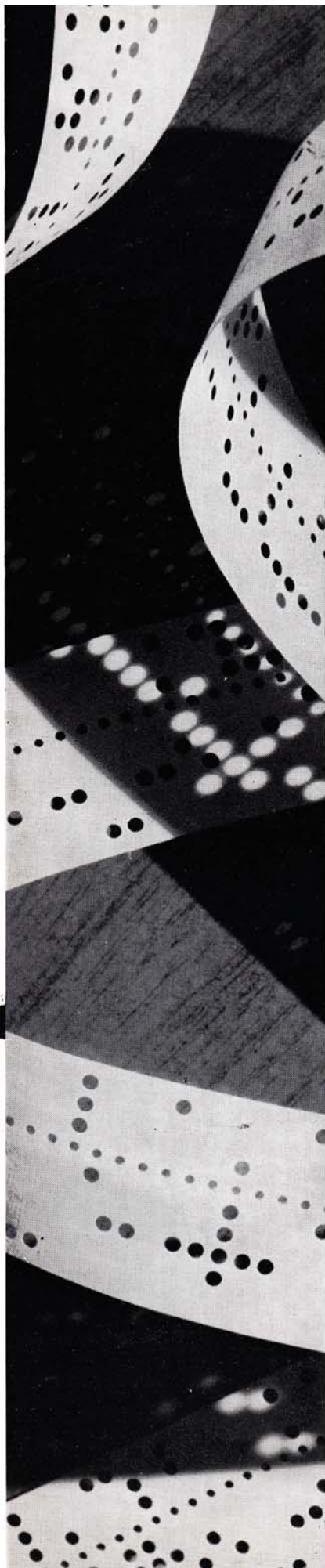


progress



THE STAFF MAGAZINE
OF THE STATE SAVINGS
BANK OF VICTORIA

august 1965
NUMBER 10

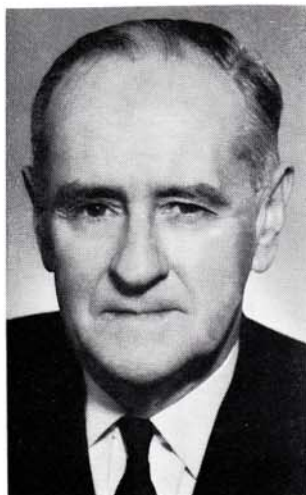


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The Mechanization Men



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Supervisor, Data Processing
Centre.



MR R. R. STRANG
Manager, Planning Section



The leading article in this issue (see pages 4 and 5) describes the system of centralized savings bank accounting which our Bank pioneered in Australia in October, 1960. It was six years before then, however, that we took our first tentative steps into the unknown land of data processing.

Mr Phil Burke, B.Com., who is now manager of the Mechanization Department, was O/C Credit Foncier accounts in 1954 when the then General Manager, Mr. N. R. Williams, returned from an overseas tour of investigation. Mr Williams came home impressed with what he had seen of the operation of punched card machines in American banks. He considered that our extensive Credit Foncier business might be the logical place to use these machines. He asked Mr Burke and Mr Ron Cummins (now Assistant Chief Accountant) to go to IBM headquarters in Sydney to investigate the practical application of a punched card system to the C.F. field.

Their investigations satisfied them that the Bank could and should take this first step towards data processing. Subsequently, recommendations of Mr Burke were accepted and he was sent to Sydney for a training course at IBM's education centre. He was then asked to recruit officers with an aptitude for this new work; desirable qualities being ability to think clearly and logically, the capacity to pursue problems to their solution and no fear of hard work.

The first recruit selected in 1956 was Mr Wally Cannington, Dip.Com., who was then working in the Chief Accountant's Department, and is now supervisor of the Data Processing Centre.

Later in 1956 it became evident that more men would have to be trained to implement the Bank's mechanization programme.

Mr Ross Strang, B.Com., B.A., who was then in the Chief Accountant's Department and who is now the manager of the D.P. Centre planning section, was brought into the team.

As well as doing IBM training courses these officers undertook a two-year course at R.M.I.T. on computer theory and have been intimately associated with the Bank's subsequent progression from punched cards to computer operation.

Mr Strang was asked to investigate the possibilities of extending the punched card system to branch operations, and as a result he wrote a procedure manual for the centralization of 45 Swanston Street, and this was successfully achieved in October, 1960. Later in 1960, he went to the U.S.A. to investigate the processing of savings bank transactions.

To keep abreast of developments in this exciting field, the three men mentioned — and many who have later joined the staff — have done a continuous series of IBM training courses; indeed almost all of the staff of the D.P. Centre attend these schools from time to time.

In their spare time, these data processing men have varied interests. Phil Burke likes nothing better than to catch a fish; Wally Cannington can often be found tinkering with motor car engines; while Ross Strang's favourite pastimes are swimming and hiking.

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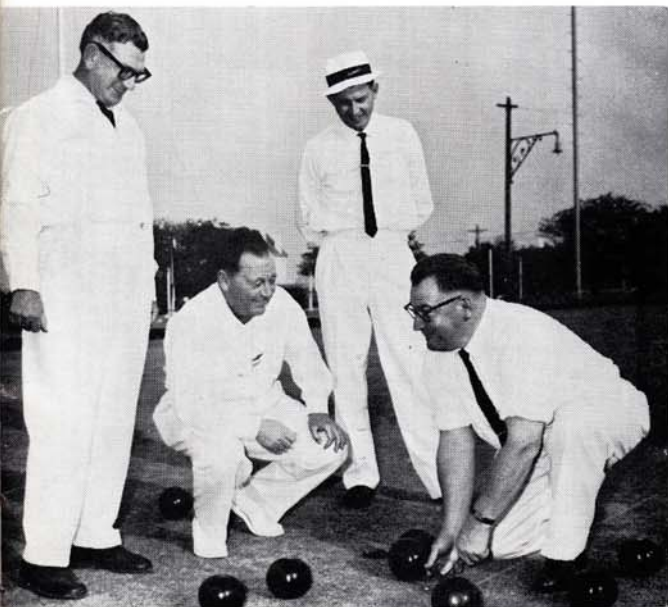
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CAMERA newsreel



These happy people are just a few of the many friends of Mr Vern Gardiner who gathered to farewell him on the occasion of his retirement. So large was the crowd at the ceremony, that our photograph had to be taken in the corridor outside. Surrounding Vern (from L. to R.) are Lynne Harrop and Jack Williamson of Clayton, Mr Ossie Hudgson of Central, Margaret Fitzpatrick, Clayton, Mr Alf Robson, Bentleigh, and Barbara Tippet, Clayton.

"Meet Miss Money" was the appropriate title of this picture when it appeared in the local newspaper. How appropriate? The charming staff member explaining the decimal currency display at our Preston East, 673 Plenty Road, branch is Miss Marion Money. (Leader Budget photo.)



At the Interstate Banks' Bowling Competition in Sydney over the June holiday week-end our team, Messrs. George Hardham, Arthur Butler, Max Main and Fred Smith, were entertained by the Rural Bank. They found them perfect hosts—except in one regard—they beat us 22-20. In this picture George Hardham and Max Main (extreme left and right) are shown measuring a close one with their Rural opponents.



Geelong, Moorabool Street, manager Mr L. F. Le Get and Miss Jill Dixon look on as Neil Clements explains the origins of some early Australian coins on display at the branch. Neil is a teller at the Geelong branch and a member of the Geelong Numismatic Society which staged the display.

BRANCHES WITHOUT LEDGERS

In the past decade savings bank accounting has progressed with astonishing speed from pen and ink posting through punched cards to computer processing.

The most remarkable feature of this progression is that many branch banks have been freed from internal posting of transactions. They have become banks without ledgers, and all their accounting is done at what is called a data processing centre.

In Australia, our Bank pioneered this centralized posting on October 29th, 1960. On that day 45 Swanston Street was converted to a punched card system of accounting. Instead of being inscribed in ledgers, the record of depositors' accounts was maintained on cards punched at the D.P. Centre at head office. Each time an account was operated upon, a new card was punched to show the current state of that account.

This centralized system, begun in an experimental vein, proved so successful that seven city and suburban branches were attached to the D.P. Centre by September, 1962.

During this period the communication link between the centralized branches and the D.P. Centre was a direct telephone line. Branch staff used this line to obtain ledger information, other than that contained on printed lists, from the file room at Head Office.

This system worked well, but obviously it was subject to improvement—and that improvement was made possible in September, 1962, when we became the first bank in Australia to install a computer. The actual installation was, of course, preceded by many months of planning and programme writing.

FROM BRANCH TO COMPUTER

Centralized branches prepare what is called "input" for the D.P. Centre, either in the form of batched vouchers which are listed and balanced, or paper tape which is punched simultaneously by the teller's machine as it makes the pass-book entries. This "input" is forwarded to the D.P. Centre each day. Many bulk without-pass-book entries, such as child endowment and bond interest, originate in the D.P. Centre.

The input material received from branches has to undergo further processing before it is fed to the computer. Voucher entries are translated into punched cards which are then verified—in other words, checked for accuracy. The information received on paper tape is decoded by a paper-tape reader which is part of the computer system. The paper-tape reader can interpret about 10 transactions a second. A disk storage device has been added to our computer system to automate further this section of the work (see *Progress*, February, 1965.).

Entries received from branches in voucher form are returned within 24 hours; the more automatic paper tape entries result in overnight service. The main processing (or posting) of transactions is carried out each evening by the night staff.

BRANCH RECORDS

The principal records sent from the D.P. Centre to centralized branches each morning are the enquiry list, daily ledger, and without-pass-book cards. These are either taken to the branches by a courier from Head Office, or collected at the centre by branch staff.

The enquiry list records the balance of each account, current interest and the date of the last ledger entry. This list, printed at a speed of around 1,500 accounts per minute, is used at branches for all quick references and the checking of pass-book balances.

The daily ledger contains a detailed record of each transaction for the day. To simplify the checking of accounts, entries requiring further branch attention are indicated by code symbols, such as "C", which indicates that the pass-book and ledger balances differ by an amount not accounted for by without-pass-book entries.

The blue and white without-pass-book cards show details of the W.B. entry and the total to date. These transactions are

"remembered" by the computer until they are entered in the pass-book at which stage the cards are handed to the depositor.

COMPUTER OPERATION

All centralized ledger accounts are stored on $\frac{1}{4}$ " wide magnetic tape at a density of about seven accounts to the inch. So compact is this method that 70,000 Elizabeth Street accounts are stored on one reel of magnetic tape, $10\frac{1}{2}$ " in diameter.

Marvellously efficient though it is, the computer has no "brains" of its own. It can do only what it is instructed to do. These instructions are conveyed to it by what are called "programmes" designed by the Planning Section staff of the Mechanization Department.

While it is posting the branch transactions the computer also makes interest calculations and balances the ledger accounts. Interest is calculated for a year in advance on June 1st, and any necessary adjustments are made if and when an account is operated on. The computer takes in its stride the calculation of adjusted interest on all "T" amounts (e.g., N.S.G.), inter-branch transfers and first and last day of the month transactions.

The balancing of ledgers—such a lengthy task when done manually—is a routine procedure for the computer which in fact strikes a "slicker" balance daily during the normal processing of transactions.

Anybody who worked in Elizabeth Street in pre-centralized days will appreciate what it means to have a full day's transactions posted in less than an hour, and to be spared all interest calculations and balance work.

JUNE INTEREST

The many repetitive jobs inevitably attached to savings bank accounting are ideally suited to computer operation. The processing of June interest does, however, create an unavoidable work load peak at the D.P. Centre. Expert supervision is needed to gain the maximum output from this costly equipment, and at June interest time it is necessary to hire time on computers owned by other organisations to ensure that all interest is added, accounts balanced and W.B. cards prepared and sorted in time for the onslaught on branches by eager interest seekers.

One annual task which branch staff find tedious is the classification of balances. In the time it would take an efficient officer to classify 50 balances, the computer can classify 10,000, print them out and add them up correct to the penny.

DECIMAL CURRENCY

Obviously all the programmes now used by our computer are in £.s.d. and will require conversion for "C" day. The many man-weeks of work involved demand an early start, and in fact some of the planning is already in hand. Balances of all our accounts must be converted to decimals according to the Banking and Accounting table prescribed by Federal law, and a programme to accomplish this for centralized branches is now being written.

PRESENT OPERATIONS

The D.P. Centre processes the ledger work for 22 centralized branches. This involves 290,000 accounts, balances of £64 million, and some $2\frac{1}{2}$ million transactions annually, and makes up about 19% of the Bank's savings account business.

The method used to process the centralized accounts is still the most advanced system of savings bank accounting in Australia. Nevertheless, the experience gained in three years has inevitably suggested improvements that can be made. Shortly after "C" day these improvements will be incorporated in "Version 2" programmes. Any suggestions from the staff of centralized branches will be welcomed. They should be submitted through branch managers or district inspectors.



Bentleigh Manager, Mr A. Robson, exchanges vouchers for completed computer processing with John Ponsford, D.P.C. courier.



Above: Night staff officer Graeme Thomas loads paper tape in the high speed Paper Tape Reader.

Left: Transactions are converted from vouchers to punched cards in the Key punch/Verify Section of the D.P.C.



Far left: 70,000 Elizabeth Street ledger accounts are contained on this magnetic tape reel held by tape librarian Carol Boocock.



Left: Punched paper tape is removed from a teller's machine by Elizabeth Street teller, Barbara Livingstone.

How to handle Women

We were leafing through a recent copy of the Bank of America's house journal when we came across a reference to a brochure, published by the Research Institute of America, with the irresistible title, "How to Handle Women".

Now this is an art we have been trying to acquire ever since our elder sisters used to short change us when it came to dividing up a bag of lollies.

Naturally, therefore, we wrote to America for a copy of the brochure, which we have studied diligently. We still do not expect to get more frequent leave passes from our wife, or to be able to ignore the blandishments of our daughters; but we pass on some extracts from the brochure in the not over strong hope that branch managers and other supervisors of the 1,000 ladies on the staff will understand them a little better.

If we can believe the preamble to the brochure, the information it contains was provided by women themselves. Whether that makes the information authentic or whether some of it was given tongue-in-cheek, we leave to your judgment.

PHYSICAL RESOURCES

In a not very original comment, the brochure states that "the facts of nature can't be changed".

"Women aren't as strong, or as muscular, or as big as men. The average woman's physical strength is about half that of the average man's. Even a large woman will not be as powerful as a smaller man. Her muscles are long and slim, while a man's muscles are made for heavier work.

"Woman's bone structure is such that her greatest strength is in the thigh and pelvic regions to help her carry out her primary job of bearing children. Her internal structure is unsuitable for long periods of standing. She can't take extended pressure or long, unbroken periods of constant activity."

CRITICISING WOMEN

Personally, we have never yet met a man or a woman who could take criticism with equanimity, but we have long suspected that women are a little more sensitive than men. On this subject, the brochure claims:

"Women 'take things personally'. One psychologist gives this example. Ask a man 'Where did you buy this steak?' and he'll answer: 'At Green's Meat Market'. Ask his wife the same question, and she'll answer: 'Why? What's wrong with it?'.

"In the business world, such reactions are due partly to the fact that women are on the defensive. It's not only the feeling that as a group they have to prove themselves, but even more important, it's *that a woman tends to see almost everything in terms of herself.*

"For example, when you are discussing her work, a woman is more likely to think you are discussing *her*. It's a rare woman who realises that you can consider her work separate and distinct from her as a person. Of course, you can't protect your woman employees from every slight, real or imaginary. But because they are so sensitive, it's even more important in dealing with them than with men to follow the well established rules of criticism-and-praise:

"Criticism should always be closely linked with encouragement and appreciation.

"Never take a woman for granted. Your failure to comment favourably is likely to be interpreted as disapproval.

"Women expect praise in greater quantities than men do."

This last assertion was hotly denied by the girls in our office.

"Women possess depths of intuition denied to men."



"In any group of women, there is a pace-setter."



LOGIC

The women claim that they *do* possess depths of intuition denied to men, and this we learned long ago. On the rare occasions we take our wife to the races she wins money because she just "feels" that Beetlebomb will run a place, and we go home broke because we follow the form.

The brochure claims that women are sometimes a jump ahead of men's thinking because they are extra sensitive to other human beings, and more interested in people than in things. They must be more sensitive to horses, too.

The women who compiled this brochure do admit that women like to gossip. They add that, if the work they are doing permits it, they should be given frequent opportunities to talk together. "There is considerable statistical evidence" the girls say, "that women work better and produce more if they can socialise".

In any group of women, the brochure claims, there is a "pace-setter". "The first piece of information you want about a group of women employees is: Who amongst them is the 'pace-setter'?"

"Once you have that information, you're in a position to influence the group. Whether it's a question of introducing new procedures, setting new standards, improving discipline—make sure you get her support. **But be sure to address yourself to everybody in the group as well as the 'pace-setter'.** Use her to back you up, but don't forget that all of the women are concerned with your attitude towards them as individuals."

TYPES OF WOMEN

The brochure has some definite advice—repeated here without responsibility—on ways to handle "types" of women. Of the career-woman, not particularly interested in marriage, it says: "Don't be deceived by her show of hard-headed independence. She may know how good she is, but your words (of praise) will give her more pleasure than she's willing to admit. When she makes errors (which sometimes occur because she holds back from consulting others) your corrections should be low-pressure. The sting of a rebuke is hard for her to take."

The woman whom marriage has passed by, "compensates by making her job a substitute for the average woman's life purpose. Her work is paramount in her existence . . . She may get in the hair of other employees who are not so completely concentrated on their work as she is . . . She may be very critical of her younger co-workers (which happens more often) or she mothers them and 'sacrifices' herself to help them.

"Keep an eye on her relations with her fellow employees. Let her know you are aware of her helpfulness to them when that's the case. If she's really annoying them, call her attention to it gently at first; more firmly if the situation continues.

"When possible give her . . . special additional assignments, . . . on the basis that she is more experienced or mature. This is one case where the other women are not likely to be jealous of her."

Concerning the girls who have been on the job for a few years and for whom marriage is not far around the corner, the brochure says: "whether she carries out her duties efficiently depends to a great extent on the kind of supervision she gets—whether you can stimulate her to seek the respect of the group and yourself.

"Give her a sense of purpose on the job, by showing her how her work affects others. Appeal to her self-esteem. Most people don't want to leave a record of failure behind them."

Of the teenager, the young girl not long left school, we are told: "Her first few weeks on the job are most important for you and her. Fresh out of school, . . . she should be the ideal trainee and she is likely to accept your pattern as being the standard for all business . . . Be firm with her. All her life she's cajoled her father. Don't let her get the impression she can soften you up."

We conclude this series of extracts from *How To Handle Women* with two pieces of advice on how to handle men. Concerning the office wolf, the girls advise: "If any male employee is so designated, the girls are wise to him. You don't have to warn newcomers—their co-workers will take care of that. Of course, if he is disrupting their work, you have to intervene, and handle him like the male problem child he is. But if he's not, chances are Don Juan is more than paying his way in amusement value.

"If one of the boys comes up with an off-colour joke, your temptation may be to crack down. You may have to, but—don't be hasty in concluding that the women have been offended. They may resent your assumption that they can't protect their own dignity—they can probably handle the situation with the right amount of tact and let the offender know he's off base."

And finally, the bit we like best in the whole brochure: "If you show them (the women in your department) the deference you give naturally to women in your own social contacts, you're really "tops".



Visitors, being as rare as rain at Murrayville, are always assured of a warm welcome from our local manager, Mr Jack Smith. Murrayville, deep in the Mallee, is our remotest branch, 387 miles from Melbourne, only 13 miles from the South Australian border, and 68 miles from Ouyen, its nearest S.S.B. neighbour.

Jack Smith — son of our Ascot Vale manager Jack Smith senior — was only 28 when he was appointed first manager at Murrayville in 1962. He had never lived outside Melbourne, and he took to the Mallee some misconceptions fostered by the city newspapers which, he says, never publish a picture of the area except to show drought stricken sheep or parched paddocks.

"Actually," Jack said, "the country around here is beautiful, and it yields first class wheat and wool."

To back up his claim, he invited us to examine his ledgers. They testify eloquently to the prosperity of the district. Jack told us that his very first depositor was a lad of 16 who transferred his account from Ouyen. Our manager's eyes popped when he noticed the balance — £1,630.

Although Murrayville has a town population of only 350 and a district total of about 1,700, business at the branch justified the appointment of a clerk earlier this year. The lad appointed was 17-year-old Jeff Inglis, a local boy whose home is on a wheat property some 20 miles out of town.

The arrow indicates our branch in the main street of Murrayville.



OUR REMOTEST BRANCH

Manager and clerk both play football for Murrayville 1st XVIII — surely a unique situation. Sport is the springboard of nearly all the district's social life. As well as playing football, Jack Smith is a regular bowler on the 6-rink green opposite the bank, treasurer of the swimming pool committee, a member of the golf club, and secretary of the committee which is building six lawn tennis courts.

When we expressed surprise that a town with an annual rainfall of only 10 inches could keep lawn courts green, Jack assured us that there was unlimited water running underground. There are, therefore, no problems about maintaining the splendid swimming pool which is the town's oasis in the heat of summer when the shade temperature hovers around 110° for weeks at a time. The pool's popularity can be gauged from its annual takings of £700 — not bad in a town of 350 people.

In fact the resources of such a small community amazed us. Jack Smith is president of the dramatic club which this year will stage *On the Night of January 16th* with a cast of 23 players! Our manager showed us a list of community projects completed in the past decade which included a hospital and nurses' quarters, swimming pool, ambulance station and vehicle, public hall, scout hall, bowling green and tennis courts.

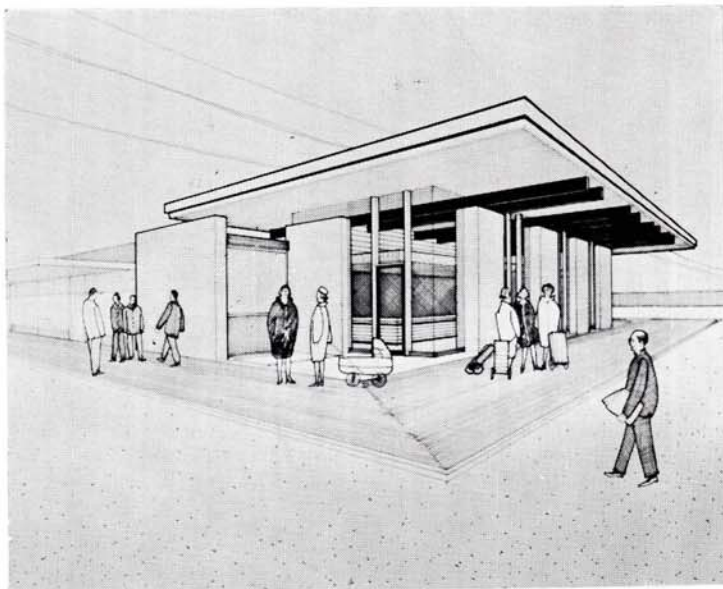
Jack Smith and his wife, Joan, have two daughters, Gael 5 and Robyn 1, and a three-year son, John, who is therefore Jack Smith the third. Like her husband, Joan says that far from being cut off from social life, she finds a super abundance of it in Murrayville. One or other of the sporting clubs is always conducting a cabaret dance, a barbecue or a party of some kind. When the Smith family wants a change of scenery, they drive some 90 miles to fish in the Murray, or picnic in the untamed "sunset country" that stretches for many miles to the north of the town.

The Bank has recently bought a block of land on a corner site opposite the post office — the busiest corner in Murrayville. In due course we will build modern premises there, to maintain our prominent position in this remote but very prosperous part of the Mallee.



Progress in Premises

ARCHITECTS: CHIEF ARCHITECT, THE STATE SAVINGS BANK OF VICTORIA



SALE

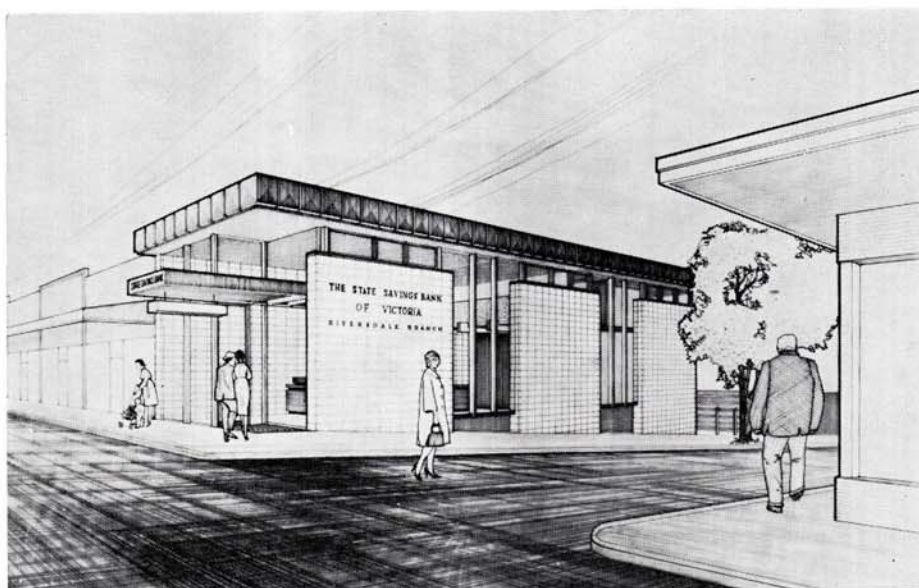
Staff Architect: J. W. McCorriston

This sketch shows the new premises proposed for our Sale branch. It is intended to absorb the site of the existing premises and that the new building will have a frontage to three streets. The striking, symetrically designed building will be of raven coloured clay bricks with the roof supported on exposed steel beams cantilevered out over the footpath. Internally the clean lines of the building will be emphasised by the natural finishes of brick and sand finished plaster. An open staircase visible from the banking chamber will lead to the staff amenities section on the mezzanine floor.

RIVERSDALE

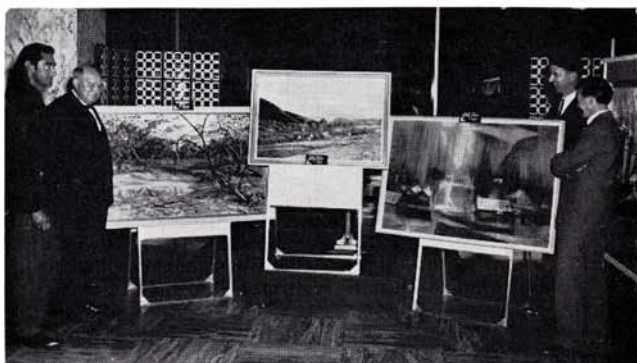
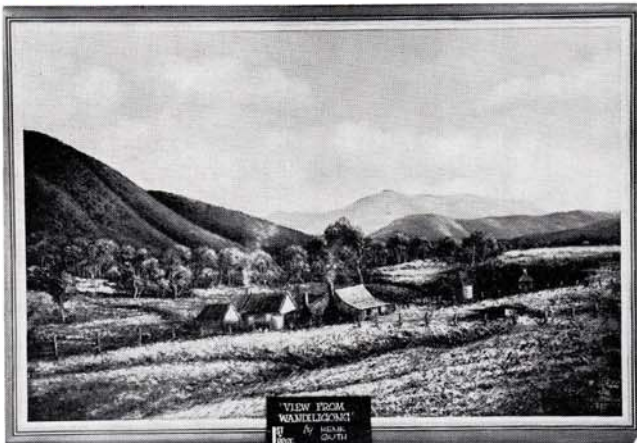
Staff Architect: J. W. McCorriston

Work is well under way on the new premises for our Riversdale branch. As the new building is on the corner directly opposite the present rented premises the staff is able to keep a watchful eye on its progress. The new site with its narrow frontage presented a challenge to the architects, but the clever use of light grey besser blocks interspersed with darker grey heat absorbing glass panels has effectively minimized the length. An interesting feature of the building will be the timber lined fascia of copper panels. Because of the limited width of the building the staff rest and lunch rooms will be located on a mezzanine section.





This view of the Metropole Arcade gives a good idea of the number of paintings on display there. From 8 a.m. to 6 p.m. each week-day crowds of people visited the display in both the Arcade and the Elizabeth Street banking chamber, most of them returning several times during the three weeks the paintings were exhibited.



£250 PRIZE TO DUTCH ARTIST

The Banks' Calendar for the past few years has featured a painting by a well-known artist, the last two being by Charles Bush, who was commissioned to paint subjects chosen by us.

This year, however, we decided on an unusual venture for the Bank—to enter the controversial field of an art competition. The Commissioners offered a prize of £250 for an oil or water colour painting suitable for reproduction as the motif for the 1966 Calendar and 1965 Christmas Card. There were also two additional £50 prizes.

This Art Competition differed from most in that the artists were restricted as to their choice of subject matter and style of painting. This, however, did not deter 347 artists from submitting work.

Paintings arrived by carrier from places as far distant as Wodonga and Great Western in the north to Buchan in the east and Warrnambool in the west. The majority of them, however, were brought in by hand, and for several days the second floor of Head Office presented a rather unusual sight with a constant procession of people carrying large and small paintings along the corridor to Room 24. It was a very hectic but interesting period for the staff of the Publicity Department who were kept busy receiving pictures, issuing receipts and coping with the problem of storage.

The Commissioners faced a mammoth task to pick a winner from the large selection of very good and not so good works submitted. After many hours viewing and lengthy deliberations they finally gave their decision to a painting of one of Victoria's loveliest districts, Wandiligong, by the Dutch-born artist, Mr Henk Guth. The other two prizes were awarded to Mr Kenneth Jack for "Woods Point in the Rain" and Mr Howard Sparks for his painting of Wyperfield Park.

The prizes were presented by the Chairman, Sir Arthur Smithers, after which the winning paintings and a selection of other entries were exhibited in the Elizabeth Street banking chamber and the nearby Metropole Arcade for three weeks, where they created tremendous interest.

Art is a subject about which few of us have expert knowledge, but everybody knows what he likes. When you receive your calendar later in the year, you will have your chance to see if you agree with the choice of the judges.

The Chairman, Sir Arthur Smithers (second from left), shown with the three prize winners. From the left, Mr Howard Sparks and his painting of Wyperfield Park, Mr Kenneth Jack behind his painting of Woods Point in the Rain, and the first prize winner, Mr Henk Guth.



Mr Tom Butterworth (top) and Mr Bill Gillespie, Senior Clerks of Works.

Eighteen **GOOD MEN AND TRUE**

A good Clerk of Works needs to be a master of his particular trade — the building game. To achieve that mastery he must have both a theoretical and practical knowledge of his trade, and to have shown the skill and capacity for work to be promoted to a supervisory post.

Such is the background of the 18 Clerks of Works on the bank staff. Mr Tom Butterworth, for example, one of two senior Clerks of Works was a builder with his brother before the war. He served with the 2/43 Battalion and reached commissioned rank. After the war he was a Clerk of Works with the Housing Commission from where he transferred to a similar position with the Soldier Settlement Commission. When he joined the Bank in 1953, he knew the building game from the foundation up — to use what seems an appropriate expression.

So, too, did Mr Bill Gillespie, the other senior Clerk of Works, who also joined us in 1953. He began his working life as a carpenter and advanced to a foreman's post. He enlisted in the 2/12 Field Regiment and was Mentioned in Despatches. Later he set up as a private contractor before joining Tom Butterworth at the Soldier Settlement Commission.

Five of our 18 Clerks of Works are occupied full time on housing loan work. On the day we had a look at their work schedule, these five men had 1,205 properties "on their plate", each of which would probably require four inspections for progress payments during the course of the building.

Despite this huge volume of work, our men have a reputation for meeting a request for payment more promptly than any other lending institution. Under a system adopted last year, they receive part of their weekly work programme by mail, which gives them an extra half day in the field. Three Clerks of Works are responsible for supervising new branch work and major alterations. These men command great respect from builders, firstly because of their own skill, and secondly because of the authority they possess to give on-the-spot orders. This is in contrast with the position of many Clerks of Works elsewhere who must refer all problems to a superior for decision.

Two men are responsible for the maintenance and renovation of metropolitan branches. This formidable task is tackled according to a schedule which calls for a thorough inspection of each branch every five years. That is considered a reasonable period for a good job of painting to last, and for defects in such places as roofs and fences to show up. When maintenance work is needed, these Clerks of Works draw up the specifications themselves and supervise the work.

The four Clerks of Works who operate in country districts are all-rounders, handling loan work, reports on insurance claims, new branches and maintenance of existing properties. They travel up to 1,000 miles a week, and because they cannot operate to a time-table, frequently reach their hotel quite late at night. One Clerk of Works does nothing else but major metropolitan insurance work, and another is a permanent reliever.

Discussing the team as a whole, and speaking from his own wide experience, Tom Butterworth said: "These men are the best Clerks of Works in Victoria. Their skill and integrity are beyond question, they are excellent ambassadors for the Bank, and take a pride in ensuring that the Bank's interests are protected at all times."



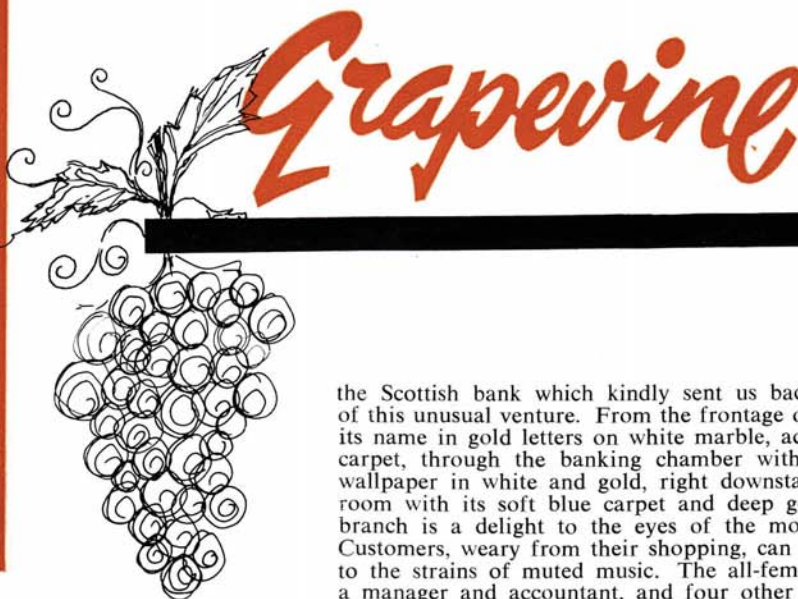
Mr Jim Griffiths (right) checks with the foreman the progress of work at the new Riversdale premises.

MONEY

Workers earn it,
Spendthrifts burn it,
Bankers lend it,
Women spend it,
Forgers fake it,
Taxes take it,
Dying leave it,
Heirs receive it,
Thrifty save it,
Misers crave it,
Robbers seize it,
Rich increase it,
Gamblers lose it . . .
I could use it.

Richard Armour

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the Scottish bank which kindly sent us back several pictures of this unusual venture. From the frontage of the branch, with its name in gold letters on white marble, across the sea green carpet, through the banking chamber with its hand printed wallpaper in white and gold, right downstairs to the powder room with its soft blue carpet and deep gold wallpaper, the branch is a delight to the eyes of the most fastidious lady. Customers, weary from their shopping, can receive free coffee to the strains of muted music. The all-female staff comprises a manager and accountant, and four other officers who wear white nylon uniforms with their names embroidered on the pocket in blue silk. Every woman customer is entitled to withdraw up to £10 from her account at another branch, without identification. "We couldn't consider extending that service to men," says the Bank.

CO-OPERATION

Due to a mix up in the mails recently, a small credit of six cheques posted from our Darebin branch to their bankers in Ivanhoe turned up at the address of a 15-year-old schoolgirl in France. The documents had apparently slipped inside an open ended envelope mailed to the schoolgirl from a student at the Ivanhoe Grammar School.

Realising the mistake and sensing the importance of the bankers' documents, the girl immediately returned the cheque direct to the Commercial bank at Ivanhoe, enclosing an explanatory letter written in French. So prompt was the girl's action that the cheques notified lost on 21st May were in our banker's possession on 2nd June. The manager at the Commercial Bank arranged through the headmaster at the Ivanhoe Grammar School to have a thank you letter written in French by his pupils and sent to the thoughtful schoolgirl.

THE TYPICAL BANK ROBBER

Government statistics reveal that robberies, burglaries and larcenies of banks in the U.S.A. averaged 79 per month in 1961, jumped to 100 per month in 1962, and in 1963 climbed to more than 30 a week. The typical bank robber, according to the F.B.I., is a "loner" from 17 to 50 years old, who holds up his victims between 1 and 3 p.m. on Mondays or Fridays, using a gun but no disguise. He averages \$6,000 per robbery and 50 per cent. of the time escapes in a stolen car. He is a spendthrift and does not hold on to the proceeds of a robbery.

MATESHIP

One of the nicest stories that has come our way for a long time concerns a branch which was having trouble striking the June balance. The manager had only recently come to the branch, and to add to his troubles he had not been enjoying the best of health. When the District Inspector and his clerk called in to do a cash count, they saw the manager's difficulties, abandoned the cash count and pitched in with the balance work. As the afternoon wore on, first one, then another and yet a third neighbouring manager dropped in to lend a hand. The happy sequel — the branch balanced the next day.

LADIES' BANK

You may have read in the papers some little time ago that the National Commercial Bank of Scotland has opened a branch in Edinburgh run by women for women. We wrote to



ELEGANT

Miss Gloria McFarlane of McKinnon branch, represented our Bank in the "Miss Combined Banks" at the recent ball at the Palais. She is pictured with her friend, Peter Pratt, whose sister Helen is on our staff at Caulfield West.



CHEQUE ACCOUNT SYSTEM FOR BLIND

The Chemical Bank New York Trust Company of New York recently unveiled a plan to provide cheque account services for the blind. The system was developed over a three-year period with assistance from The Lighthouse of the New York Association for the Blind. There are estimated to be 175,000 blind persons in the New York metropolitan area who now for the first time can get privacy in their financial transactions. A key factor in the system is a Braille cheque-writer which uses aluminium plates. The Bank provides statements to blind depositors in Braille form. It will also provide cheque-writers free to blind customers. Inventor of the cheque-writer is Norman Henderson, an officer's assistant in the Bank's credit division in its main office. He has filed an application for a patent which will be assigned to the Bank. As a public service the Bank will license the use of its system by other banks at cost. The Bank will handle Braille cheques at any of its 127 offices and process them at a central office.

TALENTED TEENAGERS



Pictured here are two of our talented teenagers. The Beatles' admirer is 17-year-old Pauline Davoren who works at Caulfield West branch; if not quite as famous as her idols, Pauline is on the way to success as a pop vocalist. She has been promised an appearance on the popular television show "Go", and a local recording company has asked her to submit tapes of several songs. The other young lady is Carol Hutchinson, 19, who works at Box Hill branch. Carol sings in a different style—she is a member of a folk singing trio who recently scored a big success at an Interstate Youth Clubs' convention in Adelaide. In a very big entry from several States Carol and her two friends shared top billing with an Adelaide group.



"Guess which bank gave me the money to send your mother away for a long holiday?"



OLD LANDMARK TO GO

Since its erection in 1884 the South Melbourne branch has been a landmark on the corner of Park and Clarendon Streets. A fine example of Victorian classical architecture, it is one of our earliest branches—the fourth opened in the metropolitan area—and it has seen a great deal of life over the past 80-odd years. Like some of our other buildings it has become in its old age something of a problem. Obviously outmoded, its replacement or reconditioning has been under discussion for a long time. The heavy cost of reconstruction had to be weighed against the seeming lack of business potential for the branch and the fact that business and residential values in the district had been declining over the past 20 years. However, there has recently been an upsurge of building in the area which gives promise of a rejuvenation in our business and so justifies rebuilding. Staff who have worked at South Melbourne branch of recent years will be pleased to know that plans are now being prepared to demolish the two-storeyed residential portion of the building on the corner position. It will be replaced by a modern two-storey non-residential branch with a spacious banking chamber to accommodate up to four tellers. Upstairs will be a well-equipped staff amenities section. It is intended to convert the existing single-storey banking chamber into offices for renting.



Mr and Mrs Chris Connelly receiving their marriage lines following their wedding at Our Lady of Good Counsel Church, Deepdene. Mrs Connelly was formerly Elizabeth McQuillen of H.O.C.S.



Pictured at the reception following their wedding at the Kingdom Hall of Jehovah's Witnesses, Footscray, are Mr and Mrs Ian Ramsay. Ian is a member of the Sunbury staff and his bride is the former Joy Corrie.

WEDDING BELLES ❀



Newly married Laurie Lahn of our Coburg staff gives his bride (nee Eva Wilson) a hand with the cake cutting. They were married at Castlemaine Presbyterian Church.



Terry O'Sullivan of Echuca branch and his bride, the former Florence Pozza, about to cut their beautiful cake after their marriage at St. Mary's, Heathcote.

DOUG JEFFREY WRITES ABOUT

THE BANK FISHERMEN

The fishermen among our staff are legion. Rhyll, on the north-east shore of Phillip Island, is the favourite haunt of "Drummond's team" which might include any or all of Messrs. Elder, Wade, McLean, Butler, Hicks, Heathcote and myself.

Jim Ostelund is the fisherman who takes us out, as his father did before him. Never underestimate the importance of a good boatman, the kind of man who can "sniff around" to locate the fish, and who knows the most likely spots to suit the prevailing tide and weather.

The pioneer of the Bank fishing team at Hastings was Jack Pretty, now manager of London Agency. These days our Somerville manager, Alan Tymms, is the "host" at Hastings and his guests often include Barrie Elliott, Laurie Quill, Col Morgan, Bill Taylor and Dave Petty. Dedicated fishermen on the staff have been heard to describe these Hastings excursions as no more than social outings.

The main quarry of the Western Port men is the whiting—a fighting fish that makes good eating. There are two schools of thought about the best method of hooking this succulent fish. Jack Drummond says "hit hard at first touch". Norm Downing retorts "keep the rod low, watch the tip until it dips, then give a sharp upward flick of the wrist, and it's in the box".

The marvels amongst our Bay fishermen are "Gunner" Watmuff and "Tiger" Kendall who never have to push off more than 100 yards from the shore at Brighton Beach to get remarkable results. "Gunner" once held the schnapper record for the Bay when he boated a 27-pounder. Challenging these two for the title of Port Phillip champions is Harry Black. Wondrous reports have been received of Harry's prowess at Williamstown, but these remain largely unconfirmed. Down Frankston way, Mr R. A. Coxall can usually spear a bag of flounder within walking distance of his home.

The Aristocrats

Although it is not obvious from their attire, there are distinct social gradations of fishermen. By their own reckoning, the trout and inland fishermen belong to the upper class. These aristocrats claim to use nothing but the fly and "artificials", and would never admit to baiting their hooks with worms. The Chief Inspector, Mr Neil Kelly, is one of our best known fly fishermen. His fellow aristocrats include George Watmuff, Ivan Jordan, D'Arcy Dolan, Gus McLean and Norm Hartup. Locating a gold reef is easier than prising their favourite haunts from these canny gentlemen.

Among the more ordinary run of trout men are George Kemp who trolls at Eildon, John Story who knows every river and creek in the Warburton district, Jack Revell, Max Hancock and Peter Lawson of Eucumbene and Eppalock fame, Landy Rodda of the North-East, Keith Greenwood of Tallangatta, and "Digger" McKernan and Bill Parkinson of parts unknown. Versatile Jack Drummond is "King of the Murray". With the late Paddy Robin he knew every log and snag for three miles each side of their camp at Fish Point. They tethered their fish in deep water and brought them home, still alive, packed in lucerne. On one trip, they landed 28 cod weighing over a hundredweight. Albert McFarlane held the Murray record with a 35-pounder—but he was asleep when he hooked it.

Two of our most skilful estuary fishermen are Norm Collis, a master at landing the bream at Lakes Entrance, and George Wiburd, who can catch anything at Mallacoota. (Continued on page 16.)

Opening day at Teddington Reservoir. Doug Jeffrey (centre), Norm Hartup and Norm's son proudly display their catch.



OUR NEWLY APPOINTED MANAGERS



M. P. BURKE,
Wendouree.



D. K. McKINNON,
Skipton.



C. J. RIXON,
Mortlake.



B.W. BARR-MURRAY,
Heywood.



M. H. MOHR,
Relieving Manager.

It's not often we can boast of having a Senator on our staff, but Michael's outstanding record of service to the J.C.I. has earned him this honour. Michael, his wife and their four children are very happy at returning to their home city of Ballarat. Golf and surfing are his spare time activities.

A very keen sportsman, Don plays squash and describes himself as a fanatic golfer. He is a member of Victoria and plays off 12. He is also hoping for some good quail shooting while in Skipton. He comes from this district and is looking forward to showing it to his wife.

Cec. is having his first experience of country branch life after years of head office and metropolitan branch experience. An ex-Bank footballer, he also played cricket for Huntingdale for several years. Cec. and his wife have three young children and his spare time pursuits include chess and music.

For most of his years in the Bank, Bryan has been stationed at various Gippsland branches, so he apparently likes the area. Bryan and his wife have two children. Golf is his favourite sport—one he shares with his wife—and he enjoys dabbling in Hi-Fi Radio and Stereo equipment.

His years as an Inspector's Clerk, plus seven years in Staff Department, have given Murray a pretty wide acquaintance in the Bank which he hopes to extend further as a Reliever. A sports lover—he says he's tried them all and mastered none—Murray lists swimming and surfing as his favourites.

The Surf

Surf fishing—most productive in winter, but enjoyable all the year round—provides some of the sport's greatest thrills. The salmon trout is the most sought-after quarry, and he comes in really big—up to 15 lb.

The fisherman must cast his baited hook and sinker 70-100 yards out, just beyond where the waves are breaking. One gets a feeling of satisfaction from a perfect cast, but the moment of truth comes when the big fish strikes and the sight of him leaping high out of the water 100 yards out, trying to shake free of the hook, is one of life's grandest sights. Surf fishing is for all the family—my wife and 12-year-old son and I enjoy it best at Wye River, where I first learnt the art from Bill Nicholls. Among our female anglers are Marilyn Cooper, who has taken more than her share of trout from the Barwon, and Alison Canfield, who recently landed a five foot shark from the surf at Seaspray.

Indeed, I regard fishing as the ideal sport for man, woman or child—and what other pastime gives you so much pleasure and stocks the refrigerator at the same time?

Tailpiece: No one with a good catch of fish ever goes home by the back alley.



"Drummond's Party." In the back row, John Hicks, Gus McLean, Jim Ostelund and Jack Drummond. In the front are Doug Jeffrey and Ray Hansen, a friend of Jack Drummond's.