

# Statesman

STATE BANK STAFF MAGAZINE.

December, 1976 — No. 78.



**State Bankcard:  
Australia-wide  
by Christmas  
(See Page 12)**



Managing Editor  
TREVOR S. CRADDOCK

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FRONT COVER: Lee Chamberlain of State BANKCARD Department, head office, posed prettily with some of the current pamphlets promoting BANKCARD as a Christmas budgeting aid. State BANKCARD continues to lead in Victoria. See report on page 12.

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 contributors.

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

## "CENTRE": Foundations Down!

The lowest basement floor of the 550 ft-high tower which will dominate State Bank Centre has now been formed (see tower base in right foreground of photo). The basement 'shell' rests on a 3,000-ton slab of reinforced concrete which is anchored to 30 cylindrical concrete foundation cores penetrating 50ft down into bedrock. Earth removal from the site is practically completed, and next stages of construction will be successive additions to the tower structure.



## "COLLEGE": Rising Fast!

Our \$1.4 million Residential Staff College project is well advanced on its 21-acre bushland site south of Frankston. Basic structure of the 100-yard long building has been completed. It has been designed around existing trees, including the gracious old mahogany gums pictured in the photo below — which also shows Alan McNaught (Chairman of the College Planning Committee) checking progress on the job. The other photo shows a glimpse of a tranquil dam, fringed by native bushland, in the valley behind the College.





# VISITORS GALORE!

A number of top bankers from New Zealand and interstate visited our head office during October and early November for conferences and discussions of mutual interests.

**RIGHT TOP:** We hosted the 6-monthly State Bank conference this year. Our General Manager, Mr. Don Ross (left) was photographed with (left to right) Messrs. J. McKenney (Commissioner of the Rural Bank of New South Wales), D. Fischer (Chairman, Rural and Industries Bank of Western Australia), A. Shepherd (General Manager, Savings Bank of South Australia) and F. Parsons (Chief Inspector, State Bank of South Australia).



**RIGHT CENTRE:** Our Deputy General Manager, Finance, Mr. Harry Torrens (left) discussed future banking trends with Mr. F. Dickson, General Manager, Canterbury Savings Bank (N.Z.).



**RIGHT LOWER:** Visiting New Zealander Mr. E. Robertson (centre), General Manager of Eastern and Central Savings Bank, previewed our new 'babies' commercials with Messrs. M. Souter, Deputy General Manager, Administration (right) and T. Craddock, Chief Manager, Marketing.

**BELOW:** Two Ross's get together. Messrs. Ross Strang (left) our Chief Manager, E.D.P., demonstrated computer hardware to visiting New Zealand banker Mr. Ross McRobie, General Manager, Waikato Savings Bank.





# CHRISTMAS BARGAINS

There's still time to order Bank "goodwill" items at Christmas bargain rates. In addition to the ties, playing cards, golf balls, pens, etc. advertised in October STATESMAN you may now obtain two new items:

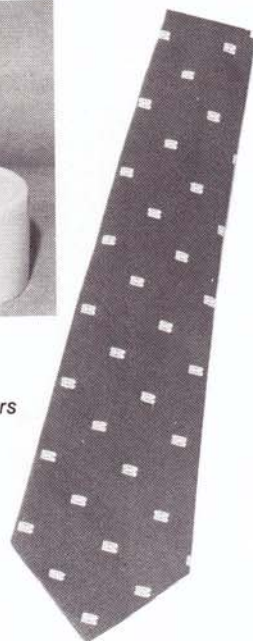
**BEAKER SETS:** Four drinking cups in flexible yellow plastic, plus a cap that doubles as a fifth beaker. These containers fit together fully-sealed, and stay clean between uses. A great glove-box item . . . ideal for cool drinks on picnics and beach trips. Price only 50 cents.

**BANK TIE:** Differs from other available tie designs in that the gold symbol appears sparsely on a navy blue background. Silky, crease-resistant material. Packed in cello sleeve. Price \$3.50.

**HOW TO ORDER:** Send your list of required items, with cheque payable to STATE BANK, to Marketing Dept., Hothlyn House.

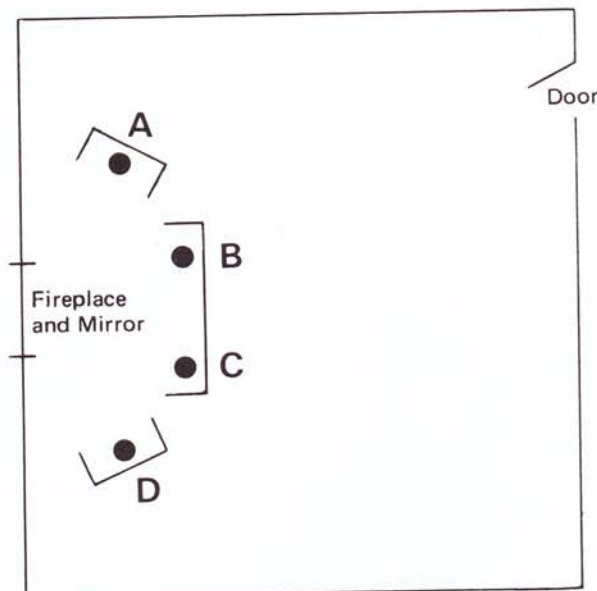


● Here's how the Beakers fit together.



## STATE BANKER IN BANGKOK

Chief Accountant Arnold Atkinson last month represented the Bank at a management training school in Bangkok, Thailand. He was one of seven executives from various countries who conducted a course for South-East Asian bankers affiliated with the International Savings Bank Institute, Geneva. At the conclusion of the course, Arnold and his wife holidayed on the island of Phuket (pronounced POO-KET) and in Hong Kong, Taiwan and Japan.



**FIND THE MURDERER:** In the dimly lit lounge of the exclusive Halifax Club (see diagram) four men are seated around the fireplace. Their names are Collins, Harris, Russell and Jackson. They are, not necessarily in order, a stockbroker, a banker, an estate agent and a dentist. One of them is also a murderer. The problem is to deduce his identity from the following clues:

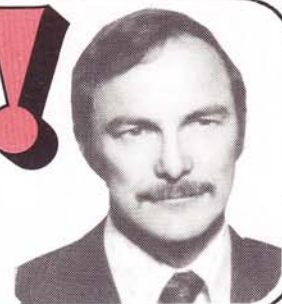
1. A waiter has just poured gin for Russell and beer for Harris.
2. Mirror reflections cannot be seen from chair A.
3. The stockbroker looks up and sees a mirror reflection of the door closing behind the departing waiter. He then turns to Jackson, who is next to him, and starts talking.
4. Neither Collins nor Harris have sisters.
5. The banker does not drink.
6. Collins, who is sitting in one of the armchairs (both of which are within arm's reach of the couch) is the estate agent's brother-in-law. The banker is next to Collins, on his left.
7. Harris sits on the estate agent's right.
8. The murderer drops a poison pellet into Russell's gin.  
What is the murderer's name?

ANSWER: See page 15.



# Go Away!

Statesman Travel Notes by Gordon Northcott, Manager Thomas Cook-State Bank Travel Service.



- Dally in Disneyland!
- Frolic in Frisco!
- Hobnob in Hollywood!
- Wiggle in Waikiki!

Have you ever gazed up at the Golden Gate Bridge at San Francisco or seen the sun set over the rim of the Grand Canyon? Have you lazed on the beach at Waikiki, or had a flutter in the Casinos of Las Vegas? Have you sampled the magical wonders of Disneyland or the glamour of Hollywood?

NO? — Well don't sit and dream about it. Think seriously about taking your next holiday in America. The cost might surprise you — agreeably.

Our own Thomas Cook-State Bank Travel Service has a brochure available on 'American Holidays'. Costs range from about \$1057 for 16 days in Hawaii to \$2041 for the fully escorted "All American" tour embracing West, South, and East America and the Canadian Rockies, and lasting just under a month.

Most tours to U.S.A. are on an independent basis, which means you can choose your individual departure date, although the "All American" and "Pacific Carousel" tours offer group departures at slightly cheaper rates.

The costs include your return air travel in economy class, all accommodation at very good standard hotels, sight-seeing where mentioned, and certain taxes. They do not cover meals, documentation, insurance and other items of a personal nature.

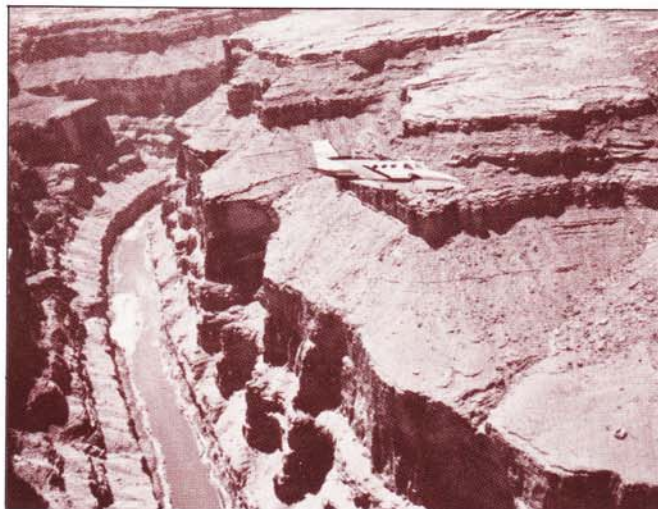
Eating out in U.S.A. is comparable to Australia, and in some cases — somewhat cheaper. 'Coffee Shops' attached to most of the larger hotels will sell you anything from a steak and french fries to pancakes and maple syrup, at very moderate prices. As in any country, live as the 'locals' do and you will not only find the costs lower but will also get to meet the 'real' Americans. A good cost yardstick to work on would be about \$20 a day covering your meals and incidental expenses.

Remember that State Bank staff are entitled to a rebate on the 'Land' portion (i.e. excluding Air Travel) of these tours, and this all helps towards that 'dream-come-true'!!

ENQUIRE AT: Thomas Cook-State Bank Travel Service, 387 Bourke Street, Melbourne. (McEwans). Phone: 67 6481.

Photos: TOP, GRAND CANYON.

LOWER, EMPIRE STATE BUILDING.





# Girl Talk

Second article in a series on personal appearance by TRISH CRANAGE, former professional model, now a clerk at our Reservoir branch.



Very few business girls have such flawless features and colouring that they don't need any make-up. Most of us have to use at least some cosmetics — not only to highlight our good points and minimise the not-so-good, but also to give us a little psychological lift.

Effective make-up is like house painting, in a way . . . you have to start with a well-prepared surface to get best results.

So make sure your SKIN is kept clean and clear, by following the guidelines listed in my previous article.

**FACE FOUNDATION:** If you like to wear foundation, first get advice on what colour suits you best. Do not apply it thickly, and make sure that it is even. To avoid a shiny finish buy some loose face powder and pat it over the foundation with a cotton ball. This will give a more natural finish.

**BLUSH:** Everyone needs to use a blush, whether cream or powder. Girls with round faces should apply blush lightly in the hollows of the cheeks, to sharpen features while adding color.

**HIGHLIGHTER:** I think this is one of the most important items. You can buy it in White or Magnolia color and it

can make your face look thinner in addition to emphasising your eyes.

**EYE SHADOW:** We all know what color suits us best, so stick to it. I find the best range of eye shadows are Prue Acton. Do not apply heavily, as today's look is Natural. If, for example you have a set of blues, apply the lightest shade on top of the eye, a darker blue in the socket and finish up with a white or beige below the eyebrow.

**MASCARA:** Very important for the final touch to your eye make-up, but once again do not apply heavily. A good mascara I personally recommend is Lancome. **LIPSTICK:** Pick the colour that suits you best. Apply with a lip brush to get that exact shape of the mouth. If you like a shiny finish, buy a lip gloss or vaseline and apply by brushing over your lipstick.

**PERFUME:** Choose a fairly mild fragrance for work, and keep the exotic perfumes for social outings.

Girls, we all know we have those rush mornings before going to work when we haven't got time to apply much make-up, but always try to put something on, even if only blush, mascara and lipstick!

NEXT ARTICLE: HAIR GROOMING.

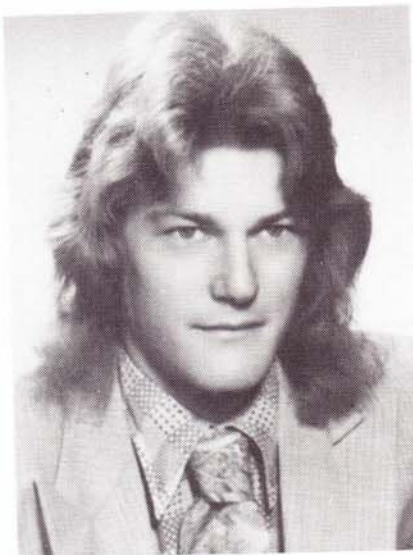
## Man OF THE MONTH

Staff Department's Malcolm Jessup, 19, is a rugged half back flanker with Beechworth Football Club. Malcolm, who spent his first two years in the Bank at Beechworth, moved to Melbourne in April to take up his head office clerical position, but continued to play for his old club. This year, he made Beechworth's grand final team for the third year in a row.

Despite his footy successes, Malcolm has no ambition to hit the VFL big time. He says: "I would miss the atmosphere and mateship of country footy. Besides, I'd prefer to continue representing my home town".

Malcolm is already preparing for next season. He trains a couple of nights a week in Melbourne with fellow Beechworth Bomber-banker Neil Whitehead, a teller at Fairfield Branch. Malcolm also keeps fit by playing basketball with the Bank's No. 2 team.

Astrologically-speaking, Malcolm was born under the sign of Aries, the Ram, which means: "... In life's



great battles he glories in surmounting difficulties. When he meets an obstacle he butts into it and knocks it down". Subjects of Leo and Sagittarius should prove compatible.

6

## UNAPPRECIATED!

Dear Sir,  
Many people say they love me, but sometimes they don't show it. In the beginning, they couldn't do enough for me. Now they seem to take me for granted. Some days I even wonder if I mean anything to anyone at all.

Maybe when I'm gone, they will appreciate me and all the things I do for them. I'm responsible for getting the food on their table, for the clean shirts and dresses, for the welfare of their children, and a thousand and one things everyone wants and needs. Why, if it weren't for me they would not even have cars to drive. I've kept quiet and waited to see how long it would take for them to realise how much they really need me.

Cherish me, take care of me and I'll continue to take good care of you all.

A. JOB



# Girl OF THE MONTH

Clerk Nadire Cico, 18, of Brunswick branch is tied up during much of her spare time; her hobby is macrame weaving. Through skilful twining of wool and rope Nadire makes decorative wall-hangings, and 'suspenders' for hanging baskets. Her two most recent wall-hangings were typical of her creations; one was a stylised wheel featuring a central spiral of wool to give an impression of movement, and the other, an abstract, was a fiery fusion of reds, oranges and yellows.

Nadire also enjoys sewing — she made the black velvet skirt-suit she is wearing in our picture. Other leisure activities include "growing indoor plants, listening to Rod Stewart and Status Quo records and going to parties". Her favorite things are country drives and her dog 'Gin Gin', an Australian silky terrier, but she has a particular dislike of early mornings, and snakes. One day she would like to travel to Europe to experience other cultures and see famous original artworks.

Though non-committal about current romantic attachments, Nadire says that when she 'ties the knot' her husband will be "honest, understanding . . . with good looks and personality".

Her Sagittarian horoscope reveals: "Her standards are the highest . . . capacity for friendship makes her popular with colleagues". Leo and Aries people are likely soul-mates.



## DEFINITIONS OF AN OPTIMIST

- A husband who double parks while his wife runs into a shop for 'just a minute'.
- A lady who starts putting on her shoes when the after-dinner speaker says 'And in conclusion'.
- A businessman who marries his secretary, believing he'll continue to dictate to her.
- A person who:
  - looks forward to enjoying the scenery on a detour.
  - believes a housefly is looking for a way out.
  - thinks there might be some big strawberries at the bottom of the box.
- A 90-year-old man who re-marries, then looks for a home close to a baby health centre.

## STATE SECRETS by the teller

CURRENT Loan arrears department received letter from borrower saying 'I cannot pay the full amount because my husband is in hospital. As soon as possible I will send on the remains'.

★

ANOTHER lady wrote: 'My husband has been sent to gaol for six months. Thanking you'.

★

HEAD Office cleaner is still feeling frustrated over his Royal Show experience; he planned to enter his labrador in the Obedience Trials, but on judging day the dog refused to go.

★

EAST suburban branch staff were mystified by telegram phoned through from Telecom. It said 'GOING NUTS WITHOUT YOU, LOVE, DES'. Later an embarrassed young man rang to explain that he had forgotten to put the name of the addressee on his telegram — which was intended for a girl staff member who happened to be absent on that day.

★

HEAD Office manager holidaying in a Sydney hotel went to the desk one night and said he had a problem. The clerk said cheerfully: 'Sir, at this hotel there are no problems, just OPPORTUNITIES'. To which our man replied: 'Well you can call it what you like, but there's a strange woman in my room'.

★

AGENCY examiner wrote in to say 'I received an excellent end-of-year school report on my son. He got A in Emotional Adaptation, A in Social Behaviorism, A in Group Responsiveness. The only thing that worries me is: When will he learn to read and write?'.

★

REMEMBER that banker who tried to clean the branch venetian blinds in a washing machine, and ended up with 10,000 toothpicks? Well his next cleaning method was to soak the blinds in beer. Now they've got cirrhosis of the louvre.

★

HEAR about the fellow who so distrusted doctors that he treated himself by studying medical books? He managed all right for a while, but finally died of a misprint.





### **Spotswood:**

## **FIRST LADY "BOSS"**

History was made when Frances Smith, Victoria's first lady branch manager, took charge of Spotswood branch.

Frances who is on the relieving staff, was photographed with (left to right) Alan Saunders (relieving teller), Geoff Asher (accountant), Diane Smith (clerk), James Baird (teller) and Evelyn McKenzie (teller).

**around  
the  
branch**



—with Tom

### **Boronia, Dorset Road:**

More than 80 leading local citizens joined with banking and travel service executives at the official opening of our newest branch on October 11th. The building, converted from a supermarket at a cost exceeding \$500,000, combines a branch of the Thomas Cook-State Bank Travel Service with a spacious air conditioned banking chamber.

Cr. Ian Cowin, acting mayor, City of Knox, told guests at the opening ceremony that the project was a fine indication of the Bank's faith in Boronia's future.

The new branch, established with Grade 1 status, provides six teller stations and two private interview rooms.

## **Big Crowd at New Branch**



### **Manangatang:**

## **'OPENED' BY HAILSTONES**

Hailstones described by locals as "the size of tennis balls" crashed through the roof of our new branch premises during official opening celebrations on October 4th. Spoutings were blocked by ice, and the building was flooded during the town's worst storm for at least 70 years. (Hailstones caused damage estimated at \$2000 to manager Barry McLeod's near-new car).

The \$75,000 branch, now fully restored, is well-equipped with air conditioning and tinted windows — to cope with summer heat.



● Here's proof of the size of the hailstones . . . anyone for tennis?  
(Photo by courtesy Robinvale 'Sentinel'.)





Sedunary

### Rochester:

## TOP RIDER AT SHOW

Clerk Kaye McNaught, 17, is one of Victoria's top horsewomen, and she owns one of Australia's best show horses.

Kaye's riding credits include Under 18 'First Lady Rider' at the 1976 Royal Melbourne Show and 'Supreme Rider' at last year's Bendigo Show, plus numerous local awards.

In August, her special show-bred horse, 'Marburg Tavern', was among the top ten place-getters at the Australian 'Horse of the Year' competition in Brisbane.



● Kaye McNaught and Marburg Tavern at the Royal Show.

### Sunbury:

## 'MASTERS' CHALLENGED

Manager David Christie reported that the office phones ran hot for days after we featured his team as 'Branch Staff of the Month' in our last issue. "The response to our 'manual masters' claim was tremendous," David said. "Several branches phoned to ask where we received our special training, and one character even sent a copy of STATESMAN for us to autograph and return!"

### Diamond Creek:

## BIG LENDER



Manager Ron Scheffer reports that the branch, established less than two years ago, recently passed the \$1 million mark in personal loans settled. Ron says loans have averaged \$8400, and main purposes have been land purchases, home improvements and bridging finance.

### Sandringham:

## Charity Helper Backs Dogs

Accountant David Clark recently had a hand in raising \$2500 for the Guide Dogs for the Blind Association as treasurer of 'Helmsmen', a fund raising group representing several Masonic Lodges. He and his wife Heather are pictured, (back row, right) during the cheque presentation by 'Helmsmen' president Nathan Maller, our North Richmond agent (front left).





### Happy Returns People!

Here's the Branch Returns staff lineup. **BACK ROW** (left to right): Christine Ryan, Clare Bourke, Lyn Foster, Rod Lee, Monica McPhee, Barbara Yates, Julie Prosser, Paul Kelly. **MIDDLE ROW** (left to right): Veronica De Jong, Dinah Makary, Mary Stagno, Samar Najjarine, Debbie Potter, Helen Perry, Gayle Hunter, Don De Ieso. **FRONT ROW** (left to right): Jill Truscott, Brian Furlong (accountant), David Allen (manager), Wayne Nessel (accountant), Keith Howell (Reconciliation supervisor), Serge Vatoev, Aileen Esnout. **ABSENT**: Rosemary Cowell, Michelle Whalan, Mary Portelli, Robert Long, Garry Marmo.



Ever wondered what happens to those masses of returns sent to head office by branches?

Each year, Branch Returns Section (incorporating Reconciliation Section) receives and processes more than 100,000 weekly, monthly and annual returns, which feed branch balances and transaction figures into the Bank's overall accounting system.

Branch Returns is a central information pool, which draws on branches for its data, and channels processed information to head office departments involved in planning.

Headed by manager David Allen, the department relays important performance summaries which provide the basis for: progressive estimates of the Bank's profitability . . . short-term liquid fund (cash) requirements . . . and fluctuations in depositors' balances that could affect the Bank's investment program.

Additionally, Branch Returns controls accounting entries associated with daily credit transfers (Column 3) and debit transfers (Column 8) between branches . . . supervises branch cash orders . . . calculates half-yearly commission which branches pay to State Bank agents; and collates statistics required by monetary authorities (Reserve Bank and Commonwealth Statistician). Reconciliation Section provides expert and helpful guidance to branches about cheque-processing problems . . . missing credit and debit vouchers transferred from other branches . . . customer salaries and other credits not received.

The department's activities reach their peak around June 30 each year, when various periodical returns from branches must be reconciled with their annual returns. This work keeps many of the staff working 12 hours a day for nearly a month.

### HELP BRANCH RETURNS TO HELP YOU

Branch Returns manager David Allen offers the following time-and-trouble saving tips to branch staff — with the additional aim of improving service to customers.

- **SEND WITH STAMPS** — make sure that all returns are correctly and clearly dated and domiciled before sending them to head office.
- **BE FIGURE CONSCIOUS** — where applicable, verify all returns figures (particularly columns 3 and 8) with branch section and cash books.
- **R.S.V.P.** — acknowledge listing totals of credit and debit transfers received — exactly as they appear on the tapes. If a listing error is detected, adjustments must be made on Tape Adjustment Vouchers.
- **BE PUNCTUAL** — forward periodical returns promptly.
- **WATCH FLUCTUATIONS** — briefly explain unusual fluctuations in depositors' balances on weekly business returns . . . e.g. customer Bloggs' Tatts windfall or large transfer of funds to deposit stock.
- **KEEP IN TOUCH** — should you discover a mistake in a return that has been sent, phone Branch Returns before altering your office copy.

### A REAL SWINGER . . .

After completing the initial processing of returns, Branch Returns feeds all data into the Bank's computer via five Olivetti terminals coded A, B, C, D, and E. The staff have named the first four Aldo, Boris, Cyril and Dick. Terminal E is mounted on a slightly flexible stand causing it to rock and sway . . . it's called ELVIS, naturally.



## Twenty-five Years on 'Relief'



What keeps a bank manager 'mobile' for a continuous quarter of a century?

Keith Hayes, now settled at Noble Park Branch after 25 years on the relieving staff, says his long career on the road was the result of:

- his liking for people
- a preference for varied work
- an understanding wife.

Here are some of Keith's random recollections, in his own words:

"It was always heartening to return to a branch after a long absence and be accepted by all staff members, including the young people".

"It would be impossible to do present-day work in the old ways. Today's conditions are magnificent compared with those of 1950. Air conditioning, carpeted floors on both sides of the counter . . . these were unimaginable luxuries in my early relieving days. Of course, not all branches enjoy such good conditions, but generally we are far better off".

"Overtime was unheard of in the 'good old days'. At balance time of year, working until 10 p.m. was rewarded by only tea money".

"When breaking the news of an impending 'bush trip' to my wife I had to be diplomatic and not seem too happy — in case she thought I was keen to get away on the loose".

"Branch managers' wives were most hospitable and helpful on my travels. I'll always remember with gratitude the one who, every night for a week while I was staying in a country hotel, applied dressing to a carbuncle which came up on my bottom".

## UPDATED DEFINITIONS

ENOUGH: Just a little more than the neighbours have.

★

EPITAPH: A belated advertisement for a line of goods that has been permanently discontinued.

★

RAVING BEAUTY: Girl who finishes last in Miss Victoria Quest.

★

BIGAMY: Having one wife too many. (Same as monogamy)

★

ROCK BAND: Group of musicians who put the din in dinner and take the rest out of restaurant.

## BOWLED OVER!

When my husband took up bowling  
He was always on the phone  
About a wench called Kitty.  
Whom he could not leave alone.  
He played with Kitty. He stayed  
with Kitty

He took her up without a hitch.  
He missed Kitty, he kissed Kitty,  
He sat with her in the Ditch,  
So now, I've started bowling to win  
my hubby back  
And I've found that what he did with  
Kitty

I can do with Jack.

## END RESULT

We were all given two ends . . .

One to sit on, and

One to think with.

Our success depends on

Which end we use most.

Heads we win, Tails we lose.

*from J. Tesoriero, Printing and Stationery.*

teller  
talk  
by Sue



BRANCH manager's recent report on girl teller: 'Her work performance on the cash has been outstanding, and she has only been unbalanced at the end of the day twice in the past year. I think this speaks for itself'.

★

TALKING of balancing: If tracing a difference, first check for a transposition—by dividing your discrepancy figure by 9. If it goes evenly, you might have transposed two amounts. (To simplify division of large amounts by 9, first add all the digits. e.g. \$761.04 = 7 + 6 + 1 + 0 + 4 = 18 = 1 + 8 = 9).

★

ANOTHER hint: If you have a difference divisible by two, make that division. Then take your answer and see if you have a debit or credit for that amount in the wrong place. (e.g. Difference: \$10. Check all \$5 debit and credit entries.)

★

ONE of our branch accountants suddenly came into money last week. He backed his car into the side of a Mayne Nickless van.

★

NO, there isn't a hot gospelling evangelist getting around the branches. That Great Converter your hear about is Max Bolton, our Branch Mechanisation Manager.

★

NEVER turn your back on your cash while dealing with a customer.

★

REMEMBER, the customer is always right. Stupid or, unreasonable too, in some cases, but always right — at the time.

★

WE tellers need, for various reasons, to remember faces. It's largely a matter of making a conscious effort. But of course the first requirement is to LOOK at the customers.

★

OVERHEARD in my queue: 'The good news is that my wife turned over a new leaf; the bad news is that it was in my cheque book'.

★

ONE of our clerks entered a raffle which offered as first prize '500 Tickets to the Trots'. He was quite disappointed when he won, and received a toilet roll.





# BRANCH STAFF OF THE MONTH



## *The Quick Ones*

Introducing the cheery staff of Koo-Wee-Rup branch, a busy manual office recently upgraded to Grade 2 status. Led by manager Mac Hall, they claim to have three specialties: "Quick, friendly service to customers, quick and accurate annual balances, and quick daily finishes".

Mac says: "We are a happy, well-balanced and hard-working team, and we regard the customer as Number One".

Accountant Bob (Swamp Fox) Healey challenges the 'manual masters' efficiency claim of Sunbury branch (October STATESMAN): "Even though they have double our staff, Sunbury wouldn't be within cooee of Koo-Wee!" STAFF LINE-UP (with interests and activities in brackets). BACK ROW (left to right): Denise Mortimer, senior clerk (hockey and tennis); Con Raffa, teller (shooting and fast cars); Laurel Spencer, clerk (badminton and travel). FRONT ROW (left to right): Mac Hall, manager (farming and sailing); Bob Healey, accountant (gardening and the Lions Club).

## State Bankcard Leads in Victoria

State Bankcard continues to be prominent in the Bankcard cardholder market in Victoria, and our Bank is receiving more than 100 fresh applications for cards every day.

Almost 16,000 shops and firms throughout the state are now accepting BANKCARD, and more than 1,800 bank branches are providing cash advances to cardholders.

Major organisations which have joined the scheme in recent times have included Fletcher Jones, K-Mart, Buckley & Nunn, Medibank and H.B.A.

Highlights of State Bankcard activity during its second year have been:

- increased popularity among women, now the major users of the card through department and clothing stores.
- low incidence of fraud.
- percentage of arrears lower than that of the scheme as a whole.
- credit limits providing adequate spending power.

The success of State Bankcard, says manager Jim Greed, has been largely due to the enthusiastic support given by our branch managers and staffs.

BANKCARD will be operating in all States by Christmas, when there will be more than 1 million cards in circulation.

## NEW MAN FOR PF

Annuitytants in particular will be interested to know that our new Provident Fund Officer is Ewan Ritchie. He replaced Richard Gledhill who has become Chief Officer of Chief Accountant's Department. Ewan, son of ex-manager Bill Ritchie, was second officer in the Provident Fund section for five years.



## MONEYMAKING

If a man devotes his life to making money he's called money-mad; if he becomes wealthy, he's a capitalist; if he remains poor, he lacks ambition. If he gets money without working for it he's a parasite; and if he becomes rich after a lifetime of hard work, people call him a fool who got very little out of life.



# MEET OUR NEW MANAGERS



**S. G. HILES, Relieving Staff**  
Bachelor Syd is a travelling man. In 1972 he visited Munich for the Olympics, and two years later flew to Christchurch for the Commonwealth Games. He recently returned from a trip to Indonesia and Singapore. As photography is one of Syd's main hobbies, our bet is that he probably has some pretty interesting slide nights.



**F. L. SMITH, Relieving Staff**  
Frances (Victoria's first lady bank branch manager) has become well known to staffers through her 20-year involvement with the State Bank division of the ABOA. In 1967 she was elected first woman vice-president of the division. Frances, a ballet and opera lover, regularly attends Melbourne Symphony Orchestra concerts.



**R. S. DAWSON, Schedule Officer, Mortgage Loans Dept.**  
Bob's new job involves preparing summaries of loans granted — and making final checks on loan approval letters prior to despatch to borrowers. He is married to former Essendon North branch staffer Wendy Gurr. They have daughters aged seven and five, and a one-year-old son.



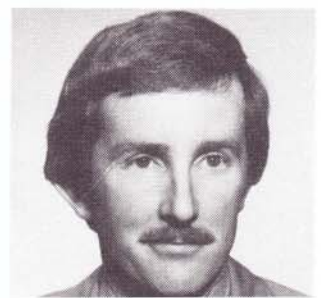
**K. G. FEWSTER, Relieving Staff.**  
Ken has been associated with top-line cricket for more than 20 years. He is a selector and executive member of the Victorian Sub-district Cricket Association, and secretary of Box Hill club. He will manage a Sub-district team to play in Adelaide at Christmas. In younger days he played with Carlton District team.



**B. McG. MITCHELL, Birchip**  
Bruce joined the Bank in 1956 at Maffra, and has served mainly at Gippsland branches. Now he, wife Coral and their three young sons are looking forward to Birchip's warmer climate. Bruce was senior accountant at Traralgon prior to his latest appointment. His spare-time activities include gardening and playing squash, tennis golf.



**W. K. SHAW, Relieving Staff**  
Wal joined the Bank at Lancefield in 1955, spent several years in the Chief Accountant's Dept., and later served as an accountant in north-suburban branches. He was stationed at Greensborough prior to his latest appointment. Wal is a keen gardener, specialising in growing native plants from seeds. He and wife Cheryl have three sons.



**T. B. JOYNES, Relieving Staff**  
Bruce is a member of the Chevrolet Car Club of Victoria, and maintains a 1963 four-door Impala Sports Sedan — one of only ten in the State. Every six weeks or so, Bruce and the Chevrolet Car Club members have an outing in the country to compare notes and show off their cars. Bruce, who is married with three young children.



**K. R. J. HOWELL, Chief Accountant's Department.**  
Keith, whose title is a real mouthful (Supervisor, Reconciliation Section, Branch Returns) commenced his new job in October. (He is pictured with his colleagues in this month's 'Know Your Bank' feature.) Keith lists "reading, photography and growing vegies" among his sparetime pursuits. He is married with two children.



**R. A. BAXTER, Relieving Staff.**  
Ray and wife Brenda (nee Smart), a former Chelsea Branch staffer, have been busy over the past couple of years setting up their new Frankston home and garden. Ray has made many interior fittings, including kitchen cupboards, and he plans to establish a workshop to further develop his woodwork skills. The Baxters have daughters three, five and eight.



**G. R. SCHMIDT, Relieving Staff**  
Graham, a Jaguar enthusiast, loves cars that purr. He owns a classic 1950 Mk. IV saloon (driven by wife Lorraine), and a rare 1965 Mk. II sedan which he uses for everyday transport. Graham, whose brother John is our Abbotsford North manager, values the big 'cats' at more than \$4,000 each. He says "Jags appeal because of their style, but costs are terrible."



**L. M. DUNNE, Assistant Manager, Deposit Stock Section, Chief Accountant's Department.**  
Lindsay, who describes himself as a car enthusiast, is an avid reader of motoring journals, and regularly attends race meetings at Calder and Sandown. Tennis and squash are other sporting interests. He is an active member of Watsonia North primary school parents' committee.





## LAUGH-IN AT SEND-OFF

What made them laugh so heartily at staff chief Ron Wade's farewell dinner? It was a remark made by general manager Don Ross (at mike). He said that he always associated Warrnambool with four famous things: The Steeplechase, The Bike Race, Fletcher Jones Pants and Ron Wade.

Pictured in background (from left) Jack Drummond, representing the Retired Managers' Club, Ron Wade's married daughter Christobel, half of his wife Amy, a half-head of Bill Jones, Chief Manager, Branch Banking, Ron, and Lionel Cooper (Ron's successor, who now has the new title of Chief Manager, Personnel).

## WINNING QUIZKIDS REWARDED



Teams of boys finished first, second and third in the Grand Final of "It's Academic" TV quiz program. Picture shows the winning team from Albert Park High School receiving congratulations from our Chief Manager, Marketing, Trevor Craddock. The Bank provided a total of \$2450 in prize money, of which the winning boys received \$500 each. The State Bank has been associated with "It's Academic" almost continuously since the show first went to air in 1968.

## STATE BANKERS DRANK AUSTRALIA DRY!

When some 230 State Bankers accepted for Staff Superintendent Ron Wade's farewell at the Hotel Australia, the caterers allocated (in addition to wines and spirits) one bottle of beer per person. This estimate was based on the usual liquor consumption rate at retirement functions.

By 8.30 on the night, after two hours of actual drinking time, the bankers had downed 348 bottles of the amber fluid, so The Australia had to send out to another pub for extra supplies.

(It was not a particularly warm night, so the Big Thirst must have been more a matter of temperament than temperature.)



# On the Grapevine

News, from near and afar, of our retired officers

## ANNUITANTS UP NORTH

Many of our retired managers and their families have settled in Queensland. The following 'snippets' from former Assistant Chief Accountant, Ron Cummins at Southport, mention several annuitants who are living on the 'Sunshine Coast' north of Brisbane:

"Had a visit from Alan and Mrs. McRae. While Gwyn and

I were visiting Caloundra I spoke by phone to Ron Barclay at Buderim, and Dave Murray at Maroochydore." "We also called on Alex Gray, and met his delightful young family. They have been at Mooloolaba for a year, following Alex's retirement from one of the Dandenong branches."

**ANNUITANTS:** Send your news, messages and photos for 'ON THE GRAPEVINE' to STATESMAN, P.O. Box 267D, Melbourne, 3001.

## Puzzle Answers

**FIND THE MURDERER:** Harris is the murderer. Here's why: The estate agent, because he has no sister, must be either Jackson or Russell (Clue 4). Collins, in armchair, with banker on his left, must be at point A, with the banker at point B (Clue 6). The non-drinker banker cannot be Russell, Harris or Collins, so must be Jackson. Harris, being on the estate agent's right, must be at C. The estate agent, at D, must be Russell. So the person seated nearest to Russell is Harris — the murderer.

## Foreign Phrases

Alma Mater	(Latin)	'Alma is expecting'
Hors de Combat	(French)	'Fight in a Massage Parlor'
Charge d'Affaires	(French)	'Tram Conductor'
In Toto	(Latin)	'Chilblains'
Affaire de Coeur	(French)	'Mating of dogs'
La Donna e Mobile	(Italian)	'She has a very nice movement'



"OH, I DON'T NEED THE MONEY FOR ANY SPECIAL REASON.... I JUST WANT TO TOSS IT IN THE AIR, LET IT FLUTTER DOWN ALL OVER ME AND YELL WHHHEEEEEEEEEEE!"

## GONE 'FISHIN'



The following October-November retirements have been reported to STATESMAN:  
GEOFF EUSTACE (Clayton)  
FRED INCE (Bentleigh East)  
GRAHAM McMASTER (Red Cliffs).

## PUBLIC SERVICE

Here  
With my tea  
I sit,  
While golden moments flit.  
Alas they pass  
Unheeded by,  
Whilst I,  
Being dry,  
Sit idly sipping with glee  
My tea.



# Portrait of a Bank Manager

A Bank Manager must be a democrat, autocrat, acrobat, doormat, bureaucrat, plutocrat, and sometimes be called "a dirty rat".

He must be able to mix with politicians, pirates, philanthropists, police, pickpockets, parish priests and p. pots. He must support the ALP, the LCP, the NCP, and the DLP, but has to vote Independent. He must be a footballer, golfer, bowler, cricketer, tennis player, hookey player, pigeon fancier, billiardist and a skite.

He has to settle arguments, fights and family feuds, patch up broken marriages, talk to errant husbands, pander to ageing spinsters, kiss newborn babes, attend all requiem services and funerals.

Besides being secretary, treasurer, president, organiser, publicity officer, lay preacher, plate collector, lesson reader and father confessor, he usually acts as honorary auditor for about 23 organisations.

He must be immaculate and temperate. He has to relate, narrate and cogitate with swankers and fellow bankers, commercial travellers, ear-bashers, drunks, factory owners, company representatives, insurance salesmen, doctors, dentists, and con men.

After lending and spending all day, he has to solve unemployment, find housing, accommodation, locate Johnny when he has "cleared out", keep Mary at school until she matriculates, apply for all the pensions, child endowment and complete income tax returns, social security returns, repatriation returns.

He must organise, recognise and subsidise but not gormandise — employ every customers' son and daughter, be clean, honest and full (but only of integrity) while performing as a psychiatrist, technician, mathematician, patrician and psychologist.

To sum up; a bank manager must be inside, outside, glorified, sanctified, crucified, crosseyed but never emulated. He has two consolations — he may commit suicide or apply for a position in a Head Office department.

By Kevin Kerr,  
Manager Warragul Branch.



**NETBALL NEWCOMERS:** "We challenge any team in the Bank". That bold proclamation came last month from our newest netball team, formed within head office Correspondence Department at Century Building. Manager Mac Spring was photographed with most of the girls who train and play for the team at Royal Park. They are, from left to right, BACK ROW: Jill Pharaoh, Bernadette Wright. MIDDLE: Marilyn Glynne, Eleanor Lanyon. FRONT: Sue Watt, Robynne Ogleby, Debra Baker. (Absent: Kathy Ryan, Joanne Goodman.)

## We're In Top Twenty

We rate among the Top Twenty savings banks in the world, according to a chart printed in "American Banker" magazine. On the basis of total depositors' balances, the State Bank was in 13th place at the end of December 1975. The Top Twenty included four American, three Australian, three Italian and three German banks.

Here is the list:

1. Cassa di Risparmio delle Provincie Lombarde, Milan ..... Italy
2. Caisse Generale d'Epargne et de Retraite, Brussels ..... Belgium
3. Commonwealth Savings Bank of Australia, Sydney ..... Australia
4. Banque Cantonale de Zurich, Zurich ..... Switzerland
5. Hamburger Sparkasse, Hamburg ..... Germany
6. Bowery Savings Bank, New York ..... United States
7. Caja de Pensiones para la Vejez, Barcelona ..... Spain
8. Caisse d'Epargne de Paris ..... France
9. Philadelphia Saving Fund Society, Pa ..... United States
10. Dime Savings Bank, Brooklyn, New York ..... United States
11. Landessparkasse-Girokasse, Offentliche Bank, Stuttgart .... Germany
12. Cassa di Risparmio di Torino, Turin ..... Italy
13. State Savings Bank of Victoria, Melbourne ..... Australia
14. Nishinippon Sogo Bank Ltd., Fukuoka ..... Japan
15. Caixa Geral de Depositos, Credito y Previdencia, Lisbon .... Portugal
16. New York Bank for Savings ..... United States
17. Cassa Centrale di Risparmio per le Provincie Siciliane, Palermo ..... Italy
18. Sparkasse der Stadt Berlin West, Berlin ..... Germany
19. Bank of New South Wales Savings Bank Limited, Sydney .. Australia
20. Zentralsparkasse der Gemeinde Wien, Vienna ..... Austria

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