

progress



TOP 20

The Bank Charts

(HOW MANY DO YOU KNOW?)

Every service has made the chart through popular demand. Each is there to stay. Check the ones you know then ask about those you haven't heard of. You'll find that many of them can help you.



1 Home Savings Account: The Grant Swingers 	2 Joint Savings Accounts: The Lovin' Couple 	3 Savings Accounts: The SSB Family Singers 	4 Personal Loans: Hugh Alone
5 Children's Account: Little Blossom 	6 Christmas Club Account: Santa and the Reindeers 	7 Safe Custody: The Keys 	8 Trust Account: Faith Fuller
9 Cheque Account: The Moneysenders 	10 Housing Loans: The Home Lovers 	11 Traveller's Cheques: Aaron Shipp 	12 8 a.m. to 6 p.m. Hope N. Allday with The Big City 5
13 School Banking: The Young SSB's 	14 Gift Cheques: The Giveaways 	15 Club and Society Account: The Members 	16 Deposit Stock Account: The Stockmen
17 Overseas Remittances: The Faraways 	18 Payment of Bills: The Power Twins 	19 V.L.P. Account: Big Bill Payer 	20 Special Purpose Account: Joy Rider

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SERVICES AU GO GO

On our cover we present a preview of an advertisement that will soon be appearing in the daily press with radio support. Obviously it is an attempt — and a rather imaginative one, we believe — to reach the young "with it" sector of the public with the message that the S.S.B. can help them in a variety of ways, many of which they may not know about. We have had a lot of difficulty in making contact with the numerically important group who are between school leaving age and marriage. We hope that this message couched in the musical jargon of the day will receive more attentive readership than a conventional ad. listing our many facilities. If the young people on our own staff can help spread the message, so much the better.

Top, The Promenade at Napier. Situated on Hawke's Bay, Napier is one of New Zealand's most popular seaside resorts. Beneath: Hastings, a rapidly expanding city near Hawke's Bay is surrounded by orchards. Further inland there is splendid sheep country.

Our girls offered NZ trip

New Zealand will switch to decimal currency on July 10 of this year and the General Manager of the Hawke's Bay and Gisborne Savings Bank, which operates around the Hawke's Bay area on the east coast of the North Island, has sought our assistance to help his staff and depositors to make the changeover smoothly.

He has specifically asked for three young female officers in their twenties with experience in general banking duties, counter work and customer liaison. Our bank has agreed to his request.

The girls' tour of duty will last from July 2 to July 15 and all their expenses will be paid. They will be taken for a weekend to the famous thermal area of Rotorua or skiing at Mt. Ruapehu and they may have a further opportunity for sightseeing after their tour of duty.

One girl will be stationed at the Bank's head office in Hastings, another at Napier, and a third at Gisborne.

As the girls will be constantly in the publicity spotlight, their potential capacity to speak fluently about Australia and banking will be an important feature in their selection.

The final judging panel will be the Assistant General Manager, Mr. Ross; the Staff Superintendent, Mr. Elder; and Public Relations Manager, Mr. Craddock.

Special tuition will be provided for the girls selected.

Details concerning applications for this unique experience will be circularised very shortly.





At one of their weekly meetings, the Assistant General Manager, Mr. D. Ross (seated) the Property Officer, Mr. W. S. Gardiner (left) and the Chief Architect, Mr. R. Cousland discuss plans for the new building to house our Titles Office branch.

THE PROBLEMS OF PREMISES

At convenient times during the year, the General Manager, Mr. T. E. Hall, visits regional centres to discuss the Bank's current activities and policies with branch managers.

The small group of senior head office staff which accompanies Mr. Hall invariably includes the property officer, Mr. W. S. (Bill) Gardiner. As the officer responsible for the purchase of every item of the Bank's property except stationery and computer equipment, Bill is the man to talk to about the premises in which we work, and in some cases, live.

In the words of the old maxim, home is where the heart is, so it is not surprising that Bill is often on the receiving end of pertinent, and occasionally "curly" questions.

At a conference in the Mallee area, for example,

the matter of air conditioning of premises was—if you will excuse the weak pun—a hot subject.

Bill assured the assembled managers that the Bank was definitely in favour of providing air conditioning for branches north of the Dividing Range. But when he asked them what sort of air conditioning should be installed, it was apparent that the managers had widely divergent views. Since then, the Bank has enlisted the aid of the Meteorological Bureau in a survey of temperature variations throughout Victoria to measure the overall problem.

Flea plague

Another, and more light hearted, example of the property officer's manifold duties, was the experience of a branch manager with a plague



The decor of the interior is planned by the Bank's architects, and the floor coverings, blinds and curtains are supplied by Premises section. An attractive residence is important because in country areas depositors are apt to call on the manager at any time. Pictured is Ocean Grove manager, Mr. Jim Harrington (left), talking after hours with a depositor.

of fleas which advanced remorselessly from the fowl house towards the residence. Spraying, dusting and flooding by the manager failed to stem the fleas' advance. When the problem was referred to him, Bill had no hesitation in authorising the manager to call in a firm of pest exterminators.

Imagine how many problems must crop up in the care and security of 698 separate properties—the number under the property officer's control at the time this article was written.

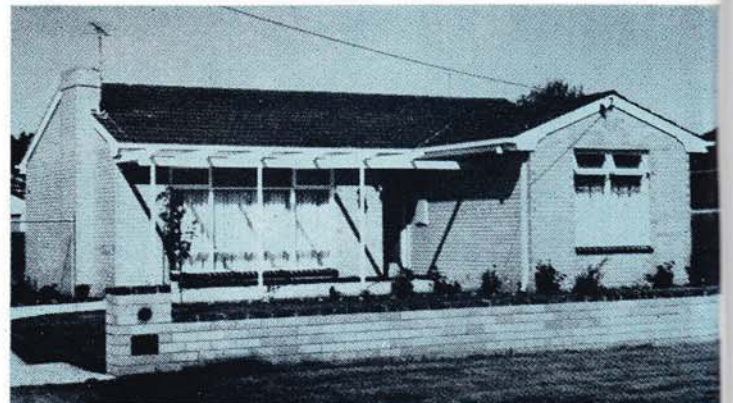
Every item of furniture and furnishings has to be purchased by the Premises staff, from the manager's chair to the curtains and floor coverings. The appropriate cleaning allowance has to be assessed, and, in cases of non-residential branches, arrangements must be made with a night watching service to foil the nefarious gentlemen who would rather help themselves to someone else's money than toil for their own.

Sleepless nights

Security of funds is not the only worry night-time brings to the property officer. Bill sleeps with the 'phone by his bed, and has been roused from sleep by all sorts of emergencies—a door left ajar, fire, flood (that happened when a tap was left on at full pressure), accidents (as when the scaffolding collapsed while Balaclava branch was being remodelled).

Of course, before we have a branch to be concerned with, a block of land, with or without an existing building, must be purchased.

Once the Commissioners decide to acquire



This is the manager's residence at Ocean Grove. It is typical of the three bedroom, brick veneer houses planned or being erected in several smaller country towns (e.g., Gisborne, Cranbourne, Kaniva, Willaura, Mt. Evelyn, Mt. Beauty, Port-arlington).

property in a given area, the responsibility for buying a site is given to the Premises section.

Subterfuge

Bill Gardiner, himself, might conduct the negotiations, and occasionally a little subterfuge is necessary because it may happen that a vendor will plant a "dummy" to force up the bidding if he thinks a bank is interested in the property.



Assistant Property Officer, Mr. Bob Thomas.

At one recent sale, for example, Bill equipped himself with a bowler hat and umbrella, borrowed some briefs from the Bank's legal department, and attended the sale looking the complete solicitor; the subterfuge helped him to obtain the property for much less than the Bank was prepared to pay.

In unusual circumstances, the Assistant General Manager, Mr. Ross, is the Bank's agent in property deals. Because the vendor of a big city property we were interested in knew Bill Gardiner and the assistant property officer, Bob Thomas by sight. Mr. Ross attended the sale and sat well apart from our property officers, apparently engrossed in a magazine. To the seller's dismay, neither Bill nor Bob put in a bid, and finally Mr. Ross looked up from his magazine, nodded to the auctioneer, and the Bank had acquired the property for about three-quarters of what we had expected to pay.

Current programme

But it is Mr. Bob Thomas who conducts the great majority of negotiations for branch sites. Bob had a good grounding in property matters during his years in the Insurance department. He knows all that is involved in the complexities of the Board of Works master plan and the town plans of various councils, and he is adept at moving quietly into an area and acquiring sites which meet our twin requirements of prominence and proximity to the greatest volume of business.

When we were talking to him, Bob gave us some details of the current building programme

which should be of particular interest to anybody who is working in a branch which has not yet been brought up to the peak of efficiency and comfort.

Bob told us that every piece of property the Bank owns has been accorded a place in a scale of priorities for reconstruction or rectification where such work is necessary. The programme is being pushed ahead with all possible speed, but to give you an idea of the magnitude of the job, here is the list of work in hand at the time this article was written.

There were 23 new banking chamber buildings in course of erection, including properties where an existing branch building was first demolished; 17 branches were undergoing major reconstruction; three new managers' residences were being erected (and another five were to be commenced almost immediately), and five shops were being converted for branch occupation.

Moreover, 48 other projects were close to tendering stage, including a drive-in bank at Doncaster East, new branch buildings at Lang Lang, Mount Beauty, Seaford, and other places, down to comparatively minor alterations.

During 1966, the Bank's capital expenditure on property was almost \$3 million.

Enough probably has been said to convey the magnitude and complexity of the work done by Premises section, but it would take another full length article to tell the whole story; to describe the duties carried out by Mr. Murray Mohr, who controls all the matters arising out of the maintenance of our city properties in which there are some 176 tenants; Barry Johnson, who examines plans and specifications of all projects and looks after the disposal of properties surplus to our needs. Barry leaves soon for Dunkeld as manager. Noel Berryman, who handles the contracts for safes, grilles and strongroom doors, and ensures that branches are equipped with telephone, light and gas; Brian Gray, who has a specialist's knowledge of floor coverings and curtains and of service contracts; John Baines, our expert in matters affecting the Bank's motor cars, steel cabinets and shelving; Graeme Johnson, who looks after tenancy leases; and the girls Joy Wood and Sue Dutton, who can find their way unerringly through the multitude of records and files all this work involves.

But the best conclusion we could reach is summed up in a letter received from an officer recently transferred to the country. It arrived while we were talking to Bill Gardiner, and read:

"On behalf of my family and myself, I would like to extend to you and your department, our thanks for the consideration shown to us in our recent transfer to . . .

"If the consideration shown to us is a sample, it will make living in the country much easier."

by your leave

Once again we are now looking forward with eager anticipation to the enjoyment of that time of the year which we wish would never end—**ANNUAL LEAVE.**

So that everyone will have a better idea of the mysteries involved in the allocating of annual leave, and a better understanding of this difficult and often thankless task, this article will give a brief run-down of the principles which are used and also some ideas which are under consideration for changing those principles.

Our main object in the allocating of the leave is to give to each officer the period he or she has asked for, or alternatively the nearest period available to that requested. For everyone to be allotted the period of his choice would of course be an ideal state of affairs which could not be attained for obvious reasons. The surprising thing is that the big majority of staff is reasonably happy with allotted leave periods.

Many hours go into the preparation of the leave roster well before the application forms are forwarded to the branches. "Scrolls," as we affectionately call them, have to be prepared for managers, accountants, grade H's, male clerks with whom are grouped female tellers, and clerical assistants. The "Scrolls" are ruled into squares, each of which represents a normal holiday period, provision being made for sufficient squares to represent leave periods starting on every business day of the financial year and also account for every officer in each group.

Each of the above groups is considered separately. The first basic requirement is that the same number in each of these groups goes on leave each day of the year. This ensures a steady flow of relievers becoming available each day for further reliefs, sick reliefs, etc.

Order of seniority

The leave is allocated in strict order of seniority in each group. This means length of service in the bank as far as grade H's, clerks and clerical assistants are concerned. Managers and accountants are in grades, with length of service in the bank the determining factor in each grade.

This system, of course, has the effect of giving the senior staff in each group the more popular periods of leave, with the junior staff in each group taking what remains. The ones most adversely affected are the junior managers, especially those who were promoted to managerial

status relatively early in their careers. These managers would not be able to look forward to leave in a popular period for quite a number of years — until they climb a considerable distance up the ladder of seniority.

The great advantage of this system is its fairness and relative simplicity. No one can point to an officer junior in the grade to himself being allocated a period of leave which he applied for and was not given. Other systems of leave allocation have been suggested during the years, but have not been found as satisfactory, mainly through being too unwieldy to operate.

So many factors

Of course there are a number of other factors which affect the allotting of individual leaves no matter what the system used. Because every day, with the exception of Bank Holidays, has to be accounted for, it is inevitable that some leaves, even in the metropolitan area, must begin on a Tuesday or finish on a Thursday. To allow time for relievers to travel, country leaves do not start on a Monday or end on a Friday. The reliever in most instances has a day to travel to the branch and a day to return home.

There are also a number of branches in country areas where there is no public transport on certain days, and this fact must not be overlooked when allotting leave to the staff of these branches. Periods of leave extending over Christmas, New Year and Easter are not normally allotted in country branches. Relievers, like everyone else, are entitled to spend the festive seasons at home with their families. The manager and accountant of a branch are not allotted leave at the same time, and there is no undue overlapping of leave at the one branch. Promotions or transfers subsequent to the preparation of the leave roster may, however, upset our planning.

There are often many special requests, both on applications for leave and again later, when people wish to change their leave.

Due to the largeness of the leave roster and to ensure that there are not too many on leave at the one time, many requests, in fairness to all, cannot be granted. Some requests must receive more consideration than others. Some may be personal, such as marriage, others to relieve hardship, or even for medical reasons. There have been the odd requests, however, in this vein:—

"I have the opportunity of visiting an aunt



Bob Hamilton (left) and Aub Cousins check leave applications against the periods allotted last year. The board behind them lists the whereabouts of every reliever.

whom I have not seen for years. She lives just out of Surfers Paradise, and the only time she can let me stay with her is over Christmas and New Year!!!!"

When the leave has been allocated, the information is recorded in two sets of books. The first has each branch in alphabetical order showing the staff at that branch in order of seniority with the leave allotted them. The second book has the leave dates of each group in chronological order, and it is from this record that reliefs are organised. All dates, names, etc., are thoroughly checked with these records before the holiday lists are sent to the branches.

The relieving staff is then allotted leave, care being taken to spread it evenly throughout the year so that sufficient relievers are available at all times.

Over to the computer

A great amount of thought is continually being given to finding better methods and a fairer basis of allotting leave, but as we have stated earlier the basic principles have stood the test of time, and so far no one has suggested a better workable system.

This year the Bank's computer has been used to prepare the "Applications for Leave," and next year it is proposed that the annual leave be allocated by the computer. Even though at first it

would seem that this is taking automation too far, it will allow us to bring a lot of new thought into the task. After allowing for a period of a few years to enable the computer to accumulate sufficient historical detail, it is hoped to ensure that each officer will be allotted the leave of his choice at least every three, four or five years. The ability to take into account previous leave allocations back as far as even 10 years is something which has been impossible up till now, but is relatively easy for the computer.

Even though some of us have been and undoubtedly will be dissatisfied with the leave allotted to us, whether manually or by the computer, we should be appreciative of the fact that our Bank has an enviable record over the years of always being in a position to send all of us on our annual leave each year, usually with a reasonable amount of notice of the date of the leave. One has only to speak with officers of other banks to realise very quickly that they are not all in this same happy position.

It is hoped then, that this short article will give you all some idea of the reasons why you were allotted your particular period of leave, and also an appreciation of the problems and difficulties associated with the allocation of about 3500 annual leaves. Finally, no matter when you have your leave this coming year, we trust it will be an enjoyable one.



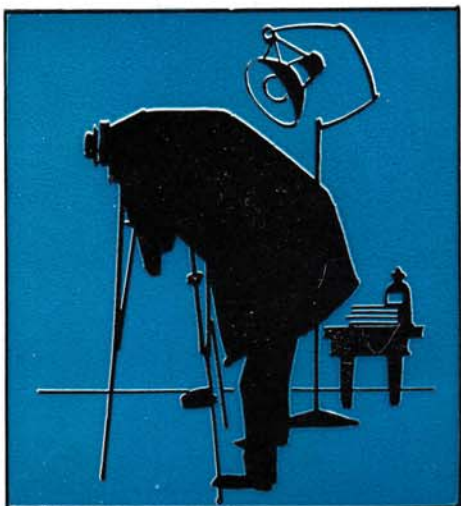
BY A HAPPY COINCIDENCE, St. Valentine's Day this year was Mr. George Dickie's 60th birthday and the 80th anniversary of the opening of Williamstown branch of which he is manager. In a joint celebration, George invited local civic dignitaries, community leaders and businessmen to an informal party. An honoured guest was Mr. Charles Fuller, who has maintained account No. 37 since the day the branch opened. Above: Mr. Fuller shows George how he signed his name as a boy of nine. The other picture (right) shows Mr. Fuller surrounded by four members of the staff whose combined ages exactly equal their guest's. From left, Graham Dunstan (24), Jan White (23), Kerrie McCarthy (20) and Barbara Lyons (22).

CAMERA

NEWSREEL



LIONEL LAWRENCE, accountant at Box Hill, sent us this picture (left) and a note explaining that the conversion of a section of the counter to a Christmas Club bank was the work of the branch staff. The sign was lettered by Wayne Marriner, who shared second prize in the painting section of the 1965 staff hobbies contest. Background choral music added to the atmosphere. To quote Lionel: "The number of accounts opened so far is 70% more than last year. More than 150 members were enrolled in two days, and as a result our Christmas Club queen, Mrs. Barbara Gough, suffered an attack of writer's cramp".



SINCE this fish tank was installed at Burwood branch, the staff has no worries about the youngsters using blotting pads as scribbling blocks. The fish fascinate the little ones and they stare happily while Mum completes her banking business.



SOME 50 BURSARS attended the reception at Head Office cafeteria when the Chairman of Commissioners, Mr. J. M. Anderson, presented them with a cheque for the first instalment of their bursary. That is Robyn Walkley, of Rochester High, receiving her cheque from Mr. Anderson, watched by Geoffrey Sharp also of Rochester High and Andrew Curnow of Golden Square High. This year the Bank granted \$12,000 to 134 bursars.

IN ASSOCIATION with the Department of Territories, we held an exhibition at Elizabeth Street during Moomba, depicting the development of Papua-New Guinea towards nationhood. The exhibition was officially opened by The Honourable C. E. Barnes, Minister for Territories (right), shown making his address. He is flanked by (from left) Mr. W. L. Moss, Commissioner, Mr. T. E. Hall, General Manager, and Mr. J. M. Anderson, Chairman of Commissioners. The echoes of Mr. Barnes' speech were heard far beyond the banking chamber — indeed they reverberated around the world. It was during the course of his address that Mr. Barnes was alleged to have said that he doubted whether Papua-New Guinea would achieve independence for a very long time if at all, an allegation which Mr. Barnes denied.



BANKING ON TATTS

At first thought it might seem that an association between banking and Tattersall's consultations would be as unlikely as a union between the breweries and the Rechabites.

In fact, the various banks—ours included—are represented at the drawing of each Tatt's consultation. Our representative, who comes from 45 Swanston Street, the branch nearest to Tatt's Flinders Street headquarters, is present to obtain as speedily as possible a list of the major prize-winners.

As soon as the list is supplied, the race is to the swift. Each bank is anxious to be first to convey the glad tidings to the prizewinners in the hope of collecting the prizes on their behalf for crediting to a bank account.

Thanks to efficient co-operation between our Swanston Street staff and branch managers, we have collected \$2.3 million in this fashion since we began attending Tatt's drawings in 1962.

It was therefore a logical development of our association with Tatt's that Mr. Harry Torrens, our Chief Accountant, who is so closely concerned with the investment of Bank funds, should be invited to draw the first prize in a Tatt's consultation—actually the 1901st consultation since Tatt's came to Victoria in 1954.

We went along to see just how the draw is made.

The proceedings are conducted with all the solemnity and dignity of a legal court in session. Like Caesar's wife, Tatt's must be above reproach, and has remained in business since 1881—the oldest sweepstakes in the world—because not a breath of suspicion has ever clouded its operations. Drawings are held in the basement of Tatt's headquarters, and the huge two-ton steel barrel containing 200,000 plastic marbles, is mounted on a stage that reminded us forcibly of a judge's rostrum.

At 9 a.m. to the second, lights flashed on to each side of the stage sternly cautioning the handful of spectators against smoking or speaking. In the manner of a court crier, an official solemnly announced that consultation number 1901 was about to be drawn.

Mr. Torrens took up his position behind the



WHILE the Government supervisor (second from left) holds a ladle ready to receive the marble, Mr. H. E. Torrens, our Chief Accountant, draws the winning number in Tatt's consultation No. 1901.

barrel, and was handed a long tubular steel instrument fitted with a trigger spring and aperture, and rather irreverently referred to as a jigger.

He was flanked by Government supervisors and Tatt's officials. Immediately below the stage other officials sat at tables, looking, except for the absence of wig and gown, like an assemblage of barristers. The courtroom atmosphere was heightened by the presence of a uniformed police sergeant.

After the barrel had been revolved electrically for two minutes, Mr. Torrens dextrously plunged the "jigger" through the metal trapdoor and extracted a marble that was going to make quite a difference to someone's life. This he dropped into a bowl held by a Government supervisor who called the number in clear, ringing tones. Three other officers, including the policeman, recorded the number, calling it back as they wrote.

Mr. Torrens then surrendered the "jigger" to a Tatt's official who drew the other main prizes, plunging and extracting the instrument with the flourish and precision of a skilled fencer.

While the minor prizes were being drawn, we were taken on a conducted tour by Mr. Alan Lovell, general manager of Tatt's. It was an inter-



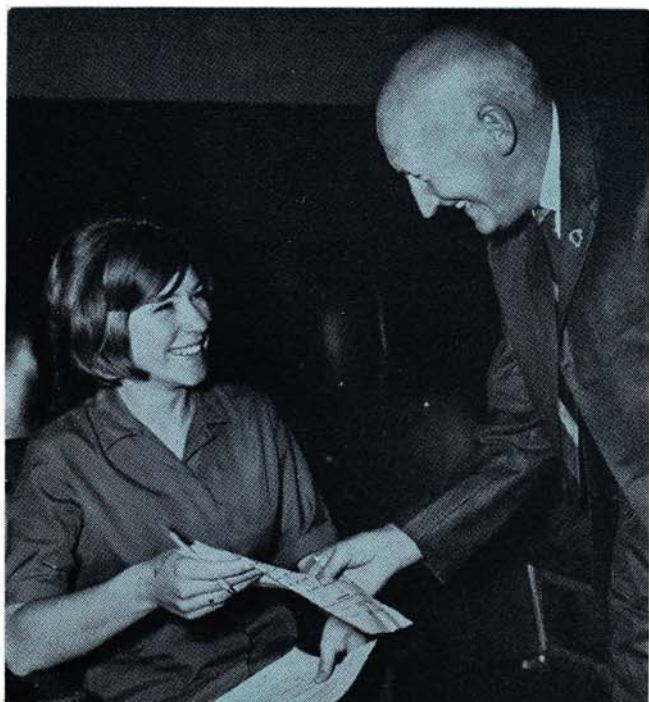
FLASHBACK to last year when we collected first prize in two successive draws on behalf of lucky depositors: Albert Park manager Mr. Lou Longworth (above right) took the good news to Mr. Mervyn Junor, a cleaner at Albert Park barracks, and Blackburn South manager Mr. "Pip" Maddocks brought the sunshine to Yugoslav migrants Mr. and Mrs. Zugic.

esting experience to see how the complex selling of Tatt's tickets from a myriad of agencies or by mail to correspondents all over the world is finally climaxed in the operation we had just witnessed.

We were also intrigued by the tales Mr. Lovell told us of Tatt's romantic origins and growth.

The man who started it all was one George Adams, who came to Australia as a boy of 16 in 1885, a member of an extremely poor family. In the classic rags to riches fashion, Adams pro-

MINUTES after the major prizes have been drawn, representatives from the various banks are handed a typed list of the winners' names and addresses. Our representative, Christine Felmingham, receives the list from Mr. Victor Meadowcroft, who has been with Tatt's for 43 years.



gressed from jackeroo to publican, and before he was 40, had acquired the licence of Sydney's best known hotel, Tattersall's.

Unlike some self-made men, Adams seems to have hurt nobody on his path to riches; on the contrary, he won a host of friends and a reputation for absolute integrity. As a result, the public willingly supported the first sweepstakes he promoted — 2,000 tickets at £1 each on the Sydney Cup of 1881.

Almost overnight, the injunction: "You ought to take a ticket in Tatt's" became part of the Australian idiom.

In 1893, legislation barring sweepstakes caused Adams to shift his operations to Brisbane, but a couple of years later the Queensland Government passed a similar statute and Adams moved again; this time to Tasmania, where he was invited in 1895 to dispose of the assets of the Bank of Van Diemen's Land through the medium of a lottery.

The financial disasters of the 1890s had left the bank desperately short of cash and unable to sell its properties for anything like their book value.

George Adams organised a lottery of 100,000 tickets at £1 each, the prize list for which included the bank's premises in Launceston and Devonport. Even if this procedure was not in accord with traditional banking practice, it was successful in realising a much higher sum for the bank's fixed assets than they would have brought on the open market.

A strange but effective way of banking on Tatt's.



THE VARIOUS SYMPTOMS OF FOOTY FEVER



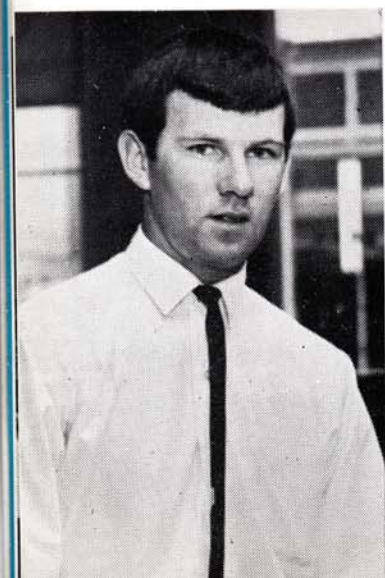
Footy fever has broken out again and as virulently as ever. For most of us the principal symptom is a feverish desire to see our favourite team in action, come sun, hail or snow. Others take a more active role.

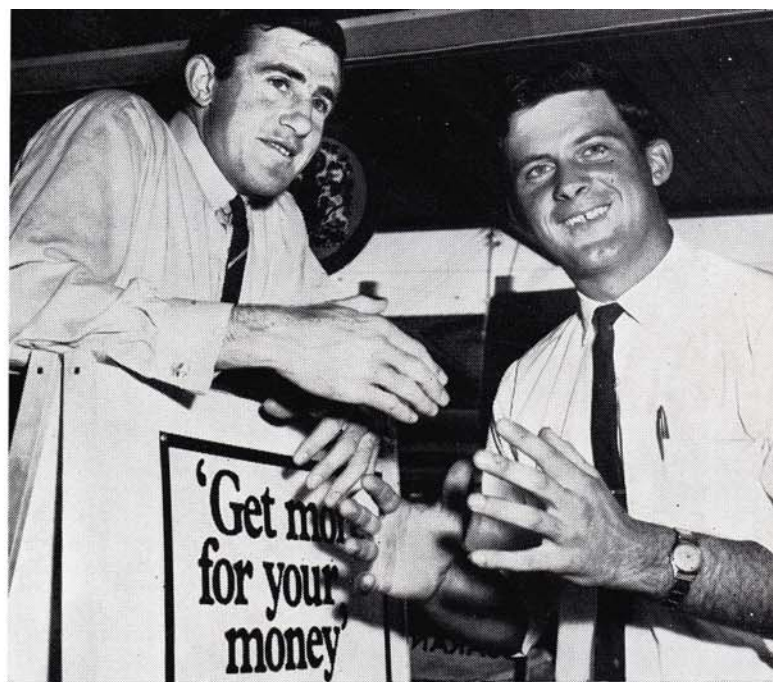
Ross Pomroy (Moonee Ponds) and Doug Langham (Printing and Stationery) take on the hardest job of all—umpiring. Both are on the V.F.L. panel, and the whisper is that Ross is headed for the big time, maybe this year.

Teams in widely separated parts of Victoria will benefit from the coaching of members of our staff. Tony Bull (Cheltenham), shown setting the fitness pace to Pat Phillips (Fitzroy West) and Ian McTavish (Inspectors' clerk), is coaching the bank side for the fourth season. Graham Donaldson (Northcote) is back from Morwell as assistant coach to Ron Barassi at Carlton. Barry Smart (below right), a Sandringham star in recent seasons, is coaching Hamilton this year, and finds football a favourite subject with the depositors. Wonthaggi teller Ken Robinson (shown punching the ball to a team mate), although only 22, is coaching Wonthaggi Rovers. Ron has previously played with Mirboo North and Traralgon.

Our League stars include Ken Newlands, of Geelong (bottom left), pictured on the job at Moorabool Street, and Eric Moore, of Richmond, shown talking to Tiger stalwart Neville Crowe. It looks as if the subject was football, although Neville, formerly on the bank staff, may have been trying to get a word in about insurance—he is now an insurance salesman. Neville is pictured with Eric Moore at top right.

Ted Woollard, a messenger at Elizabeth Street, has the important behind-the-scenes job of curing the pains and strains suffered by the players in the bank team. Ted (shown right) giving Ian McTavish the treatment, has been doing this important job for seven years.





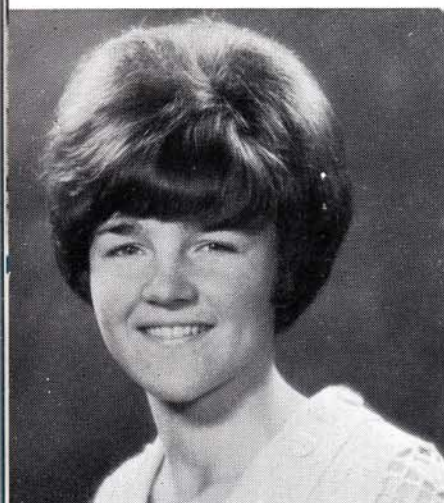
IN THE NEWS



CENTURY OF SERVICE

Vern Gardiner, who had a run of bad health before he retired a couple of years ago, called in to see us recently. It was a joy to realise that he was right back to the exuberant, witty character that made him for so long one of the best known and best liked officers in the service. He told us he never felt better. Vern brought us an intriguing item of news. On February 12, this year, his son Graeme, who is a teller at Bentleigh, completed his 10th year in the Bank, and brought up the notable score of 100 years' service by the Gardiner family. Vern's father, Francis, joined the Bank at Bendigo on September 9, 1897, and retired as manager, Hawthorn, on October 2, 1940—43 years' service. Vern, himself, joined as a valuer's clerk on June 1, 1918, and retired on May 25, 1965—47 years' service; so that young Graeme's 10th anniversary completed the century.

Incidentally Vern's long and hard-working loyalty to the Bank's football club has been rewarded with life membership.



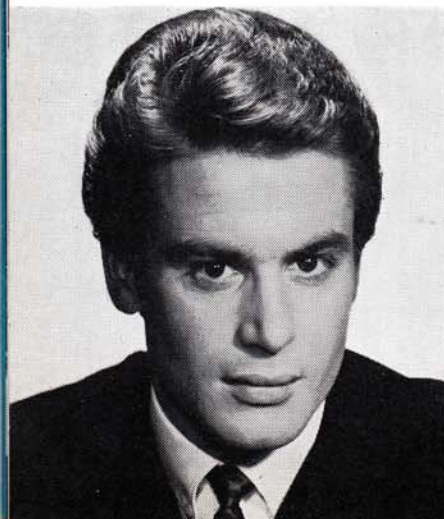
EYES ON THE WORLD

This lovely young lady is Lynette Cox, who is sweet seventeen and works at our Richmond branch. Lynette is an entrant in the Miss Teenage of Victoria Quest. The judging will take place on June 7th and the judges look for poise, personality, dress sense and beauty. Lynette scores high marks on all four counts, so here's hoping she will enjoy the winner's prize—a trip around the world.



SMILE OF A CHAMPION

The sweet smell of success is clearly evident in this picture of 18-year-old David Hicks, of Geelong branch. Over the Australia Day weekend, he won the men's open singles title in the Western District tennis championship, and with a team mate took the doubles as well. A couple of weeks later, he won the Victorian junior country singles title, and the following day slammed his way to the championship of his own club, Geelong. It seems a safe prediction that young David has a real future in the game.



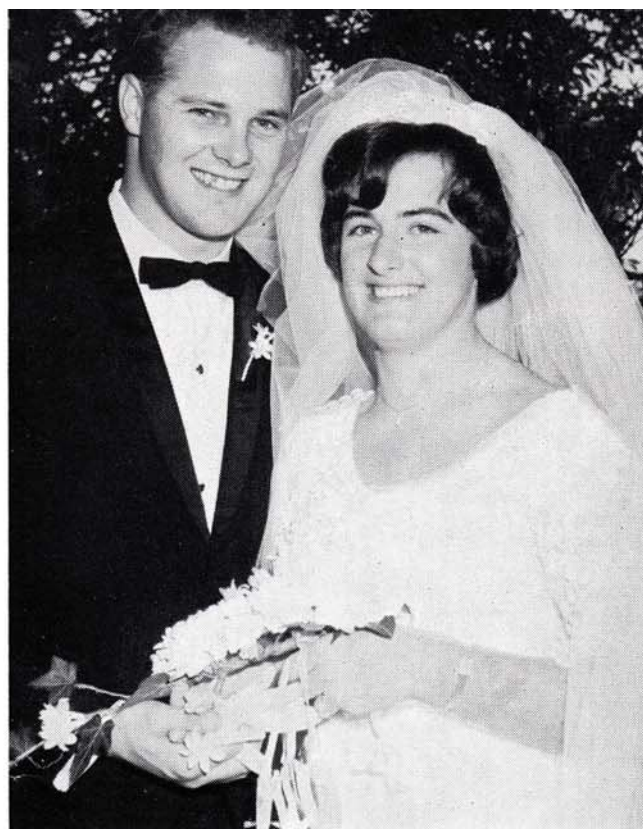
BACK TO THE BANK

Merv Benton, who left the Bank three years ago and became one of the best known pop singers in Australia, is back on the staff. In Merv's own words: "I've never been happier. For the first time in years I know exactly how much money I will get every week. I'm beyond all that business of being a big star with a pocket full of cobwebs." Despite prolonged and intensive exposure to the adulation of thousands of young fans, press publicity by the yard, and all the ballyhoo of show business, Merv is still the level-headed, sensible bloke he was before he left the Bank. His reputation, good looks and pleasant manner are serving the Bank well in his new job in the special savings section which is such an important part of the Bank's programme of direct selling to the public at work.

Wedding Belles

BELOW: Mr. and Mrs. Howard Hendy prepare to cut the cake following their marriage at St. Mark's, Sunshine. Mrs. Hendy, nee Maureen Fuller, is one of the many pretty tellers on the Elizabeth Street staff.

BOTTOM: The wind catches Mr. and Mrs. Ivan Milat as they leave St. Mary's, West Melbourne. The bride, formerly Helene Krapywnyj, is a member of Insurance Department staff.

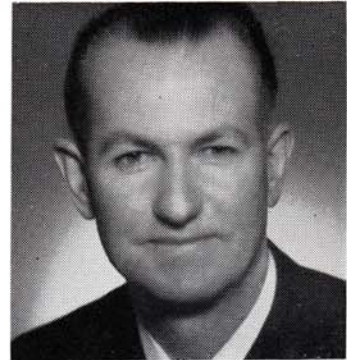


ABOVE: Happy smiles for the photographer from Mr. and Mrs. Trevor Weickhardt, who were married at the Dandenong Methodist Church. Formerly Jill Smith, the bride is on the H.O.C.S. staff.

BELOW: Gerald Allen (teller, Beaumaris branch) and his wife, nee Bernadette Ryan, had no trouble finding attendants for their wedding at Immaculate Heart of Mary Church, East Hampton. Gerald has ten brothers and sisters and his bride, nine, so bridesmaids, flowergirls, groomsmen and altar boys were all eager members of the family.



OUR NEWLY APPOINTED MANAGERS



J. C. PARKER,
Relieving Staff.

Having already served 21 years on the relieving staff, Jack has now returned as a manager. A well-known cyclist, he holds the Victorian record for the 100 mile road race, and still has a training run each morning. Jack and his wife, the former Jean Procter of Correspondence Department, have two teenage children.



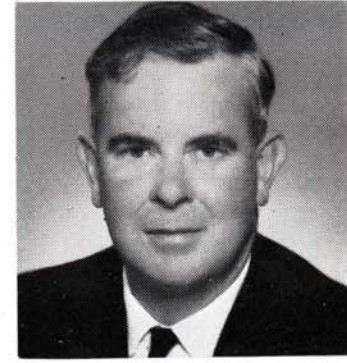
F. J. MANSON,
Keon Park.

As a young man in Ararat, Felix played a pretty good game of golf, but he gave sport away when he married, to devote his leisure time to family interests. With his children now at work, he finds time for bowls which he plays well enough to represent Fairfield in "B" pennant.



A. J. CHALKLEY,
Quambatook.

All but the last three of Alan's years of service in the Bank have been spent at Bendigo, where he joined in 1948. A keen tennis player, he also enjoys a game of golf and last year coached the under-13 Moe Premiership football team. He and his wife, Margaret, have two children.



J. COOMBE,
Relieving Staff.

Jack's was another bank romance. His wife, as Gloria Ward, used to work in Custody Department. Perhaps their two sons will carry on the tradition. Surf fishing, swimming and surfing are Jack's main means of relaxation and he is an enthusiastic home gardener.



W. R. CLARK,
Bright.

Beautiful Bright has a particular appeal to Russell. He comes from nearby Beechworth and his family still live there. A former Beechworth footballer, Russell now lists surfing and swimming as his favorite sports. His two young sons, aged 11 and 8, share his enthusiasm for these two sports.



R. W. WATSON,
Woomelang.

Sport generally, particularly the administrative side of football, youth organisations — he has three young sons aged from four to ten — and Apex are included amongst Robert's activities. His own interest in primary production and his wife's membership of the C.W.A. will stand them in good stead in the wheat belt.



E. B. JOHNSON,
Dunkeld.

Barry's last two appointments, in Mortgage Loans and Premises, should have stood him in good stead in looking for a house in Dunkeld. With five children whose ages range from 12 to 2, Barry and his wife have found that the children's activities have become theirs over the past few years.