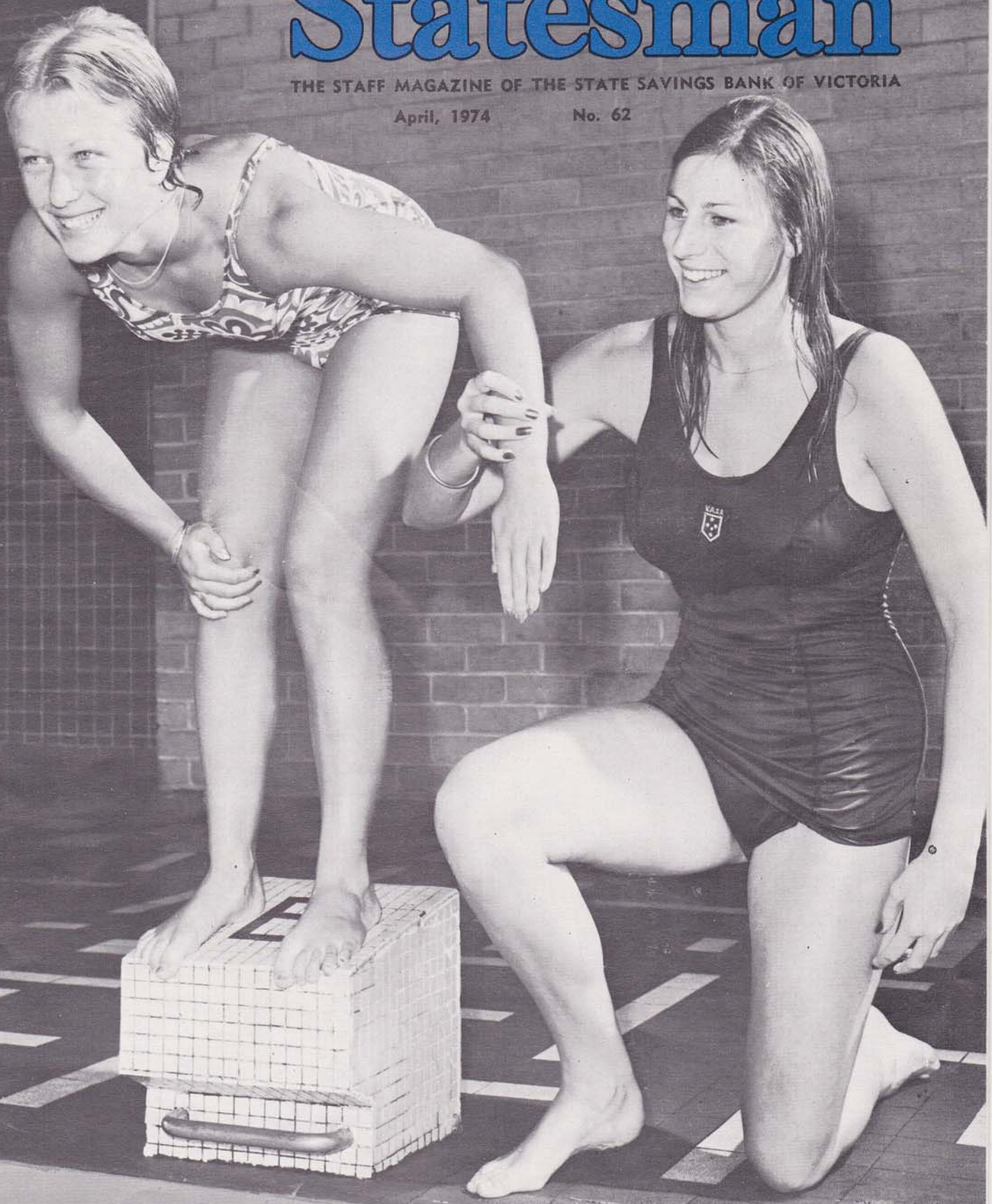


Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

April, 1974

No. 62



Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editor
JOAN FREEMAN

FRONT COVER

Two of the Bank's best swimmers are Vicki Yates (left) of the Chief Accountant's Department, and Chris Smales of Syndal branch — pictured while practising for the Interbank Swimming Carnival. Vicki went on to win the Breaststroke Championship at the Carnival, and Chris won the Backstroke Championship. These victories entitled the girls to take part in last month's Interstate Inter-Bank Swimming Carnival in Sydney.

STATESMAN is produced at two-monthly intervals by the Public Relations section of the State Savings Bank of Victoria. Comments from staff on the contents of the magazine are invited. The editorial team welcomes suggestions for future articles and pictures, nominations for Girl of the Month and Man of the Month, items for State Secrets and Teller Talk and letters for publication.

All correspondence and contributions should be addressed to The Editor, Statesman, State Savings Bank of Victoria, Box 267D, G.P.O., Melbourne. (Phone: 60 0531, Ext. 28 or 119.)

CHARGING AHEAD 'WITH BANKCARD'

Preparations for the launch of BANKCARD in August are well advanced. Our head office BANKCARD department, housed in a suite in Elizabeth House, and managed by John Crofts, will soon expand.

Two young officers, Alan Henry and Jeff Franklin, have been seconded to Charge Card Services Limited to join the team of representatives recruiting merchants to the BANKCARD scheme. Alan was previously officer in charge of Records Section, and Jeff was a clerk at Bundoora branch. Before joining CCSL they attended a special training course at the University of Melbourne.

Audio-visual presentations to explain the workings of BANKCARD were made to more than 2600 members of the SSB staff during recent weeks. Forty meetings were staged at public halls throughout the suburbs and as far afield as Dromana and Geelong. Attendance was not compulsory but more than 90 per cent of those invited turned up. This month will bring a series of presentations at Staff Training Centre, city, for head office classified staff and branch officers who were unable to attend early screenings. The program of presentations was organised and presented by BANKCARD department in conjunction with John Smith, head office Business Promotions Manager, and members of his staff.

The main questions asked

Here are the questions that came up most often at our BANKCARD presentation meetings:

1. How is the Bank going to make money out of BANKCARD?
2. How does the Bank propose to issue cards at the launch date?
3. How can we avoid fraud and bad debts?
4. What is a BANKCARD holder's liability if he loses his card?
5. How is a branch involved in receiving applications for BANKCARDS, and for collection of bad debts?
6. How will cards be issued to people with joint

accounts, and will a wife be able to obtain a card without her husband's consent?

7. Will SSB staff be issued with BANKCARDS? If so, will there be an age limit, and what will be the amount of the spending limit?
8. Will BANKCARD encourage over-spending by making credit purchases easier?
9. What will be the method of monthly payments by cardholders?
10. Will non-depositors or customers be eligible for a card?

FOR ANSWERS TO THESE QUESTIONS SEE PAGE 4.

HAZARDS OF THE HALLS

Inevitably, in a program of 40 suburban presentations in strange halls our BANKCARD team struck some troubles:

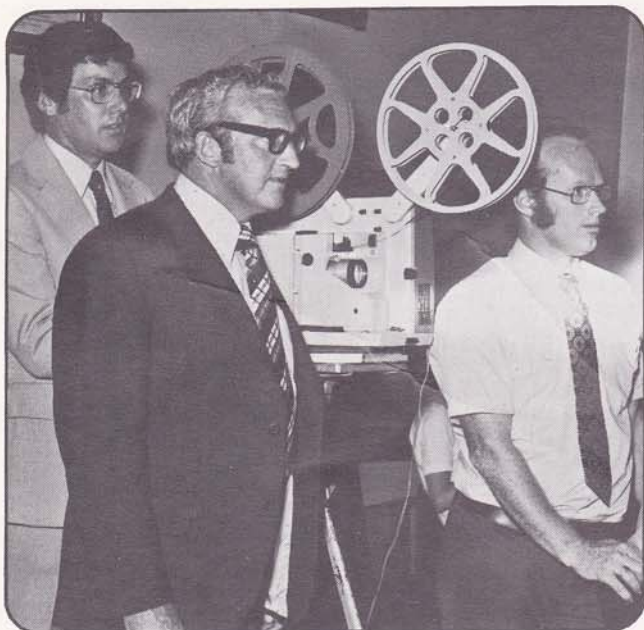
- THE PROJECTOR BLEW UP at Williamstown, and when a replacement was obtained our team were still unable to get the show going, because the hall's fuses had been blown.
- A CAR CRASH occurred outside the Dandenong hall during the presentation.
- LATE ARRIVAL of the caterer, with food and

liquid refreshments — forced our Springvale team to "string out" question time.

- A CRYING BABY, only 21-months-old, threatened to completely disrupt our Brunswick meeting, until lecturer John Smith requested its removal.
- A DANCING CLASS was being staged at Ivanhoe, in an area immediately adjoining our lecture room, and separated only by a flimsy screen. Lecturer Peter Fitzhenry reported later: "It was bad enough trying to talk above the Blue Danube, but when the class switched to TAP DANCING I was really battling."

Putting staff in the picture

BANKCARD audio-visual teams have been giving lectures to staff groups throughout the metropolitan area and as far afield as Dromana and Geelong. Below left (from left) are Tony Janes (BANKCARD Dept.), John Smith (Business Promotions Manager) and Ray Hard (Business Promotions Officer) on the job at Footscray. Below right: Alan Henry mans the projector at Northcote. (Alan later joined the sales team signing up merchants). Below: Groups of staff officers who attended presentations at Sunshine and Northcote.



**BANK
PROFITS
HUGE
BANK PAY RATES
MUST RISE!**

Management Comment

SOME PROPHET!

The above poster was placed in the front display window of our Elizabeth Street branch by some of the bank officers who marched into the city after attending a stopwork meeting on January 22.

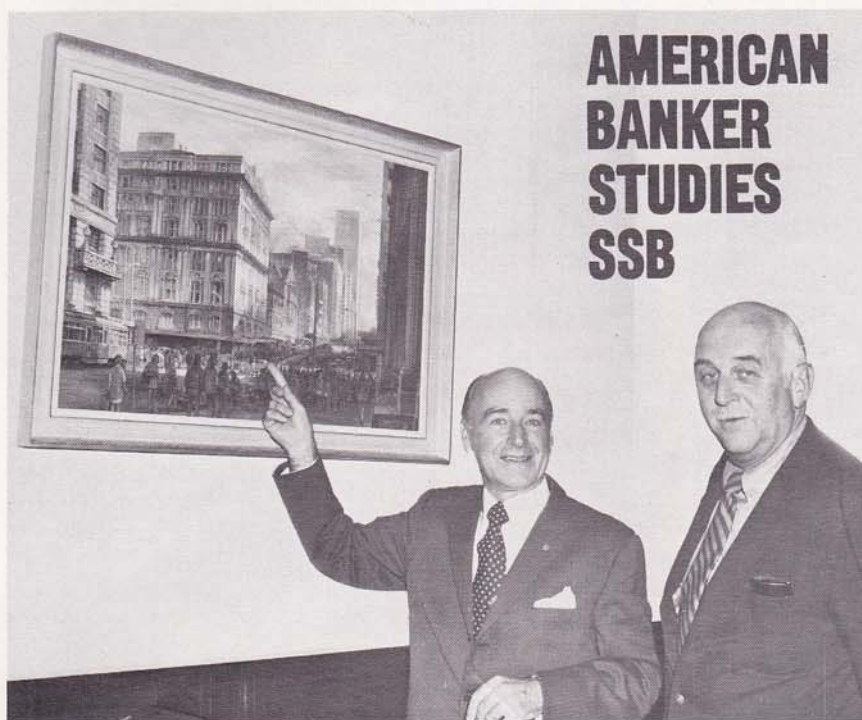
Our profit in the 1973 financial year amounted to \$7.4 million, which represented only 0.46% on our funds.

Most of our estimated profit for the 1974 financial year will be absorbed by increased interest pay-outs and salaries.

And half of whatever is left will go to the State Government, under the terms of last year's legislation. **WHY DID THE PROFIT PROPHETS PIN THEIR POSTER ON US?**

'BANKCARD' — answers to main questions

1. The Bank will obtain income from BANKCARD in two ways: First, by receiving a share of a service-fee paid by participating merchants. Second, by receiving interest on:
 - cardholders' merchant purchases not paid for within 25 days of the billing date
 - cash advances, from the date on which they are drawn.
2. At launch date, creditworthy customers of the Bank will be offered the BANKCARD facility through the mail. The cards and accompanying forms and literature will be packaged at head office, but branches might be asked to assist with mailing.
3. We cannot completely avoid fraud and bad debts, but overseas experience has provided us with means of minimising these problems. The owner's signature on each card is a form of protection against fraud, and there will be other, secret safeguards. The bad debt problem will be largely eliminated at the outset by limiting the issue of cards to people known to be reliable customers.
4. If a card is lost or stolen, and then used unlawfully before the Bank is informed of its loss, the cardholder will be liable for a maximum of \$50. But if loss or theft is reported to the Bank immediately, the cardholder's liability will be nil.
5. Branch staff will not actively issue cards — but after launch date application forms will be on display in the banking chamber, and some of these, when completed by applicants, might be brought to branches for despatch to head office. Branch staff will NOT be responsible for collecting BANKCARD bad debts.
6. For joint bank account holders: In the traditional family situation of husband and non-working wife one BANKCARD will be sent initially to the male partner, as the main money earner, and he will be invited to apply for a second card for use by his wife. Both cards will operate on the one account number. Wives may apply for cards without their husband's consent — provided they are credit-worthy customers and have an income sufficient to service the card.
7. All SSB staff officers of 18 and over will be offered BANKCARD. Individual spending limits will probably be related to officers' salaries.
8. BANKCARD will make spending easier — but all credit systems do that. The BANKCARD scheme, by providing a continuous "pool" of credit with minimum monthly repayments will enable cardholders to PLAN their spending — buying goods when they need them most, or while "sales" are on — and spreading the repayments over long or short periods as desired.
9. Cardholders will be encouraged to make their monthly payments direct to head office BANKCARD Department. Pre-addressed envelopes will be sent out with statements. But some people probably will want to pay by cash or cheque at branches. These transactions will be handled in the same way as SEC account payments.
10. Non-depositors and non-customers will be eligible for cards, provided they are known to be creditworthy.



Our General Manager, Mr. Don Ross, last month welcomed visiting American banker, Mr. Fred J. Clark to the SSB for a study tour. In this picture Mr. Ross shows Mr. Clark a Kenneth Jack painting of our head office. Mr. Clark, Assistant Vice President of the Wilmington Savings Fund Society, supervises the operations of ten branches in Delaware. While at the SSB he particularly studied our branch administration, EDP systems and staff training methods. His scholarship, covering four weeks in Australia and New Zealand, was sponsored by the National Association of Mutual Savings Banks, headquartered in New York. Mr. Clark was the first N.A.M.S.B. scholarship holder ever to have visited Australia.

Call from the Counsellor:

WHO CAN BOARD OUR COUNTRY BOYS?

Neil Westaway, our Staff Counsellor, would like to hear from metropolitan serving or retired officers prepared to provide board and lodging at reasonable rates for young men from country districts. It has become difficult to accommodate the increased numbers of young Bank officers (aged from about 18) who are being posted from country to metropolitan branches. Anyone prepared to rent a room to a country boarder should phone Neil Westaway on his direct line — 67 2448 or write to him at head office.



STATE SECRETS by the teller

WOMAN at new accounts counter said "I'd like to open a joint account with somebody who has a lot of money."

★

GIRL newly appointed to go "on the road" as a relieving clerk got a bit mixed up when phoning home to announce the news: "Hey Mum, guess what! The Bank wants me to go on the streets!"

★

CHARGE cards are coming — which prompts us to comment on why many girls have magnetic personalities: every time they buy something to wear they charge it.

★

OVERHEARD in head office lift: "How's your wife?" And the muttered reply: "Compared with what?"

★

ADVICE for young men: Don't marry for money — you can borrow it cheaper.

★

HEAD office manager whose wife has a great liking for anemones arranged through city florist to send her a bunch on her birthday. The florist was unable to supply anemones so sent instead an arrangement of exotic fern fronds. The husband later apologised to his good lady for the substitution, but she happily replied: "My dear, with fronds like these, who needs anemones?"

★

ONE of our branch tellers admired a depositor's dog, and asked "Has he got a pedigree?" "I'll say he has," replied the owner. "If he could talk he wouldn't speak to either of us."

★

AFTER a south suburban retirement function the doorman loaded three rather merry gentlemen into a cab and told the driver: "Take this one to St. Kilda, this one to Elsternwick and this one to East Brighton." The cab drove off but returned a few minutes later. Driver asked doorman: "Would you mind sorting these blokes out again, mate? I hit a bump on the way out of the car park."

Newlyweds



Mr. and Mrs. Myron Mykytiuch leave St. Stephen's Church, East Reservoir, after their marriage. Mrs. Mykytiuch was formerly Rosalie Burslem of the Chief Inspector's department. It was quite a day in the Burslem household, as Rosalie and her sister Debra decided to make it a double wedding.



Michael Dwyer of Western branch and his bride, the former Denise McDonagh, photographed at the reception at the bride's home following their wedding at Our Lady's Church, Maidstone. The bridesmaid was Colleen Shannon who also works at Western branch.



Mr. and Mrs. Russell Henson cut their cake. Mrs. Henson was previously Margaret Duncan, of our Springvale branch. The wedding was at St. Michael's Church of England, Mt. Dandenong.



Footscray South teller Fred Borg and his bride, nee Lorraine Jackson, who were married recently at St. Leo's Church, Altona North.

ERN'S DREAM



On an early summer's day in 1933 Ern Thorpe stood at his office window in Box Hill Branch, gazed at the distant Dandenongs, and dreamed of his coming retirement. Ern was almost 60, with five years' service to go. As he pondered the pleasures of leisurely living in a mountain cottage he was moved to write a poem. Here is how it appeared in the 1933 Savings Weekly Christmas Annual.

A Vision of Retirement —

How long the years with book and pen 'twixt prisoning office walls!
And now from the eastern mountain range the voice of the forest calls,
And I lay down the pen, and the ledgers close, from the toils of routine free,
As from out the depths of the wooded hills a whisper there comes to me.

"Lo, here the life thou long has sought, the life that long denied
At length the passing years have brought — come and be satisfied.
Forsake the city's strife and shake its dust from off thy feet,
And find within these sylvan glades rest and contentment sweet."

Upon a gentle eastern slope, girt with green saplings round,
My mountain bungalow I'll build, my forest home I'll found,
With shelter from the gales that from the south and westward blow,
With view of distant hills beyond and running stream below.

An orchard and a garden plot, to furnish just the meed
Of interest and exercise and health a man might need;
A few good friends for neighbours, and, quite handy to the scene,
A golf links and a tennis court — and, yes, a bowling-green.

A little car for transit when the crowded city lures
From the freedom of the hillside and the peace that there endures,
Then back among the bushlands — and to consummate the plan,
A little work that one might do to help his fellow-man.

Did Ern realise his dream? Indeed he did. He retired in 1938 to a charming house called 'Ambleside' at Belgrave Heights, where he enjoyed 19 years in his 'forest home' until his death in 1957 at the age of 84.

Puzzles

1. RELATIVITY. Here is a variation of an ancient brain-twister: "Brothers and sisters have I none, but my father's grandson is Fred's father's son. How is Fred related to me?"

2. MONKEY BUSINESS: A rope passes over a pulley. At one end of the rope is suspended an iron weight which exactly balances a monkey at the other end of the rope. The monkey starts to climb the rope. What happens? Does the weight remain level with the climbing monkey, does it rise above him, or does it fall below him?

3. LADDERGRAPH: Change MARE to FOAL in five moves, changing one letter and making a new word each time, but not re-arranging the letters.

4. DUCKPONDER: Two ducks in front of a duck, two ducks behind a duck, and one duck in the middle. How many ducks altogether?

A QUICK QUIZ TO TEST YOU ...

Check your knowledge of various subjects publicised through STATES-MAN and other bank avenues of communication during the past six months. Tick your chosen answers from the alternatives given, then turn to the answers on page 10.

1. From this year the State Government will receive half of our: (a) Savings Bank Department profit; (b) Credit Foncier Department profit; (c) combined Savings Bank and Credit Foncier profit.
2. How many SSB branches were 'on line' to the head office computers by the end of January this year: (a) 72; (b) 100; (c) 53.
3. After a Bankcard transaction has been completed in a retail store, what will the shopkeeper do with the docket: (a) lodge it at his Bank for credit; (b) send it to Charge Card Services Limited; (c) retain it for internal records.
4. When is State Bank Centre due to be completed: (a) August 1979; (b) September 1975; (c) December 1981.
5. When will head office departments move from their present site to temporary locations during building of State Bank Centre: (a) September 1974; (b) June 1976; (c) April 1975.
6. The largest charge card operation in the world is: (a) BANKAMERICARD; (b) DINERS CLUB; (c) MASTER-CHARGE.
7. The most recent two items added to the list of SSB 'goodwill giveaways' were: (a) golf balls; (b) brief case; (c) car tidy; (d) desk set; (e) suit valet.
8. The Bank last year was given, by State Parliament, powers to grant overdrafts to: (a) local government authorities; (b) individuals; (c) private business firms.
9. Maximum unsecured Personal Loan available from this Bank is: (a) \$720; (b) \$3000; (c) \$2500.
10. SSB officers receiving financial assistance (bursaries) for part-time and full-time university courses last year totalled: (a) 12; (b) 29; (c) 17.

MAINLY ABOUT MONEY

- A man may have more money than brains — but not for long.
- The cost of living is always about the same: all you have.
- A recession is a period when people do without things their parents had never heard of.
- Some people seem to get the idea that they're worth a lot of money just because they have it.
- A medical journal says human bodies are slightly taller in the morning than at night. And most of us are always a bit short at the end of the month.

Rutherglen ALL CHAMPS

For its size, Rutherglen branch must surely have the greatest concentration of golfing talent in the Bank.

That seems a big statement, but the facts seem to speak for themselves. Manager, Bill Symons, who plays off 12, is the president and current club champion of Rutherglen Golf Club. Teller, Michael Kelly is "C" grade champion of Corowa Golf Club, and junior, Louise Hawking, 17, is considered one of the most promising juniors in the State. She is champion of Rutherglen Associates and recently represented Victoria in a junior tournament in Sydney.

Louise plays off nine and at the Triple Classic Tournament held at Corowa during Australia Day weekend won the Under 19 Scratch event two days out of three with scores of 81 and 82.

Guess what the topic of conversation is Monday mornings at Rutherglen branch. Sorry, no prize for being right.



Rutherglen Manager Bill Symons, heads our 'all-star golf' branch.

around the branch

— with
Joan Freeman

Hamilton

TALE OF A HORSE



Bob Mengler, clerk at Hamilton, is the proud owner of a 4-year-old trotter — Glenburn Guy — which has had four wins and a second in its last nine starts at large country meetings. He was all set to race it in the City but a hurt foot postponed its debut. However Bob is confident Glenburn Guy has a big future. In addition to Glenburn Guy, Bob has a young unnamed two-year-old by Minuteman, which he has great hopes for, and a brood mare and its foal — so we're quite likely to be hearing more of Bob Mengler and his trotters.

Burwood, Through Rd.

AROUND THE WORLD IN 90 DAYS

Clerk, Peter Woods, put through a call to 45 Swanston Street asking for a Home Savings Certificate to be sent to him. When he hadn't received it in a fortnight he again rang Swanston Street and they posted him a second certificate which he received next day. As far as Peter was concerned the matter was closed.

However recently (three months later) the first Certificate arrived in the post. It was correctly addressed and postcoded, but a glance at the postmarks on the envelope showed that instead of the 12 mile journey required from the city to Blackburn, it had taken the long route, through London, before reaching Blackburn — just a mere 20,000 miles.

An ironic note was the PMG advertising message on the envelope which exhorted the sender to "Remember to Use the Postcode."

Brunswick

HELP! I NEED A BANK

Patrick Georgiou, Greek assistant migrant promotion officer at Brunswick branch, received a phone call from an excited migrant saying "Come down," "Come down." Georgiou hopped in his car and raced to the house, to find that the migrant had won a half-share of Tatts-lotto — \$60,000 — and didn't know what to do with it!



Geelong Ryrie Street

COUNTRY WEEK STAR

Ryrie Street A3 Doug Jeffery is a member of the Geelong Lawn Tennis team which recently won the "A" grade men's premier-ship at the country week tennis at Kooyong.

Geelong had to beat five teams to gain selection for the finals after the 153 teams entered were graded. This was the first time in 47 years that Geelong had won the coveted trophy, so you can imagine the team's jubilation.

It was Doug's first major competition with the Geelong club since his transfer from Broadford.

He went down in the singles to a very experienced opponent but combined well with another member of the team to take out the doubles after having lost the first set.

CALLING ALL BRANCHES

You can help publicise your branch and its staff, by contributing brief notes to Statesman — or simply by phoning head office Public Relations section. Items on branch activities, including the personal achievements and hobbies of staff members, are welcomed.

Camberwell Junction NATURE PAINTER

While it's quite common these days to have displays of paintings by local artists in our branches, it is still pretty rare to have an art exhibition by one of our own staff in his own branch. This, however, happened recently at Camberwell Junction branch where teller, David Cochrane, with the enthusiastic approval of his manager Mr. Reg. Oakley, staged an exhibition of his own oil paintings. David, who has been painting seriously for only about four years, concentrates on landscapes, and his talented work has drawn a lot of favorable comment from visitors to the branch.



● Camberwell Junction teller, David Cochrane, adjusts one of his paintings displayed in the banking chamber.

Watsonia

THEY'RE STILL MAKING THE NEWS

Three members of the family of Watsonia accountant John Verdon and his wife Lynette have been making news since the day they were born. For Kristen, Simon and Paul are triplets. This photo of the attractive trio was published on page 2 of the "Herald" when they started school in February. They last appeared in our staff magazine in August 1969, soon after their birth. At that time John and Lynette were wondering how they'd cope with triplets in addition to their two older children. They've managed very well. However John says they're busier than ever, as the kids are becoming more active, while their parents are getting older. The children are all in separate classes at school, and are loving it.



GIRL OF THE MONTH

PETITE and pert Jane Perla, of Business Promotions Department, spends most of her working hours visiting schools and factories to open new accounts and generally help publicise the Bank's facilities. She has been in the service for nine years, which has included stints at two suburban branches. Her ability to speak and translate Italian comes in handy. Outside the Bank, Jane's main interest is overseas travel. She has already had one tour of Europe, and is looking forward to her next. She plays a little tennis, and enjoys dancing. Jane's favorite things are Chanel No. 5 perfume, Brandy Alexanders, and Valentino scarves. Her pet hates: getting up early . . . and "unfriendly dogs with big teeth." Her main ambition: "to learn to laugh with everyone." At present Jane has no regular boy friend, but she nominates as the most desirable attributes in a husband: sincerity, a sense of humor, and "love of me."

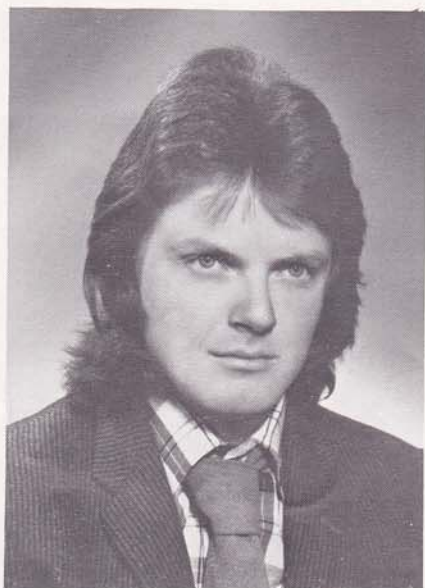
As a Pisces girl, Jane is described as "incurably romantic, sentimental and soft-hearted . . . inclined to fix her affections on one idealised person." Her personality is described as "elusive, charming, forward, hesitant, imaginative, adventurous yet shy." Her most likely soulmates are other water sign subjects: Scorpios and Cancers.



addled adages

- A stitch in time is usually a surprise to a married man.
- Cast your bread upon the waters, and it will come back soggy.
- A house divided brings in a lot more rent.
- The quickest way to become an old dog is to stop learning new tricks.
- A soft answer turneth away wrath, but hath little effect on encyclopaedia salesmen.
- Confession is good for the soul — but bad for the reputation.
- He who laughs last laughs best — but soon gets a reputation for being a nit.
- Every man is a hero in his own home — until the guests leave.
- Everything comes to him who waits — except the time he loses while waiting.
- Time wounds all heels.
- The man who can smile when things go wrong has probably thought of someone he can blame it on.
- A fool and his money are often invited out.
- People who live in glass houses shouldn't get stoned.

MAN OF THE MONTH



GARRY CAMPBELL, of Personal Loans Department, is a great believer in SECURITY — his own. So he has taken up ju-jitsu. Five times a week he attends classes at the "Scorpion Dojo" School in North Melbourne. Last year he studied "Tae Kwon Do" Karate to the level of the "sixth Kyu". (For those who don't know the difference between Judo, Karate and Ju-Jitsu, Garry explains: In Judo you THROW, in Karate you STRIKE, and in JU-JITSU you THROW AND STRIKE). Kung Fu, he says, is an advanced form of Karate. Garry claims that ju-jitsu is the best form of the martial arts, and his ambition is to reach Black Belt standard. He has a girl friend in HOCS department.

As a Sagittarian, his horoscope says he is "outwardly tough, but with a kind heart." He is also "a lover of outdoor life, a freebooter and a free-thinker." And when it comes to the marital arts his most likely kindred spirits are girls born under the signs of Leo or Aries.

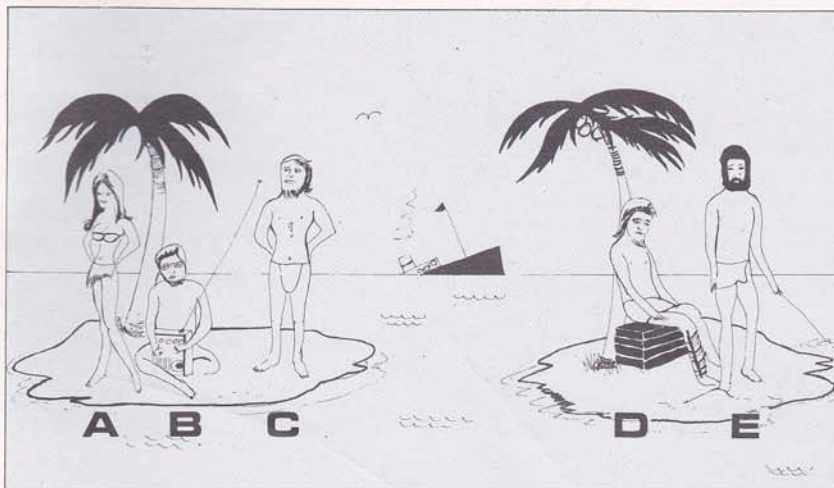
QUICK QUIZ ANSWERS

1. (a) Savings Bank Dept. profit.
2. (b) 100 branches.
3. (a) lodge it at his bank for credit.
4. (a) August 1979.
5. (c) April 1975.
6. (a) BankAmericard.
7. (b) and (c) brief case and car tidy.
8. (a) local government authorities.
9. (b) \$3000.
10. (c) 17.

SCORES: 10 miraculous, 8 excellent, 6 good, 5-and-under: poor.

Try this fascinating quiz

WHAT MATTERS MOST TO YOU?



What sort of person are you? Are you highly moralistic, extremely insecure, motivated by your intellect or ruled by your emotions? Is the most important thing in your life money, power or sex? If you want to find out what your priorities really are, try this tricky little test:

Imagine a ship is wrecked in the middle of the Pacific. It goes down between two deserted islands. There are only five survivors — one woman and four men — and all they have salvaged is one waterlogged wireless. Three of the survivors, the woman and two men, make it to one island, the other two men to another. We will call the woman A and the two men on the island with her B and C. The two on the other island are D and E.

On the ship, A and D were lovers. Now they are separated and because D suffered a broken leg during the shipwreck, it is up to A to get over to the other island if she wants to be with him — which, of course, she does. She is not strong enough to swim across without assistance from one of the men, so she asks B to help her. B tells her not to bother him because he is trying to fix the radio so they can be rescued. Whether or not she gets across is, he says, not important to him.

So A goes to C and asks him to take her across. C says he will but only on the condition that she let him make love to her first. A agrees and is soon reunited with her lover (D) on the other island. Everything is rosy between them until D discovers that A let C make love to her earlier. He reacts violently and says he wants nothing more to do with her because he has lost all respect for her. Rejected and hurt, A has no choice but to swallow her pride and ask E to look after her. E says he feels sorry for her and, as he has nobody himself anyway, will love and protect her while they are on the island. Everybody lives happily, more or less, ever after.

So A is the woman, B is the man fixing the radio, C is the one who helped her get to the other island, D is A's lover who rejected her and E is the one who accepted her love. Now write down the person whose attitude and actions you respect the most. Under that write your next choice and so on through the five people until you have the one you think is the greatest ratbag on the bottom of the list. Now to check what each letter represents and find out the order of importance of the motivating instincts in your own life

— See Page 12.

teller
talk
by Sue



- OVERHEARD in the queue, a small boy to his mother: 'Hey Mum, you're always saying money doesn't grow on trees. So why do banks have branches?'

★

- AS far as money is concerned, most of us have little to complain about.

★

- IT hardly needs saying, I suppose, but we should give special attention to blind customers. I always hand blind people one note or coin at a time, and name each amount, so that they can count it too. And I give them time to fold different notes in special ways, so that they can identify them by touch later.

★

- LADY depositor told me yesterday: 'My hubby and I have a wonderful money-saving system. By the time we work out our budget on Friday night the shops are closed.'

★

- NINETY per cent of the friction between people in everyday life (including banking) is caused by three little words: TONE OF VOICE.

★

- OUR manager was giving me some new instructions the other day, but he could have expressed himself better. He said, 'When you get this idea into your head you'll have it in a nutshell.'

★

- WE have to accept criticism from customers for mistakes made by ANYONE in the Bank. We are the front line. We cannot pass the buck.

★

- REMINDER: I pay \$2 for each tip or anecdote contributed to this column.



- 'IT MEANS "CUSTOMERS PER HOUR".'

MEET OUR NEW MANAGERS



D. P. REDMOND, Warburton

Dermot's diverse interests include rowing (he's a member of the Bank's Rowing Club) skin diving and wood carving. He uses Cypress for his carvings, which are mainly oceanic and tribal figures. The Redmonds have five young children — aged 10 to one, who manage to keep their parents on their toes.



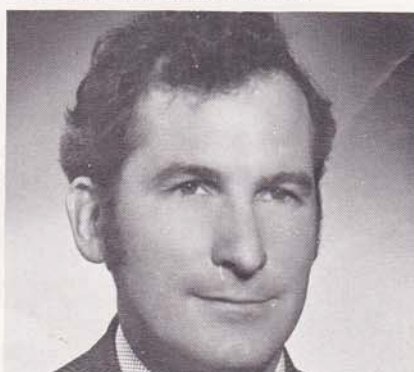
B. A. BUNNING, Security Officer, Premises Dept.

There is a close connection between Barrie's work and his hobby photography. His skill in this field has enabled him to contribute much to the Bank's security programme. Last year he was treasurer of the Melbourne Camera Club. Barrie and his wife Lorraine have four children whose ages range between 11 and three.



G. B. MURRAY, Murchison

Both Graeme and his wife come from the country and can't wait to get away from the city rat race and back to country living. Camping trips to outback Australia are their idea of perfect holidays, and they've just returned from a 3 months' long service trip to Cairns.



J. D. DEMPSTER, Audit Officer, Internal Audit Dept.

After 6 years part-time and 4 years full-time study, John looks forward to a break from things academic. In 1970, John commenced an economics degree at Monash under the Bank's bursary scheme. He graduated last year with honors. John plays tennis and squash, and flies gliders.



R. S. BURGE, Goroke

After stays at Morwell and Hamilton, Dick and his family are delighted to continue country life at Goroke. The early hours of the morning find Dick a little sulky — he trains trotters! He has owned three but finds training for other owners more successful. Dick and Elayne were introduced by former chief Inspector, the late H. E. Williams.



M. J. LANGHAM, Admin. Officer, GM's Dept.

If not coaching junior football at Heatherdale, organising Little Athletics at Ringwood, acting as treasurer of the Heatherdale P.S. Co-op., playing cricket at South Yarra, enjoying his weekly games of squash and golf or tending to his family (wife Judy and three children), then Max is probably at work.

What matters most to you?

A represents sex.

B represents intelligence.

C represents power.

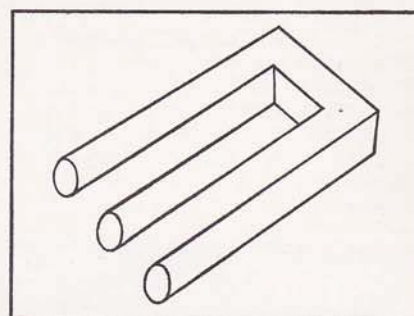
D represents morals

E represents security.

So, if you had B first, it means you are intelligent and logical and find the most important thing in yourself and other people around you is intelligence. If you put A next, that means sex is second in your priorities. If you followed with E, that means that security is one of your greatest considerations in your life. If D and C were at the bottom of the list, that means you're not particularly ethical but you are not a megalomaniac either!

Do you have the idea?

WHAT'S THIS?



We discovered this at head office. Study it carefully. We don't know what it is, but will pay \$2 for the best suggestion sent to "WHATSIT" c/- STATESMAN.

Let us read your mind



Count up to 10 out loud — quickly — then say the name of a vegetable.

Then turn to page 16 and we'll try to guess the vegetable you have named.

Three Smart Girls

(or how to progress by Degrees)



Meet a talented trio of computer technical programmers — youthful graduates who excel at solving knotty maths problems in our EDP Planning Department.

MARY BUNN (left) obtained her Bachelor of Economics degree at Monash University before joining the SSB almost a year ago. She specialised in statistical method and maths — and is at present on loan to EDP Planning from our Research Department. CYNTHIA JOHNSTON (centre) completed her Bachelor of Science degree at the University of Melbourne by part-time study while working in the Bank. She did not have bursary assistance. MRS. DAWN KNEEN, like Cynthia, studied part-time without bursary assistance to complete her degree — Bachelor of Applied Science (Maths) at RMIT — while working in the Bank.

All three girls qualify for substantial additions to their annual salaries, in the form of Degree Allowances.

95 AND STILL 'LOOKS AHEAD'

Darling branch manager Bill Lyons was surprised last month when 95-year-old local depositor Walter Robins arrived to bank the proceeds of an insurance policy — no doubt as a provision for his old age! The policy was taken out 50 years ago.

MONEY THOUGHT

- A simple fact that is difficult to learn: the time to save money is when you have some.



Puzzle Answers

1. RELATIVITY: Fred is my son.
2. MONKEY BUSINESS: The weight remains level with the monkey, no matter how fast or slowly he climbs.
3. LADDERGRAPH: FARE, FORE, FORM, FOAM, FOAL.
4. DUCKPONDER: Three.

● Two of our senior executives retired last month after long careers in the service — and the **STATESMAN** cameraman was on hand when they handed over to their successors . . .

HAIL AND FAREWELL



"THE CHAIR'S ALL YOURS" says Fred Veitch, retiring manager of Elizabeth Street branch, as he welcomes Jack Rush to the job. Fred joined the Bank in 1924 at Ballarat. Jack was formerly the Senior Inspector on the Chief Inspector's staff.



LAST LOAD OF PAPERWORK is passed over by retiring Assistant Staff Superintendent Ron Barclay (seated) to incoming Lionel Cooper, who was previously a District Inspector for seven years. Ron joined the Bank at Moreland in 1929.



Oarsman and holer-in-one.

JOE DOWLING — DAB HAND ON WATER AND LAND

Three years ago District Inspector Joe Dowling starred in **STATESMAN** as an active Yarra oarsman competing in the Head Of The Yarra regatta. Last month he competed in the 1974 event.

This year, Joe, who is over 60, made

news as a golfer by scoring a 135-yard HOLE-IN-ONE at Yarra Bend, in a contest staged by THE AGE and commercial sponsors. (Unfortunately, Joe did not win the major prize of a return air trip to England plus \$500 — that went to a golfer who holed-in-one twice in two days).

Golf Hint

To improve your golf, and/or your personal relationships with your business contacts, buy bargain-rate SSB GOLF BALLS. These Spalding balls imprinted with the SSB map emblem sell in boxes of three. Minimum order is one box, and prices are: Cutproof \$2.16 per box. Threadwound \$2.85 per box. Send orders (with cheques made out to SSB) to head office Marketing Department.





PUZZLE: FIND THE BANK! In the middle of this photo, almost hidden behind a tram post, you may detect a bank — our former Ballarat East office. It was probably the **NARROWEST** branch in our network. And now, according to a report in the Ballarat "Courier" newspaper, it may become a post office.



NOW: A BROADER OUTLOOK. Our new premises at Ballarat East are on the ground floor of a large, modern building further along Bridge Street. There are two wide street frontages, greatly contrasting with the previous address.



AND A BRIGHTER "INLOOK". Here is the spacious, bright interior of the newly decorated and carpeted office.

Quiet Corner

A PROMISE

I will pick blackberries in the old
tin pail,
Stripping each one loose from
its thorny stem,
Remembering how you never
would fail
To say there was never enough
of them.
I will bake a blackberry pie for
you
And set it, oven-warm, on the
window sill,
So that its luscious odour will
break through
To urge you, even faster, up
our hill.
That is what I will do, the very
first thing,
Unless, of course, you come
when new-green grass
Is thaw-wet and inch-high in
early spring,
And bare brambles peek from
thickets as you pass.
I will bake biscuits, then, and
heap blackberry jell
By the pink-edged ham and
two eggs on your plate . . .
I promise you blackberries, which
you love so well,
Whatever season brings you
home-returning through our
gate.

Anobel Armour.

★ ★ ★

TESTAMENT

If I should die, and leave you
here awhile,
Be not like others, sore, un-
done, who keep
Long vigils by the silent
dust, and weep.
For my sake turn again to life,
and smile,
Nerving thy heart and trembling
hand to do
Something to comfort weaker
hearts than thine.
Complete these dear unfinished
tasks of mine,
And I, perchance, may therein
comfort you.

Anon.

★ ★ ★

I realise that Being is surrounded,
east, south, north and west,
above and below, by wonder.
Within that frame, like a little
house in strange, cold vast and
beautiful scenery is life upon
this planet.
H. G. Wells.

SSB TALENT POOL of swimmers at Melbourne University pool, during a break in training for the 1974 Interbank Swimming Carnival. Organiser Ian Jenkins of Staff Department is discussing the non-belly-whacker technique with Chris Brown of Camberwell South branch. Looking on, left to right are BACK ROW: Debra Williams (Reservoir), Chris Smales (Syndal), Sue Cox (45 Swanston St.), Chris Green (Securities Dept.), Neil Taylor (Cheltenham), John Gwyther (Balwyn North). MIDDLE ROW: Vicki Yates (Chief Accountant's Dept.), Robyn Sutcliffe (Armadale), Pam Higgins (Cheltenham), Fiona Graham (Central), Sandra Rorsch (Mordialloc), Ian Wood (St. Vincent's Hospital), Debra Addison (Ormond). FRONT: Catherine Egan (Balwyn), Raelene Keer (Box Hill South).



IS THERE ANYONE ELSE FOR TT?



Relievers (left to right) Fred Jamieson, Robert Cranston and Dave Jamieson are active members of the SSB Table Tennis Club which enters teams for Victorian Table Tennis Association matches at various city and suburban halls. At present our Club has twelve young male members. More players, including girls, are welcome, and enquiries should be directed to David Jamieson, secretary/treasurer, at 25 Turner Road, Highett (phone 95 6749).

MAINLY ABOUT MONEY

- Among the things that money can't buy are what it used to.
- People today are chiefly concerned with the higher things in life — like prices.
- Money isn't everything — a man with nine million dollars is just as happy as a man with ten million dollars.
- By the time a man has money to burn, the fire has gone out.

HAVE WE READ YOUR MIND?

Answer: Carrot.