

progress



THE STAFF MAGAZINE
OF THE STATE SAVINGS BANK OF VICTORIA

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Banking on Youth

progress

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PROGRESS is published for the information of the staff of The State Savings Bank of Victoria. Comments from the staff on the contents of Progress are invited, and the editorial team will always welcome original manuscripts, suggestions for future articles, and news of staff activities which are likely to interest fellow officers.



● The hall of Union House. Casual clothes are the common badge of undergraduates.

BANKING

The birth certificate of Mr. Chris Watson, manager of our branch at Monash University, records that he was born 61 years ago; so that, statistically speaking, the gap between him and most of his depositors is nearer two generations than one.

But, as we found on a recent visit to his branch, Mr. Watson vaults this gap with the ease of an Olympic hurdler. Young in outlook, if not in years, he has established almost a comradely relationship with his student depositors.

The lead he gives in this direction is followed enthusiastically by his staff, described by Mr. Watson as "the best and happiest staff I have ever had."

His staff gives him a direct link with the undergraduates because it usually includes two or three officers who are themselves part or full-time students at the University.

Our branch at Monash is located in a short corridor running off the main hall of Union House, the social centre of the University. Just walking through the hall gave us notice that we could expect to find a branch out of the ordinary.

We felt distinctly middle-aged and



● RIGHT: From India — Miss Neela Pradham, M.Sc., a teaching fellow.

over-dressed as we edged a path through hundreds of young people from a score of nations, whose common badge was the most casual of clothes. The vibrancy of youth was almost tangible, as undergraduates milled around in all directions, or gathered in groups conversing in tones that were animated and pitched loud enough to override the surrounding hub-bub.

The first office in the corridor off the hall is occupied by our only rival at Monash, the C.B.A. The entrance to the C.B.A.'s banking chamber was dominated by a sign almost as big as the scoreboard at the M.C.G., which proclaimed: Savings Accounts Opened Here.

The C.B.A. possibly gains some advantage from being adjacent to the main hall, but as the brisk scene in our branch assured us, we are doing very good business not only with the students, but with the faculty, the trainee-teachers at the college in the University grounds, and the office and maintenance staff.

The scene was not only brisk, but extraordin-

lani. As the accompanying picture indicates, he is a gentleman with a smile as warm as his native African sun. Roderick comes from Malawi (formerly Nyasaland) and is studying medicine with the help of a scholarship granted by the Australian Government. Roderick, by the way, is a former bank officer himself, having worked for a year in the Malawi branch of Barclay's Bank. He assured us that the service he receives from the S.S.B. would match the world's best.

In the corridor outside, just leaving the banking chamber, we met two beautiful teenagers who added glamour to the cosmopolitan scene. They work in the office of the Economics and Politics faculty.

Bernadette Merman, shown on the right of our picture, was born in Fiji of Indian parents; her friend, Lesley Taskis, is Australian born of Cornish descent.

In the comparative calm of his office, we mentioned this cosmopolitan atmosphere to the manager, Mr. Watson. He agreed that attending

ON YOUTH

arily cosmopolitan. At one of the teller's boxes, we saw Miss Neela Pradham wearing that most attractive garment, a sari. Miss Pradham, a cultured and charming lady, graduated Master of Science from the University of Bombay and is a teaching fellow in the Mathematics Department at Monash.

At the side counter we met Roderick Sankhu-

to depositors from all parts of the globe made the working day more interesting, adding that it also kept his staff well-versed in overseas remittances. In fact, during the long vacation, he had sent one of his staff, Elaine Hobby, to spend a few days in the Overseas Remittances section at Head Office.

"But," he added, "delighted as we are to look



● FAR LEFT: From Malawi, Africa — Mr. Roderick Sankhulani, a medical student.

● LEFT: From Fiji — Miss Bernadette Merman (right) with her fellow office worker, Miss Lesley Taskis.

Banking On Youth (cont.)

after all our depositors, we realise that as potential long-term customers, the Australian students are most important.

"Not many of them have much money while they are studying, and in fact this is not the kind of branch you can run at a profit. But I regard it as a nursery for future business. Later on, these students will have good incomes, and if they are satisfied with the service they get here, there is every chance they will stick with the S.S.B.

"That is why I place emphasis on friendly service above all else. Some of our depositors can be pretty demanding. To give you an example: most of them are trying to stretch a slim allowance over a full term. It is not unusual for a student to come in to draw 40 cents to buy his lunch, and then come back in the afternoon to draw another 40 cents for a packet of cigarettes. Unprofitable business, for sure.

"They're careless, too. They lose pass-books like a tree loses leaves in the autumn. And if they don't lose their pass-book, they leave it home as often as they remember to bring it.

"They come here at the beginning of the year with a cheque Dad has given them to last through first term. They want some money straight away. I pay them. I don't feel there is much chance that Dad has given a dud cheque.

"Yes, they're demanding. But they are looking at life through the eyes of youth, and if they encountered a stuffy approach here, I think we'd lose them for life."

Reverting to money, Mr. Watson said: "Of course we do have some students who are not

worried where their next 40 cents are coming from. Such as the two brothers who were sons of a Hong Kong multi-millionaire. The elder brother came to Monash on an allowance from his father of \$1,500 a month. He lived comfortably on \$200 and put the balance into deposit stock.

"Then his younger brother came to study here, and one day the elder brother said to me: 'It's my brother's 21st birthday tomorrow. I'd like to give him a present. How much do I have in deposit stock?'

"I told him that he had \$25,000. And he said: 'Transfer it all to my brother's account.'"

Mr. Watson told us about another Asian, a young lady this time, who was tired of living in rooms and had made up her mind to buy a \$14,000 house in Armadale.

She enquired about a housing loan, and Mr. Watson told her that her account history indicated that her application would be granted.

That night the girl phoned her mother in Singapore and told her about her loan application. The next day Mr. Watson received a telegraphic transfer for \$14,000 to credit to the girl's account so that she could pay cash for the house.

As perhaps we have indicated, our visit to Monash convinced us that life at the University branch is quite different from anything we can recall from our own branch experience.

The thought that stayed in our minds was that the kind of service Mr. Watson and his staff are giving at Monash is calculated to win us a bigger share of business from the professional class who, traditionally, might be expected to favour our trading bank rivals; because the casually dressed, outspoken students of today are the doctors and lawyers, engineers and scientists of tomorrow.



● "The happiest staff in the service." From left: Bill Ellis (accountant), Rex Hall, Beverley Woods, Mr. Chris Watson (manager), Gavan Haire, Elaine Hobby, Keiran Beare, Jan Ciechowicz, Susan Brooke, Ron Wynd. On leave when this photograph was taken: Margaret Green, Noel Fisher, Marshall Day.

STAFF REPORTS ON THE COMPUTER

Over recent months, staff report records have been gradually transferred to magnetic tape for computer processing.

Progress discussed with Staff Superintendent, Mr. Paul Costelloe, the reason for the transfer, and its future implications.

Mr. Costelloe explained that the new system had been adopted to eliminate the exacting, repetitive and time-consuming process of recording the assessments of the reports manually, a task previously carried out by an officer of the Staff Department; and, as a corollary, to provide speedier access to the detailed information required about an officer being considered for promotion.

Before considering applications for vacant positions, it is necessary to prepare what is referred to as a work-sheet for each applicant. On the work-sheet is recorded the name of the applicant, the date he joined the service, his existing grading, present posting, his last promotion, the positions he has applied for, and his personal report assessments for the previous five years.

This work-sheet is subsequently used in conjunction with the reports themselves, in selecting officers for promotion.

As you can imagine, compiling these sheets manually has been an arduous task in itself, and it has involved up to five man-days for an average list of vacancies.

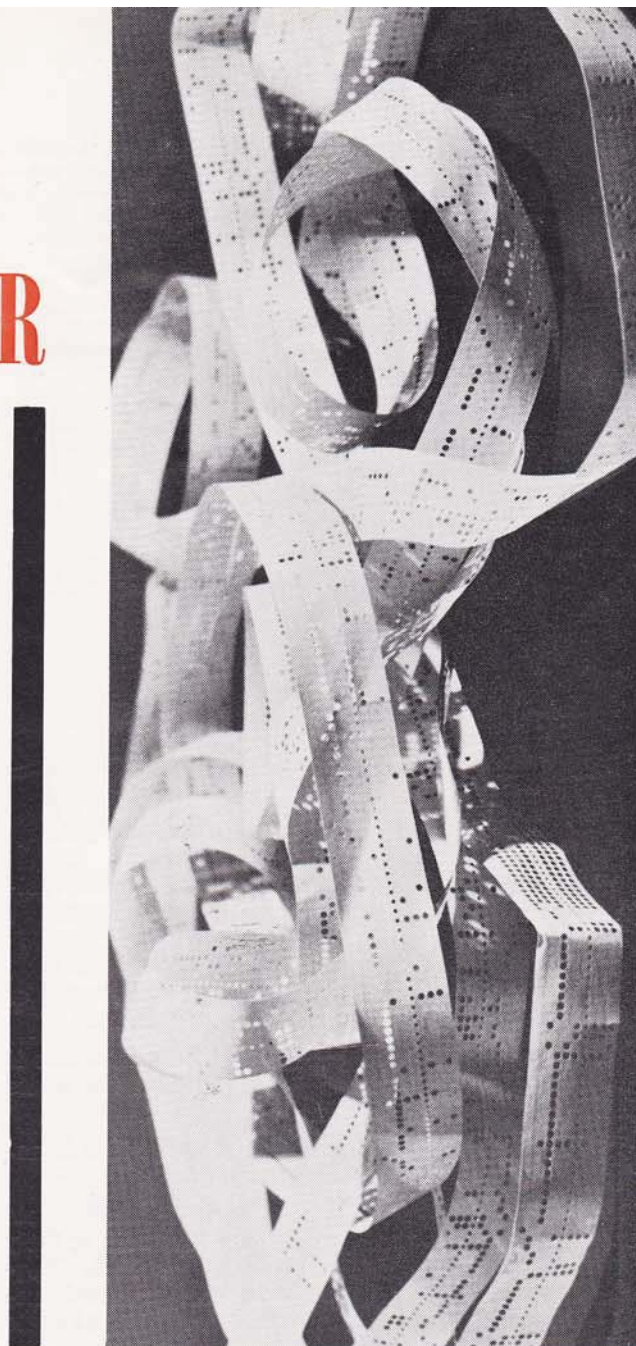
Now the computer can furnish the required information in a fraction of the time previously needed.

The reasons for transferring staff records to the computer are therefore the common-sense ones of saving time and eliminating repetitive work.

What of the implications? Is there any danger, now, that junior officers, preparing in-put for the computer, will have access to confidential material contained in staff reports?

Mr. Costelloe told us that there is no such danger whatever. The original paper tape is prepared by the same officer who previously compiled the manual record. Furthermore, when the programme is being run through the computer, the same officer from staff department supervises the operation and immediately takes away the required information to his department where it is kept under lock and key. The magnetic tape itself is also kept under staff department control.

Is there a danger that appointments to advertised positions will now be made by machinery? Is the computer selecting people?



Again Mr. Costelloe gave us an assurance that the recording of staff reports on the computer has made no difference at all to the method of selecting officers for promotion. All that has happened is the basic information is more readily available to the executive officers who make the decisions, and this is the same information which was previously compiled by hand.

Mr. Costelloe emphasised that the basic information is only complementary to the complete reports which have previously been scrutinised in detail for consistency.

He added that no officer is ever judged by one bad report, and that an applicant's qualifications are viewed in the light of a series of reports from both managers and inspectors.

[illegible]

But gradually the more efficient companies realised that this system of making a product, advertising it and sending salesmen to contact prospective buyers, was satisfactory only to the

sible policy for producers of goods, but that you cannot see its relevance to banking.

You may take that line of thought a little further and say: "in any case it is obvious what our customers want; a convenient location; adequate staff so that they are not kept waiting; safety for their savings; interest on their money. It's simple. Who needs research or marketing?"

Thinking on such lines is seller-oriented, and not buyer-oriented. Consider this example: For many years banks were *selling* the idea of thrifty saving in order to afford new cars or appliances, while customers were *buying* the satisfaction of immediate ownership and were willing to pay for it through time payment plans from other lenders or finance agencies.

Instead of deploring the improvidence of those people who paid a high price for immediate satisfaction, banks which had adopted the marketing concept went after a share of this business for themselves.

Our own bank is doing so now through personal

win as big a share as possible of the total demand. This is a stimulation of selective demand.

In a service industry, quite obviously one vital factor governing any bank's selective demand is the quality of the service it offers.

In the case of our own bank, by what standards would a customer evaluate service?

Efficiency? Yes. Speed? Probably. Courtesy? Without any doubt, because the basic ingredient of service is courtesy. What dough is to bread, courtesy is to service.

Courtesy is not difficult and need not be time consuming, but lack of it can ruin the most brilliantly conceived marketing strategy.

At the teller's box or the side counter, basic courtesy is expressed by a smile and a "good morning" as the customer approaches; and another smile and a "thank you" when his transaction is completed.

Every customer likes the sound of his own name. In a business like ours where customers are so numerous, it is not to be expected that a teller

MARKET-PLACE

loans, and the signs are that personal loans, tailored as closely as practicable to the customer's needs, will become increasingly important to the bank's prosperity.

But a bank does not necessarily win a potential customer's business because it appreciates his wants and is able and willing to satisfy them.

Here we have to distinguish between *primary demand* and *selective demand*.

The primary demand for a product or service is the total industry demand: the selective demand refers to the preference for a particular brand or organisation.

Both primary and selective demand can be stimulated. As an example, consider the combined advertising of the private banks in Australia, under the common banner "Free Enterprise Banks", which is aimed, amongst other targets, at stimulating a demand for the services the trading banks can offer. This is a stimulation of primary demand. Each of those banks concurrently endeavours to

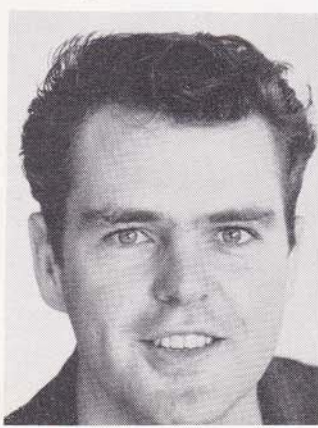
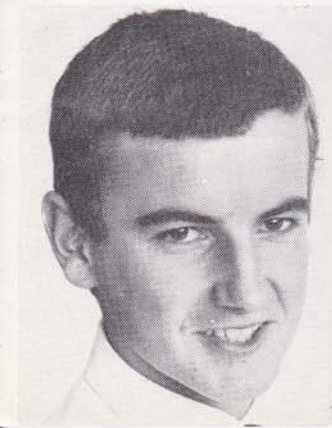
knows every customer by name as he approaches. But the teller almost certainly knows the customer's name by the time the transaction is completed, and the parting "thank you" gains greatly in effect if it becomes "thank you, Mr. Jones."

A good case for courtesy could be made out on ethical grounds alone. If a smile contributes to the sum of human happiness, why should any one of us refrain from adding to that sum?

But when each of us is so obviously in the market-place, when each of us has a role to play in satisfying customers' needs and wants, courtesy becomes a matter of common sense. And it is catching.

Tail piece: Smile and conserve your energy — it requires the use of about 36 muscles to smile and of 97 to frown. So frown and work overtime, or smile and shorten the working day.

... but ... a frown ... requires 97





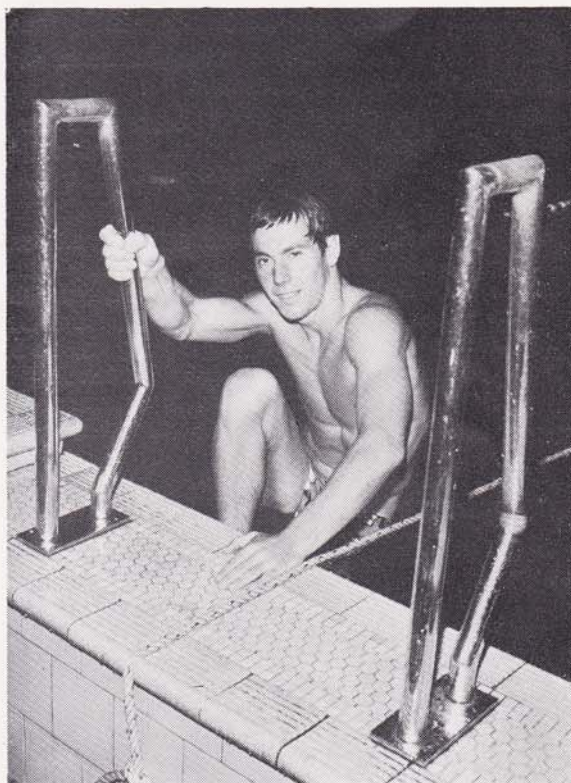
CAMERA

NEWSREEL

Rain could not dampen the happiness of Lavina Higgins (left) when she was crowned Miss Healesville at the carnival which concluded the appeal for Healesville Hospital. Lavina, a teller at Elizabeth Street, raised a record \$3706 for the appeal, twice as much as the runner-up. She gives the credit to her band of helpers who included Mr. J. J. Lamond, manager of our Healesville branch and his senior clerk, Peter Beaumont; John Hay, teller at Yarra Glen and his sister Carol; and her "Melbourne manager" Mr. Peter Jackson, officer-in-charge of new accounts Elizabeth Street. They in turn say that Lavina's infinite capacity for hard work won the day.



Snapped at the Victorian Inter-Banks' Swimming Carnival, won by our team, were (above) Sue Cox of Camberwell South and Ian Wood (right) of Oak Park. Sue and Ian were chosen in the combined Victorian team to contest the national inter-banks' title in Brisbane.





"O blest retirement!" (to quote from Oliver Goldsmith) may have been the thought in Mr. Wal Simpson's mind (below) as he exchanged smiles with his wife at his farewell function in Morwell. On Mr. Simpson's left are Mr. and Mrs. George Dickenson, and on his right, his daughter Mrs. Pat Quin.



Walking along the second floor corridor at Head Office can be a rather disquieting experience, especially on the morning after a big night. Relievers heading for staff department have been known to swear off the grog for life until they are assured that they are not seeing double. Cause of the confusion are the two sets of twins working on the second floor (above). To the well-known Fraser sisters, Joan and Betty, have been added the Taylor twins, Nancy and Beverley, who joined the bank this year. Shown here, from left are (we think) Joan (Staff Superintendent's Department), Nancy (Chief Inspector's Department), Beverley (Publicity Department) and Betty (Telephonist).



All the Ballarat managers went along to Mr. Jim Sharkie's retirement function (right) to wish him well. Pictured from left are Mr. Michael Burke (Wendouree), Mr. Ira Craine (327 Sturt St.), Mr. and Mrs. Sharkie, the Chief Inspector Mr. D. N. P. Kelly, Mr. Jack Gribble (asst. manager Ballarat) and Mr. Fred Studd (Ballarat East.).





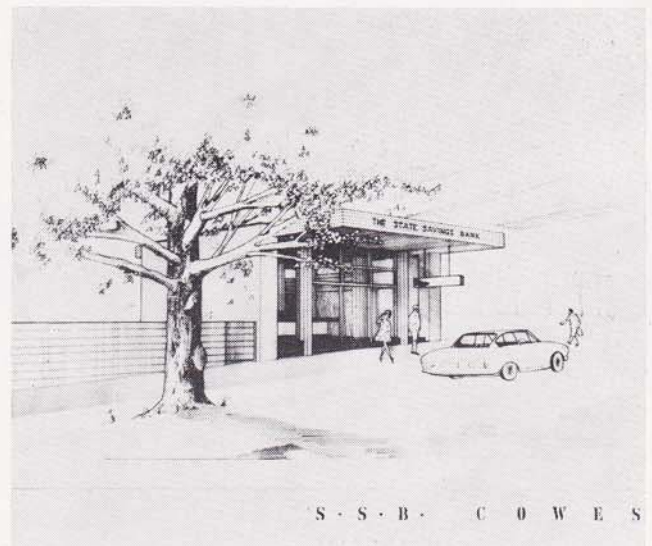
LEONGATHA

This is our new look

During the past twelve months, tenders have been let for major works to some 50 of our branches.

New premises, rebuilt premises, operations on old premises to allow them to present a new face to the world, and new residences to make life more comfortable for managers, have kept our building department fully occupied.

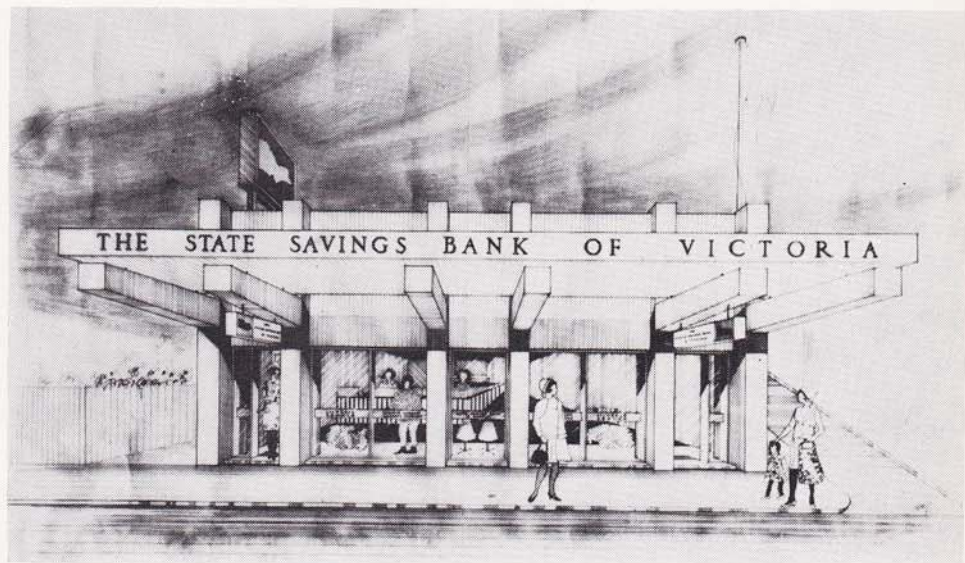
A few of the branches included in this \$3 million dollar project, in their before and after guise, are shown on these pages.



COWES



LILYDALE



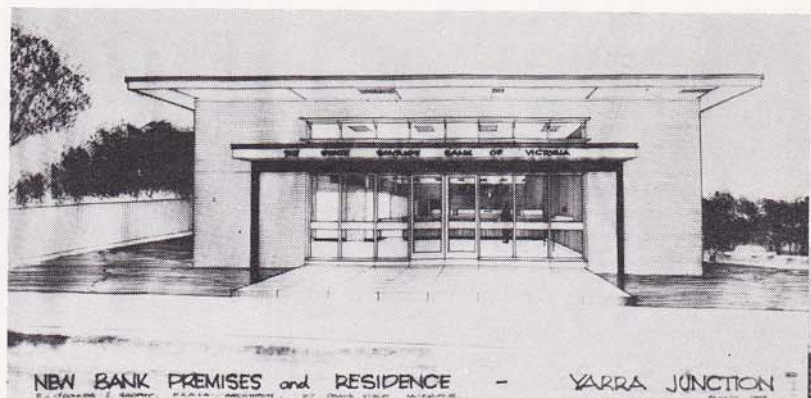
PROGRESS IN PREMISES

LEONGATHA: This sturdy old building, typical of the architecture of the early part of this century, is developing a gayer, Spanish look during its present facelift. Large arched windows allow the maximum of natural light to the banking chamber and a sloping verandah will give protection from sun and rain.

COWES: The expanding popularity of this seaside resort has influenced the Bank to build a home of its own to replace the tiny rented shop that has served as our branch since we opened in Cowes in 1960.

LILYDALE: A new manager's residence at the rear of the old wooden building which has housed our branch since 1912 was the first stage in the rebuilding operations which will culminate in the attractive concrete block building pictured here for completion in May.

YARRA JUNCTION: This oil-heated blueclinker brick building will soon replace the old former post office premises which have served as our branch since opening in Yarra Junction in 1962.



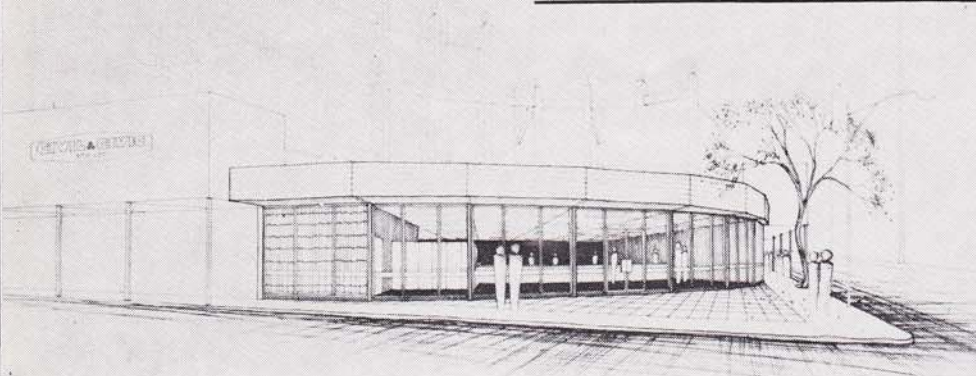
YARRA JUNCTION

ARCHITECTS: The Chief Architect; State Savings Bank.

PROJECT ARCHITECTS: Leongatha; Best Overend. Yarra Junction: P. J. O'Connor and Brophy.

STAFF ARCHITECTS: Cowes; J. McCorrison. Lilydale: D. Caporn.

When Is A Bank Not A Bank ?



When it's a construction site.

Late this year workmen will begin to demolish the existing M.L.C. premises to make way for its dramatic new building. Late in the demolition process our 315 Collins Street branch will also vanish under the wrecker's hammer.

By the time this happens, however, the contractors will have built us the attractive, glass walled building left, in the prestige position right on the corner of Elizabeth and Collins Street, where the staff of 315 will carry on while the construction continues behind them. As every building should have a name, we feel this one should be called "Holford House".

When the new M.L.C. is eventually completed the branch will have new, spacious, ground floor premises, in practically the same position it occupies now.

COLUMN

OF



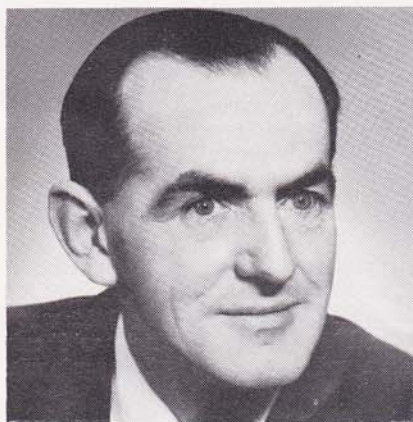
FIGURES

More Honours

For Lionel

No, not for Lionel Rose — for Lionel the Rosarian. Agency examiner, MR. LIONEL LAWRENCE (above right), who has dominated the ranks of rose growers in Victoria for many years, has now received the highest award available to a rosarian in Australasia. That is the T. A. Stewart memorial award which is granted annually to commemorate the great work done by the late Mr. T. A. Stewart, who was editor for 19 years of the Australian Rose Annual.

Lionel has occupied the editor's post for the past five years and maintains a very high standard of quality and coverage in that important publication. Four



● LIONEL LAWRENCE

times a winner of the Best Rose in the N.R.S.V. Show, Lionel has a magnificent rose garden of over 300 plants, which have supplied countless blooms for the three rose displays held at Elizabeth Street branch.

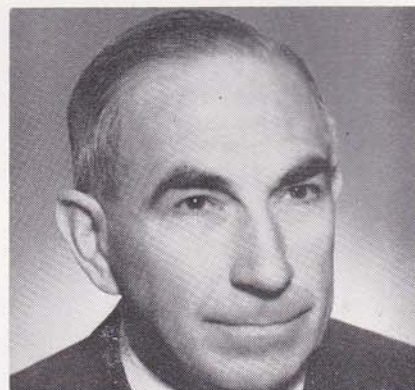
And to think we can't find time to prune our three humble rose bushes!



"One of life's disappointments, sir, is learning that the man who writes the bank's ads is not the man who makes the loans"

Well Bowled

Two of our branch managers, Mr. Tommy Meuleman (Fairfield) and Mr. Dave Murray (Doncaster East), went about as close as you can get to success



● TOM MEULEMAN



● DAVE MURRAY

in this year's R.V.B.A. Metropolitan Championships.

Tommy and his partner were beaten by one shot in the final of the Reserve Pairs, and Dave's team lost by only two points in the Reserve Fours. While the taste of victory would have been even sweeter, neither is complaining about the thrill of reaching the finals in such large and talented fields.

Both these men, by the way, serve their clubs off the green as well as on. Tommy is assistant secretary and electric light secretary at McKinnon, Dave has been treasurer of East Ivanhoe for 12 years.

Dramatic **Rescue**

There does not seem to be any limit to the variety of ways in which members of our staff "do their bit" in com-



● RAY CHRISTENSEN

munity service. For example, our Cowes manager, Mr. Ray Christensen is a volunteer ambulanceman.

As such, he was recently involved in the dramatic rescue of three sailors whose joy flight brought them within the shadow of death. The sailors tried to land their hired craft on the airstrip at the Phillip Island car-racing track, but the plane skidded in grass for 500 yards before bursting through a wire-mesh fence and gliding half a mile out to sea where it sank in 10 feet of water.

The sailors struggled to shore semi-conscious, shocked, exhausted and badly cut by rocks. It took nearly an hour for Ray and his co-ambulance man, Mr. Kevin Price, a local farmer, to haul the sailors up the jagged cliff face.

Academic-Wise

The Bank has renewed its sponsorship of the television programme, IT'S ACADEMIC. In its debut last year, IT'S ACADEMIC had an average viewing audience of 397,000, which put it well into the top 10 programmes in Victoria. This success induced HSV7 to transfer the show this year to the peak viewing time of 7.30 on Sunday nights, and to extend the season to 10 months of the year. As a result 81 schools, compared to last year's 39, are taking part in the elimination rounds.

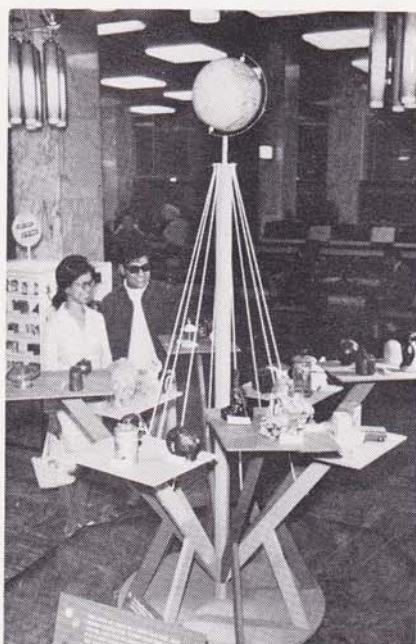
The success of IT'S ACADEMIC has also induced television stations in other States to screen similar programmes.

If you like fast-moving entertainment spiced with competition, you should enjoy IT'S ACADEMIC.

Money-Box **Collection**

The Bank has acquired a collection of money-boxes from Mrs. Elsa Moss, of Parkdale. Comprising over 500 pieces from 56 countries, it is believed to be the largest in Victoria.

Fauna seems to be the universally favourite subject for money-boxes. This collection includes boxes in the shape of cats, dogs, elephants, horses, kangaroos, koalas, lions, penguins, owls, rabbits, seals, squirrels, chipmunks, ducks,



beavers, crocodiles as well as many varieties of the piggy-bank.

The boxes range from the whimsical (a cussin' box) to the coy (baby's nest egg); from the elaborate (coin-flicking mechanism) to the simple (an unadorned plastic receptacle); from the obvious (treasure chests in many shapes) to the puzzling (a barber's chair); from the ancient (old lady in a shoe) to the modern (a flying saucer).

The collection was exhibited first at Elizabeth Street and is now available in part or whole for branch displays.

Discipline **The Key**

ALAN CLARK, who is coaching the Bank's football team this year, believes that discipline is the key to a successful season.

Alan has succeeded Tony Bull, who is coaching Melbourne's Under 19 team.

Alan has had plenty of experience himself of playing under tough coaches, and it won't be his fault if our team shows any lack of determination.

Alan, now 28 and accountant at Nuna-wading, began his football career with Nagambie as a lad of 17. He played 110 games for Nagambie, won his club's fairest and best award in 1962, and represented the combined Goulburn Valley League three years in a row.

Thereafter he had two years as captain-coach of Caulfield Amateurs in the South Suburban League, during which he won the League's fairest and best award.

Back to the Goulburn Valley League in 1967, this time with Stanhope, he won that League's fairest and best.

Obviously Alan has the skill and knowledge to impart. We wish him and his players a successful season.





ABOVE: Happy smiles from Mr. and Mrs. John Baynes as they pose for the photographer outside the entrance to the Botanical Gardens following their wedding at St. Thomas Aquinas Church, South Yarra. Both the groom and the bride are members of staff, John in the Premises Department and Marea, nee McCarthy, at South Melbourne branch.

BELOW: The traditional cake-cutting ceremony at the wedding reception of Mr. and Mrs. John Tyler. They were married at the Church of England, Ormond. Mrs. Tyler, formerly Yvonne Jennings, is on the Oakleigh branch staff.



ABOVE: Mr. and Mrs. Christopher Sykes sign the register following their marriage at St. Silas' Church of England, Gembrook. Mrs. Sykes, formerly Rhonda Ritchie, works at Belgrave branch. A talented seamstress, she designed and made all her trousseau as well as all the gowns of the bridal group.

Wedding Belles



ABOVE: Graeme Caffyn and his bride, nee Wendy Davies, about to cut their beautiful cake. Their wedding was held at St. John's Presbyterian Church, Essendon. Graeme is a member of the Chief Inspector's staff.

ABOVE RIGHT: Mr. and Mrs. Ron Hansen after leaving St. Stephen's Church, North Williamstown. Mrs. Hansen, formerly Shirley Croft, became well known during her years on the relieving staff. Shirley is now at Warrnambool branch.

RIGHT: The grounds of St. John's, Heidelberg, were the setting for this photograph of Mr. and Mrs. David Lindgren. Mrs. Lindgren, nee Therese Martin, is on the Montmorency branch staff.



Bursaries With A Beat

Never before had the sedate corridors of Head Office echoed with sounds like this — the pulsating rhythm of electric guitars and drums backing a pop singer in foot-tapping numbers from the Top 40; and, in quieter mood, providing accompaniment for the ballad singing of a light baritone.

The "concert hall" was the Head Office cafeteria specially decorated for the occasion; the function a late afternoon social gathering for the recipients of this year's Bank bursaries.

The main purpose of the function was to present the bursars with their cheques. This is an annual event, but in previous years the entertainment has taken the form of short films.

It was thought that the students, many of them accompanied by their parents, might prefer live entertainment. It was no problem to obtain talent from the many first-class artists on the Bank's staff.

Three stars of I.M.T. readily offered their services: pop singer Merv Benton (Special Savings) who made this occasion his come-back after two and half years in retirement due to throat trouble; ballad singer Max Bleach (Branch Mechanization); and John Cosgrove (45 Swanston Street) who is the leader of the very popular group, The Fendermen.

The only complaint about the entertainment these top-line artists provided, was that it was too short. They really did put on a great show, enjoyed as much by the parents as the youngsters.

The appreciative audience also included Mr. W. L. Moss, Chairman of the Board of Bursary Trustees and a Commissioner of the Bank; Mr. T. E. Hall, the General Manager; and Mr. D. N. P. Kelly, Chief Inspector.

After the show, Mr. Moss presented the bursary cheques, and then the guests enjoyed an excellent afternoon tea prepared by the cafeteria staff.



MERV BENTON



MAX BLEACH

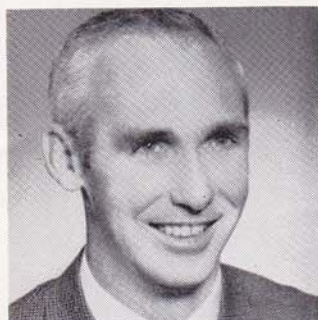


THE FENDERMEN LED BY JOHN COSGROVE.



MR. W. L. MOSS AND SOME OF THE BURSARS.

OUR NEWLY APPOINTED MANAGERS



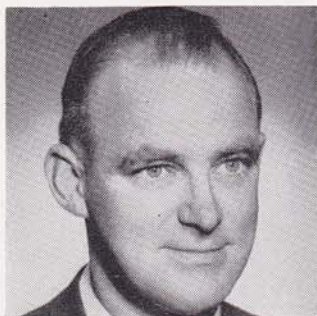
**A. G. Faul,
HEATHCOTE.**

Both Graeme and his wife come from the country and are very pleased to be returning to it. They have four children, and Graeme has devoted many hours officiating at the Ringwood branch of the Little Athletics League where his eight-year-old daughter has been a star performer.



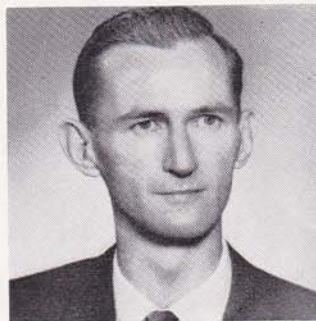
**L. G. Whitfort,
VIOLET TOWN.**

Lindsay is a busy man. He plays golf and tennis, and he water-skis. The boat he skis behind he may well have built, because boat building and woodwork are his hobbies. Apex is his main community service. He and his wife, Anne, have a perfectly balanced family, sons 9 and 10, daughters 4 and 7.



**P. R. Boucher,
ROMSEY.**

Like most parents with young children — they have three girls aged 12 to 4 — the Bouchers find much of their spare time centres round the children's activities and their school committees. Ron, however, enjoys an occasional day's fishing. He's very interested in music and is building up a record collection.



**L. D. Furey,
RELIEVING MANAGER.**

Although most of Laurie's banking career has been spent in northern suburbs branches, he comes from Red Cliffs, where his family still lives. Laurie says his sporting activity is limited to an occasional game of tennis, and that he is an avid reader. He and his wife have two small boys.



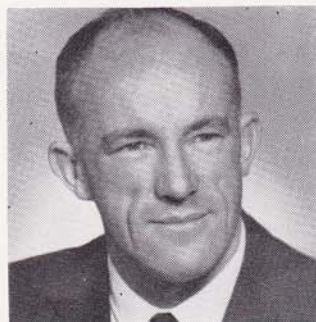
**R. J. Lumsden,
TIMBOON.**

Sporting interests figure largely in the life of the Lumsden family. Ron and his wife are both anglers, Mrs. Lumsden being the keenest, and they are both about to take up golf. The whole family, including the three children, are keen tennis players and play competitively. Ron is also active in the Scout Movement.



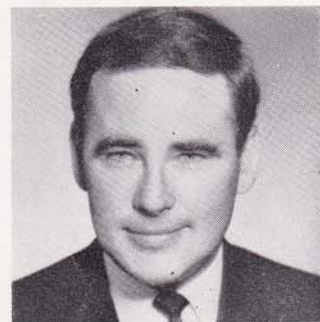
**L. A. Forster,
EDENHOPE.**

By a coincidence, the clerical assistant at Laurie's new branch, the charming Lorraine, is also named Forster, but they are not related. Laurie and his wife, who have two small girls, met when they worked together at General Motors Sub-branch. She was the former Sylvia Goodwin. Laurie is an enthusiastic sportsman without, he says, being very proficient.



**H. A. Walker,
RELIEVING MANAGER.**

Alan comes from Bacchus Marsh, where his family still lives, and enjoys nothing better than a country trip. A bachelor, he apparently likes the life of a reliever, as this is his third term as a stirabout. He is very keen on most forms of sport, particularly bowls, squash, surfing and golf.



**D. T. Petty,
RELIEVING MANAGER.**

Fishing seems to rate pretty highly among the interests of this month's managers. David is one of the "Hastings team" of Bank fishermen, who claim to be able to find shoals of whiting when no one else can get a nibble. David and his wife have three children.