

Statesman

STATE BANK STAFF MAGAZINE

December, 1975 — No. 72



(Page 2) Satisfied Customer

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FRONT COVER: Glamorous model and TV personality Joan Waters, a long-time State Bank customer, approached us recently to praise the Bank's housing loan policies toward unmarried women like herself. See story on this page.

STATESMAN is produced at two-monthly intervals by the Public Relations section of the State Bank. 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 contributor.

All correspondence and contributions should be addressed to The Editor, Statesman, Box 267D, Melbourne. (Phone 60 0531, ext. 312 or 444.)



NEW SIGNS GOING UP

Most branches now have one or more of the new lantern or under-verandah street signs installed. The only delays in the change-over program from the old 'map' and 'savings bank' signs have been caused by certain odd-size installations.

The Symbol: Some staff members have said they cannot clearly discern our SB initials in the new State Bank symbol design.

Here is management's comment: It was never intended that the new symbol should consist simply

of our initials. The main objective was create a completely distinctive design (known as a logotype) to convey an impression of modernity and strength. Initially, the symbol does not, by itself, have to identify the Bank. It appears in conjunction with the State Bank name. Eventually the symbol will become synonymous with the Bank.

TOP: Wall sign at Mount Eliza. CENTRE: Lantern sign at Moreland. BOTTOM: Under-verandah sign at Coburg.



Definitely no sex barrier at State Bank!

— says single girl borrower Joan

Model Joan Waters of Glen Waverley, a single woman, was unable to get a housing loan — until she applied to the State Bank.

In a letter to STATESMAN Joan has explained how several other lending authorities failed to help her, mainly because of her 'unmarried female' status. 'One organisation said that before seeking a loan I would have to provide proof that I was unable to have children', she said. 'That really made me blow my stack.'

'Then I approached the State Bank, where I had been building up quite a big savings balance since I was 14. I was given a good-sized loan without any trouble, and now I have a beautiful home of my own.'

'Probably many single women do not seek home loans because they believe they are ineligible.'

'I can assure them that State Bank lending conditions apply equally to all — regardless of sex or marital status.'



● Joan's dream home nearing completion.



Farewell to 'One of Nature's Gentlemen'

NEIL KELLY RETIRES

The 'Kelly Gang' of wellwishers turned out in force on November 1 for Deputy General Manager (Administration) Neil Kelly's farewell dinner at the Hotel Australia. The Derby Night 'do' was attended by almost 200 bank officers of all ranks, some from as far afield as Benalla.

Chief Inspector Tom Paige, proposing the toast to his former chief, said: 'I never knew a more dedicated man in the Bank. Neil Kelly was as straight as a die. He bared his claws occasionally, but showed no animosity. He was always kind, compassionate and humane, and was a good and loyal friend.'

General Manager Don Ross said: 'Neil is one of Nature's gentlemen. Over many years I formed the very highest regard for his professional ability, sterling character and wonderful integrity. The Bank owes him grateful thanks for 48 years of devoted and distinguished service.'

Guest of honor, Neil Kelly, in a warm and witty speech richly sprinkled with names of past and present colleagues, recalled his various stages of Bank service, including his long experience as a District Inspector and Chief Inspector. He concluded, saying: 'From junior clerk to almost number one has been a very satisfying experience. And now, as I look at the present executive and staff, I know that the Bank is in safe hands.'

Footnote: With characteristic courtesy and generosity, Neil Kelly provided a keepsake gift — an inscribed wallet — to all who attended his farewell . . . and he personally signed every one of the menu cards in advance of the function.



At top:

• **TOP EXECUTIVES** at the head table included (from left) Messrs Murray Souter, Deputy GM (Admin.), Harry Torrens, Deputy GM (Finance), Don Ross, General Manager, Trevor Craddock, Chief Manager, Marketing, and Tom Paige, Chief Inspector.

Below:

• **'FEET-UP' TIME:** A recliner chair was presented to Neil Kelly, on behalf of all who contributed to his farewell function, by General Manager Don Ross, who quipped: 'They say Man has only two stages . . . he's a rooster today, and a feather duster tomorrow. I hope that the comfort of this chair will delay Neil's duster phase for many years.' Also in this picture are annuitants Vance Chambers (who long ago taught Neil Kelly to fish) and Vin Daniel (almost obscured).

Know Your Bank

OVERSEAS DEPARTMENT



• **UNITED NATIONS:** Our Overseas Department totals some 70 people of 12 different nationalities, speaking 14 different languages — and most of the staff are young girls. Seated in the front row of the picture are section leaders Lorraine Beaumont (Foreign Currency), John Henshaw (Travellers' Cheques), Bob Millichamp (Outward Remittances), Peter Murray (Assistant Manager), Steve Mason (Manager), Bruce Bathols (Foreign Bills), David Wilks (Staff Supervisor), Peter Lyons (Overseas Bank Accounts). The staff behind them include speakers of Greek, Italian, Burmese, Spanish, Japanese, French, Turkish, Macedonian, Sri Lankan, Polish, Czechoslovakian, Russian, German and three dialects of Chinese . . . 32 interpreters altogether.

OUR GLOBAL MONEYMONGERS

The main activities of Overseas Department involve OVERSEAS REMITTANCES, comprising drafts, mail, and telegraphic transfers — and TRAVELLERS' CHEQUES. Manager Steve Mason estimates that each year 'Overseas' processes more than 200,000 remittances worth more than \$40 million, and arranges collections of more than \$14 million in cheques, drafts and other incoming remittances from abroad. Additionally the staff records some 15,000 sales of batches

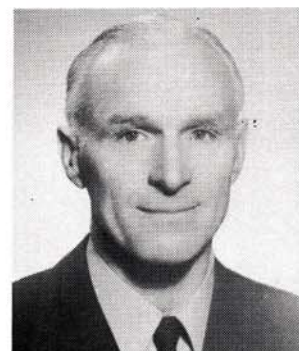
of travellers' cheques. But that's just part of the back-up 'Overseas' gives to branches. The department sends all mail and telegraphic remittances . . . credits overseas correspondent banks with funds to 'cover' the remittances . . . follows up complaints about remittances going astray — often re-issuing drafts or recovering the funds . . . authorises branches to repurchase unused drafts . . . buys and sells foreign currency . . . quotes day-to-day exchange rates

. . . answers queries about Exchange Control Regulations . . . supplies many branches with travellers' cheques . . . writes letters of credit for customers importing goods . . . acts as 'go-between' with London Office . . . provides a 'telephone interpreter' service.

Many of these functions require constant use of the department's teleprinter, which operates day and night sending and receiving messages from overseas banks.

HELP 'OVERSEAS' TO HELP YOU—AND YOUR CUSTOMERS

Overseas Department Manager Steve Mason offers the following suggestions to branch staff — with the objective of saving time and trouble, while improving service to our customers:



- **STUDY THAT FORM (No. F1537).** Take special care when completing the 'Application for Foreign Currency' form. Print clearly, and make sure that the entries, including the address of the beneficiary are ABSOLUTELY CORRECT. A mistake of one letter in a word can cause a transfer to be delayed overseas.
- **STICK TO THE BOOK.** Drafts are payable subject to specific arrangements with overseas banks, and must be drawn ONLY on the banks listed in the Overseas Remittances booklet — and ONLY in the currencies indicated.
- **MYSTERY DOCUMENTS.** If any letter of credit, Documentary Bill or Payment Order arrives at a branch directly from abroad, refer it to Overseas Department. (Do not put it in the Pending tray in the hope that some explanatory document will turn up). Also refer to head office any customer applications for Letters of Credit.
- **STAY IN 'CONTROL'.** Do not accept from customers funds for overseas transactions until Exchange Control provisions have been met.
- **WATCH THOSE WPB'S.** Ensure that ACCURATE information is provided on 'Without Pass Book' entries for customers wishing to draw funds in London.
- **NOT 'PERSON-TO-PERSON'.** Make sure your customers realise that cables or telexes arranging overseas remittances do not go direct to the beneficiaries . . . they pass only from our head office to correspondent banks in the countries concerned. (In other words, we do not wire funds direct to 'Aunt Aggie in Austria'.)
- **PHONE SELECTIVELY.** When phoning head office, don't just ask for 'Overseas'. There are 17 numbers listed in the HO phone directory. Ask for the extension of the PARTICULAR SECTION concerned with your enquiry. See the reprint of the Overseas Department extensions at right . . .

Phone Extensions

Outward Overseas Remittances, Mail Transfer & Draft Enquiries & Quotes	{ 238 579
Enquiries — Remittances gone astray, replacement & lost drafts	343
Travellers' Cheques (issuing) Enquiries & quotes	260
Remittances from Overseas & Collections	510
Foreign Bills, London Office Outward Remittances, Payment on Advice	514
Foreign Currency Cheques, Travellers' Cheques (encashment), Enquiries and quotes	{ 200 225
Foreign Currency and Enquiries & Quotes	{ 239 508
Overseas Correspondents Accounts; Journal	511
Exchange Control and Staff Supervisor	563
Telex Enquiries & Quotes	580
Manager	241
Assistant Manager	242
Counter	508
Overseas Collections; Journal	270

That Extra Service

In addition to the functions already listed, 'Overseas' is often called on to help solve a variety of problems.

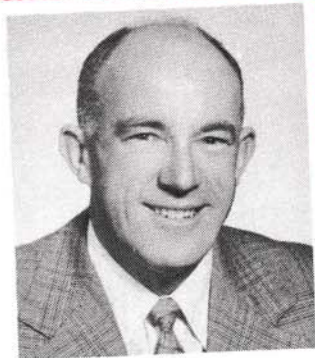
A recent example: Whilst on her way to work, Marlene Elmer (Staff Dept.) found a distressed girl stranded at Flinders St. Station. The railways staff weren't able to help her because she did not speak English. So Marlene brought her to the Bank, to 'Overseas',

where Spanish-speaking staff members discovered that she was a Timorese refugee. They also established her name.

'Overseas' contacted the Department of Immigration, which checked through records and found the refugee was stationed at Midway Hostel, Maribyrnong. Overseas assistant manager Peter Murray sent her home in a cab — at the Bank's expense.

Walker Goes Walkabout

AFRICAN SAFARI



• Alan Walker

Instead of holidaying at Rosebud again this year, why not consider something a little different? For instance, why not take a 12,000-mile trek through Africa . . . travelling in trucks along rough tracks, in temperatures up to 43 Celsius . . . eating food out of cans . . . and sleeping on the ground or in two-man tents, with 'night music' from nearby lions?

You can do all this in 16 weeks, for about \$2250 — plus airfares to and from Africa.

Ask relieving manager Alan Walker. He recently trekked from Johannesburg in South Africa to Algiers in the north with a party of forty tourists. The trip covered some 12,000 miles, or 100 miles a day. About three quarters of the party were single, and about half were under 30.

Here, from Alan's African Diary, are some details of his journey:

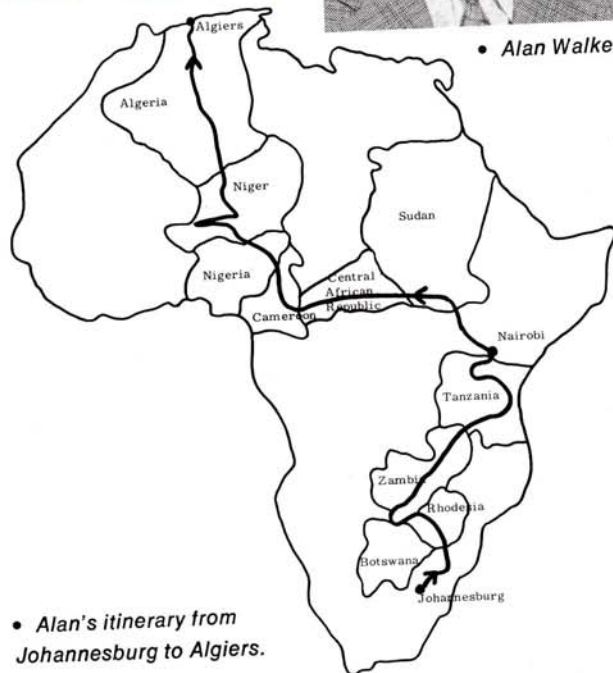
THE VEHICLES: We travelled in two four-wheel-drive Bedford trucks, each with a passenger cabin for 20 people, and were accompanied by a Landrover carrying fuel. The Landrover suffered various breakdowns, and finally packed up in Niger, where it was left for wrecking or sale.

THE ROUTE: Our journey was in two parts — from Johannesburg to Nairobi in Kenya, via Rhodesia, Botswana, Zambia and Tanzania — then from Nairobi to Algiers, via Sudan, Central African Republic, Cameroon, Nigeria, Niger and Algeria. With journeys of this type the proposed route is always subject to change, due to political upheavals. From the time of booking our trip, four changes were made in the itinerary.

Some of these were due to disturbances in Ethiopia, and a coup in Chad. The route taken north from Nairobi followed a seldom-used track through a desolate area beside Lake Rudolf. Tribes in this region wear only animal skins. They still hunt with spears and arrows for their food.

In South Africa and Tanzania we visited five game parks, abounding in a vast variety of wildlife, including herds of migrating zebras and gnus. Our tents in these parks had to be pitched, without side ropes, at least 10 yards apart, to allow animals to wander through in the night without meeting obstructions. We learned not to drink too much liquid before retiring. (Presumably because it wasn't safe to get up in the wee wee small hours of the morning. Ed.).

HAZARDS: Our route from the Sudan to Cameroon was mainly through jungle, along steamy, sodden tracks. Our vehicles were bogged many times — and it took hours to wrench them out of the mud. At one point an embankment collapsed, and a truck rolled over on its side. Eight days went by before we met an oncoming vehicle in this jungle horror stretch. In Niger we entered the Sahara Desert, following part



• Alan's itinerary from Johannesburg to Algiers.

of the route of the 1974 North Africa Car Rally in which only six out of 100 competitors completed the section. We lost the road for 24 hours during which a cracked radiator drained all but 5 gallons of our water supply.

The Hoggar Mountains region, with huge lava outcrops, was stark and desolate, resembling settings of science fiction films.

SUMMING UP: We slept mainly in tents, or on the ground, but in five towns were able to book into hotels. We bought our own food and grog at main centres, and cooked on outdoor facilities provided en route. Temperatures in the south and central regions rarely topped 30 Celsius, but soared as high as 43 in the Sahara stretch.

One of the attractions of this type of trip is the challenge — the challenge to last the distance. Very few places contain relics of historical interest. However, it is still possible to meet people virtually isolated from modern civilisation — tribes living as they must have done thousands of years ago.

Our travelling conditions were rugged and uncertain, and we arrived in Algiers 18 days after the date originally planned. It wasn't exactly a pleasure jaunt. BUT TO ANYONE EMBARKING ON A TRANS-AFRICA TRIP WITH READINESS TO ROUGH IT AND ACCEPT SETBACKS, THE REWARDS CAN BE CONSIDERABLE.

Bankcard facts and figures

State Bankcard has a leading share of BANKCARD business in Victoria

This is one of the facts that emerged from a review of BANKCARD'S first year of operation in Australia.

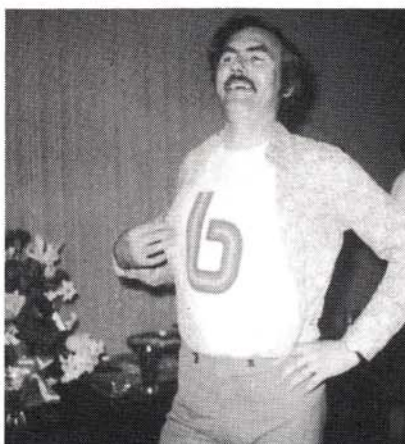
Other items of interest are:

- State Bankcard holders have the highest spending limits — mainly because our initial selection of cardholders was made very carefully, and we therefore were able to offer limits of up to \$1000 at the beginning of the scheme.
- Our percentage of arrears has been considerably lower than that of the scheme as a whole.

VERY FEW FRAUDS: Since launching State Bankcard in October 1974 we have issued well over 200,000 cards — yet only 26 minor fraud cases have been reported to State Bankcard Department. Most of these were perpetrated in the first few weeks of the scheme, and involved thefts of new cards by people who used them for small purchases.

WE ARE STILL ISSUING ABOUT 200 NEW STATE BANKCARDS DAILY — AND ARE STILL WELCOMING NEW APPLICANTS, AS WELL AS APPLICANTS FOR ADDITIONAL CARDS.

Bankcard has been extended to the Ballarat area and the whole of Gippsland, and will go to all other Victorian country centres by June next year. State Bankcard should be usable throughout Australia by the end of 1976.



• **FIRST BIRTHDAY PARTY.** State Bankcard Department members had a celebration party at the home of assistant department manager Jim Greed in Glen Waverley on October 11. In this candid picture taken by Jane Perla we see Warren Cole, Accounting Supervisor, throwing out his T-shirt-emblazoned chest with pride — or is it indigestion?



"I suppose it was that very need of security that took him to the top of the business"

Puzzle Corner

1. **MYSTERY BELLE:** Finalists in the 1975 BEACHBELLE contest were Marie, Lyn, Marcella, Robyn, Sue and Jane. They were not in that order when they lined up facing the judges. The winner was Miss Elwood. You can discover her name from the following clues:

- Miss Lorne was between Sue and Miss Elwood.
- Marie and Miss Mordialloc were at opposite ends of the line-up.
- Lyn was not next to Miss Torquay.
- Jane was on the judges' far right, next to Miss Seaford.
- Miss Torquay was between Marcella and Miss Seaford.
- Robyn was not next to Miss Portsea.

2. **WORD-SWITCH:** Change LAZY to BUSY, altering one letter and making a new word each time, but not re-arranging letters.

Answers: Page 15.

STATE SECRETS by the teller

MANAGER found three juniors playing cards in a branch strongroom, and asked them: 'Haven't you fellows anything else to do?' One replied: 'Sure, boss, there's darts ...'

★
BELGRAVE manager Bryan Barr-Murray left a note on his desk pad saying **CARTRIDGE CLEANER**, to remind himself to buy a cleaning tape for his cassette player. Next day, Bryan received a note from his office cleaner (a migrant) saying 'Dear Manager, I will strip and polish floor tomorrow.' Bryan thinks the cleaner was expecting to be shot for inefficiency.

★
THRIFT is a wonderful virtue — especially in one's ancestors.

★
GIRL clerk in branch dropped a heavy ledger on her toe and began to hop about to relieve the agony. 'Hey,' shouted her boss, 'if you must dance, do it in your lunch break.'

★
YOUNG newlyweds enquiring about a bank housing loan told the branch manager they had nowhere to live. He suggested that they might consider staying with their parents for a while. 'We can't do that,' they said. 'OUR parents are still living with THEIR parents.'

★
HEAD office department manager complained to one of the cleaners: 'Look, I can write my name in the dust on this desk.' Cleaner replied: 'Can you, sir? I wish I could. There's nothing like a good education.'

★
STRANGE requests are received by branch managers. For example a man rang us to ask where he could buy sand in the district. 'By the yard, or the ton?' asked the manager. 'Better make it by the ton,' was the reply. 'I've just won a camel in a raffle.'

★
BRANCH display included a heavily-bandaged Egyptian mummy with a notice attached saying 2219 BC. Two small boys were looking at it with interest, and one was heard to say: 'Wonder what that sign means?' The other replied: 'I bet that's the number of the car that hit 'im.'



115 Lonsdale St.,

A CHIP OFF THE OLD CHOOK...

Clerk Scott Howell, 17, son of former Carlton star 'CHOOK', demonstrated the kicking style that helped him win the South-Suburban Football League Under 17 Best and Fairest award. Scott, 6ft. 4in. 'and growing', notched up 27 goals during the season as East Sandringham's ruckman.

Scott, who weighs in at 13½ stone, keeps fit in summer months by taking long, solitary runs along Black Rock beach.

**are
the
brain**

—with



Jordanville

KIDDY-BANK

Since last month the branch has been helping a practical education programme at nearby Churinga School for Intellectually Handicapped Children by setting up a weekly mini-bank to demonstrate simple transactions. Branch staffers process school bank deposits on the spot so that kiddies can gain experience handling money as bank customers.

"Who's next?" asks teller Pam Tyrrell as she is rushed by enthusiastic 'customers' at Churinga.

Brandon Park

FASTEST RISER MOVES FASTER

In just five years our Brandon Park office has gone up 5 grades, and has been the first branch to skip grades twice.

After opening as a Grade 4 branch in 1970, it became a '3' the following year, leapt to Grade 1 in 1972 and went straight to Grade C in 1974. It narrowly missed out this year on a further upgrade to 'B' level.



und
iches



om Sedunary

Fairfield

THE BIG SMILE IS CATCHING

Fairfield branch really helped to 'bring back the smile' in October with this eye-catching 'Luna Park - look'. Manager Max Ward teed-up the sign-writing (with some help from Business Promotions Section) as part of a local promotion of State Bank deposit stock and personal loans.



Seddon

SCULPTURE CULTURE

An unusual display of sculpture, organised recently by manager John Andrew, attracted plenty of customer interest and comment. The pieces were the work of local artist Pino Calati who shaped them from a fibreglass mixture on a steel framework, then coated them with bronze. Subjects included Pino's interpretations of Samson, a warrior and a bicycle.

• Manager John Andrew (left) and relieving teller Bernie Finnegan inspect the sculpture exhibits.



Noble Park

Pooled resources

Lately the staff at Noble Park have been queuing up during lunch breaks to use their new pool table. Manager Jack Haslam chipped in the \$175 needed to buy the table and equipment, and the staff are paying him back at 10c a game.

Jack tells us that the staff, calling themselves the 'Douglas St. Pool Club', have drawn up rules controlling how and when the table may be used. 'Everyone wants to play, and I think this has brought the staff closer together.'

• Accountant Dick Duval (left) and tellers Cheryl Valli and Ed 'Matt' Dillon watch as manager Jack Haslam tries a 'trick' shot.

Special Buy For Staff

PENDANTS AND CUFFLINKS AT WHOLESALE PRICES

Here's a chance to buy, at wholesale prices, handsome, distinctive accessories showing the new State Bank symbol.

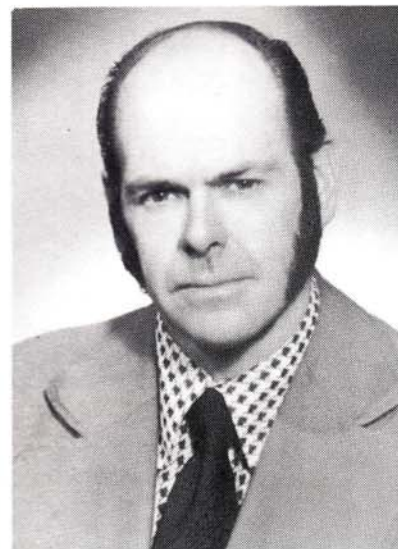
PENDANTS are available in either silver or gold plating. The chain is fine, and the emblem is removable. Prices: \$1.20 each (cellophane pack) or \$1.50 in presentation box.

CUFFLINKS are available in brushed chrome on matt black metal background. Prices: \$2 per set (cellophane pack) or \$2.40 in box.

• TO ORDER: Send cheque payable to State Bank to head office Marketing department. Specify silver or gold, where applicable, and cellophane or box pack.



*Our Neil is
a blooming
celebrity!*



A silver medal for outstanding services to horticulture was recently presented to Neil Williams (Printing Supervisor, Services Division) by the Royal Horticultural Society.

The John Pascoe Fawcett Silver Medal, highest honor in horticulture, has been awarded only five times in Victoria.

Neil received it in recognition of his fifteen years of service to Waverley Garden Club — as a foundation member, committee member, vice president, president and newsletter editor/publisher. He is a life member of the Club.

Bank briefs from abroad

France

Housing Loans: Following a request from the representatives of the French savings banks, the maximum personal loan that may be granted for housing purposes has been raised from 100,000 French francs to FF150,000 (Australian dollar equivalent approx. \$27,000).

U.S.A.

Electronic Transfers: Small commercial bankers — restricted by law to one-State operation — are seeking action by Congress to curb the spread of electronic money transfer facilities. The State banks fear they will be unable to compete with federal banking institutions. Their worries began in 1975 when Savings and Loan associations (S & L's), operating nationally, were given the right to set up electronic teller terminals in shops, enabling shoppers to make deposits and withdrawals. Many S & L's have introduced terminals, and more wish to do so. The second fright for state banks came in December 1974 when it was ruled by the Comptroller of Currency that electronic terminals are not branch banks. This meant that national banks could disregard state limits on branch banking, and leap

over state boundaries in a way never permitted before.

Already, New York's First National City Bank has installed some 5,000 point-of-sale terminals, half of them in its own branches, the rest in shops and business premises. Other banks are experimenting with similar projects.

U.K.

Giros to Resemble Banks: The U.K. Post Office giro system (a no-interest banking facility through which depositors can have bills paid on their behalf by post office cheques) is being converted into a banking system, offering loan and overdraft facilities to its personal-account customers. Businesses, local authorities and nationalised industries will also be able to raise loans and obtain overdrafts, which will put the giros into the same league as the clearing banks' current account system. Interest charges will be in line with bank market rates, which are a lot less than hire purchase or personal finance company rates.

(N.B. The giro system has operated in most western European countries — especially in Scandinavia — and in Japan.)

JEANETTE Batten, 21, is a 'country girl'. She lives on her parents' dairy farm at Yan Yean (near Whittlesea) — 26 kilometres from busy Reservoir Broadway branch where she works as a teller.

Jeanette has three horses, and spends much of her spare time grooming and training them for hunting with a local club, Findon Harriers.

'Hunting is a traditional sport, with strict rules of etiquette,' says Jeanette, 'but it's action-packed and the atmosphere is exciting as you ride across paddocks, jumping fences and creeks.'

'The party sets out dressed in special riding gear and headed by six huntsmen and their hounds. As soon as the huntsmen spot a fox or hare, they alert the others with the call: 'Tally Ho!', and the chase begins.'

'It might seem a bit sadistic, but locally foxes are a hazard to stock,' says Jeanette.

Other spare time activities include motoring (in her Hillman Hunter), water-skiing and reading. She has made trips to Singapore and Thailand, and her ambition is to visit Europe. Jeanette's favorite 'likes' are champagne, French perfume . . . and Bankcard! Her pet hate is 'trying to find car parking space in the city.'

Jeanette's Virgo horoscope tells us: 'She is friendly, but reserved, thoughtful and logical . . . can sum up a situation or person at a glance. She is neat and attractive . . . with an air of elegance.' Subjects of Taurus or Capricorn should be kindred spirits.

Girl of the Month



AN overwhelming nomination — endorsed with a record 29 sigs — has made Geelong branch accountant Ian Leeder our first married Man of the Month.

Besides the popularity stakes, Ian, 32, has achieved success as a long distance runner. He is a veteran of hundreds of amateur and professional cross country events, covering more than 25,000 miles in a career spanning 16 years.

He turned 'pro' in 1969 after winning 190 amateur races including the 1968 Victorian country marathon championship, run over 26 miles. As a pro runner Ian has been Geelong cross-country champion since 1971. For relaxation, Ian collects Australian stamps, and enjoys outings with his wife and four-year-old son. Star-wise he is an Aquarian, which means he is 'strong willed, idealistic and hard working. He prefers to carve his own path in life.'

... and our Man



teller
talk
by Sue



A BOSS is someone who arrives early when you are late, and late when you are early.

★
THOUGHT for the month. The smile you send out returns to you.

★
THE only pair that can live as cheaply as one: a dog and a flea.

★
IF you're feeling really uptight on the job, try to leave your window for a few minutes. Go to the washroom, or somewhere else where you can be quiet and solitary. Then, when you return to your counter, make a point of serving the next customer with a smile and a greeting — even if you feel like glaring and snapping.

★
OVERHEARD in the back office: 'How long have you been working for the Bank?' Reply: 'Ever since they threatened to fire me for laziness.'

★
HOW'S your memory for names? If you forget one, don't try the trick one teller used when she said to a customer: 'Your name is a bit unusual . . . How exactly do you spell it?' The customer indignantly replied: 'S-M-I-T-H.'



★
COMEDY in the queue: A Mum was waiting at my window with her little Dennis the Menace — who fidgeted about until he brushed his ice-cream against the expensive fur coat of a lady behind him. This prompted his Mum to say: 'Watch it, Wayne dear — you're getting fur on your nice ice-cream.'

★
QUEUE comedy continued: I heard this exchange between two men: 'My wife is constantly asking me for money . . . money, money, money, that's all she ever talks about.' Second man: 'Well, what does she do with it?' First man: 'Nothing . . . I never give her any.'

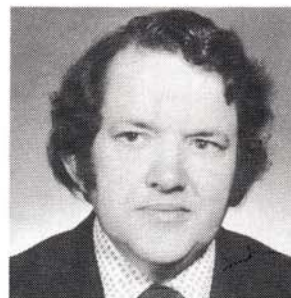
MEET OUR NEW MANAGERS



K. J. WILLIAMS

**O.I.C. Mortgage Loan Accounts,
Chief Accountant's Dept.**

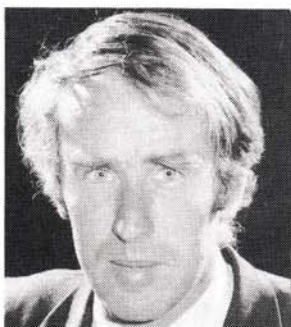
In his spare time Kevin makes flies — the fishing variety — by attaching imported pheasant feathers to small hooks. When he has built up a reasonable stock he heads for the mountain streams of N-E Victoria in search of trout. Kevin is studying part-time for his Diploma of Banking.



N. R. BURSTON

Alphington

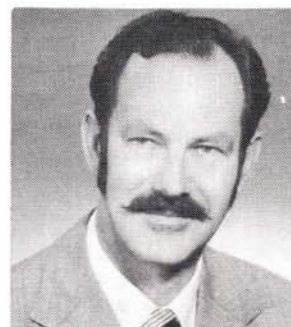
Saturdays usually find Neil teeing off in a tournament at Waverley Golf Club. And when that's over he likes to round off the day with a game of squash. Neil and wife Pam have a son, 7, and a daughter aged five. When Neil is on annual leave, the Burstons holiday at Caloundra on Queensland's Sunshine Coast.



J. P. WAUGH

Meeniyah

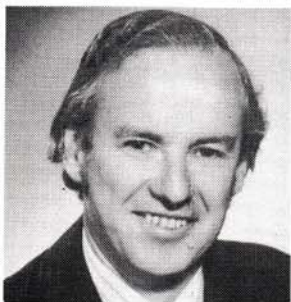
Prior to his new appointment, Philip was senior accountant at Warrnambool branch. This year he was secretary of the district's football umpires' association, and he 'ran the boundary' at local matches. Swimming is his favorite summer activity, so he often goes to the beach with wife Margaret and their three young daughters.



W. S. DUNSTAN

Relieving Staff

Bill describes himself as 'an old car buff'. He is restoring a 56-year-old T-Model Ford. So far he has repaired most of the panels, but he says it will take a couple of years to complete the job. In a previous project he spent more than 2000 hours rebuilding a rare 1929 Chrysler. Bill and wife Anne have daughters aged nine and seven.



B. J. FOLEY

Toora

John joined the Bank at Bendigo in 1956 and worked in the area for 11 years. He moved to Melbourne in 1967 to become accountant at 315 Collins St. branch. In 1974 he was promoted to settlements officer in HO Mortgage Loans Dept. John is married and he has four young children. In his spare time he is a marshal for Syndal Little Athletics club.

Lunch Guest



WELL-ERNE! Ern Braithwaite (left) recently retired as our Glenferrie South agent after 46 years of outstanding service — and after a head-office luncheon was presented with a crystal whisky decanter by General Manager Don Ross. For many years, Ern's chemist shop was one of our top ten agencies, with transaction figures often approaching Grade 4 branch levels. Ern had a girl employed almost full-time on agency work.

TICKED OFF ON METER!

The following typed note was found under the windscreen wiper of a branch accountant's car, after he had parked on a meter with the bonnet slightly extending into the next parking space:

PARKING INFRINGEMENT

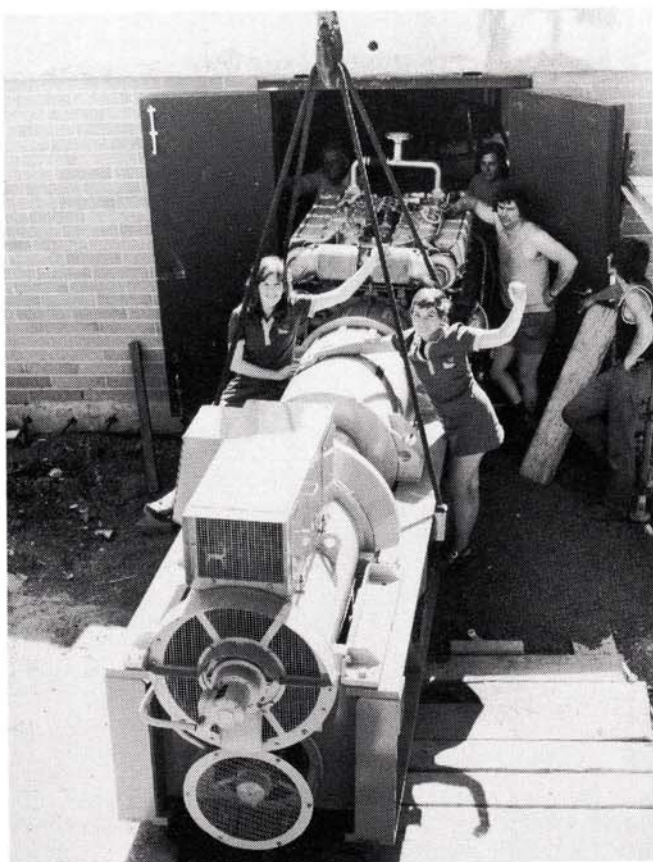
This is not a ticket, but if it were within my power you would receive two. Because of your bull-headed inconsiderate, feeble attempt at parking, you have taken enough room for a twenty-mule team, two elephants, one goat, and a safari of pygmies from the African interior. I give you this so that in future you may think of someone other than yourself. I don't like domineering, egotistical or simple-minded drivers, and you fit into all these categories.

I sign off wishing you an early transmission failure (on the freeway at about 5.30 pm). Also may the fleas of a thousand camels infest your armpits.

WITH COMPLIMENTS

Smiles from Singapore...

Mrs. Pearl See-Thoe was one of four executives from the Singapore Post Office Savings Bank who visited our head office departments as part of an Australian study tour in October. Mrs. See-Thoe was photographed while taking a close look at one of our recent 'Smile' posters.



• Helping the HEEMAF into its home were Christine Bentley (left) and Adriana Moylan, of Central Clearing Department.

'PERPETUAL POWER'

This unusual machine, the first of its kind in Australia, arrived at our computer headquarters in Melbourne last month. Called a HEEMAF, it regulates and maintains power at a constant level, even during power breakdowns and strikes. Its purpose: to prevent power-caused computer problems. The 9-ton HEEMAF, 18 ft. long, and equipped with a 440 HP Diesel engine, is housed in a special air-conditioned, soundproofed building.



Banker takes a Topper

Trevor Craddock (right) Chief Manager, Marketing, wore a topper (borrowed) and morning suit to the races on Derby Day when, as secretary of the Carbine Club, he presented the winner's trophy for the Carbine Stakes. Receiving the award was trainer J. Roberts. Winning jockey (centre) was Alan Trevena.

Footnote: On Derby Day morning, UZ commentator Bert Bryant told his vast radio audience: 'Trevor Craddock has a big job in a bank, but instead of buying a topper for today's presentation ceremony, he stopped Hilton Nicholas, the TAB chairman, in the street and arranged to bot one from him . . . so if you see Trevor today, ask him about his borrowed topper'. Scores of people did just that, reports Trevor and, embarrassingly, he's still being asked about it.

MORE OLD SCHOOL GROUPS...



Following publication in the last STATESMAN of an item about a group of District Inspectors who originally attended Ballarat High School, we received several more old school lists.

- **Phil Denahy**, Middle Park Manager, who was educated at *Assumption College, Kilmore*, sent the following names of other present-day managers who also attended Assumption between 1942 and 1948:

- Kevin O'Connell (Leongatha)
- Reg Hayes (Thornbury West)
- Kevin Ryan (Elizabeth St. — Supervisor)
- Tom Supplitt (Stratford)
- Peter Kelly (Relieving Staff)
- Joe Cullen (Oak Park)
- Brian Maloney (Relieving Staff)
- Greg Doyle (Yarraville)
- Austin Lowe (Peel Street Market)

- **John McLiesh**, Auburn South Manager, listed his old school colleagues from *Queenscliff High* between 1945 and 1947:

- Daryl Jurgens (Victoria Street)
- Keith Wayth (Geelong North)
- Jim Cooper (Norlane)

- **Wally Hicks**, South Yarra manager, recalled the following classmates from *Melbourne High* in 1936:

- Max Bolton (Branch Mech.)
- Ray Christiansen (Cowes)
- Russell Zenner (Greythorn)

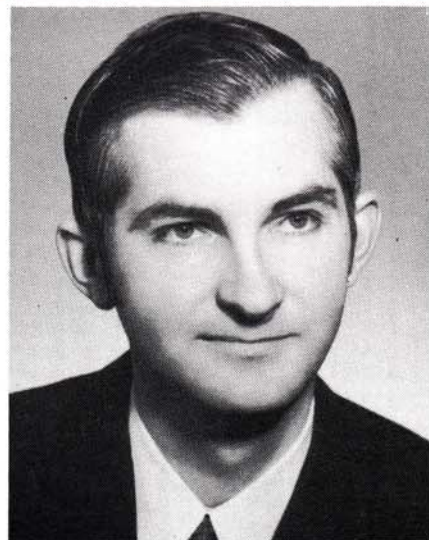
- **Brian Donelly**, accountant at Bentleigh, sent names of four other present-day accountants who were with him in Fourth Form at *South Melbourne Tech.* in 1958:

- Ross Pomroy (Essendon North)
- Geoff Cameron (London Office)
- Garry Whiteside (Elizabeth St.)
- Brian Francis (Brunswick West)

- **Brian Brand**, manager at St. Kilda South, listed several managers who, like himself, attended *Nhill High School*:

- Max Brand (Murtoa), brother of Brian.
- Bill Amor (Melton)
- Colin Amor (Wycheproof)
- Max Gent (Relieving Staff)

NEW MAN FOR PROVIDENT



Meet Richard Gledhill, our new Provident Fund Officer. He replaces Stewart Chisholm, who has become a District Inspector.

Richard has had extensive experience in the Chief Accountant's department, and is treasurer of the Officers, Widows and Dependents Society. His head office phone extension at 233 Collins street is 366.

\$5000 FROM A PHONE CALL



Golf pro Neil Prout laughed all the way from the State Bank when we paid him a record \$5000 reward for helping to capture bandits who raided Seaford branch in March.

A Skorpion dye bomb concealed in the Seaford haul exploded minutes after the thieves escaped.

Next morning, at Elsternwick golf course, Neil Prout saw green stains on notes paid in by two men who were hiring clubs. He phoned police, who arrested the guilty golfers at the end of their game. The bandits were later sentenced to gaol terms.

Neil Prout, who was recently married, has put his reward toward the cost of a home.

CAUGHT GREEN-HANDED! Dye bombs have been involved in three of this year's five State Bank robberies — and have been responsible for arrests and convictions in two of the cases.

FOOTNOTE: Police report that one bandit who was stained by a dye bomb after raiding a State Bank branch spent 20 hours under the shower trying to get the green marks off.

DEFINITIONS OF A SQUARE

At one time the word 'square' had nothing but favorable meanings.

You gave a man a square deal if you were honest and straightforward . . .

You gave him a square meal when he was hungry . . .

You stood four-square for the right, as you saw it, and square against every thing else . . . you got out of debt, and you were square with the world. And that was when you could look your fellow men square in the eye. But suddenly something happened. A lot of peculiar characters got hold of this honest, fine word and bent it all out of shape. Now everyone knows what a 'square' is: He is the man who never learned to get away with it. He is the fellow who volunteers when he doesn't have to. He is that strange (?) guy who gets his kicks from trying to do something better than anyone else did. That simpleton who gets so lost in his work that he has to be reminded to go home . . .

"Well, when you think about it, even when they try to change the context, square isn't a bad shape to be in. . . ."

— The London Rotarian

Lassie from Liverpool



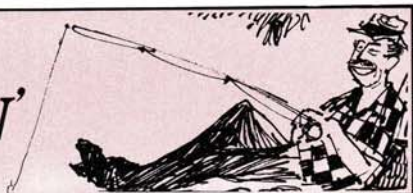
How's this for rapid promotion? Pictured is Sue Bunting, 19, of 315 Collins St. branch who joined the Bank in July and was appointed teller just eight weeks later. But she wasn't really a newcomer to banking.

A former Liverpoolian, Sue worked for almost two years with an English Trustee Savings Bank, where she says teller work was much the same: 'We had Olivetti on-line terminals and similar cash handling procedures, so the transition hasn't been too difficult,' says Sue. 'But our range of services was simpler and I had more time to talk with customers.'

DAFFYNITIONS

- OPTIMIST: a man who takes a frying pan on a fishing trip.
- RECEPTION: any ordinary party without chairs.
- ROUGHING IT: going camping without a portable telly.
- SCOTSMAN: Golfer who won't knock a ball out of sight.
- SICKNESS: Can have four stages: ILL, PILL, BILL, WILL.
- STATISTICIAN: Man who goes directly from unwarranted assumptions to preconceived conclusions.
- UMPIRE: A man who gave up playing football due to poor eyesight.

GONE FISHIN'



Here are the latest retirements notified to STATESMAN:
NEIL KELLY (Deputy GM, Administration)
JOE DOWLING (District Inspector)
TOM HAYES (Belmont)
TOM BUTTERWORTH (Building Dept.)
DAVID ROURKE (Valuers Dept.)

OUR FINEST IN FOOTY



Tellers Bob Dumbrell (left) of Caulfield East branch and Stuart Allen (Relieving Staff) won this year's State Bank Football Club best and fairest awards. Rover Bob, 26, was top player in the Reserve 18 for the fourth time since 1970. Stuart, 23, took off the First 18 trophy playing as a 'centre'. He had been working up to winning the award — he was second last season, and third in 1973.

Puzzle Answers

1. WORD-SWITCH: LAZE, DAZE, DARE, BARE, BASE, BASK, BUSK, BUSY.
2. MYSTERY BELLE: The winner, Miss Elwood, was Lyn.

Signs of the times...

'Oh the signs, they are a changin'.' Signs and notices for branch windows, doors and notice boards are being progressively re-designed to display the new, modern State Bank name and symbol.

Illustrated here are old and new Agency signs. They show how the Bank's visual 'image' has suddenly leapt twenty years — from the 1950's look to the style of the 70's.

old

new



**OPEN
YOUR**

**STATE SAVINGS
BANK ACCOUNT
HERE**



**OPEN YOUR
STATE BANK SAVINGS ACCOUNT HERE**

CLUTTER WILL GO

Many branch windows and notice boards are cluttered with notices and advertising material — some of it a year or more out of date — in a higgledy-piggledy fashion. Nobody is being blamed for this situation — but moves are being made to clean off the window signs, and re-present the essential ones in a neat arrangement. Interior notice board displays are more flexible and so are easier to keep tidy and up-to-date.

Additionally, moves to standardise all exterior branch signs are being planned by a committee of experts from inside and outside the Bank.



WHO DUN IT?

A religious chaplain, wishing to test bank officers for their knowledge of the Scriptures, visited a large city branch during the lunch break. He approached a tall young man with long hair and a moustache, and asked him: 'Can you tell me who knocked over the walls of Jericho?'

The youth looked embarrassed, and replied: 'I don't know. It wasn't me.' Then, as an afterthought said, 'And if I did know I wouldn't say. I don't wish to answer further questions, or make any statement.'

'What a funny chap,' thought the chaplain. So he sought out the accountant 1 and said: 'I came here to test the beliefs of the staff, and when I asked one of the juniors who knocked down the walls of Jericho he said he didn't know, and refused to say more.'

The accountant looked gravely at the chaplain and said: 'Was the fellow tall, with long hair and a mo?' The chaplain replied 'Yes, that was the chap'.

'Well then,' said the accountant 'If he said he didn't do it, you can be sure he didn't do it, so don't worry any more about it. There's nothing more to be said.'

'What a strange lot!' thought the chaplain, as he made his way to the manager's office. Introducing himself, he told the manager 'Sir, I have interviewed two members of your staff. Neither of them could tell me who knocked down the walls of Jericho' — and they were unwilling to discuss the matter.

The manager looked thoughtful for a few moments before he replied: 'Well, it does seem rather strange, but leave the matter with me. I'll get in touch with Premises department and arrange for a brickie to fix the wall up as soon as possible.'