

# Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

December, 1974 — No. 66

The  
\$100  
winner  
in our  
color photo  
contest  
See page two





# Statesman

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#### FRONT COVER:

**COLOR ILLUSTRATIONS:** This month we have "spread ourselves" to show color reproductions of some of the entries (including, of course, the winner) in our staff photograph contest. The \$100 prize beach picture was submitted by Mervyn Jewell, an accountant at Oakleigh South (see story on this page). The snow and yacht scenes were also taken by Mervyn. The country scene (a view at Corryong) came from architect Orion Wenhrynnowycz, of Building Department. Barry Taylor, of the Relieving Staff, took the photos of the rocks at Port Campbell and the peaceful vista of Nagambie Lake.

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.)

## New Travel Service Opens

# NOW WE'RE GOING PLACES!

As from this month we are in the travel business, operating in conjunction with THOMAS COOK — the world's most experienced travel firm. We have long been associated with COOK, mainly as selling agents for their travellers' cheques. The new travel bureau is another customer service confirming our progress in today's competitive banking climate. We will have more than 500 inquiry 'outlets' throughout Victoria — a larger network than any other organisation.

Travel literature will be available to our depositors at branches, but all

enquiries from intending travellers will be referred to our central bureau in the ground floor display area at head office.

We can offer the public an easy way to pay for travel:

★ SAVE NOW, PAY AND TRAVEL LATER, with the State Bank Calendar Club.

TO OUR NEW TRAVEL SERVICE MAY WE SAY 'BON VOYAGE' 'HAPPY LANDINGS' AND 'MANY HAPPY RETURNS.' LET'S MAKE IT REALLY GO!

## \$100 PHOTO WINNER . . .

Our contest in which we invited staff amateur photographers to take color shots suitable for use in SSB 'picture cheques' was won by Merv Jewell, an accountant at Oakleigh South branch. Merv is pictured at right receiving his \$100 prize cheque from Trevor Craddock, Chief Manager, Marketing. Merv's winning photo (taken at Wilson's Promontory) and two of his other entries are included in STATESMAN'S cover designs.

His camera is a five-year-old Practica 1b, with a Domiplan lens. He used an ultra-violet filter, and Ektachrome (64 ASA) high speed film. Merv has been an amateur camera enthusiast 'on and off for about 15 years.' Lately, he says, he prefers golf to photography — although the shots are harder to line up, and he has some trouble with 'greens.'





# STATE BANKCARD TAKES OFF

Since its launching early in October, State BANKCARD has been 'charging ahead.'

Thousands of our depositors have been using their cards — to draw cash from bank branches, and to buy an ever-widening variety of products and services ranging from champagne to shoe repairs.

Many cardholders have applied for additional cards for use by family members.

Some 20,000 merchants are now participating in the BANKCARD scheme, and almost 2000 more are on a waiting list to join.

At the outset, the scheme was criticised by many people who resented being offered the BANKCARD facility. But a great many others complained because they had NOT been offered cards. And the overwhelming majority of recipients retained their cards.

## ROSIE MADE A PILE OUT OF BANKCARD

● Lee Chamberlain (left) and Rosie Mykytiuch of BANKCARD Department, display a carpet square made by Rosie and based on the BANKCARD emblem. Lee also reproduced the emblem — in icing, on a cake which was eaten by the staff before we could photograph it!



### More cardholders welcomed.

Now that State BANKCARD is up and running, the Bank is keen to issue more cards to creditworthy applicants.

Our BANKCARD Manager, John Crofts, said last week:

'Branch managers and staffs have been doing a fine job to promote the scheme and help it work efficiently in the early stages.

'Now we are calling upon them to seek out new prospective cardholders. Everybody who takes out a mortgage loan or a personal loan is a potential BANKCARD holder. These people should be given application booklets, and the advantages of the scheme should be explained to them.

'Similarly, all good customers known to managers and not already cardholders should be encouraged to apply for BANKCARD.

'Continued success of BANKCARD as a new State Bank service in competition with other banks will depend on volume and turnover. So the more cards issued and in active use the better for all of us.'

*Everybody's using it!*



● This cartoon was drawn for STATESMAN by Sabina Parma, clerical assistant at Kingsville branch.





**3XY comes to 'Lizzy'**

## **VISITS FROM 'DING DONG' AND POP STAR ROBIN JOLLEY**

To help get State BANKCARD off the ground we staged several October promotions in the Elizabeth Street banking chamber — fashion parades, golf demonstrations, a toy display — and, most successful of all, a model radio studio run by 3XY. Denise 'Ding Dong' Drysdale (left), of the Ernie Sigley Show was one of the visiting performers interviewed by livewire XY announcer Mike Nichols (son of the late 'Nicky'). Mike is pictured (bottom left) with leading pop singer Robin Jolley, who also drew a large crowd of young people. Bank girl Maxine Phillips (below) of Elizabeth Street branch, was one of many amateur announcers who read BANKCARD commercials over the PA system.





## GIRL OF THE MONTH



Kim Reddick, 17, of Elizabeth Street branch is a sun lover . . . so much so that she can't pass a sundial without taking a reading.

Right through the year Kim makes weekend trips to the beach, often as distant as Wilson's Promontory.

With these interests, it's not surprising that Kim's pet hate is winter (though catching trams comes a close second).

Kim's ideal husband would have "a good personality and would be fun to go out with" — and preferably "tall, dark and handsome!"

Her sun-ruled Leo horoscope states: "she has a warmth which radiates from her personality, and its rays touch the hearts of friends and admirers . . . She can achieve great elegance and as a sweetheart she is proud, hard to get and expects a lot from her partner . . .

Most likely soulmates are subjects of Aries and Sagittarius.

## Little words work best

Big long words name little things. All big things have little names, such as life and death, peace and war, or dawn, day, night, hope, love, home. Learn to use little words in a big way. It is hard to do, but they say what you mean. When you don't know what you mean, use BIG words. They often fool little people.

— Advertising Age.

P.S.: The Lord's Prayer has 56 words, The Ten Commandments 297 and the American Declaration of Independence 300. However a government directive on the importation of caramels and caramel products contains 26,911 words.

## Puzzles

1. **BEST DRESSED.** To save money, flatmates Marie, Lyn, Marcella and Robyn take turns at wearing each other's clothes. Yesterday, every girl went to work in one of her friends' dresses. Marie wore the dress of the girl wearing Marcella's dress. Marcella
2. **RELATIVITY.** Every Pancake Day a certain professor visits his father's sister's brother's aunt's only sister. What relation is this lady to the professor?
3. **LADDERGRAPH.** Convert SICK to WELL in four moves, changing one letter and making a new word each time, but not re-arranging letters.

## STATE SECRETS

by the teller

CAN'T help wondering why STATESMAN's slogans for our new travel service were rejected by management. The first slogan was GO AWAY. The other was: "PLANNING A TRIP? SEE US. WE'LL TELL YOU WHERE TO GO!"

★  
ANOTHER suggestion we now offer the Thomas Cook-State Bank Travel Service: To advertise sea trips, use the slogan: 'GO BY SEA, AND HAVE SIX MEALS A DAY . . . THREE DOWN AND THREE UP.'

★  
BRANCH accountant, applying for new position said, "They'll have to give me promotion and a raise, because three companies are after me." Pressed for details, he revealed that he was being chased by the electric, gas and phone companies.

★  
ITEM in the last STATESMAN said that residents of Hell were too busy shaking hands with old mates to have time to worry. When Mont Albert branch teller Paul Gale displayed this snippet near his window, a dissenting depositor added a stern comment: 'THERE WILL BE NO TIME IN HELL TO SHAKE HANDS: READ REVELATION AND MATTHEW IN YOUR BIBLE.' (\$2 to Paul Gale.)

★  
BRANCH clerk called at Marketing Department to order some of our new 'goodwill giveaway' pens. 'Do you want them scented?' asked STATESMAN typist Marie Gallichio. 'No thanks,' was the reply. 'I'll take 'em with me.'

★  
COUNTRY branch manager, who often gives talks to local groups, includes a few standard jokes. Recently he asked local reporters to omit these quips from their reports of his speeches, so that he could keep them 'fresh'. Local paper report duly appeared, with the closing sentence: 'Mr. . . . told several jokes which we are not allowed to print.'

★  
DISTRICT Inspector says he has read so much lately about smoking and drinking causing various illnesses that he's decided to stop . . . reading.



# UPS AND DOWNS OF OUR COMPUTERS

A little red button marked ERROR lights up on the computer control panel at head office . . . and from hundreds of SSB on-line tellers throughout metropolitan Melbourne a groan goes out:

**'THE COMPUTER'S DOWN . . .'  
'WE'RE OFF THE AIR . . .'  
'BACK TO THE BALLPOINTS . . .'**

Every computer lapse of more than a minute or so means a temporary return to manual operation in on-line branches. Failures happen even in the best-regulated systems, like ours, but the aim is to keep them down to about one a fortnight.

Earlier this year, in June and August, we had a series of major failures — some caused by **HARDWARE** (the electronic and mechanical components of the system) others by the **SOFTWARE** (the programs fed into the computer).

Since that bad run, our 'downs' have been fewer and of shorter duration.

## BIG OVERHAUL

On Show Day — the public holiday — our resident computer engineers worked on the system for 24 hours, and eliminated a longstanding, intermittent hardware fault. Next day — the busiest 'on line' day of the year — there were no failures at all, despite record transaction activity.

Many of the SSB system failures have been due to software — resulting from introduction of new, complex programs and variations to existing programs.

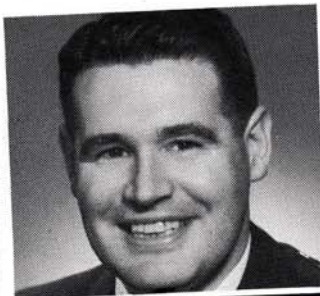
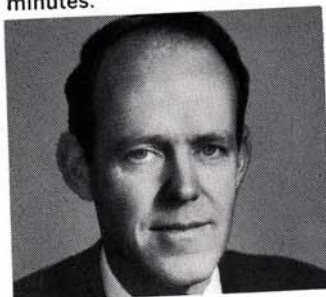
OUR COMPUTER 'DOWNS' IN RECENT MONTHS HAVE NOT BEEN DUE TO OVERLOADING OF THE SYSTEM, say EDP managers Ross Strang (Planning) and Alan McNaught (Operations).

Currently the system is serving some 580 terminals in 184 branches — the largest on-line network in Australia. In the coming year we hope to add 270 more terminals and 90 more branches.

The system is capable of running up to 850 terminals. When this full-network stage has been reached, busy days will place a load on the system — and the computer "response time" to tellers in peak transaction hours will extend to an average of about two seconds.

## EMERGENCY DRILL

Immediately the on-line computer system goes 'down' a team of experts races into action at EDP Operations Department. First move is to determine the cause of the failure. If it is a software problem, the programs are reloaded and the system is usually up and running again within two minutes.



## OUR SYSTEM IS NOT OVERLOADED

—say EDP managers Ross Strang (Planning) left and Alan McNaught (Operations).

A hardware failure may involve a switch to standby equipment. This complicated procedure can take up to four or five minutes. Meanwhile, ICL engineers have to determine which part of the system is faulty. By reference to the error lights and messages on the various pieces of equipment and by checking out the circuitry with an oscilloscope they narrow down the trouble. It might finally turn out to be one defective tiny component on a printed circuit board — or a loose wire.

After a fault has been found and fixed, 'design check' programs are run to ensure that the system is OK. If a switch is made from the standby computer back to the main computer the system must be 'downed' for another four minutes to allow the programs to be re-loaded into the main computer.

## MOST STAFF ARE PRO-COMPUTER

A survey of on-line and centralised banks' staffs has shown that most officers would much prefer to work with computer facilities than return to manual or mechanised methods.

**STOP PRESS:** No-Fail Device Ordered. The Bank has arranged to import from Holland a new device called a **NO-BREAK POWER SUPPLY**. It is claimed to maintain a steady flow of electrical current to computer systems when power supplies fluctuate — or even cease completely. Overseas experience with the device has indicated that it reduces 'mystery' failures of computers by more than 50%. The installation will be the first of its kind in Australia.

## How Would You Handle This?

Two 'trouble-shooter' engineers from the ICL computer company are on duty in our head office EDP Operations Department daily from 6 am to 10 pm. Their job: to investigate and rectify any failures in the computer system.

The following is an actual report recently submitted to the engineers. It is fairly typical of the day-to-day paperwork going through HO EDP Operations and Planning Departments:

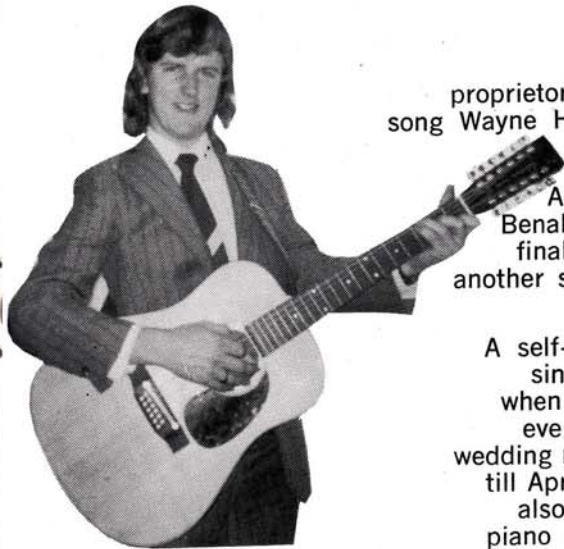
Time: 07.50.

Description: Sliptdisc loaded to 001 (DM 0) but failed with F4. Subsequent tries failed with F3. System loaded using 002 (DM 1) and 0 M output 0318 message. Planning contacted. System disc prime punched from D.O.S. manual. Failed OPT 4950 001.001 re-labelled and 0 0 to OPT 1501 output and EOJD. Store card increased from 0016 to 0275 and job re-tried. Failed with 4968. Disc initialiser run (after deck punched from D.O.S. manual) using VT00 reformat option only, and again prime tried. Journal 002, VT00CS 001 before and after initialiser and prime and console log attached.

EDITOR'S NOTE: 'SLIPTDISC' is a program standing for "Self Loading Initial Program To Disc". It is not a fault requiring the services of a computerised chiropractor!



## MAN OF THE MONTH



"Ten Thousand Crying Towels" is not the subject of a laundrette proprietor's nightmare, but the title of a song Wayne Horsburgh, 19, sang in a recent Shepparton TV talent quest.

Although Wayne, a teller at our Benalla branch, did not win the quest final, he regards the experience as another step in his career as a Country and Western singer.

A self-taught guitarist, Wayne started singing C. & W. at family parties when he was nine. He now performs every weekend at local dances and wedding receptions (with bookings lasting till April). To add variety to his act, he also plays piano, mouth organ and piano accordion. He wants eventually to sing overseas.

Wayne is pleased with the recent revival of C. & W. music by artists such as John Denver, but prefers the "traditional" songs of Slim Whitman and Hank Snow.

He lives on his parents' farm at nearby Lima, and helps in his spare time with fencing and tractor work.

Star-wise, Wayne is a Gemini, which means "he is gifted . . . has a wide range of interests . . . and because this is the artistic sign of the Zodiac, is probably connected with the arts". Aquarius and Libra should prove compatible spirits.



'The Will states that he turned all his assets into Travellers' Cheques — and took them with him.'

## addled adages

A FRIEND in need is a friend to avoid.

★  
WHEN it comes to giving, some people stop at nothing.

★  
KEEP both feet on the ground, and you'll never get your pants off.

★  
QUIET people aren't the only ones who don't say much.

★  
YOU don't have to be a cannibal to get fed up with people.

★  
IT'S not whether you win or lose — it's how you lay the blame.

★  
A SOFT drink turneth away visitors.

★  
PEOPLE who live in glass houses shouldn't throw parties.

## WARNING

(Circular announcement to all offices of the Bank in 1887)

"Any officer found making books on horse or any other kind of races, being a frequenter of hotel or public billiardrooms, playing cards for money or gambling in any shape or form will be at once suspended from duty and render himself liable to immediate dismissal from the service.

"Managers will be held responsible for the proper business and moral conduct of officers under them during office hours, and anything approaching fastness of deportment or dissipated habits that may at any time come under their notice must be communicated to the Actuary without delay."

Test your reactions with these . . .

CANS

CARDS

SYMBOLS

## Take Your Pick!

Study the three diagrams for a moment.

- Imagine that you are in a supermarket, planning to buy a tin of soup. Would you take it from display A or display B?
- Look at the three cards. Think very carefully about them. Change your mind as often as you like. Finally select one card.
- Now study the five symbols in the third diagram. Make a careful selection of just one of them.

Now turn to page 15, and see if we have guessed your choices.





## Ripponlea

# TOP TARGET SHOOTER

Teller Markus Kotlik, 20 (left) represented Australia at the recent 41st World Shooting Championships in Switzerland. Competing in the Running Boar (moving target) event, he gained a Master's Award.

Markus took up this form of competition shooting just 10 months ago, and since returning from Switzerland he has been practising for next year's World Moving Target Championships in Munich.

are  
the  
bra

—with

## Castlemaine and Yarraville

# CENTENARIANS

Castlemaine manager Bob Fewster and Yarraville manager Greg Doyle reported recently that they had depositors celebrating 100th birthdays.

Miss Elizabeth Miles opened her Castlemaine account in 1889, while Mrs. Rose Forbes has banked at Yarraville for over 53 years.

Our General Manager Mr. Don Ross sent a letter of congratulations and a small gift to both "established depositors".

## Warrnambool

# CHARITY QUEEN EARNS TRIP

Next month, clerical assistant Anne Harrington, 20, will take a trip to Singapore as the prize she won as Miss Country Charity Queen in the 1974 Miss Victoria Quest.

Anne was selected for her great effort in raising \$7000 for the Spastic Children's Fund.

In the quest final, Anne wore 'a cream crepe caftan with a high roll-neck collar.'

## Reservoir

BROADWAY

# Jeanette on show



Pictured after winning the "Miss Whittlesea Country Showgirl" title is teller Jeanette Batten.

Jeanette, 20, a keen horsewoman, also entered several equestrian events at the Show and — according to the Broadway staff — "acquitted herself well."

## Relieving Staff

# HIGH-RISE ACCOUNTANT

During office hours relieving accountant Peter Talbot has both feet planted firmly on the ground, but after 5 pm a kite couldn't catch him.

As a member of the Pilotmakers Flying School at Moorooduc (near Frankston), Peter takes advantage of daylight saving to fly light aircraft. So far he has clocked

85 hours as a solo pilot, and he says that wife Sue and their two young children often go along for the ride.

Staff members interested in joining Peter at the school can contact him through Staff Department.







Tom Sedunary

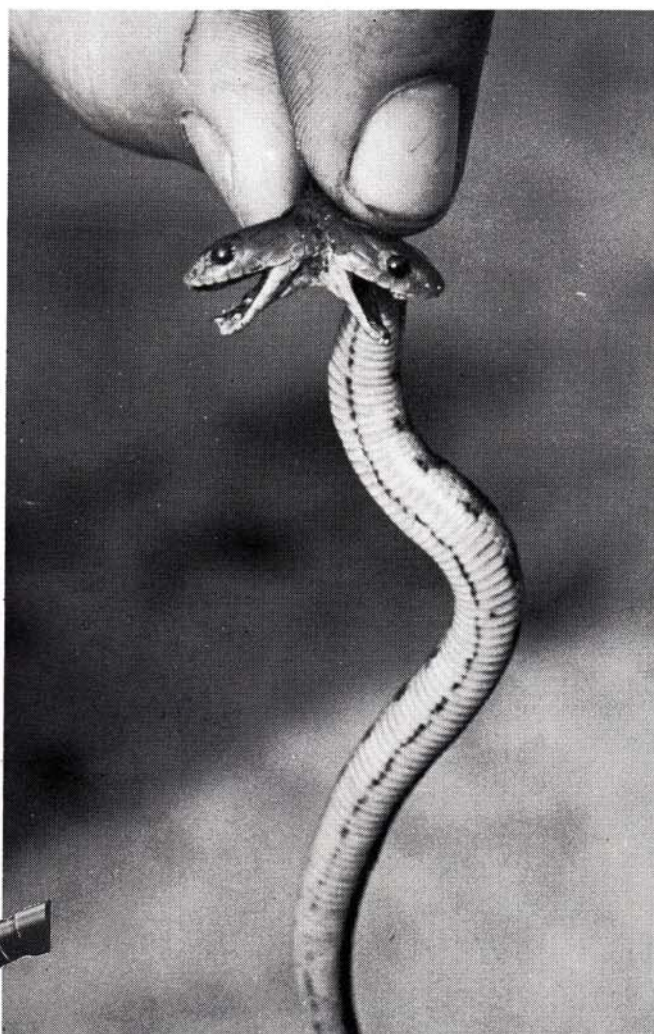
## Coleraine

# MANAGER SNAPS A DOUBLE HEADER

This two-headed baby Tiger snake was photographed by manager Peter Leake on a customer's property near Coleraine.

Peter reports that both heads struck savagely (and independently) when approached with a spoon.

They left deposits of venom from each bite. Peter's remarkable photo appeared in metropolitan papers throughout Australia and New Zealand.



## Creswick

# 'Pony-hunt leave'

Manager Don Basham recently unearthed the following letter written in 1907 by the branch manager to the Bank's Inspector-General:

Sir,

About the end of October last, I either lost or had stolen a pair of ponies, and although have advertised, employed men to look for them, reported the matter to the police, and had them gazetted stolen — as well as made all possible personal enquiries — I have failed to get them. But on Saturday I learnt they were going towards Ballan. I would therefore be glad if you will grant me three or four days' leave of absence from Wednesday or Thursday next to enable me to look for them myself.

I have the honor to be

Sir, your obedient servant.

Records of subsequent correspondence reveal that the manager was granted his leave. However, there was no mention of the result of the pony hunt.

## Somerville

# HELPING HANDLE

Manager Gordon Bond recently had a minor security problem when the handle to the front door of the branch broke just on closing time. After arranging for a local tradesman to fix the handle, Gordon rigged up an emergency pull-rope (naturally in the Bank's black and gold colors), and prepared himself for a possible all-night vigil.

However, the last depositor of the day had noticed the problem on leaving the branch, and soon returned to replace the handle, free of charge, with a "spare" from his workshop.

How's that for customer co-operation?

**AROUND MORE BRANCHES . . . see next page**



## AROUND THE BRANCHES (Continued)

# SOME OF OUR FAN MAIL...

Here are some of the many letters our branches receive from young school bank depositors. These samples were passed on to STATESMAN by our head office Business Promotion officers.

### BURNLEY

Dear Sir We are doing a film about a Bank Robbery. Would you mind us using your bank for a bank Robbery. Could you please let us use your bank and some money for the bank Robbery scene. We will be sure to give it back to you. Would it be possible for us to come and arrange this with you any morning from 9 to 10 o'clock.

by Kalli  
Cathy  
Julie

### LILYDALE

The Brians  
Maroonish way  
Lilydale 3140.  
16.9.74.

Dear Sir,  
I am nine and a half and I would like to take 20 dollars to spend on a calf. When it grows about 12 months old I will sell it and with the money I get for it I will save some more money for another calf and I'll keep on going. I will save most of the money for a saddle and a new bridle for my pony Ange. I can't ride Ange with out a saddle. She is a Mountain Welsh pony. Mum is splitting the food for the calf, until I sell the first calf and pay Mum and then I will have enough money for the milk.

Carolyn Brown

Can I take ~~100~~ out?  
Account number is 15. please reply?  
Lilydale West Primary school.

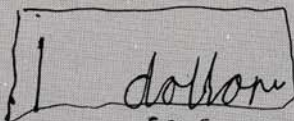
Thank you

### ROSANNA

FOR THE STATES SAVING  
BANK OF VICTORIA  
THANK YOU FOR ALL YOU'VE DONE  
TO MAKE ME SAVE MY  
MONEY

THANK

YOU



SAVE YOUR MONEY

STATES  
SAVINGS

GAIL HANNETT

Dear Sir

I wood like a cover for my bank book. Because the one I have got is as come un stuck. Can you do some thing about it. Thank you. Andrea Hodgetts



# PIGGY BOINK!

A farmer was feeding his pigs when three 20 cent coins fell from a hole in his pocket. One of the pigs swallowed the coins. A friend who said he had seen something like this happen before, came up with a suggestion. All the farmer had to do, he said, was give the pig a drink of whisky and then kick it. The pig would immediately cough up one of the coins. Similar treatment would recover the others.



The farmer took the pig into town and into the pub. He gave the pig a whisky, kicked it, and it coughed out one 20-cent coin.

A group of strangers, who had arrived just in time to see this remarkable happening, watched while he did this again and recovered another 20 cents. One of the strangers approached the farmer and said, "If you can do that once more I'll give you a thousand dollars for that pig". The farmer repeated the performance, retrieved the third and final coin, and sold the pig to the stranger.

A few weeks later the farmer's attention was caught by a newspaper headline: "MAN GAOLED FOR KICKING DRUNKEN PIG TO DEATH."

\*\*\*\*\*

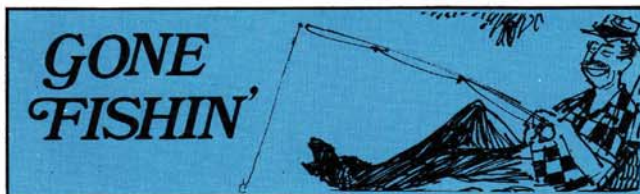
## Twinkle, Twinkle

We see it every morning,  
It happens every day,  
A double line of female clerks,  
Meander on their way.  
One thing that puzzles all the men  
And gives the boss grey hairs . . .  
When girls approach a powder room  
They always go in pairs.  
Perhaps the trip is long and slow,  
Maybe the girls are lonely,  
But two by two they always go  
To doors marked 'Ladies Only'.

The boss awaits, and you can tell  
He's simply torn with grief  
The day's timetable goes to hell  
While girls go on relief.  
At 2 o'clock each afternoon  
The march begins once more  
What the deuce goes on out there?  
Men wish they knew the score.  
The only way that we can see  
To make the business boom,  
Is move the whole darn office  
Into the 'Ladies Room'.

\*\*\*\*\*

Here are the  
most recent re-  
tirements re-  
ported to  
STATESMAN:



ALAN TOMKINS (Watsonia)  
'MONTY' MONTGOMERY (Mortgage  
Loans)  
BILL GRAHAM (Monash University)

REG CRABB (Building Department)  
EDDIE MILNE (Ringwood)  
DAN STARR (West Footscray)

## PUZZLE ANSWERS

1. BEST DRESSED: Robyn.
2. RELATIVITY: His grandmother.
3. LADDERGRAPH: SILK, SILL, WILL, WELL.

teller  
talk  
by Sue



STATE Bank brings back the smile! That's our latest advertising theme in press, telly and radio. And where are our depositors going to look for the promised smiles? Right! At the 1800 windows manned and 'womanned' by us . . . the front-line troops. Of course the rest of the staff will be polishing up their smiles, too.

★

INFLATION comment by customers: 'I carry a lot of useless stuff around in my wallet. It's called MONEY.'

★

THIS is not a plea for people to bring in full money boxes — but we still have a shortage of small coins in many branches. Could it be that Victorians are running out of common cents?

★

WITTICISMS overheard at the window: 'My wife and I aren't rich enough to save money.' 'You could describe our financial situation as fluid . . . we're going down the drain.'

★

FORMULA for success in any job: Do what has to be done, when it has to be done, the way it has to be done, whether you want to do it or not.

★

WHAT, after all, are rich people? Just poor people with money.

★

TRAP for tellers: keeping your eyes fixed on the counter where you are working, and never looking at the depositor. It happens — and it gives a bad impression to the public.

★

CHEQUE account customer's doctor complained to him: 'Your cheque came back.' Customer replied: 'So did my bronchitis!'

★

THOUGHT for today: We have to work with people who are far from perfect — people like ourselves.

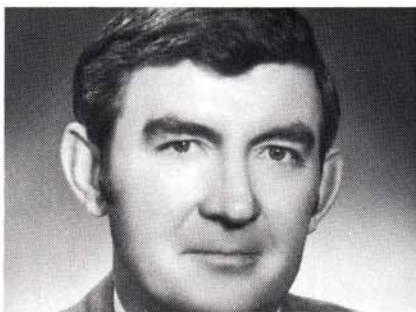
★

HANDLE travellers' cheques as if they were cash.

★

SALARY is an amount of money which, no matter how large it is, some people spend more than.





**R. J. OATAWAY, Relieving Staff**

Many people, having played cricket for 26 consecutive seasons, would think it time to bail out — but not Bob. As Camberwell South's opening batsman Bob (like his collection of vintage ports) just gets better with age. He says he'll face many more balls before his cricketing is over.

## MEET OUR NEW MANAGERS



**J. W. FULTON, Relieving Staff**

Most of John's spare time is spent ferrying his 8 children to the venues of their various sporting activities. Two sons are members of the Nunawading Amateur Athletics club, while three children are Little Athletes. Netball and football occupy the other kids.



**W. E. J. ROPER, Foreign Bills Officer, Overseas Dept.**

Amateur radio has been Bill's hobby for 25 years. He's on the Federal Executive of the Wireless Institute of Australia, and edits "Amateur Radio" — the oldest magazine of its type. Bill regularly contacts Hams world-wide.



**L. W. EDWARDS, Nyah West**

Lindsay and wife Judy grow many varieties of native plants, and spend time identifying native birds and animals while caravanning with their four young children. With the move to the country, there's no "deNYAHing" they'll discover many new species.



**P. N. HOINVILLE, Relieving Staff**

Peter, a keen shooter, hasn't missed the opening of "duck season" for 20 years. Although not keen to disclose the best locations for game, he recommends the Kerang Marshes. Peter plays an occasional game of golf and, in younger days, rowed with the Bank's club.



**T. R. GILL, Relieving Staff**

As a chess-playing relieving manager, Tom will now be making plenty of moves. He took up chess about 14 years ago when he found it provided "the complete way to relax". Married with three children, Tom is secretary of an Aspendale church social group.



**F. S. ATKINS, Portarlington**

Fred has spent most of his career in the Geelong area, and so is quite familiar with Portarlington. He is a keen golfer and enjoys gardening and reading. Peter and wife Sally have an ambition to travel through "as much of Australia and the Pacific area as possible."



# MYSTERY OF THE MISSING CASH

The following exchange of correspondence was not necessarily taken from our Head Office files although the phraseology may have a familiar ring.

**From: Manager, Chadfield**  
**To: Head Office**  
**Re: Cash Deficiency**

We regret to report a deficiency of \$450,617.82 which emerged in the cash under the charge of our No. 1 Teller, Mr. M. Bezla, at the commencement of business on Monday last week, 15 July. We appreciate that advice of this discrepancy should have been given earlier but, in the circumstances, we thought it preferable to conduct a full investigation at the branch before contacting you. In the event, a check of the remainder of the cash — \$5.03 in garbled coin — a thorough examination of vouchers left in our hands for Friday, 12 July and the two preceding business days, and enquiries raised with customers who visited the branch on these days, have failed to throw any light on the matter.

Because of the severe restriction imposed on our cash target figure (see my letter of 14 March) this discrepancy left us with an initial problem on Monday morning and it was only by the greatest good fortune that the proprietor of the 'Kings Arms' arrived immediately after 9.30 a.m. with an exceptionally large pay-in (resulting, he tells us, from a splendid party given in his establishment on the Saturday evening by Mr. Bezla). This provided sufficient cash to see us through our difficulties but I would respectfully suggest that further thought should be given to increasing our cash target figure with a view to avoiding such problems in future.

For the present, the cash deficiency has been debited to C. & E. Account. We shall be pleased to have your instructions regarding its ultimate disposal.

(Signed) ————— Manager.

P.S. We should have mentioned that we have not seen the Safe Keys since the Accountant and I handed them over to the No. 1 Teller on Friday evening prior to our departure for

the District golf outing. This might have proved a greater inconvenience if the Safe had not been found unlocked on Monday morning and we have in mind to remonstrate with Mr. Bezla regarding this matter when he returns from his holiday in Mexico. We may say that he was not scheduled to be on leave at this time and it was a considerable relief to learn from his Postcard today (from Acapulco) that he had not, after all, been laid low with the 'flu which is currently prevalent here.

**From: Head Office**  
**To: Manager, Chadfield**

We have received your letter of 17 July from which we note that a deficiency of \$450,617.82 emerged in the cash of your No. 1 Teller, Mr. Bezla, on Monday last. As you suggest this discrepancy should have been advised to us immediately in terms of GI 14/4. Having noted, however, that you have duly checked the residual cash, conducted an examination of vouchers and raised enquiries with customers, all without result, we can now authorise you to debit the amount in question to your Suspense Account for Deficiencies in Cash. No doubt you will continue your enquiries, however, and you should advise us of any development of note.

In passing we should just say that letters to this Office should be kept as brief and concise as possible and should not contain irrelevant or extraneous information. Moreover, separate letters should be written regarding matters which are the concern of other Departments. On this occasion, however, we have asked the Property Manager to despatch the duplicate Safe Keys to you, and the Staff Manager will make an appropriate amendment to the branch holiday schedule in respect of Mr. Bezla. The question of an increase in your cash target figures is having our attention.

—HEAD OFFICE.  
—From 'Counter Talk'



## Know Your Bank...

## PREMISES DEPARTMENT



**MEET OUR PROPERTY PEOPLE** . . . a small team of specialists handling a variety of important jobs. SEATED (left to right): Graeme Blunt (Furniture Purchasing Assistant), Doug. Ewen (Security Assistant), Jack Pretty (Manager, Premises Department), Bill Taylor (Accounts Clerk) and Geoff Thoroughgood (Security Assistant). STANDING (left to right): Howard Tippet (City Premises Officer), Robyn Powell (Clerical Assistant), Maurice Girvan (General Duties Officer), Peggy Burchett (Branch Transfers Officer), Barrie Bunning (Security Officer) and Pat Percy (Receptionist). NOT SHOWN: Assistant Manager and Tenancy Officer (appointments pending when picture taken) and Ron Bird (Development Officer).

### **BUYERS, BUILDERS, LANDLORDS, RENOVATORS, SECURITY EXPERTS**

These people must be versatile — and busy! That's your first thought when you start looking into the operations of head office Premises Department.

'Premises' — as the fourteen departmental officers are known — control more than 600 Bank-owned properties valued at some \$34 million.

Their main function is to provide and maintain branch premises. In conjunction with the Building Department they buy, build and lease property for branch use — and improve existing properties.

So their day-to-day work includes: the buying and sale of land and buildings . . . purchase of residences . . . administration of the building and renovation program . . . provision of fittings, furnishings . . . installation of security devices . . . administration of security patrol

and cleaning contracts. They also look after the maintenance of all the Bank's city buildings, including head office.

And they act as 'landlords' to the various tenants of Bank-owned properties.

In the current financial year the Premises people will handle about 1000 projects — including 150 major works — and will spend almost \$9 million, including the following:

NEW BUILDINGS — AND IMPROVEMENTS	\$5,500,000
PURCHASE OF BRANCH SITES	380,000
PURCHASE OF RESIDENCES	350,000
SAFES AND STRONGROOM DOORS	80,000
OFFICE FURNITURE	120,000
FLOOR AND WINDOW COVERINGS	141,000
MOTOR VEHICLE PURCHASE AND	
MAINTENANCE	67,000
SECURITY SAFEGUARDS	218,000
BRANCH MAINTENANCE	1,377,000

Footnote: Five years ago, the total Premises expenditure for the year was \$1.7 million. This year, almost this amount is being spent on branch maintenance alone.

**PRIDE IN APPEARANCE:** Our Premises people — and our builders and architects — are concerned that our branch offices should be functional and attractive for staff and the public alike — and to some extent this involves the co-operation of branch people themselves.

Says Premises Manager, Jack Pretty:

"It's important that staff members take pride in their branches. They can help by eliminating anything that detracts from the efficiency or appearance of premises."



**New premises at  
Caulfield North**

# SECURITY IS STRONG POINT

Our old branch at Caulfield North was twice raided by bandits — in 1965 and 1970 — so the new office (opened in October) is bristling with safeguards.

There's a security camera surveying the entire customer area, a one-way 'surveillance' mirror in the door of the manager's office, anti-counter-jumper barriers, and provision for on-line automatic alarms. The \$85,000 office is fully air-conditioned, and has four teller stations, one of them manned by 6' 4" Richmond ruckman David Cloke.

## TAKE YOUR PICK ANSWERS

We think that you picked the B display of soup cans, the five of clubs, and the wavy lines. If you did not pick the wavy lines, we think you chose the star.



Our recent Deposit Stock advertisements obviously made an impression on Bluey and Curley. (Strip reproduced by kind permission of the SUN NEWS-PICTORIAL.)

