

THE  
**STATE SAVINGS BANK**  
OF VICTORIA

# Progress

Quarterly Staff Magazine of the  
State Savings Bank of Victoria



Mural depicting Progress — at Ryrie Street, Geelong Branch.

**JUNE 1958**

**Volume 1. Number 1.**





**Mr. W. L. MOSS, Chairman of Commissioners.**

The occasion of the first issue of this magazine affords me an opportunity to convey a short but, to my mind, important message to the staff. It is this:—

The past history of our Institution shows that it has played a very significant and creditable part in the development of this State. Victoria is on the threshold of tremendous expansion—an expansion which will call for well directed and consistently sustained action from all and our Bank will require, in greater measure than ever before, to support that expansion with its services to Governmental and local authorities and to individuals.

However strongly this view is held, it will be of little avail unless it is backed by the united efforts of us all, from myself down to the most recently appointed junior, giving of our best to make sure that our team is not just in the first four, but of premiership quality.

We owe this not only to our State and to our Bank but also to ourselves.

**O. R. CARLSON,**  
*General Manager.*

The Board has decided to issue a quarterly magazine to keep our staff informed on developments within the Bank and with trends in banking overseas.

The recent advent of open competition in the Savings Bank field, the provision of cheque facilities for our depositors and the ushering in of the machine age are instances of Progress.

But, in actual fact, progress is something that is engendered from within. We are all in the service of an institution whose purpose it is to serve the people and promote the development of the State.

I hope this magazine will increase knowledge and understanding amongst us all so that greater interest and enthusiasm will be directed to the Bank's progress.

**W. L. MOSS,**  
*Chairman.*



**Mr. O. R. CARLSON, General Manager.**



# Progress

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

I have much pleasure in presenting to you the initial issue of our quarterly staff magazine which, it is hoped, will assist all members of the staff wherever stationed to keep abreast of developments and general happenings within our Bank and, to some extent, kindred institutions overseas.

I am indebted to several members of the staff who have, at short notice, provided material for this issue and I look forward to the support of any members who are able to provide articles that will be of interest to our staff generally.

In the belief that illustrations speak louder than words, every attempt will be made to include the maximum number of photographs within the limit of the budget. Those used in this edition are mainly the work of Bill Gardiner (Mortgage Loans) and football photographer, "Dasher" Jeffries (Branch Secretary's Department).

"Progress" seems a fitting name for our magazine as it is symbolic of the huge development taking place within the institution, and long may it continue.

As "Progress" is being produced solely for staff distribution, your comments and criticisms from time to time will be appreciated.

*The Editor*

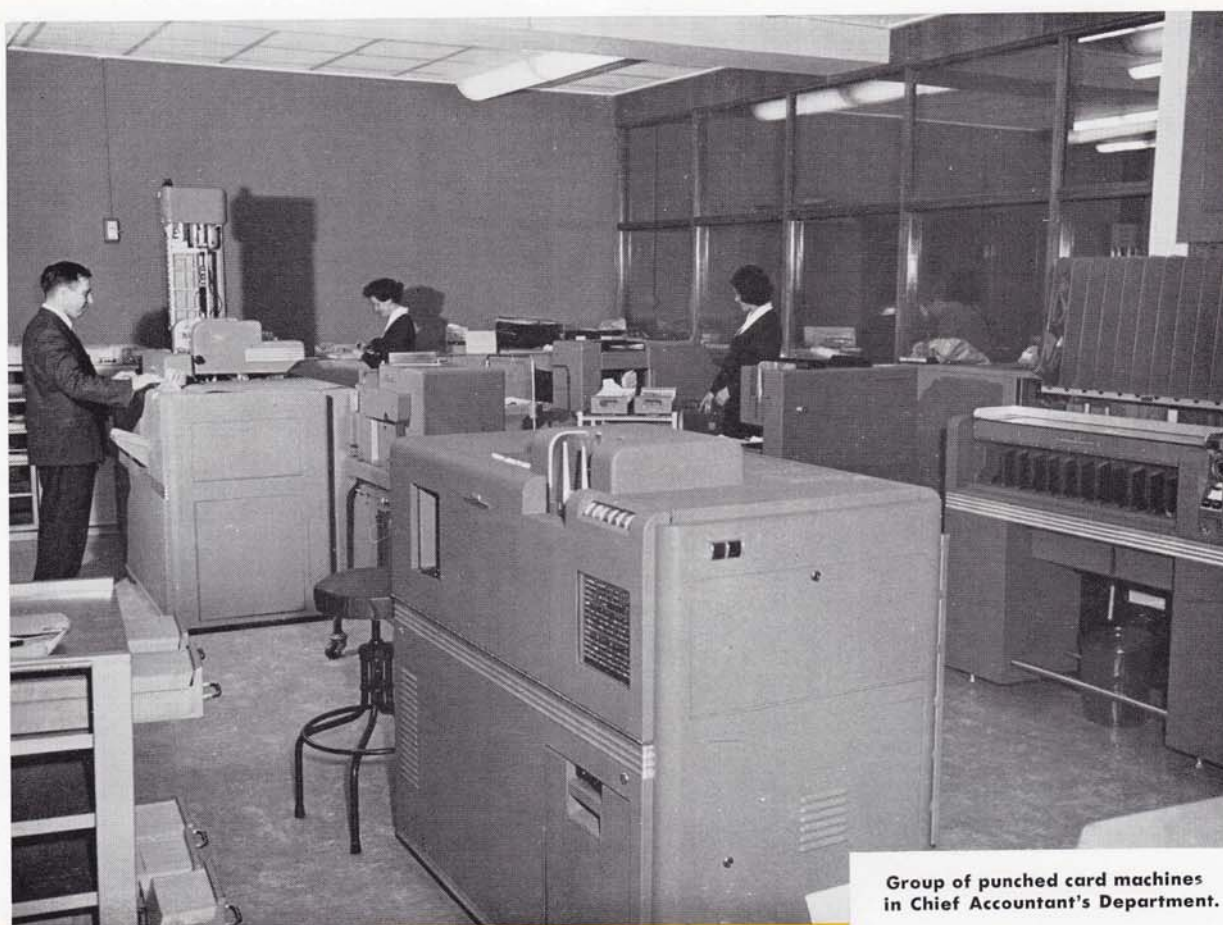
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Group of punched card machines  
in Chief Accountant's Department.

## PIANOLA ROLL TO PUNCHED CARD

by P. A. Burke

Although there is no direct line of descent from a pianola to a punched card machine, knowledge of a basic similarity in their operation can assist in acquiring an understanding of punched card machines.

It is the presence or absence of a hole in the roll which determines whether or not a particular note will be struck, and the complete pattern of holes determines the tune to be played. The machine can, in effect, read and interpret the meaning of the holes and respond as it was designed to do.

Most punched card machines are considerably more complicated than a pianola, though their operation, too, depends basically on ability to read and understand the meaning of holes punched into cards fed through them. Instead of obtaining their driving power from manual effort they use electric motors; the presence or absence of holes in cards is sensed electrically (in one type, mechanically); and instead of playing tunes, they

interpret the holes in the cards as instructions to perform the many and varied functions for which they were designed.

Just as an office staff consists of members with different jobs to do, so does a punched card installation comprise a group of different machines able to do different jobs, but which must be co-ordinated in order to obtain the desired results.

The advantage of punched card machines over manual methods of clerical work lies in the speed and accuracy with which great volumes of transactions of the same kind can be handled. Monotonous, routine clerical processes can be transferred to them, thus releasing office workers for more responsible duties.

The punched card provides an essential means of standardising the form in which the information is fed to the machine, and of putting it in a language which the machine can read and understand. The card is a standard form of document acceptable to the machine, and the punched holes



provide the language. The I.B.M. (International Business Machines) equipment installed in the Bank uses a card measuring  $7\frac{3}{8}'' \times 3\frac{1}{4}''$ , having 80 vertical columns, into each of which can be punched a hole (or holes) to represent one item of information—either a number from 0 to 9 or a letter of the alphabet. (Special provision is made in Sterling machines for punching 10d. or 11d. into one column.) An account number such as C943681 would, therefore, require seven columns, and an amount of £999.19.11 would require six.

Original data is transferred from written sources to punched cards by means of the key punch, which is a manually operated machine with a keyboard similar to a typewriter. Cards feed automatically through it as the keys are depressed, and the columns are punched one at a time. The column in which the hole is punched indicates the type of information represented, the position in the column indicates its numerical or alphabetical value. The punched holes in the card then take the place of a written entry in a manual system.

Once the original data has been punched, most subsequent operations are performed without visual reference to the card. It is theoretically possible that all subsequent transactions for the life of a mortgage loan, for example, could be processed without manual handling of the cards other than feeding them from files to the machines and back to the files. However, the many factors that do cause the course of a loan to depart from the straight and narrow make it most unlikely that this idyllic situation will be generally realised in practice.

Control of the machines is obtained by the use of switches on the machines themselves, as well

as—in most machines—the use of a control panel wired in such a way as to cause the machine to do the particular job required of it. As the cards advance through the machine the holes in them are electrically “sensed.” They pass between a brass roller carrying current and a bank of 80 “reading” brushes—one for each column of the card. No current can reach the brush unless contact of the brush with the roller is made possible by the presence of a hole in the card in the column being read. When this occurs a circuit connected to that brush becomes momentarily alive and the impulse can be used to operate some function of the machine. For instance, when a brush reads a number, the impulse available could be used to cause the number to be printed, or put into a counter for an arithmetical operation, or punched into another card, or perhaps held in storage for use at a later point of time. The impulse from the reading brush is conducted to some other part of the machine by means of a wire in the control panel. This is similar to the operation of a telephone switchboard, where incoming calls can be directed by the operator to any one of a number of available channels.

The machines can be made to sort, count, file, select and copy information. They can add, subtract, multiply and divide. They can list information and print totals. Most of these operations can be performed at high speed. The speed of the machine will vary according to the complexity of the job it is doing, but a relatively simple operation such as listing and adding account transactions and balances from the individual cards can be done at the rate of 6,000 cards per hour.

In our next issue we will give a general description of various machines and some of the processes used in our mortgage loan accounting.

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DUE DATE

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TOTAL INSTAL DUE

CLOSE NOM PRINC

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Typical punched card as used in loan instalments.



## SAVINGS BANKING OVERSEAS *by H.E.W.*



First British Savings Bank — Ruthwell, Scotland,  
1810.

As the operations of Savings Banks in Great Britain and U.S.A. differ in many ways from ours and from each other, it is proposed to discuss briefly some of their features.

The Post Office Savings Bank and the Trustee Savings Banks of Great Britain, the Mutual Savings Banks of U.S.A. and the Savings Banks of Australia all stem from a common origin, namely, the Ruthwell Bank founded in 1810 by the Rev. Dr. Henry Duncan to assist the poorer classes (to use his own rather Dickensian wording) "by offering every encouragement to industry and virtue, by inducing them to provide for their own support and comfort, by cherishing in them that spirit of independence which is the parent of so many virtues." In passing, it is noteworthy that, in Dr. Duncan's scheme, the rate of interest paid varied according to the trustees' assessment of the character of the depositor—a somewhat patriarchal measure and fraught, one would imagine, with hazardous possibilities in the way of actions for defamation.

In the United Kingdom, although most trading banks have passbook accounts on which interest is allowed, this type of account has not been developed at all strongly by them and the savings concept is mainly catered for today by the Post Office Savings Bank and the Trustee Savings Banks. At practically all post offices it is possible to open a savings account earning interest at  $2\frac{1}{2}$  per cent per annum. Apart from facilities relating to Government Stock and for inter-office transactions, the Post Office Savings Bank is simply a repository for savings, administered by the British Government.

The whole of its book-keeping is concentrated in four large buildings in Kensington. There are approximately 22,000,000 accounts and, as will be appreciated, the book-keeping for these

accounts represents a tremendous undertaking, the accounting staff alone numbering nearly 5,000. Operations are conducted over some 18,000 post offices and while the larger offices forward schedules of transactions daily, the smaller offices submit them at longer intervals. Many depositors have dividends, interest on bonds, etc., credited directly to their accounts and the bank also accepts standing orders authorising many types of regular payments for which it makes a flat charge of 8d. per transaction. Staffing is a problem, as is illustrated by the fact that, just prior to our visit, four new recruits had been accepted whose ages ranged from 59 to 62. Posting is done on machines mainly by female operators. The average account is relatively small but the total of the deposits is most impressive, viz., £1,698,652,000.

The Trustee Savings Banks follow more closely the pattern originally established. Each Trustee Savings Bank is a separate entity and, with a main office and in most cases relatively few branches, operates within a specific locality. These banks, which operate under the direction of local trustees and managers who may not receive any payment for their services, are not conducted for private profit. They are governed by legislation of a rather limiting nature which would appear to have restricted, considerably, their development.

Operations are confined to two departments known as the Ordinary Department and the Special Investment Department. In the Ordinary Department, deposits are received up to £3,000 subject to a limit on the amount of the annual increase to £500 and compound interest at  $2\frac{1}{2}$  per cent per annum is allowed on the amount so deposited. In the Special Investment Department, deposits up to £1,000 may be accepted provided that the depositor has at least £50 in the Ordinary Department. The funds in the Ordinary Department must be invested with the National Debt Commissioners and the rate of interest received is  $2\frac{7}{8}$  per cent per annum. The funds of the Special Investment Department may be invested in governmental securities or lent to local authorities and the interest received averages a slightly higher rate per cent. The banks have their own registers of Government Stock. The majority offer inter-bank transaction facilities and some accept valuables for safe custody. In the main, the operations are confined to deposit and withdrawal transactions and the investment of the funds in the manner indicated, but some do offer special facilities—for example, one Trustee Savings Bank in Scotland accepts payment for the rates of the local authority.

*(continued on page 10)*



# STAFF TRAINING

by Don Ross

Training is defined in the Oxford Dictionary as "putting in the way to efficiency by instruction and practice," and that is precisely the objective of the Staff Training Section.

Our Bank first moved in the direction of special staff training in 1953, when it was decided to attach Branch Accountants to Head Office before appointing them as Managers, and some two years later the Staff Training Section was established as a separate entity.

Today the Section is providing courses at many levels — for Managers, Accountants, Sub-Accountants, Junior Clerks and Machine Operators.

Groups usually comprise from eight to twelve officers and, broadly, instruction is given in four different ways. Firstly, through lectures delivered by specialists in their own particular fields; secondly, by the audio-visual method; thirdly, by demonstration and actual practice, and lastly by promotion and stimulation of group discussions.

Refresher courses for Managers were inaugurated last year when a series of six courses was conducted. Each group spent four days in

*(continued on page 10)*



Mrs. M. Sticklan (C.A.E.) demonstrates correct typing posture.



"School's in" scene  
in Staff Training Room.



The great changes which have taken place since the war have had an impact on almost all phases of living and working; and have resulted in a different approach to the design of all types of buildings.

Banks now display a marked change in design from the rather secretive atmosphere of other days and seek to show the public the scope and nature of their activities. This has influenced the open glass fronts, clear interiors and maximum natural lighting introduced into the branches we are building in our programme of expansion.

The drab monotonies of other days have given place to attractive colour schemes which undoubtedly create a more pleasant atmosphere

both for the public and staff, whose comfort is further ensured with ventilation and heating appropriate to the seasons.

Amenities are recognised as essential to the comfort and well-being of an efficient staff and more space is being devoted to this purpose. Lunch rooms are equipped with stainless steel sinks, storage cupboards, hot water services and power points for use of electric appliances, and sanitary facilities are of the highest standard.

It is considered that our new branches bear favourable comparison with those of our competitors, while preserving that dignity and refinement which is a tradition of the State Savings Bank.



**Boronia Branch —**  
opened 11th September, 1957.

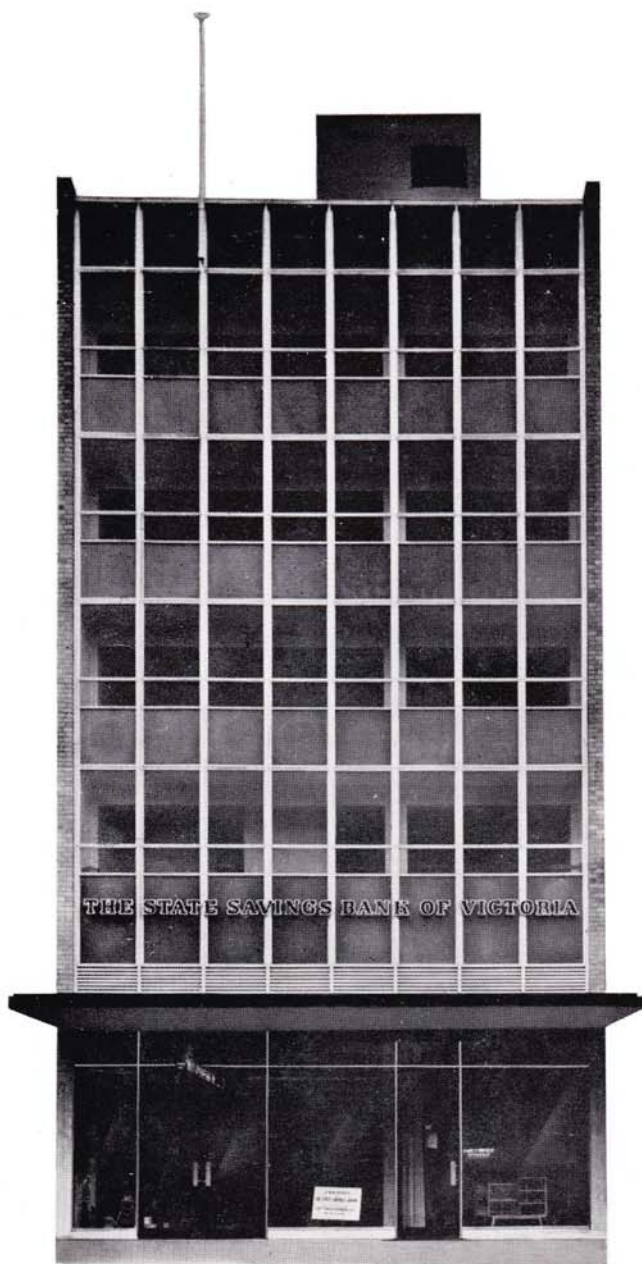
**Footscray West Branch —**  
opened 26th August, 1957.



**St. Albans Branch —**  
opened 3rd January, 1958.



# N PREMISES



Above — The Bank's branch at Ryrie Street, Geelong, which was opened by the Premier, Mr. Bolte, on 15th November, 1957.

The building, with its glass facade, is an architectural feature in Ryrie Street and the interior is notable for many departures from standard Bank design.

The open-hung stairway, the wall tiles each depicting the Commissioners' seal, the fish pond and, not least, the mural by Charles Bush give unusual character to the foyer and banking chamber.

Right — Three interior photographs.



Foyer and entrance.



Banking chamber, showing mural.



Another view of foyer.



## **STAFF TRAINING — continued from page 7**

the Section and many subjects were traversed. The Managers had talks with the Executive and every effort was made to give them an awareness of the Bank's present policy and outlook.

The course for senior Accountants is the most comprehensive which the Section has to offer to staff at the moment. For seven weeks the group of eight Accountants follow a programme which has been carefully planned in the light of experience over the past five years. It provides for temporary attachment to most of the Head Office departments and for visits to the remainder. In addition, the programme covers lectures and discussions on every facet of the Bank's activities.

By comparison the course for Sub-Accountants can only be described as intense culture. In the short time available — four days — the group is lectured on a wide range of subjects.

All Junior Clerks appointed to positions in the metropolitan area now receive an initial course of staff training. At this level the emphasis is on orientation. Considerable attention is given to matters of conduct and appearance and, because these aspects are much more complex with female appointees, the assistance of the Council of Adult Education was sought and one of their experienced lecturers talks to the girls on matters of poise, grooming and the like.

The Staff Training Section also has been closely associated with the Bank's branch mechanisation. Not only has the Section trained all the personnel concerned but it also has evolved and tested procedures adopted at Geelong, Ryrie Street, and for the cheque account posting units at the larger offices.

Over recent years many new services have been provided by the Bank and indications are that this trend of increased facilities will continue. This, coupled with the fact that practically all of the staff are required to be able to cope with these multifarious duties, makes the Bank a fertile subject for staff training. An American Institute of Banking director once said, "A successful banker is composed of about one-fifth accountant, two-fifths lawyer, three-fifths economist, four-fifths gentleman and scholar — total ten-fifths — double size. Any smaller person may be a pawnbroker or a promoter but not a banker." This is probably illustration by exaggeration but the fact remains that more and more is being expected of staff and the scope for staff training is greater than ever before. There is no doubt that the future of the Bank is very closely allied to the efficiency of the officer, nor is there any doubt that training of the type carried out by the Section helps tremendously.

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## **SAVINGS BANKING OVERSEAS — continued from page 6**

It was interesting to note that, at Gillingham and three other branches of the London Trustee Savings Bank, what is best described as the "carbon posting system" is in operation, a practice which developed from the wartime necessity of duplicating records. Briefly, the system is as follows: The passbook contains a series of carbonised pockets, ruled and printed to accord with the ledger card. The book, with the ledger card inserted, is placed under the carbonised posting sheet and, by this means, the entry on the posting sheet is reproduced in the passbook and on the ledger card in one operation. Tellers' counter machines, used extensively in U.S.A., are noticeable by their absence in the U.K. but the Guernsey Savings Bank, with a main office and one branch and with approximately 27,000 accounts and balances of £4,750,000, uses tellers' counter machines operating on the unit method.

Hours of business vary greatly and appear to be dictated by local conditions. For instance, one bank opens from 10 a.m. to 6 p.m. on Mondays and Fridays, from 10 a.m. to 12 noon on Tuesdays and from 10 a.m. to 3 p.m. on Wednesdays, Thursdays and Saturdays. Another bank in a Scottish city opens from 9.30 a.m. to 5 p.m. on Mondays, from 9.30 a.m. to 3.30 p.m. on Tuesdays, Wednesdays and Thursdays and from 9.30 a.m. to 3.30 p.m. and from 5 p.m. to 7 p.m. on Fridays.

There are, throughout the U.K., 1,321 offices of the Trustee Savings Banks with 9,351,858 accounts and balances aggregating £1,178,118,048. (Note: All figures quoted are as at 1st January, 1956.)

In the next quarter's issue some features of the Mutual Savings Banks in U.S.A. will be discussed.



# OUR BANK'S ADVERTISING

## TV Programme Draws Large Fan Mail

The largest single item or medium in the Bank's advertising is its sponsorship, three nights in the week, of the popular children's TV programme, the Mickey Mouse Club.

This sponsorship is predominantly directed at the most impressionable section of the community, the children, and seeks to obtain a long term advantage to the Bank. The children of today are the adults of tomorrow; if they are brought up to believe that the State Savings Bank is their bank and encouraged to keep an operative account with the Bank from childhood, it necessarily follows that after a period of time all other banks will be faced with the task of converting them away which, we trust, will be a difficult task. Now that we can offer cheque accounts when the children become adults, it becomes doubly valuable to have their custom.

The effectiveness of this comparatively new medium of television can be gauged in a number of ways. In the broad sense the opportunity to enter into the family home and talk to the children and, in many cases, their parents, per medium of the TV screen, creates a personal relationship between the sponsor and the viewers which, used

Scene at studio during Mickey Mouse Club programme.







effectively, can have tremendous possibilities. In our case the enormous mail we receive from the children and their parents is convincing proof that a personal relationship does exist. Our mail has been fairly constant at 1,000 letters per week for several months. Many of the letters come from mothers thanking the bank for presenting such a fine programme, others commending the Bank and the compere for teaching the children to save, and a number indicating that the parents enjoy the show as much as the children.

Anticipating a question on the lips of some readers — remarkable as it may seem we have only received one letter of criticism, but please don't regard this as an invitation to spoil our record.

A number of branches have written advising us of new accounts being opened, directly attributable to the programme.

#### **School Banks Televised**

School bank figures have shown such a steep rise that it is reasonable to assume that our Monday night reminder about school bank day and our general exhortation to the children to "spend some for fun but always save some too," must have taken effect.

As a further boost to school banking, we have televised the operations of the recently introduced student-operated school banks.

With the hope of being seen on TV and with "Uncle Doug" Elliot as an added attraction, the children at each school have gathered in large numbers to open an account or deposit to an existing one. Results have shown that the enthusiasm whipped up on opening day has been retained in the form of regular large deposits on subsequent days.

The publicising of student-operated banks per medium of TV also has helped our officers to break down the previous reluctance of many high and technical schools to accept school banking.

To further cement our friendship with the children and thereby with their parents, we have formed the "S.S.BEE" Club. All children who send in their name and account number are given a certificate of membership and badge. An extra beehive is added to the badges of those members who send in ideas for making extra pocket money and a further beehive is given to those who appear on our programme.

All names are placed in the Mickey Mouse Savings House at HSV7 and three are drawn out each night and invited to come into the studio and, after answering a simple question from "Uncle Doug" Elliot, are given a prize. Every child whose name has been drawn out has appeared, coming from as far afield as Moe, Noojee, Geelong and Dromana.

Our membership now exceeds 14,000 and is steadily climbing.

#### **Party at Mutual Store**

S.S.BEE's were invited to come to a party on the first floor of the Mutual Store on the Tuesday morning of the school holidays. The response to the invitation was tremendous and by 9.30 the crowd of mothers and children overflowed from the first floor down the stairs into Flinders Street along Degraives Street and into Flinders Lane. In order that none would be disappointed we curtailed the programme and, in all, gave four shows, ending at midday, by when it is estimated in the vicinity of 7,000 parents and children had attended.

Doug Elliot gave an excellent performance, supported by a mello-accordion, magician and staff League footballers, Ian Ridley, Neville Crowe, Graham Donaldson and John Schultz who, wearing their football guernseys, signed autographs, gave out stacks of prizes and helped distribute free Coca-Cola and icy poles.

#### **Publicity Symbol**

So much for our TV programme and its side-line activities, there's just enough space left to show you an illustration of the Bank's new external sign which has developed out of the request to staff for a publicity symbol.

Swanston Street branches have the privilege of being selected for the first of the signs, partly because it is considered that signs on those branches would be visible to the greatest number of people. Your branch might be next!



# Public Relations In Reverse



Always answer the phone with a cheery "hello." Don't bore people with your name and department.



If you want to interrupt someone talking on the phone, speak loudly so he can hear you.



Don't worry about holding the phone in front of your mouth. Your caller will hear somehow.



Let the phone ring a few times before answering it; it makes you seem more important.



If it will take a while to get information, just tell the customer to hang on.



If the phone rings while you're talking to someone, lift it off the hook and finish your conversation.



## News From The Branches

### "OPERATION MENTONE"

Our Mentone branch did not close for business as usual at 11 a.m. on Saturday, 24th May, only for normal business. As the last depositor was ushered out a team of demolition experts moved in and as soon as the branch staff had departed they proceeded to swiftly demolish the fittings of the banking chamber. "Operation Mentone" had commenced.

"Operation Mentone" had been carefully planned jointly by our Architect's Department and Joinery Works and the project provided for the removal of all internal fittings and their replacement by others of a contemporary design.

Planning also covered the integration of portion of the residence into the new banking chamber and provision of a new Manager's Room and a Staff Amenities Room.

Everything went "according to Hoyle," pre-fabricated sections slid into place and in a short space of time a complete transformation had been effected.

Gleaming new fittings in natural wood finish with rake back superstructures and plate glass replaced those outmoded screens and counters which, only a short time previously, had all the appearance of being part of the immovable fabric of the building.

The careful planning and time programme had borne fruit and the project moved rapidly to completion, not of course without a few of the usual headaches.

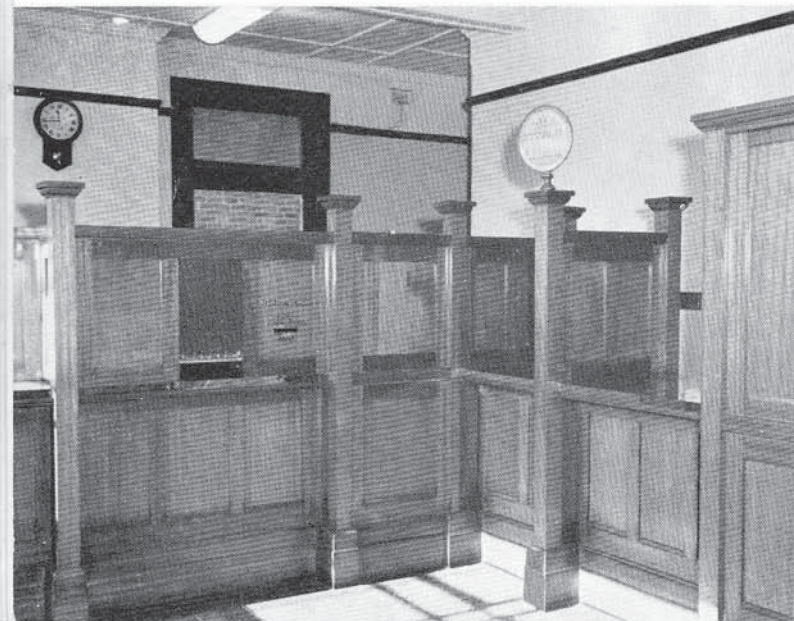
At 9.30 a.m. on Monday, 26th, Mr. J. B. Hall, our genial Mentone Manager, had the pleasure of opening the branch for business as usual and of observing the looks of consternation on the faces of Monday morning "regulars" at the change which had taken place in the weekend.

Our congratulations to all those who took part in a really worthy effort.

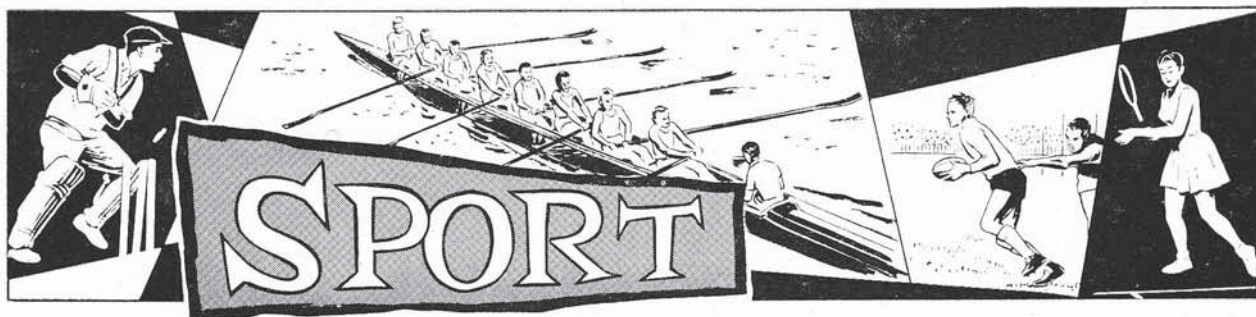


Teller Mr. G. G. Gates shows children from Hampton High School where their money is kept during school visit to branch.

MENTONE — before . . . . . and after.







## Talking Football . . . "New Look" Bank Side in Great Shape, Faces Bumper Season

After what may be termed a dreary beginning, with three straight losses, a "New Look" XVIII steadied themselves and came right back into the fight by recording eight successive wins against "A" section leaders.

Much credit for this magnificent rally is unquestionably due to coach George Coates. His insistence on teamwork has been rewarded and the side has been transformed from 18 individual players into a well balanced combination.

Several positional switches have also assisted in this revival. We have a new full-forward and among the established players there has developed an enviable goal-to-goal line and a grand last line of defence.

In the talent department, it was the Bank's great fortune and "Big Football's" bad day when Geoff Jones, a tall, rangy young lad stepped the

Savings F.C. way. This lad is unquestionably the Bank's recruit of the year and, in many circles, is considered a definite finalist for the same award in the entire competition.

In closing, there remains only one more point — but this a vital one for the Club and that is

### ATTENDANCE.

Our team is one of which any supporter may be justly proud, but lacks its deserved following.

It is not at all hard to take an avid interest once you attend a match and you can rely on our Secretary to make you feel welcome and at home. So lend our grand team your voice, and may we view a "sea-of-faces" at future matches.

'Bye now,

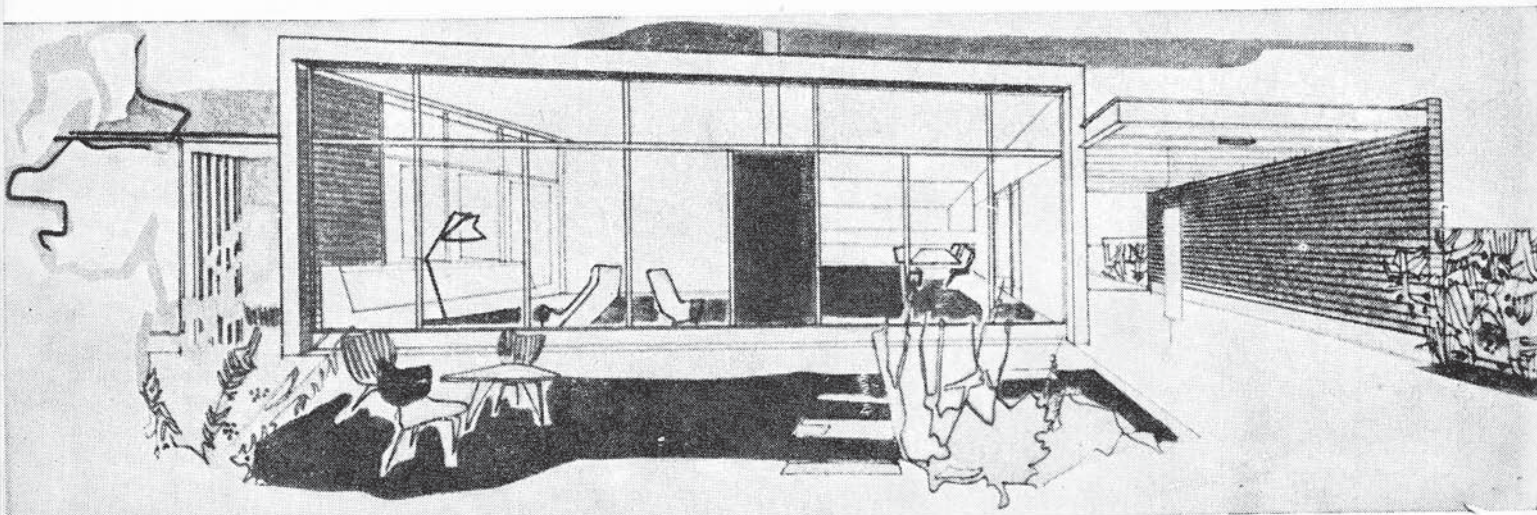
"JayDEE."

**Coach George Coates addresses players at three-quarter time.**





# For convenient, low-cost living in YOUR home, go modern—go for **GAS**



## COOKING

Only Gas offers the fast heat of a flame and controls it just as you want it. Over 100 new models await your choice—see their sparkling beauty—check their many time-saving features—you'll find big things have been happening in gas cooker design and you'll want your home to have one.



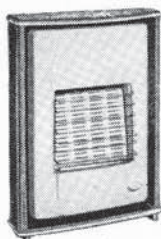
## HOT WATER

Only Gas Hot Water Services offer every advantage you will want. 100% automatic, they never run cold day or night and just owning a Gas storage hot water service places you on the special low tariff which cuts the cost of all the Gas you use for every purpose. No matter how big your family, Gas can give you all the hot water you'll ever need.



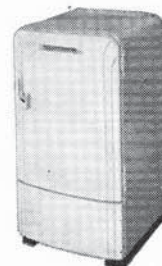
## HEATING

Only Gas provides instant heat, lets you control the degree of heat and goes out immediately you're finished with it. No stoking or poking, no ashes to clean out, no fire to set. And no dangerous, wasteful burning after you've gone to bed. Gas radiators too, they're portable! You can carry them from room to room.



## REFRIGERATION

Only Gas can bring you a refrigerator that is completely silent. It can't become noisy, can't wear out because there are no moving parts. Four models offer you a range of sizes to meet any need—every one of them is a lifetime buy. Special low tariff for gas refrigerator owners too.



### IF YOU LIVE BEYOND THE RANGE OF ESTABLISHED GAS SUPPLY . . .

Never again need you struggle along without the convenience of this clean, fast fuel. HEATANE brings you all the benefits of gas in handy bottles. No matter where you live you can enjoy cooking, room heating, hot water and refrigeration from flexible, dependable GAS. On holiday, too, take HEATANE with you to your camp, in your caravan or on your boat.

## GAS and FUEL CORPORATION

196 Flinders Street, Melbourne. MF 0391  
and Suburban and Country Showrooms

**HEATANE DIVISION - - 362 BURWOOD ROAD, HAWTHORN, E.2**

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MELBOURNE