

# progress



THE STAFF MAGAZINE  
OF THE STATE SAVINGS  
BANK OF VICTORIA

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# progress

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*The Happiest People are those  
who use leisure as a means  
of self-development.*

The Assistant General Manager, Mr D. Ross, made this remark in his speech at the presentation of prizes to the winning entrants in the Staff Hobbies and Crafts Display.

Mr Ross said that never before in history had mankind enjoyed as much leisure as in this present age. Those who allowed spare time to hang heavily on their hands endangered their health and peace of mind. The pursuance of enjoyable hobbies and the fostering of natural skills were ideal ways of developing one's personality.

In congratulating the prize winners, Mr Ross thanked all officers who had submitted entries and paid a tribute to the high quality of the exhibits. He also expressed the hope that similar displays would be held regularly.

Certainly everybody who saw the display would look forward to it becoming a regular event. Altogether 70 members of the staff, ranging from a senior inspector to several junior clerks, submitted entries.

The skill and versatility shown by our staff in their display stood comparison with any of the long succession of professional displays that have been exhibited in the Elizabeth Street banking chamber.

This opinion was shared by the experts who judged the various sections.

The largest entries were received for the dressmaking and needlework sections — and not only from the female members of the staff.

Winner of the Dressmaking Section was Judy Coffey, Elizabeth Street teller, with a white crochet suit which was beautifully made up and finished. The Needlework and Allied Crafts prize went to Margot Wotherspoon of Kew for a hand woven rug. Miss M. Flanagan, of the Arts School, R.M.I.T., who judged these sections was frankly surprised with the high standard and studied the finish very minutely before awarding the prizes.



Above: Teller Judy Coffey of Elizabeth Street models the crocheted suit which won her first prize in the Dressmaking Section.

Below: Peta Emmett of Current Loans receives the congratulations of some of her work mates on her prize-winning entry in the Painting Section.

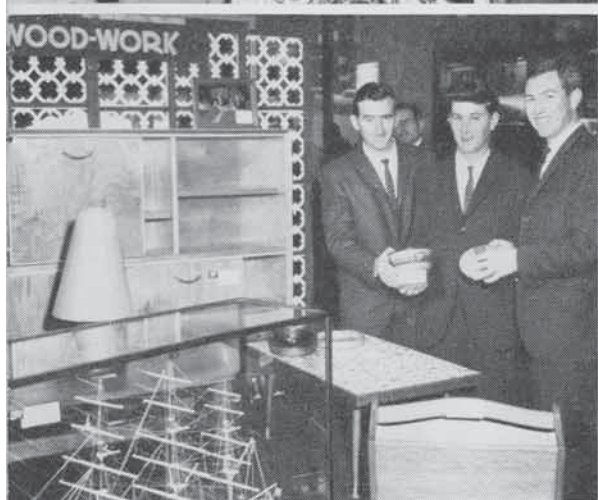
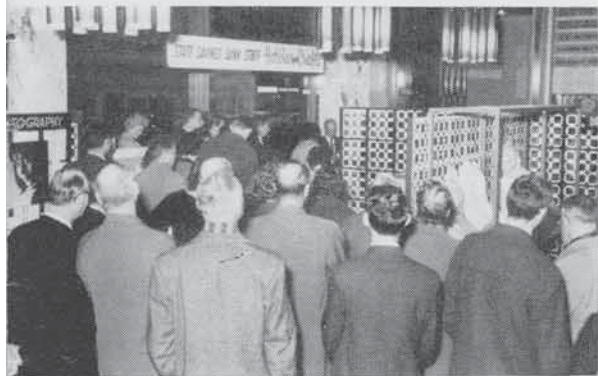
## COVER

The Assistant General Manager, Mr. D. Ross, (right), congratulates Mr. Maurice Bourke of Northcote South on winning first prize in the Photography Section of our Staff Hobbies and Crafts Competition.

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## SKILL AND VARIETY IN STAFF DISPLAY



One noteworthy feature of the competition was the evidence of the large number of artists on the staff. Mr Ian Armstrong, Painting Master of the National Gallery, had this to say about the winning entry: "Miss Peta Emmett's abstract still life has a plastic unity; colour and form are in harmony." (Peta is on the staff of Current Loans.) He was also very enthusiastic about the work of Mr A. J. Ellwood (Solicitor) and Mr Wayne Marriner (Croydon) who shared second place. One other entrant in this section who impressed the judge very highly was Mr Rod Andrew, who was on the staff at Bentleigh when he entered. As he had resigned from the Bank before the competition closed his work was ineligible for the prize.

With so many people interested in photography these days the small entry in this section was surprising, but the fact that prints, not slides, were asked for probably accounted for this.

What was lacking in quantity was made up in quality. Mr Eric Merton of Kodak who kindly acted as our judge thought the standard was excellent. Maurice Bourke's winning portrait study brought forth this comment "Excellent photograph, well up to professional standards. Composition, shading and subject all excellent." He had great difficulty in picking minor prize winners and made helpful comments on other entries which we would be pleased to pass on to anyone interested.

Judging by the quality of the entries in the woodwork section, there are some very handy men around in quite a few S.S.B. homes. Judge, Mr B. A. Stirling of the R.M.I.T., awarded first prize to Mr Noel George of Bennettswood, who entered a bookcase.

The Metalwork and Pottery Sections produced few entries, but once again our R.M.I.T. judges were very impressed. Mr Neil Trace, Senior Inspector, took out the prize in Metalwork with an outstanding collection of handbeaten silver work, and Mr Dick Montgomery, Mortgage Loans Supervisor, was awarded first prize for his beautiful pottery bowls.

Above:

A section of the crowd watching Mr Ross present the prizes. Maurice Bourke's winning entry in the photography section can be seen on the left of the picture.

Middle:

Margot Wotherspoon of Kew receives congratulations from her fiance, David Neville, on winning the Needlework and Allied Crafts section with her handwoven rug.

Below:

Woodwork Section winner, Noel George of Bennettswood branch (left), and third prize winner, Rodney Birrell, Personal Loans (right), admire the bowl made by Adrian Marriner of Box Hill.

**CONT.  
DESIGN  
FOR  
LEISURE**

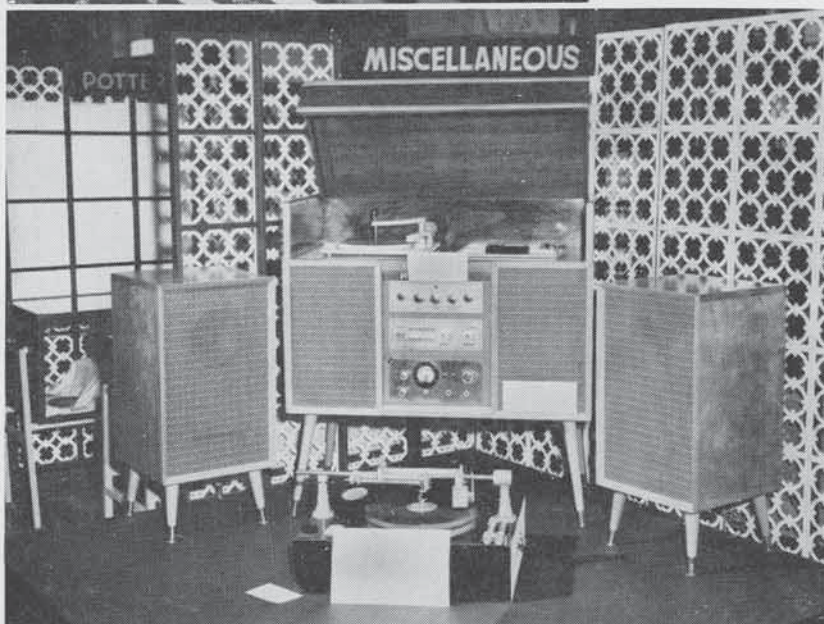


As can be imagined, the miscellaneous section yielded a fascinating and widely varying collection of articles. When entries range from highly technical equipment to hand carved leather belts, from collections to a triple carburettor, from orchids to ships' models, how do you go about picking a winner?

We were quite happy to leave it to the experts, and they gave their verdict to Mr Keith Williamson's (Beumaris Manager) complex high fidelity stereogram with detached speakers and separate disc cutter.

You may have gathered we were delighted with the staff hobbies competition and display. So were the public. Most hours of the day for the three weeks of the display, an interested crowd could be seen poring over some section of the exhibition.

Messrs Dick Montgomery, Supervisor, Mortgage Loans, and Norm Trace, Inspector, admire each other's work. Mr Montgomery won the Pottery Section and Mr Trace the Metalwork Section of the competition.



This highly complex High Fidelity stereogram with detached speakers and separate disc cutter made by our Beumaris Manager, Mr Keith Williamson, won him first prize in the Miscellaneous competition.



## A REMARKABLE QUARTETTE



*"All I know is, it's deducting 5 per cent of every cheque for itself"*

To those of us who struggled to pass Maths I, and who find the science of electronics altogether baffling, this is a very remarkable quartette of young ladies. To them has been assigned the task of writing decimal conversion programs for the Bank's IBM computer.

A "program", as near as we can understand, is a set of instructions to a computer to carry out a particular task. Although cartoonists love to portray computers making independent decisions (an example is shown on this page), these machines have no ability to think for themselves. They will, however, do what they are told to do, faithfully and precisely, and as long as a program is free from error, the computer's "output" will be meticulously correct.

With the approach of C-Day, it now becomes necessary to prepare sets of instructions which will command the Bank's computer to stop doing calculations in pounds, shillings and pence and carry out future calculations in dollars and cents.

Almost all the programs for the computer make use of information stored on magnetic tape. The first task of the conversion process is to write new "once-only" programs which will read the last pounds, shillings and pence tape, and write a new dollars and cents tape.

To us it seemed that this would be a task for electronic engineers who are quite at home in the rarified atmosphere of higher mathematics, and not at all the kind of work to which personable young ladies could adapt themselves. The fact is, however, that the girls pictured, Edith Speicke, Joy Teague, Barbara Walsh and Denise King, have already re-written many of the 120 programs which require modification before C-Day.

We were curious to know what kind of aptitudes and interest a girl should possess to make a good programmer. Edith, Barbara and Denise all joined the Bank in January, 1963. They had been educated to Leaving Standard, and while they were doing their initial staff training, they were selected by Mr Phil Burke, manager Mechanization Department, to complete a test designed to reveal their aptitude for programming. They scored very well in the test which, according to Mr Ross Strang, manager, Planning Section, is passed by only 3% to 5% of those who undertake it.

The test, again to quote Mr Strang, reveals almost unerringly a person's ability to solve abstract problems through the application of logic. And this is precisely the kind of problem that Edith, Barbara, Denise and Joy are set each day. Joy, incidentally, joined the Bank in January this year. Having matriculated in pure maths., calculus and physics, she undertook a computer course at a technical school. It was hardly surprising that she was transferred from branch work at Central to the Mechanization Department.

Before they were equipped to write a program, the girls had extensive experience on the various machines which prepare the "input" for a computer. Such experience is virtually essential to a programmer whose finished product must be processed through the machines.

We did try to learn by what steps this finished product is reached from the stage when a programmer is told to achieve a desired result and given no other information except a brief summary or specification, which explains the nature of the transactions involved. We failed dismally to understand the process; as dismally, we suspect, as we would fail the aptitude test.

And, from talking to them, we were no wiser about the attributes which make a young girl a competent programmer. To us they seemed, as they look in our picture, absolutely normal, fun-loving teenagers. The only clue we got was from Ross Strang who confessed that he advised his girls never to let any man know that they were smarter than he was.

Tailpiece: A recent circular invited male officers to apply to join the Mechanization Department; 94 applied.

# WITHOUT THOUGHT OF PROFIT

In the April '65 issue of *Progress*, we listed seven factors that normally influence a decision to open a new branch. They add up to one criterion: Is the branch likely to be profitable financially?

This criterion was put aside when we opened branches at Prince Henry's Hospital (January, 1959) and St. Vincent's Hospital (December, 1959). Here the motivating factor was community service. Hospital work goes on 24 hours a day, seven days a week, and for both patients and staff, outside banking facilities are at best inadequate, often quite inaccessible.

On a visit to St. Vincent's we learned that every doctor, nurse, salaried officer and employee of the hospital has an account at the branch. Each Wednesday, the hospital accounting division supplies a wages schedule for 700 maintenance and office employees, a similar schedule on alternate Fridays for 500 nurses, and a monthly list of salaries to be credited to the accounts of 120 doctors and hospital executives.

This system results in a very high account activity rate; so much so that last year the branch recorded 162,000 transactions on the comparatively small number of 2,860 accounts, including about 55,000 w.p.b. transactions. No wonder balance time can be a headache!

Mr George Hillman, who has been our manager at St. Vincent's for just on five years, explained how much emphasis he and his staff place on service. George, himself, addresses each school of trainee nurses, explaining how the branch operates, and assuring them that he is available to discuss any financial problem they encounter. As a result, when the nurses complete their training and move on, they remain loyal to the S.S.B.

George goes to any ward at the request of a patient; and that does not mean only those patients who are our customers. He will help any inmate, and has cheerfully honoured a letter of credit drawn by a rival bank on one of its own branches.

Our staff at St. Vincent's do whatever they can to co-operate with the social workers who look after the welfare of neighbouring citizens physically or mentally unable to cope with day-to-day problems.

St. Vincent's is conducted by the Sisters of Charity, and while the nuns do not have individual accounts, some of them are signatories to society accounts. The nuns, including their superior, Mother Alphonsus, are most appreciative of the service provided by the branch, and each Christmas they bake and decorate a cake for the staff.

George Hillman was on leave when we called, and it was the Grade H officer, Ian Rankine, who kindly explained the workings of the branch to us. The tellers, Vic. Lakelin and Don Beale, have a job that must appeal to young fellows. Amongst the hundreds of depositors with whom they are on first name terms are scores of pretty nurses. John Peart and Bob Richards get so much practice posting w.p.b.'s that they are almost a two-man computer. Our three girls, Jeannette Arnold, Linda Fairweather and Mary Logan, maintain the friendliest relations with the girls in the hospital's accounting division, which makes for a good spirit of camaraderie between the two staffs.

Before we left St. Vincent's we spoke to the Chief Executive Officer, Mr E. W. R. Grace, who said: "We are absolutely delighted with both the staff and the service at the bank. You can take it from me that what your people are doing here builds up a tremendous amount of goodwill for the State Savings Bank."

Remembering that goodwill is the cornerstone of our business, we thought Mr Grace's assurance was a pleasant message to take away with us.

*With attractive depositors like these, our branch at St. Vincent's is a young man's paradise.*





# CAMERA newsreel

Decimal currency was the theme at our Showgrounds branch this year. The reproductions of all decimal coins on the exterior of the building were five feet high. The internal display included enlarged pictures of the animals and birds which have been chosen as the motif of the coins. Youngsters who visited the branch were invited to try their skill as decimal currency tellers, counting from a pile of imitation plastic decimal coins. The children's skill and accuracy amazed our staff.



Bright manager, Mr Paul Finn, was host last month to the 1st Bright Troop of boy scouts when they visited his branch. The lads were particularly interested in the cash safe and its contents, as can be seen from the ecstatic expression on the faces of these youngsters.



Naturally it was the St. Kilda panel of our football display at Elizabeth Street which held most interest for Saints Ian Stewart, Brownlow Medallist 1965, and Russell Petherbridge, winner of this year's fairest and best award in the V.F.L. under 19's. The display attracted an estimated 50,000 viewers throughout September.



## OUR LIVING LANGUAGE

In 1926, Clarendon Press published a book written by a previously undistinguished ex-schoolmaster named H. W. Fowler. That book, *Modern English Usage*, made the name of Fowler a household word in all English-speaking countries. The simple reason for its success was its excellence. Thousands if not millions of people have turned to it to solve a disputed issue of grammar, or to find the right word to convey exactly the intended shade of meaning. Fowler's decisions have been accepted by scholars and authors, and by businessmen who wanted to write nothing more distinguished than an effective letter.

Fowler's work has stood the test of time remarkably well, but our language is a living thing, changing gradually with the passage of years. A second edition of *Modern English Usage*, revised by Sir Ernest Gowers, has recently been published. The revised work is one which anybody who has a love of words, or who has an obligation in his business to understand words, would be well advised to add to his library.

### ESQUIRE?

In this second category are those who are called on to write business letters. Should one, for example, address a male depositor as Esquire? Here is an extract from Sir Ernest Gower's delightful little essay on this subject: "esquire was originally a title of function . . . it later became a title of rank, intermediate between *knight* and *gentleman*, the right to which is still defined by law . . . But the impossibility of knowing who is an esquire and who not, combined with a reluctance to draw invidious distinctions, has deprived *esquire* of all significance, and it looks as though one odd product of the Century of the Common Man might be to promote the whole adult male population to this once select and coveted status."

Although he still leaves you at liberty to make up your own mind on the subject, it would seem that Sir Ernest has dealt the casual use of *esquire* a mortal blow.

In many areas of dispute, *Modern English Usage* adopts this same practice of advising rather than insisting on a certain course of action. The very first essay in the book deals with the choice of *a* or *an* in given circumstances. It was to this article in the original edition that we referred one of our managers who considered that we had made an error in a press advertisement by referring to "an S.S.B. account".

The manager thought that because the first *S* was an abbreviation for *State*, the article should have been *a*. This is what Fowler's has to say:

"Before letters standing for abbreviations or symbols the choice is usually determined by the sound of the letter, not by the word it represents, e.g. an M.P.; but that is the sort of thing about which we ought to be allowed to do as we please, so long as we are consistent."

Fowler's is interesting on paragraphing, another matter which often troubles the writers of business letters. One could not wish for sounder advice than Sir Ernest gives in this new edition:

### THE PARAGRAPH

"The purpose of paragraphing is to give the reader a rest. The writer is saying to him: 'Have you got that? If so, I'll go on to the next point.' There can be no general rule about the most suitable length for a paragraph; a succession of very short ones is as irritating as very long ones are wearisome. The paragraph is essentially a unit of thought, not of length; it must be homogeneous in subject matter and sequential in treatment. If a single sequence of treatment of a single subject means an unreasonably long paragraph, it may be divided into more than one. But passages that have

Above:

H. W. Fowler. This picture was taken on the island of Guernsey where most of *Modern English Usage* was written.

Sir Ernest Gowers who has revised Fowler's *Modern English Usage*.

not this unity must not be combined into one, even though each by itself may seem to make an unduly short paragraph.

"Paragraphing is also a matter of the eye. A reader will address himself more easily to his task if he sees from the start that he will have breathing spaces from time to time than if what is before him looks like a marathon course."

In reading the above article, written by an acknowledged master of grammar, you may have noticed with some degree of shock that one sentence starts with "But". Perhaps your mind went back to your school days when you were told that a sentence must never, never start with "and" or "but".

This is one of several ideas, beloved by the purists, which get rude treatment in Fowler's. There are further shocks for those who, in Fowler's words, "would as soon be caught putting their knives in their mouths as splitting an infinitive"; and for those who "cherish the superstition that prepositions must be kept true to their name and placed before the word they govern in spite of the incurable English instinct for putting them late".

#### NEW WORDS

In this second edition, Sir Ernest Gowers has dealt kindly with many "jumped-up-lately" words which have crossed the Atlantic from the United States. He has a particular welcome for "teenager" which he says is both suitable and colourful. Indeed, it is delightful to read his condemnation of some of the starchy words which "teenager" has all but driven out of our present day speech.

It should not be thought, however, that either Fowler himself or Sir Ernest are leftish reformers of the English language. They are conservative where conservatism is demanded by good taste, and they are enemies of sloppy, lazy language.

The article on ambiguity is at once a delight to lovers of good English, and a severe castigation of those who misuse words through clumsiness or lack of effort. Even though they are intensely serious in their purpose, the authors still contrive to be amusing in the examples of lazy writing they quote: "No force was used beyond that necessary to put an end to the uproar by the stewards." And: "Ask the Minister of Agriculture if he will require eggs to be stamped with the date they are laid by the farmer."

Very often it is neither laziness nor clumsiness of thought which makes us write badly; it is a want of knowledge. Fowler's fulfils this want admirably. If, for example, a manager, answering a depositor's complaint, is tempted to write something like the following: "While not wishing to use the officer's inexperience as an alibi . . ." he can turn to Fowler's and learn that "alibi" is not a synonym for "excuse".

To all who use words as a tool of trade, the 725 pages of this new edition will be a valuable friend and a treasured companion.

*Fowler's Modern English Usage. Second edition revised by Sir Ernest Gowers. (Clarendon Press, 34/9)*

# PROGRESS IN PREMISES

## NORTHCOTE

Project Architects:  
NOAD AND MILLOTT

The old double-storey red brick building that housed our Northcote branch for just on fifty years has given way to progress and is now being replaced by a modern brick and concrete building with a large banking chamber and well appointed staff amenities section at the rear. The facade of the building will have large floor to ceiling windows and will be protected by a cantilever verandah. Provision for off street parking will be provided at the rear of the branch.



# DECIMAL QUESTIONS

The following questions and answers have arisen from talks on decimal currency given by members of the Publicity Department to various community groups. They are published as a guide to other members of the staff who will be giving similar talks, and as a matter of general interest.

Q. On and after C-Day banks want their customers to convert cheques expressed in £.s.d. to dollars and cents before they pay them in. Do the customers have to convert the amount in words and figures?

A. No. It will be necessary to convert the amount in figures only. Ideally, the converted amount should be written in red ink above the £.s.d. figures.

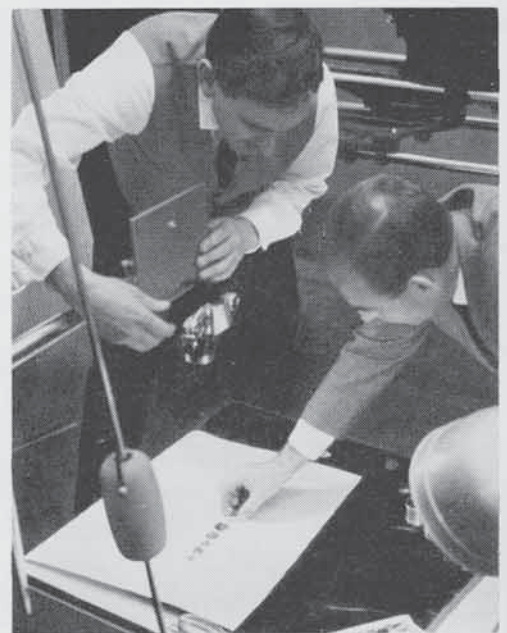
Q. Will stock exchange quotations be expressed in dollars and cents from C-Day on?

A. Yes. Like the banks, the Stock Exchange will close on Thursday and Friday, February 10th and 11th, for conversion of listed stocks. The staff of the Exchange will be given two complete "dummy runs" on decimal quotations. The Stock Exchange will use the Banking and Accounting table to convert the price of shares. Existing Share certificates will not be recalled by public companies for alteration of their face value currency. When shares are sold, however, the company will issue a replacement certificate with the face value expressed in decimal currency.

Q. In what currency will taxation returns be made next year?

A. Taxation offices will convert accounts to decimal currency on C-Day. All transactions thereafter will be recorded in dollars and cents. All income tax return forms in respect of income derived during the year ending 30th June, 1966, will be printed for completion in decimal currency. It is intended that each item of income and deductions shown on the return form be expressed in dollars. Assessments based on these returns will be prepared in decimal currency. The request for these returns to be furnished in decimal form will not oblige taxpayers to advance the conversion of their accounting systems to decimal currency. If a taxpayer continues to keep his books of account in £.s.d. after C-Day, copies of Trading, Profit and Loss Accounts, etc., forwarded with his income tax return will not need to be converted to dollars and cents. Any figures taken from these accounts for entry on the return form itself should be expressed in decimal currency.

Group certificates to be issued for the income year ending 30th June, 1966, will show dollar symbols in monetary columns, and group employers will be asked to prepare all certificates issued to employees on or after C-Day in decimal currency. Most group certificates issued in respect of earnings during the 1965-66 income year will thus be expressed in decimal currency, the exceptions being mainly those cases where an employee terminates his employment before C-Day and is provided with a group certificate by his employer before that day. In these cases, employers will be asked to prepare the certificates in £.s.d. and to substitute £.s.d. symbols for the dollar symbols shown on the group certificate form.



Our School Banks section has prepared a film strip on decimal currency for screening to school children, mothers' clubs and other organisations. The photography was done by Mr Lee Wright of the Visual Education Centre, shown here with Mr Ray Wake, O/C School Bank Activities. The proof set of decimal coins being photographed was flown specially from the Royal Australian Mint, Canberra.

# AND ANSWERS

- Q. This question has been asked in various forms, particularly by housewives, and it can be thus expressed: will decimal currency mean a rise in the price of food and other household items?
- A. Because of the elimination of the halfpenny from the new currency, and because one cent equals 1.2d., it is likely that the price of some household items might rise slightly. One could take as an example, a fruiterer selling apples on Saturday, February 12th, at tenpence a pound. If he converts to decimals on February 14th, he has the option of selling those apples at 8 cents (the equivalent of tenpence on the Banking and Accounting table) or at nine cents. Eight cents equals 9.6 pence, lowering the price of the apples by .4 of a penny; nine cents is the equal of 10.8 pence, raising the price by .8 of a penny. It is probable that the fruiterer would charge the higher rather than the lower price. The accompanying chart shows the gain or loss to buyer or seller involved in pricing goods according to the Banking and Accounting table. It should be remembered that only banks and related institutions are obliged to convert balances according to this table. The Currency Act 1963 does not give official direction as to how prices should be converted. In the case of manufactured goods, most firms will adjust the quantity or weight of their products to compensate for the slight difference between pence and cents; for example, the number of matches in a box can be increased or decreased, the weight of a bar of chocolate can be made more or less.
- Q. In banking and allied practice, how should decimal currency amounts be expressed in words and figures?
- A. The following table gives some examples of the recommended practice:

## EFFECT of NEW CURRENCY on RETAIL PRICES ...

PENCE	CENTS	TRUE EQUIVALENT IN PENCE	SELLERS GAIN	BUYERS GAIN
1	1	1.2	.2	
2	2	2.4	.4	
3	2	2.4		.6
4	3	3.6		.4
5	4	4.8		.2
6	5	6.0		
7	6	7.2	.2	
8	7	8.4	.4	
9	8	9.6	.6	
10	8	9.6		.4
11	9	10.8		.2
12	10	12.0		
			1.8	1.8

- Q. As a penny and a cent do not have the same value, will there be any problem about tendering these coins for small purchases?
- A. Nobody can be compelled to accept a penny for a cent or vice-versa. If an item is priced in odd pence (for example 4d.), a customer who has only cents should offer a higher coin and get exact change. If he tenders a five cent coin which is the exact equivalent of sixpence, the shopkeeper can give him 2d. change. If, on the other hand, an item is priced at four cents, the customer can tender a sixpence, which equals five cents, and receive one cent change. The key to making change for this type of transaction is to tender a coin of higher denomination which has an exact equivalent in the alternative currency.

### Writing DECIMAL CURRENCY

CORRECT	INCORRECT
\$59 or \$59.00	NOT 59\$
\$29.08	NOT \$29.8 or \$29.8c
\$0.26 or 26 cents	NOT \$.26
\$0.08 or 8 cents	NOT \$.08 or \$0.8 or \$.8

FOR AMOUNTS EXPRESSED IN WORDS ON CHEQUES ...

THE SUM OF *Twenty-nine dollars 26*

THE SUM OF *Twenty-nine dollars 08*

THE SUM OF *Seventy-five cents*

## MIS-FORTUNE

In the course of his duties as president of the American Bankers' Association, Mr Reno Odlin has to travel 200,000 miles a year, mostly by air. And Mr Odlin does not like air travel. On one recent occasion, he was waiting at an air terminal when an announcement was made that his plane would be delayed by engine trouble. Mr Odlin promptly went around putting quarter dollars in all the air travel insurance machines he could find. Later, he put a nickel in a "Tell your weight and fortune" machine. His fortune, as shown on the card, nearly made him cancel his flight. It read: "An investment you have recently made is about to pay off."



# Grapevine

## NEW PREMISES FOR LONDON AGENCY

Negotiations are well in hand to secure new premises for the London Agency. Several months ago, the Victorian Agent-General indicated that he was anxious to resume the space in Victoria House now occupied by our Agency, and, in view of the shortage of accommodation in suitable parts of London, this posed a serious problem. After looking at several other propositions, the London Agency Manager, Mr J. A. Pretty, discovered that the Midland Bank Ltd. was arranging to vacate its premises at 172 Strand, London, W.C.2, almost opposite Victoria House. He soon had valuers on the job to assess the Midland Bank's lease, and forwarded a full report to Head Office. Fortunately, at a critical stage in the proceedings, two Commissioners, Mr Carlson, and the Director of Finance, Mr Coates, were on short visits to London and they were able to assess the situation at first hand. A prompt telephone call from London (which, due to Mr Pretty's foresight did not get the General Manager out of bed in the middle of the night) soon convinced the other members of the Board that it would be a good proposition to secure the use of these premises, and authority to negotiate with the Midland Bank was cabled to Mr Pretty. Some weeks will elapse before the legal details are concluded and the Midland Bank is ready to vacate the premises, but advice of the change-over will be given in due course.

## NEW STORE AT CARNEGIE

The Bank has just purchased a large property at 1064 Dandenong Road, Carnegie, for a central store and service division. It is a modern two storied building abutting Egan Street at the rear and is approximately 200 yards from the Carnegie Railway Station. The building contains 48,000 square feet of floor space and will be used to house the Stationery Department and Joinery Works, and to store furniture and safes, publicity materials, branch records and engineers' supplies. Staff amenities are excellent and far exceed our needs as 400 people have been working in the factory. For many years the Bank has had various buildings in and around Melbourne for storage and services and it has been found desirable to consolidate these activities in one location. Our Stationery Store in Hawthorn Road, Caulfield, is short of storage space as a result of the Bank's rapid growth in recent years, and this shortage will be accentuated during the decimal currency changeover. The Carnegie building was previously occupied by Elmaco Pty. Ltd., plastic and electrical manufacturers.



## FRIENDLY RIVALS

These two lovely Gippsland girls are friendly rivals for the honour of being the next Miss Australia. Left is Maria Konieczny of our Heyfield branch, and the girl with the money is Margaret Wood, who is on the staff at Morwell. Both girls are backed by enthusiastic committees, and each has raised a substantial amount of money to help the spastic children for whose benefit the Miss Australia quest is conducted.



## SATISFIED CUSTOMER

On March 6th, 1886, five days after the branch itself began business, an eight year old boy named Henry Read opened account No. 81 at our Port Melbourne Branch. Through boyhood and manhood, Mr. Read kept the account operative for 79 years until August this year when, in the words of Mr Keith Shillinglaw our Mackie Road, Bentleigh East, Manager, "he suddenly upped and transferred his account to Mackie Road". Keith hastened to add that Mr. Read had not become dissatisfied with the service at Port Melbourne — he had gone to live with his niece in Bentleigh. Keith also tells us that the old gentleman was welcomed to his new branch with full honours and the hope that he would continue to bank S.S.B. for many years yet.

## YOUTHFUL STAFF

The rapid expansion of the Bank in recent years is shown dramatically in the following chart which reveals that 69.1% of the staff are under 31.

Staff (including 67 technical and legal officers)	Males	Females	Total
At 1st July 1964 . . . . .	2,405	982	3,387
New Appointments . . . . .	259	294	553
	2,664	1,276	3,940
Retirements, Resignations, etc.	138	189	327
At 30th June 1965 . . . . .	2,526	1,087	3,613

## Age Composition — Clerical — at 30/6/65

	Males		Females		Total	
	Number	%	Number	%	Number	%
Under 21 . .	520	21.15	795	73.14	1,315	37.09
21 to 30 . .	869	35.34	268	24.65	1,137	32.07
31 to 40 . .	435	17.69	9	.83	444	12.52
41 to 50 . .	161	6.55	7	.64	168	4.74
51 to 60 . .	411	16.71	8	.74	419	11.81
61 and over	63	2.56	—	—	63	1.77

## NIGHTMARE DRIVE BY LOCAL AMBULANCE

John Dyer, of Moe branch, has been a voluntary driver with the Moe District Ambulance Service for six years. Recently he played a leading part in the dramatic events which led to front page headlines in the Moe Advocate. In response to an emergency call, John and station officer Bruce McIver drove for three and a half nightmare hours through a blinding snow storm to rescue two C.R.B. employees whose truck had plunged 150 feet down the mountainside on the Walhalla-Aberfeldie road. The truck had overturned seven times before coming to a precarious stop on the brink of a further 100 feet drop. Although one man was pinned beneath the truck, the other had managed to scramble clear and sound the alarm. The return journey was again a hazardous battle against the elements, but finally the ambulance arrived back in Moe at 9 p.m. The C.R.B. men have since recovered from their injuries. Our picture shows John at the wheel of the ambulance.



## STATISTICS

The following chart shows the Victorian Balances of all savings banks operating in this State as they were at 30/6/64 and 30/6/65. The number of branches does not include the receiving offices of the trading savings banks.

Bank	Opened	30/6/64 £'000	Branches	30/6/65 £'000	Branches	Increase £'000	
S.S.B. of Vic.*	1842	389,934	461	419,695	484	29,761	23
Commonwealth	1912	174,647	178	189,780	190	15,133	12
A.N.Z.	1956	52,994	185	57,817	190	4,823	5
N.S.W.	1956	45,427	158	50,330	163	4,903	5
National	1962	21,959	231	28,223	238	6,264	7
C.B.C.	1956	23,166	120	25,051	126	1,885	6
E. S. & A.	1961	17,697	148	21,549	150	3,852	2
C.B.A.	1962	13,473	162	17,469	164	3,996	2
Adelaide	1962	257	2	290	2	33	—
<b>TOTALS</b>		<b>739,554</b>	<b>1,645</b>	<b>810,204</b>	<b>1,707</b>	<b>70,650</b>	<b>62</b>

\* Not including London Agency.



"Well, really! I just don't see why 'your loving wife, Mildred' won't do for an endorsement"



This happy bride and groom — Mr and Mrs Ray Webster — are both on the Chief Inspector's staff. Ray is an Inspector's Clerk and Nancy (nee Home) a Comptometrist. The wedding took place at St. Andrew's, East Malvern.

## WEDDING

## BELLES



Mrs Patrick Delaney signs the register following her wedding at the Armadale Church of England. Mrs Delaney was formerly Carole Bush, and is a member of the Elizabeth Street staff.

## BELLES



Mr and Mrs Alan Chisholm taken just after their marriage at St. Andrew's, Bendigo. Mrs Chisholm, the former Marjorie Scott, is on the staff of our Bendigo branch.

## WEDDING



Mr Graeme Duffy and his bride, the former Lorraine Schilling, leave for the reception following their wedding at St. David's, West Brunswick. Lorraine is on the staff of H.O.C.S. and Graeme is at Heidelberg West.

## IT'S A FUNNY GAME

Mark Twain described golf as a good walk spoiled. Sir Winston Churchill called it a game invented by the devil with equipment ill-equipped for the purpose. It is a game that has been the subject of more jokes than mothers-in-law, most of them emphasising the single-mindedness of dedicated golfers; such as the lone golfer who asked the foursome ahead if he might play through because he had just heard that his wife was seriously ill.

Then there was the chap who hooked his tee shot way over the roofs of nearby houses. After he had finished his round the pro. informed him that his lost ball had hit a man on a bike who swerved into a car which collided with a school bus. Result: 14 dead, 23 injured.

"Good heavens!" said the golfer. "What should I do?"

"My advice," said the pro., "is to drop your left hand down the shaft."

A sage has said that 90 is the proper score for a businessman. Any more means he is neglecting his golf; any less, he is neglecting his business. Perhaps we should not have quoted that piece of wisdom. Quite a few of our fellows shoot well below 90.

Present-day star of our golfers is 23-year-old John Lindsay of Mortgage Loans, who plays at Victoria off a formidable 2. The championship at Victoria is probably the hardest of all club titles to win, but John gave it a fright this year when he took the great Doug. Bachli to the 18th in a quarter-final. His golfing skill is inherited from his father, Ken, Springvale manager, who was on 3 before a back injury forced him to give the game up and become a champion at bowls.

Probably our all-time best is Dave Cade, the only member of the staff ever to play off scratch at a metropolitan course. Dave, whose mark nowadays is 5, is a former club and pennant captain at Yarra Yarra, where he was also a committeeman for 14 years. Another man who has given golf great service on and off the links is Cec. Evans, manager at Heathmont, who was honorary secretary and pennant captain at Croydon for many years. This year he achieved the great honour of being elected to the V.G.A. Council, the ruling body of the game in this State. Cec, who formerly played off 3 is now on 9; that is also the mark at Keysborough of Bill Love, relieving manager, who has been a really good player. In the 'thirties, Bill won the Wimmera championship two years in a row.

Reg. Horan, accountant at Noble Park, is on the low mark of 3 at Huntingdale, a club he still occasionally represents in pennant. But, Reg. says, golf is becoming more and more a young man's game. This is borne out by the performances of 23-year-old Eddie Short, teller at Noble Park, who won the club championship at Hamilton when he was only 20. Eddie is now on 5 at Greenacres. This year's winner at Hamilton was another S.S.B. man, Bruce White, a year older than Eddie, who is also a 5 marker. A third man who plays off 5 is Lindsay Whitford, of Benalla, who won the local championship as a teenager and has since won it four more times. Lindsay was once on scratch, but as a married man with four children, he cannot get out on to the links as often as in the past.

Two managers with remarkably low handicaps are Alec Baetge (Dallas) on 4 at Bell Park, Geelong, and Jack Watmuff (Port Fairy), a 6-marker at Woodlands. Fellow members at Kilmore, Kevin Ryan (Barkly Street, Footscray) and Lindsay Moore (Elsternwick), are both on 7. Kevin, who is also a member at Commonwealth, won the championship at Kilmore in 1958 and 1963. Lindsay, who won last year, plays No. 1 in the club pennant team. Neighbouring managers, Alec Nimon, (Malop Street, Geelong) and Gordon McGrath (Queenscliff) both play off 9, a mark which Alec says makes one a sitting shot for the "bushrangers". Nine is also the handicap of reliever Fred Atkins at Geelong's Queen's Park, and of Graeme Jenkin (Greythorne) at Greenacres.

Keeping a low mark is even harder than getting it. Amongst our fellows who formerly played off very low handicaps but have now drifted out to double figures through the passage of years or increased family responsibilities are Bill Heath, who was club captain at Rosanna for seven years and a pennant player for 15, "Gunner" Watmuff, Alec. Fox, Alan Wilkin (twice champion at Box Hill), Jack Jamieson, Cec. Martin, Jack Holmes, George Hall, Ken Humphrey, John Storey and Peter Carboon. No doubt there are others.

The thought that came to our mind was that it would be a wonderful day if all these fellows could get together to play a stroke event off their present marks.



John Lindsay shows the style that has reduced his handicap to 2.



**E. F. LOBLEY,**  
Burwood,  
Through Road.  
Fred has lived at  
Burwood for 15 years,  
so is particularly happy  
with his new appoint-  
ment. Tennis is his  
main sporting interest.  
He played pennant for  
Lauriston for a num-  
ber of years and is  
still a member of the  
L.T.A.V.



**K. MENTIPLAY,**  
Holmsglen.  
Keith should be in  
great demand at par-  
ties, as he has been  
a member of the Vic-  
torian Banjo Club for  
the past 15 years. A  
Melbourne supporter,  
he is a member of the  
M.C.C. and secretary  
of his local cricket  
club.

## OUR NEWLY APPOINTED MANAGERS



**D. C. HILL,**  
Footscray North.  
Bay fishing and  
swimming are Dan's  
favourite sporting ac-  
tivities these days, but  
he is a former pen-  
nant tennis player with  
Glen Iris and was sec-  
retary of the Bank's  
Table Tennis Club  
when they played in  
"A" Grade.



**H. C. MORGAN,**  
Sunshine West.  
Being the proud  
owners of a holiday  
home at Ocean Grove,  
Col., his wife and their  
two daughters find it  
easy to indulge their  
love of surfing. A  
squash enthusiast, Col.  
keeps himself fit by  
playing twice a week.



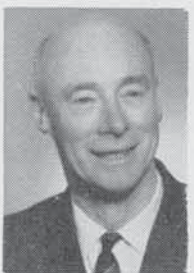
**D. C. GRAHAM,**  
Sunshine Heights.  
Doug is a very keen  
gardener and spe-  
cialises in hybridizing  
Liliums and propagat-  
ing plants. Photo-  
graphy is another of  
his hobbies, and in an  
age when a lot of  
people seem to be los-  
ing the use of their  
legs, Doug enjoys  
walking.



**G. I. WALKER,**  
Rupanyup.  
The C.M.F. has  
been Geoff's main  
spare-time interest for  
the past 17 years, but  
he also finds time for  
an occasional game of  
golf or a swim. He  
and his wife have four  
young children, in-  
cluding five-year-old  
twin boys.



**H. B. POCKOCK,**  
Relieving Manager.  
Most of Harry's  
spare time is taken  
up with his work as  
Secretary of Brady  
House, a Church of  
England hostel devoted  
to rehabilitating dis-  
charged prisoners.  
(The hostel was named  
after Bill Brady, re-  
tired manager, whose  
work for prisoners is  
well known.)



**J. KENNERSON,**  
McKinnon.  
Jack puts travelling  
high on the list of  
things he likes doing  
most. He's already had  
two trips to Europe, as  
well as one to Japan  
and Singapore—need-  
less to say he's a  
bachelor. Was very  
keen on athletics in  
his younger days.



**G. R. CAMPBELL,**  
Relieving Staff.  
Barney apparently  
likes the relieving life,  
as he's been a mem-  
ber of the Stirabouts  
for eight years. A keen  
gardener and home  
carpenter, Barney en-  
joys a game of bowls  
in his spare time. He  
and his wife have two  
young sons.



**S. J. MASON,**  
Relieving Staff.  
After an already  
broad experience in  
the Bank, which in-  
cludes five years in  
Mechanization, where  
he was one of the  
pioneers, Steve expects  
further variety as a  
Reliever. A keen cric-  
keter, he has played  
for his local church  
club for 20 years.



**A. B. LYONS,**  
Geelong North.  
Bill commenced his  
banking career at  
Bendigo and spent 20  
years there before  
coming to Melbourne,  
so the life of a pro-  
vincial city is not new  
to him. He is a keen  
fisherman and gardener  
and enjoys an occa-  
sional game of golf.



**J. R. WHITE,**  
Nagambie.  
A man of many in-  
terests, John lists his  
main ones as photo-  
graphy, rock hunting,  
mineralogy and gem-  
stones. He and his  
wife and their family  
of four are also con-  
firmed caravanners and  
take off on a trip  
whenever possible.



**G. WIGNELL,**  
Relieving Staff.  
Geoff played bas-  
ketball for several years  
until a bad motor ac-  
cident. He was a  
member of Church  
team which took off  
the Victorian Cham-  
pionships on a number  
of occasions. A very  
keen photographer, he  
even develops his own  
colour shots.