

# Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

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No. 59





# Statesman

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## FRONT COVER

New uniforms to be introduced next year were modelled at head office last month by (from left): Sue Canterford (Staff Recruiting), Evelyn Formica (Business Promotions) and Margaret Martyr (Staff Department). Helping with the fitting (and wearing the "old" uniform) was Ruth Thom (Elizabeth Street branch), who was a member of the girls' committee which planned the new garments. For more details about the 1974 styles, see the item 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.)

## CAUGHT IN THE CAMERA!



Unknown to the bandit who held up our Darling branch on August 22, he was "on camera" and a secret alarm was alerting staff at another branch to phone D24.

The bandit escaped with \$1034, but soon afterward the exposed film from our Darling security camera was rushed by police to a processing laboratory. Prints (like the one shown on this page) were quickly circulated to detective squads.

On the following day the photo was published in all editions of the Melbourne HERALD. Within hours, police had arrested and charged a 25-year-old painter on four counts.

## Our Metropolitan Security Almost 100 p.c.

More than 90% of our metropolitan branches now have some form of security device—either a camera, a secret inter-bank alarm, an on-line computerised alarm or a dye bomb. More than 100 cameras are operating and nearly 50 more are on order. More than 180 dye bombs are installed, and we have almost 100 alarms. Additionally, more than 100 branches are fitted with security bars above the counters to prevent bandits from vaulting across.

## \$8250 In Rewards

Rewards totalling \$8250 have been paid out during the past 3½ years to members of the public who supplied information leading to the conviction of armed offenders at S.S.B. branches.

The convictions were for bandit raids on the following 10 branches: Spotswood, St. Kilda West, Surrey Hills, Thornbury, Kilsyth, Caulfield North, McKinnon, Darling, Jolimont, and Hawthorn Station. Proceeds of these robberies totalled almost \$29,000.

## NEW UNIFORMS FOR S.S.B. GIRLS

Our front cover is in full color this month to show how S.S.B. girls will look in their new uniforms—to be introduced next year.

The basic design, featuring the "Princess" line, is almost identical with one of the suggestions submitted by the girls at Mildura branch. (It was illustrated in June STATESMAN.)

Two variations are proposed—one, with short sleeves and no collar, for summer wear, and the other with a collar and long sleeves for winter. Two color combinations are available: chartreuse with moss green trim—and moss green with chartreuse trim. The material is the same as that used for the existing uniforms. No decision has been finalised on the cardigan color, but it seems likely to be moss green.

The new uniforms were designed by a panel of bank girls, representing all age groups, job types and locations, appointed jointly by the Bank and the S.S.B. Division of the A.B.O.A. In making their choices the panel members considered dozens of suggestions and designs submitted by S.S.B. girls throughout Victoria.

Why were slacks not included? Because manufacturers told us that these would involve tremendous problems with various fittings for 1600 girls throughout the State. In a large organisation such as ours, the provision of slacks would be impracticable.

## Puzzles

1. LADDERGRAPH: Change LEASE to TOAST in five moves, altering one letter and forming a new word each time, without rearranging letters.
2. MALE MIX-UP: A three-man bank branch had a staff of two fathers and two sons. How come?
3. WARM-UP: Change COLD to HEAT in five moves, altering one letter and forming a new word each time, without rearranging letters.



# CHARGE AHEAD!

Bank charge cards — a revolutionary new Australian purchasing service offering **CONVENIENCE** and **CREDIT** — will be introduced by the S.S.B. in conjunction with eight other banks next July or August. Our card planning co-ordinator is John Crofts, Manager of Personal Loans Department. He is being assisted at present by Jim Greed, formerly of Belgrave branch and Deposit Stock section, and Tony Janes, former Inspector's Clerk.

Bank charge cards have been booming in America, Canada and the U.K. for more than 10 years. American consumers carry over 275 million charge cards of all types, including 60 million bank cards. Largest single charge card operation in the world is the Bank of America's **BANKAMERICARD** (At right).



Charge cards enable holders to obtain a wide range of goods and services — and pay bills — **without using cash or cheques**. They also provide holders with periods of interest-free credit — (up to 55 days under the proposed Australian system).

Here's how our card scheme will work:

1. The participating banks (including the S.S.B.) will issue credit-worthy depositors with charge cards. (Minimum salary level will not be a factor in deciding credit-worthiness, as with major non-bank schemes.) Holders will be given the right to spend up to agreed limits.
2. A cardholder may then operate at any of the participating stores, restaurants, motels, service stations, travel agencies, airlines, hairdressers and so on.
3. Each time a card is used to buy goods or services the card details will be imprinted on the sales docket, together with details of the purchase.
4. The "seller" will deposit a copy of this docket at his bank — and obtain **immediate** credit for the amount — less an agreed service fee which will go to the banks to cover expenses of running the scheme.
5. The cardholder will receive a **monthly account** (billing) with the month's transactions listed — and will have the option of paying the amount in full within 25 days OR taking advantage of "revolving" credit by making a minimum monthly repayment and paying a small monthly interest charge. (Assuming you were to use your charge card for a transaction on the first of the month, and were billed on the 30th of that month, you would then have 25 additional days in which to pay without incurring interest.)

Making allowance for the credit-free period, monthly interest will be cheaper than many forms of consumer loans now widely used by bank customers.

For short-term credit facilities, a card will be cheaper than a bank overdraft — once considered the cheapest of all forms of borrowing.

- A bank charge card can also be used to obtain "quick cash" advances from bank branches. This will be advance credit, and will not depend upon having an equivalent savings balance.

A special service company called **CHARGE CARD SERVICES LIMITED** was recently established by the Australian member banks. It will provide central computer control, a separate and confidential accounting service for each bank, and carry out general scheme marketing functions.

**John Crofts, Personal Loans Department manager, co-ordinator of our charge card planning operations.**



The Australian system will be modelled on lines similar to the **ACCESS** card scheme in the U.K., which was launched last year with 3½ million cardholders and some 80,000 retail and service outlets.

**ACCESS** uses the slogan "TAKES THE WAITING OUT OF WANTING."

## BANK CHARGE CARDS . . . . IN BRIEF

### THE CARDHOLDERS

All credit-worthy adults can hold a bank charge card. At launch date most cardholders will be customers of one of the nine banks, but this won't be a requisite.

### CONVENIENCE

The card will be simple to use and eliminates the need to carry large amounts of cash. It will be easier than paying by cheque, because there will be no identification problems. The cardholder can either pay for all his month's purchases in one amount or spread repayment over a much longer period. It gives him immediate credit.

### BUDGETING

It will enable the cardholder to plan his spending, buying goods when he needs them most, and evening out expenditure over any period he may choose. At the time of each purchase he will be given a receipt and each month will receive a detailed statement of these transactions, providing a clear record of how he has spent his money.

### CREDIT

Everybody will have a credit limit, but the scheme is flexible and the limits can be revised at any time. It provides a continuous spending facility represented by the difference between the outstanding balance and the limit. Interest is chargeable only on the outstanding balance. Repayment can be spread over any period, subject to a monthly minimum payment representing a small percentage of the amount outstanding. Alternatively, the account can be settled in full within 25 days of the date of the statement free of charge.

### CASH ADVANCES

A cardholder will be able to obtain an immediate cash advance, within his credit limit, by presenting his card at any branch of the participating banks.

### COST

There is no joining fee or subscription.



## ELMORE

### Bringing out the News

When manager Jim Ball went to Elmore he discovered that since the closing of the local paper some years previously, the town had been without a 'voice' of its own, and the coverage Elmore events received in the neighboring town paper was very small. Consequently the 57 organisations within the town found it difficult to obtain publicity. Jim decided something should be done about this lack of communication and at a Progress Association Meeting suggested producing a duplicated news sheet.

The idea was very enthusiastically received and within a month the E.P.A. News was in production. Their bank balance at that time was zero, but a canvass of tradespeople in town resulted in 100% support. Every tradesman placed an advertisement in the paper at an annual cost to each of \$25.

Jim and his small committee started with 300 copies a week, distributed free of charge. They were sure that would be enough, as the town population is 700. However, the paper has been so well received that now, some 60 issues later, they're disposing of 450 a week. Since starting they have paid for the duplicator, purchased two typewriters, and have about \$700 in the bank. The actual cost of producing each copy works out at around four cents.

There are approximately 15 people involved one way or another, and about eight to ten turn up at the S.S.B. residence every Thursday night to put the paper together. As well as doing most of the duplicating, Mrs. Helen Ball puts on supper each week for the workers, and the evening has developed into quite a pleasant social occasion.



● Elmore manager Jim Ball and his wife Helen prepare an edition of the E.P.A. News.

Prior to their 50th edition, Jim Ball mentioned in the paper that he thought it merited a celebration.

Six different people sent them a bottle of champagne, and another one a half-gallon of home brew wine (which Jim said was tremendous). In the understatement of the year, he said their 50th production night turned out to be "very enjoyable".

Most of the articles are printed as received, though some require editing. There are two football writers and golf, bowls, racing and trots tipsters. Jim draws a cartoon each week, and one of his sons contributes "Young Aussie".

The paper is now eagerly awaited in Elmore each week and has involved the whole community.

Jim Ball says if anyone tells you it's a quiet life in the country, don't believe them, there's never a dull moment.

Some of the committees and activities he and his wife are connected with include: the golf club, bowling club, community welfare committee, swimming pool management committee, pre-school association, infant welfare and coaching the schoolgirls' basketball. I see what he means—"never a dull moment".

## TIMBOON

### *Is this a record?*

Now that the football season is over, we wonder what the staff of Timboon branch do for conversation.

Of the all-male staff of five, the only non-footballer is manager John Hare. However, as a former amateur boxer and member of the Council of the Victorian Amateur Boxing Union, he should be able to teach his footballer staff some valuable ways to defend themselves.

As the four other members of the staff play for different teams, apparently Monday mornings during the season meant a replay of four games.

Senior clerk Peter (Blue) Giblett, who measures 6 ft. 5½ in., plays for Heytesbury Club.

Clerk Peter Grace is a member of the Narrandra team.

Teller Michael Plozza plays for the local team, Timboon, and Junior Paul McVilly saddles up for Simpson.

Timboon, Simpson and Narrandra made the finals. "Blue" Giblett's team missed out. According to him, they would have won if they had made the finals. The others kept telling him that to make the finals you have to win a game.

## around the branches

— with

Joan Freeman



## BRUNSWICK W.

### *Brownlow winner's fairest and best*

Apart from Keith Greig himself, probably the person who got the biggest thrill from hearing him awarded the coveted Brownlow Medal for 1973 was his fiancée, dark-haired Denise Chandler, who was with him at the dinner. Twenty-year-old Denise is a popular member of our Brunswick West staff, and manager Gordon McGrath was on the phone the next morning to give us the news.

Keith and Denise are to marry next month and will honeymoon in New Zealand.





## BOB'S BEAGLE BUGGY

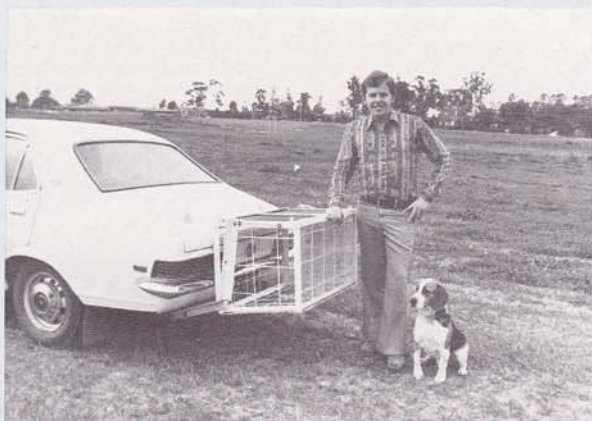
One of our young District Inspectors' clerks has invented a useful transportation device which could well be called Bob's Beagle Buffy's Buggy.

Bob Emonson (pictured) decided about seven months ago that his Beagle "Buffy" was shedding too much hair and becoming a bit of a nuisance in the back seat of the family Torana on long trips. So Bob got hold of some angle iron, nuts and bolts and welding gear, and made a canine carrying cage which could be attached to the back of the car.

The cage has mesh sides, a carpeted floor to prevent Boofy's paws from sliding, and a hole to put his head through. Total cost: about \$16.

During travel, the cage sits on top of the boot (below roof level to reduce wind flow). When stationary it can be folded down to make a barbecue table (the floor becomes the table top). The whole contraption can be easily removed when it is necessary to open the boot.

Bob, his wife and Boofy have made several long trips with the Beagle Buggy, at speeds of up to 70 mph. They have attracted a lot of attention on the road. And how does Boofy like this mode of travel? "He loves it," says Bob.



## New Goodwill Giveaways

There are two interesting new items — a brief case and a car tidy — in the Bank's range of "goodwill giveaways" available to branch managers. All items can be bought from head office Marketing Department at wholesale prices, for distribution to clients and contacts before Christmas. Order early — so that fragile parcels can be hand-delivered.

You may order any time from now. To simplify bookkeeping, send a cheque with your order, payable to Bank.

Here is the range of items:

**BRIEF CASE:** Slim, black vinyl with zip closure and S.S.B. map emblem. Price: 90 cents. **CAR TIDY:** A brown plastic container which can be hung on the window-winder or locking knob on a door of the family car. Handy for icy pole sticks, lolly wrappers, etc. Price: 45 cents. **DESK SET:** New, compact model as illustrated. With S.S.B. seal and skid-proof base. Good quality pen. Price: \$2.20. **GOLF BALLS:** Spalding balls with S.S.B. black and yellow map imprint. Packaged three per box. Minimum order: one box. Prices: Threadwound, \$2.85; Cutproof, \$2.16. **SUIT VALET:** Plastic, protective envelope to keep suits clean in wardrobes, or when travelling. Boxed. Price: 95 cents. **ASH-TRAY:** Large, solid, ceramic, with S.S.B. symbol. Price: \$1.25. **STEIN:** Brown-glazed tankard, 15-oz. capacity. Price: \$1.50. **BOXED PEN:** Sheaffer ballpoint, gift-boxed. Price: 75 cents. **KEY PURSE:** Yellow plastic pouch, with ring. Price: 25 cents.





## MEET OUR NEW MANAGERS



**K. W. THOMPSON,**  
Yarragon

His appointment to Yarragon is a "Back to Gippsland" for Ken, who commenced his banking career at Bairnsdale. Ken's played cricket with Lower Plenty for several years and has been president of the Club for the past two years. He and his wife have a family of two.



**G. F. VENDY,**  
Relieving Manager (Ballarat)

Up till now the whole of Graeme's banking service has been at Ballarat branch. Graeme is a member of the vestry of his church and also sings in the choir. He's a very competent pianist and does his own arrangements. The Vendys have a family of five.



**P. J. WHITE,**  
Relieving Manager

All the Whites' spare time for the past 18 months has been taken up renovating an old house they bought at Ivanhoe, but they've found the project very rewarding. Peter and his wife have a family of three daughters, two teenagers and one 11 years old.



**B. W. MALONEY,**  
Relieving Manager

Brian's sporting activity is now confined to a little ski-ing at Mount Buller, but he played basketball until last year. Was a foundation member of the S.S.B. side. The Maloneys have a family of five boys, aged 13 to four, all sports mad, so they're kept pretty busy ferrying them around at weekends.



**T. J. MOORE,**  
Ouyen

John says that Little Athletics, football and basketball are his sports. Not as a competitor, however, but as a chauffeur cum supporter for his five young sons and only daughter. Work for his church and the committee of the local football team takes up the rest of his spare time.



**I. R. MCTAVISH,**  
Trentham

Ian and Lyn (nee Houghton, of Box Hill branch) have a family of two daughters, aged 10 and eight. Ian keeps fit with tennis and is a member of the Heatherdale Tennis Club. He played football with the S.S.B. for about eight years and then had a few seasons with his church club.



**M. NEGRI,**  
Control Officer, E.D.P. Operations

In Michael's 13 years in the E.D.P. department he's seen it grow from unsophisticated pre-computer days to three computers. A keen golfer, he plays off 16 at Rosanna. With five children, aged from 14 to six, the Negris spend quite a deal of their time on school and church committee work.



**P. J. BATES,**  
Schedule Officer, Mortgage Loans

Peter lives at Strathmore and plays golf at Gisborne, which he says he can reach in half an hour's practically pollution-free driving. He keeps fit during the week by playing squash at the R.A.C.V. The Bates have three young sons and a daughter.



**G. N. MCTAGGART,**  
Supervisor, Printing and Stationery

During Graeme's nine years in printing and stationery department he's seen it expand to quite a big operation. He enjoys photography and develops his own prints, and is a keen gardener. He and his wife have a young family of four.



**P. R. BLENNERHASSETT,**  
Security Officer

Doing up an old house they've bought at East Hawthorn has been an absorbing interest for Peter over the past few months, and he's also been busy establishing his vegetable garden. Church activities and teaching Sunday School are other interests.



**J. P. RANTALL,**  
Lismore

All Jim's service to date has been at Western District branches. A bachelor, his many interests include riding, squash, swimming, spectator football and racing. He is a committeeman of Colac Racing Club. He also breeds horses.



## Manager — Author Photographer

Peter Leake, our Coleraine branch manager (pictured) is the author-cameraman responsible for a recently published book — **HOMESTEADS OF AUSTRALIA FELIX** — a handsome record in photographs and text of early settled properties in Glenelg and Wannon Shires.

Born and bred in this district, 42-year-old Peter has had access to famous old homesteads including Warrock (rated A by the National Trust) and Kaladbro.

His book contains 75 photographs, three maps and some 20,000 words of text, with an introduction by Mr. Malcolm Fraser, written while he was Federal Minister for Education and Science. **Homesteads of Australia Felix** is published by the Hawthorn Press, Melbourne.



## Salaries up \$1.6 m

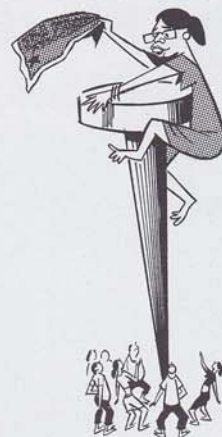
The Bank's staff salaries bill in the financial year ending June totalled almost \$23 million. This included salary increases of approximately \$1.6 million.

More than ten officers were promoted every week of the year. Promotions totalled 546 — and these included 257 managerial appointments, of which 57 were 'first timers'.

## A nutty definition

A high school science teacher asked his class to define a nut and bolt, and explain the difference, if any. One girl wrote:

"A bolt is a thing like a stick of hard metal such as iron with a square bunch on one end and a lot of scratching wound around the other end. A nut is similar to the bolt only just the opposite being a hole in a little chunk of iron sawed off short, with wrinkles around the inside of the hole."



## 'BLUES' IN THE NEWS

YOUNG journalists training in Malaysia are given the following excerpts from a Kuala Lumpur newspaper as examples of "boo-boos" to avoid:

"A new flag was presented to the Ulu Klang Women's Institute by an old lady of the village who wishes to remain anonymous and is to be flown at all ceremonial occasions."

★

"Guests at the Milton Hotel, Port Klang, where a case of typhoid was reported on Saturday, have been assured that in view of the possible danger all vegetables are to be boiled in water specially passed by the manager."

★

"Leading lady Miss Carole Chong, in a quiet part as the innocent young lady, makes it obvious that she is a very good actress indeed."

★

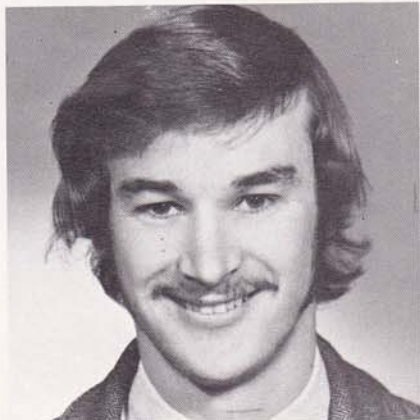
"The vicar of St. Mary's, the Reverend John Brown, said there had been an increase in the number of communicants during the year and also reported that the death watch beetle had been confirmed in the church."

★

"Practise the art of deep breathing after your morning bath each day. Take deep breaths, hold them as long as possible, and then slowly expire."



## Our B & F footballer



Best and Fairest S.S.B. footballer for 1973 was Steve Roberts, of head office Legal Department — a light ruck and back pocket player, who has been in the Bank side since 1968. A photo of the full team, which made the Finals this year, is on page 12.

## S.S.B. cricket club champion



Gary Tunnecliffe, 20, of the Chief Inspector's Department audit section, received the Club Champion trophy awarded recently by the S.S.B. Cricket Club for 1972-73. It was Gary's first season with the team. Bowling is his strength, and in one match he took 4/9 including the only hat-trick in the competition for the year.

## State-side basketballer



Young Robert Nicey, of Titles Office branch, played for Victoria in the Australian Basketball Championships (under 18 section) last month. Robert, at 5ft. 11in., was the shortest player in the successful State side. He was selected from the Vermont team in the Nunawading Association.

**NEW BOWLS OFFICIALS:** Two new office-bearers were appointed at the annual meeting of the S.S.B. Bowls Club, held recently at the Amateur Sports Club, city. They were Harry Blake (left), manager of Springvale branch, who was elected a vice-president, and Bill Ponsford (second from right), manager of Camberwell South branch, who became secretary-treasurer. Seated (left and right) are Tom Paige, Chief Inspector, who was re-elected president, and Don Robertson, manager, Queen Street branch, vice-president.



## TAXATION TICKLERS

Taxation officers processing this year's returns from the public discovered some odd comments and requests. Here are a few examples:

"Please send me a claim form as I have had a baby. I had one before, but it got dirty and I burnt it."

★

"I received your taxation assessment, but had to go to hospital an hour later."

★

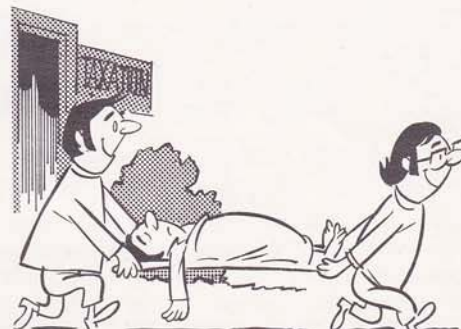
"Please correct this assessment. I have not worked for the past three months as I have broken my leg. Hope you will do same."

★

"I have not been living with my husband for some years and have much pleasure in enclosing his last will and testament."

★

There was also the taxpayer who sent an envelope containing false teeth and a note saying: "Now you have got the lot after biting into my assets."







**SILVAN SETTING:** Next year's S.S.B. calendar picture will be a painting of Silvan Dam in the Dandenongs, by local landscape artist Frank Mutsaers. The colors are muted blues, browns and mauves. Dutch-born Frank Mutsaers, 52, has been living in Australia for twenty years.

## FRIENDS

By JUNE PHILLIPS,  
Correspondence Department.



What is life without Friends?  
To me — it is nothing.  
It is vague,  
obscure and meaningless.  
There is no depth  
like the fathomless ocean  
where I can swim to and discover the beauty  
that lies within.  
There is no mystery to seek,  
No love to share,  
I may as well be dead.  
What is life with Friends?  
To me — it is something,  
it is undefinable,  
incomprehensible and very beautiful.  
To have a friend is to awaken to a sunrise  
that is warm and beautiful,  
It is like a fading sunset,  
Leaving a hope for the future.  
There is a depth,  
in which lies a treasure to discover and seek.  
Friends are people,  
They are human,  
They laugh — they weep.  
Have you ever watched a flower open?  
It is a great experience.  
Have you ever watched a person open?  
Wait . . . . .  
You will see and experience one of the greatest  
moments of your life  
The moment of Love that goes on . . . . .

## ANATOMY OF THE S.S.B.

Here is an assortment of portraits — as published in our 1973 annual report — representing the Bank's present staff in miniature.

It is a fairly accurate cross section depicting the ratio of males to females, city to country offices, and various ranks and age groups.

The youthfulness of today's S.S.B. is reflected in the photos. (Two thirds of our officers are under 25 years of age.)

If you multiplied this group 200 times you would have a close approximation of our staff as a whole.







Russell Foreshow (Staff Department) and his bride receive their marriage certificate from the vicar of Holy Trinity Church, Surrey Hills. Mrs. Foreshow was formerly Nancy Taylor of Chief Inspector's staff. (If you look at the Newlyweds page in the June 1972 issue of Statesman, you'll see an almost identical photo, starring Nancy's twin sister, Bev., formerly of Marketing Department.)

## *Newlyweds*



The Littlejohn Memorial Chapel was the setting for the wedding of Kaye Ripper and Murray Smith. They're shown here cutting the cake at the reception which followed. Kaye is a teller at Greythorn branch.



Mr. and Mrs. Greg Martyr were married recently at St. Andrew's Church, Pascoe Vale. Mrs. Martyr, the former Margaret Smith, of Staff Department, also features on the cover of this issue as a model for the new uniforms.



## GIRL OF THE MONTH

When Lyn Wylie's face appeared in a group photo in the last issue of STATESMAN we received several requests to "see some more of her". So here is a full-length shot of Lyn, who is a 19-year-old teller at Ringwood branch.

Any man seeking to win Lyn (who is currently unattached) would be aided by having the following things: a motorbike or an Austin Healey sports car, a tall figure and a moustache, honesty, loyalty, and a sense of fun, ability to save money, and an interest in dancing.

Lyn's other interests include swimming, sunbaking, bushwalking, eating, party-going, and "sitting by the fire on a cold night reading and listening to records". Her pet hate is a business matter: "Not balancing".

As a Leo subject in astrology, Lyn is ruled by the Sun, and is therefore "warm and friendly, and eager to live life to the full". In love, she "tends to take risks", and sometimes makes mistakes . . . spends a lot of time juggling with romantic prospects. She "is likely to be disappointed in love at least once, but always comes up fighting". Her astrological kindred spirits are Sagittarius and Aries people.



## MAN OF THE MONTH

Peter Swiderski, 21, teller at Upper Ferntree Gully, is a spare-time soldier who has made 502 parachute jumps (without being pushed!). He joined the C.M.F. in 1971, and since early last year has been doing an Officer Cadet Training Course — mainly at weekends — from which he hopes to graduate in October as a Lieutenant. He expects to be posted to a Commando unit.

Peter's parachute jumps have ranged from 600 ft. to 20,000 ft. (He passes on the interesting and little-known fact that a parachutist reaches a falling speed of 120 miles per hour before his chute opens.)

Outside of his Army activities, Peter is a keen pilot. He has flown light aircraft for several clubs, and holds a restricted licence for planes and helicopters. Equally at home in water, he is a strong swimmer and a Royal Life Saving Society instructor.

He has had the same girl friend for 1½ years ("she's the woman behind me, the most beautiful girl in the world"). His ambition is "to get to the top, aided by a university degree course".

Peter's horoscope as a Leo says: "a good leader with soldierly qualities: drive, ambition and lion-hearted courage". Most likely "compatibles" are Sagittarius and Aries people.



## STATE SECRETS by the teller

**ANONYMOUS** married man, replying to our recent questionnaire on the Calendar Club, wrote under the heading of sex: "Only on paydays".

★

**LITTLE** girl found wandering in Elizabeth Street banking chamber tearfully told one of our attendants, "I've lost my Mummy." "Never mind," said the attendant, "we'll soon find her . . . what's she like?" Toddler replied: "Gin and bitter lemon".

★

**BEFORE** deciding on an early retirement, stay home for a week and watch daytime TV shows.

★

**ELDERLY** gent hustled into Elizabeth Street banking chamber, settled down on one of the customer chairs near a pillar, plugged his electric razor into a nearby powerpoint, and settled down for a leisurely shave.

★

**SCRAWLED** on one of the staff recruitment sheets we left on the notice board of a Melbourne secondary school: "ARE YOU INTERESTED IN A BANK JOB? CONTACT MIKE AND SPIKE—THEY'RE DOING ONE TONIGHT."

★

**MANAGER** at new branch opening function noticed that several guests arriving in the banking chamber seemed annoyed. So he asked the junior clerk at the front door what was happening. "Well," said the clerk, "you told me to stand at the door and call the guests' names—so I did."

★

**BRANCH** accountant rang head office Branch Mechanisation Department to ask: "Have you any invisible signature slips?" Branch Mech. clerk replied: "We must have, 'cos I can't see any here."



# ANOTHER CHEQUE BOOK WITH AN UNHAPPY ENDING

The following item appeared recently in the Newsletter of the Footsray Chamber of Commerce:

**LIVE AND LEARN.** One of our members reports that during trading in May he was passed a cheque by an employee of another business member. He did not check out the character of the customer with his employer, as he had made himself known to the manager a couple of days earlier when window shopping throughout his store. The customer asked his employer for ten minutes' shopping time on a Saturday morning. He did not return to his employment the following Monday and has not been seen since.

Checking further on his movements, we find he was able to obtain a cheque book containing approx. 30 cheques from one of our local banks three days earlier by depositing only \$30 in cash. Fourteen days later we find cheques written by the same culprit to the value of over \$800 around the immediate area. The person concerned, we have since found out, came from interstate three months earlier, did not live at the address given to all concerned, stayed long enough to make contact with various stores, and then take advantage of his employer's good name.

It does concern our committee that this type of person can walk into a

bank of his choice and walk out with a book of cheque forms, without being put through some type of credit check that all our traders would insist on for a mere \$20 credit account.

**Footnote:** S.S.B. managers and accountants are obliged to establish both identity and **REPUTATION** of people who open cheque accounts by depositing either cash or cheques.

Reputation is checked by previous banking history with the S.S.B. or another bank . . . or by a **reference** from another S.S.B. depositor, an employer, accountant, solicitor or business firm. For full details, see Cheque Book Staff Instructions 2046-7.



**FOOTY FINALISTS:** Here's the S.S.B. side that made the finals in the 1973 competition and came within four points of a win that would have lifted them from 'D' to 'C' grade competition . . . **BACK ROW** (left to right): John Collis (Relieving Staff), Allan Webster (not in bank), Steve Roberts (Legal Dept.), Dennis Izod (Relieving Staff), Allan Pitts (Relieving Staff), John Jeffrey (Doncaster East). **CENTRE** (left to right): Stuart Allen (Gardenvale), Neville Evans (Relieving

Staff), Jeff Inglis (Darling), Fred Wright (Western), Ken Morrison (Caulfield North), Allan Brennan (Branch Mechanisation), Peter Wynd (Relieving Staff), David Box (Beaumaris), Allan Guy, Secretary (Greensborough), Larry McGill, Trainer (not in bank). **FRONT ROW** (left to right): Ted Woollard, Trainer (Messengers), Bryan Barnes (E.D.P. Planning), Darryl Hodgkin (Alphington), Len McGill (Joinery), Peter Julier (Mt. Waverley), Geoff Cameron, Capt./Coach (Thornbury North), Bob Dumbrell (Mortgage Loans Dept.).





● One of the Bank's first housing designs of the 1920s. It could be built in those days for £600. (\$1200)

WHEN A NORTH BALWYN HOME COST \$2000

## I remember it well

By NORM HENRY (who retired in 1966)

£50 (\$100) DEPOSIT WILL ENABLE YOU TO BUILD ONE OF THE BANK'S MANY DESIGNS ON YOUR OWN LAND AND OBTAIN A LOAN OF UP TO £950 (\$1900).

This was the situation when I joined the Building Department of the Bank in 1926. The Housing and Reclamation Act operating through the Bank's Credit Foncier Department enabled a borrower to obtain a loan of up to £950 (\$1900) on the low deposit of only £50 (\$100).

Land could be purchased in areas such as Coburg, Preston, Kew, North Balwyn, Hartwell, Burwood down to Moorabbin at prices ranging from £150 (\$300) to £300 (\$600), and the cost of the Bank's 50 different designs varied between £650 (\$1300) and £750 (\$1500), enabling one to keep within the maximum of £1000 (\$2000).

Many of our parents started married life in one of these homes. Repayments averaged £1/10/- (\$3) per week over 26½ years. Houses were mostly of timber construction and admittedly had few of present-day refinements, such as hot-water systems, electric stoves, stainless steel sinks, and elaborate cupboards, etc., but in those days such items were not on the market.

The cheaper land was often on unmade roads with only water and electricity available. NO SEPTIC TANKS then, so toilet facilities were provided by a magnificent "Sentry Box" up the yard.

So popular was the scheme that during 1929/1930 an average of 120 homes were being built each month under the strict supervision of the Bank's Clerks of Works.

Another feature of the scheme was the low administrative costs: plans, specifications and supervision for £8 (\$16) and legal and other expenses approx. £10 (\$20).

Building practically ceased during the depression years of 1930-1932, and a special chapter could be written of the hardship suffered through unemployment. Many people were forced to sell their homes at a loss just to exist. The Bank's consideration for those in difficulties with repayments was tremendous.

With building at a standstill, my department was out of action, and many of us transferred to other sections for a time. I, with several others, spent three years in the C.F. Accounts Department and our early efforts at posting and ledger work were the despair of the then officer in charge, Bert Griffiths, and his offside, Ted Maunder. However, we eventually made the grade.

When house building resumed, newer and better designs were produced and it was possible to include many of the present-day refinements which by now had appeared on the market.

Houses were mostly brick and timber construction, and the brick-veneer house was not to become the vogue until after the end of World War Two.

Building again ceased during the war years, and when permission was given to resume in 1946 a boom resulted, with prices rising steeply and labour and materials becoming scarce. There was a waiting time of up to 12 months for bricks and roofing tiles, so it was not unusual for a house to take two years to build.

In closing, I recall some of the officers who passed through the department and rose to Executive rank. These include Tom Hall (recently retired as General Manager), Norman White (Assistant General Manager), Reg Coxall (Chief Accountant), Bill Jones (present Assistant Chief Inspector), and Rees D. Williams (Barney), who made history by being appointed a Commissioner of the Bank while still a member of the Staff. "Barney" is now a director of the Commonwealth Banking Corporation.

teller  
talk  
by Sue



● A shapely and very feminine teller at Mentone East branch was asked by an elderly gentleman depositor to fill in his deposit slip details, because he had left his glasses at home. When the girl obliged, he said, "Thanks, mate," and groped his way to the door. (\$2 to K. I. Gorham, accountant, Mentone East.)

★

● Try not to have a lot of VIPs at your window. (Very Impatient People.) If you're planning to close your window after the present customer is attended to, let the other waiting people know. (The HBA cashiers do this, and it helps.)

★

● A rather jolly farmer type, who didn't look particularly prosperous, came in the other day to open the account and said: "By the way, I pull down 50,000 a year." Much impressed, I commented: "Well . . . \$50,000 is a lot of money." "Who's talking about money?" he said, "I'm a dairy farmer, and I milk a lot of cows."

★

● The most effective form of advertising a bank can have is: HAPPY PEOPLE . . . because they spread goodwill for us more effectively than any ad. or commercial can. And who keeps the customers happy? THE TELLERS, mainly.

★

● School bank deposit was accompanied by this note from Mum: "Dear Sirs, just in case you think she took the money, well, she never, she got it for her birthday yesterday."

★



● SMILER OF THE MONTH: Mrs. Sandra Smith, teller, of Auburn South branch, who was spotted by our roving reporter, wins a \$2 prize for her pleasant smile and manner.



## *All aboard the S.S.B. Elmore*



## IT 'FLOATS' ON CONCRETE

Our new branch which opened at Elmore in August is "floating" on four large concrete rafts. These flexible foundations were necessary because the town site on the Campaspe River flats consists of rich alluvial clay which shrinks in summer and expands in winter.

The building has been designed as four separate, independent units — linked to permit continual movement without cracking of the brickwork.

The entire structure, including the three-bedroom manager's residence, has been designed to blend into the general character of the town.

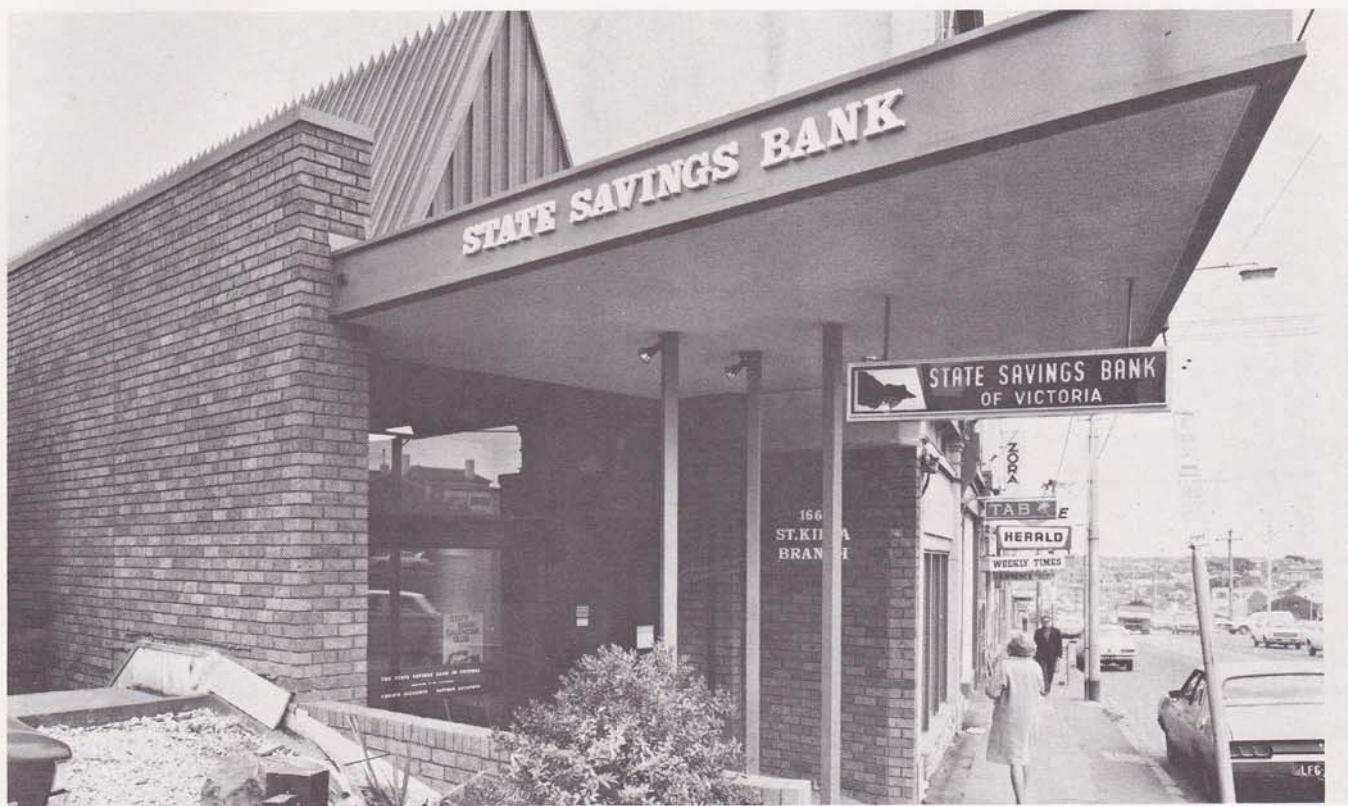
Shade is provided by wide verandah roofs.

The banking chamber and back office are air-conditioned, and the residence has central heating in winter.





# SWISS LOOK AT ST.KILDA



Perched on the High Street hill between flat-roofed buildings, our new St. Kilda branch, with its high-peaked red roof, looks rather like a Swiss chalet.

Inside, the A-shaped ceiling studded with skylights and fluorescent panels gives a feeling of roominess to the long, narrow office.

The unusual design of this attractive branch was necessitated by the limitations of its 16-foot frontage.

Teak-finish counter fronts contrast with the decorative brick wall running the full length of the back office.

Below each teller window, on the customers' side, is a panel of iridescent-toned tiles. The teller counters are recessed to provide a degree of privacy for customers—and to prevent bandits vaulting across.

The manager's office has a one-way mirror door commanding a view of the entire banking chamber.



## Puzzles ANSWERS

1. LADDERGRAPH: LEAST, FEAST, BEAST, BOAST, TOAST.
2. MALE MIX-UP: The staff comprised a man, his son and his grandson.
3. WARM-UP: COLT, COAT, MOAT, MEAT, HEAT.



## HOW SANDRA MET SID AT THE S.S.B.

When little Sandra Taveira of St. Kilda visited our Elizabeth Street wildlife paintings display in August, she was not expecting to cuddle a live wombat. But it happened that Melbourne artist Ninon Phillips was inspecting her pictures on that day, accompanied by her pet baby wombat Sid. (named after English comedian Sid. James because of the facial resemblance, Miss Phillips said). And STATESMAN'S cameraman was on the scene to get one of our best photographs of the year.

