



Sir George Holland, C.B.E., M.M.,  
*Chairman of Commissioners.*



Mr. R. G. Hoban, LL.B.,  
*Deputy Chairman of Commissioners.*

*The Board in session.*







# Progress

Published solely for the Staff of The State Savings Bank of Victoria

EDITOR: Mr. Trevor Craddock, Public Relations Officer to the Bank.  
ASSISTANT EDITOR: Mr. M. B. Cavanough.

With this issue, Volume I of *Progress* is complete. As outlined in our initial issue, our aim has been to keep all members of the staff, wherever stationed, informed of the developments taking place in our great institution, and so knit more closely together the two thousand eight hundred men, women and teenagers who are the lifeblood of the Bank.

To the more than three hundred new entrants to the service, we extend a sincere welcome. We feel sure that their choice of a career is a happy one, and that they will quickly appreciate that the great strength of our institution is based on the mutual respect and devotion that links our staff throughout Victoria. And it is because that devotion to the Bank and to each other is reflected in our daily contact with our depositors, that the Bank enjoys such prestige and affection among the people of this State.

*The Editor*

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● Cover: From the ninth to the fourteenth of this month our City Fathers will exhort us to get together and have fun. This year "Moomba" has special significance to us as State Savings Bankers. For the reason see the Crystal Ball par. on page 9.

● Page 2 shows the Board in session. From left around the table: Sir Arthur Smithers, Lieut.-General Sir Horace Robertson, Mr. R. Davidson, Mr. O. R. Carlson, Mr. K. W. Elder (Acting Secretary), Sir George Holland, Mr. R. G. Hoban, Mr. W. L. Moss, Mr. R. D. Williams, and Mr. A. E. Hocking.



# CAMERA NEWSREEL



*For many of us, the General Manager's "At Home" is the most enjoyable social event of the year. At right, Mr. Carlson welcomes his guests. Above, he typifies the friendly spirit of the occasion.*



*At the reception to mark the opening of our new Edithvale premises, Branch Manager Mr. C. W. G. Butler introduces a guest to Chief Inspector Mr. H. E. Williams.*

*Below: "Sun" reporter Scot Palmer (extreme left) sits in on a staff training class conducted by Mr. F. R. Veitch to gather material for a "Young Sun" article.*





At Burnley North branch, once the home of the late J. K. Moir, Mr. E. Stanley Brookes, Knight Grand Cheese of the Bread and Cheese Club, unveils a memorial plaque to Mr. Moir who was an outstanding figure in Australian literature, watched by Mr. W. L. Moss, Commissioner, and Branch Manager Mr. S. H. Whitelaw.



Highlight of the S.S. Bee Club party at the Melbourne Stadium, attended by 7,000 members and their parents, was the presentation of the major prizes won in the Projects Competition run during the school holidays. Here Mr. W. L. Moss presents a wristlet watch to 13-year-old Jillian Michie.



During their tour of Head Office, this group of M.L.C. students were intrigued by the operation of the Micro-film recorder demonstrated here by Mr. S. Miller of the Records Department.



Following the opening of our delightful 117 Collins Street Branch, from left, Sir George Holland, Mr. R. Davidson, Mr. O. R. Carlson and Mr. A. E. Hocking chat with the Minister for Housing, Mr. H. R. Petty, M.L.A., who officially opened the branch.



# USING THE AIR

**S**TAND on the steps of the Elizabeth Street Post Office and from there you can command an excellent view of our Head Office, an imposing and stately building with its facade of granite from Harcourt and sandstone from Stawell. Although the building was actually erected in three stages, it has mellowed and blended perfectly over the years. Granted that the necessity of shops at the corner detracts from a true aesthetic appreciation, the building is nonetheless a bulwark indicative of the Bank's stability and progress; and it is by no means outmoded in exterior design by the latest structures of steel and glass.

Within, the banking chamber followed the convention of fifty years ago — thirty feet from floor to ceiling, dignified and conservative. Since its original construction, the ground floor has been subject to only minor extensions and modifications, despite the steady and consistent progress of business at Elizabeth Street which overflowed available space.

The transfer of the Agency Department to the second floor was more a palliative than a complete cure of the problem, and was not wholly satisfactory from a public or an administrative point of view. And so our mezzanine floor came into being, our most important structural addition for years. It was dictated by the necessity of additional



by Mr. A. I. Griffiths

accommodation, and it did seem a pity to waste so much valuable space in air.

There were many early misgivings, and matters for consideration. Would it spoil the graceful interior? Would the additional area so provided warrant the expense and structural difficulties?

Once the principle was established, the Chief Architect and his staff, after consultation with Bank and other authorities, had investigations and plans completed. The work was quickly in hand and, when completed, gave us an additional 3,500

feet of office space, equal to approximately one-third of the area of the entire banking chamber. Its easy access by the ingeniously arranged stairways and the lifts, is a convenience that is appreciated daily.

Without dwelling on the subject unduly, it must be admitted that the structural period was not enjoyed by the staff — noise, dust and scaffolding are not the most pleasant work companions. A "foreign body in the eye" became almost a badge of office. Upon reflection, it is now realised that to complete the work in about nine months was commendable and expeditious, and it was conducted with the minimum inconvenience to all.

Architecturally, the mezzanine floor is a delight, with its contemporary styling, its wrought iron balustrade, graceful pillars and well arranged fluorescent lighting. Oddly enough, the mezzanine floor seems to add to, rather than detract from, the former impression of spaciousness and architectural beauty. It has been furnished in the blonded wood finish standard in our new branches, with the addition of such steel cabinets and fittings which are necessary under the mechanised system, and for fire protection.

The public has taken a tremendous interest in the new floor, and what, of course, is of prime importance, their reaction has been wholly favourable.

In addition to the Agency Department which was moved from the second floor, the mezzanine now houses many small sections of the Elizabeth Street departmental work, such as accounting machine operators, typistes, special credit and bank lodgments, all of which are now arranged under ideal working conditions.

## *Agency Mechanised*

Concurrently with the moving of the Agency, that department's accounts were mechanised. Much preliminary planning, as well as staff training, had been undertaken. Just how smoothly the triple operation — moving of the department, balancing of manual ledgers, and transfer to mechanisation — were effected in a week-end, is now a matter of common knowledge. The enthusiasm of the Elizabeth Street staff, and the co-operation of the Staff Training Section were a source of pride to the management.

The system of mechanisation which had to be evolved for the Agency Department differs in many respects from that suitable for branch work,



*Machine posting of Agency transactions.*





*This view from ground level shows the Mezzanine Floor as a graceful addition to the Banking Chamber.*

although the ledger entry operation is similar. Credit-slips had to be substituted for the usual deposit statements in use at agencies, always with the object of avoiding additional work for the agents. Each agent was interviewed personally, and the new system explained, with the pleasant result that they offered little, if any, opposition.

A special credit-slip was introduced for deposits to accounts at branches other than Elizabeth Street. These have proved an inestimable boon in that much clerical work, such as the preparation of transfer advices, is now avoided.

We have now had sufficient experience of mechanised accounts to appreciate the advantages. By investigation, and planning, we were able in the initial stages to avoid many troubles that plague kindred institutions. For instance, our methods of dealing with special credit entries where the pass-books are not produced are, as far as is known, much more expeditious and accurate than those used elsewhere. We still have our growing pains, but modifications are now of a minor nature.

We have learned that the actual capacity of a machine for ledger entries,

which may have a potential of 1,000 or more transactions per day, cannot be achieved in practice. Before this work can be commenced, vouchers must be collated and listed, which usually occupies the first hour of the day. Posting must be done expeditiously in order that discrepancies can be investigated before the conclusion of the day. This is, however, largely a matter of close office organisation.

A noticeable feature has been the reaction of the staff. We were all recruited in an "ink-slinging" environment, so that a certain amount of conservatism was to be expected. This has been entirely eliminated, and it is amusing and gratifying to hear expressions of appreciation and, of more importance sometimes, constructive ideas are forthcoming. Many of the staff like to "have a go" at a sensimatic machine which, incidentally, is light and simple in operation.

The system of proofing evolved by our own staff has eliminated the old section books with their considerable margin of error; gone, too, are the interim balancing periods with their long hours of tedious work. Perhaps more could be

said on this subject, and the many other advantages of mechanisation in a later article.

A staff amenities floor, adjacent to the mezzanine, is almost completed and will be in operation when this article is published. It provides cloak rooms, wash rooms, toilet block, as well as provision for morning tea in a small cafeteria. Elizabeth Street staff will then be accommodated more compactly and conveniently, with a consequent saving of time.

*But*—with the increase of Bank activities, such as cheque accounts, and with the extended hours of business—we are still short of space. Any ideas?

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★ *Just before we went to press, the amenities block referred to by Mr. Griffiths in his article was opened. It has proved a real asset, not only to the staff of Elizabeth Street, but indirectly to all who patronise the cafeteria, by easing the pressure on the fifth floor. In the "Camera Newsreel" feature of our next issue we will show you the amenities block in operation.*



# Douglas Fisher Jeffrey



IF the name Douglas Fisher Jeffrey ever appears in "Who's Who in Australia," the reference to "recreations" should set a new record for that comprehensive publication. The entry would read: fishing, amateur radio, geology, photography, astronomy, music, woodwork, handicrafts.

It is not surprising that a man with a mind alert enough to embrace such a variety of activities keeps that well-known twinkle in his eye—captured so adroitly in Murray Darbyshire's accompanying sketch.

In Doug's own phrase, he is a dabbler in all hobbies, master of none, but that is a self-appraisal which is too modest. If not actually master of any of his many interests, he is unusually accomplished at all of them. Fishing he regards as the greatest of all recreations, particularly surf fishing from the beach. "Not from the rocks," Doug says, "there's no future in rock fishing." His favourite haunts for the sport are Wye River and Rye back beach. On these trips, the family—his wife, former bank girl Joy Wood, son Alan (6) and daughter Elizabeth (3)—lend enthusiastic support.

The great virtue of surf fishing in Doug's opinion, is that even if you come home with an empty basket, the art of casting from the beach is a sport in itself. He admits, however, that when he wants a really good haul of fish, he joins the "Drummond crew" for an excursion on Westernport Bay. The full crew includes "Skipper" Jack Drummond, Bill Neal, Gus McLean, Bill Ponsford and Doug.

His interest in radio as a craft goes back to 1921 when he made a crystal set at the tender age of nine in the days when only "hams" were on the air. It is an interest he has nurtured ever since, and which saw its full development with the coming of "Hi-Fi." Doug is not particularly interested in what is coming out of his self-built Hi-Fi apparatus—he likes music from Bach to Boogie—but he is emphatic that the sound be faithfully reproduced.

When discussing radio, Doug observed that, for no reason he could put a finger on, an interest in radio as a craft is almost invariably accompanied by an interest in photography. Offhand, the names of fellow-officers George Wiburd, Don Griffin and Bill Gardiner were three he could call to mind who share his enthusiasm for both these activities. The study on our back cover is a good example of Doug's skill with a camera, particularly his regard for "composition." A visitor to the Jeffrey home can have an absorbing evening watching Doug's colour slides shown through his projector—naturally one which he made himself.

Doug has a theory that his interest in geology is inherited from his grandfather who was mate on a ship which the crew scuttled off the Heads so that they could get to the diggings. Grand-dad joined the chase after the elusive yellow metal, and while he did not find enough to bequeath wealth to his tribe, he did, according to Doug's theory, leave in the Jeffery blood a love of delving in the earth. In his years on the relieving staff, Doug carted his pick and hammer all over Victoria. Most of his prize "finds" are in the Melbourne Museum, but his home, garden and obscure corners of his garage hold their share of souvenirs of these expeditions. He says it is still possible to scratch a modicum of gold from any of the old diggings, but he does not recommend the idea to anybody with dreams of getting rich quickly.

Another science which interests a surprising number of our staff is astronomy. One recalls that Brunswick manager Mr. Vanselow, who is a member of the computing section of the Victorian Astronomical Society, built a 5" refractor telescope while he was manager at Brighton Middle, and thereby gave the staff their first intimate glimpse of the moon. Doug, too, has built a telescope which, if not

quite as ambitious as Mr. Vanselow's effort, is, nevertheless, a 4" refractor, and any man with the skill to build such an instrument is more than a "dabbler" in the science.

Mention was made above of Doug's catholic taste in music. That is true of his appreciation of music, but as a performer his preference is for the woodwind instruments. He has an old clarinet which is his fondest musical possession, but he can coax a recognisable tune out of any of the woodwind group.

His job in the staff superintendent's office is mainly concerned with the deployment of the relieving staff, a position which has made his voice one of the best known in the Bank. On a typical Monday morning—the week-end invariably brings its toll of minor accidents to the staff—he may answer some 50 calls from managers seeking relief for sick and injured staff. It is a job compounded of interest and headaches, with the interest more than compensating for the headaches. A long-term reliever himself, he does all that any man can do to study the sometimes conflicting interests of the branches. In a ticklish job, he enjoys the regard of the relieving staff and the branch managers—and it is no mean achievement to satisfy both.

By courtesy "American Banking."



"I now pronounce you joined together in this account."



# THE CRYSTAL BALL

## ★ 1959 "MOOMBA" FESTIVAL

The "Moomba" festival will have added interest for State Savings Bankers this year. For the first time, we will enter a float in the procession. Central motif will be a giant replica of the Mickey Mouse money-box with children on the float dropping three-foot diameter pennies into the box. The float will be escorted by 50 youngsters wearing "S.S. Bee" T-shirts.

## ★ NEW STAFF MEMBERS

From the beginning of October last year until the ninth of February this year we have placed 306 newcomers on our staff. 133 of them girls, 173 boys. Head Office departments have absorbed 38, 11 have gone to Elizabeth Street, 199 to other metropolitan branches, and 58 to country branches. Total staff strength, including the maintenance section, is at present 2,808.

## ★ "BACK TO BUNYIP"

On the subject of floats, anybody in the neighbourhood of Bunyip on Easter Saturday should make a point of seeing the procession organised by the "Back to Bunyip" committee of which our Manager, Abe Kay, is treasurer. Appropriately, the "Moomba" authorities have given permission for "Billo the Bunyip" to take his place in the procession.

## ★ BRANCH MECHANISATION

Dandenong will be the second branch to be mechanised during March — Balwyn will be the first. Thereafter it is tentatively planned to mechanise Mentone and Ormond in April, Moreland and Frankston in May, and Footscray and Moorabbin during June. Essendon branch will also be mechanised during this period.

## ★ EDITOR'S APOLOGY

We apologise for the necessity to hold over the second instalment of Arch Andrew's interesting discussion of some aspects of the Provident Fund.

## ★ "BABY-OF-THE-WEEK" COMPETITION

The Bank has agreed to associate itself with the Tweddle Baby Hospital Appeal. The *Sun News-Pictorial* will invite the public to submit photographs of babies, one of which will be published on each day of April. The public will be asked to suggest apt captions to suit the published photographs. Our Bank will donate weekly prizes of ten pounds to the "Baby of the Week," ten pounds to the photographer submitting the entry, and five pounds for the most apt caption. While the contest is in progress, we will display a wide selection of the photographs at our city branches and possibly at branches in the Footscray district where the hospital is located, which should attract large crowds to our premises. At the end of the contest, the firm of Heinz will present the baby judged outright winner with an insurance policy for one thousand pounds.

## ★ DANDENONG CARNIVAL

The float will make a second appearance at the Dandenong "Pageant of Progress" week to be held from March 14th, in conjunction with the proclamation of Dandenong as a City. We will also occupy a prominent stand at the Trades Exhibition which will be another highlight of the celebrations. At this stand, members of the staff will give demonstrations of the mechanised equipment which is to be installed at Dandenong office at the conclusion of the week.

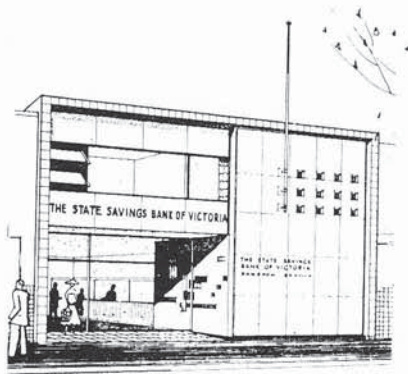
## ★ THE OLD PEN JOKE IS NOW DEAD!

After an extensive trial period at Box Hill branch, and shorter periods at Titles Office and Moorabbin, the Bank has decided to install a new type of pen for public and staff use. This pen combines the virtues of a ball-point and a fountain-pen, without the disadvantages of either. The set consists of a long-wearing removable nib in a semi-automatic fountain pen which will write approximately 600 words from one dipping in the well, and a pen holder/ink well which is non-spillable. Managers of the branches where the pens were tried reported that the nibs were always in good condition for writing, which has brought favourable comment from the public—and no doubt thanks of the juniors who previously had to change the old-style nibs. Little characteristic is lost in writing with the pen and it has solved the old bugbear, the problem of ink-marks on office furniture.

## ★ STILL MORE EXPANSION

The Bank's vigorous policy of expansion, which gave us 36 new branches in 1958, shows no signs of slackening. In the first half of this year it is planned to open Oakleigh South, Kingsville, Kangaroo Flat, 141 Hampton Street, Hampton, Lakes Entrance and Sorrento, as well as at least five other branches. Extensive alterations are being effected at Prahran and Benalla, and at Robinvale and Broadmeadows new premises are in course of completion.





## BUILDING DEPARTMENT

**T**HE Building Department of the State Savings Bank of Victoria had its genesis in the Housing Act of 1920. In accordance with the provisions of that Statute, the department was formed to design and erect homes for sale to the public.

Originally, that was the department's sole function, but in the years since then, its activities have expanded enormously, until now, under the direction of the Chief Architect, Mr. R. Cousland, B.Arch., F.R.A.I.A., the work of this team of professional and technical officers and their clerical assistants, falls into four categories:

- (1) Erection of new Bank buildings, and major alterations to old premises.
- (2) General maintenance, including modernisation, of existing premises.
- (3) Supervision of "Bank" houses, and inspection of houses financed by but not built through the Bank.
- (4) Inspection of damage to property insured with the Bank's trust scheme.

### *The Problems of Expansion*

Coping with the Bank's vigorous policy of expansion which is the subject of so much satisfaction to all of us, is currently the major problem facing the building department.

It is a problem of such proportions that, despite our architects' wholehearted efforts, it has been necessary to co-opt the services of private practitioners who, under the Chief Architect's direction, are assisted by our specialists in problems peculiar to our banking procedure.

This direction reflects the study of overseas developments in banking by various senior executive officers, as well as the Chief Architect's investigation of contemporary trends in bank design during his recent trip abroad. Our architects have devoted careful study to the ideas brought back by these senior officers, bearing in mind always our own particular needs.

There are, of course, many links in the chain that stretches from a vacant

block of land to a modern bank. From the initial inspection of a site and its surroundings, preliminary sketch plans are prepared which, in time, give way to the final working drawings and specifications. Tenders are invited for the work and, after acceptance of a suitable tender, a Clerk of Works takes over to supervise the erection of the premises to the satisfaction of the Chief Architect.

Many of our branches are established in converted shop premises, which bring different problems. Our architects have wrought miracles of transformation to convert some such premises into modern attractive banks. An outstanding example of the research and ingenuity that lies behind these adaptations is our new 115 Collins Street branch. There, a completely modern, mechanised branch has been established, which, nevertheless, retains the charm of that section of the city. It is well worth a visit.

Conversion of some of our old branches which are obsolete in both character and design, presents yet another set of problems, particularly in the matter of mechanisation. Research goes on continually into the subject of fittings in the banking chamber which will yield the most efficient service to the public and, at the same time, make staff working conditions more pleasant. Enormous progress has been made in the provision of staff amenities. Our new and converted branches provide well-equipped lunch-rooms, hot-water services, power points for electrical appliances, and superior toilet facilities.

### *The Five-Year Plan*

The increase in the number of our branches obviously adds to another of the building department's functions—the maintenance of all bank premises.

The householder who struggles to keep his home in good order, might spare a sympathetic thought for the building department officers who are responsible for the maintenance of three hundred and thirty-odd branches, and approximately fifty staff dwellings.

The basis of the scheme by which this formidable task is tackled may be called the "Five-Year Plan." As the name suggests, this calls for a thorough inspection of each branch by a Clerk of Works every five years. The interval

of five years is chosen because that is a reasonable time for a good job of painting to last, and for defects in such things as roofing and fencing to reveal themselves.

The primary purpose of this quinquennial inspection is to keep our buildings in good order, but it also aims to give the manager and staff of all our branches, even the oldest ones, good and comfortable conditions for working and living. These days, very few staff residences lack a hot-water service, and such few as do have an efficient bath heater which will be replaced by a hot-water service when necessary. Indeed, both the bathroom and kitchen—two rooms dear to any wife's heart—receive particular attention on these visits by a Clerk of Works.

Furbishing of old branches reflects the department's awareness of contemporary trends in interior decoration. It might, however, be worth pointing out that our old branches do not lend themselves to the same modern colour treatment as our new and advanced style of architecture. The department plans a colour scheme which is attractive, and still in harmony with the design of the branch.

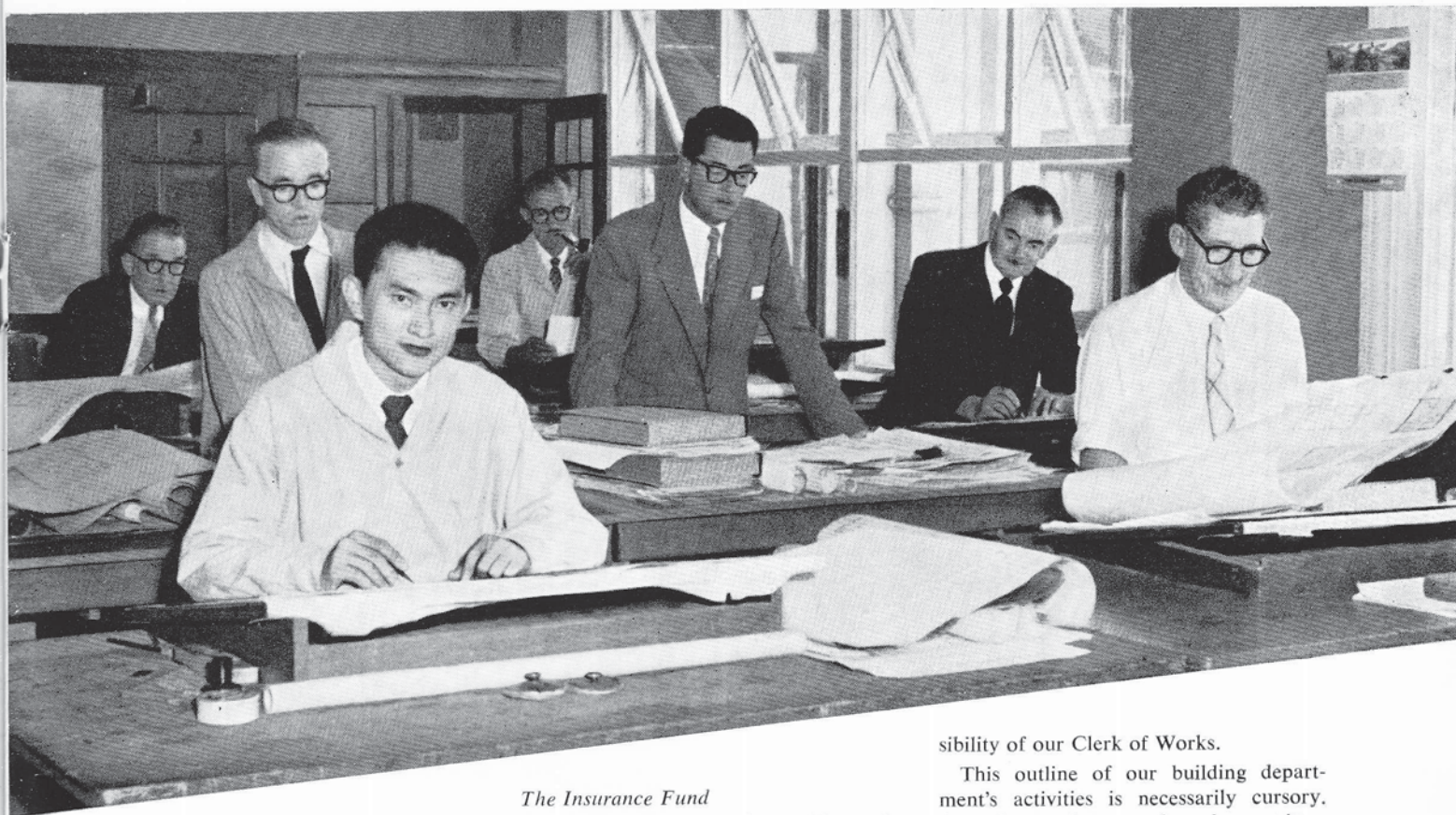
On repainted branches, a uniform external colour scheme has been chosen for its intrinsic appeal, and to serve as an identification mark in the eye of the public. The basic colour is a mid-grey with features picked out in white, and claret-red used for lettering. South Melbourne branch is a typical example.

### *Housing*

Yet another function of the department is the perusal and acceptance by the architects of plans and specifications of buildings proposed to be erected, or in the course of erection, with the assistance of bank finance. The architects have also designed a number of dwellings from which an applicant may select a type to suit his needs and/or pocket. On payment of a fee, plans, specifications and tenders are furnished for these houses. Naturally, in this day of housing shortage, the great number of such applicants absorbs the time and attention of several architects.

Upon granting of a loan, the applicant may elect whether he wishes a Bank





Clerk of Works to exercise full supervision, or whether the supervision will be done by an approved architect or other eligible supervisor. In the latter case, the approval is subject to inspections by a Clerk of Works when interim payments are requested.

#### *The Insurance Fund*

The rapid increase of securities under the Bank's Insurance Fund has naturally resulted in a proportionate increase in the number of claims made against the fund. The investigation of such claims, which includes assessment of the damage, and subsequent action in cases where claims are admitted, is a further respon-

sibility of our Clerk of Works.

This outline of our building department's activities is necessarily cursory. Enough may, however, have been written to make the department, which must always be remote from general banking, rather better known. A visitor to the department is invariably impressed by the intense pride all its officers take in their work. We who see the fruits of their labour, can share that pride.

## MEET THE CONTRIBUTORS

*We have the impression that Mr. S. Atherton's 33 years on the relieving staff constitute an all-time record. If there are any challengers we should be interested to hear from them. Record or not, those 33 years have provided the background for the humorous and interesting article on page 13. We feel sure you will enjoy it.*

★ ★ ★

It was a pleasure to write the Building Department article (page 10). Everybody in the department we spoke to gave his full co-operation. It would be invidious to mention any by name, for fear of forgetting somebody, but we should like to record our thanks to all those busy

officers who spared their valuable time to give us the "gen" on a very important section of our Bank.

★ ★ ★

"Landy" Rodda, who provided the background material for our article "Life in a One-man Branch" (p. 12), has two sure-fire ways of winning local children's affection. With his movie camera, he records such events as school cricket matches and sports days, and then puts on a "movie" night to show the films. Naturally, the parents are as interested as the children. His other source of attraction to the children is his skill as a pilot. More than once, he has hired a plane and put on a display of aerobatics at local functions.

*As he mentions in his article on the Mezzanine Floor (page 6), Mr. A. L. Griffiths, Manager of Elizabeth Street, has half-promised to give us a second article dealing with his views and experiences of mechanisation. He has such a pleasant style of writing, that we intend to try to keep him up to that promise.*

★ ★ ★

We would like to make our new feature "Camera Newsreel" (page 4) as comprehensive of Staff functions as possible. It would be appreciated if Branch men would give us notice of any coming events which might provide good camera copy.



# Life in a one-man branch

*Because the subject is of pertinent interest to those officers who hope to get such a branch and, we believe, to the staff generally, we asked Mr. O. ("Landy") Rodda to give us his impressions of life in a one-man branch. "Landy" has experienced the life at Corryong, Trentham and Woomelang.*



SOMEbody once wrote that it is not possible to have the best of both worlds. Whoever he was, it is certain that he was never fortunate enough to be the manager of a one-man branch of the State Savings Bank of Victoria.

Such a manager *does* enjoy the best of both worlds. He has the security and peace of mind that are the chief advantages of a "bank job," combined with the same sense of pride and personal responsibility a man gets from running his own business. When you first open up a one-man branch you know it is your "baby" and whether it grows into a healthy, lusty infant, the apple of its "father's" eye, or a puny ailing child, is largely a matter of the care you lavish on it.

The manager of a new-born one-man branch does face the same basic problems as the manager of any other new branch, particularly the important task of re-educating the depositors he takes over from an agency who will have scant idea of the wide range of services the

Bank can offer; but in one important respect, he will find himself in a different position from the manager of a larger branch.

That difference springs from the obvious fact that the "one-man-ers" will be located in a very small township. In such places, the number of professional and semi-professional residents is very small. The one-man branch manager will be one of the very few people to whom the townsfolk can turn for advice on matters of law, taxation, investment, hire purchase agreements, farming questions, and personal problems. The better-equipped a manager is to advise on these matters, the higher his personal standing in the community, and the more likely that the people will bring him their business as well as their problems.

Let it seem a frightening prospect to act as general father confessor in everyday affairs, it may be consoling to know that the C.S.I.R.O., for example, send to local country managers excellent bulletins dealing with all aspects of farming. A diligent study of these will put the manager in a position to give valuable advice. A well-known firm of stock-brokers sends a comprehensive investment guide which can furnish the basis of a sound knowledge of the share market. For the rest, a sympathetic ear and a genuine interest in one's fellow-men are valuable items in a one-man branch manager's equipment.

There are, of course, both problems and compensations about being the sole member of the staff. Within the framework of the book of instructions, most of us have our own ideas about the most efficacious manner of getting things done, whether it be taking out a balance, doing the interest, or posting a sheet of deposits. When you have no one else to consider, you can do these things how and when it seems to you most convenient.

On the other hand, there are times when you feel sorely the need of another officer's opinion. The arrival of a cir-

cular sometimes brings problems. It may set out a new policy or change in procedure, and it must be analysed very carefully to make sure the meaning is completely understood. It is on such occasions that you agree with the adage that two heads are better than one.

One sometimes hears the fear expressed that life in a one-man branch must be rather lonely. That certainly is not true. The point has been made already that the townspeople look to their bank manager for advice on many matters related only remotely if at all to banking. While it is perhaps an exaggeration to say there is a constant stream of such visitors, it is, nevertheless, true that the banking chamber in any one-man branch is not empty for long. A glance at last year's record of branch statistics indicates that twelve transactions makes a fair average day in the typical one-man branch. At first glance, that does not seem enough to make a busy day, but a transaction is a lot more complex when it must be carried through from start to finish. The pattern is fairly constant in most small branches in the country. The mornings are very quiet, giving one a chance to catch up on interest, indexing, labelling of stationery, and such jobs, and the afternoons are pleasantly busy.

That brings up the opposite consideration, of how to cope alone with the inevitable "rush" period. In any branch there are periods when you wish for extra staff, but the problem is no greater at a one-man branch than at any other; in fact, it is probably less difficult. Country people are rarely in as great a hurry as city folk and if there are two or three of them in the banking chamber at the same time they usually welcome the opportunity to exchange local gossip. They are perhaps also more considerate and tolerant than city people. It is quite the normal thing for a country man to glance in the bank and if he sees that the manager is busy, to cross the street for some other business or merely to pass the time of day. That, incidentally, is a point in favour of our new-style



*"... so, as staff of this one-man branch, I would like you to accept this token of our esteem ..."*



## 33 Years on **THE RELIEVING STAFF**

I APPRECIATE the invitation to make some observations about life on the relieving staff, and I hope that my reminiscences will allay any fears held by those who have yet to experience the expected duties and unexpected events attached to the "stir-about" life.

It was in 1924 that my parents decided to forsake the scenic beauties of Mansfield for life in the wicked capital of the State and, thanks to the consideration of the Bank's executive, I, too, was transferred from Mansfield to begin what proved to be 33 years on the Relieving Staff.

Being at the beck and call of the Branch Secretary (Staff Superintendent to "freshers") twenty-four hours of the day, seven days a week, has its fascinations, even though at times it has repercussions on one's family and social life.



*"... the full evening dress touch."*

That is not as bad as it sounds. Even on the odd occasions when you get a Sunday night call to go "bush" next morning, you can console yourself with the thought that the trouble which has caused the rush trip did not happen in your own camp.

A new-chum on the relieving staff, particularly if he is a youthful lad from the bush, is immediately struck by the immense variety of our branches—in size, in design, in interior lay-out and, of particular importance to the reliever on a rush trip, in location. In my early days, I sometimes felt lost until I discovered "Ye Olde Branche" hidden around a corner, well divorced from the shopping centre. That problem has been solved nowadays by the issue of a street directory combined with the use of code

numbers, and the construction of new branches to replace those not favourably located.

One soon notices, too, that the type of customer varies considerably from suburb to suburb and, to a lesser degree, in different country districts. One gleans a smattering of several languages, and some branch-men have improved on that to the extent of becoming reasonably fluent in one or more foreign languages. There are times when a knowledge of sign language is an advantage.

It does not take a reliever long to realise that each manager has his own personality, and has his own methods by which he wants a job done. A reliever becomes very adaptable, and learns to work under the direction of the "dead serious" type of manager, the humorous type, and all the variations between. In the early 1920s, it intrigued me to note the reluctance of a few managers to discard the style of dress considered appropriate for a banker in the 19th century. On my first introduction to the full evening dress touch (it was at a two-man branch), I imagined that the manager had been out all night, and arrived home too late to change. How those gentlemen and their starched shirts coped with heat-wave conditions has always remained a mystery to me.

Although he is primarily a branch man, a reliever picks up a useful knowledge of most Head Office procedure through occasional spells in departments that are forced by pressure of work to ask for additional help, or on the "loose" days between trips when he is allotted to a department. Thereby he acquires knowledge of the "missing link" which enables branch operations to dove-tail into the functions of Head Office departments.

Many a branch manager has been grateful for the presence in his office of a seasoned reliever with this background of Head Office experience, which has enabled the reliever to make a quick telephone call to the right Head Office specialist who can provide an immediate answer to a problem that has cropped up in a branch.

Incidentally, I believe that the schools and conferences of recent years, plus the frequent visits to branches of the Commissioners, General Manager, other senior executive officers and the Staff Training unit, have bridged the gulf that once separated branch men from their Head Office confreres. It can be

by  
Mr. S. Atherton



extremely important for a branch manager who may be regarded as the General Practitioner of the Bank to know which H.O. specialist can best advise on any particular one of the variety of problems that crop up at all branches. The admirable system adopted over recent years of bringing branch managers to see the workings of Head Office departments has put that knowledge at the disposal of the branch men.

Long before the tally of our branches passed the three hundred mark, I was impressed by the magnitude of the Bank, as I believe any reliever must be as he travels the length and breadth of this State. It is only since they entered into competition with us that some trading bank managers have come to appreciate how big our business is, and how complex savings banking can become. I was amused when one such manager told me of his amazement that his head office should send him nearly 50 pages of instructions on savings bank business, to prepare him for the opening of that department. His amazement turned to shock when I informed him that if he hoped to match the service our Bank renders its depositors, he would need at least 250 pages, plus an unending stream of circulars.

Travelling around the "bush" teaches you to beware of the amiable stranger with dubious shares to sell. In one place I met an international confidence man having a working holiday amongst the "easy pickings" of the country, and am happy to recall that although his persuasive tongue gained him some hundreds of pounds for a while, it was not long before he was awarded "long service leave" at the Governor's pleasure.

The relieving life is spiced with humour. Perhaps the funniest incident I ever encountered occurred at a small Mallee town during the days of coal rationing, which necessitated the town's electricity supply being cut off at midnight. It was the custom there for travellers arriving at the hotel after midnight to strike a match to enter their name in the lodgers' register against the room of their choice. An inspector of



another bank went through that procedure one night, found his room, stripped in the dark, and climbed wearily into bed. He jumped like a startled deer when the young female occupant of the bed let out an ear-splitting yell of terror. In no time, the room was filled with torch-bearing guests intent on lynching the poor inspector. Fortunately for him I, who had come running with the rest, was able to identify him. It transpired that the young lady was a school teacher who had arrived earlier the same night and omitted to sign the register. I'll never forget the sight of that unfortunate man, clad only in pyjama pants, standing forlorn in a ring of hostile guests.

Coming events, they say, cast their shadows before, which lends point to an incident concerning the present Chief Commissioner of Police. At the time of which I write, that distinguished gentleman was plain Sel. Porter, just another amiable fellow-reliever. On his first

evening at a certain country town he put up at an hotel and, after dinner, went for a stroll. On his return he knocked hard on the locked door for admittance. The "cockatoo" stationed to warn after-hours drinkers gave frantic alarm that a strange, plain-clothes policeman was at the door. It was not until the drinkers had scattered to the winds that the licensee recognised Sel. as his guest.

It would be remiss of me to conclude these reminiscences without acknowledging the many kindnesses and considerable hospitality I have received from a multitude of fellow officers and their wives. I hope I have conveyed the impression that I have enjoyed my 33 years on the relieving staff, and I suggest to those who get the chance to serve as a "stir-about" that they grasp the opportunity. It will give them invaluable experience, a deeper appreciation of their fellow officers, and of the greatness of the Bank.

#### LIFE IN A ONE-MAN BRANCH (continued from page 12)

"open-front" branches where the passer-by can look in from the street.

Of course, this attitude of consideration for the other fellow's problems should be a two-way traffic. It is quite common to be pulled up in the street after one has locked up for the day with a request to "open her up again" and one does so with a good grace.

Incidentally, the manager of a one-man branch spends quite a lot of time locking and unlocking the strongroom. The first thing he does at three o'clock is *not* to balance his cash, but to lock it away uncounted while he takes the cheques to bankers. It is only after he comes back from the bank, finishes the posting, and closes off the sheets to get totals, that he unlocks the cash and "has a shot." It is necessary to get an accurate total from the sheets before counting the cash because there is no column 1 used at a one-man branch.

In the small towns where these "one man-ers" are located, the mail is apt to arrive irregularly, and it is quite normal to lock up for perhaps the second or third time, and walk out just as the mail arrives. Then it is out with the keys again, and unlock the strong-room to get the stamps out.

There is one matter about which the manager of a one-man branch should be scrupulously careful—and that is accurate and complete labelling of all stationery. A reliever who takes over a one-man branch cannot ask anybody where things are located, and he will not think kindly of a man who has not charted the lay-out of the branch in

the clearest possible fashion.

Reference has been made to the smallness of the townships where one-man branches are usually located. Some men appointed to such a branch may worry whether there will be much social life in the district. Just how wide the range of social activities are available in any town depends to a great extent on the approach of an individual to that town. If he is filled with the "no good can come out of Nazareth" attitude, he may find life in a small town rather dreary, but if his approach is to look for the best the town has to offer, he will find a surprisingly amount of enjoyable living, and probably a good deal more than he left behind in his suburban villa. It is true that a good many people, both managers and wives, who have winced at their first sight of a tiny main street, have left the same district with a real tug at the heart-strings.

If the manager of a one-man branch is a single man, he will be embarrassed with more potential social life than he can handle. Local matrons with parties to give will welcome him as manna in the desert. He will be marked down as escort for innumerable unattached girls of the district. At all sorts of functions, he will be in constant demand as doorman or barman. It is all good for business.

The tenor of this article suggests that life in a one-man branch is an exciting, happy existence. It is. It carries its own problems which add zest to life, but adds up to as interesting a job as a bank officer could wish.

## NEW APPOINTMENTS



**MR. D. N. P. KELLY**, who has been appointed an inspector, joined the Bank at Surrey Hills in May, 1927. After service at that branch and at Elizabeth Street, he was transferred to Head Office. He is a Bachelor of Commerce.

In his younger days he played pennant tennis with East Camberwell, and still plays the game socially. He is a keen fly fisherman, but retains discreet silence about his favourite haunts for the elusive trout. He is deeply interested in music and art, and is a member of the National Gallery Society.



**MR. T. E. A. PAIGE**, who has been appointed an assistant inspector, joined the Bank at Balaclava branch in March, 1928. After brief periods at that branch and at Prahran, he was transferred to Head Office. In 1934, he completed the Diploma of Commerce course.

In the 'thirties, Mr. Paige played over a hundred games with the Bank's football team and gained interstate selection. He enlisted in the A.I.F. in 1940, and in his six years' service saw action in the Middle East and Pacific Islands. These days, his main sporting interest is bowls, with an occasional fishing trip—home ties permitting.



## CRICKET PICTORIAL

*Action shots taken by Bill Gardiner.*

*Top left: Allan Guy.*

*Centre: Andrew Buckle.*

*Centre right: Bob Douglas.*

*Bottom left: Colin MacFarlane.*

*Bottom right: Ken Gellatly.*

