

Statesman

February, 1972 No. 49

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

THE
STATE SAVINGS BANK
OF VICTORIA



Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editor
JOAN FREEMAN

FRONT COVER

Measuring up. Three new girls are measured for their Bank uniforms. From left: Rosemary Collins (Mortgage Loans), Patricia Bambridge (Springvale), and Dawn de Zilva (Chief Accountant's Dept.). More than 200 newcomers have received their free, made-to-measure uniforms since December.

STATESMAN is produced at two-monthly intervals by the Marketing Department of the State Savings Bank of Victoria. Comments from the 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, 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).

RECRUITS BETTER QUALIFIED

The S.S.B. is recruiting slightly fewer school leavers this year, compared with 1971, despite an increase in applications from 1500 to more than 1600. The 1972 intake has a higher percentage of students with Leaving (or better) than in previous years.

By the end of January, some 450 newcomers had signed up with the Bank. Many more will be recruited between now and October, according to the rate of resignations and our expansion requirements.

Main reason why the 1972 grand total could be below the 1971 intake: a drop in our recent resignation rate. These days more of our female officers are returning to their Bank jobs after marriage, to build up their savings and to obtain housing loans. So there are fewer vacancies for new girls.

Current educational requirement for the S.S.B. is 5th Form standard with at least four appropriate subjects, including English.

5th Form standard could be the S.S.B.'s minimum entry requirement next year — in line with the public service.

PASSING OUT PARADE: These graduates were photographed just after receiving slips notifying them of their branch postings. At left is Ted Webber, officer in charge of training.



LEARNING ABOUT POSTAGE: More than half of our new recruits spent a week at Staff Training Centre, City, prior to joining branches. Mail handling was an important part of their instruction.



HOW TO BATCH CHEQUES: Big blow-ups of cheques were used by staff training instructors to explain methods of cheque batching — one of the basic branch jobs for juniors.



INTRO TO TELLER MACHINES: Operation of a Burroughs teller machine was demonstrated to recruits by Alf Reside, a senior Staff Training instructor.



50 cameras, video unit— alarms to deter bandits

The S.S.B. is fighting bank bandits in many ways on many fronts:

We have just bought 50 of the latest-type security cameras, at a cost of \$40,000. Installations at metropolitan branches commence this month.

These new cameras can be activated automatically during a hold-up — by the unauthorised removal of cash from tellers' drawers.

A camera will be installed at our 186 Bourke Street branch so that everyone attending the S.S.B. Staff Training Centre upstairs can be instructed in this method of anti-bandit security.

Our first videotape bandit detector (as described in the last issue of Statesman) is now operating at Deepdene branch — continuously recording comings and goings in the banking chamber, ready for instant replay.

Progressively, as PMG lines link head office computers with on-line branches, bandit alarm facilities will be installed — to alert city computer supervisors during branch raids. The Bank has ordered 400 computer alarm units, at a cost of \$80,000.

More than 100 metropolitan branches already have either silent alarm systems or other secret security devices. This program of installations is continuing.

LAST YEAR'S RAIDS:

Of 23 armed hold-ups at Victorian banks last year five were at S.S.B. branches: McKinnon (April), St. Kilda South (July), Camberwell East



FOCAL POINT of this picture is, of course, the security camera. It was being demonstrated by a Chubb representative (left) to Mr. Tom Paige, Assistant Chief Inspector of the S.S.B., and (right) Mr. Bill Jones, our new Property Officer. The Bank subsequently decided to buy and install fifty of these cameras in suburban branches. And the girl? She was co-opted from the Chubb switchboard to "dolly" the camera.

(August), Deepdene (November) and Prahran East (November). Hauls from these (S.S.B.) robberies totalled \$12,237.

The S.S.B. has 30% of all bank branches in Victoria, but last year we had only 22% of the hold-ups — less than our statistical "share". (In 1970, the S.S.B. had eight of the 21 bank robberies — or 38%. Our net losses totalled \$30,470.)

"DON'T WORRY ABOUT THE COPS — JUST KEEP YOUR EYES PEELED FOR AN OLD-AGED-PENSIONER!"



WEG CARTOON, reproduced by kind permission of the Melbourne Herald, was published after an old man almost thwarted the getaway of bandits at our Prahran East branch on November 29. The S.S.B. paid the plucky pensioner an immediate \$500 reward.

Puzzles

1. RESURRECTION: Bring DEAD to LIFE alphabetically in the minimum number of moves. Change one letter at a time, and make a new word each time. One of the words on the way must be FEED.
2. PECULIAR PAR: Can you find anything odd about this paragraph? You will not find anything wrong, but just odd. It is a good catch, although you can quickly find out what it is. So now you may start.

ANSWERS on Page 9.

KNOW YOUR BANK



**MR. JIM ELLWOOD —
SOLICITOR**

LEGAL DEPARTMENT: Acting on instructions of other Departments, the "Legal" staff of 40 prepares and processes security documents for loans made by the Bank, while Mr. Ellwood and our other two solicitors are concerned with the wide range of legal problems encountered in the Bank's activities.

Departments & Executives



**MR. BOB COUSLAND —
CHIEF ARCHITECT**

BUILDING DEPARTMENT: Designs and supervises erection of new branches, and alterations and extensions to existing premises . . . recommends and arranges contracts for renovations to the Bank's 739 premises . . . certifies the value of work carried out on housing contracts, to allow loan money to be advanced, and gives technical assistance to other Departments as required



**MR. HARRY WHITEHEAD —
CHIEF VALUER**

VALUER'S DEPARTMENT: The staff comprises 16 clerks and 23 fully qualified and registered Valuers, who provide the Bank with general real estate advice, with particular emphasis on all types of properties for Mortgage, Personal and Current Loans Departments — together with valuations for Provident Fund investments, Bank premises and Insurance purposes.



**MR. BILL JONES —
PROPERTY OFFICER**

PREMISES DEPARTMENT: Responsible for purchase and sale of land and buildings for the Bank . . . supply of fittings, furnishings, floor coverings, safes, etc. . . . supervision of city premises . . . tenancy control and cleaning contracts . . . erection, alteration, renovation and repair of buildings (with Chief Architect) . . . branch security . . . joinery works . . . machine purchase and maintenance.



**MR. CHRIS RYAN —
MANAGER,
MORTGAGE LOANS**

MORTGAGE LOANS DEPARTMENT: Handles applications for loans on houses and farm properties and to churches, schools, social and sporting organisations. It also deals with applications for loans to municipalities and water and sewerage authorities, and to finance extension of electricity supplies to groups of properties in rural areas.



**MR. GEORGE KEMP —
MANAGER,
SERVICES DIVISION**

SERVICES DIVISION: Comprises the Printing and Stationery Departments which procure and distribute stationery requirements of all branches and Head Office. A large number of stationery items, including our Staff Instructions, are type-set and printed in our plant established in the Services Division at Carnegie.

KNOW YOUR BANK

Departments & Executives



MR. STAN ATHERTON —
MANAGER,
INSURANCE DEPARTMENT
INSURANCE DEPARTMENT: Unique in Victorian banking, this self-supporting department provides insurance cover on all properties mortgaged by the Bank . . . deals with claims and arranges repairs . . . insures Bank-owned property and equipment . . . handles workers' compensation claims by staff . . . arranges insurance of Bank vehicles, and handles Public Risk Insurance covering accidents to members of public while on Bank property.



MR. ROSS STRANG —
MANAGER, E.D.P. PLANNING
E.D.P. PLANNING DEPARTMENT: Daily functions are: (1) **SYSTEMS ANALYSIS** — the process of analysing existing systems and devising suitable computer systems; (2) **PROGRAMMING** — to enable computers to carry out new systems. Other functions include long-range planning, selection of equipment, operation of software (programs supplied by the computer manufacturer), maintenance of existing programs and systems, education and training.



MR. WALLY ANDERSON —
MANAGER, CURRENT LOANS
DEPARTMENT

CURRENT LOANS DEPARTMENT: Main functions in connection with Mortgage and other loans are: Collection of arrears of loan instalments. Consent to sales subject to Mortgages, Partial Discharges, Creations of Easements, Alterations and Additions, Leases, etc. Extension of periods of expiring Mortgages. Administration of Co-operative Housing Society Loans.



MR. RON CARISON —
MANAGER,
SECURITIES DEPARTMENT
SECURITIES DEPARTMENT: Main functions are: Keeping records of security documents of loans made by the Bank under Credit Foncier and Savings Bank conditions. Holding in custody in the Deeds Strongroom the titles and mortgages of (a) all current loans excluding Personal Loans, (b) Titles only of all Bank properties. Processing the final repayment of Mortgage Loans.



MR. WALLY CANNINGTON —
MANAGER,
E.D.P. OPERATIONS

E.D.P. OPERATIONS DEPARTMENT: Operates a large machine complex which handles accounting procedures at high speed. Installation comprises three computers and a number of ancillary machines. Present processing applications include: more than 50 centralised branches . . . Mortgage Loans . . . Christmas and Calendar Clubs . . . Deposit Stock . . . Custody . . . Special Credits . . . Salaries.



MR. JACK CROFTS —
MANAGER, PERSONAL LOANS

PERSONAL LOANS DEPARTMENT: Main functions are: to check and approve loans which are beyond the authority of branch managers . . . to check the accuracy of loans granted by managers . . . to advise managers on lending problems. The Department also arranges legal work on behalf of branches, and provides statistics.

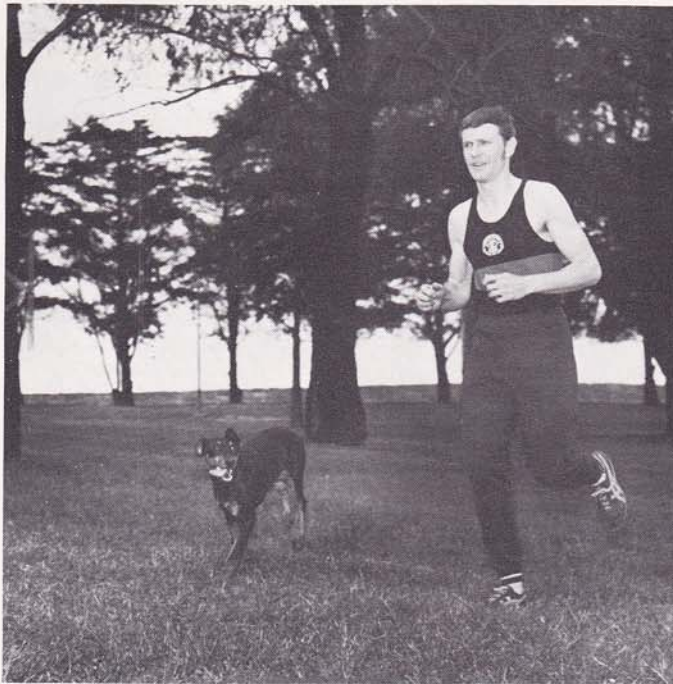


MR. HERB COLLINS —
MANAGER,
CUSTODY DEPARTMENT

CUSTODY DEPARTMENT: Is primarily a service department for S.S.B. depositors who invest in Commonwealth Bonds and semi-government debenture stock. Receipts are issued for subscriptions to Commonwealth Loans and to most public authorities. Interest, when due and principal at maturity, are credited to depositors' accounts. The Department also arranges transfers of holdings between S.S.B. branches — and inter-bank transfers.



Head Office houses all departments featured on pages 4, 5 — excepting Building Department (now at 231 Swanston Street, above Central Branch) and Services Division (1064 Dandenong Road, Carnegie).



RUNNING MATES

Peter Share, 23-year-old clerk of head office Inspectors' Department, has two interests that go naturally together: foot running and dog training. Peter and his prize-winning Doberman pup "Tanya" run seven miles together every week day at Melton golf course. On Saturdays they attend athletics meetings in which Peter competes as a member of Essendon Amateur Athletic Club. On Sundays they do 10-mile cross-country runs in the hills around Melton.

"Tanya" (her show name is Delmayo Precious Gem) is six months old and was sired by an Australian champion—Lynmara Undaunted. She recently won First Prize in the Baby Puppy class at the Annual Doberman Parade at the Showground. Peter holds club running records for the 5000 metres (15 mins. 11 seconds) and 10,000 metres (31 mins. 28 seconds). He takes "Tanya" along on his long training runs "mainly for company".

A WARNING TO PROSPECTIVE HOMEBUYERS—Herald reprint 11-12-71

WHO'D PAY \$3000 EXTRA?

By DAVID JENKINS

Victorian building societies are lending record sums to home buyers.

In the first four months of this financial year there was a 175 per cent increase in the loans approved by the societies over the figures for the same period last year.

That might sound like good news for home buyers.

But it isn't really so good at all in the long term view.

There is a dangerous trap that many young people fail to see when they seek money for a new house.

This is the trap. It sometimes catches home buyers into parting, almost unknowingly, with an extra \$2000 or \$3000.

The young couple decided to build or buy a house.

They need money, so they go off to a savings

bank or a co-operative building society to ask for a loan.

But they find they can't get bank finance at that time.

So the young couple go to a permanent building society.

The building societies have plenty of money to lend.

But here is the catch. Most building societies charge an effective interest rate of nearly 9 per cent per annum.

The State Savings Bank, the principal lender for home buying in Victoria, charges between 6½ and 7½ per cent a year.

That difference in interest rates can add up to a big sum over 20 years.

A senior bank accountant said this week that the man who borrowed \$12,000 from a building society would pay \$2862 more than the man who

borrowed from the bank over a 23-year-period.

Insurance charges would add about \$120 to this and the higher legal costs charged by societies would "take the figure over the \$3000 mark," he said.

"Most people don't seem to worry about what interest rate they pay," the bank officer said.

"All they ask is 'Can we get the loan? How much can we borrow?' and 'What will we have to pay each month?'"

TOO LATE

"They don't think about the interest rates for a couple of years and by then it's too late."

Traditionally, permanent building societies lend large sums of money to people in the upper income bracket.

"Today, people in the low and middle income brackets are turning to these institutions for money," Mr R. F. Scollard, Deputy Registrar of Building Societies, said today.

"It's a pity. Many of them aren't really in a position to be able to afford those interest rates."

Mr Scollard said that the building societies approved \$11 million in loans to Victorians between July and October last year.

This year, the figure for the same period was \$30.5 million — an increase of 175 per cent.

"The figures really are quite spectacular," he said.

There are about 50 permanent building societies in Victoria.

"The interest rates are relatively high," Mr Scollard said.

lard said. "But the societies do provide money to people who might not be able to get a bank loan."

"It's getting more difficult to get loans for housing finance. The banks and the insurance companies are tightening up."

The savings banks (particularly the SSB and the Commonwealth) and the co-operative housing societies are the principal lenders for home building and buying in Victoria.

At the end of June the building societies had an official 16.5 per cent slice of the home financing market but the registrar, Mr J. W. Jungwirth, estimated that the figure was now about 20 per cent.

In NSW, building societies provide 30 per cent of the home finance made available.

The NSW societies lent \$82.3 million to home buyers between July and October this year, almost three times as much as the Victorian societies.

GIRL OF THE MONTH



Step inside our little branch at Murrayville and you notice two things straight away: the immaculate tidiness of the office, and the radiant smile of 18-year-old clerical assistant Juanita Flanner. Murrayville is our north-west frontier—close to the South Australian border. Juanita has worked there, with manager Neil Dunn, since joining the Bank a year ago. Her home town is Ouyen, 70 miles distant, so she "flats" at Murrayville with a girl friend.

Juanita is the country-girl-next-door type. Her interests run to the gentler sports (Tennis, Table Tennis and Basketball) and the basic domestic skills of dressmaking, cooking and child care. Her ambitions are to further her career in the Bank, then settle down to marriage and a family.

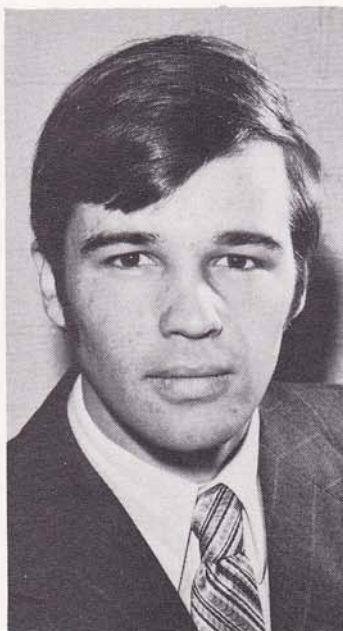
Astrologically speaking, Juanita is a Capricorn. Says her horoscope: "Capricorn women are among the most saving of all, and can put aside quite a small fortune for a specific purpose, such as the better education of their children, or buying a home. They usually marry wisely. Very interested in other people's love affairs, they often act as a go-between, or dole out advice, consolation and sympathy. Capricorn girls should be careful that opportunities don't slip away — that opportunists don't push them aside in the battle for love. They are most compatible with Taurus and Virgo."

MAN OF THE MONTH

Robert Brens, 22-year-old teller/clerk at Niddrie branch, has set his sights high. His ambitions are to fly his own light aircraft—and to obtain a University education through the Bank's bursary scheme.

Robert is a member of Berwick Aero Club and has completed 80 flying hours — mainly in Cessnas — over the 15-square-mile Moorabbin training area. He is entitled to carry passengers, and has taken about 20 S.S.B. staffers on joy flights. Robert is "acrobatically endorsed to perform loops, rolls and spins" (in an aeroplane, presumably). Aside from flying, his interests include motor racing, squash and his girl friend, Carlo Ciancotti, of Aberfeldie branch — not in that order.

Robert's horoscope says: "The Cancer man can be timid, yet in a real emergency is fantastically brave. Sometimes he has a dreamy or preoccupied manner. He is deeply interested in everything that is old, historic or sacred. His most likely soulmates are Scorpio, Pisces, or another Cancer."



STATE SECRETS by the teller

WHO sent a new junior down to the Engineers in head office basement — to collect a bucket of compressed air for the tube system?

★

GIRL of month photo on this page was taken at Murrayville by the local milkman. He submitted his statement on a milk bill, with 'Milk' and 'Cream' crossed out — and 'Photos' inserted.

★

MONASH branch accountant Ian Reade did the right thing; he didn't take his car to the Relievers' annual party — just in case he should fall under the affluence of incohol. But at party's end Ian emerged stone cold sober — into pelting rain.

★

CRYPTIC business reference supplied by job applicant: 'He worked here for six months, and when he left we expressed deep satisfaction.'

★

THOSE agonised squawks that emanate from Head Office Business Promotions department are not human. They do not come from the throats of unfortunate migrants who are being tortured into giving us their accounts. They come from a sticky-tape dispenser — every time the girl clerks tear strips off it.

★

BRANCH manager arrived home merry from New Year party. Wife greeted him with the words 'DRUNK AGAIN.' He happily replied 'SO AM I.'

★

IRISH cocky was complaining to our branch manager about the dry state of the land in the Wimmera. 'It's this daylight saving,' he said. 'The extra hour of sunlight is taking all the moisture out of the ground.'

★

HEAD OFFICE accountant returned home from holidays with his family to find lawns badly in need of mowing. Youngest daughter commented: 'Hey Dad, you forgot to turn the grass off when we went away.'

★

GREAT train robber Ronald Biggs was working in our head office in 1968, according to a recent Truth article. No, he wasn't on the cash. He was apparently working for an outside firm which installed a new ceiling in our EDP Department.

DISPLAY DIRECTORY

Here is a guide to banking chamber displays planned for Elizabeth Street during the next 6 months — and for various suburban branches between now and the end of March:

ELIZABETH STREET MAIN DISPLAYS

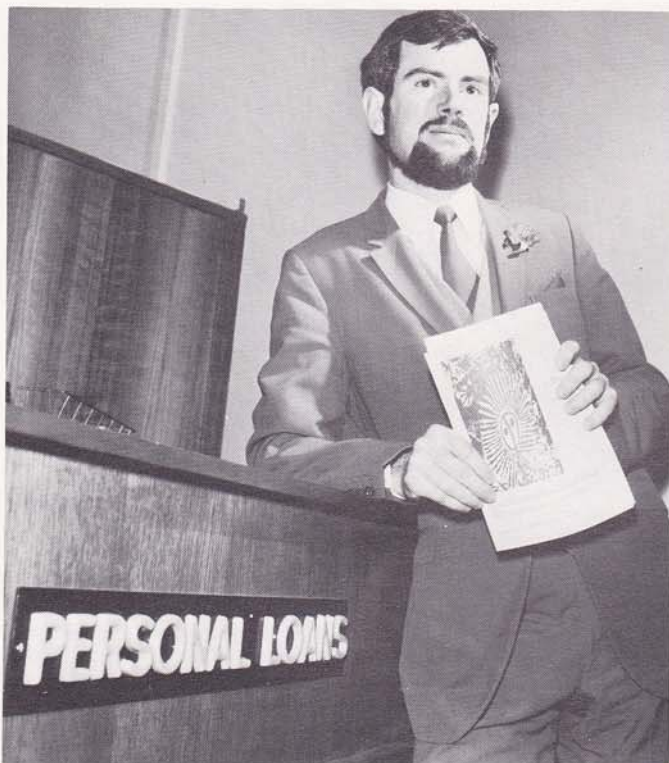
- January 29: Fisheries and Wild Life Exhibits.
- February 12: Relics of the Ballarat Gold Rush.
- March 1: Cake Decorating competition and demonstrations.
- March 18: Space Display by the O.T.C.
- April 8: Vintage Motor Bikes.
- April 29: Activities of the Department of Supply.
- May 20: Royal Victorian Institute for Blind.
- June 10: R.M.I.T. Student activities.
- July 1: 'Austin 7' Club Anniversary.
- July 22: Theatre History in Melbourne (1).
- August 12: Theatre History in Melbourne (2).

BRANCH DISPLAYS — February and March

- Northcote: Cable Trams.
- Fawkner, Italian Travel Posters.
- Bonwick St.: Story of the Garryowen.
- Cheltenham: Christmas Club.
- Balwyn North: Travel in the U.K.
- Monash: Bank Services.
- Greythorn: Bank Services.
- South Yarra: Pottery Batik Exhibition . . . Stoneware.
- Riversdale: Bank Services.
- Deepdene: Bank Services.

ELIZABETH STREET SIDE WINDOWS DURING FEBRUARY AND MARCH

- Country Fire Authority.
- Quarter Horse Breeding.
- Christmas Club Promotion.
- Marching Girls' Trophies.



HE IS A PERSONAL LOAN: Lindsay Oates, 30-year-old accountant of Personal Loans Department, has been lent by the Bank to the Office of Aboriginal Affairs, Canberra. Lindsay has been seconded for nine months to help administer the lending of money to Aborigines for business and other purposes. He is based in Canberra.

BANK SEIZES A TROTTER HORSE TO SETTLE DEBT . . .

[Owner is a little sulky]

The S.S.B. recently became the owner of a trotting horse — for a fortnight.

Our involvement with horseflesh resulted from a Personal Loan borrower defaulting on his repayments.

We obtained a court judgment, and police later took possession of the horse under a "Distress Warrant".

Police held the trotter in a pound for two weeks (because accommodation at head office Personal Loans Department was unsuitable for the animal), then auctioned it for \$419. This was enough to pay off the debt to the Bank.

SPORTSCOPE

TOPS IN BASKETBALL

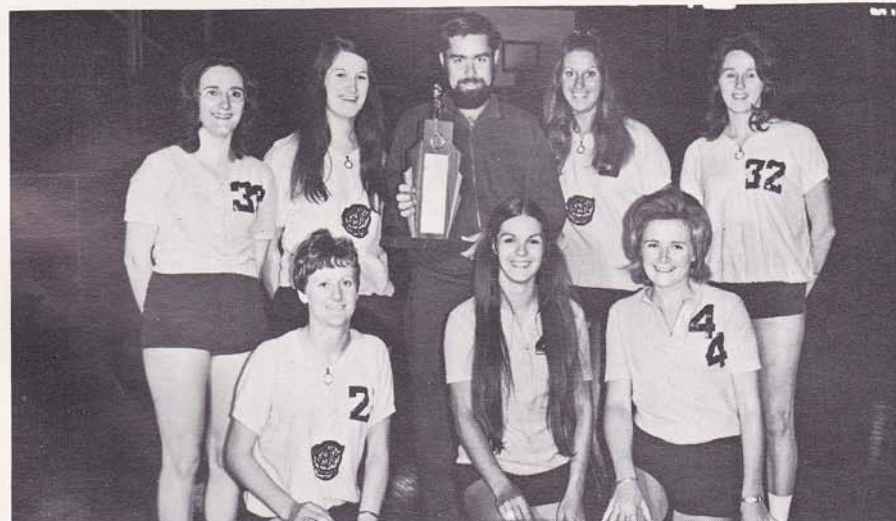
Basketball is the most played sport in the Bank. We have a team of girls competing in the Victorian Women's Night Netball Association, and two teams playing International Rules night games in the Victorian Amateur Basketball Association. Late last year our International Rules teams won top honors in the annual Interbank Lightning Premiership, fought out by nine banks at Albert Park stadium. The S.S.B. men won the Open Division of the Premiership—for which they received a Perpetual Shield — and the S.S.B. girls took the Perpetual Trophy for the Women's Division of the Premiership.



S.S.B. MEN'S INTERNATIONAL RULES TEAM: Standing, left to right: John Jeffrey, Kevin Lloyd, Mike Bainbridge (captain), John Van Dongen, Peter Wynd, Neil Bradbury. Foreground, left to right: Russell Parker, Kevin Anderson. Not shown: Jeff Cook.



REG SAUNDERS (Thornbury branch) has played more than 500 games of basketball for S.S.B. International Rules teams since his first game in 1958. He has scored more than 4,500 points and has won several Best and Fairest Awards in First and Seconds teams.



S.S.B. WOMEN'S INTERNATIONAL RULES TEAM: Standing, left to right: Cheryl Hasell, Sue Wynd, Neil Bradbury (coach), Robyn Callaway, Chris Cook. Kneeling, left to right: Pam Finn, Mary Henderson, Rhonda Hasell. Not shown: Jill Hammond, Joan Cullum.

PUZZLE ANSWERS

(from Page 3)

1. RESURRECTION: DEAD, DEED, FEED, FEND, FIND, FINE, LINE, LIFE.

2. PECULIAR PAR: The paragraph does not contain a single E, which is the most frequently occurring letter in the alphabet.

MISS WYATT'S CORRIGENDUM: In our last issue we misprinted a solution (sent in by ex-officer Miss H. Wyatt) to the problem of converting WORK to PLAY. Correct answer, in four moves, is: PORK, PARK, PRAY, PLAY.

THE BANK THAT MADE ITSELF AT HOME

Our new branch at Bundoora is really homely—mainly because it is a house. Council laws prevented the building of an ordinary branch in this residential area. We had planned a branch in the adjacent shopping centre, but

this was precluded by an arrangement between the A.N.Z. and the owners of the centre. So, after conducting a survey to make sure local people had no objections, we bought a house and "bankified" it.



BUNDOORA BRANCH is new — and unique because it is a converted house. The garden is being landscaped to enhance the 'residential' look (we may even decorate it with cement gnomes!) and our traditional S.S.B. sign has been redesigned to resemble a lamp.



COSY AND FRIENDLY atmosphere is created in our House Bank by wall-to-wall carpet, curtained windows, a fireplace, and a glass case displaying gemstones — which were collected and cut by Bundoora's foundation manager, Roy Sudholz.

Bank bursars win honours

1971 proved to be a very satisfying year so far as the Bank's educational program for officers was concerned. A number of our full-time and part-time students achieved very good results.

Among the most successful full-time students were Barrie Close and Bruce Gooday. Barrie completed his course for the degree of Bachelor of Economics with honours, achieving a 2A honours grading in his final year. Bruce is continuing to reach a high standard with his studies, gaining honours gradings (one 1st class honour) in his two third-year subjects in 1971; he has now qualified for a pass degree in Economics at Monash, but plans to continue studies this year to gain the degree with honours.

In his second year at Latrobe University, Graeme Walker has gained high honours for his work, and John Dempster (Monash) also reached honours standard with his studies at second year level.

Generally, all officers studying at University level have performed very well, including our group of first-year students, all of whom appear set for distinguished achievements with their studies to come.

Of the part-time students, Max Carr and Robert Haines have completed their courses for degrees of Bachelor of Commerce at Melbourne University. Bearing in mind the demands made upon the time of our part-time students, these are creditable perform-

ances. In particular, Max is to be commended for his efforts this year in gaining two honours results, including a 1st place in one of his subjects.

The following officers studied at Universities during 1971 with assistance from the bank:

FULL-TIME: Mr. M. M. Considine, Mr. E. B. Close, Mr. J. D. Dempster, Mr. J. Dunstan, Mr. B. L. Gooday, Mr. M. R. Hills, Mr. R. S. McDowell, Mr. I. McF. Smith, and Mr. G. J. Walker.

PART-TIME: Mr. R. M. Carr, Mr. J. D. Ewart, Mr. F. J. Garlick, Mr. R. H. Haines, Mr. E. J. Nicholls, Mr. J. M. Swale, Mr. B. D. Wood, Miss C. E. Johnston, and Miss G. J. Teague.



SSB SPORTS CLUB DIRECTORY

| <u>SPORT</u> | <u>GRADE OF COMPETITION</u> | <u>SEASON DATES</u> | <u>CLUB CONTRACT</u> |
|---|---|--|--|
| CRICKET | Victorian Junior Cricket Association - Turf Competition | From early October, 1972 to late March, 1973 | John Knight, Mortgage Loans Department. Head Office Ext. 121 |
| FOOTBALL | Victorian Amateur Football Association | April to early September | Alan Guy (Secretary) Joinery Works. Phone: 347 4697 |
| LAWN BOWLS | Inter-Bank Competitions | December to March. Wednesday afternoons & fortnightly night games | Ron Carison (Vice Pres.) Securities Dept. Head Office Ext. 69. |
| GIRLS' NET BALL | Victorian Women's Night Net Ball Association | February to July... and August to late November | Mary Henderson, Staff Department. Head Office Ext. 118. |
| GOLF | Victorian Inter-Bank Golf Association - also internal competitions for members and non- members. | April and November: Pennant matches Late Summer: Annual S. S. B. Championship October: S. S. B. Social Golf Day Cup Day: Contest for all Bank Staff | Graham Donaldson, Marketing Department. Head Office Ext. 64. |
| MEN'S INTERNATIONAL RULES BASKET BALL | Victorian Amateur Basket Ball Association (night competition between business firms) | All Year | Geoff. Gourley, Club Section.. Head Office Ext. 126. |
| GIRLS' INTERNATIONAL RULES BASKET BALL | Victorian Amateur Basket Ball Association (night competition between business firms) | All Year | Jenny Tootell, Deposit Stock Dept. Head Office Ext. 150 |
| SWIMMING | Victorian Combined Banks Swimming Association | March: Annual VCBSA swimming carnival. | Ian Jenkins, Staff Recruiting Dept. Head Office Ext. 33. |

BRANCH OF THE MONTH

Reservoir Broadway

Hoya Interest for depositors

Two of the most interesting things about Reservoir Broadway branch are:

- A large and thriving School Bank operation.
- A large and thriving Hoya plant which covers one wall of the banking chamber.

Eleven local schools are serviced by the branch — for some 5,600 operative accounts totalling about \$80,000.

Two officers spend all day every Tuesday collecting School Bank deposits.

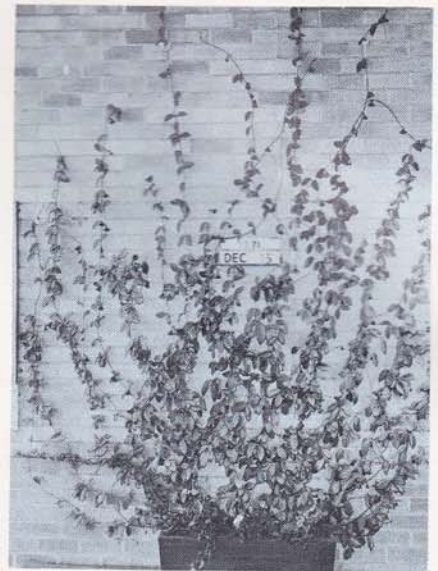
The Hoya plant is a local sight-seeing attraction — especially when it produces masses of fragrant, creamy flowers with their unusual waxy texture.

It is known as the Barney Collins Hoya, because Barney planted it during his term as manager (1964-1970). In its formative years, the staff regularly bathed its foliage daily with a special oil.

PRESENT MANAGER, HARRY HALL, who took over the branch a year ago, joined the Bank in 1929. Apart from two years in Services Department in the late 'thirties, he has spent all his service in branches (40 years).



RESERVOIR BROADWAY: Has a wide, bold and attractive frontage. The Branch was opened in 1959,



THE FAMOUS HOYA: Planted by former manager Barney Collins, who is now managing Barkley Street, Footscray branch.

MEET MOST OF THE STAFF: Names, positions and interests are, left to right: Back row: Harry Hall, manager (Gardening); Terry Fothergill, 37, Accountant 1 (Woodworking, Gardening); Brian Reilly, 21, Teller No. 2 (Football, Cricket, Swimming); Front Row: Karyn Griffin, 17, clerical assistant (Surfing, Guitar-playing, Judo); Sandra Nicola, 21, senior clerical assistant (Volleyball, Swimming, Music); Gail Fellows, 20, Teller No. 1 (Swimming, Driving); **NOT SHOWN:** Jenny Levins, 16, clerical assistant (Dancing, Swimming).



AROUND THE BRANCHES

— with Joan Freeman

FERNTREE GULLY, MOUNTAIN GATE

West Gate Hero

Back in December 1970 we had a par. on this page about a clerk at Mountain Gate Branch, Alan Sparks, who had been a member of the rescue squad at the West Gate Bridge disaster on October 15.

Alan, at present a National Service Trainee, was recently awarded the British Empire Medal by the Queen for his part in the rescue operations.

Nine people, eight men and a woman, were honoured by the Queen for their gallantry.

Alan, who was only 19 at the time, was the youngest of the seven who received the B.E.M.

Because of his wiry build, he was able to squeeze himself through an 18-inch hole in the wreckage to get to a victim.

He found a dead man and was handed down oxy-acetylene equipment to cut him free.

"I didn't know how to use it and so they had to shout down instructions to me," Alan said.

For hours he worked in the confined space under the collapsed span to try and free the men — all the time knowing there could have been an explosion.

Alan is a member of the Ringwood-Nunawading rescue squad of St. John Ambulance Brigade, and his citation read:

"He worked tirelessly in a confined space for many hours, in great discomfort and at considerable personal risk, to extricate a casualty trapped under a mass of wreckage."

The General Manager has written to congratulate Alan, and we add our congratulations to him and all the others who worked so courageously and tirelessly to rescue the victims of this tragedy.

KYABRAM

In The Swim

Kyabram accountant, Mr. Graeme Sherman, and his wife, Mavia, have embarked on an ambitious venture. They have built a residence in Shep-



This photo of Graeme and Mavia with their three children was taken in the attractive gardens surrounding the pool.

parton and on an adjoining block a fully enclosed, air-conditioned swimming pool which they intend to operate as a coaching school for 12 months of the year. The pool, to be known as the Goulburn Valley Swim School, will cater for all ages from "tadpoles" to adults.

Graeme, who swam for several successful bank teams, has a long association with swimming, both as a competitor and administrator. He represented the State in water polo for six years and was a member of four Australian champion teams.

He also won several best player awards in the "A" Grade of the Victorian Amateur Water Polo Association, then later gained selection for the Olympic Games.

Before turning professional he was a club coach for seven years and was treasurer, finance officer and State Selector for the Victorian Amateur Water Polo Association.

Lately he has been coaching 50 members of the Kyabram Amateur Swimming Club, which includes Michael West, son of our Kyabram manager, Keith West.

Graeme will be coaching at the pool after work and on Saturdays, and will have four other instructors with him.

In addition to giving private lessons, they are hoping to coach squads of advanced swimmers with the object of producing National or Olympic champions.

Christmas Cards

In a year when the high cost of postage curdled the Christmas spirit and many people either cut out sending Christmas Cards or adopted the policy of only sending a card to people who sent them one, many managers have reported how many complimentary remarks they have received about our cards.

Nagambie manager, Mr. Peter Dunne, sent one of his cards to the C.B.A., the only other bank in town.

It brought back a card, personally printed and illustrated by the manager and signed by all the staff.

In case you can't recognise the angelic figures in the accompanying illustration, they purport to be (from left): Manager, Mr. Peter Dunne, treading on the toe of new recruit Paul Mitchell, with teller Bernie Finnigan supporting the life-giving cask.



Mr. Bill Pamphilon, Aspendale branch, said he and his staff found work much easier the day they received a Christmas card from one of their oldest depositors.

In a beautiful script, it read:

With every kind, loving and noble thought at Christmastide and best wishes for the New Year. May God's richest blessing of health, peace and joy and the warmth and cheer of Christmas remain with you always.

From

Arthur Moulton.

In recognition of the outstanding and faithful service that you and your staff had rendered to the public during the year.

A.M.

WHICH TELLERS ARE THE FELLAS?



These S.S.B. staffers spent their New Year holidays at the same guest house in Coolangatta, Queensland. One night they went to a night club to a "Come As You Aren't" party. The boys had to wear girls' gear, and vice-versa. **There are no prizes for sorting our males and females in the opposite photo.** Standing, from left, are: Peter Lyons (Overseas Section, HO), Dianne Gledhill (Teller, Sandringham), Peter Thomas (Teller, Bentleigh). Seated, with coyly-crossed legs: Allan Brennan (Teller, St. Vincent's). Appropriately, this scantily-attired foursome were staying at the "Sunset STRIP".

Useless Facts

- Barbed wire was invented by an American, Joseph F. Glidden, in 1867.
- Most popular names for baby boys in Australia last year were: Andrew, David, Matthew, Michael, Peter, Paul, Craig, Timothy and Anthony. Most popular names for girl babies were: Karen, Michelle, Melissa, Nicole, Fiona, Lisa, Jennifer, Sarah, Allison and Emma.
- The African bull elephant weighs between 12,000 and 14,000 pounds.
- The words 'flammable' and 'inflammable' mean the same thing.

How to Translate Australian into American and English

We in Australia have many different synonyms or exclusive meanings to the comparable words used in America and England. Here are a few examples:

AUSTRALIAN

Estate Agent
Lollies
Overalls
Singlet
Garbage Can
Solicitor
Pictures
Scribbling Pad
State School
Parka
Footpath
Company Representative

AMERICAN

Realtor
Candy
Coveralls
Undershirt
Trash Can
Attorney
Movies
Scratch Pad
Public School
Windbreaker
Sidewalk
Travelling Salesman

ENGLISH

Auctioneer
Sweets
Boiler Suit
Vest
Dustbin
Lawyer
Cinema
Note Pad
Council School
Anorak
Pavement
Commercial Traveller

MEET OUR NEW MANAGERS



P. J. CARBOON
Yarra Glen

Peter and his wife, formerly June Bailey of Elizabeth Street branch, have three small boys of their own, aged six, four and two. In addition June acts as a foster mother for three-month periods to young retarded babies. Peter's main sporting love is golf. He has been a member of Green Acres for 16 years and plays off an 11 handicap.



E. B. CLOSE
Asst. Research Officer, Chief Acct's Dept.

Barrie, who's just completed a successful honors course in Economics at Monash, says he's got an accumulation of four year's painting and gardening jobs to occupy his leisure for some time to come, but keeps fit with a game of tennis on Saturday afternoons. He and his wife have two sons, aged seven and five.



D. A. JURGENS
Relieving Manager

Daryl loves sport. He was vice-captain of the bank's cricket team for a number of years during which they won several premierships. He keeps fit with a weekly game of tennis and plays golf occasionally. He is a member of S.P.E.L., the organisation working to help children with specific learning difficulties. He and his wife have two children.



B. J. HERRIDGE
Relieving Manager

Bernie is the third generation of his family to work for the bank. His father, Bert, was a well-known head office lift driver and his grandfather a bank messenger. His wife, the former Anne Simpson, worked at Ivanhoe branch prior to her marriage. A baby boy and small girl make up the family.



M. A. WATTS
Administrative Officer, G.M.'s Dept.
Max and his wife have just completed building a new home at Blackburn, so Max expects to be busy planning a garden for some time to come. He and his 10-year-old son are both keen Essendon supporters. A six-year-old daughter completes the family.



F. A. ADAMS
Charlton

Frank loves football and played with Epping in the Diamond Valley League for some time. His four young sons also love and play the game and Frank has been team manager of Thomastown boys' team for the past couple of years. He plays golf at Whittlesea Country Club. The distaff side of the family consists of Mrs. Adams and one small daughter.

J. J. SCHMIDT
Koroit

John and his wife have a family of six, aged from 12 to one year. He was brought up in the country and is pleased his children will have a taste of country living. John plays tennis and golf and both he and his wife are active workers for their church.

NEWLYWEDS



Frank Salter (Cotham branch) and his bride receive their marriage certificate from the officiating clergyman at St. Dunstan's Church of England, Camberwell. Mrs. Salter (the former Glenda Aitchison) also works for the bank and is a member of Hartwell branch staff. Both Frank and Glenda are keen basketballers and play with the bank teams.



East Preston Congregational Church was the venue for the wedding of Mr. and Mrs. Ian Murton. Mrs. Murton is the former Helen Thompson of Personal Loans Department.



Mr. and Mrs. Cesare Formica outside St. Augustine's, Yarraville. Before her marriage Mrs. Formica was Evelyn Rezuk and she works in Business Promotions section.



Newly married Mr. and Mrs. Geoffrey Lynch drive away from St. Andrew's Presbyterian Church, Echuca. The bride, who is a popular member of our Echuca staff, was formerly Chris. Mullane.



Don Ruff and his wife spare a smile for the photographer at the reception following their wedding at the Reservoir Methodist Church. Don is a member of Regent branch staff and Margaret, nee Rooney, works at Reservoir branch.