

progress



THE STAFF MAGAZINE OF THE
STATE SAVINGS BANK OF VICTORIA

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progress

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Cover

It was Shakespeare who wrote of "the winter of our discontent," and most of us — football fanatics apart—long for the return of the summer sun. And yet there is beauty in all seasons, as Southdown Press artist, Adrian Wortel, has shown in the cover sketch he drew for this issue of Progress.

In This Issue

TWO LOOKS AT LONDON OFFICE	
— COMING	2- 5
— AND GOING	6- 7
CAMERA NEWSREEL	8- 9
THE PATH TO ON LINE	10-11
COLUMN OF FIGURES	12-13
THEY'RE TOPS IN SPORT	14
WEDDING BELLES	15
NEWLY APPOINTED MANAGERS	16

The story of the Woode family, John and June, and their children Gary (7) and Janice (4) could serve as an excellent example of the monumental decisions that must be made before a family elects to emigrate.



Two looks at London office

Mr. Jack Ryan is the present manager of our London Office. His immediate predecessor was Mr. Jack Pretty, now a district inspector. These two men have given us a picture — more correctly two pictures — of the important role London Office plays in the Bank's operations.

It's been a long journey, but it's all behind us now. We've landed in Melbourne. We're migrants. What's in store for us? John will have to start looking for a job in his field of press photography. We'll have to start thinking about a house. School for the kids. So much to face.

This is the comfortable home on Surrey's Epsom Downs in which we have been so happy. But economic conditions in England are not so good at present. Australia is the coming country, they say, and we hear that the children will be happier and healthier out there. Mr. Ryan, the London manager of the State Savings Bank of Victoria, has explained the housing situation in Victoria to us, so let's hope that with the Bank's help, we'll be able to buy as good a house as we are leaving.

Coming . . .

Here are some statistics which might surprise you: one out of every five people now living in Australia was born abroad. Something like 40 out of every 100 residents of this country were either themselves born overseas or have at least one parent from abroad.

In Victoria, the figures are even higher, because 35% of all migrants settle in this State.

From the Bank's point of view, the most significant fact to consider is that nearly half the present population of Victoria has no family tradition of banking with the S.S.B.; no first-hand knowledge of the part our Bank has played in the development of Victoria over the past 126 years. If we want their business, we have to win it.

One more brief look at statistics before we change the scene to London: just over half of all our migrants have come from the United Kingdom. In fact, the estimated number of Victorian residents who hail from the British Isles is 316,000.

Winning for the S.S.B. as many British emigrants as possible, before they leave home, is one of the important tasks of London Office.
Ebb And Flow.

The tide of migration from the British Isles to Australia ebbs and flows with the seasons, but



the flow gathers additional strength whenever a political or economic crisis threatens the well-being of the people, as Mr. Jack Ryan learnt soon after he took up his appointment last November.

On November 17th, the British Government devalued sterling; in December the countryside was blanketed by heavy snow falls; at the turn of the year newspapers were full of gloomy forecasts of an exceedingly tough budget to come.

The combination of these factors swelled the tide of migrant enquiries to flood levels, and Mr. Ryan has been working extremely hard to channel as much of this flow as possible in the direction of the S.S.B.

His contacts with potential migrants are made in four main ways:

- (1) By advertising in the national or regional press.
- (2) By attending film nights organised by the Commonwealth Migration Authorities. These appearances are limited, as all Australian Banks are rostered in turn.
- (3) By attending open days for migration.
- (4) Through personal enquiries made by potential migrants recommended to our London Office by friends in Victoria, who have been well satisfied with the Bank's service.

It was mentioned above that British interest in emigrating to Australia reached a record level at the beginning of this year.

This is substantiated by the response to an advertisement which Mr. Ryan placed in the Daily Express on January 25th, inviting potential migrants to fill in an attached coupon. He received 350 coupons, and, in reply, sent to each

enquirer a letter from the General Manager with a transfer form attached, a personal letter from himself, and copies of the Bank booklets, **You and Your Future** and **The Housing Situation in Victoria**.

One month later, Mr. Ryan sent a follow-up letter to each enquirer offering to answer any questions which may have come to their minds after reading the first batch of literature. This is his standard practice, despite the enormous volume of work which the follow-up letters set in train.

As Mr. Ryan put it, he is besieged with queries on subjects, ranging from septic tanks to professional careers. Here are some typical questions:

"I would be pleased to learn about employment prospects within my chosen profession of publishing."

"What I would like to know is how one would go about getting employment in a local radio station, and are they run commercially or how?"

"What is the Australian architectural climate at present, and are British architects accepted in private Australian architects' offices? I am qualified ARIBA 1964. What salary can I expect?"

"Are English wills acceptable in Australia?"

"Can the pension from my old firm be paid direct into my account in Australia, and is it subject to both British and Australian income tax?"

Where does Mr. Ryan find the answers to such a bewildering array of questions? Here is his own explanation:

"You don't give an answer unless you are



We can't take it all with us, of course. We've sold the furniture for which there was a market, but it's rather sad to see the rest of our possessions being carted away on the Council truck to the tip.

This is a lonely feeling, looking down from the deck to the friends and neighbours and relatives we are leaving behind. When will we ever see them again?

certain of your facts . . . Every Commonwealth Department is represented at Australia House and the officers in charge of each section are most co-operative. Apart from these, I have found, at short notice, experts in London on most subjects — radio, television, oil, minerals, etc.

"On other occasions I have found it necessary to supply the names and addresses of prospective employers in Australia.

"Stuart Turnbull, Chris Ryan and others from home have provided other valuable information when requested to do so.

"The answer in a nutshell is: 'seek and you will find'."

Although newspaper advertising is a valuable source of contact with potential emigrants, Mr. Ryan feels that "open days" are very much better. Here is his description of one such day:

"Jock McAuley, the Official Secretary at Victoria House, and I left London by car at 7 p.m. on Friday and, after driving through rain and snow, arrived at Stockport at 2.30 a.m. on Saturday. Up bright and early the same morning, we drove to the venue for the show.

"It was up a narrow street and the weather was typical of Manchester. I thought of the many washed-out Test matches and wondered if we could get 500 attending.

"The show was scheduled to start at 10 a.m., and from that moment the crowd started to arrive — in all 8,500 people from places as far away as Blackpool.

"From 10 a.m. until 9.20 p.m. I interviewed people continuously, even while I swallowed a cup of tea about 4 p.m. The questions left no doubt that housing is the main concern of all emigrants . . .

"From the emigrants' point of view this was a magnificent day. They were able to have all their queries answered by experts in all fields in the space of a couple of hours.

"We will certainly obtain a number of new accounts as a result of this show. I am hoping, in fact I am sowing the seed with everybody interested in migration in London, to have similar days organised throughout the country."

If and when a migrant progresses past the agonising period of indecision, while he contemplates selling his home, giving up his job, leaving friends and relatives, and comes to our London Office to make final arrangements, he receives sympathetic and expert help.

This service includes the transfer of money by bankers' order, possibly the collection from a solicitor of the proceeds of the sale of the emigrant's house, authorisation for our London Office to collect tax refund cheques, payment of late accounts, a mailing service, even arrangements for the emigrant to join a medical benefit society before he departs.

The pictures that accompany this article trace the steps taken by a typical emigrant family.

They agree that the service provided by our London Office is "magnificent".

Mr. Ryan asked us to conclude this article with the following thought, and we are very happy to do so:

"I feel a special word of welcome to emigrants on their first appearance at the Bank (in Victoria) would be greatly appreciated. This is probably already done at most branches, but a reminder might be helpful."



A friend in need. Mr. Keith Hased, manager of the State Savings Bank at Keilor East, where we are living temporarily with June's cousin. Mr. Hased's friendly welcome and advice are good omens. Can't really say all our apprehensions are gone, but we feel better now. We'll make a go of it.



Our branch at National Mutual Centre is surrounded by offices, and where there are offices there are secretaries and typists. And secretaries and typists go abroad in droves on working holidays. Hence, National Mutual branch manager, Mr. Denton Scholes, has regular requests to forward signatures to London. In this picture, he is farewelling attractive 21-year-old secretary, Elizabeth Jeffrey, after explaining the many services our London Office can render. Lucky Elizabeth was planning a nine months' stay abroad.

... and Going

The excellent service our London Office provides for emigrants is matched in full measure by the facilities it offers to our Victorian depositors visiting the United Kingdom and the Continent.

It seems, however, that some of our staff are not familiar with the range of these facilities, and as a result are not able to let intending tourists know just how much London Office is willing to do for them.

Mr. Jack Pretty, who was London manager from November 1964 to November 1967, has given us a picture of the red-carpet treatment available to our touring depositors.

The "treatment" can start as soon as a depositor leaves Australia. London Office is willing and able to provide a mail service, and will either hold correspondence for pick-up or re-direct it to any nominated address.

Mr. Pretty would like all our depositors, whether they are touring or on a working holiday, to realise that they can make London Office a "sheet-anchor" or home base.

A visit to the Office should be one of the first calls made on arrival in London. Quite apart from the financial services available, the visitor will find that our London staff will spend no end of time to make him or her welcome and to pass on some valuable "do's" and "don't's".

Our staff over there know their London through and through, and can give shrewd advice on the important matter of accommodation. Young girls go abroad in droves on working holidays, much to the envy of the young men they leave behind to pursue a career. It is common practice for a group of girls to share a flat in London — and here, Mr. Pretty told us, lies a trap.

Many landlords ask the girls to take a lease of a flat for maybe six months or more, with one of the group accepting responsibility for the lease. The arrangement looks fine and works fine until two or three of the girls get homesick, have a quarrel, decide to take a trip to the Continent, or for some other reason, leave the flat. Unless she can quickly find replacements, the girl who accepted responsibility for the lease has a serious financial problem on her hands.

Knowing how often this situation has arisen, our London staff warn visitors against signing long leases.

Another "don't" they pass on to tourists is:

"Don't buy an old car, particularly if you intend to take it across the Channel." It seems that it is difficult to obtain insurance on an old bomb and even more difficult to obtain a "Green Card" insurance cover which is required for motoring on the Continent.

London Office gives visitors other useful advice about motoring, and puts them in touch with the Automobile Association. The office is liberally stocked with brochures on touring, including a wide selection of packaged tours offered by reputable firms.

These packaged tours are favoured by the middle-aged and elderly, whereas the young people find it cheaper and often more fun to camp as they tour, or to stay at youth hostels. Here again, London Office has a fund of information and advice to offer.

The issue of foreign exchange is by far the biggest operation at London Office and it is available in the form of Sterling and U.S. Dollar travellers' cheques, foreign currency notes and mail or cable transfers to banks or Thos. Cook offices throughout the world.

This foreign exchange banking service is used by some 1,500 Victorian depositors each year and it is a service that is not equalled by any other Australian Bank. It is not unusual to hear of cases where one of our depositors travelling with a client from another bank has received funds, in response to an urgent cable, a day or even two days before his companion received his.

Our staff in London like to spend some time with depositors before they leave for the Continent to ensure that they take adequate foreign exchange with them and know what information is required to enable further funds to be sent to them should they run out.

It is not much good, as an example, for a depositor to cable: "Please send me £50 urgently care of Poste Restante Berlin", because this just cannot be done by any direct method.

Tourists who first get the "gen" from London staff are given a list of all Thomas Cook's offices in Europe, and they are advised that if they are in urgent need of money but cannot find a Cook's office, to cable London Office nominating a bank of some size in the vicinity, and the money will be sent to that bank for payment on identification.

The main purpose of publishing this article is really to help those of our depositors who are planning to visit the United Kingdom. When you hear of someone contemplating such a trip, arrange for sufficient travellers' cheques to be issued to get them to England, send a Payment on Advice form to London Office and leave the rest to our London staff.

This photograph should stir some memories in the minds of those who made the inaugural Easter trip to Adelaide in 1937—the first of the reciprocal visits between our officers and the staff of the Savings Bank of South Australia, which were very popular until quite recently.

With the help of some of the fellows who made the trip we have been able to identify nearly all the party, but if you can help us fill in the missing names, or if we have made any mistakes, we should like to hear from you.

BACK ROW: The two ladies are unidentified. The men are Bert Peel, Matt Abson and R. S. Brown.

SECOND BACK ROW: Jack Reiher, Bert Storey, Thurzel Doidge, Tom Burton, Hazel Kinvig, Cliff Cox, Herb Tulloch, Laurie Mercer, Lou Longworth, the lady is unidentified, Fred Flower, Jack Kennedy.

THIRD ROW: Leo Renouf, Gordon McGrath, Jack Drummond, Frank Lawn, Harold Denby, Fred Smith, Joe Coxhell, Harry McCaughan, George Kemp, Sam Pettiford, Barney Williams, Jim Swale.

SECOND ROW: Viv Lang, Bill Love, Basil Nixon, Vance Chambers, Alby Coxhell, Percy Bray, Jim Sharkie, J. Shimmen (?), unidentified, J. V. Cock, Cres Watson.

FRONT ROW: Mick O'Halloran, Neil Pugsley, Frank Holzer, Chris Ryan, Jack Rush, Percy Tenny, David Ross, A. P. O'Halloran, unidentified, H. E. Hillier, unidentified.

CAMERA

NEWSREEL



The R.A.A.F. and our display staff co-operated to put on an exhibition at Elizabeth Street last month which must have drawn at least 50,000 spectators. It included a PIKA single seater jet aircraft — everybody wanted to know how it fitted through the doors — a working engine, security guards and their wonderful dogs, a pilot in a pressurised high altitude flying suit, and lunch-time lectures on many aspects of the R.A.A.F.'s operations and equipment.

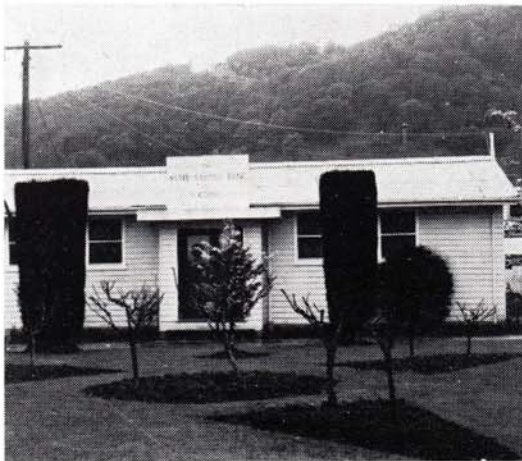


Every pupil at State School No. 1319, located in the Lake Tyers reserve for Aborigines, has an S.S.B. school bank account — as testified by this banner proudly displayed by school captains Gail Moubourne and Alan Harrison.



Camberwell Junction manager Mr. Fred Williams held a house-warming when he and his staff moved into their handsome new premises. In this picture he is wished "all the best" by the Chief Inspector, Mr. Neil Kelly (centre). On the left is Burwood manager Mr. Eric Grieve. The attractive girls are Fred's daughter Elizabeth, who has since married and whose wedding day picture appears on Page 15, and Beryl Day, a member of Camberwell Junction staff.

We stand where we stood at Mt. Beauty, and a more attractive site for a branch it would be difficult to imagine. We have been in business at Mt. Beauty since 1950 when we leased the premises shown (right) from the S.E.C., which built the township as part of the Kiewa scheme. Subsequently the Bank acquired the site, and has now built the attractive premises shown (far right). With Mt. Bogong in the background, and a garden setting in the foreground, Mt. Beauty is certainly one of the most picturesque of all our branches.



The path to on line

Over the past three years we have from time to time published articles about the Bank's planning for the time when we might adopt an "on line" or "real time" system of mechanized accounting.

Under such a system, tellers' machines are connected directly with a computer installation by means of telephone wires. (See **Progress**, February 1965 and December 1966.)

The path to on line is necessarily a long one, and so far the deliberations of the Bank's on line committee have involved detailed and painstaking investigation of available equipment in Australia, the United States and Europe.

As an indication of the committee's present thinking, we publish the following summary, which is based on the minutes of a meeting held in April.

No decision has yet been reached on the type of teller machine which would best suit the Bank's requirements without being priced beyond our range.

Thinking at the moment favours a machine with an alphabetic keyboard, but without adding registers, because the calculations now made by this equipment on a sensimatic machine would be performed by the computer under an on line system.

European manufacturers are offering the bigger American companies some stiff opposition in the field of teller machines, and one or two continental companies have equipment which may suit our purpose. On the other hand, some of the big-name American companies are working on new models which will come under consideration.

It is probable that we will install single teller machines because the teller would not be required to leave his station with an on line system. The general purpose terminal could eventually be used to handle other office work as well as to make entries in pass-books. In addition, the preparation of branch cheques and even the heading of continuation pass-books may be feasible if the address information can be stored.

The Computer.

So far nine computer companies have had discussions with the Bank, and most of them have

equipment which would suit the Bank's requirements.

At present, officers in the Planning Section are working on exercises to determine the best method of storing information with the various types of equipment.

The most economical computer would be a single large, fast machine; but this would require tellers' machines capable of operating on their own in the event of a breakdown.

The committee leans to the view that two smaller computers with the same configuration would be a better choice. In the event of a breakdown, the alternative system must be able to take over within the minimum possible time. While it was standing by, the second computer would be available to handle other work.

Signature Identification.

In our issue of August, 1966, we described the operation of an invisible signature verification system. Using an ordinary ballpoint pen, the depositor signs his signature on a sheet of transfer paper which is gummed into his pass-book, and can be transferred to a continuation. The signature cannot be read until the sheet is held under the ray lamp on the teller's counter.

Obviously this saves a lot of time in making payments, and the committee is looking at various types of equipment. The cost of the equipment will determine whether the system is to be installed at all branches, or only those likely to be on line.

The extent of any on line system the Bank adopts may depend on the cost of the teller machines. The original concept included only Grade 1 and higher branches in the metropolitan area, but the committee is considering the cost of going further than this.

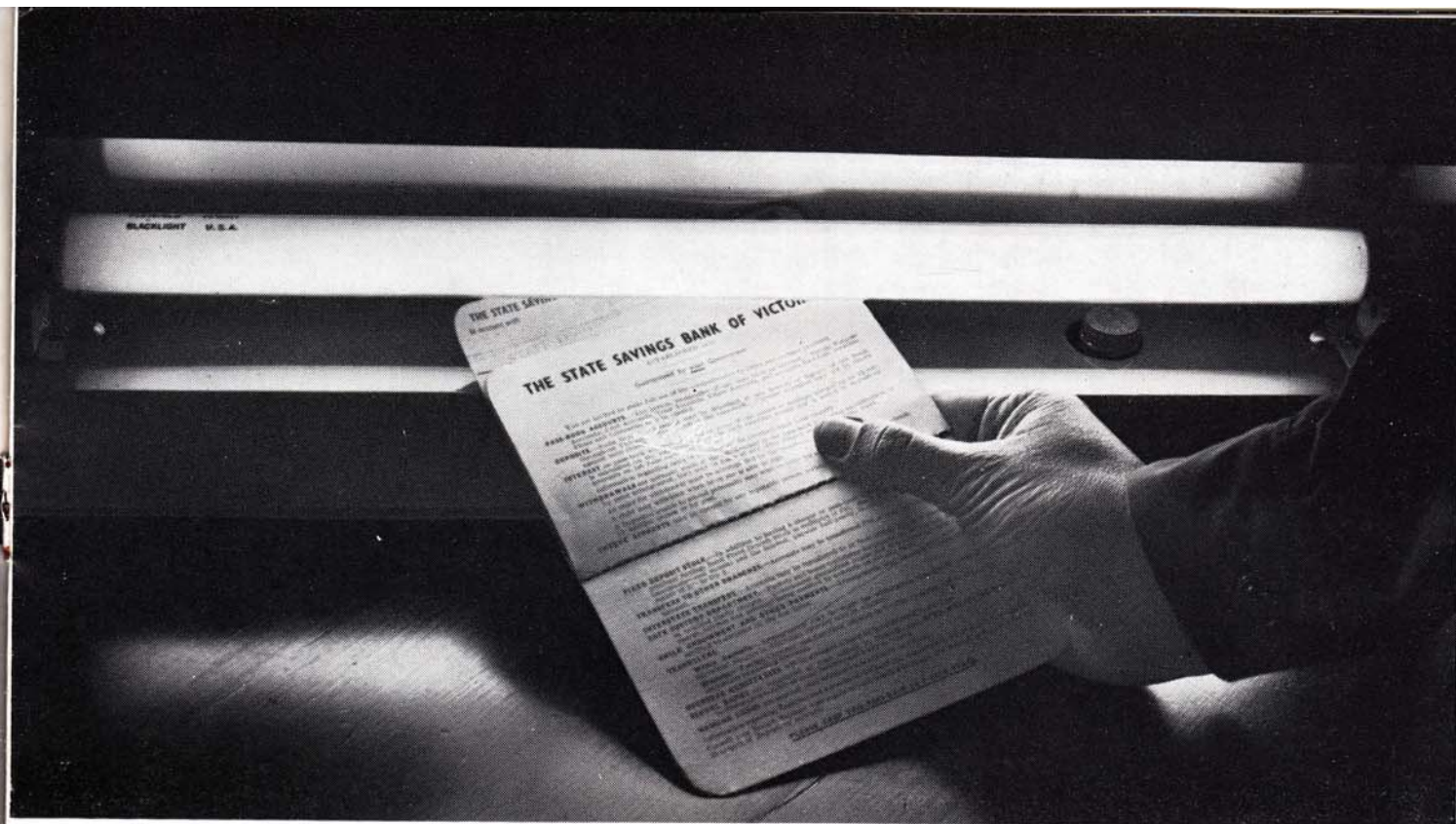
The cost of telephone lines would make the extension of on line to country branches too expensive.

If we do go on line, when is it likely to happen?

It does not seem as if suitable teller machines will be available before the end of this year. If a decision to go ahead is made in December, the earliest possible installation date would be the second half of 1970, because it would require at least 18 months' programming for the on line system for savings accounts.

TOP RIGHT: An example of the type of equipment used in an invisible signature verification system. The signature cannot be read until the sheet on which it is written is held under a ray lamp.

AT RIGHT: Part of the Bank's existing 1401 computer system. Installed in 1962, when it was the first computer in any Australian bank, this system has served us extremely well. It would not, however, be suitable if the Bank decides to go on line.





He Was A Gentle Man

Mr. O. R. Carlson, who was killed with his wife in a car accident on April 28th, was, in truth, a gentle man. Tall, distinguished looking, so typical in appearance of his Scandinavian background, Mr. Carlson's innate kindness was mirrored in his unfailingly courteous attitude to all with whom he had contact. He was never heard to speak harshly to or about anybody.

Mr. Carlson was born in Echuca in 1897, and joined the Bank there in 1914.

He was a very popular young man in the district, active in sport, and fond of band music. He was a playing member of the Federal Band when he enlisted in the A.I.F. in 1915.

He served abroad for 3½ years with the 6th Battalion.

After the war, he was transferred to Head Office. He qualified as an accountant, and then obtained a Diploma of Commerce, with honours in banking, at Melbourne University.

In 1953, Mr. Carlson was appointed Secretary to the Commissioners, and in 1957, he was chosen General Manager.

He retired in 1962, and in the following year, was appointed a Commissioner, the first former General Manager to join our Board.

Mr. Carlson became Deputy Chairman of the Board at the beginning of this year.

We extend our deepest sympathy to the daughters of Mr. and Mrs. Carlson, Patricia (Mrs. S. J. Beucher) and Wilma (Mrs. R. K. Ainslie).



Seconded To New Guinea

As you read in Circular 15/68, the Commissioners have nominated Jim Weatherill of the Chief Accountant's Department as the officer to be seconded to the Papua and New Guinea Development Bank for a period of two years.

Jim gained his Bachelor of Economics degree as a full-time bursar at Monash University.

His studies led to an interest in the economic problems facing under-developed countries, and this, in turn, induced him to join a party of his fellow students who made a six weeks' tour of India at the end of 1965.

Touring under the Students Overseas Travel Scheme, they really lived rough, journeying third class, sleeping where they could in sleeping bags, and getting an intimate view of the country and its people.

This tour kindled in Jim a desire to help under-developed countries in any way for which his academic training fitted him, and he is looking forward very much to the opportunity which now faces him.

A keen photographer — he is treasurer of the Melbourne Camera Club — Jim will find many exotic subjects for his camera.

Later on we hope to persuade him to send us an illustrated article for publication in **Progress**.

Not Chequeless

Perhaps you remember our article on "a chequeless society" in October '67 issue of **Progress**, which reported that some American economists and bankers were forecasting the replacement of cheques by automatic transfer of funds between banks.

We hear now from Mr. Russell B. Prowse, Chief Manager Business Promotion, Bank of New South Wales, who has just returned from six weeks in the U.S.A., that the prophets are hedging their bets and referring to the less-cheque society.

On much the same subject, Mr. Charles Block, vice-president in systems and standards, Chase Manhattan Bank, said cynically but amusingly:

"After we have the chequeless society and all these universal teleprocessing computer terminals in just about every conceivable spot in the United States, and after we have instantaneous communication links between all banks, some enterprising visionary will come along and say: 'I've got a great new idea for settling debts. Why don't we give everybody a little book of blank forms and any time they want to pay somebody, they just write out the amount, sign it and hand it to the other party. Think of all the communications and equipment costs we could cut out.'"



Our New Commissioner

Mr. William Kirkhope, O.B.E., F.C.A., who has been appointed to the Board of Commissioners, is one of Melbourne's most experienced businessmen.

He is the senior partner in Melbourne of the firm of chartered accountants, Hungerford, Spooner and Kirkhope.

Mr. Kirkhope is Chairman of four public companies, Mayne Nickless Ltd., Victoria Insurance Co. Ltd., McLaren Industries Ltd., Kauri Holdings Ltd., and a director of several others.

The importance of the contribution he has made to Australian business life was commented upon by Reg. Gynther in his book Practising Accountants In Australia. Gynther wrote that Mr. Kirkhope was amongst those who have made outstanding contributions to Australian business and have their origins in the discipline of accountancy.

The manager of our Mortgage Loans Department, Mr. W. S. Howden, recalls Mr. Kirkhope as a fellow officer in the Victorian Scottish Regiment (subsequently Mr. Kirkhope was appointed Chief Paymaster of the A.I.F.).

Mr. Howden said:

"I remember him well. He was popular, a clear thinker, and possessed of tremendous application and energy."

Energy is a key-word in any description of Mr. Kirkhope. It radiates from him as he talks, and one can readily understand how he can accomplish so many tasks with so much success.

He told us that he thoroughly enjoys organising projects, and in each enterprise in which he becomes involved he endeavours to establish personal relationships with the people around him.

Obviously Mr. Kirkhope enjoys work, but he also knows how to relax. A keen golfer, he is a member of Greenacres and also of Cowes where he has a beach home, and where he likes nothing better than a restful day on the links or at the beach while his three sons surf and water-ski.

COLUMN OF FIGURES



Robot Bankers

Two reports which have come our way indicate that robot bankers are spreading around the world.

Burroughs' magazine, **Clearing House**, describes an automatic deposit machine, installed in supermarkets in the United States, which accepts cheques, notes and coins for deposit to cheque and savings accounts. According to Burroughs, the units enable people to combine banking and shopping in one trip.

For our part, the last machine we need in a supermarket is one which will accept a bank deposit. By the time we have loaded the shopping basket with the week-end needs of our family of seven, we are more interested in a pay-out machine.

Perhaps we had better move to Switzerland, because the Melbourne **Herald** reports that Swiss banks are installing money dispensing machines all over that country.

Customers holding specially coded cards can draw up to 500 francs at any time, day or night, from the machines. They just slip their card into the slot, and five 100 franc notes appear. The banks issue cards only to customers whose accounts make them good bets not to abuse the service by "milking" these bancomats.

The report does not say, however, what prevents the gellignite boys from helping themselves to the contents of the machines.

Penny Wise

The village idiot in this little place near Aberdeen was so stupid he was famous for it. When offered the choice of a sixpence or a penny, he always chose the penny, saying it was the larger.

"Dinna ye ken the saxpence?" asked a contemptuous fellow villager.

"Aye I ken that," the idiot said, "but if I took the saxpence, they'd no try the trick again."



"Thank you for the loan; I'll always be in your debt."

They're Tops in Sport

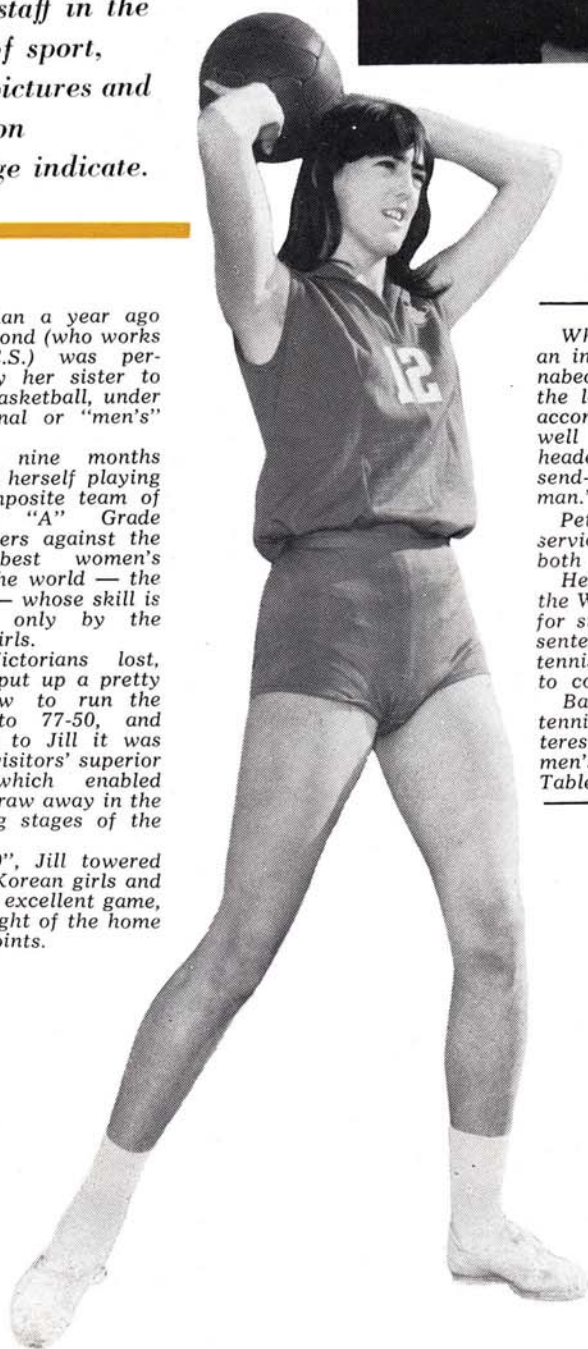
There is no end to the versatility of our staff in the world of sport, as the pictures and stories on this page indicate.

Less than a year ago Jill Hammond (who works in H.O.C.S.) was persuaded by her sister to take up basketball, under international or "men's" rules.

Within nine months Jill found herself playing for a composite team of Victorian "A" Grade basketballers against the second best women's team in the world — the Koreans — whose skill is exceeded only by the Russian girls.

The Victorians lost, but they put up a pretty good show to run the visitors to 77-50, and according to Jill it was only the visitors' superior fitness which enabled them to draw away in the concluding stages of the match.

At 5'10", Jill towered over the Korean girls and played an excellent game, scoring eight of the home team's points.



Our players made just about a clean sweep of the Inter-Banks Golf Day at Huntingdale held late in April. They won the Challenge Cup with 135 Stableford points; captain John Lindsay took off the individual scratch event with 35 points; Peter Carboon won the "A" Grade Handicap; and Ed. Short was "nearest to the pin" when he lobbed his tee shot 18" from the hole on the 173 yards 12th.

Shown admiring the Challenge Cup they won are: Peter Carboon, Graham Jenkin, Lindsay Moore, John Lindsay, Graham Donaldson, Geoff Allen and Ed. Short.

When Peter Jenke, who is now an inspectors' clerk, left Warracknabeal to take up his new position, the local newspaper published the accompanying picture of his farewell and a three-column spread headed: "Glowing tributes in send-off to top Wimmera sportsman."

Peter earned the tributes for his services to sport in the Wimmera both on and off the field.

He was secretary-treasurer of the Wimmera region of the L.T.A.V. for six years, and this year represented Wimmera at Country Week tennis. He devoted many hours to coaching junior players.

Basketball, football and table tennis were other sporting interests, and last year he won the men's singles of the Warracknabeal Table Tennis Association.

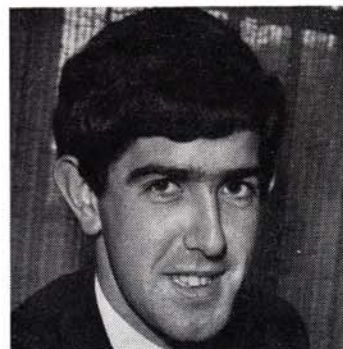


Like Peter Jenke, Neil Henderson is an inspectors' clerk; and again like Peter, Neil has built an impressive sporting record in a country district.

At Easter, the Creswick and District Sportsmen's Club held a dinner at which the club executive selected the Sportsman of the Year. Their choice of four candidates was Neil Henderson.

Golf and cricket are Neil's main sports. He was undefeated this year at Country Week golf, won Creswick Golf Club's open tournament, and was runner-up in the club's championship.

He opened both batting and bowling for Creswick cricket team, and occasionally took a turn at wicket-keeping.



WEDDING BELLES



Well-known Bank footballer and cricketer Bob Douglas and his bride, the former Beverley Mitchell, an Elizabeth Street teller, pause for this happy picture at the reception following their wedding at St. Stephen's Presbyterian Church, Springvale.



Mr. and Mrs. Richard Duval about to cut their beautiful cake after their wedding at Ewing Memorial Church. Richard is a member of the Elizabeth Street staff and his wife, nee Jennifer Turner, works at Chadstone Centre.



Richard Poole (Staff Department) and his bride, the former Jennifer Jones, snapped in the car as they were about to leave St. Mary's, East St. Kilda.

Gary Roberts and his wife, formerly Irene Kellett of Moreland branch, taken as they left Coburg West Methodist Church. Gary has an additional reason for that happy smile. He's just completed his two years' National Service training and is due to resume work at Geelong, Moorabool Street.



Mr. and Mrs. Ian Stock performing the cake cutting ceremony following their wedding at All Saints Church of England, Maidstone. Mrs. Stock is the former Denise Adams of Personal Loans.

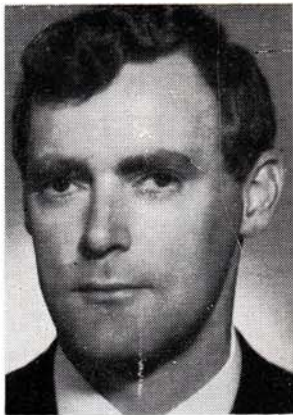


Cupid has been very busy in the S.S.B. this month. Both Christopher Arnold and his bride, the former Jeanette Ervine, like three other couples on this page, are members of the staff. Chris works at St. Albans branch and Jeanette at Lilydale. The wedding was at Lilydale Church of England.



Mr. and Mrs. Neville Heath smile happily at the photographer following their marriage at Camberwell Methodist Church. Mrs. Heath, nee Elizabeth Williams, is on the staff of Central branch, and the daughter of Camberwell Junction manager Fred Williams.





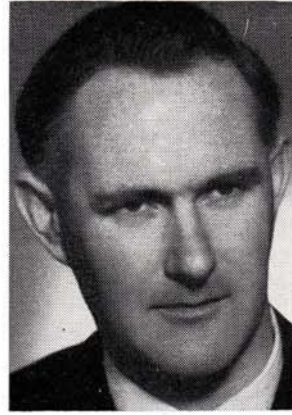
P. K. RYAN,
Relieving Manager.

Kevin commenced his banking career at Kilmore, which is still his home town. A good golfer, who plays off an enviable 7 handicap, Kevin is a member of Commonwealth and Kilmore Golf Clubs. He has recently turned to bowls and joined the Bank's Bowling Club.



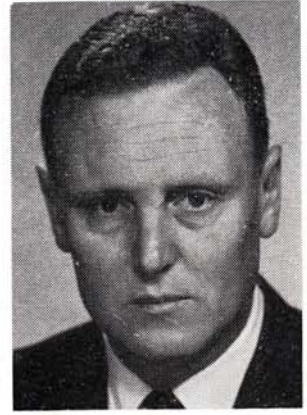
N. M. RUTHERFORD,
Relieving Manager.

Neil's many interests include his membership of the Nunawading Pipe Band — 1967 Australian Champions. He is a Steward of his local Methodist Church and a member of their cricket team. Also manages to fit in regular games of squash and badminton. He and his wife have a family of three.



I. B. ROBLEY,
Relieving Manager.

Ian, himself the father of three young boys, gives most of his spare time to his work as Treasurer of the Coburg Centre of the Little Athletics' Association. As the group has a membership of 900 and a weekly turn-up of over 400 this is no small task.



D. K. COOPER,
Koroit.

Both Dave and his wife Marilyn are keen anglers and any opportunity they get, pop the rods in the car and away they go. Marilyn (nee Hunt) is a former staff member. She worked in Staff Department and Geelong branches. The couple have an eight-month-old son, Simon.

OUR NEWLY APPOINTED MANAGERS

STRAWS IN THE WIND

Two noteworthy features of this month's quota of new managers: three of them are bachelors — by far the largest percentage since we launched this page — and only one of the eight is old enough to have served in the Second World War. Not a bad looking lot either we thought.



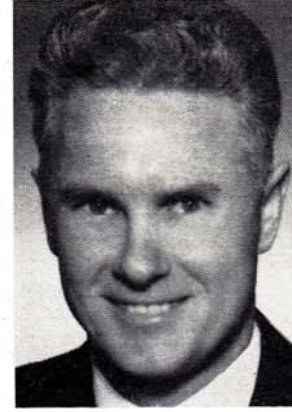
N. A. McPHERSON,
Relieving Manager.

Travelling and seeing fresh places and people is a favorite occupation of Noel's, and so far, he's managed a world trip on his long service leave and has visited practically every country in the Pacific during annual leaves. Needless to say he's a bachelor. Most week-ends are spent on the family farm at Dandenong.



J. A. GREED,
Relieving Manager.

Jim joined the bank at Ouyen, came to town after three years and has spent the intervening time in Head Office, mostly in the Chief Accountant's Department. His was another Bank romance, his wife being the former Margaret McDonald of Correspondence. Margaret and Jim have a family of three boys and a girl.



K. McKINNON,
La Trobe University.

Most of Keith's service has been at suburban branches and he has picked a most attractive one for his first managership. He and his wife and two daughters live near the Northern Pool and spend most of the summer there. Keith's duties as a Committeeman of the R.S.L. occupy much of his spare time.



L. M. QUILL,
Relieving Manager.

Laurie's wit and pleasant personality have won him many friends in the service during his years as a reliever and member of School Bank and Special Savings staffs. A bachelor, he is a keen swimmer, the Secretary of Footscray Swimming Club, and an active worker for the Lions Club. Golf and squash are other interests.