

MORTGAGE LOANS  
ROOM 12

august 1970 no. 40

# progress



THE STAFF MAGAZINE  
OF THE STATE SAVINGS  
BANK OF VICTORIA

# LAST OF THE BIG LENDERS

While other Victorian home-loan sources have been tightening their belts in recent months we have been lending more money than ever.

We lent Victorian home buyers and home builders a record \$74 million in the year ending June 30 — almost as much as all other banks combined.

Most of our applicants were in the 25-30 years age group and the \$60-\$80 per week income bracket — so we are still fulfilling our original role of helping the younger people and the lower wage earners.

(In the past 60 years we have granted to Victorians more than 200,000 individual loans — thus providing housing for approx. one million people.)

Average size of last fiscal year's S.S.B. home loans: \$8,200. Average loan duration: 10 years. The waiting period for successful applicants: about 90 days, was dictated—as always—by the need to space loan allocations evenly over a 12-month period.

More than 60% of initial loan applications came to us in the mail, through our branches. Almost 18,000 interviews were conducted in the Mortgage Loans Department, fourth floor, Elizabeth Street, which now has a staff of 54.

Here, for your interest and possibly enlightenment, are a few recent case histories from our bulging files:

## Beware rock

Mrs. B., a young Yarraville housewife, requested a \$400 additional loan to pay for installation of sewerage.

We advised her to apply for a larger sum: \$550. Here's why: The plumber's quote for the job contained a proviso that extra cost might be involved if the sewer diggers struck rock on the property.

Knowing that rocky outcrops are plentiful in this part of Yarraville, we recommended an extra \$150, to be on the safe side. Of course, the amount advanced would not exceed the actual cost.

Mrs. B. happily accepted the advice—and the loan, repayable over 19-20 years at only \$15 a quarter.

## OK for 2nd mortgage

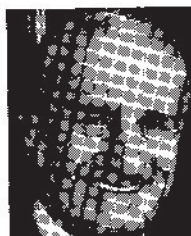
Mr. J. sought a \$12,000 loan to buy a new \$15,000 home at Cheltenham. But his past-year minimum monthly S.S.B. balances averaged only \$1,500 — so he qualified only for a \$10,000 loan.

He expected to realise \$3,000 from sale of a block of land — thus fulfilling our condition of a 20% equity in the home purchase deal. This left a \$2,000 gap.

Asked Mr. J.: "Can I arrange a second mortgage of \$2,000 from a solicitor or some other source?"

**Our answer:**

Certainly, provided that the S.S.B. loan is secured by first mortgage, and that Mr. J.'s total financial commitments, including mortgage repayments, did not exceed 25% of his income.



● Mr. Stace Howden  
Manager, Mortgage  
Loans Department.



● Mr. Chris Ryan,  
Assistant Manager.



● Mr. Brian Kincade,  
Supervisor.



● Mr. John Drummond  
General Duties Officer.



● Mr. Ian Slater  
Senior Interviewer.





● "YOU'RE ELIGIBLE," says interviewer Mike Wilkinson, of Mortgage Loans, as he issues application forms to newlyweds Mr. and Mrs. Max Harvey, of Richmond.

## 'We have \$5,000 in the Wales'

This was the only balance qualification offered by Mr. and Mrs. W., who sought an \$8,000 loan to buy a home at Forest Hill.

**Verdict:** The W's will be eligible for a loan, provided that they transfer their account to the S.S.B. immediately and undertake to bank exclusively with the S.S.B. for the duration of the loan.

**Explanation:** The W's had arrived from Queensland less than 6 weeks previously to settle in Victoria — and therefore qualified as "new arrivals".

## 'But the manager didn't explain...'

Mr. and Mrs. B., a young migrant couple, sought a \$12,000 loan to build a home on their \$3,700 block at Frankston.

Their monthly S.S.B. balances for the previous year fell below the \$2,500 average minimum required to make them eligible to apply for the loan.

They were relying on assurances given them by their suburban S.S.B. manager that their periodic withdrawals to pay instalments on the land

would count as part of their monthly credit balances.

**BUT** the manager had failed to make clear that **only withdrawals in the 12 months prior to application for a loan** could be included in monthly balances.

**Result:** The B's were advised to postpone their loan application for several months, while building up their savings balance to the required level.

## 'Somewhere to put the kids'

"We want to add a family room—somewhere for the kids to play and study while we're watching TV or entertaining visitors in the lounge."

This is an increasingly common need of married couples who find their original lounge/dining-room set-up inadequate for today's living pattern.

If these people are currently paying off an S.S.B. home loan they can apply for an additional loan to finance a family room extension — provided that their minimum monthly savings balances in the previous year have enabled them to qualify for the amount desired. **NO** "monthly balance" conditions apply, of course, to loan extensions for **ESSENTIAL** accommodation or sewerage or road construction.

## 'Can't you speed it up a bit?'

Mr. G., a recent migrant from London, sought a \$10,000 loan to buy a new brick veneer home in an outer Melbourne suburb.

He qualified on all counts, being an established depositor (London Office) with a history of substantial balances.

But he was dismayed to learn that he would have to wait about 90 days for his loan money to become available.

**His plea:** "Can't you stretch a point and hurry it up? My wife and I are living in a migrant hostel. The food and conditions are pretty primitive by our standards, and we are desperate to get out into a home of our own."

**Our answer:** Regrettably, the S.S.B. cannot make exceptions when it comes to timing of loans. The waiting period is dictated by the number of loans going through at any particular time — and it applies to everyone, regardless of position. However, some vendors permit purchasers to occupy the property on a rental basis before settlement of the letter of approval is sighted.

## New deal on Govt. grants

Many of our young loan applicants have inquired about opening special Home Savings Accounts to qualify for the Federal Government's free \$500 grant.

- But it is no longer necessary to open a special account. Amendments announced in June provide that ANY savings bank balances—or fixed deposits with trading banks—count in assessing a person's entitlement to the grant.
- Another amendment has raised the limit on value of the eligible home (including land) from \$15,000 to \$17,500.
- Divorced people under 36 with custody of one or more dependent children are now entitled to seek the grant.
- All these new conditions are retrospective to home buying and building contracts signed since October 27, 1969.

## ALL IN A DAY'S WORK

Interviewers in Mortgage Home Loans Department often have to cope with surprising statements and situations from the other side of the desk. Some samples:

### BRIBES

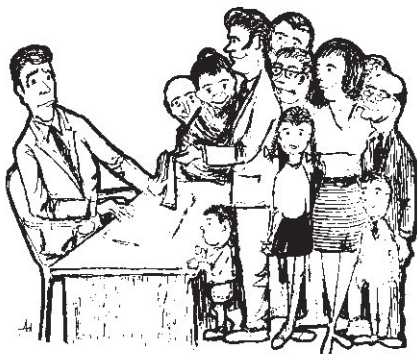
From time to time applicants offer interviewers "a little something for yourself" — like \$100 or \$200 — "to put my loan through." These bribes are never accepted — thanks to the complete integrity of our interviewers, and the thoroughness of supervisors' checks on all loan approvals.

### INFLUENCE

Sometimes a disgruntled applicant, seeking a speeded-up loan, says: "I play golf with a close friend of your General Manager." Or "I'm a great mate of the Minister for Housing." The official answer: "No matter who you know, you take your turn."

### SQUABBLES

Bitter words can fly between de facto couples when they are questioned together about their separate incomes. It often emerges that one party has been concealing from the other the existence of certain monies. At such times the interviewer must do his best to fade into oblivion.



### INVASION

Often an entire family, spanning three generations, crowds into the interview cubicle. A recent migrant invasion force comprised two grandparents, two parents and four young children. All were accommodated, but for the youngsters it was "standing room only."

### MIX-UPS

A middle-aged lady and an 18-year-old youth arrived to negotiate a home loan. The interviewer at first assumed "mother and son", but later started to wonder "wife and husband?" His second guess proved right, but getting the facts without asking directly, "Are you married?" proved to be very tricky.

### TEARS

On the rare occasions when loans are refused, housewives have been known to dissolve into tears. One such let-down lady apologised thus to the interviewer: "I'm sorry I broke down (sob), but you have such a kind face."

### FEED

On at least one occasion a young, unmarried interviewer has had to hide his blushes when an uninhibited migrant mother has suddenly decided to breast-feed her baby during the interview.

## MUSIC TO WAIT BY

Piped music seeping continuously from a loudspeaker in the Mortgage Loans public waiting-room is presumably intended to soothe the nerves of anxious loan seekers.

But assiduous listeners who recognise the tunes might wonder about the psychological suitability of some of them.

For instance, the other day a worried looking crowd of "waiters" were being subliminally regaled with the old Sinatra standard "I COULDN'T SLEEP A WINK LAST NIGHT". This was followed by a more recent opus — "CALL ME" — with its unsettling connotations of "call back later".

Here are a few suggested numbers for the music pipers to include in their next tape:

"EVERYTHING I HAVE IS YOURS"

"WE'RE IN THE MONEY"

"IF YOU WANT IT, COME AND GET IT"

"THIS COULD BE THE START OF SOMETHING BIG"

"ALONE".

Stop Press:

We were delighted to hear one of the newer tapes featuring that very soothing and reassuring number from the Broadway show "I DO, I DO" ... "MY CUP RUNNETH OVER".



# BANDITS BEWARE!

Installation of various "secret weapons" against bank bandits is being progressively stepped up in S.S.B. branches in Victoria.

Experience has shown staff seldom have time to act when suddenly confronted with a gun — therefore emphasis has been placed on designing equipment **THAT DOES NOT HAVE TO BE ACTIVATED BY BANK STAFF DURING A ROBBERY.**

Branches are being fitted with such equipment — either "early warning" hold-up alarm systems or a recently-invented device new to Melbourne.

No specific information can be released — for obvious security reasons.

The man with all the answers on the bank's anti-theft measures is John McKernan, Security Officer attached to Head Office Property Department — and he's not talking.

John's job is to:

- Investigate and improve the general security of all S.S.B. branches.
- Arrange installation of deterrent devices and alarm systems — in strict secrecy.
- Supervise training of staff in security procedures — to improve alertness and encourage observation.

John said this week: "It's extremely important that the staff should be fully conversant with all instructions on our 'Defence Against Armed Robbery' card. And they should test their powers of observation by filling out 'Description' forms as an exercise.

"Staff should also take great care when entering bank premises daily, and when admitting strangers outside of normal business hours.

"In almost every case a bank raider will carefully plan his robbery in advance. He will observe all aspects of the target branch — its location, operation, and the movements of its staff.

"Alertness in reporting any suspicious circumstances to the local police or C.I.B. may forestall a bank raid attempt.

"Any branch with a security problem relating to its premises should contact me — no matter how minor the problem may appear to be."



JOHN McKERNAN, our Security Officer, studies a press cutting on the Wig Bandit's raid at Thornbury branch last March. This bandit, who wore a red "fright" wig and dark glasses, was identified in a police line-up by the branch staff. Police arrested 6 men on a total of 12 charges. The alertness and accuracy of our officers involved in this case greatly assisted police in making speedy arrests.

## THREE OUT OF FOUR ARE CAUGHT

Hold-ups are the most hazardous form of crime — for the criminal — in Victoria.

Police Chief Commissioner Wilby said recently that 70% of bank hold-ups in the past 2½ years had been solved.

This means that bank bandits have only one chance in four of getting away with it.

In 1968 there were 13 bank hold-ups, and 12 were cleared up. Of last year's 9 hold-ups, 7 have been cleared up.

There have been 12 hold-ups at S.S.B. branches since December 1965. Of these, 9 have been cleared up by police, and 16 people have been arrested.

Any bandit entering a bank with a gun is automatically likely to receive a maximum of 15 years' gaol. If a shooting occurs, the maximum imprisonment is 20 years.

Courts are sentencing bandits to an average of 8 years. Hold-up crime most definitely does not pay.

## BANDIT!

PORTRAIT OF A BANDIT, as reconstructed by a police artist from descriptions supplied by staff of our Strathmore branch last year. A man was later charged with the hold-up and sentenced to 3 years' gaol. Judge Franich, summing up the court case, commented on the "likeness" produced in the portrait, and commended the sharp observation and recall of the robbery.





## WAY-OUT WAYS TO BEAT THE BANK BANDITS

Security Officer John McKernan receives lots of suggestions — from inside and outside the bank — for devices to beat the hold-up men.

Some schemes are outlandish and quite impractical, but all are studied carefully, because many contain the germs of good ideas worthy of development.

Here are some of the wilder notions that never quite made the grade:

### MARBLES

"As soon as a bandit appeared at the counter the teller could press a button to open a shutter in front of the counter and release hundreds of marbles on to the floor. These would surprise the thief and cause him to fall as he headed for the exit."

**Comment:** Assuming that the teller had time to press the button, the rolling marbles would presumably be a hazard not only to the bandit, but also to anyone who tried to intercept him. We agree with the "surprise" bit.

### TRAPDOOR

"Install a hidden trapdoor in the floor in front of the teller's window. When confronted by a bandit, the teller would press a button to open the trap and the bandit would drop into the basement."

**Comment:** How embarrassing it would be if the teller accidentally touched the button while a customer was at the counter. This is why booby traps are illegal.

### DOPED WINE

"To trap safecrackers, leave a bottle of doped wine, with glasses, biscuits, etc., on a tray near the safe."

**Comment:** Planting crackers for cracksmen or a snort for safeblowers is reminiscent of leaving out something for Santa on Christmas Eve.

Wine and savouries laid out near a bank safe would appear incongruous, to say the least, and would certainly arouse suspicions.

### BIG HOOTER

"In the event of a raid, the teller or some other member of the staff would set off a loud siren."

**Comment:** This is one of the most common suggestions. It has two weaknesses: 1. The teller and staff would probably not have time to activate the siren, even by a foot switch. 2. The blaring siren could cause the bandit to panic and start shooting.



### GRILLE TRAP

"Install a special, heavy grille in the teller's window. When a bandit reached under the grille the teller would press a switch. This would cause the grille to drop on the robber's wrist — trapping and possibly breaking it."

"At the same time, a mechanical fist encased in a boxing glove would shoot out through the front of the counter and punch the bandit in a vulnerable spot."

**Comment:** See remarks re Trapdoor.

### SECRET PASSAGE

"Construct a secret passage along the side of the bank building. One end would open into the rear of the staff section. The other would emerge just inside the front door. At first sign of a raid the staff member nearest the back entrance to the passage would slip into it, grab a gun from a special hiding place, run along the passage to the other end and shoot or bail up the departing bandit."

**Comment:** This vastly expensive and impractical installation would gravely endanger the unfortunate staffer on "passage duty". If he managed to enter the secret tunnel unseen by the bandits he would probably meet an armed man at the other end.

### CIRCULAR COUNTER

"Replace the conventional straight counters with a circular one, with a single entry point opposite the front door. All customers entering the bank would have to go inside the circle. The counter staff would be ranged around the OUTSIDE of the circle, facing in. Any bandit who entered the bank and held up a teller would have to stand with his back to almost a full circle of bank staff. He could not back out without having his back turned to at least one member of the staff."

**Comment:** A basically sound suggestion. It could not be incorporated into existing banks without drastic reconstruction — but it might be considered in planning of future bank layouts.



## GIRL OF THE MONTH

# RUTH SAYS MINIS ARE MARVELLOUS

Ruth Thom, officer in charge of Transfers, Elizabeth Street, would be a certain finalist in any bank contest for Best Groomed Girl. There's never a hair out of place in her high-piled blonde coiffure . . . never a spot or wrinkle in her uniform . . . nary the sign of a run in her stockings, nor a blemish in her make-up.

Starting as a junior typist in Correspondence, Ruth progressed to Data Processing to New Accounts and Transfers, where she frequently adorns the Inquiries counter.

Ruth "flats" with a friend at Elwood, and spends some of her leisure time skiing at Bulla, golfing at Wattle Park, making her own clothes, listening to records — and doing her hair (all her own work, no salon setting).

She is a keen oil painter, specialising in landscapes, and has sold two of her paintings at Moomba art shows. Her favorite artists are Drysdale and Picasso.

Another interest is modern jazz and pop music. Ruth collects discs by pianists like Andre Previn and Ahmad Jamal. Her favorite pop composers are the team of Burt Bacharach and Hall David, whose recent hits have included "Raindrops Keep Falling on my Head" and "Everybody's Out of Town".

We asked Ruth: "What is the main quality you would look for in a husband?" She promptly replied: "A sense of humor . . . and he would have to be an outdoor type who hates television."

Ruth's "star" sign is Virgo the Virgin. We consulted the Romany Book of Astrology and discovered this horoscope: "Rather mysterious . . . always attractive and neat . . . good facial bone structure . . . a delightful air of shyness . . . figure usually good, despite a consuming interest in food as age advances. Impeccable, methodical, always striving for perfection. Virgoans are the most-travelled people in the zodiac. They are among the prettiest types, and remain lively and vivacious throughout their lives."

To complete this brief personal profile of Ruth, here are her instant opinions on a few current topics:



**MINI SKIRTS:** "Marvellous. Very economical for a girl like me who makes most of her own clothes."

**MIDIS:** "Ghastly. Popular with washerwomen and women who have a 'thing' about men."

**MAXIS:** "Terrible, except for women suffering from arthritis or some type of leg-itis."

**WIGS, WIGLETS:** "Indispensable."

**FILM STARS:** "My favorite is Anthony (Zorba) Quinn."

**COOKING:** "I do a lot of it — from necessity — and my specialty is roast lamb."

**PET HATES:** "Silver beet. Wind and rain. Television."

**FAVORITE THINGS:** "Flowers (roses and violets) . . . Perfume (Chanel No. 5) . . . Kids' lollies (aniseed balls and licorice blocks)."

**MAIN AMBITION:** "To be, eventually, a much-travelled wife and mother."



## PUZZLE SPOT

Three Professors of Philosophy were seeking employment in a university. The Dean told them: "I will draw a blue or a white dot on each of your foreheads. If you see a white dot on anyone's forehead, please raise your right hand. As soon as you know your own color, please lower your hand. He put white dots on all three Professors and, of course, they all raised their hands. Then one Professor (call him Professor Cranium) lowered his hand and said: "Obviously I must have a white dot." HOW DID HE KNOW? Answer on Page 14.





**PUZZLE PICTURE:** This blow-up of a ram's head from a \$2 note appears in the new bank film. But if you look at it in a certain way you will see a plump be-wigged lady who could be a Balinese or Thai temple dancer.



**ON THE WATERFRONT** film sequences underline the bank's loan contributions to port and harbor authorities.

## NEW FILM NOTEWORTHY

Fascinating close-ups of designs and illustrations on Australian bank notes are featured in a new, documentary color film which will help promote our School Bank and general services.

The movie asks in its title "What Would You Do With a Dollar?" It then shows, in a highly original and entertaining way, what the S.S.B. does with many of the dollars deposited in our depositors' accounts.

Using the note designs as basic motifs, the film develops a series of live-action sequences dramatising S.S.B. loans to various government authorities, including the S.E.C., Board of Works and Harbor Trust.

Later sequences highlight our loans to farmers, and our leadership in Victoria's home loans field.

Informal "voice-over" commentaries are spoken by representatives of government bodies — and by Eric Black, our Business Promotions Manager.

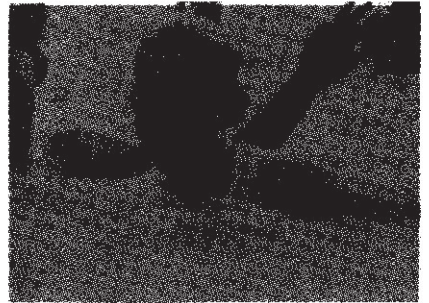
Electronic effects add to the impact of the soundtrack.

The film (16mm gauge) runs for just over 10 minutes — and will be screened in conjunction with a 10-minute talk by a Business Promotions officer.

All branches interested in booking the film lecture for presentation in local areas should contact Business Promotions Department, at head office (phone ext. 114).



**AUSTRALIAN PIONEERS** depicted on a \$10 note provide a motif in our new film to introduce a sequence about our farm loans.



**WATER SCENES** like this are used to humanise and dramatise the S.S.B.'s loan contributions to government instrumentalities like the M.M.B.W.

## Which bank is best?

# USE THESE ARGUMENT STOPPERS

Which is Victoria's best bank?

You will often be drawn into discussions and arguments on this one. And you can always make out a winning case for the S.S.B. — simply by quoting a few unchallengeable facts:

- For start, we are the **biggest**. We have the greatest number of depositors, the highest total of depositors' balances and the greatest number of branches.
- Second, we are the **oldest** and most experienced savings bank in Victoria. We started in one room in 1842.
- And we are the **most progressive** bank, because we have spear-

headed all major banking innovations in this State.

Consider — and quote to all arguers — our list of **FAMOUS FIRSTS**:

- First with Credit Foncier loans to farmers (1894).
- First with Home Loans (1912).
- First with School Banking (1912).
- First with Deposit Stock (1912).
- First with Bank Where You Work scheme (1927).
- First with Mechanised Handling of passbooks and accounting (1957).
- First to use a Computer (1962).
- First with a Christmas Club (1964).

We were also first to introduce extended banking hours (8 a.m.-6 p.m.)

in main city branches — and first to accept payment of electricity and gas accounts.

**And never forget what is probably our chief area of leadership:**

**Home Loans.** We lend almost as much as all other banks combined.

Our loans are currently hitting all-time record levels, and in the past 60 years we have granted more than 200,000 individual loans — providing homes for more than 1 million Victorians.

**IF YOU EVER NEED ANY MORE ARGUMENT "AMMO", CONTACT MARKETING DEPARTMENT, HEAD OFFICE.**



## GIRL WITH ALL THE ANSWERS

We asked for your opinions about "Progress". Back came a deluge of completed questionnaires, for which we thank you. Pictured is Mrs. Christine Mitchell, Market Research Analyst, head office, who is collecting and summarising all the answers. Early results of the poll showed that: most of you read most of "Progress" and would like to see it appear monthly . . . "Camera Newsreel" is especially popular . . . many girls suggest publication of a "Man of the Month". There is little support for "Column of Figures" or non-banking feature articles. And one staffer complained: "The 'Progress' paper has a funny smell."



## SCHOOL BANK BONANZA

Recently in one day 634 new School Accounts were opened at Albert Street Primary School, Brunswick, which has a total enrolment of 942 pupils. Business Promotions Officer Peter Fitzhenry is shown here preparing the new passbooks. A record 17,000 new

primary school accounts were opened by Business Promotions Department in the first 5 months of the current school year. Compare this figure with the 1969 full-year total of 11,223 accounts, and the 1968 total of 4,956.



WE like the sign on the wind-swept Butcher's Lane entrance to head office Records Department: "Considerate staff will close the door. Eskimoos may use their own discretion."

★

SOME London art students recently presented a "cheque" in the form of a lavatory seat, complete with signature and all other necessary details. It is reported that the teller flushed slightly.

★

CRYPTIC note observed on the desk of a head office receptionist: "Your two knobs are down in Stationery."

★

DID you notice the spooky "special" listed on one of the recent cafeteria menus? Hungarian Ghoulish. At least it had plenty of body.

★

BANKER: "Hello, Mr. Jones, your account is overdue by \$168.70."  
JONES: "How did my account stand last month?"  
BANKER: "You had a credit of \$2,519.25."  
JONES: "Did I call YOU?"

★

A NEW ZEALAND bank recently accepted a signed, stamped cabbage leaf as a cheque. So how are they going to preserve it for the prescribed 7 years?

★

OLD bankers never die. They just sit around and lose interest.

★

MAN overheard at inquiries counter: "No, I do not want to open a joint account. My wife would always beat me to the draw."

★

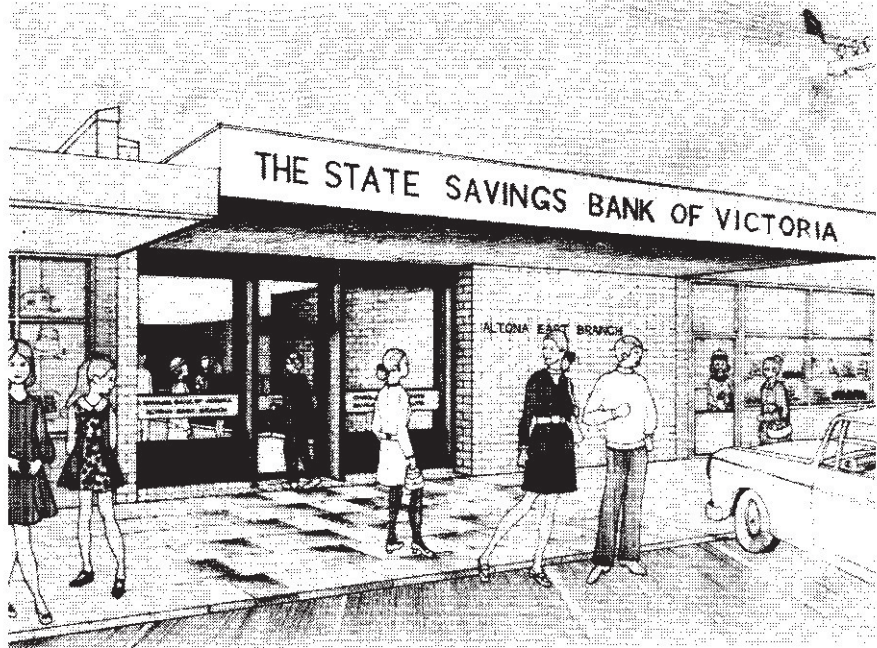
DURING a bank strike a lady phoned up her local branch to ask if the bank was open. "Only one window is open today," she was told. Her reply: "You mean I can't come in the door?"



## PREMISES IN PROGRESS

### PREMISES STATISTICS 1969-1970

Value of 62 new  
works and reno-  
vations approved  
for future: . . . \$950,287  
New buildings completed: 22  
New buildings started: . . 11  
Modernizations completed: 7  
Modernizations started: . . 3  
New properties bought: . . 8  
Total expenditure: . . \$1.7m.



ALTONA EAST. Project Architects: Jones & Campbell Pty. Ltd.

Due for completion in October, the new Altona East premises will provide a pleasant change from the cramped shop premises where the branch is operating at present. The new building of white face brick will contrast with the African walnut used in the fittings and furniture. Burnt orange vinyl floor tiles will add a note of colour, and an internal courtyard off the manager's room will give a pleasant outlook. The building will be heated by a gas-fired furnace which will distribute warm air through under-floor ducts.



PYRAMID HILL. Staff Architect: Roger Blethyn.

This attractive looking building now under construction will be the new home for our Pyramid Hill branch. Designed with the hot northern sun in mind, its cantilever verandah will project 10ft. over the pavement to provide shelter. Concealed under the roof and above the strongroom will be a powerful reverse cycle air-conditioning unit. The unusual roof line with its copper fascia will contrast with the tan wire-cut bricks used for the external and internal walls.



## SPORTSCOPE

# LITTLE LEAGUE ON BIG BOARD

The S.S.B. Little League schoolboy footballers made the big league this year when their scores were shown for the first time on V.F.L. scoreboards. There couldn't be a better publicity medium, because the big boards are scanned constantly every Saturday by ground crowds and TV cameras.

The little Leaguers are now in their fourth season. They play 14-minute matches at half-time intervals of senior V.F.L. home-and-home games.

There are 10 teams, and they use the nicknames of their big league counterparts. Boys of 11 years and under are eligible to compete in the competition.

So that as many boys as possible have a chance to play,

			G	B	P
3	3	CARLTON	4	5	29
4	2				
3	11	RICHMOND	4	4	28
3	5				
4	11				
7	5				
11	6	RACE N°	7		
11	6		6		
10	2		13		
7	10	UMPIRE N°	3		
			SSB LITTLE LEAGUE BLUES VISITORS		

each team must field at least 100 players per season. Last year the total number of players was 1,136. Like any other worthwhile idea, the S.S.B. Little League has been imitated by others. The Canberra and South Australian Leagues and Victorian provincial teams have similar schemes operating. This year the Rural and Industries Bank of Western Australia set up a "little league" closely patterned on ours.



GRAHAM DONALDSON, Head Office advertising officer, and assistant Carlton coach to Ron Barassi, is the Organiser of the S.S.B. Little League. Here he "pep talks" some damp and mud-spattered little "Blues" at Carlton.

## 5,500% FOR 'LIONS'

After three matches of the season, the S.S.B. Little League "Lions" (Fitzroy) had scored 55 to one against. This gave them the remarkable percentage of 5,500.

However, after meeting "The Saints" (St. Kilda) in round four their cumulative points totalled 56 for and 23 against.

This caused their percentage to drop dramatically to 243.5.



# TOP DOGS ON DISPLAY

Lunch-hour crowds crammed our Metropole Arcade, near head office, last month to see the S.S.B. - sponsored displays of pure breed dogs. More than 60 outstanding dogs were shown over a 10-day period, and we received a good press and television coverage. The annual display, previously held in the head office chamber, was transferred this year to the Arcade because of increasing crowd pressure.



"A LITTLE OFF THE TOP, SIR?": Jim Lambrini, Metropole Arcade barber, faces up to his greatest challenge — Geordie, an Old English Sheepdog — who took time off for a trim during the S.S.B. Display. ("Age" unpublished photo.)



**GREATEST DANE:** Star of the show was this noble Great Dane — best example of its breed in Victoria, valued at more than \$5,000. Pictured with "Danestat Kim" is Mr. Vince Flannery, compere, and owner Mrs. Elizabeth Fletcher, of Black Rock.



**PUTTING ON DOG:** Here is an overhead view of the display area in Metropole Arcade on the first day. The crowd later swelled to hundreds, and spread to the upstairs galleries.



**PRICE PER PUP — \$200:** There are only about 25 Pyrenean Mountain Dogs in Australia — hence the high price of the progeny. This 7½-stone specimen is the foremost example of the breed in Victoria.



## POP PAGE

# TELLER STRIKES A NEW NOTE

**RON GILBEE**, Teller at Spotswood (Wembley Avenue) Branch, produces some fresh new notes for local depositor Cheryl Lohse. Ron is rhythm guitarist with the JIGSAW pop group which works the Dennis Hotels circuit with singer Johnny Chester. JIGSAW's current Fable label single, "To Love Means To Be Free", has been riding high on the hit charts — Australian Top 20 and 3UZ Top 40 — in recent weeks. Ron joined the bank at Footscray South as a junior clerk in 1960. He played with the Rondells in 1964, switching to the Tamias in 1967 to back Merv. Benton. JIGSAW was formed in 1968 and later that year toured Vietnam to entertain our troops. The group comprises Eddie Chappell (drums), Ron Gilbee (rhythm guitar), Denis Tucker (bass guitar), Jon Calderwood (lead guitar), Johnny Chester (vocals). The boys' musical tastes run to country and western, the Shadows, the Beatles, and Creedence Clearwater Revival.



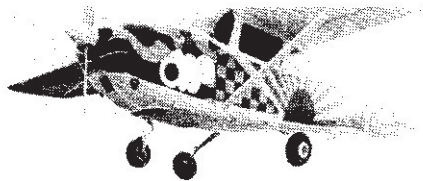
# MERV. MOVES ON INTO C & W

**MERV. BENTON**, of head office Business Promotion section, has moved on spectacularly into the country and western field with his outstanding new LP album, "MOVIN' ON". Merv. has put down a great set of proven C & W standards, including "Abilene", "Ruby", Johnny Cash's "I'll Walk the Line", Chuck Berry's "Memphis Tennessee", Neil Diamond's "Kentucky Woman" and Hank Snow's "Movin' On". Big-sound backings are supplied by The Fendermen, led by guitarist John Cosgrove, of our 45 Swanston Street Branch. The album was 14 months in the planning, and the arrangements took six months to write. Be sure to hear this disc — it's a winner.





**LUNCH WITH THE G.M.:** Nine bright young bachelors — the final list of prospective appointees for the post of Assistant Manager, London Office, attended an informal luncheon in the head office Board Room on July 14 as the guests of Mr. T. E. Hall, General Manager, and other senior executives. Standing (left to right) are: Steve Moore (Personal Loans), Ian Jenkins (Staff Dept.), Bob Taylor (Chief Inspector's Dept.), Greg. Lawes (Chief Inspector's Dept.), Graham Spence (Chief Inspector's Dept.), Alan Henry (Business Promotions), David Williams (Morwell). Seated (left to right) are: Geoff. Thoroughgood (Aspendale), Mr. T. E. Hall, and Bob Strachan (Brighton East, 620 Hawthorn Road). Subsequently, the appointment was awarded to Bob Strachan.

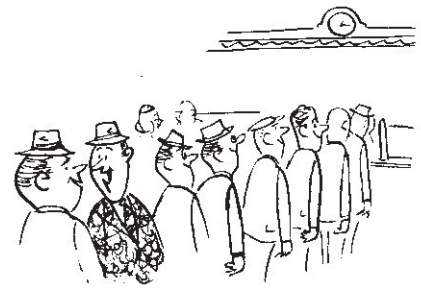
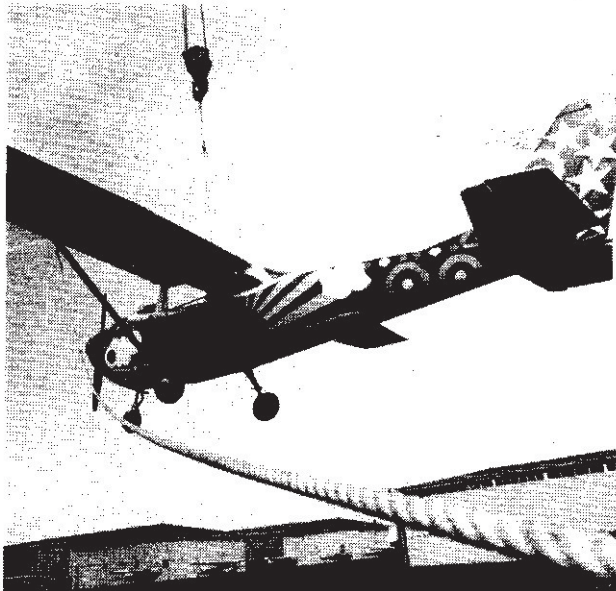


## MYSTERY

How did this psychedelic plane get into the air with a stationary propeller?

## SOLVED!

It was all done with a crane. The suspended plane, decorated with stick-on psychedelic paper, was filmed from crazy angles to make our recent TV commercial promoting S.S.B. Cheque Accounts. On telly screens the plane appeared to be actually flying and looping — to the mystification of countless viewers.



"You heard the rumor about a topless teller, too?"

## CONTENTED CUSTOMER

The following letter, recently received by Elizabeth Street Branch, speaks for itself:

249 Thomas Street,  
HAMPTON, VIC., 3188

*The Manager,*

On Wednesday evening I called at your bank and on arriving home found my wallet containing money, etc., was missing. I called in at your bank on Thursday morning to enquire if I had possibly left it at the counter and if someone had handed it in. Your staff were most courteous and luckily (for me) one of your tellers (Mr. Bruce Wallace) had found it.

I am writing this to express my deep gratitude for his honesty. I did call to thank Mr. Wallace personally and offer a reward, but he was most emphatic in his refusal and said "I work for the Bank and we are all honest here," which I think you will be very pleased to hear.

I should appreciate it if you personally would express my sincere thanks to Mr. Wallace, and the girl and gentleman who were on duty early and attended to me, for their courteousness also.

My husband and I have had an account with your bank for many years, and bought our home through you and we can only speak well of your staff.

With sincere thanks,

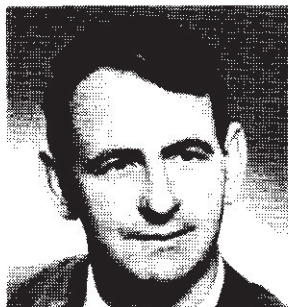
Sheilah K. Goodman.

## PUZZLE SPOT ANSWER

Let us call the other Professors A and B. Professor Cranium reasoned thus: "Suppose my dot is blue. Then Professor A must instantly realise he is white (else why would Professor B have his hand up?) Since Professor A has not, in fact, lowered his hand, my supposition must be wrong. My dot is therefore white."



## MEET OUR NEW MANAGERS



**G. M. EMMETT,**  
Trentham.

Graham is another country (Ararat) boy who is looking forward to going back. He shares with his wife, Frances, an active interest in church life and has been a Sunday School teacher. He has just acquired a new set of golf clubs, so is hoping to burn up the local course.



**J. F. HOOPER,**  
Relieving Manager.

By the time you read this, bachelor John will be basking in the Queensland sun on a couple of months' long service leave. Lucky man! He's interested in people and enjoys relieving, as it gives him the opportunity to meet people from so many walks of life.



**N. McDONALD,**  
Kilsyth.

An ex-pennant player, Neil still manages a game of tennis every Sunday, and plays golf Saturdays. (He's fortunate enough to live opposite Riversdale.) He and his wife, Julianne, have three young sons, aged 8, 5 and 2, who successfully manage to occupy the rest of Neil's spare time.



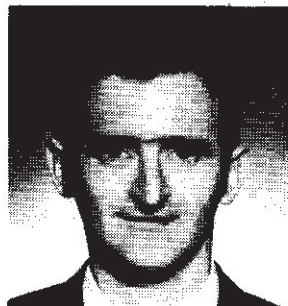
**R. O. FREE,**  
Jolimont.

A staunch Melbourne supporter, Ron's pleased with his new appointment, practically within kicking distance of the M.C.G. He plays golf with Strathallan Golf Club, and bowls with the Reservoir Bowling Club. Two teenage daughters keep him and his wife on their toes.



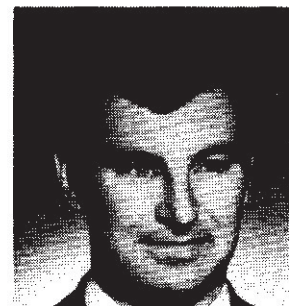
**M. ROSCHOLLER,**  
Supr. Accts. Legal Dept.

Maurice says he's been mixed up with housing most of his working life, first with the War Service Homes and for the last eleven years with the bank's Legal Department. Both he and his wife share an interest in bowls and play at Lalor, and Maurice spends his winter Saturday afternoons playing golf.



**G. N. GEORGE,**  
Relieving Manager.

Fossicking for gemstones is one of Noel's favorite pastimes. He also enjoys woodwork and has just completed an extension to his house. Is very involved with the Scout movement as secretary of the West Waverley Sub-Warrant committee. He and his wife have a family of three.



**N. L. PUNSHON,**  
Ballan.

Neville enjoys and has played a number of sports, but at present is putting most of his energy into the search for that elusive metal, gold. He and his in-laws are working a mine in the old gold-mining centre of Clunes. Not much result so far, but they're hoping.



**J. N. R. FLETT,**  
Relieving Manager.

John, his wife and their three young children are caravan enthusiasts and their idea of a perfect holiday is to "up stakes" and tour, spending a few days here and there. John is a member of the I.O.R. and has been instrumental in forming different branches of that friendly society.



**K. C. FARLEY,**  
Donald.

Despite 18 years in the city, Ken describes himself and his wife, Val, as "country bred" and happy to be returning there. An erstwhile carpenter who built much of his home and furniture, Ken now fills his leisure hours with golf and gardening, plus a regular game of squash. Has a family of two.



**K. J. LADSON,**  
Relieving Manager.

With a lively family of six, aged between 15 and 2, Ken and his wife keep pretty active, but both manage an occasional game of squash. The greater part of Ken's bank service has been in the mortgage loans department and he is looking forward to the challenge of the relieving life.



Patrick Georgiou, of Fitzroy West Branch, and his wife were married in St. Nektarios Greek Orthodox Church in Major Road, Fawkner. Mrs. Georgiou is the former Ioanna Atteshly.



## NEW WEDS

Mr. and Mrs. Rodney Shield photographed with one of the three vintage Rolls-Royce cars used for their wedding party. Rodney (Fitzroy West branch) and his wife, formerly Ruth Eddy, were married at St. James', Ivanhoe, and spent their honeymoon as officials of the International Veteran and Vintage Car Rally.



Ken Taylor and his bride about to drive away from All Saints' Church, Preston, following their wedding. Ken is a member of the Coburg branch staff, and Robyn, nee Holman, works in Marketing Department.