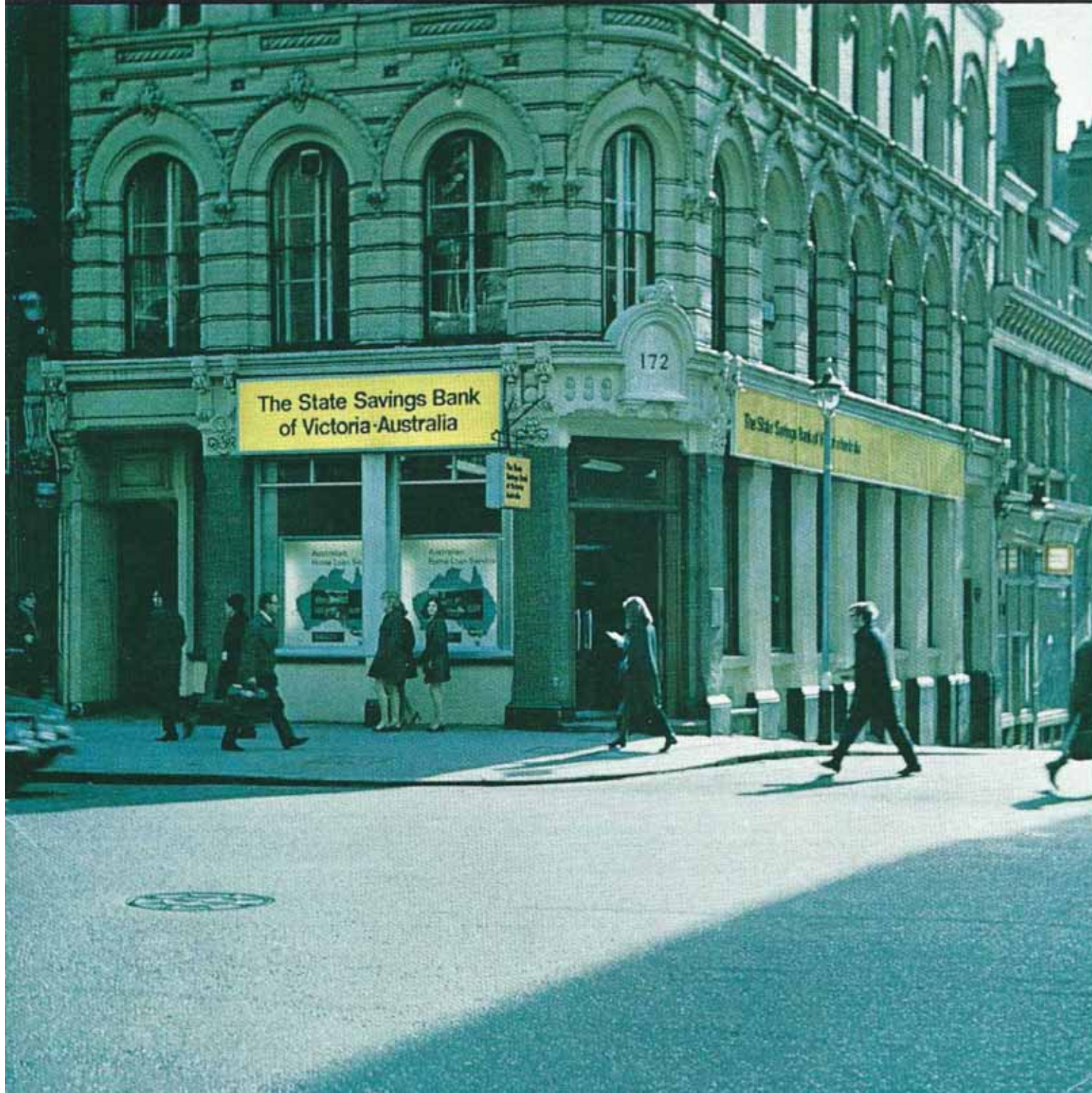


progress

JUNE 1970. No. 39

THE STAFF MAGAZINE OF THE
STATE SAVINGS BANK OF VICTORIA



progress

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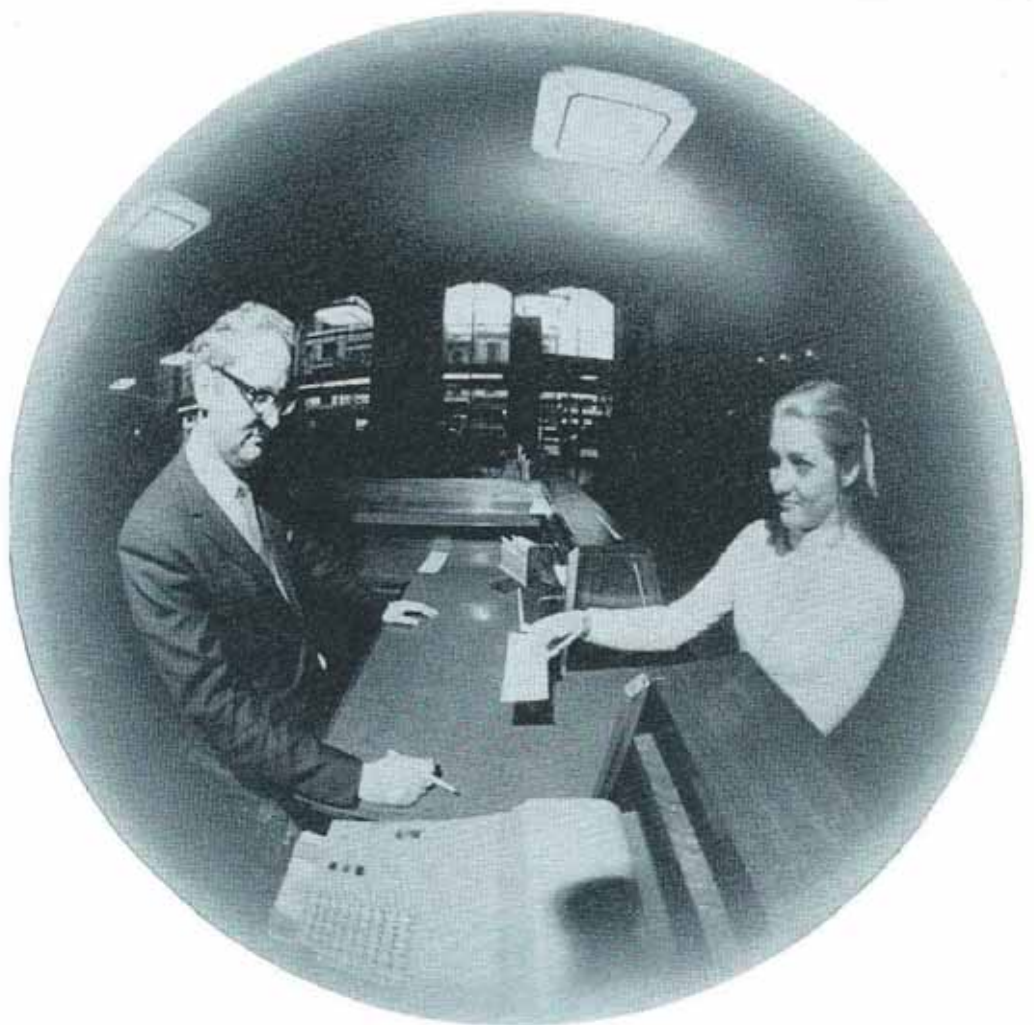
OUR COVER

Londoners should know what and where the State Savings Bank is, as this recent picture of the London office shows. It is the subject of an article on pages 6-7.

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



The Dishonest and the Foolish

The dishonest and the foolish — like the poor of the Scriptures — are always with us. Their "philosophy" was cynically captured in the famous catchline of the American comedian, W. C. Fields, — "there is a sucker born every minute."

Not by any stretch of the imagination could banks fall within this definition because they take every possible precaution to protect their clients, and themselves, from any sort of fraud.

But banks deal in money, and money is the most easily negotiated form of worldly wealth — so banks, and their clients, offer an inviting target for those who aim at an easy dollar.

In detailing a few case histories of actual frauds, we haven't set out to consciously moralize or instruct, although it seems inevitable that the facts themselves will achieve this end.

We, as bankers, know that in this world are a great number of people who break the law but wouldn't care to think of themselves as criminals. Many of them are of course, but others are either careless, thoughtless or just plain foolish.

From our viewpoint they could be lumped together as —
THE NUISANCES.

These are the people behind the names circulated by every bank to its staff as "unsatisfactory customers," for whom a cheque account must not be opened without prior reference to the bank's head office.

Most of them are amateurs — misguided amateurs with little thought of what their action might result in.

A crystal ball would be the answer to fraud —but bankers have to rely on good judgment.

Mrs. X. was a typical case. A deserted wife, with 10 children and only a pension as income she opened a cheque account with a small credit, and with a cheque book in her hands, proceeded to solve her financial problems.

She hadn't a hope of meeting the cheques and, to put the case in a nutshell, Mrs. X. made a fool of herself and the people who accepted her rubber cheques; she lowered the prestige of her bank and gave it the sort of bad advertising which money can't buy.

In retrospect it's hard to see how or why Mrs. X. opened a cheque account, but then wisdom after the event is easy to come by.

Mr. Y. was a different kettle of fish and would have been very hard to detect as a potentially bad customer.

The holder of a responsible job with a reputable firm, he conducted an exemplary cheque account for about six months before running off the rails and issuing valueless cheques to the tune of some \$600 before his account was closed.

Mr. Y. wasn't a criminal in the accepted sense, but a foolish man who allowed compulsive gambling to wreck his sense of values.

There are thousands of these nuisances — people who issue cheques in the hope that Divine Providence, or some other agency, will credit their accounts with enough money to meet their foolishness. Sad to say it never does and the loss to banks in time and money, brought about by processing these abortive transactions, doesn't bear thinking of.

Incidentally, many people consider it no offence to issue a valueless cheque on their own account — which is quite wrong.

The Summary Offences Act does in fact provide a penalty of \$1000 or 12 months' imprisonment for having done so without "reasonable grounds for believing that a cheque would be paid on presentation."

How can these people be stopped?

A crystal ball would be the complete answer. However, these are not standard equipment in banks and in their absence we can best be careful — without being too cautious.

Forgery, at least on the surface, always seems simple.

Given the opportunity, you just practise imi-

tating someone's signature and you have instant money.

This is probably why forgery tends to attract the amateur more than the "pro".

According to the records this is so and forgeries seem to be fairly spontaneous; more often than not the victim is a relative of the forger or someone with whom he is acquainted.

The story of Mr. Z. is a classic example.

He stole a pass-book from a fellow boarder, and, presumably having studied his signature, forged two withdrawal orders, one at the "home" branch and one at another branch.

The first transaction was accomplished easily, but in the second case he was, naturally enough, asked for identification, and duly produced a passport, which is accepted by banks as adequate proof of identity.

The photo on the passport was a good likeness so Mr. Z. was paid his money — but, we can't be certain that the bank officer cast his eyes down at the signature.

Did Mr. Z. go to the trouble of faking a passport to gain \$40, or was he just lucky?

There was a similar case involving a stolen pass-book where the signature was good, but used only the second initial instead of the full name.

When queried about this, the forger claimed to be merely a "messenger", which put the cancelling officer on the spot.

Should he refuse to pay the order and risk offending the depositor?

He effected a prudent compromise by obtaining the "messenger's" receipt on the back of the order but under the circumstances it was worthless.

Perhaps a few questions asked of the forger — what is the depositor's second name, his occupation or address — might have forced him to tip his hand.

Males by no means dominate the ranks of the dishonest. Take Miss C. for instance.

She was an attractive young lass who worked a blatantly cheeky, but effective swindle on three branches of the same bank on the one day.

Using cheques which she had stolen, together with a pass-book, she signed the name appearing on the latter and presented the cheques for encashment — one on each occasion.

According to the records Miss C. was young and attractive, and we can assume that she was



The Dishonest and the Foolish

plausible as well because she induced three banks to hand over cash without observing the basic precautions laid down for such occasions. In effect she offered no reasonable identification at all.

Encouraged by this she went for a fourth try but was unlucky enough to strike a hard-headed manager whose questions made her beat a panicky retreat.

Shortly after, she wound up in the unloving arms of the law, and, for a paltry gain of about \$100, will possibly bear a stigma for the rest of her days.

There are numerous cases of forgery, all so similar in pattern that they don't justify repetition, but from what we saw, most forged signatures are not good enough to stand up to careful scrutiny.

They probably sneak through because many of us have cancelled thousands of signatures without striking troubles, and rather than making us perfect, practice tends to breed a lack of caution.

CONVERSION — wrongly converting something to one's own use.

A quaintly polite legal definition of stealing, as applied to cheques.

The crime in banking, of course, is to obtain value for the cheque to which one has no title.

We read of one very strange case of conversion involving an extraordinary element of chance.

The wrongdoer, a practised confidence man with a police record, stole a taxation cheque and opened a pass-book account in the payee's name with cash.

Later that day he presented the cheque at another branch of the bank with a request that it be cashed against the account.

When told that identification would be necessary he pointed to a man in the banking chamber who, he said, would know him, and since the man concerned was personally known to staff members as a reputable depositor, his identification was accepted, and the cheque cashed.

The extraordinary twist to the story is that a false identification was made in good faith by an honest man who mistook our tricky friend for "someone who used to knock around with the boys."

The bank again had to foot the bill because the cheque had been cashed.

The Bills of Exchange may protect a bank if the cheque has been collected for a customer — not cashed, and if due enquiry has been made as to whether the person has a right to the cheque.

The "due enquiry" is a bit tricky in law and it seems that one would need to have made a record at the time which could be produced later. Courts of law don't award prizes for good memories in these cases.

One particular fraud to which banks themselves are vulnerable is the alteration of bank, or branch cheques.

A real specialist in this caper was the incorrigible Mr. P., who had no sooner been released from gaol for earlier offences, than he started up in business again.

As a prelude he opened a pass-book account, forged some substantial deposits in the book and bought himself a car in Tasmania by leaving a signed withdrawal order, and the pass-book with the car dealer.

Presumably after a motor tour of the "Apple Isle" he returned to Victoria to begin in earnest.

His modus operandi was simple but effective while it lasted.

He opened pass-book accounts on which he drew bank or branch cheques for simple amounts like \$6 to \$8.

By adding a "y" or "ty" to the words and a nought to the figures he was able to make a handsome profit.

Despite the fact that the police and banks all over the State were alerted to Mr. P.'s method of operation, he carried out this simple swindle 25 times of which we know, and there are believed to be more.

Some of the alterations to the cheques were so crude that they should have been detected by those who accepted them, but generally Mr. P. managed to make good use of the space following the words and figures which most of us are prone to leave.

Such people force us to take that little bit extra care. Incidentally, Mr. P. is again eating the prison fare which will probably become his staple diet, unless he suffers a change of heart.

His story, and the others recounted here, are more effective than any sermon in illustrating the old adage — crime does not pay.



Our beautiful girls

Our "Girl Of The Month" page has a novel twist this issue by featuring two sisters, Sandra and Helen Pastou.

Sandra (20) and Helen (18) are on the staffs of Reservoir (Broadway), and Northcote branches.

The girls are so alike that we had constant difficulty in attaching the right name to the right girl, so it might save confusion if we tell you first of the things which the Pastou sisters have in common.

They were both born in Paphos, Cyprus, and came to Australia with their parents in 1954—happily before the internal strife with which that historic island was later rent. They do, in fact, have no memories of their birthplace.

Both were educated at Thornbury High School before joining the Bank — Sandra in January of 1969, and Helen, early this year.

Sandra and Helen speak and write Greek fluently, and have studied the language in addition to using it at home. They do, however, "think" in English, which may sound odd, but Sandra explained that translation also involves reconstructing one's thoughts differently into the other language.

Both girls have their regulars among the Greek community who have come to rely on them and seek them out for advice on banking.

At this point the Pastou sisters more or less part company.

Sandra, the elder, has a serious interest in the piano, which she plays well enough to have recently gained a Diploma of the London College of Music and, for preference, she plays the lighter classics.

Like most young girls of her generation, she has a moderate interest in sport and really prefers to exercise her limbs on the dance floor.

Although very keen on the current styles, she has a special affection for Greek national dancing, the forms and steps of which allow people of all ages to take part and to meet one another.

Sandra is engaged to a young man who is studying for a science degree at Melbourne University.

Helen's interests are far less serious. The things she enjoys most are sport — athletics, basketball, volley ball and swimming, mod dancing, and answering a question about her dislikes, she placed "listening to Sandra practise the piano" at the top.

Personally, we found both girls very charming and can well appreciate why they are so well regarded by those with whom they work.

● That's Helen on the left.



Bank and State have

WHEN THE State Savings Bank of Victoria opened on New Year's Day, 1962 under its original name of the Savings Bank of Port Phillip there were only some 10,000 people living in Victoria.

grown
hand
in hand



In addition to selling his "wares" at the open migrant days, Jack finds an outlet in British journals and papers for press material supplied from this end of the line.

Typical is this short history of our Bank which appeared in the May issue of "Australian Outlook", a paper published in Britain for the express benefit of prospective migrants. (Shown is part of a tear sheet.)



NEW LONDON MANAGER

Ron Thompson (top), presently Research Officer in the Chief Accountant's Department, expects to sail for Britain in mid-August.

He will replace Jack Ryan (lower) as the Manager, London Office, for a three-year term.

Both Ron and his wife Susan are keenly anticipating the prospect of living and working in Britain. For Scottish-born Susan there is the added incentive of a return to old haunts and a reunion with relatives and friends whom she left behind in 1949.

Ron is confident that the London job will expand his professional knowledge, and that the experience of living in another country will help to broaden his outlook. He is particularly attracted by the thought of carrying on the work of Jack Ryan in the field of migration.

Working hours are longer, and public holidays less in Britain than here, but Ron and Susan are optimistic about seeing as much of Europe as they possibly can during the next three years . . . Bon Voyage.

But, how bad are the flies?

This article has virtually nothing to do with flies. It is about the migration of people from Britain to Australia, and about Jack Ryan, who has become adept in answering migrants' questions about anything from flies to finance.

Soon to relinquish his post as Manager, London Office, Jack has been very much in the migrant promotion business for about two years as a most enthusiastic advocate for Victoria as the best home for migrants.

Naturally, he has eloquently sung the praises of this Bank as the place where migrants will find the best banking service if they do settle in Victoria.

We don't want to give the impression that the idea of attracting migrants to this bank is entirely new, for Jack's predecessors at the London Office had always maintained a liaison with Australia House and Victoria's Agent-General with the object of gaining the accounts of emigrants.

What Jack has done is to extend the idea to a more direct and extensive form of public relations and advertising through the open "migrant days" which are held in the larger cities throughout Britain to publicise Australia.

The story began in 1968, when Jack heard that a private firm of shipping agents had organised an open day for potential migrants from Stockport.

As a result of some swift manoeuvring he managed to get a spot in the Victoria House stall where he showed a hastily arranged display and answered any questions posed by those interested in migrating to Victoria.

That was the beginning.

Since then Jack has acquired a more sophisticated show with material which is constantly supplied and updated from Head Office.

In conjunction with the personal counselling, this mobile road show gives the prospective migrant an idea of living conditions in Victoria, what sort of job he can expect to find and where,



FAR LEFT: Interviewing a prospective migrant is Don McLean of our London staff, whose work with the migrants has been applauded by Jack Ryan.

LEFT: Jack Ryan answers more questions at Australia House.

the types of houses available, how much they will cost, and what housing finance is available.

Not unnaturally, some subtle advertising of this bank's services is woven into the programme.

Jack has become such an old hand at this game — having taken his show round to many "migrant days" — that it might be better if we let him tell his own story in extracts from a description of the recent migrant weekend held at Australia House.

He writes: "Seven thousand people attended, 2000 on the Saturday and 5000 on Sunday. Although this number was 5000 down on those attending the previous October weekend, this was a better organised show.

"In October films were shown continuously in a basement cinema at Australia House. Although films are not essential, they attract a number who are not really interested in emigrating to Australia, but come along for a free show. This tended to congest the whole of the display area and made it more difficult to interview the genuine customers.

"However, in February, a picture theatre around the corner from Australia House was hired for the film show. The result was that only those planning to emigrate came into Australia House and every person interested in Victoria was a prospective customer.

"These shows run from 10 a.m. to 6 p.m. on both days. The Australian Migration Department, the offices of the Agents General for each State, all the Australian Banks and the Housing Companies represented in London each erect a display stand in the space allocated in the large reception room on the ground floor of Australia House.

"The standard of the various displays has improved considerably over the past couple of years and the combined effort presents a very attractive setting.

"The photographs (shown on this page) are not the best and don't give a complete picture of our stand. However, amongst the Banks, it is second to none and has drawn much favorable comment.

"The competition between the Banks is intense. The Commonwealth had a staff of 10 on each day and presented every man, woman and child who entered the hall with a show bag, full of their literature.

"At each previous show we have organised our stand alongside the State of Victoria display. This has been a definite advantage.

"What a tiring weekend! Don McLean and I operate from about nine in the morning until seven at night with no time for lunch on most occasions. To handle a crowd of even 1000, you have to counsel continuously to ensure the maximum results.

"Housing and employment are the favorite topics. These are the two essentials for every prospective emigrant.

"Questions on housing include cost of housing, types of properties, definition of brick veneer, description of septic tanks, finance available, interest rates on second mortgages, mortgage protection insurance.

"Questions on employment are innumerable: award rates of pay, variation between award rates and current wages paid for the various trades, availability of overtime, trade unions, to whom to apply for employment. (We always take the pink pages of the Melbourne telephone directory with us and list the companies who might be interested in the various individuals.)

"The range of queries seems never ending — a full run down on taxation and death duties, customs' regulations covering cars, personal effects and animals — they want to know about insurance, medical benefits, education and investment.

"And there are general questions. How will I be accepted in Australia? Are Australians easy to get to know? Distances between cities? Flies, spiders, snakes? Are they as bad as we hear and read about? How many deaths occur each year as a result of these pests? The normal reply is that we have the friendliest flies in the world, 'You can't brush them off.' "

CAMERA NEWSREEL

NEW LANGUAGE

This collection of bright faces (right) belongs to the class of E.D.P. programming being instructed by John Swale. Some of them are experienced, others are newcomers, but all are learning the "languages" with which the new I.C.L. computer will be programmed.

The "language" is the means by which a computer is instructed to perform a particular function.

E.D.P. Planning Section expects to have completed initial training for 9 courses by the time the 4/50 — the smaller of the two computers — arrives in August.

● LEFT TO RIGHT: Instructor John Swale makes a particular point to John Lindsay, Cynthia Johnstone, Lorraine Kiteley, Patrice Hann, Ron Baxter, Geoff James, Glenys Penton, Bryan Barnes.



OUR CUSTOMERS

At another birthday party, 21, Fitzroy North, entertained Mrs. M. on the occasion.

This remarkable to read and glasses, takes and walks ha shopping.

The sight of 1898 set Mrs. the Melbourne and it was fast stories of a to history.

Here Frank J. depositor, Mr. ture which sh the left is Mr.



IN THE

This was the photo of Priv which has pro few newspaper

Ken is a str Warrnambool for National army cook at was taken.



IVANHOE CELEBRATIONS

Ivanhoe Branch celebrated its 50th Birthday on April 28.

The event was marked by a "party" which began with the cutting of the birthday cake by Mrs. E. F. Garrioch, who opened Account No. 10 on April 28, 1920.

The Manager, Mr. Jim McIntyre, acted as host during the day when pieces of birthday cake and souvenir pencils were given to depositors and visitors who called in.

Many were amused to find themselves or their friends included in the display of old photos mounted for the occasion.

Following a smart balance by the tellers, Mr. and Mrs. McIntyre entertained local guests and staff to a late afternoon party in the residence.

ABOVE: Photographed with their party smiles — the staff at Ivanhoe. BACK — Mal Magill, Lance Jones, Lindsey Dunn (Relieving staff), David Irvine. CENTRE — Colin Bransgrove, Fred Stewart, Margaret Galvin, Ann Donaldson, Pat Somers. FRONT — Mr. Ron H. Fewtrell, Mr. Jim McIntyre (Manager).

LEFT: Cutting the birthday cake — Mrs. Garrioch with Manager, Jim McIntyre.



OLDEST MEMBER?

birthday celebration on March 10th, Branch Manager, Frank Jones, and Mrs. Regina Bridger (right) at her 100th birthday.

The centenarian is still able to watch television without her share of housework, and a mile to do her own

her signature, registered in the Bridger reminiscing about some of her early childhood, fascinating to hear first hand some time which almost belongs

ones shows his centenarian Regina Bridger, a signa- registered in 1898. On s. Bridger's daughter.



E DOUGH

caption on an official army site Ken Brookes (below), probably found its way into a

ff member who was at branch prior to his call-up service. He was a trainee Bonegilla when the photo



TRIUMPHANT TRIO

Did you see this photo (above) in the Melbourne "Herald"?

The trio celebrating Richmond's victory over Carlton on April 18, are Eric Moore, who plays for the Tigers, his fiancée, Rosemary Kyle, and Cindy the singing dog.

Rosemary works in Branch Mechanization and Eric is on the staff at Burnley North Branch.

WHEN GREEK MEETS GREEK

. . . then comes the tug of war, so says the old saying. There was not much evidence of this, however, when the forty-four Greek speaking members of our staff (below) were invited to a meeting in the office of the Chief Manager, Marketing.

The main object of the meeting was to introduce our two Greek migrant promotion officers, John Dimtsis and Aghis Joannidis to the other Greeks on the staff.

John and Aghis explained the work they were doing among the Greek community, and asked for any help their fellow officers could give them.

Mr. Craddock then asked if anybody had any queries or difficulties. An initial shyness soon wore off, and with the passing round of refreshments, the questions and conversation began to flow.

Old friends were rediscovered, introductions made, queries answered and ideas exchanged.

When the gathering broke up the general consensus of opinion was that it had been very fruitful. Both the Business Promotion section and the Greek speaking members of the branch staff had reached a better understanding of how each could help the other with benefit to themselves and the bank.



STUDY ABROAD

Jack Horsley (left) project manager for the redevelopment of Head Office properties, left for overseas on May 12 to study major office building developments.

With Jack is Mr. R. I. MacDonald, a partner in the architectural firm of Eggleston MacDonald and Secomb.

Their seven-week tour of investigation will be centred on the United States and Canada, but may take in London and Stockholm.





Revolution in Communications

How do you like your visual news?

In the newspapers, where it will be at least some hours old, or on the TV, which is a little more up to date?

Whatever your preference, it could all be "old hat" in a few years' time.

If predictions are correct, you may have televised news available no further away than a row of press-buttons.

Not yesterday's news, or even events a few hours old, but instant news which is happening within a split second.

Maybe you will want to catch up on some old news or read the comics you missed; and you can do this, too.

The kids want information for a school project, so you just press another button.

If this all sounds too far-fetched, read below what Professor W. L. Rivers, of Stanford University, had to say in a lecture about this possible revolution in communications.

"This revolution will have to go undated because, in a sense, it is already here — and yet we probably won't experience its full force in the next decade.

"By this I mean that the next new medium of communication after television is now technically feasible and — in a scatter-shot, piecemeal way — already operating. We are prepared for it technologically, but not economically and socially, which is to say **politically**. It will take us at least a decade to begin to prepare for it generally, even though it is in use on campuses. This new medium is a product of the computer age. One of my colleagues who is working at refining it, Professor Edwin Parker, describes this new medium as looking like a cross between a television set and a typewriter. He describes its future this way:

"Imagine yourself sitting down at the breakfast table with a display screen in front of you. You touch a key and the latest headlines appear on the screen. Not the headlines that were written last night — or even those of six or seven hours ago — but headlines that may have been rewritten and updated five minutes or just 50 microseconds

before you see them on the screen. You type another key or poke a light pen at the appropriate headline and the whole story appears on the screen.

"Imagine that you've been 'reading' your news-screen regularly, and so you know the background of the story and the recent day's events. You want only today's information; you have it by touching just one key. Maybe you haven't kept up and so you want all the background information, the pre-history, the explanation and interpretation. Touching a different key will provide it.

"Are you interested in something that hasn't made the major headlines? Like a bill on education being considered in Congress. There may be no major story today, but you still want to find out what is happening to the bill. Perhaps there's something you missed yesterday or the day before that's not front-page news today; the computer has stored it for you. You can have the latest information, whether it's on today's or yesterday's story.

"Because you grew up before the development of this medium are you so conditioned to the physical feeling of paper in your hand that you can't enjoy the news without it? You can get up in the morning, go to the console, indicate what you want (perhaps a pre-selected general summary of the news of the day), and have it printed out for you while you are shaving or getting dressed.

"There's a person in the news you'd like to know more about. Ask your computer for a biographical sketch.

"You don't understand the economics of the gold market. Request a tutorial program on the subject.

"You want the comics? Press the right button. Catch up on the strips you missed while you were on vacation.

"You want to glance at the supermarket ads? The computer will present on your screen the comparative meat prices today at the different supermarkets.

"Your child comes home from school with a question about insects, or: 'What's an atom, Mummy?' If you have an encyclopaedia in your computer store, you won't be embarrassed for an answer. For instance, the Systems Development Corporation in Santa Monica has in its computer store the Children's Golden Book Encyclopaedia. You can ask questions through the time-shared computer and get answers displayed."

"What the new medium will mean:

"The revolutionary quality of this change should be clear. Think what it means: we will enter a period when the **receiver**, not the sender, decides what information is to pass through a channel of communication. Instead of taking what is available, the receiver orders what he wants . . .

"When this happens, the term 'custom communication' may become as common as 'mass communication.'"

SPORT

AUSTRALIAN CHAMPION

Something of a novelty among our sporting staff is JUNE THORNE, of Warrnambool branch.

June is an oarswoman who has made a habit of collecting important rowing titles. After winning the Victorian Junior Sculling and Open Pairs Championship, she was chosen to represent her State at the National Championships in Brisbane last month.

There, she capped a wonderful season as a member of crews which won the Australian Lightweight Pairs and Senior Fours Championship events.



● JUNE THORNE



OUR BANK FOOTBALL TEAM

Our Bank Football Team started the season with a good win, but since then injuries have hit them hard.

The boys are not down-hearted though, nor is their coach ALAN CLARK, who thinks that his young team (average age 19) has promise.

Alan has 12 new recruits, mainly from the country, but is keen to find more — and the bigger the better.

BACK ROW: Alan Clark (coach), Dennis Tarrant, Steve Roberts, Michael Lofts, Gavan Jackson, Paul Cavanagh, Tim Cavanagh, Peter Wynd, Graham Gossip. **CENTRE ROW:** Alan Price, George Bradford, Geoff Cameron, Ken James, Bob Fowler, Greg Spithill, Daryl Hodgkin, Geoff Inglis. **FRONT ROW:** Neil Bradbury (boundary umpire), Jim Papacostas, Rick Sutton, Bob Dumbrell, Mick Parnell, Bob Taylor, Ken Castanelli.



JOHN HARE



RAOUL KENT

JOHN 'GLOVES UP' AGAIN

JOHN HARE, of the Relieving Staff, has been appointed Manager/Trainer of the Australian Boxing Team for the Commonwealth Games to be held at Edinburgh in July.

This is a fitting honour to one who has served amateur boxing well for many years.

Highlight of John's own fighting career, during which he won 30 of his 32 fights, was his selection as a member of the Australian team at the 1954 Vancouver Commonwealth Games.

In later years John has been actively involved in coaching and encouraging young boxers.

On your behalf, we wish John and his team the best of luck.

Don't let looks throw you

RAOUL KENT, of the Chief Inspector's staff, is a quiet-spoken, mild-mannered chap — not the least bit aggressive.

He is also the Victorian Heavyweight Judo Champion, having won the title last month.

Raoul started his Judo career from scratch only six years ago.

He defined the ancient sport as "primarily for self-defence, more demanding of physical co-ordination than any other sport, and with a great capacity to develop confidence and the will to succeed."

Under the circumstances, I didn't care to dispute his opinion.

BACK IN THE SADDLE

Reviving memories of yesteryear is the Property Officer, Mr. W. S. (Bill)

GARDINER, astride a veteran Rudge motor cycle in the Elizabeth Street Display area.

Always a keen motor cyclist, Bill was a competition rider prior to 1939, but now his interest is in administration.

Since 1959, Bill has been Honorary Secretary of the Auto Cycle Union, who organised the collection of photos and motor-bikes shown in the display area during May.

Left: Bill in 1934 with his replica of an Isle of Man Velocette.



COLUMN OF FIGURES



ANYONE FOR A WET TAIL?

Anyone who would struggle out of bed at sunrise to go for a dip in an icy stream followed by a gruelling run to start off a hectic day of torturing activity could possibly be alone if on a National Fitness Camp. Very few people nowadays still have the old fashioned and mistaken idea that National Fitness conducts its programs with a "Hup, two, three, four" in the old army style. The idea of the Council today is to provide people with the opportunity of enjoying leisure time activities.

The response to our major winter-time activity, skiing at Falls Creek, centre of the Victorian skiing, shows that the majority of young people are realising the opportunities available to them. Skiing is an already widely popular sport, which is gaining an extraordinary number of followers at the present time.

The National Fitness Council offers opportunities and facilities which cater for both beginners and advanced skiers at its Howman's Gap camp. The commencement date for this year's series of week-long camps is July 19. Five camps of approximately 80 enthusiasts are run from this date, the three following weeks being allocated to the vast numbers of school students during the second term vacation.

The program ensures you have a maximum amount of time on skis during the week. Most of the group manage to be on their skis soon after 10 a.m. and beginners are given a little guidance by National Fitness leaders during

the morning. Lessons during the afternoons are given by the Austrian Instructors, the darkly tanned, fair haired, super skiers. During the week skiers have six full days on skis.

The cost of such a week is \$55.00, including transport to and from Falls Creek, food and accommodation, hire of equipment and lessons for the week.

The evening activities for those who wish to participate may range from folk singing (those who have musical instruments and play them are always most welcome), to ski films such as those taken in recent Winter Olympics, B-B-Q's, or programs as organised by the group themselves.

Skiing is a fun sport, which gives you a thrill at every stage of achievement. After your first day on skis, the stories that are told have to be heard to be believed.

Application forms are now available from the National Fitness Council (phone 67 6391) at 131 Queen Street, Melbourne.

Barney Collins is a keen business-getter but even he is surprised that his Hoya plant should have become such an attraction to the public.

A fine specimen of this normally temperamental species has flourished on the north wall of Barney's branch, Reservoir — the Broadway — since he planted it in 1967.

Dependent on the warmth of the brick, since no direct sunlight, this Hoya has not only grown to remarkable size but in this last season has produced more than 300 blooms in two separate crops — which in itself is unusual.

Barney's staff shares his pride and concern by watering regularly and washing down the leaves to restore sparkle.

As a showpiece "the Broadway Hoya" catches the eye of not only customers but passers-by and even clients from other banks.

It bloomed and bloomed



New Guinea visitor

A familiar face seen around Head Office corridors recently belonged to Jim Weatherill, down on leave from New Guinea. Jim was seconded from this bank to the New Guinea Development Bank for a two-year term in 1968. This has now been extended for at least another year.

Before he returns to New Guinea, Jim is being sent to Malaysia, the Philippines and Sarawak, to study development banks in those countries and how their experience would help in New Guinea.

Kuching, in Sarawak, should be particularly rewarding he feels, as the bank there has been dealing mainly with the Dyaks, one of the world's most primitive people.

While in Port Moresby, Jim has been attending the university part-time and hopes his trip to South-East Asia will furnish him with his M.A. thesis on the contrasting development of banking in Malaysia, the Philippines and New Guinea.

Jim looked fit and well and is most enthusiastic about his work.

He said New Guinea is passing through a very exciting time at present. The growth in the last few years, both political and economic, is amazing, and he finds it very difficult to forecast when independence will come to the country.

The younger people in the coastal areas, who have had a lot of contact with Europeans, want their independence almost immediately, while the people from the Highlands are not at all anxious to have it.

Although the work of the development bank varies so much from normal banking procedure, Jim is confident that the indigenous people of New Guinea can be trained to master banking procedures in a few short years. He thinks that it is easier to teach them to be efficient bankers than to change them in many other aspects; they find it easier to acquire new skills than change their traditional habits and customs.

He says the development bank, which lends with little security from our point of view, on such things as four steers to give a Highlands farmer a start at cattle breeding, has



● **Jim Weatherill**

had very few bad debts among the native population.

They are sometimes slow in paying, but always acknowledge their obligation to pay.

The New Guinea Development Bank now numbers about 100 on its staff, roughly half of whom are native New Guineans.

NEW FOLDER

A new booklet describing the Bank's range of services should be ready for distribution to branches soon after this edition of Progress is published.

The title — "Why are we so different" — is an attempt to counter the opinion expressed by many respondents in a recent survey, that "all banks are alike."

Differences between us and our rivals, which are highlighted in the booklet, include our greater investment in housing, our system of cheque charges, and the benefit to Victorians of using their own bank.

The abstract illustrations in psychedelic colors will not be everybody's cup of tea, but they, too, are the result of market research which indicates that such color and design has appeal for the younger generation, who represent the major group of new account openers.

The new booklet avoids reference to interest rates, cheque account charges, maximum housing loans, and other figures which might out-date it before stocks are exhausted.

'M' DAY AT H.O.

The place was the Premises section of the second floor of Head Office at a moment in Melbourne's history — about 3.15 p.m. on May 8, Moratorium Day.

For a couple of hours of that afternoon it was a minor nerve-centre of communications.

Most of this eager and busy group were journalists, broadcasters, and cameramen, there to report and record the event, from what was expected to be one of the best and safest vantage points in Melbourne.

Best because it overlooked the intersection of Bourke and Elizabeth Streets, anticipated as one of the three focal points of the demonstration.

Safe, because the cameras and observers were on the second floor, and not easily visible from the streets below.

As events turned out, it wasn't the best spot.

Due to unforeseen circumstances, the crowd was massed further up Bourke Street, with the centre of attention about midway between Myers and Buckleys, and while this may have frustrated the observers and the cameramen, it suited our Bank admirably.



PROGRESS IN PREMISES

Architect: The Chief Architect, State Savings Bank.



ABOVE: Deer Park
ABOVE, RIGHT: Hastings
RIGHT: Collingwood

HASTINGS

The peaceful fruitgrowing and fishing township of Hastings has recently become the centre of a large industrial complex. This attractive new branch will be in keeping with the exciting new development of the Hastings district. Of warm beige bricks, it will have a series of parapet walls with the roofs sloping inwards to a landscaped internal courtyard, which will be visible from the banking chamber and will provide a pleasant area for staff use and public viewing. A wide cantilever awning will slope over the footpath, and the window frames and general finishes will be of stained timber.

Project Architects: Keith & John Reid

DEER PARK

A vertical steel-framed tower unit, displaying four illuminated bank signs, will serve to pinpoint our new Deer Park premises to anyone passing along the busy Ballarat Road. The dark coffee-tan brick building will have its entrance set back 12ft. from the frontage and a canopy will extend from the footpath directly into the banking chamber. The building is on the site of the present branch and will be built in two stages.

The rear portion of the banking chamber is presently nearing completion, and the branch will then operate from there while the existing premises are demolished and rebuilt on the front of the site.

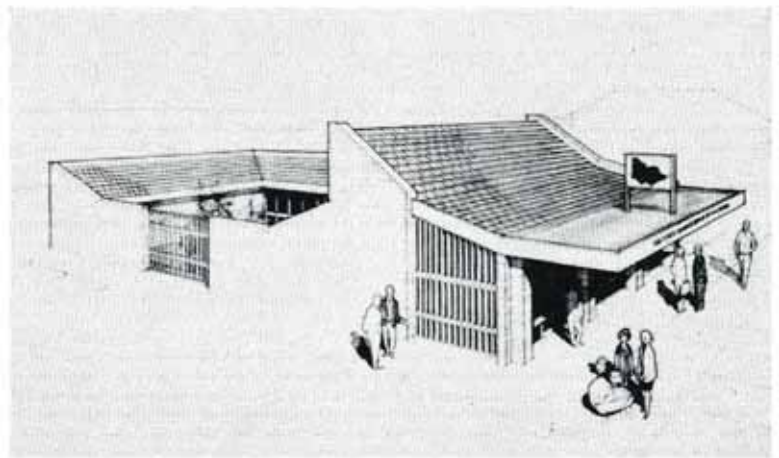
Project Architects: Keith & John Reid

COLLINGWOOD

Collingwood, noble name that it is, has never designated a branch of our Bank. Our first branch, opened in 1879, was for a few years called Collingwood-Fitzroy, but became what is now the Fitzroy Branch. Justice is about to be done at 150-152 Smith Street with the building of the new Collingwood branch.

One of the features of its striking design will be a ceiling of deep wooden beams, criss-crossing to form inverted boxes. It is referred to as a coffered ceiling. The banking chamber, strongroom and manager's office will be on street level, while staff quarters, storage space and heating room will be located in a basement area.

Project Architects: McDonald, Eggleston & Secomb





Wedding Belles

LEFT: Mr and Mrs Aghis Joannidis about to leave the Greek Orthodox Church, Oakleigh, following their wedding. Aghis is one of our Greek liaison officers and his bride was the former Anastasia Mandalis.



ABOVE RIGHT: St. Andrew's Presbyterian Church, Reservoir, was the setting for the wedding of Geoffrey Gourley (Christmas Club Section) and his bride, nee Sandra Beckett (Mortgage Loans Department).

ABOVE: Mr and Mrs David Houston photographed outside the Methodist Church, Sunshine, after their wedding. Mrs Houston, formerly Jenny Derham, is a member of the Correspondence Department staff.

RIGHT: The wedding of Mr and Mrs Denis Williams was celebrated at South Oakleigh Methodist Church. Mrs Williams, nee Robin Jones, is on the staff of Malvern branch.





R. J. WALKER
City Premises Officer

Ray, who is a bachelor, takes a very active interest in the history of central Victoria, and all the towns in that old gold-mining area. He keeps himself fit with a regular game of squash and is a keen solo player. Holidays are usually spent cruising in some part of the Pacific.



F. A. JENNINGS
Maldon

Alan and his wife both come from nearby Bendigo and are happy to be in an area they know so well. A former South Bendigo footballer and "B" grade Champion of Bendigo Golf Club, Alan is looking forward to renewing his acquaintance with that course while in Maldon.



L. P. KENNEDY
Relieving Manager

Leo is one of those rare people who do a lot of things well. A fine pianist, he also plays the organ at his local church. Woodwork is perhaps his favorite hobby, but he is also a keen photographer and gardener. He and his wife have an eight-year-old son.



G. F. DOWNING
Relieving Manager

Working all day in his garden is Graham's favorite form of relaxation. He keeps fit with a weekly game of squash, and he, his wife and their 14-year-old daughter make frequent fishing trips to Paynesville. He has already had six years on the relieving staff and enjoys the life.



I. H. ROGERS
Second Officer, Overseas Section

Ian keeps himself fit in the summer playing cricket with his local church team. He is also a keen fisherman, who can be found out on the Bay whenever possible searching for schnapper. He and his wife have two young daughters and a baby son.

OUR NEWLY APPOINTED MANAGERS



N. W. EVANS
Relieving Manager

Noel is very fond of the country and particularly interested in Australian history. He enjoys bushwalking, camping and fishing trips, which he finds the best way of getting to know the country. Each holiday he tries to see a new part of Australia and has the far north-west next on his agenda.



J. E. BARRETT
Lorne

John, his wife and their four sons are very happy with his appointment to this delightful holiday resort. They are all keen fishermen and looking forward to trying their luck in the surf. Family holidays are usually spent touring and looking for gemstones. John and his wife have both been very active in church and youth work.



R. W. HORAN
Relieving Manager

Roy comes from Stawell, but the majority of his bank service has been in suburban branches. Golf is his favorite sport, which he plays considerably better than most of us off a handicap of four at Huntingdale Golf Club, where his wife is also a member. The couple have two teenage sons.



W. G. ELLIOTT
Macarthur

The whole of Bill's bank service to date has been in Ballarat, where his family has been settled since the gold rush days. He and his wife, also a Ballarat girl, have a family of three young boys. Golf is Bill's main sporting interest and he is a member of Buninyong Golf Club.



D. R. HOSE
Sea Lake

This part of the Mallee is very familiar to Des, as both he and his wife come from neighboring towns. A family of two small girls and a baby boy keep them busy, but Des has found time for church and youth work and to sing both with his church choir and a Gilbert and Sullivan group.