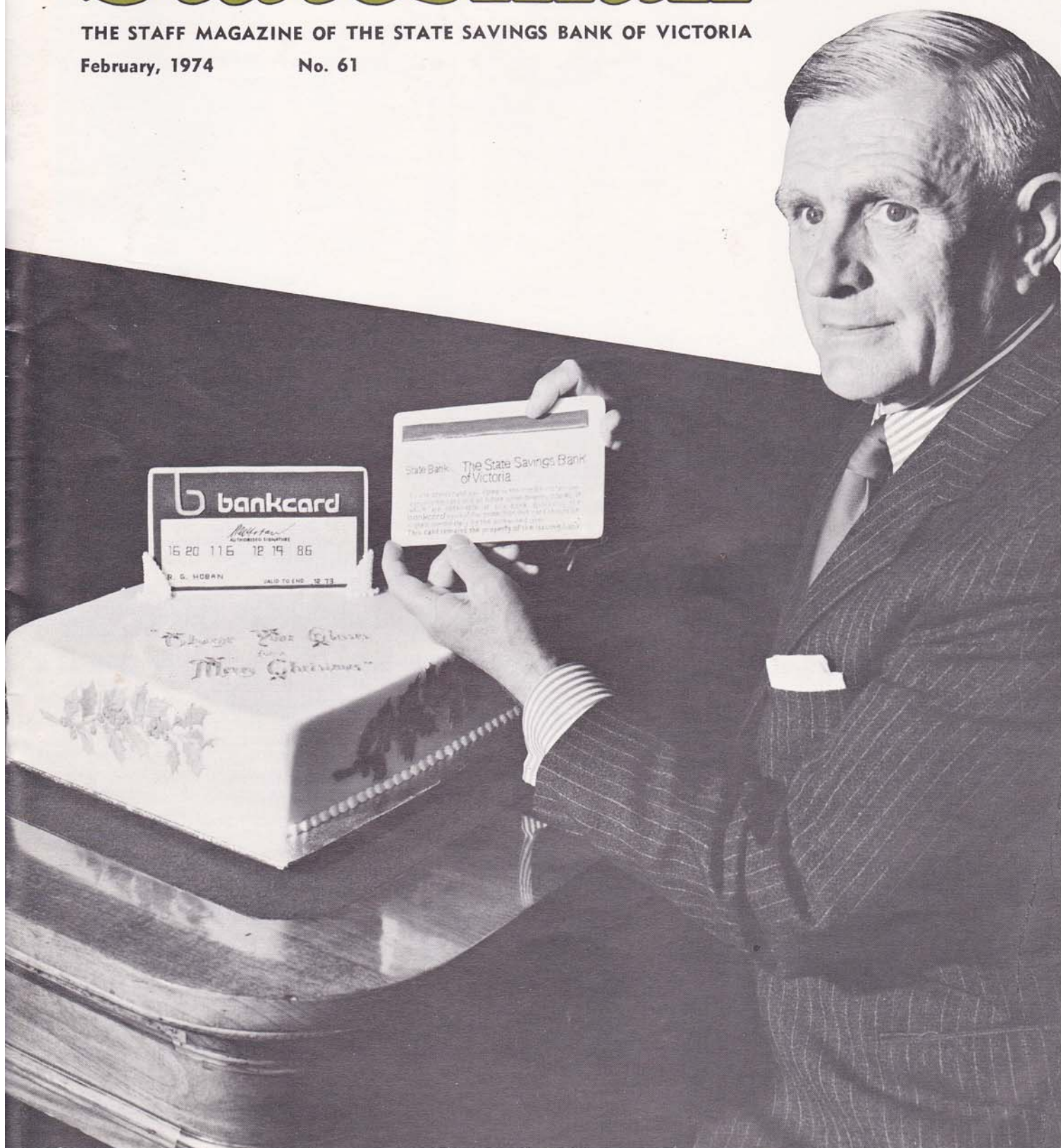


Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

February, 1974

No. 61



Statesman

Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editor
JOAN FREEMAN

FRONT COVER

Mr. R. G. Hoban, retiring chairman of Commissioners, was pictured with a special "charge card" cake at the Commissioners' end-of-year social gathering in head office board room. The cake, which celebrated our entry into the Australian banks' charge card group, was made by Mrs. Shirley Vass of Nunawading — winner of the top cake decorating award at the 1973 Royal Show.

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, 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.)

100 NOW ON-LINE

Only 16 months ago our first "on-line" computerised accounting operation began at St. James branch, city—ushering in a new era of speedy, efficient service for depositors.

Now we have 100 metropolitan branches, as far afield as Lilydale, linked to head office computers. With some 400 on-line teller terminal machines in use, we are ready to begin installation of an additional 450 "Olivettis", which are being imported progressively from Italy.

To cope with increasing numbers of PMG lines feeding electronic data into head office from on-line branches, we have installed several additional units of computer "hardware" — equipment which processes data before and after handling by the actual computer. These units have names like "line terminator", "scanner" and "communications processor". They will enable us eventually to link 850 terminals to our on-line system.

Currently the computer complex is processing up to 90,000 transactions a day. This workload will increase substantially in the coming year — and we will be equipped to cope with it.



● NEW "HARDWARE". Jenny Hair, of E.D.P. Planning Department, pictured with one of the new items of computer hardware in E.D.P. Operations Department — a line terminating unit which has been described as a "glorified modulating, demodulating unit".

New Chairman — New System



Professor Donald Cochrane, Ph.D, B.Com., was appointed Chairman of Commissioners from January 1, to succeed Mr. Reginald Hoban.

Professor Cochrane is the first chairman appointed under a new system recently introduced under amending legislation — whereby the SSB chairmanship is fixed by the Governor-in-Council for periods up to seven years.

The initial appointment of Professor Cochrane is for the remainder of his present term as a commissioner, which ends in February, 1975.

Since 1961, he has been Professor of Economics and Dean of the Faculty of Economics and Politics at Monash University.

The first new class of '74



First batch of newcomers to pass through our Staff Training Centre this year before postings to branches and head office departments. More than 300 others followed them.

WELCOME! SAYS STAFF SUPER

My name is Ron Wade, and as Staff Superintendent I warmly welcome you . . . the 340 newcomers who have joined the Bank in the past few months. We of the SSB hope you young people are here to stay. Because just as people are judged by the company they keep, a company or institution like ours is judged by the people it keeps.

More years ago than I care to remember I was a new recruit. (Actually I remember it very well . . . I started as a junior clerk at Warrnambool in 1929.) As a teenager like you I wondered what the future held —

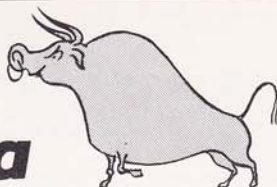


whether I had made a wise decision in becoming a banker.

My first reassurance came when the senior people made me welcome. Their friendliness enabled me to settle down quickly, and convinced me that although I had joined a big organisation I was still part of a close-knit family.

My main message to the newcomers at this stage is: If by chance the Bank falls short of your expectations, or if for any reason you consider resigning to explore what appear to be 'greener pastures', please do not act hastily . . . **CONTACT ME FIRST . . .** at Head Office Staff Department. My door is almost always open.

A little bull from Barcelona



A letter recently received by the Bank from a gentleman in Barcelona, Spain, began as follows:

Dear Sir,

It is my purpose, animated only with feelings of divulgating orientation and culture, to let my friends to know and learn about the money-saving spirit which is so widely fomented in the greatest part of the World countries. Nevertheless, this is only impossible to achieve by any other means than to count with your benevolence and comprehension and, assuming, that you will look forward with sympathy to my project, I shall be most grateful if you will favour me with your valuable co-operation.

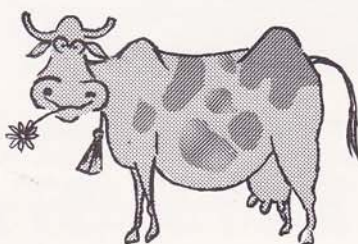
(The writer went on to request the donation of a MONEY BOX. We were pleased to send him a selection of several.)

... and a fair cow!

A farmer bought a new car after spending a lot of time pricing various makes, models and optional extra features. A few days later, the dealer who sold him the car appeared at the farm and said he'd like to buy a cow for his small country place.

The farmer quickly wrote the following and handed it to the dealer.

Basic cow	\$200
Two-tone exterior	45
Extra stomach	75
Products storage compartments	60
Dispensing device (four spigots at \$10).	40
Genuine cow hide upholstery	125
Automatic fly-swatter	35
Dual horns	15
	<hr/>
	\$595



Quiet Corner

Make today worth remembering

To make this day worthwhile:

- Share a laugh; give a smile.
- Exchange a hand-grip with a friend.
- Kiss a child.
- Learn something.
- Do an unrewardable kindness (and be glad to do it).
- Revise an opinion.
- Re-examine a prejudice.
- Try to conquer some secret weakness.
- Read something worth acting upon.
- Enjoy seeing something beautiful.

To the RESCUE!

Alan Bowes, 21-year-old clerk in the Chief Accountant's Department was hailed for heroism on New Year's Eve.

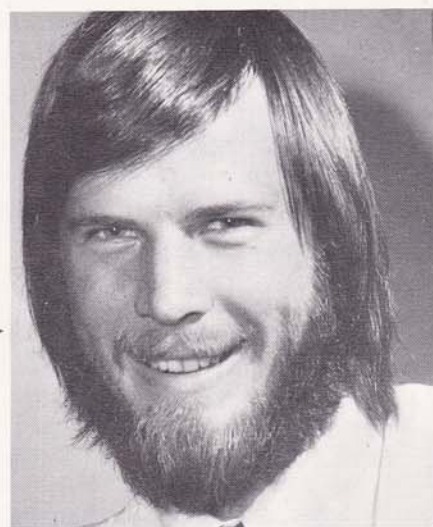
He was one of three youths who swam 400 yards through heavy surf at Barwon Heads to rescue four occupants of a capsized fishing boat. The 16-foot boat was overturned by big seas about a quarter of a mile from the mouth of the Barwon River.

The rescuers found three men aged 61, 45 and 18, and a 42-year-old woman clinging to the side of the boat, and supported them until rescue craft arrived.

Two of the rescued people were taken to Geelong Hospital for observation. The others did not require treatment.

Alan, who joined the Bank three years ago, is actively interested in skin-diving, surfing, ballroom dancing, model aircraft and church youth group work.

On January 8 he was invited to take morning tea with our General Manager, Mr. Don Ross, to discuss his part in the rescue.



TOMORROW'S HOUSING COULD BE DRAMATICALLY DIFFERENT

Some mind-boggling changes in our living conditions can be expected in the foreseeable future — as envisaged in the best-selling book 'FUTURE SHOCK'.

Consider housing. Our present home-building techniques are largely anachronistic . . . they belong to an earlier era, despite tremendous technological advances made by industry in recent times.

Brick is still used extensively — and a multiplicity of trade skills and a substantial amount of labour is still required on the building site. This situation cannot last much longer.

Before speculating on changes in materials and methods that might occur, let us think about signs of change in the structure of the FAMILY — the basic element around which the housing industry is built.

- Today's young people who are earning wages are leaving home earlier, and living in separate premises.
- Many of today's more affluent parents own two homes, in the same way that two-car families have become the accepted norm. The acquisition of cars, boats, appliances and pets has produced a need for more space. The mobility available to breadwinners and senior scholars has enabled families to move their homes from one place to another more freely. The pressures of work and leisure activities have brought a measure of disenchantment to working in the garden.

Each of these factors has had a marked influence on design. My forecast of the future lifestyle as it affects the housing industry would be that we shall live more urbanised lives at higher densities than we now think acceptable — a lifestyle closely linked with the vitality of the city — but we shall

. . . some informed and interesting forecasts made in a speech to the national convention of the Housing Industry Association by Melbourne architect Leslie M. Perrott, FRAIA, FRAPI, AMPTPI, a past president of the Royal Australian Planning Institute.

spend more of our leisure time at our holiday homes remote from the urban centres.

TEMPORARY AND MOBILE

For the low-income earner, there will be tent and caravan communities in the bush, and the temporary and mobile home industries are going to boom.

Generally, our new lifestyle will be even more mobile than at present, and our vehicle storage area will be as big as the rest of the house instead of an appendage to it.

Any change in our lifestyle will change the location of housing in the urban scene and, on present indications, Government policies will also change the location of housing to a marked degree.

The avowed intention of inhibiting the growth of the capital cities in favor of the stimulated growth of regional centres is a laudable objective and, with sufficient Government commitment both in the form of incentives for decentralisation and disincentives for centralisation, it could be made to work.

MOTHER CITIES

Both the private and public sectors are going to bring about a change from the established patterns in the location of housing. Changes are likely to be manifested in higher residential densities at the core of our cities and around our public transport nodes, a great deal more medium-density housing clusters and row houses

in the middle suburbs, and fully planned low-density, largely self-contained residential communities located in new 'metrotowns' spawned off the 'mother cities' and linked through a 50-mile rural belt by an umbilical cord of sophisticated public transport. These metrotowns can be spread around our capital cities in such a way that, in their formative years they can draw upon the market and diverse resources of their mother cities until they cross the threshold of self-sufficiency as Canberra has done.

In my view, these metrotowns are the hope of the next century. They offer much better prospects of the rapid absorption of people than increases of population in existing regional cities, and, as I see it, the task of wooing settlers away from the capitals is the most monumental job that confronts us.

The task looks to me like the sort of marketing job the private developer does for a new housing estate, but of course on the grandest of scales.

Finally the homes themselves — what are they going to be like? I can guarantee that there will be a lot more temporary and mobile homes. I trust that the Regulations will be re-written, and that Building Surveyors will be required to have degrees in sociology and logic.

'TRADE-IN ROOM FOR BOAT'

The temporary homes will be made of modules which can be added to a base frame as the family grows, then traded-in on a power cruiser when the family goes. The bathroom-kitchen-laundry core will be one module.

Unless our biological needs change, houses will still look like houses, whether they are made of plastic or any other material.

Extended powers ... Profit division ... **Administrative changes ...**

1973 – A SIGNIFICANT YEAR FOR THE BANK

Powers of the Bank were extended significantly last year by amendments to the Savings Bank Act.

A notable change — aimed at assisting decentralisation — was a provision enabling us to lend funds to the newly-established Victorian Development Corporation.

Another amendment gave us authority to provide overdraft accommodation for the Corporation — and also for people and firms receiving financial assistance from the Corporation. A stipulation was that the amount and terms of these overdrafts would be decided by our Commissioners.

The Bank was also empowered to grant overdraft accommodation to any public, local or municipal authority constituted under any Act of the Parliament of Victoria. This amendment was intended to give us competitive parity with trading banks in seeking the banking business of local and semi-government authorities.

Further, the Commissioners were authorised to invest Savings Bank Department funds in bills of exchange accepted or endorsed by any other bank. Authority to accept, endorse, discount and re-discount bills of exchange was also given.

Profit share to government

A new legislative provision introduced following the 1973 State Budget required that, commencing 30th June, 1974, one half of the annual net profits of the Savings Bank Department would be paid into consolidated revenue. At the Amendment Bill's second reading, the Treasurer, Mr. Hamer, pointed out that this provision was consistent with the general practice of other Government banks in Australia.

A 1973 amendment to the Savings Bank Act altered the manner of appointment of the Chairman of Commissioners. For many years, the Commissioners had adopted a convention of annual rotation for nomination to the Chairmanship — these nominations being subject to

ratification by the Governor in Council. Last year, it was agreed between the Government and the Commissioners (and expressed in an amendment to the Act) that power of appointment of chairman be vested in the Governor in Council — without requiring a nomination by a majority of the Commissioners.

Another administrative amendment provided that, in the absence of the General Manager, any one of the Bank's Deputy General Managers, if so authorised, should have power to act for the General Manager. Previously this power had been vested solely in one person known as the Assistant General Manager.

Power to enter, operate agreements

The Commissioners were granted new powers to enter into agreements with Australian government bodies or ministers, legally constituted authorities, or banks, firms or individuals — provided ensuing benefits for the Bank could be foreseen. The Commissioners were empowered to perform activities under the terms of such agreements, to join participating bodies or firms, to become directors or office-bearers of them, or nominate officers for such positions.

An Act amendment altered the provisions relating to the fixing of interest rates. Previously, changes in rates required the approval of the Governor in Council. Such procedure involved some administrative delay, and sometimes placed the Bank at a competitive disadvantage compared with other banks announcing interest rate rises on deposits. The amendment removed the need for Governor in Council approval.

Unsecured personal loan limit raised

In March, 1973, the Governor in Council, on the recommendation of the Commissioners, ruled that the maximum unsecured loan issued by the Bank be increased from \$720 to \$3000. This was done to make allowance for inflationary trends, and to keep the Bank competitive with other bank lenders in this field.

Ballarat

CAREER GUIDE

Sebastopol Technical School recently had the bright idea of showing students, who would soon have to make a decision on what career to follow, what went on behind the scenes of all types of professions and industry.

With the co-operation of local business houses, groups of students were not only given a conducted tour but shown what they were likely to be doing in any place they started work.

Several groups paid a morning visit to our Ballarat branch where they were shown the processing of different types of banking transactions.

That the visit was appreciated can be seen from this letter sent to the manager, Mr. Harry Leigh, by Mr. Bryan Iles, the teacher who organised the exercise.

SEBASTOPOL TECHNICAL SCHOOL

Dear Mr. Leigh,

On behalf of the students of Form 3 and their supervising teacher, I would like to take this opportunity to thank you most sincerely for opening up your premises to us on Friday, 7th December. This opportunity has widened the horizons of the students, and in some cases the teachers' horizons also. From this point of view it has been a very worthwhile exercise. The feedback I have received from both the students and teachers involved has indicated that it was a very valuable learning experience.

I would like to thank you personally for the assistance you gave me while trying to organise this venture, as I realise that, while it is convenient for us at this time, it is a very busy time of your work year.

Perhaps you would like to make suggestions to improve on the way in which it was conducted; or comment on the morning's activities from your point of view. If so, do not fail to contact me, as I would very much appreciate your comments.

around the branches

— with
Joan Freeman



Tallangatta

ANYONE FOR TENNIS

To encourage the youth of Tallangatta to take an interest in tennis our local manager, Don Lang, helped by staff member Geoff Owen, organised a Round Robin tournament for all students 17 and under. The tournament, which drew a large number of entries, was graded into two sections. Don donated the prizes and the event gained the bank quite a deal of favourable comment from the press and public.

Deepdene

CAROLS AND CLAY

Deepdene manager Lionel Lawrence made a big promotion of the Christmas Club in the month of December.

Numerous small Christmas trees and a larger one with flashing lights decorated the office, and Mr. Lawrence taped Christmas carols from various lands and played them in the office during the day.

He also arranged a pottery exhibition by a talented young potter, Miss Vanessa Gough. This, combined with dried flower arrangements and a display of Aboriginal handcraft Christmas cards, gave the office a very festive air which was much appreciated by his customers.



DO WE NEED A SPELLATHON?

Apparently spelling is not a strong point with some of our branch staff, who keep sending notes to local schools addressed to "The Principle".

As one long suffering head remarked to Business Promotion staff: "It's not the principle of the thing that matters, it's the Principal."

Newlyweds



Mr. and Mrs. Adrian Anderson, who were married at St. Edmund's, Croydon, smile for the photographer. Mrs. Anderson, nee Maria Verhoef, is a teller at Camberwell branch.



Terry Antoniou of Staff Department, and his bride, the former Heather Dawn Funge, photographed following their wedding at the Greek Orthodox Church, Victoria Parade, East Melbourne.



Another couple who were married at St. Edmund's, Croydon, were Mr. and Mrs. Thomas Carey, pictured as they left the church with their attendants. Mrs. Carey was formerly Janet Vernel, a member of Staff Department.

KIDS' EYE VIEW OF COMPUTERS

Children at a primary school in Mt. Lawley, W.A., wrote poems and essays about computers. Here are some excerpts:

- 'Computers are such funny things,
They go zip, zap, zong,
All day long.
And some of them go beep and bong.
Gold and green and red and blue,
They flash on.'
- 'A computer can work out sounds, paint, do spelling
and also maths. A computer is fast, efficient and
well-mannered.'
- 'Computers can be very funny machines. You ask them
a silly question, they will give you a silly answer.'
- 'A computer to me is a great big box full of odds and
ends with knobs on top. Sometimes they're grey but I
would like a pink one.'
- 'I think a computer must have brains somewhere in
that box.'



What we say:

'You know'

'If you get my meaning'

'I always say'

'You never know, you never can tell, there's no saying,' etc.

'Pull the other one, it's got bells on'

'Can't grumble'

'At this moment in time, at this time, as of now,' etc.

'You must be joking'

'Really? Is that so? You don't say. Fancy that,' etc.

'Well I suppose I ought to be getting along now'

'If you ask me'

'In a manner of speaking, so to speak, as it were, you might say'

What we mean:

'I am halfway through saying something'

'I have just said something, but I cannot remember what it was'

'I have just said something and now I am going to say it again'

'I do not know'

'There seems to be a flaw in your argument'

'I am about to give you a long list of my ailments'

'Now'

'I don't find that particularly funny or indeed interesting'

'I have heard what you said and I cannot think of an interesting comment to make.'

'What about offering me another drink?'

'No one has asked me, but . . .'

'I am saying something, but I am not sure what it is, yet'.

We regret to announce that the meeting of the Clairvoyant Society planned for Saturday at 8 pm has been cancelled, due to unforeseen circumstances.

Clairvoyant Society



Limerick Winner

Here is the limerick from December STATESMAN — with a winning last line sent in by 'P.J.B.' of 45 Swanston Street branch:

Said a wife with 12 kids, Mrs. Shay:
'I'm expecting my thirteenth in May,
I have done playing games,
'Cause we're all out of names,
CARELESS RAPTURE SURE DOESN'T PAY.'

When 'P.J.B.' reveals his/her full identity we will award the \$2 prize.

Highly commended entries were:

'SAY AYE TO THE PILL, POPE I PRAY.'
(J. Dennison, Templestowe).
'MR. SHAY BETTER TRY BEING 'GAY'.
(Manager, head office).
'SIDES I'VE FOUND WHAT'S MADE ME THIS WAY'
(John O'Riley, Clunes.)

Puzzle these!

- HAD IT:** Put capital letters and punctuation into the following sentence so that it will make sense: john in an exercise in which william had had had had had had had had had had had the teachers preference.
- SHORN:** A farmer had 17 sheep. All but 9 died. How many were left?
- HOOKED:** An Abyssinian lighthouse-keeper eats gherkins on the same three days of every week. He never eats them on the day before the day after Friday — and never on the day after the day after Friday. Nor does he eat them on the day after the day before Monday. In a seven-day period he eats his gherkins with two intervals of one day apiece, and one interval of two days. On what days does he eat the gherkins?
- SWITCH:** Change BEER to WINE in six moves, changing only one letter and making a new word each time, without rearranging letters.

ANSWERS: Page 11.

HONOURS FOR BANK 'VARSITY BURSARS

Most of our 'bursar' officers studying Commerce at the three Universities achieved excellent results in 1973.

Thirteen full-time and four part-time students passed a total of 37 subjects. These results included 18 honours passes.

Graeme Walker completed his Bachelor of Economics honours degree at LaTrobe and was awarded a full-time scholarship for a year to study for his Master's degree. John Dempster (Chief Accountant's Department) completed his Bachelor of Economics honours degree.

As reported in August STATESMAN, Frank Garlick (Research) obtained his Master's degree in Economics last year, following completion of a thesis.

Part-time student Bryan Barnes (EDP Planning) at the University of Melbourne completed his Bachelor of Economics course with four honours passes including one first place.

Full-time student Richard Woolaston at Monash, in the second year of a Bachelor of Economics honours degree course, also passed four subjects with honours.

The 1973 Bank bursars were:
FULL-TIME: T. D. Sedunary, J. D. Dempster, B. D. Wood, M. R. Hills, R. S. R. McDowell, I. McF. Smith, R. A. Woolaston, F. J. H. R. Elzink, P. J. Jenkinson, G. J. Walker, M. M. Considine, W. T. Shevlin, P. R. Fuhrmann.

PART-TIME: B. W. Barnes, E. J. Nicholls, F. J. Garlick, J. D. Ewart.

ONE FOR THE ROAD

You watch the guy who drives ahead,
And the guy who drives behind;
You watch to the left, and watch to the right,
And drive with a calm, clear mind.
But the guy you really have to watch
On the highway, you will find,
Is the guy behind the guy ahead,
And ahead of the guy behind.

MEET OUR NEW MANAGERS



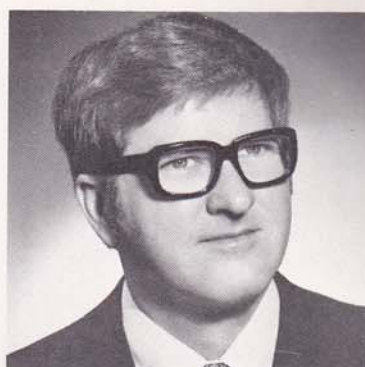
A. A. BARNES, Relieving Manager

An ex-St. Kilda cricketer and reserves footballer, Allan still plays cricket in the City of Moorabbin Association with a team called "The Footballers", which was originally composed of ex-footballers. He and Joan have a family of six, aged from five to 17 years, who are all sports mad.



P. J. WAKEFIELD, Koroit

Peter originally came from the Mallee and served in a couple of country branches prior to his suburban experience. The Wakefields have a young family of six, who keep their parents pretty busy, but Peter manages an occasional game of golf (he's a member of Warrnambool).



D. B. BARRETT, Relieving Manager

Don and his wife are connected with the Victorian Drama League, and Don both produces and acts in plays. Winter Sunday afternoons he spends umpiring for the V.F.A. The Barretts enjoyed their trip to America four years ago so much they've been back every year since.



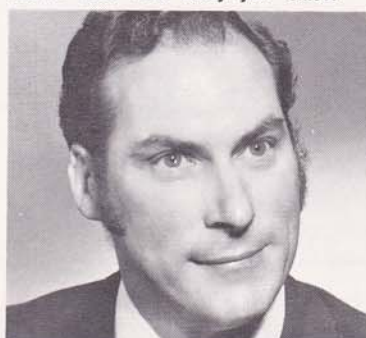
C. R. AMOR, Wycheproof

Banking runs in the Amor family. Brother Bill is our Melton manager, and they have two brothers who are managers of rival banks. Col's wife was also a banker. Tennis is Col's favorite sport, and he's happy with the 10 grass courts at Wycheproof.



R. C. RANSOM, Relieving Manager

Ray played football with Sandringham for about 12 years, and now keeps fit with squash and golf. The family consists of two sons, aged 15 and 13, who have inherited their father's interest in football, and a 13-year-old daughter (twin).



T. A. CHISHOLM, Supervisor, Elizabeth St.

Tennis is the Chisholm family sport. Trevor is a foundation member of Bennettswood Tennis Club and has been chairman of selectors for the past five years. His wife, their 14-year-old son and 11-year-old daughter also belong, and the seven-year-old girl is very keen.



L. H. C. GRAY, Relieving Manager

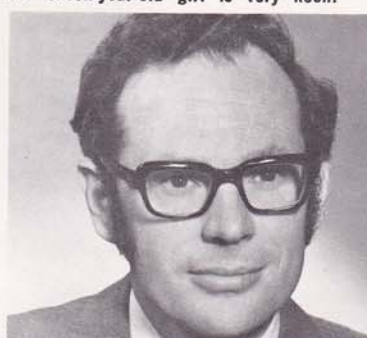
Lance and his family live at Mount Eliza, and both he and his wife are members of Long Island Golf Club. They also both play social tennis, and their two children, Philip, 12½, and Jeanette, 11, are keen tennis players and members of Yamala Tennis Club.



R. J. DICKESON,

Claims Officer, Insurance Dept.

The Dickesons are very interested in travel. They toured England and Europe on long service leave two years ago and are madly saving to go back. Swimming and tennis are Ron's sports. He and his wife have a family of two boys.



P. J. LYONS, Fawkner, Major Road

Peter has been connected with yachting most of his life. He's a member of Black Rock Yacht Club and was a committeeman there for over 15 years. The Lyons' two young sons, aged nine and seven, have not graduated to yachting yet, but are keen swimmers.

HOW TO HELP NEW JUNIORS

In banking, as in all walks of life, the personal relations that exist between us and those with whom we work, whether they be above, below, or equal to us in rank, exert an important influence on our happiness in the service and the efficiency with which we perform our allotted tasks.

If we think back to the day when we, in somewhat bewildered and uncertain state of mind, began our banking careers, we shall recall how much our initiation into the business world was made pleasant and easy by the friendly treatment received from our new banking associates. On the other hand, a minority of us may remember how we were upset by a lack of a sympathetic understanding on the part of others.

This year, a considerable number of boys and girls have started their first jobs — in banking. How they settle into their new surroundings and conditions will depend to a large extent on the treatment they receive from those with whom they work.

Good personal relations are the rule in banks. Sometimes, however, there is a tendency to regard them as being solely the responsibility of the executive. This is by no means the case. All of us, from the highest to the lowest, are concerned with this important aspect of banking, and the officer who does not play his part may unwittingly cause harm to his institution and offence to a fellow officer.

The early handling of a junior can make all the difference to his later attitude to his work and his

bank. It therefore rests with all of us, whatever our banking status may be, to extend to the new entrant a friendly welcome, and do our best to put the newcomer at ease. His (or her) duties should be carefully and patiently explained to him, and due allowance made for the mistakes he is bound to make, often caused by an over-anxiety to please.

Our aim should be to encourage him to become a loyal and industrious officer with a proper attitude to himself, his work, and to his bank and its customers. Care should be taken not to damage his confidence in himself or his self-respect; but to assist him to develop that "esprit de corps" and cheerful co-operation which is so important in the life of any organisation.

Nowadays the facilities offered to the public by a bank are similar to those of its competitors, and a bank's competitive strength lies in the quality of the services it provides and the manner in which they are performed. This, in the final analysis, rests in the hands of each and every member of its staff.

The future strength of a bank will depend on the juniors it recruits today. The young men and women who are now beginning their banking careers must be guided along the right paths. They should be encouraged continually to increase their knowledge of banking, both theoretical and practical, and to realise that they will get out of banking what they put into it.

—By courtesy of "The Bankers Magazine".

Puzzle Answers

1. HAD IT: "John, in an exercise in which William had had 'had', had had 'had had'. 'Had had' had had the teacher's preference."
2. SHORN: 9.
3. HOOKED: Tuesdays, Thursdays and Saturdays.
4. SWITCH: BEET, BENT, WENT, WANT, WANE, WINE.

IS YOUR NAME MELODIOUS?

According to language experts in the U.S., the sweetest sounding women's names start with the low-pitched consonants—Y .. W .. L .. R .. M .. and N.

So go and make music, Yvonne, Wilma, Lorraine, Rosalind, Mary and Nell.

teller
talk
by Sue



- A CUSTOMER commented the other day: "They talk about a paper shortage . . . I've got one in my wallet." I laughed at this, and he came out with another quip: "Misery is a wife that bulges and a wallet that doesn't."

★

- THOUGHT for today, from Bob Bennett, Elizabeth Street Supervisor: "Take time to be friendly—it's the road to happiness."

★

- DON'T shortcut procedures for checking somebody's identity just because they do a bit of name dropping. A person who claims friendship with "the manager" or members of the Executive or the Board should be checked out just as carefully as anyone else.

★

- A MAN jumped the queue at my window the other day. After serving him, I asked the next fellow why he had let the queue-jumper get ahead of him. Came the reply: "Well, he said he was running late for an appointment . . . his Karate lesson."

★

- FIVE ways to thank a depositor: (1) "Thanks for calling, Mrs. Jones." (2) "Goodbye Mr. Collins, and thanks." (3) "Bye . . . and thanks." (4) "See you next time . . . thank you." (5) "Thanks . . . have a nice day."

★

- IF people admitted what they really worship, banks would have stained glass windows.

★

- THEY say "Money talks". Lately it goes without saying.



- SMILER OF THE MONTH: Mervyn Ritter of the Elizabeth Street Annexe wins this month's \$2 for his consistently pleasant smile and personal approach to customers.

NEW BRANCH AT KEYSBOROUGH



Deep crimson and blue wallpaper decorates the "surround" as you enter our new Keysborough shopping complex office near Noble Park, which opened in November. Inside you find a brilliantly lit banking chamber . . . panelled counter booths . . . deep green carpet . . . and lots of Mums with poppets in pushers.

NEW LOOK AT KNOXFIELD



Like a ship's deck rail is the sloping superstructure above the long counter in our new premises at Knoxfield, which opened in December. Color scheme is black, yellow and white. Floors and counter fronts are covered with a vinyl material with a realistic corkboard design. Exterior is cool, white brick.

GIRL OF THE MONTH



Private life is pretty much of a ball for Sharyn Quanchi, 18-year-old clerical assistant at Hampton East. Sharyn plays netball, men's basketball and softball. She enjoys BALL-room dancing, goes to the footBALL in winter, and plays with a beach ball by the sea in summer.

Sharyn plays netball for Mentone, and has twice won the best and fairest award in a section of the Victorian Catholic Girls' Netball Association.

Her "non-ball" interests include listening to records, and just being out in the sunshine.

Pet hates are "impatience and sarcasm". Her ambition: to travel and meet people . . . work my way up through the Bank."

Sharyn has "no one special" in the boy friend department. She thinks a husband should be "understanding and generous, with a healthy appearance, a good personality and an interest in sport".

As a Libra-born girl, Sharyn is "always attractive and neat, with good facial bone structure . . . has an air of elegance . . . slight self-consciousness . . . a tendency to plumpness in later life". Her most likely match-mates are Aquarius and Gemini men.

MAN OF THE MONTH

TONY CULPH recently realised a long-held ambition when he became a District cricketer. His break came when he was selected for Footscray firsts a couple of weeks before his 19th birthday.

Tony joined our Mortgage Loans Department as a clerk early last year. He had been a very successful player in junior cricket, where he developed his abilities as an opening bowler and an all-rounder.

He is an A Grade baseballer (a catcher) for Footscray, and is training with the Victorian team, with his sights set on future selection.

His other spare-time activities include "a friendly game of cards".

Tony, astrologically speaking, is a Sagittarian, which means he is "a lover of outdoor life . . . a true optimist . . . outwardly tough, but concealing a kind heart . . . is naturally equipped for a position of authority". Compatible spirits are likely to be born under the signs of Leo or Aries.



STATE SECRETS by the teller

LADY requesting early Christmas Club payout gave these reasons: (1) An unexpected pregnancy has left us short of money. (2) My husband has been unable to work for some weeks due to a back injury.

★

SELF-MADE man, who never learned to write, arranged with his bank manager to sign cheques with two crosses. All went well for many years until the man one day presented a cheque signed with three crosses. His explanation to the manager: "Well, I've built up into a pretty big business now, so I reckon I should start signing my middle name as well."

★

TATTS winner told branch manager he planned to buy a Rolls-Royce, but did not want people to know he was suddenly rich. Manager advised him to buy and wear a chauffeur's cap.

★

BRANCH clerk bought a new motor scooter which had the following instruction card attached: "If engine will not start, engage the second gear and push scooter until it starts, or until you reach your destination."

★

THE lion sprang upon the bull and devoured him. After feasting, he felt so good that he roared and roared. The noise attracted hunters, who killed the lion. Moral: When you are full of bull, keep your mouth shut.

★

DEPOSITOR with unfortunate name of Ottiwell Wood had trouble spelling it out over phone. It sounded like this: O double T, I double U, E double L, double U, double O, D.

★

TOPLESS suits and peek-a-boo clothes . . . Mini skirts and see-through hose . . . If Godiva made her ride today, would anyone even glance her way? Yes, a whole lot would, of course . . . 'Cause people seldom see a horse.

MILK, MUMS AND MIRTH



The following extracts are from letters sent to British social welfare agencies dealing with free milk for infants, and social welfare pensions:

Please send me a form of cheap milk as I am expecting mother.

★

I posted the form by mistake before my baby was filled in properly.

★

I have a baby 18 months old. Thank you for the same.

★

Will you please send a form for milk? I have a baby two months old and did not know anything about it until a friend told me.

★

I had intended coming to the milk office today, but had 15 children this morning.

★

Please find out for certain if my husband is now dead, as the man I am living with won't eat or do anything until he knows for certain.

★

I have a child nearly two years old and looking forward to an increase in November. Hoping this will suit with your kind approval.

★

Will I be able to have milk for baby, as my husband finishes his job as night watchman on Thursday?

★

I had an argument with the milkman and he has threatened to cut out my milk supply. Can you do anything about it?

★

I am writing these few lines for Mrs. Jones, who cannot write herself. She expects to be confined next week and can do with it.

You have changed my little boy into a girl, will it make any difference?

★

I am annoyed to find that you have branded my son illiterate. Oh, it's a dirty lie, because I married his father a week before he was born.

★

I have no children yet. My husband is a bus driver and works day and night.

★

I cannot get sick pay. I have children. Can you tell me why?

~~~~~



Sorry I have been so long in filling in my form, but I have been in bed for two weeks with baby and did not know it was running out till the milkman told me.

~~~~~

This is my eighth child. What are you going to do about it?

★

I have been co-habiting with several officers at Headquarters, but so far without result.

★

Sir, I am forwarding you my marriage certificate and two children, one of which you will see is a mistake.

★

I am glad to say that my husband who was missing is now dead.

I have a baby two years old fed entirely on cows and another four months old.

★

I am writing to tell you that my baby was born two years old. When do I get my money?

★

Unless I get my husband's money I will be forced to lead an immortal life.

THIS FELLER BAD SPELLER GOOD SELLER!

A Queensland Sales Manager was shocked when he received his first memo from the new salesman in the field.

It said:

"Dear Boss, I seen them mob wot you sed never got a deeners worth from us and sole him fifty thousand nickers worth. Now I'm going to Rocky."

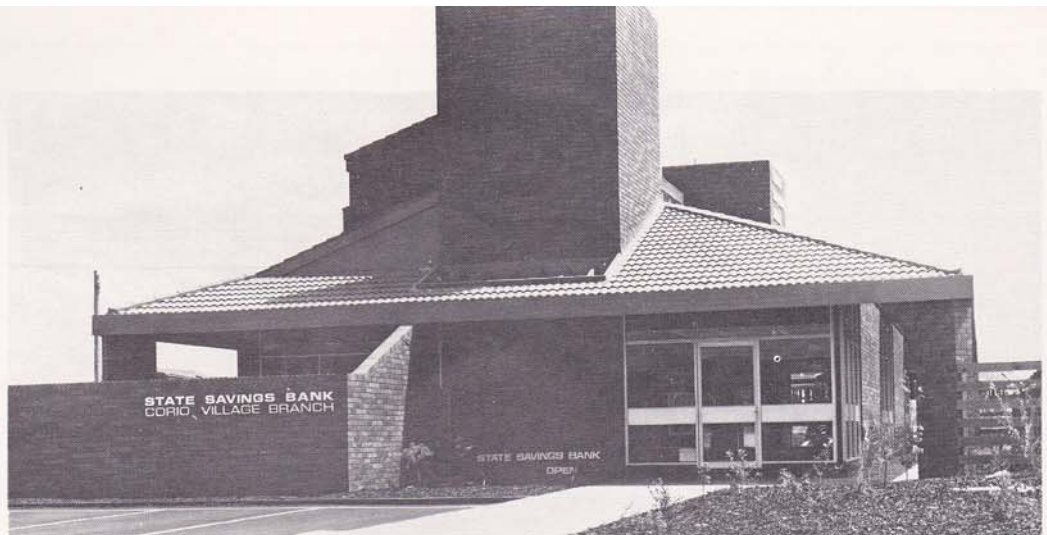
The Sales Manager was all set to give this fellow the axe when another memo arrived post-marked Rockhampton. It said:

"Dear Boss, I cum here Thursday and sole this mob harf a million knickers worth. Now I'm going to Cairns."

The Sales Manager sent the correspondence to the Manager. Next day the following direction appeared on the Notice Board signed by the Manager:

"We bin spendin two much time ere trying to spel and not enuf trying to sel. Let's woch them sails. Read the wonderful letters from our new sailman on the rode. He's doin a grate job. Go out and do like wot he dun!"

PRIDE OF THE VILLAGE



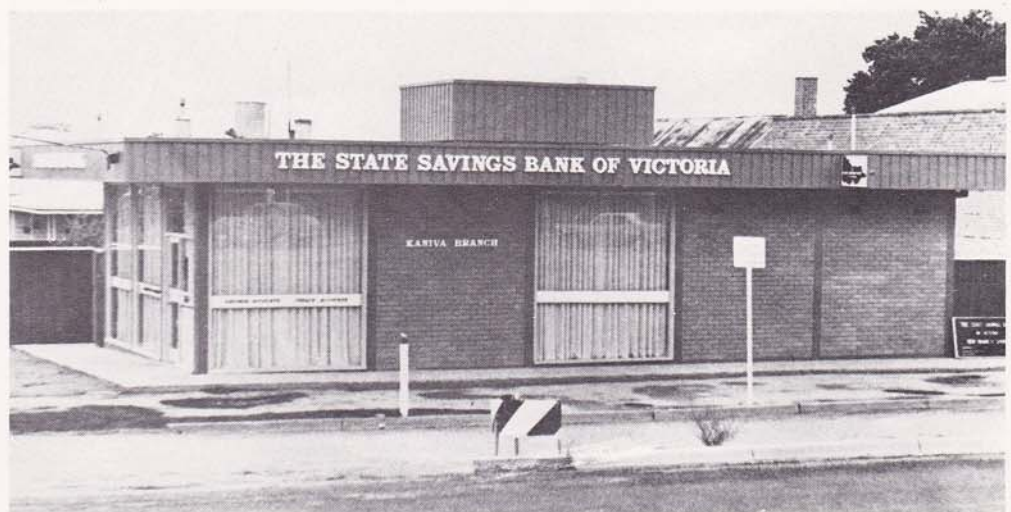
Our new branch at Geelong opened in Corio Village shopping centre early in October. It cost \$129,000. The branch was built in the style of the main centre, but with its own separate identity. Like most shopping centre branches Corio Village attracts large numbers of young families.

AIR-CONDITIONED OASIS OUT WEST

At Kaniva, up toward Victoria's north-west frontier, summers are especially hot and dusty.

So our new \$38,000 air-conditioned premises which opened in December are especially appreciated by the locals.

The gold-tan bricks used in the building were made in Stawell.



S.S.B. Sports Directory

<u>SPORT</u>	<u>GRADE OF COMPETITION</u>	<u>SEASON DATES</u>	<u>CLUB CONTACT</u>
CRICKET	Mercantile-Caulfield Cricket Association -Turf Competition	From early October to late March	John Knight, Mortgage Loans Department, Head Office Ext. 121
FOOTBALL	Victorian Amateur Football Association	April to early September	Alan Guy, Relieving Staff, Phone: 67 3458
LAWN BOWLS	Inter-Bank Competitions	December to March. Every fourth Wed. afternoon	Bill Ponsford, Camberwell South Bch., Phone: 29 5086
	Inter-Club Competitions	December to March - evenings once a fortnight	
GIRLS' NET BALL	Victorian Women's Net Ball Association	February to July.. and August to late November	Lyn Hulett, E.D.P. Operations Department, Head Office Ext. 39
GIRLS' INTERNATIONAL RULES BASKET BALL	Victorian Amateur Basket Ball Association (night competition between business firms).	All year	Anne Pybus, New A/c's., Elizabeth Street, Ext. 157
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
GOLF	Victorian Inter-Bank Golf Association - also internal competitions	April and October pennant matches	Bruce White, Treasury Place Bch. Phone: 63 8057
		Late Summer Annual S.S.B. Tournament	
		October: S.S.B. Social Golf Day	
		Cup Day: Contest for bank staff	
SWIMMING	Victorian Combined Banks Swimming Association	March: Annual V.C.B.S.A. Swimming Carnival	Sue Cox, 45 Swanston Street, Phone: 63 8849