

# Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

April, 1975/No. 68





# Statesman

Managing Editor  
TREVOR S. CRADDOCK

Editor  
BILL PATEY

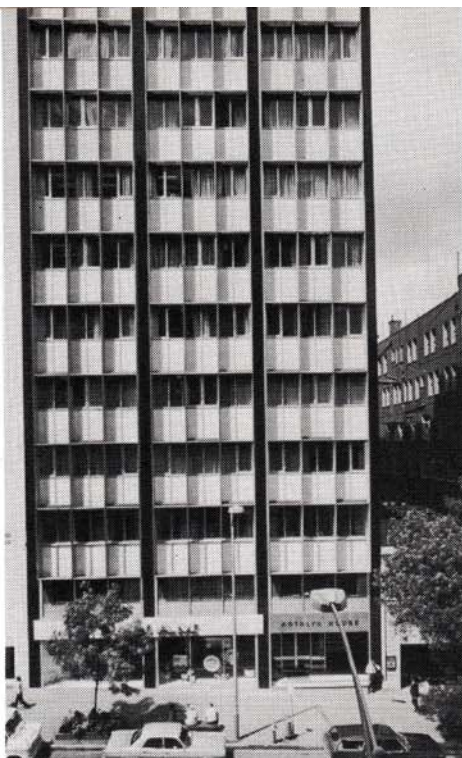
Associate Editor  
TOM SEDUNARY

## FRONT COVER:

Caught in a low dive — at the Beaurepaire Pool, Melbourne University — was Chris Brown, of Chief Accountant's Department. Chris was among the State Bank swimmers who trained for the 1975 Inter-Bank Swimming Carnival. We had a runaway victory in the Carnival. (See Page 12.)

STATESMAN is produced at two-monthly intervals by the Public Relations section of the State Savings Bank of Victoria. Staff comments on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, nominations for Girl, Man and Smiling Teller of the Month, wedding photographs, and contributions to Around The Branches, State Secrets and Teller Talk. Column paragraphs published earn \$2 for the contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, Box 267D, Melbourne. (Phone 60 0531, ext. 28 or 119.)



● HOTHLYN HOUSE, in Collins Street — within 200 yards of Century Building — will be the main "half-way" house for some head office departments during construction of State Bank Centre.



● CENTURY BUILDING at the corner of Swanston and Little Collins Streets, will accommodate our loan departments, and associated departments like Legal, Valuers, Insurance and Securities.

## HEAD OFFICE STAFFS WILL MOVE SOON

Most head office departments are likely to move — about the middle of this year — to leased floors in two central-city buildings less than 200 yards apart: Hothlyn House at 233 Collins Street (near Newspaper House) and the Century Building at 125 Swanston Street (corner of Little Collins Street).

Here is the planned distribution of staff during the building of State Bank Centre:

### HOTHLYN HOUSE

- General Manager's Dept.
- Chief Accountant's Dept. (incl. Deposit Stock)
- Chief Inspector's Dept.
- Staff Superintendent's Dept.
- Marketing Dept.
- Premises Dept.
- Overseas Dept.
- Correspondence Dept. (part)
- Research Dept.
- Custody Dept.
- Internal Audit Dept.
- Cafeteria

### 330 SPENCER STREET

This building, now owned by the Bank, will soon be occupied permanently by E.D.P. Planning and Operations Depts. — and by Central Clearing Section (formerly HOCS).

WRECKERS have been at work in Bank-owned properties adjoining head office since December.

DEMOLITION of head office itself will commence after the mid-year moves of Elizabeth Street branch and head office departments.

CONSTRUCTION of State Bank Centre is likely to start at the end of this year.

### CENTURY BUILDING

- Mortgage Loans Dept.
- Personal Loans Dept.
- Current Loans Dept.
- Legal Dept.
- Valuers' Dept.
- Loan Accounts
- Insurance Dept.
- Correspondence Dept. (part)
- Securities Dept.

### ELIZABETH HOUSE (340 Little Collins St.)

- Elizabeth Street Branch
- Bankcard Dept.
- Branch Mechanisation Dept.
- Project Manager
- Records Section
- Loan Records
- Club Accounts
- Staff Recruiting

### 45 SWANSTON STREET

- Safe Deposit



# 'BIG CHANGES AHEAD, BUT I AM OPTIMISTIC'

Our changing society with its new lifestyles and needs will cause the Bank to branch out beyond its traditional "savings" role into more aggressive and diversified lending operations, Mr. Don Ross, General Manager, told the 1975 annual meeting of the Managers' Club.

"Whatever we think about the major sociological changes building up, we must accept them as unalterable facts of life. We must devote future energies and skills to tailor our systems and services to a new environment," he said.

Any expanded lending program undertaken by the Bank would be tightly geared to generating deposits and maintaining adequate profit margins, Mr. Ross emphasised.

Here are some possible future developments mentioned by the GM in his talk — "the Future of the Bank":

**GREATER PERSONAL LENDING:** Expanded personal lending could be one of the brightest stars in our future. Our Personal Loans have grown in little more than 10 years from \$1 million annually to almost \$130 million this year. In some ways they are a better proposition for us than overdraft facilities.

**MORTGAGE LENDING:** This must be extended in the years ahead, but with much greater emphasis on realistic interest rates.

**LOCAL AUTHORITY OVERDRAFTS:** A legislative amendment to the Savings Bank Act enables us to grant overdrafts to municipalities and other public authorities. We are building a solid base for future development in this sphere of lending.

**LENDING THROUGH BANKCARD:** The State BANKCARD will, increasingly take the place of small personal loans which have been expensive to service. Many of our problems with interstate and overseas transfers will be solved when BANKCARD moves out over all Victoria, and into other States and countries.

**NO-PASSBOOK ACCOUNTS:** Further development of our on-line computerised accounting systems could make possible accounts operated without passbooks. These would be less expensive to service, because they would reduce the cost of teller terminals and depositors' records.

**AUTOMATIC CASH DISPENSERS:** The time will come when automatic cash dispensing machines will be

— says General  
Manager  
Mr. Don Ross

available at branches 24 hours a day. They would be operated, probably, by insertion of coded plastic cards which could double as BANKCARDS and identity cards. During banking hours, "automatics" would be additional to ordinary teller facilities.

**HIGHER INTEREST AND CHARGES:** In the years ahead I think that we will pay more equitable and competitive rates of interest on passbook accounts — or their equivalent. BUT, at the same time we will levy realistic charges for the operations and services provided.

**ALL-IN-ONE ACCOUNTS:** New computer systems could enable us to offer multiple accounts combining savings, cheque, club and stock accounts — all on one number — with appropriate interest rates and charges equitably applied.

**COMPUTERISED PLANNING:** As a comparatively new application for our computers I foresee the development of MANAGEMENT INFORMATION SYSTEMS. These could give us accurate long-range forecasts of our future staffing requirements: annual recruitment levels . . . the best male/female ratio . . . and a system of grades and promotional opportunities necessary for job satisfaction and staff efficiency.

**NEW STAFF COLLEGE:** Within the next year or two we expect to open our new Residential Staff College on a site of 21 acres recently purchased at Frankston. Architects are preparing plans for buildings to provide first-class accommodation for 36 officers plus tutors and staff.

**NEW PROVIDENT FUND:** No Provident Fund such as ours, providing for annual cost-of-living adjustments of up to 4%, can continue operating satisfactorily in a situation where inflation



● Mr. Ross addressed more than 250 State Bank managers who attended their annual club dinner at Chevron Hotel.

ranges between 15% and 30%. We may in the future have to abandon the funded scheme concept, and accept an alternative type of scheme which inflation has forced upon overseas countries.

**MORE SAY FOR STAFF:** In our changing society it is inevitable that our staff will become more independent, more questioning and demanding than ever before. We must make greater efforts to communicate effectively with them and their elected representatives. We must do our utmost to give them job satisfaction and an awareness of our concern for them as individuals. In the immediate future we must strive to continue the improved relations we have enjoyed over the past year or so as a result of joint consultation and other contacts. As a longer-range objective we must be receptive to extended participation in management by staff representatives — even, ultimately, at Board level — in the hope that closer contact with problems will bring more responsible reaction.

**NEW MANAGEMENT APPROACH:** The greatest future challenge to managers is the management of CHANGE. In the past, most of the Bank's decisions have been based on precedent and tradition. We have had "management by history". This technique is no longer adequate. We must now look forward for guidance, instead of backward. We must learn to manage change. And if we face the challenge of change more successfully than our competitors we will stay ahead.



## Girl of the month

Like most newcomers, Heather Harrison, 16, was just a bit 'scared' on her first day in the Bank. "But it's great now," says Heather, a clerical assistant at Mordialloc branch. "The staff are so friendly."

Prior to joining us in January, Heather attended Karingal High School where her best subject was sewing. She makes most of her own clothes, including flared skirts, fashionable tops and long dresses.

Heather's favorite things include animals (she has two dogs and a Siamese cat), and "being outdoors". During summer weekends she spends as much time as she can swimming, sunbaking and watching the sea.

As pet hates Heather nominates: "people who won't listen to another's point of view", and "hearing or watching the races".

She has always longed to travel, and her ambition is to visit Europe.

Although she does not have a 'steady' boy friend, Heather considers an ideal husband should be "thoughtful, understanding and preferably rich".

Her Libra horoscope says she is gentle, affectionate and warm. She likes to talk, but cannot get on with people whose opinions are fixed. Kindred spirits are those born under Aquarius or Gemini.

## Man of the month

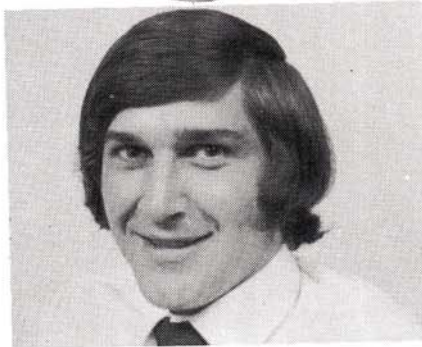
Relieving teller Gary Lane, 22, is a top yachtsman. Sailing his home-made catamaran, "Kamagaro", in the recent National Yachting Championships at Grange (S.A.), he won the Australian Mark 1 Mosquito Class title.

Gary, a member of Warrnambool Yacht Club, fitted out his 16ft. craft after he and a friend had built the hull. Overall, the 'cat' took eight months to complete, with Gary outlaying about \$1000. He has entered the yacht in many club pennant races, plus several regattas throughout the Western District.

Gary says yachting is a highly competitive sport and so he spends a lot of time developing new techniques for sailing his boat faster.

'Hot-rods' are another interest, and Gary regularly visits speedways at Brooklyn and Mt. Gambier to watch friends compete.

As a Piscean, (associated with fishes and water) Gary is "elusive and charming, adventurous yet shy. Subjects of Scorpio and Cancer should prove compatible partners.



## Secretary's phone drill

### MORNING

1. "He hasn't come in yet."
2. "I expect him in any minute."
3. "He just sent word that he'd be a little late."
4. "He's been in, but went out again."
5. "He's gone to lunch."

### AFTERNOON

1. "I expect him back any time now."
2. "He hasn't come back yet. Can I take a message?"
3. "He's somewhere in the building. His brief-case is here."
4. "Yes he was in, but he went out again."
5. "I don't know whether he'll be back or not."
6. "No, he's gone for the day."



# NEW 'CREEK' BRANCH OUR 200th ON-LINER

Our newest branch — a \$100,000 air-conditioned office at Diamond Creek — was the 200th to join the on-line network serviced by head office computers.

An informal opening function held at the branch on February 11 was attended by the General Manager, Chief Inspector, Chief Manager, Marketing Premises Manager, Bank architects and representative citizens of the Diamond Valley district.

Shire President Cr. A. L. Goldsworthy told the gathering: "A town really 'kicks on' when the State

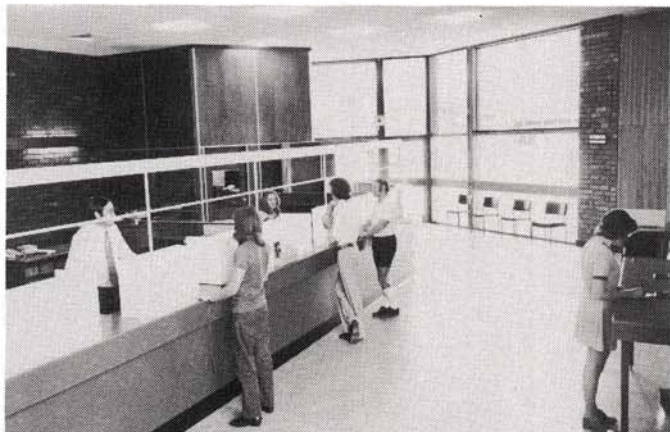


● Diamond Creek was our 524th branch to open in Victoria.

Bank opens there. This new branch is a magnificent building."

Features include an external finish in red 'rusticated' brick, office furniture in blackwood and dark vinyls, a special ceiling to absorb noise, tinted street windows to reduce sun glare, a security camera and anti-bandit counter bars. Diamond Creek was the 524th State Bank branch to open in Victoria.

● Interior features include special fittings to reduce sun-glare and noise.



## Puzzles

1. STRANGE CHANGE? A man bought a 7 cent packet of mints at a kiosk and handed over 10 cents. One of the coins he received in his 3 cents change was not a 2 cent piece. Explain this.
2. CHAMELEON: Change GREEN to BROWN in six moves, alter-

ing one letter and making a new word each time, but not re-arranging the letters.

3. BARDROOM: An American actor staying in a motel found two similar tubes of toothpaste in the bathroom cabinet. They were marked simply with the letters 'A' and 'B'. He was not sure which one to use, but was inclined to try 'B'. While thinking about this he recalled a line from a Shakespearean play. What was it?

ANSWER: See page 15.

## STATE SECRETS by the teller

NEW TELLER to Manager: "A woman has just handed in a rather unusual \$20 note."

Manager: "Counterfeit?"

Teller: "Yes, Boss, and she's got two."

★

WHICH branch with all its officers less than 5ft. 5ins. tall, recently reported that it was short-staffed?

★

MANAGER: (to clerk arriving at 9.20 a.m.): "Congratulations. This is the earliest you have ever been late."

★

BRANCH clerk in bayside suburb found a penguin wandering in the street, so carried it to the local police station. Sergeant advised him to take the bird to the zoo. Next day the sergeant saw the clerk standing with the penguin at a bus stop. "Why didn't you take him to the zoo, like I suggested?" he asked. "Oh, I did that yesterday," was the reply . . . "today we're going to the pictures."

★

ACCOUNTANT sat at the table after breakfast one morning, engrossed in his newspaper for over an hour. Finally he asked for another cup of coffee. "Coffee?" echoed his wife. "But look at the time. Aren't you going to the bank today?" "Bank?" exclaimed the startled man, "Heavens, I thought I was AT the Bank!"

★

HEAD office manager who killed several large rats in his garden told his two young sons not to mention it around the district. He said, "Keep it a secret, because rats are horrible, dirty things." Later he learned that his 7-year-old had told his teacher and classmates: "We've got a family secret, but I'm not allowed to tell it because it's horrible and dirty."

★

INSPECTOR'S clerk, who travels away from home a lot, says his wife is suspicious and jealous. If she doesn't find any blonde, brunette or red hairs on his jacket she accuses him of getting around with bald women.



# 'AUSSIE RULES'

— as seen by  
**Angelo and Guiseppe**

Now that Me and Guiseppe, we is nationalised, we think maybe we should see the football, which is the sport all Australians watch, so we goes to the football ground.

When we is all made into sardines two mobs wearing ski jumpers comes running onto the ground and run round picking up grass. Also comes onto the ground the fella what owns the ball. He is called many things by the sardines but mostly he is called Yamug.

Two guys called captains go off together and have a game of two-up and when they tell Yamug the result, he gets mad and throws his ball onto the ground. The crowd she roars so I yells "Kill the mug" when a big bloke tells me to shut me so and so face or he'll kill me. Then a bloke with straight hair called Curly kicks Yamugs ball at two flagpoles and then the crowd



she roars again. A poor fella in a white coat waves two flags to surrender but they keep attacking him till goes the air-raid siren and the crowd she leaves.

As we leave I say to Guiseppe "We better not bring any money next time we comes," because as we leaves I hear men saying "We was robbed."

## We've got your number!

Figure out your personality by use of the ancient art of Numerology.

- To discover your Character Number, write down the date of your birth — in figures. For example, if born on 12th November, 1954, write 12/11/54.
- Now add all your birth date numbers together to obtain a final, single number . . . For example, using the date 12/11/54:  $1 + 2 + 1 + 1 + 5 + 4 = 14 = 1 + 4 = 5$ . So the Character Number of a person born on 12/11/54 is 5.
- When you have worked out your Character Number, check your reading on Page 14.

## To our Anita —from 'Alec and the Poms'

Mrs. Anita Stead, our English-born hostess in the head office Commissioners' dining-room, was thrilled to receive from Alec Bedser, English Test Team Manager, a set of his side's signatures, plus an MCC touring badge. Alec sent the mementos with a warmly-worded letter as a gracious 'thank you' for a luncheon he attended at the Bank during the Sixth Test. Anita had taken the trouble on that occasion to decorate the dining table with flowers and ribbons in the MCC colors of red, yellow and dark blue.





## OUR TURN TO SAVE!



## RECORD ROUND-UP

Fascinating and valuable relics of the Bank's early days are turning up in the big "history hunt" now being conducted on a permanent, organised basis under State Government supervision.

● Picture shows Mr. Andrew Lemon, senior archivist from the Public Records Office, examining documents with our own archivist, Joan Freeman, in her Elizabeth House store room.

Mr. Lemon has been surveying the types of records produced by the Bank, and discussing methods of selecting material to be saved.

**All departments and branches will in future be involved in preservation of records for posterity.**

Joan Freeman urges managers to be on the lookout for old books, documents and equipment (like sovereign scales and clocks) that will give future historians a picture of our past.

Arrangements can be made for collection of material from any part of Victoria. Contact Archives Office, 3rd Floor, Elizabeth House, 340 Little Collins St., Melbourne. Phone 60 0531 Ext. 283.

## CAUGHT!

Our first branch hold-up since early December last year misfired on March 17 when bandits raided Oak Park branch near Pascoe Vale.

A local shopkeeper fired rifle shots at the getaway car, which broke down soon afterward.

Detectives that night arrested two men and recovered a substantial part of the haul of \$3700.

Branch security worked excellently. During the hold-up a security camera was activated, and a secret computer signal was flashed to head office, enabling D24 police to be alerted instantly by a direct-line phone call.

teller  
talk  
by Sue



"WHAT'S the going rate of money in Australia?" a depositor asked the other day. "FAST," I told him.

★

ONE of our customers has such a bad credit rating we won't even accept his cash.

★

**FEMALE** tellers are multiplying rapidly in this Bank. At last count there were 444 full-time females out of a total teller strength of 958. The percentage of our girls "on the cash" has risen from 20% to 42% in two years.

★

THE queue at your window may be long — but that's no reason why your face should be.

★

PRIMITIVE people used beads and shells for money. Modern people use little rectangles of plastic to obtain cash.

★

**DEPOSITORS** don't mind waiting for a little while — **PROVIDED** they get good service (with a smile) when their turn comes at the window.

★

WHEN people come in just before closing time — and they always do — you are tempted to rush through those final transactions for the day. Don't. Time saved could be lost again, correcting mistakes made in your last-minute haste.

★

WE all have our "off days" and bad moods — times when it's hard to smile. But by **ACTING** cheerful it is usually possible to generate a response from the other side of the counter that really does cheer you up.

★

**DIFFERENCE** between Capital and Labor. When you lend money to somebody it's Capital. Getting it back again is Labor.

★

**LADY** depositor was bitten on the back-side by a bee in our East Camberwell branch not long ago. Not at all embarrassed, she hoisted up her skirt to remove the sting. (This report did not come to us from the branch staff — but from the lady's husband.)



## around the branches



—with Tom Sedunary

## Port Melbourne

### Monkey business

## Nyah West

### Prize painting

A valuable Neil Douglas painting of Wyperfeld National Park is being displayed in the branch for an indefinite period, reports manager Lindsay Edwards.

The picture — the 1974 Victorian Conservation Prize — was won recently by the Mid-Murray Field Naturalists' Trust of which Lindsay is a member, in recognition of the group's work for conservation during the past five years.

● Premier Dick Hamer hands over prize painting to "Mid-Murray" conservationists. (Photo by courtesy of "THE SUN".)



A young school bank depositor recently sent this note to the staff at Port to explain his temporary lapse in saving:

I couldnt find my bank  
book thats why I didnt  
put my monkey in the  
Bank

... A pity! It would have attracted quite a lot of interest!

## Relieving Staff

### FAMILY AFFAIR

We State Bankers are a pretty close-knit bunch, and over the years many sets of related staff members have contributed to the "family" atmosphere.

Lorraine and Bob Staggard recently became our first brother and sister accountants.

Lorraine, one of our first female accountants, received her classification in August and was coincidentally posted to brother Bob's branch for her first relief "trip". Six weeks later, Bob also became a grade 3 accountant attached to the Relieving Staff.



● BROTHER AND SISTER Bob and Lorraine Staggard check the Relieving Staff board for their next postings.

## Sunbury

### COUNTRY CONCERT

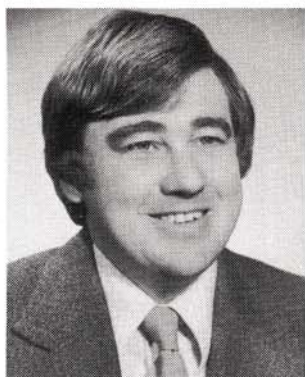
In contrast to Sunbury's annual pop festival, reports manager David Christie, the town is preparing for a different kind of musical entertainment.

The Sunbury Music and Drama Group, of which David is a member, plans to stage an old-time music hall concert on April 12 to raise funds for the restoration of a church.

Many locals, including David, a former Ballarat City Choir baritone, will provide items for the concert, ranging from melodrama to light musical comedy.



# MEET OUR NEW MANAGERS



**R. A. BEARE, Manangatang.**

Originally a country boy — he joined the Bank at Kyneton — Ray is delighted to return to the bush after spending 12 years in Melbourne. For relaxation, Ray plays tennis and often goes fishing. He and wife Veronica have four children aged from 2 to 9.



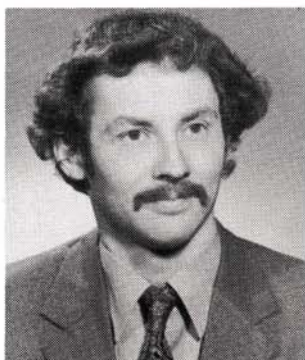
**P. D. JONES, Omeo**

Fish, foam and freestyle have occupied much of Phil's free time in recent years. A keen angler and accomplished water-skier, he is former secretary-treasurer of Tongala Swimming Club. Phil also organised many of the club's social activities.



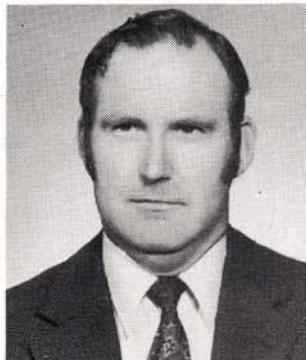
**N. R. BELL, Relieving Staff**

In younger days Neil lived at the old gold mining town of Castle-maine. So it's not surprising he has developed a keen interest in Victoria's history. As a member of the National Trust, he feels he can help preserve the State's heritage.



**R. A. WOOLASTON, Commercial Bills Officer, Chief Accountant's Dept.**

Richard completed an economics degree last year under the Bank's bursary scheme. Earlier in his career he qualified as an accountant through part-time study. Richard recently sealed an inter-departmental romance when he married Karen Williamson.



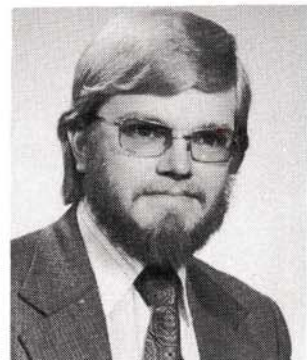
**W. C. DELLAR,**

Relieving Staff Officer, Staff Dept. Lately, Bill hasn't had much time for his favourite sport, golf. He has just had a second storey (about 5½ squares) built on to his home, and has been kept busy adding the finishing touches. He and wife Margaret have a son aged 8, and daughter, 10.



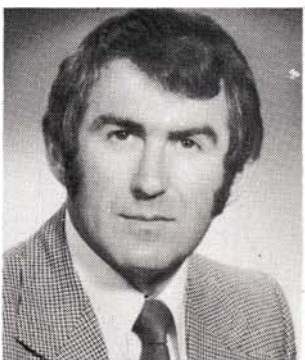
**B. D. WOOD, Research Officer, Research Dept.**

Before commencing university studies, Brian's career had included stints at several branches and H.O. departments including Mortgage Loans and Branch Mechanisation. Married with three children, Brian enjoys river fishing and playing squash.



**M. R. HILLS, Research Officer, Research Dept.**

Like his newly-appointed Research Dept. colleagues, Mike recently completed tertiary studies in economics. Before commencing his course at Monash Uni., he had spent several years at metropolitan branches. Mike was the first teller at 186 Bourke St. when it opened in 1966.



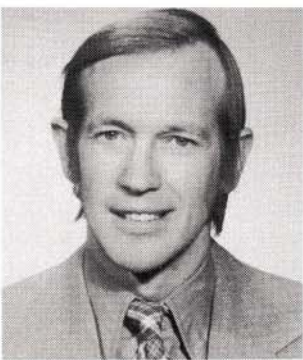
**W. F. BURNS, Relieving Staff**

Bill looks forward to adding to his wide banking experience, gained at 13 metropolitan branches, by visiting country branches as a relieving manager. He is well known in the Bank's football club, having played with the team from 1954 to 1968.



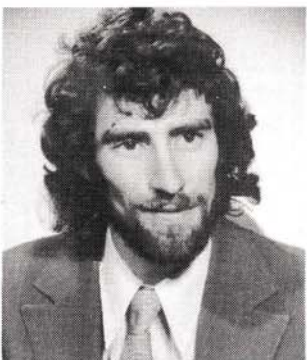
**B. J. ROBINSON, Agency Examiner, Chief Inspector's Dept.**

Barry and family (wife Doreen and children aged 12 and 9) recently moved into their new three-level home, partly designed and built by Barry. At present he is landscaping the steep-sloping garden. Barry is team manager of Norwood (Ringwood) Little Aths.



**I. McF. SMITH, Research Officer, Research Dept.**

At home Ian has many fine examples of Australian native trees and shrubs. Where necessary, he has built post-and-rail fences, and has avoided laying garden beds, in order to create a more natural environment. He and wife Glenys have three young sons.



**M. M. CONSIDINE, Research Officer, Research Dept.**

Mike enjoys composing and singing 'pop-folk' music, and playing guitar. He also writes poetry, and some of his works are soon to be published in England in "An Anthology of Contemporary Poets". Wife Carol (McKenzie) is a former H.O. Current Loans Dept. staffer.





● **THE LONDONERS:** The 22 people working in London Office when this picture was taken last month included five 'permanents' seconded from Victoria, another eight Victorians temporarily attached during leave-of-absence periods, and several locally employed officers. Seated around the table (left to right) are permanents Rex Thornton, Geoffrey Atkins (Assistant Manager), Stuart Turnbull (Manager), George Gregson and Graham Watson (Accountant). Standing behind them in the middle row (left to right) are temporaries Ali Hutchinson, Jim Martin, Carol Silverman, Charlie Bonnici, Diane Gledhill, Helen Kay (third from right) and Gwen Birch. David Bond, another 'temporary', is the bearded bloke in the back row.

## LIFE AT LONDON OFFICE

Our London staff consists of five officers (Manager, Assistant Manager, Accountant and two others of near accountant status) on three-year transfers from the Bank's staff in Victoria — plus seven English and four Australian 'temporaries', and up to 12 members of the Victorian staff who are working three months of nine-month leave periods.

Main activity is the handling of enquiries. Six counter clerks are kept busy all day, helping some 300 Victorian depositors and others who turn up with questions — mainly about money and mail.

Issuing of travellers' cheques is a big operation — the office handles some \$2 million worth a year.

In a typical working day the staff sorts three sacks-full of mail — mainly letters to be held or re-directed for travellers.

Payment of mail transfers involves up to 150 transactions daily, and bank transfers necessitate preparation and despatch of up to 50 cheques a day.

Apart from counter enquiries the office receives around 50 requests daily by letter, phone or telex. These come from far-flung places . . . Dublin, Innsbruck, Athens, St. Tropez, Casablanca . . . and usually boil down to 'SEND MONEY'. London Office gives same-day service, by posting travellers' cheques or currency, or by telexing foreign banks to issue funds.

Much attention is given to advising potential migrants to Victoria — a typical interview can last an hour.

Every day the Manager purchases around 20 million Lire and 100,000 Deutsche Marks from a London foreign exchange dealer — to meet sales to customers as directed by head office in Melbourne.

Among his many other duties the Manager must represent the Bank at Australia House and Victoria House receptions — and similar functions staged by some of the 250 banks with branches in London.



# TIPS FOR TRAVELLERS

**I**NCREASINGLY you will be receiving enquiries at branches from people planning trips to England and the Continent. In most cases these will be "first-time" overseas travellers. Their main concern will be to obtain travellers' cheques, and make arrangements for funds to be available through overseas banks.

You can help these people — and the Bank — by making known the wide variety of excellent facilities and free advice we offer. Keep handy the following list of pointers, compiled for your guidance by our London Office manager, Mr. Stuart Turnbull:

## Make London the Base

Be sure all prospective travellers know that our office in London provides an ideal base for their European touring.

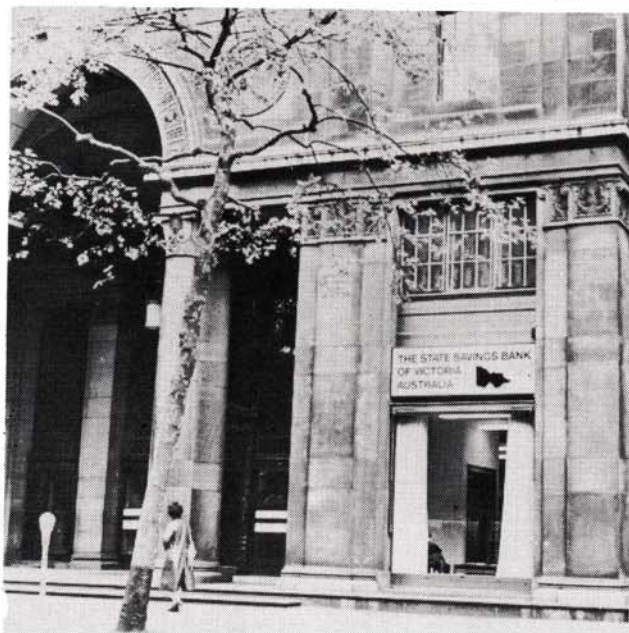
We have a staff of about 20, mostly Australians, who give advice and assistance on travellers' problems — as well as providing the appropriate foreign currency for touring in the most convenient and economical way.

## Where is London Office?

The office is situated in Bush House, on the north side of the Strand. It is 200 yards from Temple and 400 yards from Holborn underground stations, and half a mile from Trafalgar Square.

The telephone number is 01 836 1895. The telegraphic address is Vic-savings London, WC2.

## —to U.K. and Europe



## Before Departure

Make all the necessary arrangements at your office. Arrange the issue of travellers' cheques or foreign currency notes to meet travellers' requirements until they reach London. At the same time and at least 10 days before their anticipated arrival overseas, complete a Payment on Advice, London Office (form 3431). If the customer wishes to forward a mail transfer to London (so that the travel "budget" is held in English rather than Australian currency) this should be arranged also.

## "Payment on Advice"

After the Payment on Advice form has been authorised in the Overseas Department and received in London Office the depositor will be able to obtain all his

travel funds at or through that office.

## Travel Funds

London Office sells "foreign" currency in the form of English, German, United States and Australian (for the return journey only), travellers' cheques and currency notes of these and other Western European and other principal world currencies — or transfers to other banks. Most sales are over the counter, but London Office will also take written, telephoned or cabled instructions. In response to these requests travellers' cheques or currency will be forwarded by registered mail to the depositor, care of a main post office, or remitted by direct telex to correspondent banks in major (usually European) cities.

## Customers' Mail

Remind your travellers that they may have their mail forwarded care of our London Office. The address is:

C/O STATE SAVINGS  
BANK OF VICTORIA,  
BUSH HOUSE,  
STRAND,  
LONDON, WC2B 4RA.

They may also instruct London Office to re-direct letters for short periods.

The service at our Customers' Mail Section is first rate and very popular.

## Please remember . . .

Be sure to advise London immediately (by memo via the Overseas Department) when "without pass-book" entries are made to an account for which an advice is current.

This is important — travellers often depend on W.B. credits, and failure to advise can destroy the goodwill otherwise engendered at London Office.

**Don't** send mail transfers to London for credit of Victorian accounts! Credit the account in Victoria, and advise London of the credit.

## To Sum Up

The best advice you can give the prospective traveller to Britain is "Look us up in London as soon as you get there."

The staff there are friendly and helpful. If they don't know the answer to your customers' questions they will find out or direct them to appropriate experts.



# Liquid assets

These State Bank swimmers trained at the Melbourne University pool for the 1975 Inter-bank Swimming Carnival. BACK ROW (left to right): Alan Clissold (Personal Loans), Graham Marks (Chief Inspector's Dept.), David Munday (Boroondara Branch), Chris Brown (Chief Accountant's Dept.) and Peter Wynd (Staff Dept.). MIDDLE ROW: Barbara Halsall (Chief Accountant's Dept.), Evelyn Lindo (Avondale Heights), Debra Brock (H.O.C.S.), Debra Riley (Avondale Heights), Chris. Smales (Syndal). IN WATER: Sue Cox (45 Swanston St.), Dianne Adolph (Mt. Waverley) and Vicki Yates (Chief Accountant's Dept.).



... and how they

## SCOOPED THE CARNIVAL POOL

State Bank swimming coach Graham Marks was pictured proudly 'in his cups' in the Chief Inspector's Department, following the Bank's 'swimaway' victory in the 1975 Interbank Swimming Carnival at Richmond Pool. It was our first Carnival success for six years. We won five of the eight trophies contested — and finished 51 points ahead of the next bank. Chris. Smales of Syndal branch (pictured in group above) was the outstanding swimmer of the Carnival. New staff recruits Debbie Sainter (Colac branch) and Rob. Bowen (St. Kilda) were big contributors in our victory. Robert swam in all possible events, covering a total of 900 metres during the Carnival program. Chris, Debbie and Rob, together with Vicki Yates and Sue Cox, qualified for participation in the 1975 Interstate Inter-Bank Carnival in Adelaide.





## The great John L.



JOHN LINDSAY, a systems analyst in E.D.P. Planning Department, was photographed giving putting pointers to Diane Ryan, also of E.D.P. Planning.

The Bank's top golfer, John recently proved, when competing in the 1975 Victorian Open Golf Championships, that he is also one of the best in the State, being the lowest scoring amateur, finishing sixth overall ahead of professionals like Peter Thompson, Bill Dunk and Bob Shearer.

John plays off a handicap of 1 at Victoria Golf Club, and since 1968 has won the Victoria Amateur Championship twice.

Footnote: John's other interest is opera, and we believe his favourite aria is "One Fine Day" from 'PUTTERFLY'.

## Northern suburbs cricketresses!



Two of our girls from northern suburban branches are topline cricket players.

Faye Wilkinson (left), senior clerical assistant of La Trobe University sub-branch, went to India last month for Tests organised by the Australian Women's Cricket Association.

Sharon Tredrea, teller, of Coburg branch, is a demon bowler and allrounder who has been touring New Zealand with the Australian Women's Cricket Team.

Sharon played in England with the AWCT in 1973.



## JOHN BOWLS IN DAD'S TRACKS . . .

John Smith, head office Business Promotions Manager recently cracked a double — by winning the Aberfeldie Bowling Club Championship while holding the post of President. The only other person to achieve this in the 65-year history

of the club was another John Smith, our John's late father, who was also a State Bank manager. Each became Club Champion in his first year as President, and each has a dual entry on the club's Honor Board.



**ONE** With this number, you should have a strong character. If you have several 1's in your birth date, you will be very ambitious and apt to be ruthless in fighting for those things you want. You must choose work in which you have the chance of quick and regular promotion, preferably be your own boss. You will find it hard to knuckle under to others; you are a born leader and will hate to follow. You may find yourself inclined to bully anyone who dares to defy you — and yet you will despise those too weak to stand up to you. You can succeed at anything — but never confuse pig-headedness with strength of character. It sometimes takes a strong character to be able to see that others could be right.



**TWO** You are apt to act like a chameleon. Don't always change your views according to the person you are with. You are easily influenced, could be weak. Peace is important to you, but not at the cost of losing your own personality. Wear the clothes you like, decide what you believe and stand by it. Refuse to echo other people's views — don't be a doormat. You will always be happiest working with others, but will be inclined to shirk responsibility. You should be very clever with words, in either writing or acting.



**THREE** This shows plenty of brains and the ability to use them. You may have to go after a job that requires you to use your intelligence. Do not be content with an easy job, for you will never be happy. You must mix with people, and learn to be an extrovert. Use your artistic talents, even if only as a hobby. Learn to see your own mistakes and guard against a tendency to point out to other people the faults they have! Try to be a little more tolerant of the foibles of others.



**FOUR** You should be nimble with your hands, a good "do-it-yourself" person to have around. You may find yourself living to a timetable. Avoid this, don't get into a rut. With

# CHARACTER NUMBER READINGS

(from page six)

your number, it is easy to drift along in a comfortable fog and make no effort to get out of it. You should be very clever with money — on paper. Avoid jobs in which you handle money. Try to be more tolerant of others, and beware you do not nag. You are likely to be very happy one moment and miserable the next. Your whole life will be like a see-saw. It can be exciting if you look at it the right way. Learn to be happy — this is terribly important for you.



**FIVE** A wonderful number. You can be both charming and lovable. This may go to your head, so be careful you do not break too many hearts or the one you really love may stop trusting you. You need a colourful, interesting, unusual job. Get out of a rut. You need plenty of friends and to see the world. Ambitious, your plans could fail unless you learn to stop drifting through life. Learn to work hard — set yourself a goal and then achieve it. Be a little kinder to other people.



**SIX** You could make a home out of a bare room and a wooden crate. You have deft fingers, an eye for colour, and you need happy, colourful surroundings. You also need music. You should either sing, play an instrument, dance, or act. You must enjoy life. One thing — learn to keep the promises you make. With this number, you could

prove unreliable, so you must make a special effort to fulfil your undertakings.



**SEVEN** Not an easy number to have. Things will seem to always go wrong for you, but if you examine them closely you will learn that good fortune always comes out of disappointment. Don't plan ahead, just keep alert to your opportunities when they come, and seize them. You are sensitive, apt to fancy slights and snubs. You set too high a standard, one that few can attain. Remember we are all human and can only do our best. You have plenty of brains, wit, and can be very practical if necessary.



**EIGHT** You have courage and will always see obstacles as challenges. You work best under difficult conditions. You have an attractive personality, but you can see both sides of every question and sometimes this can be very awkward. It may even make you weak and unable to make decisions. You hate to hurt people and sometimes get confused about this, trying to please everyone and ending up by not pleasing anyone. You may be a dreamer. This is permissible in small doses, but go out and do something to make those dreams come true. You need to travel to have broad horizons, to have many friends with a variety of occupations and interests. One warning — learn to be a little more clever about handling money!



**NINE** You, too, have plenty of brains and must use them. A great lover of music, you are also very sensitive to atmosphere. You need to help others and need either work or a hobby in which you can do so. You could be an excellent voluntary worker for those less fortunate than you are. You must learn to be optimistic and make the best of things. Don't grumble, but do something constructive to improve conditions. Learn to be more tolerant. Being a perfectionist can make you very lonely — how many of us can measure up to that standard? Do not take life too seriously, for there is a time for fun as well as work.



# BATMAN'S BARGAINS!

If you have patience — plus good eyesight or a magnifying glass — you will be able to read the markings on the (right) historic map of early Melbourne land sales.

You'll note that our head office site bounded by Bourke, Elizabeth and Little Collins streets was sold in the late 1830s for the equivalent of a mere \$108 — the price of a cassette recorder. The buyer was Robert Hoddle, the original surveyor of Melbourne's city streets.

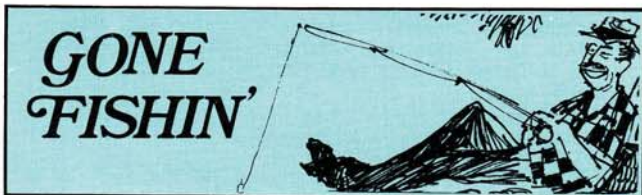
Now look at the present site of our second largest branch — at 45 Swanston Street. You'll see it was knocked down for \$238 to Mr. John Batman, who, with John Pascoe Fawcner, founded Melbourne.

It's interesting, too, to note that Batman bought parts of the present site of Myer Melbourne in Bourke Street for an outlay of about \$150.

(Footnote: For the map we are indebted to Mr. Chris Ryan, now retired, formerly manager of Mortgage Loans Department).

## MELBOURNE'S FIRST 5 LAND SALES 1837-8- LOTMENTS 1 CHAIN WIDE x 3 CHAINS DEEP CORNER LOTMENTS 2 CHAINS WIDE x 2 CHAINS D

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These are the latest retirements reported to STATESMAN:

NEIL McTAGGART (St. Albans)  
 "SAM" PETTIFORD (Geelong, Ryrie Street)  
 HARRY DAVIS (Frankston)  
 ALAN WILKIN (Mitcham).

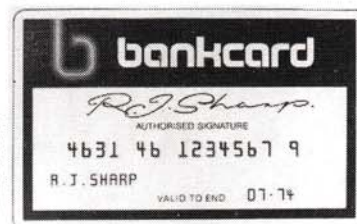
## Puzzle Answers

1. STRANGE CHANGE: One of the coins was not 2c. The other one was, though.
2. CHAMELEON: GREET, GREAT, GROAT, GROAN, GROWN, BROWN.
3. BARDROOM: "Tube B or not Tube B . . . that is the question."



# So you think you know...

Now that the State BANKCARD has been in business for six months, test your knowledge of its workings. See if you can answer the following quick questions without checking the answers in the inverted panel at the bottom of this page. If you score below six you might be well advised to swot up your basic BANKCARD instructions — so that you can steer depositors correctly without having to waste your time and theirs by phoning head office.



- 1. MINIMUM REPAYMENTS:** A cardholder receives his first monthly account showing his outstanding balance of \$260. He pays off \$100, then stops using his card for a few weeks. When his next account comes in, showing a balance of \$160, how much of it must he pay?
- 2. INTEREST ON CASH ADVANCES:** A lady comes in to complain that her BANKCARD monthly statement shows a balance owing of 99 cents, classified as 'Interest on Cash Advance'. She says "I paid off my entire balance on the previous statement, including interest up to the date of that Statement. So where does this extra 99 cents interest come from?" What is the answer?
- 3. WHY STAMP DUTY CHARGES?** An indignant gentleman comes to the branch to complain about stamp duty charges added to his account. He asks what stamp duty has to do with a charge card scheme, and what happens to the duty paid. What do you tell him?
- 4. REPAYMENT OF CASH ADVANCES:** A cardholder shows his latest BANKCARD statement for purchases totalling \$200 and a cash advance of \$100. The customer says he intends paying \$100 off his \$300 balance. But he wants it all to come off his cash advance debt — because he knows that this has been incurring interest since the date of issue, whereas his 'purchase' debt has a 25-day period free of interest. What do you tell him?
- 5. DAMAGED CARD PRESENTED:** A man produces his BANKCARD, which has been damaged by heat in a car glovebox. The card will not leave an impression on the imprinter. This man is well known to branch staff, and has a good account record. He wants a cash advance of \$80. Do you issue it?
- 6. 'NO ACCOUNT' PAYMENTS:** A lady comes into the branch to make a payment of \$20 off her BANKCARD balance, but says she has left her Statement at home. Do you accept her money?
- 7. MANAGER'S RECOMMENDATION:** Head office asks for a branch manager's comments on the suitability of an applicant for BANKCARD. The manager has records of the applicant's accounts, but has never actually met the applicant. What comments does the manager make?
- 8. NEW APPLICANT:** An 18-year-old girl working in a shop near the branch, and well known to branch staff, asks for a BANKCARD Application Form. On what terms do you issue it?

## Bankcard Answers

- 1. \$8.** He must pay, each month, 5% of his balance, or \$5 — whichever is greater. A large repayment in one month does not allow a cardholder to skip his next month's minimum repayment.
- 2. You explain that interest on BANKCARD cash advances is calculated up to the date of issue of the monthly statement.** By the time this statement has been posted to the cardholder, and payment has been posted back to the bank, several more days have gone by — and more interest has accrued at the rate of 1½% per month. (This rule is printed on every BANKCARD Statement.)
- 3. As soon as a BANKCARD balance is subject to an interest charge it becomes a LOAN.** In Victoria, all loans subject to interest rates above 14% per annum, are subject to Government Stamp Duty, charged at the rate of 2.1% per annum. BANKCARD credit, with interest at 18% per annum, is therefore subject to Stamp Duty, which goes to the State Government, not to BANKCARD. (Note: Stamp Duty is not charged on State Bank STAFF BANKCARD accounts, because these have concessional interest of 9% per annum.)
- 4. A cardholder whose monthly statement shows both purchases and cash advances would be split two-thirds off and cash advanced was \$100.** So a \$100 repayment sent ample given in the question, purchases totalling \$200 splits repayment money in the same ratio. In the example given in the question, purchases totalling \$200 and cash advanced was \$100. So a \$100 repayment sent that month would be split two-thirds off and cash advanced was \$100. So a \$100 repayment sent purchases and one-third off cash advances.
- 5. You pay the cash advance without using the damaged card.** Enter the card details manually. Then you cut the card in half and return it to BANKCARD Department, after explaining to the customer that a new card will reach him within two weeks.
- 6. Yes, you accept the payment without production of a statement.** You use a Substitute Payment Voucher.
- 7. The manager is expected to comment on depositors, even if he does not know them personally — on the basis of their account histories.**
- 8. You cannot accept applications from 18-year-olds unless they are Bank staff members. Minimum age for the public is 21 years.**