

# Statesman

October, 1972

No. 53

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

THE  
STATE SAVINGS BANK  
OF VICTORIA





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#### FRONT COVER:

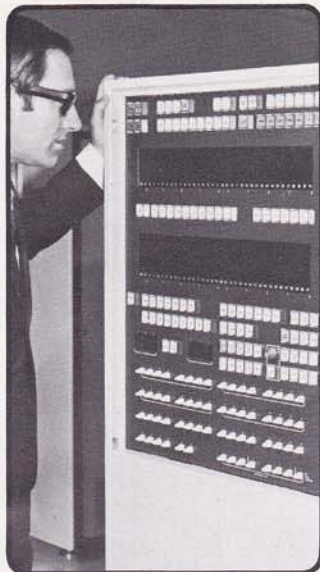
Our first "on line" transaction was handled at St. James branch, City, on September 4, by teller Pam Marks. The depositor was Mrs. Gaye Sparkes, a secretary from the AMP building. See story on this page.

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.)



**LODGED:** Our first on-line customer handed in her book at St. James branch, City. The teller "keyed" her Olivetti terminal.



**PROCESSED:** At head office EDP Operations Dept. the computer processed the transaction and flashed a "reply". Pictured: Max Carr.



**RECORDED:** All St. James on-line transactions for the day were recorded in this disc bank and "replayed" at night. Pictured: John Leishman.

## WHEN 'SPARKES' MET 'MARKS'

# First On-Line Branch teller and depositor

At 9.33 am on Monday, September 4, Mrs. Gaye Sparkes went into our St. James (City) branch to make a small withdrawal from her savings account. She filled in a voucher, headed for the counter, then noticed something different. The pass book slot had been replaced by a notice saying: "New System . . . Please hand your book and withdrawal form direct to a teller." So Mrs. Sparkes went across to teller Pam Marks, who was getting set to operate a new and unusual-looking machine.

Thus began our first "ON-LINE" transaction — a milestone in the program that began when, in 1962, we were the first Australian bank to install a computer.

After making her "black light" signature check, Pam operated the Olivetti terminal machine. She "keyed in" the withdrawal code, amount, account number, pick-up balance and her own identification code.

Less than a second after Pam's fingers left the keys the machine started printing the transaction and new balance in Mrs. Sparkes' book.

What happened in the fraction of a second between the end of Pam's "keying" and the machine's commencement of the passbook entry? Here's a brief rundown in layman's language:

1. The transaction details were flashed electronically along a PMG line to the third floor computer complex at head office, several city blocks distant.
2. The data passed through three preliminary "sorting" units.
3. A "communications processor" unit checked the transaction to verify that it was basically valid, then passed it on to the **CENTRAL PROCESSING UNIT** — the computer "master mind".
4. The CPU "digested" the transaction, and sent the necessary passbook entry information back to the "communications processor" and thence via PMG line to the Olivetti terminal at St. James branch.
5. Simultaneously the data was recorded in a "disc bank" in the computer room.

On that night the disc bank (capable of storing basic data on about 250,000 accounts) was operated to produce print-out sheets of a daily ledger and an inquiry list for St. James branch — including the result of Mrs. Sparkes' transaction. The print-outs were delivered to the branch the next morning.

On-Line operation, including direct-file access, is planned to extend to several other city branches in the next few months—and then into suburban branches.



## Secret safeguards for all 300 metropolitan branches

# MASSIVE NEW SECURITY EXTENSIONS

The S.S.B. will greatly expand its branch security protection against armed hold-ups.

More than \$66,000 will be spent to extend security devices to all 300 metropolitan branches — and to install 50 additional automatic cameras.

ALL METROPOLITAN BRANCHES WILL DISPLAY BOLD WINDOW SIGNS TO WARN WOULD-BE BANDITS THAT THE PREMISES ARE PROTECTED.

The computer alarm system is being progressively hooked up, and Bank architects are experimenting in branches with special glass and metal partitions to prevent bandits from vaulting tellers' and inquiry counters.

The S.S.B. has authorised the new measures because of a recent upsurge in armed robberies. To the end of September there had been 25 bank hold-ups in Victoria, compared with 23 for the whole of 1971.

TOP PRIORITY IS BEING GIVEN TO THE SECURITY PROGRAM. EXTRA STAFF WILL BE ASSIGNED TO HELP INSTALL THE SECRET DEVICES. HERE ARE DETAILS OF THE OTHER SAFEGUARDS PLANNED:

**50 ADDITIONAL AUTOMATIC CAMERAS:** To be installed in metropolitan branches as soon as possible. (Most of the original 50 ordered early this year are now operating.)

**SECRET COMPUTER ALARMS:** Seventy branches will soon have automatic bandit alarms linked with head office computers. The necessary PMG lines have already been installed, and teller terminal machines are being connected up at a rapid rate. (The bank last year ordered 400 computer alarm attachments at a cost of \$80,000.) The bandit alarms are being established in advance of the "on line" accounting system. Our head office computer control centre has two "exclusive" phone numbers on which to contact D24 when an alarm signal is received.

**SPECIAL COUNTER GUARDS:** To prevent bandits vaulting branch counters, special partitions are being tested. For existing branches, a unit has been designed by S.S.B. architects to reach an overall height of 6ft. 8in. above floor level. (See photo of prototype on this page.) For new branches the "bandit barriers" could take the form of glass or metal screens surmounted by overhead lighting canopies. In both cases there would be gaps at counter and head level — and it would be impossible for a bandit to climb through or over the screens.

The Bank's "Operation Lockup" program was recently completed at a cost of more than \$20,000. Extra window bars and door locks were fitted at more than 250 metropolitan branches.

Recent and newly proposed measures to improve the Bank's security against armed robbery represent a total outlay of more than \$200,000.

29th September 1972.

MEMO. For THE ASSISTANT GENERAL MANAGER.

### Branch Security

Further to our recent discussion concerning the above I report that I have discussed the matter with Mr. Bunning, Security Officer, and have also investigated the installation of extra cameras. It is recommended that:

- (a) Additional secret security devices be purchased at a cost of \$16,725 to enable every metropolitan branch to be equipped.
- (b) The present program of security camera installations be doubled by the purchase of an additional 50 cameras at an estimated cost of \$50,000.
- (c) Additional staff be allotted to security work to expedite the installation of above apparatus.
- (d) Transfer signs be displayed in all metropolitan branch windows, indicating that security safeguards are installed.

*Approved*  
*DR*

*W. Jones*  
PROPERTY OFFICER.

**THE GREEN LIGHT:** Here is the memo from Mr. W. Jones (Property Officer) — approved by Mr. Don Ross (Assistant General Manager) — putting into motion additional security safeguards to cost more than \$66,000.



**BANDIT BARRIER:** This is one of two installations being tested — with the object of preventing bandits from vaulting tellers' and inquiry counters.



# The Governor Calls . . .

The Governor of Victoria, His Excellency Sir Rohan Delacombe, honored the Bank with a three-hour visit to head office on August 17. The Governor (who had previously visited us in 1965 and 1969) inspected selected features of the Bank's current activities — including the

Elizabeth Street display, the planning procedures for State Bank Centre, and the testing of "on line" teller terminals. The visit ended with a special luncheon in the Commissioners' dining-room.



Above: A banking chamber display of Melbourne's theatrical history was inspected by His Excellency, accompanied by (from left) Mr. F. R. Veitch, Manager, Elizabeth Street branch; Mr. T. E. Hall, General Manager, and Mr. W. Kirkhope, Chairman of Commissioners.

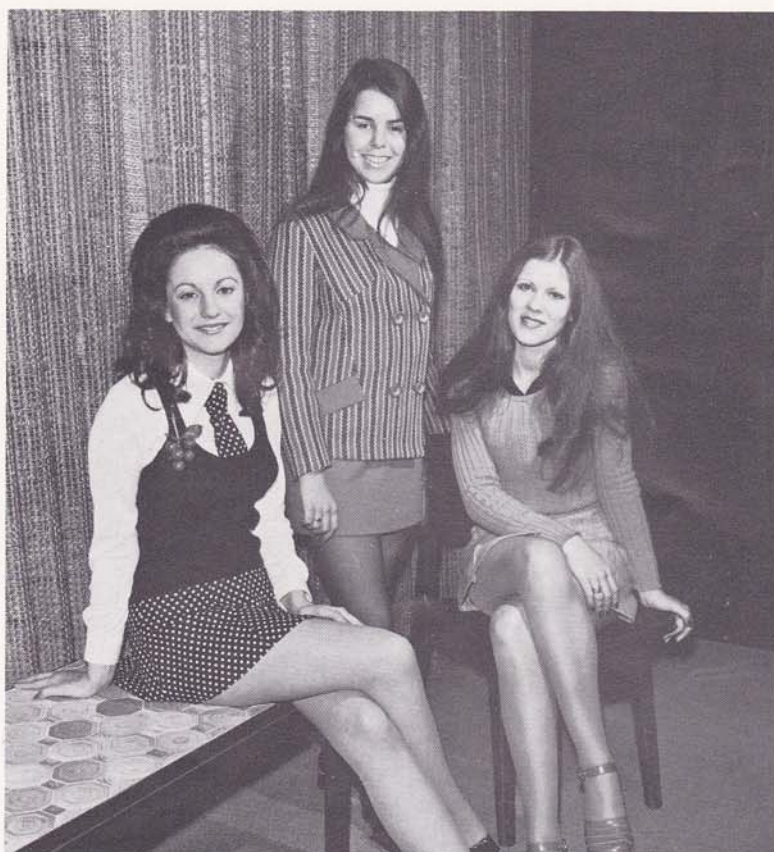


Left: One of our new "on-line" teller terminal machines was demonstrated to the Governor by John Ives (left) and Mr. M. Bolton, manager of Branch Mechanisation Department. In the background the Governor's Aide, Captain Williams, is seen with Mr. Kirkhope, Chairman of Commissioners.

Below: Plans for State Bank Centre were discussed in the General Manager's office. At left are Mr. Kirkhope, Chairman; Mr. R. Cousland, Chief Architect. At right are Mr. T. E. Hall, General Manager, and Mr. J. Horsley, Project Manager.







## BEVY OF BEAUTEOUS BANK BIRDS

These girls were nominated for selection as our candidate for the "Miss Combined Banks" contest conducted at the 1972 Combined Banks Ball at the Royale Ballroom. Left to right: Lorraine Green, 18, of Current Loans Department; Amanda Docket, 18, of Legal Department, and Jenny Williamson, 17, of Overseas Section. The judges chose Lorraine and sent her off to the Ball with free tickets, a hair set, a bottle of champagne, and the staff's best wishes. The contest was won by the Bank of N.S.W. candidate.

## PUZZLES

- COUNTDOWN:** Count aloud the Fs in the following sentence. Count them only once. Don't go back and count them again.  
FINISHED FILES ARE THE RESULT OF YEARS OF SCIENTIFIC STUDY COMBINED WITH THE EXPERIENCE OF YEARS.
- WHO'S WHERE?:** Fred, Herb and Alf are seated around a card table. Fred is not sitting opposite to Joe. Alf is not on Herb's right. Herb is not on Joe's left. Who is on Fred's left?
- CONUNDRUM:** Two Ns, three As, an S and a B. What do you think that this can be?
- LADDERGRAPH:** Change CAME to WENT in four moves, changing one letter and making a new word each time — but not changing the order of the letters.

ANSWERS ON PAGE 14.

**NOTE:** To all those readers who sent in examples of changing WORK to LAZE in five moves: Thank you. But your answers were WRONG. The problem was to "change WORK to LAZE in SEVEN moves" — and the answer as given was correct.

## It wasn't MY fault

The following explanations of road accidents were collected from the files of a car insurance company:

**I consider** that neither was to blame, but if anyone it was the other one.

**I knocked over** a man. He admitted it was his fault as he had been run over before.

**The accident was due to** the other fellow narrowly missing me.

**To avoid** a collision I ran into the other car.

**The car had to turn sharper** than necessary owing to an invisible lorry.

**I collided with** a stationary tree.

**Dog on the road**, applied brakes, causing a skid.

**I told** the other idiot what he was and drove on.

**Wilful damage** was done to the upholstery by rats.

**A pedestrian** hit me and went under my car.

**I blew my horn**, but it would not work, as it was stolen.

**I thought** my side window was open, but it was up, as I found out when I put my head through it.

**A cow** wandered into my car. I was afterwards informed that the cow was half witted.

**If the other had stopped** a few yards behind himself the accident would not have happened.

**She suddenly saw me**, lost her head, we met.

**A lorry** backed through my windscreen into my wife's face.

**I misjudged** a lady crossing the street.

**Coming home**, I drove into the wrong house and collided with a tree I haven't got.

**I heard** a horn blowing and was struck in the back. A lady was evidently trying to pass me.

**Three women** were talking to each other and when two stepped back and one stepped forward I just had to have an accident.

**Travelling east** along the road I was startled by a screech at my rear.

**Car passing stone** went through wind-screen.

**I saw** the happenings and radically braked, but was useless as my foot slipped.

**The other driver** reversed the car without due care and negligence.

**I released** brakes and tried to miss the tank stand, but was only partially successful.

**A student** leaned his rear portion against this window and it fell out.



# NEW SICK LEAVE POLICY

Frequent absenteeism has forced introduction of the following changes, effective immediately:

**SICKNESS:** No excuse for absence. We will not accept your doctor's certificate as proof. If you are able to go to the doctor you are able to come to work. If you are unable to visit your doctor you will have to be prepared to submit to thorough examination by your departmental or branch manager at your home on the day you report sick.

**DEATH (other than your own):** This is no excuse. There is nothing you can do for the deceased, and we are sure that someone else in a lesser position can attend to the arrangements. However, if the funeral can be held late in the afternoon we will be glad to let you off 10 minutes early—provided your work is sufficiently advanced to keep the job going in your absence.

**LEAVE FOR AN OPERATION:** This is no excuse. We will no longer allow this practice. We wish to discourage any thoughts you may have about needing an operation. We believe that as long as you are employed here you will need all of whatever organs you have, and you should not consider having anything removed. We employed you for what you were, and to have anything removed would certainly be less than we bargained for. (Note: an exception will be made for warts.)

**DEATH (your own):** This will be accepted as an excuse, BUT we would like two weeks' notice, as we feel it is your duty to teach someone your job.

**TOILET VISITS:** Entirely too much time is being spent in toilets. In future we will follow alphabetical order. For example, those whose surnames begin with "A" will go from 9 am to 9.05 am. B's will go from 9.05 to 9.10 am, and so on. **IF YOU ARE UNABLE TO GO AT THE ALLOTTED TIME IT WILL BE NECESSARY TO WAIT UNTIL THE NEXT DAY WHEN YOUR TURN COMES AGAIN.**

## TO ALL EMPLOYEES

Due to increased competition and a keen desire to remain in business, we find it necessary to institute a new policy.

### EFFECTIVE IMMEDIATELY

We are asking that somewhere between starting and quitting time and without infringing too much on the time usually devoted to lunch period, coffee breaks, rest period, story telling, ticket selling, vacation planning and the rehashing of yesterday's T.V. programs, that each employee endeavor to find some time that can be set aside and known as "THE WORK BREAK". To some this may seem a radical innovation, but we honestly believe the idea has great possibilities. It can conceivably be an aid to steady employment, and it might also be a means of assuring regular pay checks.

While the adoption of the Work Break Plan is not compulsory, it is hoped that each employee will find time to give the plan a fair trial.

*The Management*

## ON THE WAY UP

The S.S.B. staff salaries bill last financial year came to almost \$20 million. Promotions totalled 477 — an average of nine a week. These included 219 managerial appointments, of which 54 were for first-time managers.

Salary increases for the year numbered 16,700. Approximately one quarter of these increments represented the national wage increase.

Total amount of salary increases received by staff during the year was \$1.4 million.



## Our young officer officer

Des. Forrester, 19, is an S.S.B. officer and an Australian Army officer. He worked in H.O. Chief Inspector's Department for 10 months until last January, when he volunteered for National Service training. Six months later he graduated from the officer training unit at Scheyville, N.S.W., and won two special prizes. Now, as 2nd Lieut. Forrester, Des. is serving in the Royal Australian Regiment at Townsville.



# OUR NEW TELLY COMMERCIALS FEATURE STAFF PERSONALITIES



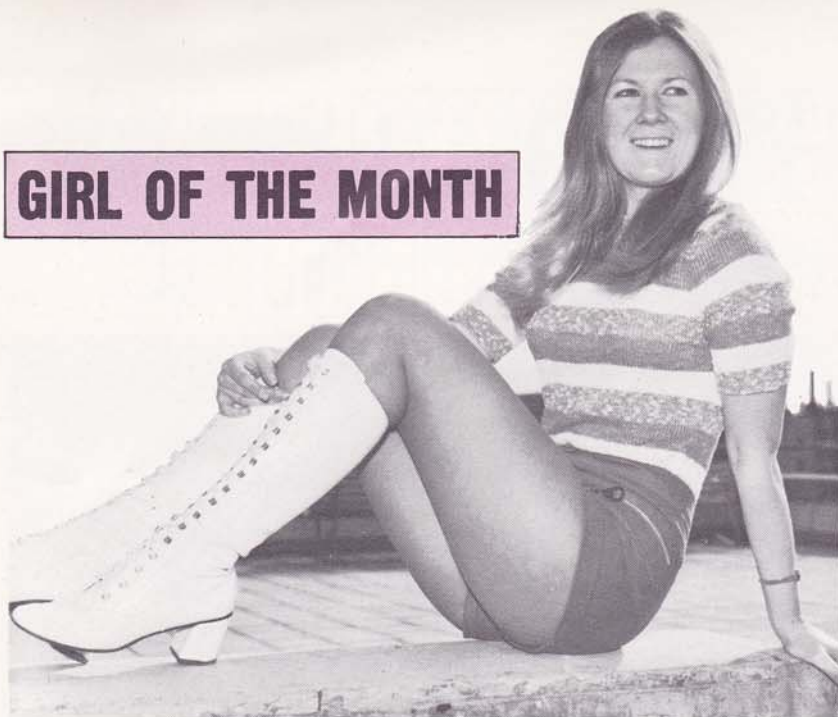
THESE "stills" were printed directly from the film frames of our newest television commercials, some of which are already on air. All the commercials are based on the "interview" format which recently proved successful in promoting our services. Mrs. Faye Dunn, above, a supervisor in H.O. Correspondence Department, will appear on your screens to talk about the Calendar Club as a means to

"lock up savings". Max Hillier, below left, Heidelberg West branch manager, tells the interviewer about our Personal Loans — their availability for almost every purpose and their low interest rate. Alf Titterton, manager of Oakleigh South branch, who was in our last series of commercials, this time promotes both Personal Loans and Cheque Accounts.





## GIRL OF THE MONTH



Christine Collins, 20-year-old senior girl at Titles Office branch, keeps her figure trim, taut and terrific by gymnasium workouts. She teaches callisthenics ("light gymnastic exercises to promote beauty and grace of movement") to a group in Malvern. Christine's other recreation is very different — she goes looking for antiques.

Among the things in life she could do without are "going to work on crowded trains . . . pipe tobacco and cigars". Her pleasures include "parties, cooking and surfing".

Christine has a boy friend on National Service. She believes a husband should be, ideally, "a sincere and understanding person".

Astrologically, Christine is a cusp — midway between two star signs. As a Capricorn - Aquarius cusp she is described as "independent and self-sufficient . . . an ambitious woman, not content to confine her talents to the home, but wants personal recognition from the outside world. She needs to marry carefully, as the wrong partner could release 'explosive qualities' in her. Most likely compatible partners are those born under Taurus, Virgo, Libra and Gemini."

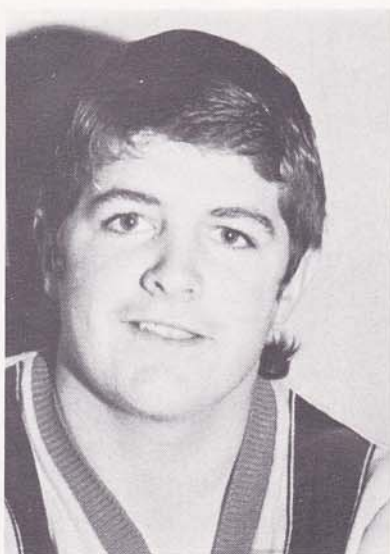
## MAN OF THE MONTH

Peter Neville, 17, junior teller at Prahran East branch, was born under the sign of Taurus, and his horoscope says "he is practical and has worldly goals". How true! This year Peter kicked 180 goals as full-forward for East Sandringham in the South-East Suburban League. On June 23 he scored 23 goals in one match!

Peter plays cricket and swims in summer. He also likes basketball, billiards, pop music and "talking to people".

His ambition is to go overseas, and marry on his return to Australia. But at present he has no regular girl friend.

Peter's horoscope describes him as "romantic and passionate when young . . . has a certain glow that attracts the opposite sex easily . . . extremely lovable from a woman's point of view."



## STATE SECRETS by the teller

HEAR about the wild party in EDP Operations Department? The new computer got drunk and tried to untie the ribbon on the electric typewriter.

★

WHEN the Governor visited head office and was inspecting our theatrical display on the ground floor, his Aide, wearing the uniform of a British regiment, was standing in the background. One dear old lady who had wandered in to see the display started fingering the Aide's jacket — and was startled to find he was not one of the dummy figures.

★

WHO was the girl who had her hair in a roller while on duty? We mean the unfortunate lass in H.O. Correspondence Department whose hair was caught in the automatic typewriter for 10 minutes.

★

COW cocky went into country bank branch (not one of ours) to cash a cheque. The teller quickly counted out the money and handed it over. Slowly the farmer counted the notes, causing the teller to remark: "YOU'RE not used to counting money, are you?" "Naw," said the farmer. "But what I count is all MINE."

★

OVERHEARD wife and husband arguing over their joint account. She was saying: "Don't keep telling me I'm overdrawn. YOU are UNDER-DEPOSITED."

★

WHO was the anxious lass in a Dandenong Ranges branch who locked the street door at 4 pm on a Friday?

★

OVERHEARD in H.O. lift: A cough is often the sign of TB — tobacco and beer.

★

SMALL boy in crowded branch became separated from his mother and started yelling, "Sarah, Sarah." The distraught woman ran to him and said: "You know it's not polite to call me Sarah . . . you should call me Mummy." "I know," wailed the lad, "but this place is full of mothers and I wanted to make sure I got you."

★

LAST issue of STATESMAN carried a joke letter about starting a cat skin farm. It was signed "A. Skinner". How were WE to know there was an Alan Skinner in the Chief Accountant's Department, and that he hails from Geelong — "Cat" country? Sorry, Alan!



## PROGRESS IN PREMISES

**SPACIOUS**, bright and colorful are the new air-conditioned premises at Latrobe University, Bundoora, into which our branch moved two months ago. The thick carpet is plain tan. Counters are finished in smart black vinyl. The public desks are red and black, with green upholstered chairs. Staff desks have black tops and red surrounds. The white slatted ceiling — and glass along two sides of the office — contribute to the general brightness.



**ATTRACTIVE** exterior of Oak Park premises. Our branch moved in from a nearby shop site two months ago. The decorative column at left has red bricks on the sides and blue-tile-faced bricks in the centre section.



**INSIDE** Oak Park branch an eye-catching feature is the counter front. It has grey ceramic tiles with a striking dark blue S pattern. (Many customers see it as SSB.) The entire back wall of the office is in rough-finished clinker brick. The white ceiling has large square lights. Front and side walls are mainly glass.



## MEET OUR NEW MANAGERS

J. J. YATES,  
Relieving Manager

Bowls occupy most of Jim's spare time. He plays "A" pennant with Moreland — where he's been club champion three times — and during the winter plays in an indoor carpet bowls competition. He is also the vice-president and treasurer of the club. The Yates have two teenage daughters and a small son.



R. G. SKENE,  
Relieving Manager

Having moved into a new house at Glen Waverley recently, Dick has found that establishing a garden hasn't left him much time for golf. He's a member at Waverley. The Skene's have four children, who are all interested in swimming and belong to Syndal Swimming Club. His eldest daughter is particularly keen and trains about four days a week.



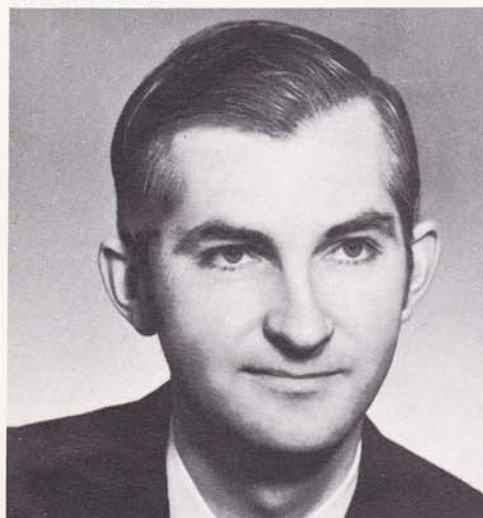
R. R. GLEDHILL,  
Officer in Charge, Branch Returns

Richard is in his seventh year as treasurer of the O.W.D.S. Combined with his studies for the A.B.I.A. course, he finds it leaves him with little spare time. He and Marie (formerly Marie Girvan of H.O.C.S.) have seven-year-old twins and a younger daughter, aged four. They're in the throes of building a new home at Moorabbin.



G. C. STURZAKER,  
Agency Examiner

George hails originally from that tourist capital of the north-east, Bright, so it's not surprising that river fishing is one of his favorite recreations. On the more active side he has played football, cricket and table tennis for bank teams. The Sturzakers have two daughters, aged 13 and 10, and a three-year-old son.



B. M. WILLIAMS,  
Heathcote

Brian is a keen fisherman, and has many friends similarly affected, so he's expecting many weekend visitors, while at Heathcote, for fishing at nearby Eppalock. He and Shirley both come from Yea, where their families still live, so they and their two small daughters will probably be making the 50-mile journey quite often.





## SURESHOT GERRY AIMS FOR GAMES

Gerry Smith, branch maintenance officer in H.O. Building Department, is a skilled and experienced trapshooter. He commenced competitive clay target shooting in 1967 as a member of the Australian Clay Target Association, and in the following year represented Australia against New Zealand.

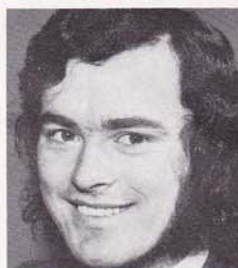
Since then Gerry has won shooting events in most States, New Guinea and New Zealand.

Australian trapshooters will be represented in next year's Commonwealth Games in Christchurch, New Zealand—for the first time in Games history—and Gerry Smith aspires to being a competitor and a title winner.

## Futile facts

- The real name of screen actor Michael Caine is Maurice Micklewhite.
- The radio comedy program "Yes What" was recorded in Adelaide in 1939.
- At the Court School of Dancing at Walthamstow, London, on November 27, 1969, the world record for eating 1 lb. of unpipped grapes (in 126 seconds) was set by a Shayne Gould.

## S.S.B. CRICKET COMEBACK



JOHN KNIGHT



PETER WILLIS

The S.S.B. Cricket Club is back in business after a one-year lapse. Its comeback is largely due to the efforts of John Knight (Mortgage Loans), Peter Willis (Hartwell branch) and Frank Ward (Relieving Staff). These enthusiasts rounded up 35 interested supporters, including 25 potential players. Training began last month for this month's start of matches in the Mercantile-Caulfield Cricket Association competition. All games will be played on turf wickets at either Albert Park, Royal Park, or Fawkner Park (MCG area).



FRANK  
WARD

## S.S.B. 'Brownlows'

Here are the S.S.B. Football Club's two best and fairest players of the 1972 season: Jeff Inglis, 24, of Darling branch (left), received the honor for the Firsts. A half-back flanker, he has played for the Bank for four years. Robert Dumbrell, 22, of Mortgage Loans department, rover for the Reserves, was "best and fairest" for the third successive year.



JEFF INGLIS



ROBERT DUMBRELL



## BOWLS 'BOARD' IN SESSION

Annual meeting of the S.S.B. Bowls Club was held recently at the Amateur Sports Club, City. Enthroned, centre, is the new President for 1972-73, Tom Paige, Assistant Chief Inspector. Also seated are Vice-Presidents Don Robertson (left), manager, Queen Street branch, and Ron Carison, acting manager, Personal Loans department. Standing are (left) the Assistant Secretary of the Club, Ron Barclay, Assistant Staff Superintendent, and Secretary-Treasurer Rick Mollison, manager, Glen Iris branch. Selectors for the season will be Messrs. Robertson, Carison and Barclay.



REPRINTED FROM THE AGE OF 5/8/72.

# If it looks just too good to be true—it probably isn't

By BARRY FLINT

THE recent rash of investment business failures is costing unwary investors dearly.

But the lesson is there, spelt quite clearly: take greater care with investment decisions.

Many people have become less cautious following the continuous plugging of loopholes in the Companies Act.

But no matter how much protective legislation exists, Governments will never be able to protect people from throwing away their money.

Nor can they protect against bad management.

People still too easily part with their money, tempted by inordinately high interest rates.

Organisations which offer these large returns do so for two reasons: to capitalise on people's greed; and because they have to.

They advertise interest

payments substantially above average.

And amazingly, despite their high casualty rate, these borrowers consistently attract millions of dollars for their enterprises.

By lending money to such concerns the investor, wittingly or unwittingly, ignores the basic rule of investment: interest is always related to risk.

Inordinately high returns are a major warning, calling for further investigation.

The merits of this policy are now being proved again by the failure of several big property syndicators.

The companies raised millions from the public on the forecast of exceptionally high annual interest.

After the syndicates collapsed lenders were shocked to discover that on top of

losing their capital and interest they could also be forced to pay the companies' debts.

For the second time in 18 months the danger of investing in companies with unlimited liability was spotlighted.

Last year shareholders in two mutual funds were stunned when told they might have to subscribe an extra 20 cents a share to pay creditors.

Following the collapse of the property syndicators the privately owned building societies now remain one of the largest and most consistent money-raising groups.

These societies are tagged "permanent" but do not have the official government backing of co-operative societies.

The capital of these per-

manent-styled organisations is owned by individuals. Unlike other big borrowers such as finance companies, no fixed ratio between shareholders' funds and total borrowings is required.

In effect, this means a society can raise unlimited funds.

All money deposited with these societies is regarded as unsecured deposits. Therefore it is not transferable and is not secured by any charge or guarantee.

The societies have collective standby facilities just in case depositors make a run on one of them.

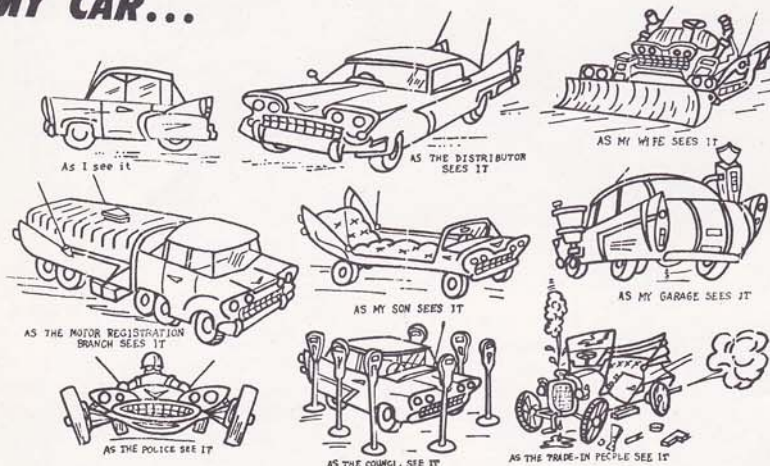
Although there has not been a failure for around 15 years the safety factor is limited, especially if more than one society was to be pressured simultaneously.

Above all, before making an investment in any industry, investors should beware of high interest rates.

Remember that if it looks too good to be true — then it probably isn't.

## FOR THE SAVER

## MY CAR...



## INDISPENSABLE?

Sometime when you're feeling important,  
Sometime when your ego's in bloom,  
Sometime when you take it for granted  
You're the most needed man in the room;  
Sometime when you feel that your going  
would leave an unfillable hole,

Just follow these simple instructions  
and see how they humble your soul:

Take a bucket and fill it with water,  
Put your hands in it up to the wrists,  
Pull them out — and the hole that remains there  
is the measure of how you'll be missed.

You may splash all you please when you enter,  
You may stir up the waters galore,  
But stop, and you'll find in a minute  
That it looks just the same as before.

The moral of this is quite simple:

Do just the best that you can.

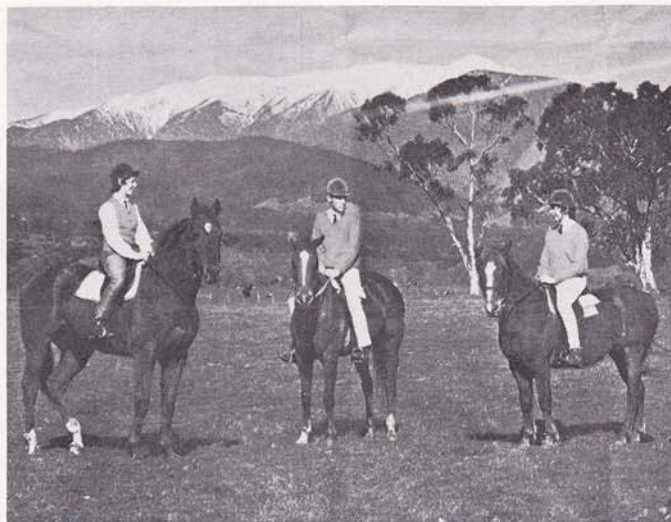
Be proud of yourself, but remember:

There's no indispensable man.



# AROUND THE BRANCHES

— with Joan Freeman



**ABOVE: MOUNT BEAUTY** — This picture, which recently appeared in glorious technicolour in a national weekly, shows Mount Beauty teller Rex Deams and two other members of the Tawonga and District Pony Club with Mount Bogong towering dramatically in the background. Rex is an accomplished rider, who has had a good deal of success in shows and gymkhanas.

**LEFT: CHADSTONE CENTRE**—Teller Robyn Eaton was rewarded for the bright and pleasant manner with which she greets her customers when she won a \$20 award in a competition held recently to find the Centre's "Happy Day" sales person. Robyn, whose wedding photo. appeared in our June issue, has been a teller at Chadstone Centre branch for the past year.

**BELOW: BALLARAT** — District branches were well represented at the Ballarat Combined Banks' Ball. Stepping into the "sunny side of the street" routine were, from left: Brian Wright (Accountant, Wendouree), his wife Mrs. Nornee Wright, Ken Smith (Wendouree), Mrs. Jan Smith, Claire Forbes (Teller, Ballarat), Murray Jenson (Ballarat East), John Cheeseman (Accountant, Ballarat), Mrs. John Cheeseman, Barry Doyle (Accountant, Ballarat), Mrs. Trish Doyle, Greg Nicholls (obscured), Mrs. Robin Nicholls (Ballarat), Mrs. Gail Barnes, Graeme Barnes (Ballarat).



**ABOVE: SHEPPARTON** — Gold medal for Shepparton accountant Ian McKenzie (pictured here with a free ad. per courtesy of the Shepparton News), who recently competed in his first marathon and finished with a gold medal from the Victorian Amateur Athletic Association. Ian won the Victorian country marathon championship over a 26-mile 385-yard course from Euroa to Shepparton. It's his first year of competitive athletics since he took up jogging a few years ago to get fit for cricket. P.S. It helped his cricket, too.





Dear Mister Wilyens, Thank you four  
the pensel and ruler it was very kind  
you ~~thank~~ thank you againe from of them  
from Adrienne Hollands.

big stanly street Black Rock  
from Black Rock primary school

**CONTENTED CUSTOMER:** This note was received by Neil Williams, one of our Business Promotions Officers, after he left a batch of S.S.B. pencils and rulers for distribution to School Bank depositors at Black Rock Primary School.



## ONE IN 74

Graham Watson, 34-year-old Accountant 2, is one man in 74. He was the successful applicant out of the 74 who applied for the newly created position in our London Office. Graham has spent the past 18 months in H.O. Staff Department and previously served on the relieving staff and the Chief Inspector's staff. Recently married (April), he reports that his wife is "ecstatic" about going to London. "We hope," he said before leaving Australia on September 24, "to go as two and return as more."

## FOR THOSE WHO TRUST THE STARS

A special reading for all born under the sign of AQUARIUS:

Do not prod an enraged Bengal tiger between the eyes with a billiards cue between the hours of 8 am and 4 pm on October 20.

## PUZZLE ANSWERS

- COUNTDOWN:** There are six Fs in the sentence. A person of average intelligence finds three of them. If you spotted four you're above average. If you got five you can turn up your nose at almost anybody. If you saw all six you're a genius, and a lot too clever to be wasting your time on foolishness like this.
- WHO'S WHERE?:** Herb.
- CONUNDRUM:** Bananas.
- LADDERGRAPH:** CANE, WANE, WANT, WENT.



**LITTLE LEAGUE "LIONS" PREMIERS:** The Lions won the Grand Final of the Little League last month, and special presentations were made on HSV7's World of Sport show. Pictured here in the television studio is the captain of the Young Lions — 10-year-old Phillip Campbell — receiving his medallion trophy from Graham Donaldson (H.O. Marketing Department), the Little League organiser. At left with the ball is team manager Vin Dann. At right is Lions Coach Lou Storch.



## NEWLYWEDS

Mr. and Mrs. Vernon Zan sign the register at St. Andrew's Presbyterian Church, Footscray. Mrs. Zan works in Insurance Department and was formerly Janet Moore.



Nicholas Gekas, Burnley staff member, and his bride, the former Miss Freda Kitsaki, leave "Evangelismos" Greek Orthodox Church in Victoria Parade, East Melbourne.



Mr. and Mrs. Paul Travis after their wedding at the Sunshine Methodist Church. Mrs. Travis, nee Elaine Daley, is a comptometrist on the Chief Inspector's staff. The couple honeymooned at Fiji.



## S.S.B. FOOTBALL TEAM Premiers 'E' Section Amateurs



HERE'S THE TEAM which won the Grand Final — the first bank side to win a premiership in 11 years. Ken Castanelli (right end back row) is the only member of the team to have played in the two premierships. Secretary, Alan Guy, directly in front of him, was another member of the 1961 premiership team. The young, blond hope of the future in the middle of the front row is Darren Guy — Alan's son.

BACK ROW (L. to R.): John Jeffrey, Greg Spithill (Vice-Captain), Neville Evans, Alan Webster, Fred Wright, Viv Francis, Warren Fraser, Ken Castanelli.  
CENTRE ROW: Peter Wynd (Captain), Alan Pitts, Ken James, Ken Morrison, Daryl Hodgkin, Alan Price, Alan Guy (Secretary).  
FRONT ROW: Jeff Inglis, Geoff Cameron (Coach), Len McGill, Peter Julier, Jeff Dawson, Stewart Allen.