

PROGRESS



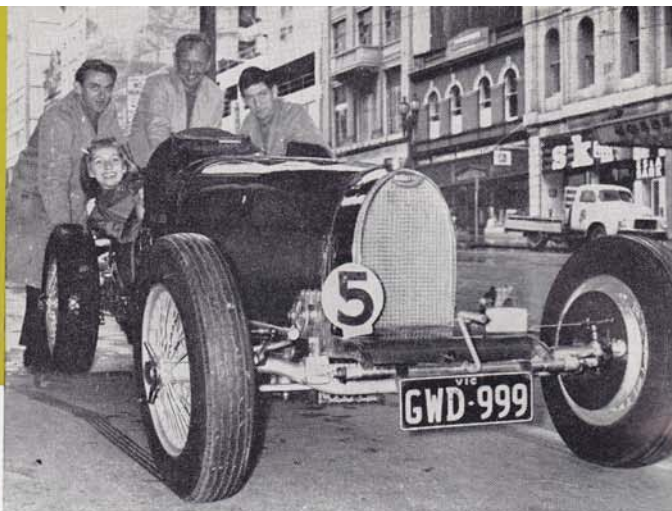
The Staff Magazine of
The State Savings Bank of Victoria

October, 1964 Number 5

CAMERA NEWSREEL

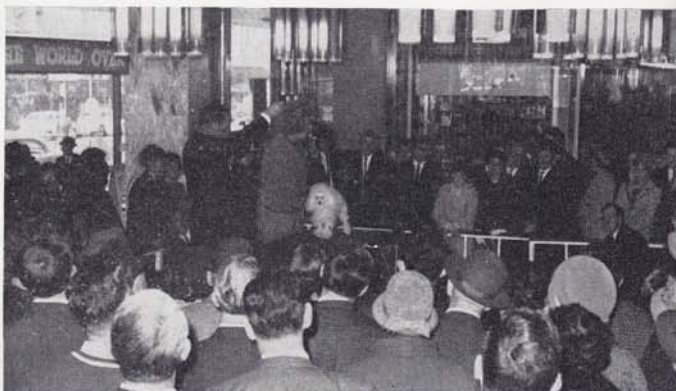


● At a conservative estimate, 25,000 people crowded into the display area at Elizabeth Street during the nine days of the exhibition of prize winning show dogs. Fifty different breeds were shown to the very attentive spectators.



● A display of racing cars was another recent success at Elizabeth Street. Ivan Lowe (left) and Lou Irving (right) of the display staff, helped to push this 1930 Bugatti to the Bank.

● In our Young Teller competition at this year's Royal Show, youngsters were given two minutes to count from a pile of silver and coppers and were allowed to keep the money they counted correctly. Young Jennifer Ryan concentrates to get the right answer.



● Everybody fortunate enough to be present, agreed that the Bank Ball held at the Palais last month was the gayest and friendliest night of the year. The happy party shown on the left was typical of the atmosphere of the occasion. That is Ray Wake (O/c School Banks) dispensing hospitality to Margaret Horner (Publicity), Alan Hutchins, Brian Clements, Marj. Church (Correspondence) and Ray's wife, Pam.

Janet Burgess (Strathmore) shown doing the Cha Cha with her fiancé, Bob Osborne, had an additional reason to be happy. She celebrated her 21st birthday at the Ball.

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THE
MEN
BEHIND
THE
NAMES

In this Issue

MEET OUR AGENTS: In the first instalment of a two-part article, Agency Examiner, Bill Wood, describes the role of our agents. (Pages 4/5.)

THE WAYS OF THE DISHONEST: Actual case histories of frauds perpetrated against the Bank. (Pages 6/7.)

MORE DECIMAL POINTS: An outline of some traps for tellers in handling decimal currency. (Page 8.)

A BRIGHT CALENDAR: Preview of our 1965 Calendar. (Page 9.)

THE TRIPLE CHAMPION: In this Olympic Games month, we meet a member of the staff who has mixed memories of the 1936 Olympics. (Page 10.)

BOWLS: Our sporting article describes bowls as "the key to friendship." (Page 14.)

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COVER: The cover picture, with our Sassafras Agency in the foreground, was taken by Arthur Hosken, Assistant Property Officer.



Mr T. E. A. PAIGE

Secretary to the Commissioners

Mr T. E. A. Paige joined the Bank in 1928. After terms at Balaclava and Prahran, he was appointed a Valuer's Clerk. Subsequently he spent several years in Arrears and Advances Departments. More recently, he was in the Chief Accountant's Department before appointment to Branch Inspector. He became Secretary to the General Manager in 1960, and Secretary to the Commissioners in 1963. He obtained his Diploma of Commerce in 1934.

Mr Paige's 5½ years with the 7th Div. included active service in the Middle East and South-west Pacific.

In the 'thirties, Mr Paige was a very good footballer with the Bank team, gaining Interstate selection in 1939. His current sporting activities are bowls (M.C.C. team) and surfing.



Mr C. P. RYAN,

Secretary to General Manager

Mr C. P. Ryan joined the Bank at Elizabeth Street in 1925. Shortly afterwards he became a Valuer's Clerk, and except for a brief term at Fitzroy, he spent the years from 1925 until 1963 in either the Advances (now Mortgage Loans) or Secretary's (now Current Loans) Departments. In 1963 he was appointed Secretary to the General Manager. Mr Ryan holds the Diploma of Commerce and is an Associate of the Australian Society of Accountants.

Cricket is his chief sporting interest. He kept wicket for Kew Sub-District XI for ten years. Mr Ryan's skill as a debater and public speaker is well known in and out of the service. In 1948 he won the Victorian Debaters' Association individual championship.



In the first instalment of a two-part article Agency Examiner Bill Wood invites us to

MEET OUR AGENTS

The State Savings Bank of Victoria now has more than 1,100 branches and agencies. We are proud of this fact; we use it in our advertising; by any standards it is an impressive figure. Murray Souter, the Bank's Research Officer, would tell you in two flicks of a slide rule that it works out at either one office per 2,777 head of population or one per 51,133 acres, depending on whether you work at Footscray or Woomelang.

But enough of statistics, the important thing is that from Werrimull to Mallacoota, and from Dartmoor to Corryong, our network of offices covers the entire State, and with the exception of a few hardy characters on the Dargo High Plains or in the Mallee Desert, every Victorian has the facilities of our Bank within easy range.

ADEQUATE

Where we are represented by an agency the facilities available are, of course, restricted, but they are adequate for the banking requirements of most people, and many thousands of depositors have their sole contact with the Bank through their local storekeeper or chemist.

In the past, when all metropolitan agencies were attached to Elizabeth Street, it was possible for an officer to put in his full 49 years without ever encountering an agent, but now that suburban branches are receiving their share of agencies, the chances of evasion are remote.

It is hoped that the next few paragraphs will be enlightening to officers as yet uninitiated in agency affairs and of interest to those who are or will be dealing with these gentlemen who conduct our 670 or so agencies.

BUSY

The basic function of an agency is to provide a banking service in a centre where the establishment of a branch is not warranted. In the static pre-war days such centres were usually clearly defined and it was a rare occasion when an agency made way for a new branch. With the post-war population boom, orchards and market gardens became new suburbs, and almost overnight, once quiet little agencies were handling business enough to rival some of our branches.

Many of the busiest agencies were replaced by branches and many more new agencies were opened. Now, with the State's development continuing, the opening of new agencies is one of the most vital tasks confronting us, for we must rely on agencies to lay down solid foundations for future branches in our expansion programme.

An agent in a new area will attract enough depositors to give a clear indication of branch prospects. If, by some rare chance, an opposition bank is first to open its doors in a spot where a branch is planned, the agent will not only retain existing accounts but will continue to gain accounts until our new Grade 4 man puts up his shingle.

COMPETITION

Securing the services of agents has become increasingly difficult with the advent of other banks into the savings fields. A new chemist or newsagent attracts as many visiting bankers as a Tattersall's winner, and Agency Examiners must lean heavily on their Volkswagens in keeping developing areas under surveillance.

Usually managers' business surveys and personal observations give them the necessary lead over the opposition, but occasionally a fast "spec" builder will have a group of shops up and tenanted before the alert is sounded. In such a case, or in any case where a member of the staff considers an opening for an agency is available, a quick memo to the Chief Inspector is appreciated.

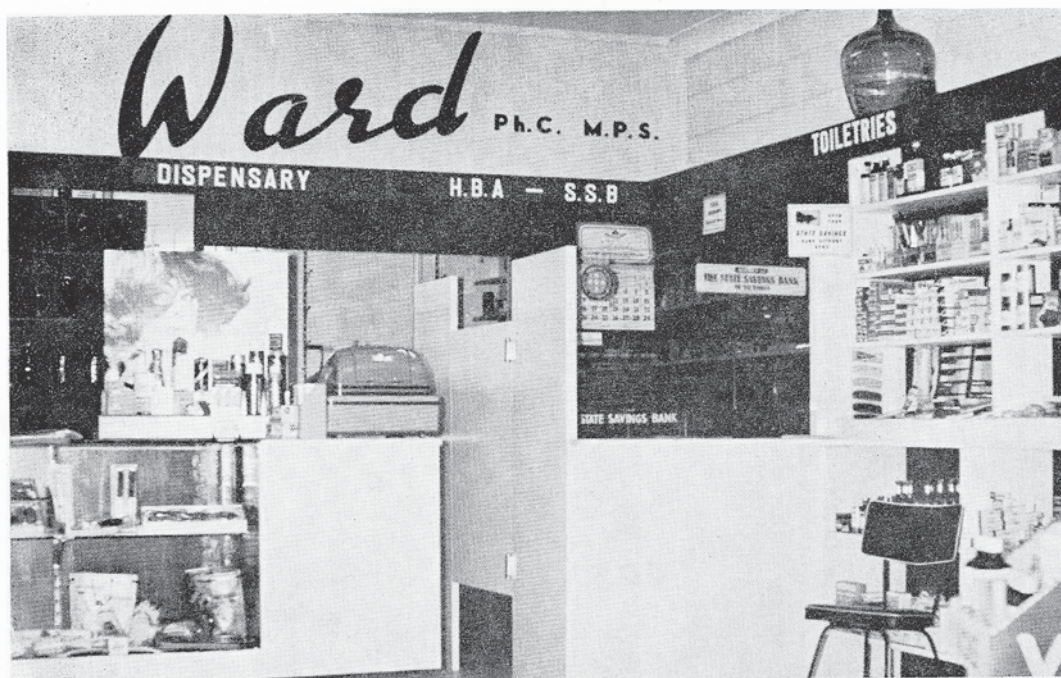
Throughout the years, the success and growth of our agency system has been largely due to the quality of our agents, and in the race to secure new agents it is imperative to ensure that the standard is not lowered. Occasionally we strike a dud; with agencies being constantly transferred as businesses are sold, this is unavoidable, but the average agent is a fine type to represent the Bank.

To be specific, he is honest and reliable; as a successful businessman, his finances are sound and he is a capable bookkeeper. To maintain his turnover and independence in an era of supermarkets and chain stores he must be intelligent, enterprising and personable.

In the second part of this article, which will appear in our December issue, Bill Wood tells us how a choice of agent is made, and describes the loyalty that most of our agents feel toward the Bank.



Our agent at Collins Place, Kilsyth, is Mr John Gilchrist, a former member of the staff, who is now a newsagent.



A well fitted, attractive agency invites business. The agency conducted by Mr R. S. M. Ward, Ph.C., M.P.S., at Wantirna South is an excellent example.

The Ways of THE DISHONEST

Actual case histories that tell their own story and point their own moral.

FORGERY

Mr Brown, a school teacher, went away on holidays and left his house empty for a fortnight. On his return, there was no sign of anyone having been in the house but, a day or so later, when he went to get his pass-book from an unlocked box in his wardrobe, it could not be found.

Mr Brown immediately went to the Bank and gave notice of loss of his pass-book. He was not known to any member of the Branch staff. It was soon discovered that the balance in his account was much less than he quoted because £545 had been withdrawn a few days earlier. He denied having signed the withdrawal order, having received the money or having authorized anyone else to collect it. Although most annoyed and upset, he conceded that the signature was not unlike his own, but charged the Bank with negligence in having paid out the money without any enquiry.

Mr Brown called in the police and, after a thorough search of his house with them, found that a pair of leather gloves and a signed copy of an Income Tax return were also missing. Members of the Branch staff were able to give a fair description of the man who had been paid the money and who was not known to them. The only question that had been asked was whether he wanted cash or cheque, to which he had replied "Cash — to buy a car."

Some weeks later, the police informed the Bank that they had arrested a man on other charges and found Mr Brown's pass-book in his possession, together with pass-books from various Banks belonging to other people. The thief had proudly shown the police how he had

easily entered Mr Brown's house by using one of several of the back door keys he always carried. He looked only for money or pass-books and specimen signatures. He had used the gloves to avoid leaving finger prints. After a few practices at copying Mr Brown's signature, he went off to the Bank and successfully withdrew a substantial portion of the pass-book balance.



FICTITIOUS ACCOUNTS

At a suburban Branch recently, a sweet young lady (?) opened a pass-book account with £2 cash, giving her name as I. M. White.

A few days later, she called again and handed in her pass-book and a "Not negotiable" cheque for £10/10/-, payable to I. M. White, which was accepted without any questions being asked. She subsequently withdrew £11/10/- in cash.

Some weeks later, enquiries were made by the police regarding the negotiation of the cheque which had been reported missing by a Collins Street doctor. It appeared that the young lady had made a habit of picking up any letters she could from doctors' letter boxes and, if they contained cheques, she immediately opened banking accounts with cash, in the names of the payees at selected Banks and negotiated the cheques a few days later. Many young and impressionable tellers had made the game very easy for her.

When she was finally arrested she had in her possession many pass-books in various names and, according to the police, she had made quite a good living out of this racket.



STOPPED CHEQUES

A customer, Mr Black, bought a secondhand car one weekend and handed an open cheque for £200 to the car dealer. After a trial run, Mr Black was not satisfied with the car and decided to call the deal off. He visited the Branch at lunch time on Monday, explained the position to a member of the staff at the side counter, signed a stop notice and went on his way. The officer concerned left the stop notice on a desk, failed to attach a stop mask to the ledger account and did not mention the matter to any other member of the staff. Shortly afterwards, the car dealer called, presented the customer's cheque to the teller who verified the signature and the ledger balance and paid out £200.

Later in the day, it was discovered that the stopped cheque had been paid.



CRIME DOES NOT PAY

Act 1

Some years ago, a young married man, Mr Green, driver, commenced his criminal career by the simple action of opening a banking account in his correct name with an initial deposit of 10/-. After entering fictitious deposit entries in the pass-book, he produced his driver's licence and other personal papers at an Agency and withdrew £50. Similar with-

drawals at three other Agencies on the following day realised £100.

A few days later, Green opened a new account in a false name with £3 cash, increased the pass-book balance to £283 and attempted to withdraw £40 from an Agency. The Agent became suspicious, telephoned the Branch and the police, who arrested Green at a nearby railway station.

Act 2

When Green was subsequently released from gaol, his father, who owned a good business, asked his son to join him. Green walked out for no good reason. Within a few weeks his criminal outburst included:—

- The opening of a bank account in a false name with a 4/- deposit, increasing the balance to over £300 and obtaining, by various methods, £250 from Agent Banks in three States.
- Using another man's name to obtain employment with a government department, stealing one of its cars and wrecking it in New South Wales.
- Breaking into his father's office and stealing cheque forms which he forged and uttered.

Green eventually reached Perth where he was arrested.

After sixteen charges had been heard in General Sessions, the Judge said he was not going to submit to a request by Green that he be examined by a psychiatrist. Green, from the dock, said: "No, I didn't think you would."

The Judge: "There is nothing wrong with you or your intelligence except that you use it the wrong way. You are the kind who does not like work, who gets money the easy way. You are an absolute danger to decent people and I'm going to send you to goal for a long time." He ordered that Green serve at least four years before being eligible for parole.





MORE DECIMAL POINTS

The designs of our decimal coins will no doubt delight our native bird and animal fanciers, but our thoughts as bankers will be more concerned with the effect of the new currency on our work capacity and accuracy.

There is no doubt that some cunning traps will lie in wait for tellers during the initial stages of conversion. The greatest danger will spring from the fact that it will take up to two years after C-day to complete the conversion of the Nation's cash registers and accounting machines. As a result, business houses with unconverted machines will conduct their internal accountancy, including wage distribution, in £ s. d. even though their cheques, withdrawal forms and deposit slips must be made out in dollars and cents.

It follows that the salary officer of such a firm will present a wages cheque made out in dollars, but will require the money in £ s. d. It will be all too easy for a teller to pay out double the value of the cheque.

It will be easier still for a teller to be trapped by a customer who presents an open cheque for \$100 and, either innocently or with calculated cunning, asks for his money in "fives." A teller off his guard might hand over a bundle of £100 in fivers and find himself \$100 short in his cash.

With these traps in mind, the inter-banks decimal currency committee is making strong representation to the Decimal Currency Board to obtain supplies of the new currency well ahead of C-Day. This will enable tellers to have extensive training in the handling of dollars and cents before dealing with them publicly.

We will conduct a widespread publicity campaign to educate the public in the use of the new money, and in an appreciation of the problems of our tellers.

This public relations campaign will also educate the public to express decimals in words and figures in a way least likely to cause clerical errors. Our recommendations will be based on the results of a survey conducted by the Reserve Bank which wrote to central banks in seven countries using decimal currency.

We will ask the public not to abbreviate the word "cents" at all; the trap here is that a hastily made abbreviation, "C" for cents, could be mistaken for a zero.

We will also recommend the use of a hyphen and not a dot to separate dollars and cents when they are expressed in figures. The reasoning here is that it is often difficult to see a dot made with a commonly used ball point pen, and the temptation exists to turn the pen in circles until the dot actually looks like a zero; so that what was intended to be \$29.6 looks like either \$296 or \$2906. The recommended style is \$29-06. If the amount is one of cents only, the advised form is \$0-29.

As mentioned in previous articles, the most essential ingredients for a smooth changeover will be tact and understanding all round.



A Bright Calendar

Our picture is a black and white reproduction of the painting which will be the motif of the Bank's 1965 calendar. The original, painted during Bright's Autumn Festival, is the work of distinguished artist, Charles Bush, and was commissioned by the Bank.

Hawthorn Station manager, Mr. Tom Meuleman was born at Bright, and his father wrote a history of the district. Tom tells us that Bright was first settled in the late 1840's as farming and grazing land.

Alluvial gold was discovered soon after, first in the Buckland Valley, and then along the course of the Ovens River to Bright, Harrierville, and the valley containing Morse's Creek and Growler's Creek. The yield from these alluvial fields has been verified officially as the richest in Victoria.

Considerable quantities of gold were also won from the surrounding hills when crushing batteries were installed, but these reefs were mined out by the end of the 19th century. The fortunes of the miners were revived temporarily when dredging companies were granted leases of the river flats, but this new boom lasted no more than ten years. The only gold seeking now done in the district is by lone prospectors fossicking over abandoned claims.

Bright now relies for its prosperity on more enduring industries. The district produced some of the earliest and most succulent apples grown in Victoria. It is a tourists' paradise, particularly in the autumn where the beauty of the foliage is breathtaking.

THE TRIPLE CHAMPION

To see Laszlo (Leslie) Szabo working quietly at his desk in the Chief Accountant's Department, one would not suspect that he has been one of the most extraordinary sportsmen of the 20th century.

Leslie was born in Budapest, Hungary, on New Year's Day, 1908, the son of a civil servant. His family was not rich, but by tutoring less gifted pupils, he helped to pay his own way through the expensive Budapest Humanistic Gymnasium. While there, he was chosen in the Hungarian schoolboys' soccer team.

This was a prelude to an amazing sporting career at the University of Budapest where he enrolled to study Law. He won a place as goalkeeper in the Hungarian Soccer XI and achieved the rare distinction of representing his country in two sports where he was selected to row in the world famous Hungarian Eight.

Soccer and rowing are summer sports in Hungary, and to keep fit in the winter Leslie took on boxing so successfully that he won the Hungarian amateur light-heavyweight title in 1927 and again in 1932.

The depression forced Leslie to quit full-time study half-way through his Law course, and take a position with the Budapest City Council.

One Monday morning, he came to work with his nose broken and his eyes blackened — souvenirs of a torrid soccer match on the previous day. His superior at the office, who was also coach of the Hungarian crew, issued an ultimatum: "Choose between soccer and rowing — and don't forget I'm your boss!"

WORLD RECORD

Taking the broad hint, Leslie gave up soccer to concentrate on rowing and in the next few years built up a record as an oarsman that has never been equalled. In Eights, Fours, Cox-



less Fours and Cox-less Pairs, he won 87 International titles.

The pinnacle of his rowing career was at the same time his most disappointing moment in sport. He was a member of the Hungarian Eight at the 1936 Olympics in Berlin which narrowly lost the final to U.S.A. and Italy.

Leslie continued to study part-time during the 'thirties, but he had not yet completed his Law degree when he was called into the Hungarian army on July 8th, 1941. Even at the front line, he often literally had a law book in one hand and a rifle in the other. His C.O. thought him quite mad.

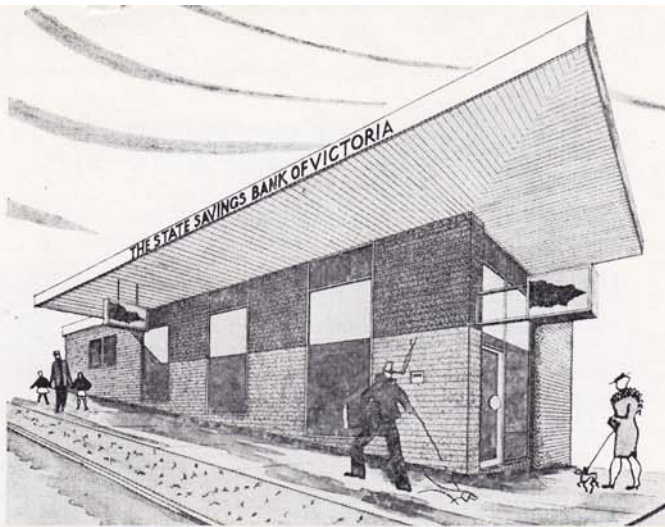
"What's the use," he often said, "we'll all be killed."

The C.O. was almost right. Leslie was severely wounded twice, but his huge, healthy body threw off the effects of the wounds, and while on leave in 1943 he finally achieved his LL.B. degree.

During the war, Leslie showed another aspect of his astonishing sporting prowess when he was appointed officer-in-charge of ski instruction in his Mountain Brigade.

When the war ended, his unit surrendered to the British, and for the next two years, Leslie coached British Occupation troops in rowing and boxing. In 1947, he went to England to live.

(continued on page 13)



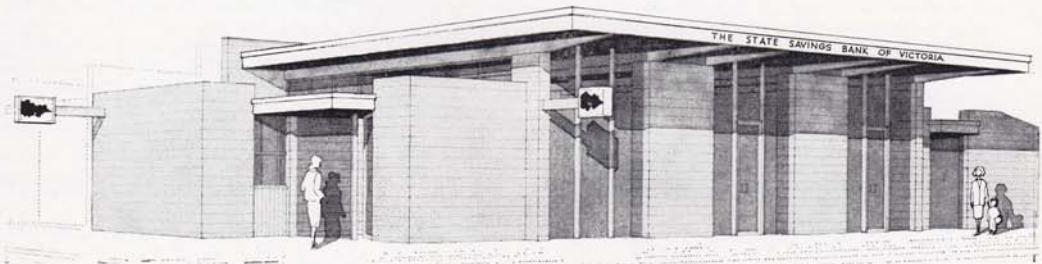
Doveton

STAFF ARCHITECT: MR R. NORRIS

This modern, charcoal-grey, Besser brick building, soon to house our Doveton Branch, will have grey aluminium window and door framings with coloured panels above the windows and a cantilever verandah. The old and weary pre-fab. structure that has done duty at Doveton from its opening date is about to be honorably retired. Since it was first used at Clayton in 1955 this pre-fab. bank has travelled to Pakenham East and from there to Doveton, where it has had two sites since its opening in 1958 — it has earned its retirement.

Progress in Premises

ARCHITECTS: CHIEF ARCHITECT, THE STATE SAVINGS BANK OF VICTORIA.



STAFF ARCHITECT: MR D. ROESSLER

Fawkner Bonwick Street

Work has commenced on the new premises for our Fawkner, Bonwick Street, Branch. The new building, which will have 10 times the area of the present cramped, temporary quarters, will be of natural grey concrete block masonry, left exposed both inside and out. A new type of battened timber acoustic ceiling is being installed. Very little paint will be used throughout the building, colour coming from the natural timber fittings and teal blue vinyl floor tiles.



Chelsea

PROJECT ARCHITECTS: NOAD & MILLOTT

The purpose of a face lift, they say, is to improve the appearance and make one look younger, and that is certainly the effect the remodelling of Chelsea Branch has achieved. The old two-storey residence at the rear has been demolished and the area of the Banking Chamber increased 2½ times. This allowed more space for the tellers and ledger machines when the Branch was mechanized. Staff quarters on the first floor are very spacious and attractive and a small balcony opening off the lunch room is a pleasant place to watch the world go by during the lunch hour. Architects for the building were Noad and Millott.

HOME LOAN ACCOUNTS

Mr A. M. Tymms, formerly accountant at Richmond and now manager of our Somerville Branch, has submitted to the Advisory Panel details of a combined record and summary sheet of Home Loan Accounts used at Richmond Branch.

It is probable that, with the introduction of the Commonwealth Home Savings Grant Schemes, the number of our Home Loan Accounts will continue to rise. The system of recording used at Richmond should prove of interest to the managers and staff of other branches.

Briefly, the method is that the record of Home Loan Accounts opened also serves as an extraction sheet at the end of the quarter. A sheet is ruled with columns for Account No., Name, Date Account Opened, and separate columns for balances at the end of each quarter. The sheet thus becomes a permanent record from which the compilation of the quarterly return on these accounts is a simple matter.

BRADY HOUSE

All but the "under 21's" on the staff will recall Bill Brady who retired from the service some four years ago. Bill was — and still is — the most charitable of men, and for the past 17 years he has been a member of the Prison Visitation Team which exists to bring a bit of sunshine into the lives of the prisoners at Pentridge. Bill occasionally conducts the Church of England service at the gaol. Under the auspices of the C. of E. Men's Society a hostel has been built to accommodate a number of discharged prisoners. In tribute to Bill, the hostel will be named "Brady House."

STAFF RECRUITING

Although we have been getting a good response to our staff recruiting campaign, we still have vacancies, particularly for male clerks. The notices in our branches seem to be the most effective medium to attract good recruits, and managers can help by keeping an eye out for likely lads. Improved interviewing techniques which assess personality and ability, in conjunction with school reports, enable us to appoint staff immediately after an interview, with a mutual agreement to start in the new year.

A VERY REGULAR DEPOSITOR

In September, Mr Frederick A. Adams, of Ocean Grove, reached a milestone as a State Savings Bank depositor, which has surely never been attained before. He passed the 85th anniversary of the opening of his account at our Geelong branch in Moorabool Street. Mr Adams has held and continuously operated Account No. 14,542 since 1879. He is now a hale gentleman of 94. By a happy coincidence, Moorabool Street opened Account No. 200,000 in the same week as Mr Adam's 85th anniversary. This went to five months old Jennifer Silk. Manager Laurie LeGet made a presentation to both Mr Adams and to baby Jennifer. This ceremony received extensive coverage through metropolitan and country newspapers, radio and television.

The Grapevine

THREE GENERATIONS

For 25 years, before his retirement last month, the whimsical smile of Mr A. H. (Bert) Herridge, of the Maintenance Staff, brightened the day for officers at Elizabeth Street and Head Office. But Bert's connection with the Bank goes back a long way further than 25 years. He was born on our North Melbourne premises in 1891, the youngest of eight children. Bert's father was at that time caretaker at North Melbourne and a messenger at the old Market Street building. The Herridge link with the Bank was continued to the third generation when Bert's son joined the staff in 1950; he is now sub-accountant at Coburg West. Older members of the staff will recall Bert's brother, Edward, who was Head Messenger when he died some 27 years ago.



MANAGEMENT HINT

Johann Goethe, greatest of all German poets, once wrote: If you treat a man as he is, he will stay as he is; but if you treat him as if he were what he ought to be, and could be, he will become that bigger and better man.

BANK'S NAME ON EDUCATION CHEQUES

From early in November, the 25,000 salary cheques issued fortnightly by the Education Department to primary and secondary teachers, will be drawn on Elizabeth Street branch. The department will then virtually discontinue its practice of drawing salary cheques on various trading banks.

The cheques will be the punched card type and will be originated by the Bank's Data Processing Centre. When the cheques are paid and returned through H.O.C.S. the Data Processing Centre will effect a reconciliation of the account. Apart from the intrinsic value of such a large account, the rendering of this service will strengthen the already strong bond between the Bank and the Education Department — a bond that is of tremendous help to the smooth running of our school banks.



BANKERS' STAFF COLLEGE

Planning Manager, Mr Ross Strang, is at present attending the 11th Course of The Bankers' Administrative Staff College being held at Healesville. The course began on September 3rd and will continue until October 30th. The College was founded as a result of a proposal made in 1953 by the Governor of the Commonwealth Bank that Australian banks should conduct advanced training courses on a co-operative basis for officers in the 35-45 years bracket. It is modelled on the Administrative Staff College at Henley, England, with the difference that whereas Henley is for business executives generally, the Australian Bankers' College members are drawn from the banks only, and bank problems are the subject of particular study. The Courses provide the means of studying problems of administration, particularly in an environment of changing economic and social conditions. The members of each Course are grouped in syndicates of seven, each syndicate representing a cross section of various phases of banking. For their assignments, the members are provided with study papers and selected texts. Each syndicate then draws on the experience of its members, and consults visiting experts who are leaders in such spheres as banking, industry, commerce, universities, stock exchanges, chambers of commerce and manufactures, trade unions, government departments and business consultants. Members live-in at the College during the eight weeks' course. The study programme is intensive and demands evening and week-end work. This is the first occasion our Bank has been invited to nominate an officer to attend the Course.



"HELP-YOURSELF" MONEY

Self-service has invaded so many fields of business that somebody had to try it with money. In February the Citizens Trust Company of Jeffersonville, Indiana, U.S.A., placed a bowl of coins in its banking chamber so that customers could make their own small change. In announcing this service, Mr George Lane, president, said that the "help-yourself money" was an expression of the Bank's faith in human nature. The bowl originally held \$100 in coins. At the end of April it contained just \$11.44. Customers now get their change from the tellers and Mr Lane's faith in human nature is a little shaky.

"Even sooner than that! I can pay it back by 5 tonight"



Burroughs Clearing House

THE TRIPLE CHAMPION (continued from page 10)

COAL MINER

He has always had a great respect for manual workers and to learn their problems first hand, he volunteered to work in the coal mines. A bad accident ended this career and he then spent five years in the textile industry.

Although then middle-aged, he won the amateur light-heavyweight championship of the Midlands, played first class soccer and coached the Derby Rowing Club.

In 1956, he married a fellow Hungarian, Eva Frank, who was a skilled dress designer. When the Hungarian uprising of 1956 was

crushed, Leslie and his wife abandoned their long cherished hopes of returning to a free Hungary and decided to emigrate to Australia.

It is a decision they have never regretted. They are both enthusiastic about living conditions here, and Leslie enjoys his work.

He has made an impact on Australian sporting life, as coach of the Banks Rowing Club which he guided to its first senior premiership in 1962.

He no longer takes an interest in soccer. Dating from the day Jack Ryan took him to see his first Australian Rules game, Leslie has been a fanatical Carlton supporter.



Kingsley Kent

"The Key to Friendship"

BOWLS



Ken Lindsay

For at least 400 years before Sir Francis Drake rolled his celebrated game at Plymouth Hoe, bowls had been a popular game with Englishmen; so popular, indeed, that Edward III and Richard II tried to suppress it because it was distracting too many of the King's men from their archery practice.

Regal disapproval did nothing to quench the Englishmen's affection for bowls, and they established the game wherever they settled.

Here in Victoria the present membership of the R.V.B.A. is 41,000 males, made up of 19,000 metropolitan and 22,000 country members.

Bowls is far and away the most popular of participant sports with those members of our staff whose salad days are behind them. Replies to our recent circular memo revealed that we have at least 258 bowlers of whom only 19 are under 40.

Our men play to a high standard. We have 184 pennant players and no fewer than 38 present or past club champions.

These figures do not take into account the retired officers, whose ranks included the late Percy Tenny—a man who represented Victoria more often than any other player.

Our bowling stars amongst serving officers include Kingsley Kent, manager of Box Hill South, who has represented Victoria 50 times, won 7 club championships, has been runner-up in both the Victorian (1953) and Australian (1959) championships, and a finalist in the Australian fours (1961); Ken Lindsay, manager Richmond, another veteran of 50 Interstate games, winner of 12 club championships, the State singles title, the country singles, and

runner-up (in 1951) to John Dobbie for the Champion of Champions title; and Bill Roach, manager Springvale, who has played "A" pennant for 44 years and been a skipper for 40 of them. In one of the many highlights of his career, Bill skippered Caulfield to win the State fours title last April.

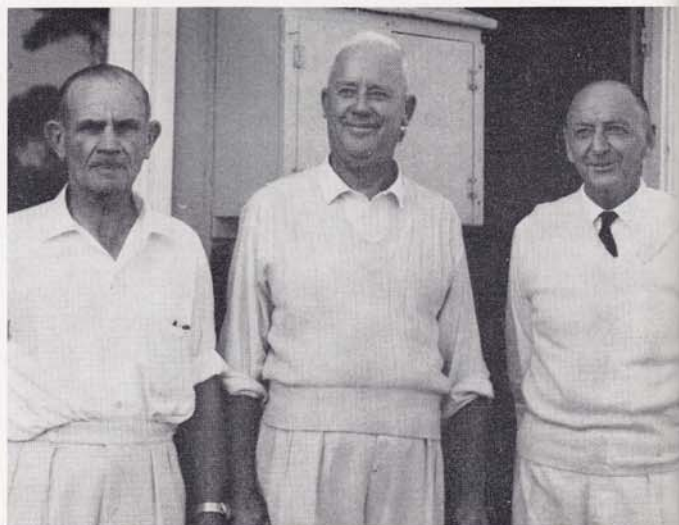
Bob Grisold, manager Willaura, is a lot younger than those mentioned, but he is building up a formidable record. He is a triple club champion, and in 1962 represented the metropolitan area against the country.

Bowls has been called "the key to friendship." Nowhere is this spirit of friendship more evident than in the Bank's own club which has as its president our Staff Superintendent, Mr K. E. Elder. The club is a social one, and participates in two principal events, the Inter-Bank pennant, and the Electric Light programme.

The Inter-Bank pennant, with all but two banks competing, was begun nine years ago; we entered a year later and have won the Perpetual Cup three times, and are the present holders.

The Electric Light programme comprises a draw of eleven social games at various club greens, for trophies put up by each club. Retired officers also play in these games, and thus continue to enjoy the comradeship of former workmates.

Bill Roach (left) with two other members of the four which won the Victorian title last April. That is retired Inspector Joe Coxhell next to him.



Our newly-appointed Managers



K. J. S. BARR
Aspendale

A keen bowler who plays with Gardiner Club, Ken is also an ardent football fan — a Melbourne supporter. An active worker for his Church, Ken is a member of the Session and teaches Sunday School. He and his wife have one daughter who is at present doing an Arts course at Monash.



V. CROWE
Brunswick East
Lygon Street

Vin joined the Bank at Elmore, but he has been a city man for some years now. He is a keen gardener and likes a social game of golf. He and his wife have two teenage daughters and one of them, Colleen, followed in father's footsteps and is on the staff of our Mordialloc branch.



W. P. COUSLAND
Hopetoun

Bill's prowess as an oarsman was well known while he was a member of the Banks Rowing Club. He was stroke of the Club's Championship Eight in 1947 and also served as a committeeman for many years. Now that he has three young children, he is restricted to an occasional game of tennis and swimming.



W. M. PONSFORD
Romsey

Cricket, not surprisingly, has played a major part in Bill's life. A batsman, like his famous father, he played for Melbourne firsts for ten years and is looking forward to playing again at Romsey. His wife, who is a country girl, and their two young sons are very happy with Bill's appointment.



J. KERR
Winchelsea

Fourteen years at Geelong, where he joined the Bank, then to Mildura and recently to Castlemaine have comprised John's travels for the Bank before his appointment to Winchelsea. Like most men with a young family, John doesn't have much time for outside activities these days, but is fond of golf and swimming.



D. W. PALMER
Apollo Bay

After 32 years in Head Office, mainly in Mortgage Loans, Des has turned his back on the big smoke. He and his wife, Eila, who worked in the Correspondence Department before her marriage, will be greatly missed in Hartwell, where they have run the Eisteddfod — one of the biggest in Melbourne — for the past 17 years.

Our newly-appointed Managers



A. M. TYMMS
Somerville

As a former President and untiring worker for the Staff Association for seven years, Alan needs no introduction. A keen sportsman, he played football for the Bank, enjoys swimming and surfing, golf and squash. Alan is an active member of the Junior Chamber of Commerce and is interested in youth work.



E. L. WOOD
Manifold

Errol's association with Geelong began in 1957, when he was transferred to Moorabool Street. Later on that year he was one of the six "originals" who opened Ryrie Street — our first mechanized branch. Some section of Geelong has claimed him ever since. Is a member and past President of Geelong J.C. Enjoys squash and golf.



R. A. ROWAN
Corryong

Ralph, who says he is an enthusiastic, if not expert, fisherman, can almost see the trout jumping up to meet him at Corryong. Well known during his three terms as a reliever, Ralph is a keen sportsman and Collingwood barracker. He and his wife, Betty, hope to lower their handicaps at Corryong Golf Club.



F. M. NEVILLE
Mount Eliza

Frank lives at Mentone, so he says his daily journey to Mount Eliza won't take him any longer than the trip to town and the scenery will be much more pleasant. His wife, who is a keen golfer, is the sporting-minded member of the family. Frank lists his interests as gardening and good company.



R. G. LANCASHIRE
Lakes Entrance

Ron's pleasant personality became widely known during his six years as a Staff Training instructor. He's found his popularity growing even more since his Lakes Entrance appointment, as everybody he meets promptly offers to visit him. Ron, his wife, and their three boys are eagerly looking forward to some fishing and swimming at the Lakes.



J. S. BOLITHO
Goroke

Although he joined the Bank in Melbourne, John has been stationed in different parts of Gippsland for the past seventeen years. He played football with Moe in the Latrobe Valley League for ten years and also had three seasons with Hill-End in Mid-Gippsland. Gardening and swimming are spare time occupations.