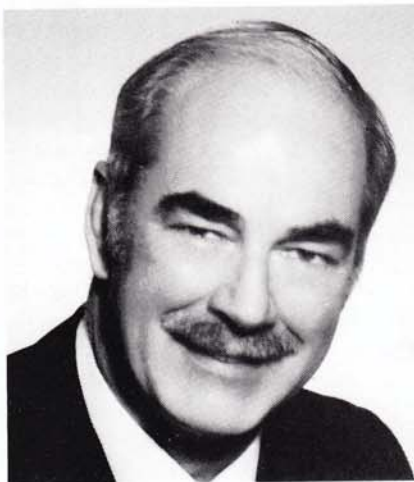


Statesman

STATE BANK STAFF MAGAZINE
December, 1977 — No. 83



Christmas Message



Our General Manager, Mr. Harry Torrens, will be abroad until mid-January. Before his departure from Australia he left the following message for staff:

'1977 has been a notable year for the Bank in many ways.

'Many thousands of young Victorian couples have been helped into their first homes by our housing loans. (Financial year advances totalled more than \$330 million.)

'Before year's end, our total balances are expected to reach \$3,000 billion — representing almost half of the total Victorian savings bank balances.

'You, the staff in branches and administrative departments, have contributed largely to the Bank's success by the response which has been received to your efficient, helpful and cheerful customer service.

'On behalf of the Executive I thank you, and wish you all a happy Christmas followed by a New Year that is rewarding in every way.'

— H.E. Torrens.



STATESMAN staff with their award certificate. From left: Tom Sedunary (Associate Editor), Jackie Meiers (typist), Bill Patey (Editor), Darma Yeomans (Designer-Writer).

We scored an award!

STATESMAN last month received a 'Highly Commended' award from a panel of experts. We were equal second in the Magazine section of a house journal competition run by the Society of Industrial Editors.

Our certificate was presented by Mr. Don Chipp, former Federal Cabinet minister, during a dinner at Leonda Restaurant. Convenor of the contest, Mr. Jim Clarke, of THE AGE editorial staff, told the audience that the State Bank had 'revolutionised' relations between banking and the media in recent years.

New on Board

Following his appointment on September 27 as Director of Finance, Victoria, Mr. Ian G. Baker, 51, is a career public servant. He was Victoria's Deputy



Director of Finance from 1969, and acted as Director from time to time during Sir Ernest's absence overseas on Government business.

Statesman

Managing Editor
TREVOR S. CRADDOCK
Editor
BILL PATEY
Associate Editor
Tom SEDUNARY
Designer/Writer
DARMA YEOMANS

FRONT COVER: Joanne Mitchell, 19, of Geelong branch, carried strong State Bank identification when she 'stroked' an all-girl rowing team to victory in the first ever ladies' event contested in the 1977 Interbank Rowing Regatta. Joanne is in the Barwon Ladies' Rowing Club.

(Photo by courtesy of THE SUN).

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 \$3 for contributors.

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

Record bandit arrests

1977 has set new records for Victorian bank holdups — and also for bandit arrests by the Armed Robbery Squad. To mid-November there had been 15 State Bank raids for the year.

Arrests had been made in 10 of these cases, and 14 people had been charged, 6 convicted bandits had been gaoled for minimum terms ranging from 6 to 14 years.

Police predicted that several more State Bank bandit arrests were likely before the end of the year, thus clearing up more than 90% of our 1977 robberies.

Time locks spreading fast

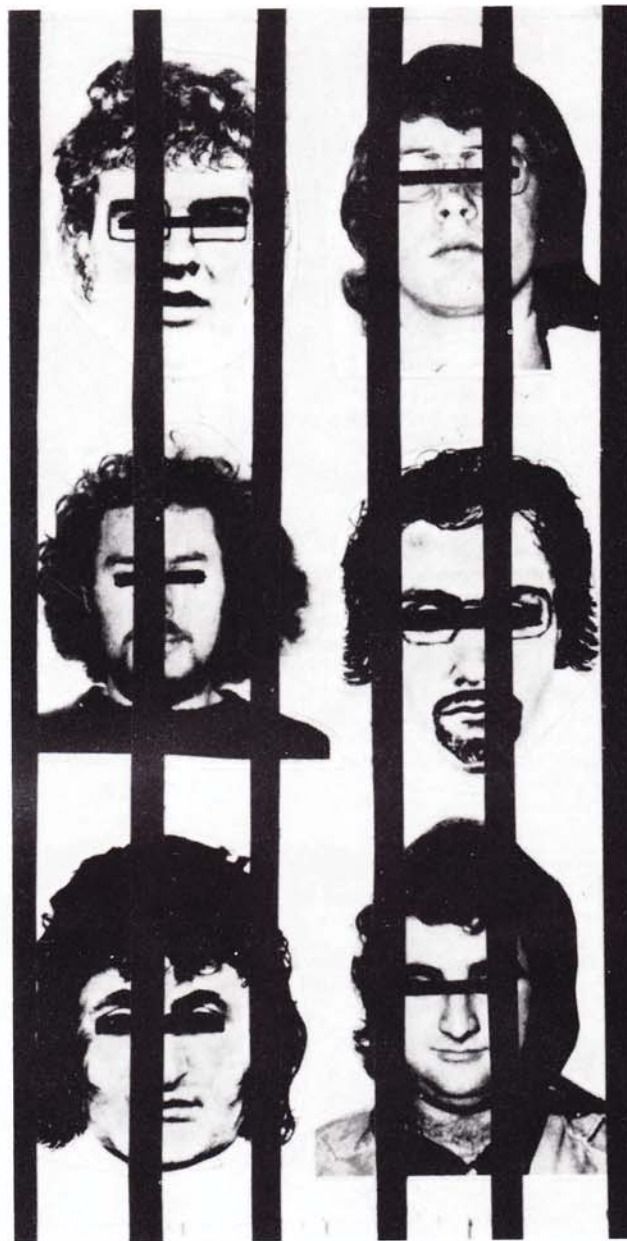
By early last month cash safes in more than 100 metropolitan State Bank branches (all the small branches considered vulnerable to bandits) had been fitted with time-delay locks. By Christmas it is likely that another 100 branches will have the locks, leaving only large metropolitan branches to be equipped early in the new year.

The new locks can be set for various time-delays.

Back-up cameras

More than 60 metropolitan branches now have a security camera in the back-office as well as in the banking chamber. This set-up is designed to frustrate attempts by bandits to 'black-out' cameras in the early stages of holdups.

The illustration (right) is symbolic, and does not depict actual bank bandits.



Inter-Bank Security Co-operation

\$1000 reward for teller

An alert and astute teller at another bank was recently handed a \$1,000 reward for helping to convict a bandit who robbed our Hawthorn Station branch of \$1,140 in September 1976.

Nine days after the raid on our branch the teller at the other bank became suspicious of a young man who opened a small

account. She made a mental note of his appearance as she recorded his name and address.

A few days later the girl read press reports of a \$4,000 robbery from a C.B.C. of Sydney branch in Camberwell. The description of the bandit matched her recollection of the suspect "account

opener", so, through her manager, she contacted police.

As a direct result a young man was arrested, convicted and sentenced to 6 years' gaol for robbing the State and C.B.C. branches.

The teller's reward was paid jointly by our Bank and the C.B.C.

Double win for bank golfers

Our eight-man team captured both the Handicap and Scratch divisions of the 1977 Interbank Golf competition at Keysborough on October 20. Five best scores in the Handicap totalled 182 points, and, in the Scratch, 144 points. Additionally, Chris Arnold won the 'A' Grade handicap. Next year, State Bank will host the Inter-Bank contest.

INTERBANK GOLF STARS: Pictured with their trophies — members of the successful State Bank team (left to right) Frank Price (Northland Centre) president of the club, David Jenner (Brandon Park), Lindsay Moore (Footscray, Barkly Street) team captain, Les Flower (St. Albans), Robert Taylor (Internal Audit), Chris Arnold (Sunshine North). Not shown: Denis Roscoe (South Melbourne) and Marcus Dwyer (Relieving Staff).



'Frees' for top umps



1977 V.F.L. Grand Final umpires John Sutcliffe and Ian Robinson — best football umpires in Victoria, in the judgement of the Umpires' Board — received awards from the Bank and Thomas Cook Travel. The presentations were made at HSV-7 during a combined telecast of Penthouse Club and World of Sport.

The Bank presented John and Ian with gold whistles, mounted in clear perspex blocks. Thomas Cook Travel gave each umpire double tickets for a package holiday in Fiji.

Pictured John Sutcliffe (left) and Ian Robinson reach for their winning whistles from Trevor Craddock, our Chief Manager, Marketing. At right, about to present holiday tickets, was John Hill, Melbourne manager of Thomas Cook — State Bank Travel.

Oldies but goodies



A newly-formed State Bank basketball team, dubbed 'The Oldies' by youthful opposition teams, recently won a premiership and a most elaborate trophy in the Diamond Valley Basketball Association.

The Oldies, with an average age of 28, came from various branches and head office departments. They really proved to be old hands at the game by winning all their finals matches in convincing style after suffering only one loss during the preceding season.

Pictured, back row (from left to right): Graeme Finn (Personnel Dept.), Frank Salter (Branch Mechanization Dept.), Alan Godbold (not in Bank), Geoff Baudinette (Personnel Dept.), and Peter Wynd (Elizabeth Street). Front row (left to right): Tom Crothers (Watsonia), Geoff Gourley (Rosanna) and Mick O'Connor (Greensborough).

Can any sporting organisation produce a more elaborate trophy than this premiership award from the Diamond Valley Basketball Association? It makes Melbourne, Davis and V.F.L. Premiership Cups seem positively plain!



PUZZLE CORNER

1. COOLER: Change WARM to COLD in five moves, altering one letter and making a new word each time, but not re-arranging letters.
2. SCRAMBLE: A train is run by an engine driver, fireman and guard whose names (not necessarily in order) are Smith, Jones and Brown. On the train are three passengers named Mr. Jones, Mr. Brown and Mr. Smith. Mr. Brown lives at Ballarat. The guard lives half way between Ballarat and Melbourne. Mr. Jones' income is \$9,991 a year. Each year the guard earns exactly one third of the income of his nearest neighbour, who is a passenger. The guard's namesake lives in Melbourne. Smith beat the fireman at tennis. What is the engine driver's name?

ANSWERS on Page 15.

State Secrets by the Teller



IT'S quite true that a senior Bank executive dropped his pants in the crowded lobby of head office in Collins Street. But he wasn't wearing them at the time; he was bringing them back from the dry cleaners.

★

BANKCARD customer in arrears replied to a reminder letter as follows: 'Sirs, Every month I put all my bills in a hat and pay the first one I draw out. If you continue to hound me you will not participate in next month's draw'.

★

OUR suggestion for a follow-up note to be sent to longtime 'arrears' borrowers: Dear — After checking our records we find we have done more for you than your own mother did. We have carried you for 11 months.

★

LADY accountant who is very 'Women's Lib' was heard at her home telling her sister 'Go out and check the person box, and see if the person person has left any person'.

★

WHO was the first man to say 'Thank God it's Friday'? Robinson Crusoe.

★

AND don't forget there are some men who say 'Thank God it's Monday'. Clergymen.

★

NOTE from branch accountant's wife, explaining his absence following a sudden operation, said 'He is improving, but is still under heavy seduction'.

★

OUR branch in Glenferrie Road, Malvern moved next door to larger premises. And since our people left the old bank it has become a French restaurant with a very apt name: LEFT BANK.

★

UNDER the heading of 'Relationship with closest relative' on a Bankcard application form, a Richmond South customer wrote 'Pretty Good'.

CAR-TALK

— by TS



• **Announcements of new Holdens** in recent years have often amounted to little more than in-depth descriptions of restyled grilles. Therefore the significance of GM's new HZ range, with 'Radial Tuned Suspension', could easily be overlooked. The new model has attracted unprecedented praise from motoring journalists around the country for roadholding, steering and general 'sure-footedness' unrivalled in its class. Considering the many thousands of HZ's that will eventually carry commuters, ferry families and haul holiday-makers, and the countless commercial variants that will clutter up our roads, GM has probably made a major contribution to community safety.

• **Suburban branch manager** calls his well-used 1973 Leyland P76 a "P38" because it's only half the car it was.

• **Following Nissan's multi-media mourning** of the death of its 180B, and full-page heralding of the replacement 200B, some real improvements were expected for Australia's top selling 'four'. But once the promotional razzle-dazzle settled, one got the impression that the new model was pretty much the same old mix of metal and moulded plastic in a slightly different package. Perhaps the best news is that Nissan Australia has retained the 180B's independent suspension, dropped from the Japanese version. Another point of interest is the new 2-litre motor, made locally with some help from Chrysler. However 180B owners should feel no great urgency to update.

• Now that we are approaching 'Car of The Year' season, several newcomers in 1977 stand out: Honda Accord, Mazda 323, Chrysler Sigma, Holden HZ, and Ford's Cortina and XC Falcon. All have much to recommend them from engineering or value-for-money points of view. For Car Talk, it's a toss-up between the Honda and the Holden, with the latter just sneaking in because it is a new model based entirely on improvements, and its benefits will be enjoyed by more people.

• **Golden Oldie Of The Month:**

Relieving manager Graham Schmidt's 1951 Mk. V Jaguar is this month's G.O. Graham bought the big cat in 1972 after it had been restored by its fourth owner. The Jag's 3.5 litre pushrod motor and four-speed gearbox make it an ideal 100 kph-plus highway cruiser.



NINE REASONS TO PLAY GOLF

In 1923, eight of the world's greatest financiers met in Chicago:

1. The president of the largest steel company.
2. The president of the largest gas works.
3. The most powerful wheat speculator.
4. The head of the New York Stock Exchange.
5. A member of the President's Cabinet.
6. The leading broker from Wall Street.
7. Top man from the largest monopoly — safety matches.
8. President of the Bank of International Settlement.

By 1965, this is what had happened to them:

1. Steel tycoon Charles Schwab had died a pauper, after living his last few years on borrowed money.
2. The gas company president, Howard Hopson, had been declared insane.
3. The powerful wheat speculator, Arthur Cutten, had died abroad, insolvent.
4. Richard Whitney, president of the New York Stock Exchange, had served a term in Sing Sing prison.
5. The Cabinet member, Arthur Fall, had died following release from prison.
6. The top broker on Wall Street, Ross Livermore, had suicided.
7. Head of the world's largest monopoly, Ivor Kruger, had committed suicide.
8. The president of the International Settlement Bank had shot himself.

Now consider a ninth famous man: In 1923 — the same year as the historic Chicago meeting of the financial 'greats' — golfer Gene Sarazen won the Championship of the United States Professional Golfers' Association. Forty two years later, in 1965, after all the tycoons had come to grief, Gene was still an outstanding golfer — and still comfortably well off.

THE MORAL: Stop worrying about your money, and get out and play golf!

Girl & Guy of the month



Young man of drive

For years now, Kelvin Pettigrove, 22, a clerk at Queenscliff branch has been a top junior golfer — and he probably owes it all to a chance meeting with a fisherman ten years ago. The angler was cleaning out his boat when he discarded an ancient set of golf clubs, and gave them to Kelvin.

Within a year Kelvin had scored a hole-in-one, and within two he was playing pennant golf with Queenscliff. He was Geelong and District Junior Champion at 15 (and runner-up for the next four consecutive years), and by the time he was 17, he had reduced his handicap to four.

In 1972 he won both the junior and senior championships at Queenscliff, a double he was to repeat in 1974 and 1975. Kelvin's consistent performances in pennant golf earmarked him for selection in the junior State squad four times, ranking him among Victoria's top twenty young players.

Although Kelvin gradually replaced his original 'hand-me-down' clubs with new ones (at an average of \$8 an iron), it was only last year that he bought a set of top quality clubs (at an average of \$40 an iron). He hopes they will help guide him to eventual selection in the senior State side.

Kelvin's Leo star-scope reads: 'he has drive, ambition and lion-hearted courage — a happy, devil-may-care person — a bit of a 'show off' at times.' Subject of Sagittarius and Aries would be most compatible.



Fashion fan

Jenny Hamit, 21, a State Bankcard promotion officer, enjoys discussing Bankcard with customers and giving talks at branches and shopping centres.

One of five children in a close-knit family, Jenny says that 'big families are happy!' She hopes to have a number of children 'but not for at least five years.' At present she is busy planning her wedding for early next year.

Jenny was a Myer house-model before joining the Bank, and although she would like to resume modelling part-time, her main ambition is to establish her own fashion business.

"If the end is desired, you tolerate the means" says Jenny who is determined and confident. She believes in equality for women, and values her independence and her own identity.

No trust in stars

Jenny is not interested in astrology, but is superstitious and thinks that fate will finally decide whether or not she becomes a successful business woman. Nevertheless, with her strength of purpose she appears capable of succeeding at anything she attempts.



Around the Branches

by Tom Sedunary



Shepparton: Name these dames

The branch girls recently got together to enter a volleyball team in a local Thursday night competition, and so far they haven't lost a match. The players, wearing T-shirts featuring the Bank's new symbol, are urged on by an enthusiastic cheer squad of workmates. Practice sessions are held in the branch carpark. The girls haven't yet decided on a name for their team and would welcome suggestions from staff. Tags rejected to date include 'Bankie Birds', 'Shep Sheilas' and 'Volley Dollies'.

●The Shepparton volleyball team: Pictured back row (from left to right) Sue Doherty, Barb Grandell and Sue Marren. Front (left to right) Heather MacLaughlin, Michele Muir and Pat Kreskas.

Woodend: Branch Jubilee Display



Manager Max Pearson and relieving teller Lorraine McGee are pictured examining some historic local photographs displayed last month during celebrations of the branch's 50th anniversary. Other activities included morning tea for some 30 long-time depositors, and an evening function attended by leaders of business and community organisations and senior Bank executives including Deputy General Manager (Finance) Mr. Arnold Atkinson and Chief Manager, Branch Banking, Mr. Bill Jones.

Lower Templestowe Passbook Pooched!

Manager Frank Price has produced convincing evidence that the appeal of the simple school bank is spreading. He recently received the following note from one parent: Dear Sir,

Would you mind issuing a new bank book to Suzanne. Our pup Sam thought the last one very tasty. The enclosed half is all we rescued.

Sorry to cause this work,

Regards,
Glen McNabb.

P.S. Sam also enjoyed the plastic cover.

Yallourn: Dancing Queen



●Highland dancer Fay Young is also a bagpiper.

A 'home ground advantage' may have helped clerk Fay Young, 18, win her second successive State Highland Dancing Championship. This year the titles were held at Yallourn, in a hall adjoining the branch. It was Fay's 67th major competition, and added more awards to her impressive collection of trophies and sashes. Over the past eight years she has won numerous junior championships and has represented the Highland and National Dancing Association in exhibitions at the Royale Ballroom in Melbourne.



●Hey Presto! Bob Lodge makes another bunny appear.

Mentone East: Bob's tricks a treat

Accountant Bob Lodge is a part-time magician, and around this time each year he is very much in demand to perform at children's Christmas parties and office break-ups. Bob specialises in traditional 'sleight of hand' routines rather than modern tricks relying on elaborate props. He baffles his audiences, both young and old, by making things like billard balls, playing cards and lighted candles appear from nowhere and disappear into thin air. He often produces a rabbit amid a flurry of silk handkerchiefs.

Many of Bob's tricks were passed on to him as a child by his father, while others were learned from old books.



●Manager Ron Wilson (left) congratulates 20-year agent Mr. Jim Munari.

(Photo by courtesy Seymour Telegraph).

Seymour: Twenty years an agent

Seymour men's wear retailer Mr. Jim Munari recently completed 20 years' service as a State Bank agent. To celebrate this, manager Ron Wilson booked a function room at the local hotel and turned it on for Jim, the branch staff and agency examiner John Day. About 20 people enjoyed dinner and the good cheer that followed. During the night Ron made a presentation to Jim of a guide to Australian wines and praised his service as one of the Bank's valued agents.

Ballarat: Staff 'adopt' Indian girl



●Paima, 8, fosterchild of our Ballarat branch staff.

The staff have found that even in times of high inflation a few cents can go a long way — especially when they help to support an underprivileged child in India. Thirty staffers each contribute 20 cents per pay through the Ryder Cheshire Foundation to feed and clothe Paima, an eight-year-old girl who lives at the Foundation's international centre in Dehra Dun, northern India. The Foundation cares for many youngsters at the Centre. Some are children of lepers, others are retarded, or are left by parents who cannot support them. The branch staff are kept in touch with their foster-child's progress by regular reports from the Centre's liaison officer.



Dunolly: Gold Rush Flashback

Manager Jock Spencer and staff joined with the many townsfolk who dressed in costumes of the late nineteenth century for a recent week-long promotion of Dunolly's annual Gold Rush. (Jock initiated the first Gold Rush carnival in 1971 with the dual aims of promoting tourism to one of Victoria's old mining districts and raising funds for community projects.) More than 2,000 visitors took part in this year's festivities which included panning for gold, and dancing in the streets to old-time music. The staff have close links with Dunolly's golden past. Clerk Pam Deason is a descendant of the finder of the world famous 'Welcome Stranger' nugget, and teller Patricia Pollinelli's father operated a very successful mine during the 1930's.

●Patricia Pollinelli (left) and Pam Deason show off their colonial attire with manager Jock Spencer.

Branch Staff of the month

Staff Lineup (from left to right) with sparetime interests and activities in brackets: Alan Chalkley, manager (president Rotary Club, president Robinvale Junior Football League, fishing, bowls, church and school activities); Adele Worthington, teller (tennis, highland dancing); Kae Johnson, clerk (basketball and part-time modelling); Annette Zafina, teller table tennis, motor bike riding, dancing, reading; Vin Walsh, clerk (football, cricket, basketball, shooting); Ken Osterfield, A3 (football, cricket, bowls, Apex Club, fishing, gardening).



Robinvale

THE SPORTING ONES

Participation in local sporting activities ranks highly among the sparetime interests of our cheerful Robinvale branch staff. Led by manager Alan Chalkley, who was voted Robinvale's top citizen last year, they say that

involvement in community groups holds the key to 'survival' in their relatively isolated town. (Nearest big town is Mildura, nearly 90 km away). Through administration and membership of the town's tennis, cricket, basketball and a

whole range of other clubs, groups and associations the staff enjoy much social contact with the townsfolk and with each other.

Metric Moans

A farmer who has had ten years of troubles with the metric changeover, sent this note to a country branch manager:

"It all started in 1966 when they changed our currency to dollars and cents, and overnight to my bank balance seemed to double.

I was just getting used to this, when they replaced pounds by kilograms and my wool clip dropped by half. Then they started playing around with the weather and brought in Celsius — and we haven't had a really hot spell since.

This wasn't enough, and they changed acres to hectares, and I end up with half the farm I had.

So one day I sat down and had a good think. I reckoned that with daylight saving I worked eight days a week, so I decided to sell out.

Then to cap it off, I just got it into the Agent's hands when they changed miles to kilometres, and now I find I'm too far from the town anyway!"

Metric Reminders

For readers still struggling to relate metrics to the old imperial measures, STATESMAN offers some strained rhymes which may assist:

- A METRE is roughly three foot three,
It just exceeds a yard, you see
- Two and a quarter pounds of ham
Weigh about one KILOGRAM
- A CENTIMETRE, at a pinch,
Measures almost half an inch
- Note re medicine for your ills:
A teaspoon holds about 5 MILS (Millilitres)
- A KILOMETRE, metric style,
Is a little over half a mile
- How big is a HECTARE of land, sand or rocks?
About 16 average building blocks
- One pound of tea, or rice or yams
Weighs 450 GRAMMES
- For every gallon that flowed through the meters
You now have to buy 4½ LITRES

Little Red Riding Hood, How you've changed!

The Old Version . . .

Once upon a time there lived a little girl named Little Red Riding Hood. One day her mother asked her to take a basket of food to her sick grandmother who lived alone in the forest.

That same day a wolf was lurking in the forest. He decided to grab the goodies for himself.

The wolf hurried to grandmother's house. He killed the old lady, ate her then dressed himself in her nightgown. He jumped into bed and waited for Red Riding Hood.

When she came into the room, the wolf made overtures to the girl and tried to grab her. The terrified child ran screaming from the cottage.

A woodcutter working nearby heard the cries. He rushed to the cottage and killed the wolf with an axe. Little Red Riding Hood was saved.

The townspeople, upon learning of the rescue, proclaimed the woodcutter a hero. Peace was restored to the forest.

Today's Version . . .

At the inquest, certain "facts" emerged.

These were —

- The wolf, before his execution, had not been advised of his rights.
- The woodcutter had made no warning signs before striking the fatal blow.
- At the inquest, self-invited representatives of a civil liberties union stressed the point that although "the act of killing and eating the old woman may have been in bad taste", actually the hungry and needy wolf was merely "doing his thing" and certainly did not deserve death.
- The union lawyers contended that killing the old lady could be construed as self-defence inasmuch as the wolf's basic intent was to "make love, not war". It could be reasonably assumed that the grandmother resisted overtly, and might, given the opportunity, have killed him! A psychiatrist testified that the wolf had not had an orthodox upbringing.

Based on these considerations, the judge decided that "there was no valid legal basis for charges against the wolf and that, in fact, the woodcutter was guilty of assault with a deadly weapon".

The woodcutter was then sent for trial, found guilty and sentenced to 99 years.

The Wednesday night following the sentencing, the woodcutter's home was burned to the ground.

A year after the "incident at grandmother's" her cottage was dedicated as a shrine to the wolf who had bled and died there.

Village officials spoke at the dedication. Little Red Riding Hood gave a touching tribute. She explained that while she was grateful for the woodcutter's intervention, in retrospect she realised that she had overreacted.

As she knelt and place a wreath in memory of the brave, martyred wolf everyone in the forest wept.

— POLICE LIFE.

Teller Talk by Sue



SHREWD husband: One who can persuade his wife that a 30-day cheque account can only be used in September, April, June and November.

★

IRISH clerk told branch manager: 'You ought to be here when you're going away, Boss, to see what goes on'.

★

OVERHEARD in queue: 'My wife doesn't expect much in life — just a roof over head and a chequebook under her pen'.

★

THE shortest queue moves the slowest.

★

AMERICAN teller was fired when the bank president found her wearing a T-shirt with the wording 'I'm a virgin' across the top. Further down in small print was a footnote 'This is an old T-shirt'.

★

BRANCH clerk left a tray of chocolate biscuits in lunchroom cupboard, with a note attached saying 'Counted, one dozen'. She returned later to find two biscuits missing, and a note saying 'Think metric'.

★

INFLATION note: These days, after you've paid your bills, all you have left to spend is a quiet evening at home.

★

RETIRED manager's comment: 'We're having beautiful weather just now. I wish I was working again so I could take a day off'.

★

WHICH reminds me of a relieving accountant who has never had a day's illness. He always takes at least two days off at a time.

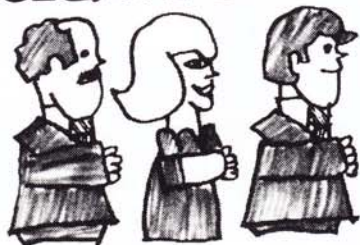
★

SUGGESTED sign for all tellers' windows: *KINDNESS SPOKEN HERE!*

★

CUSTOMER went to a hypnotist to be cured of the smoking habit. The hypnotist put him to sleep and stole his packet of cigarettes.

Meet our new Managers



F. E. HARRIS, Relieving Staff

Fred, who was a musician with the Brunswick Brass Band 15 years ago, recently bought a piano and discovered a new role — that of piano teacher to his four children aged seven to 11. Fred's sporting interests include golf and squash, and he and his wife spend most available weekends renovating their farmhouse in South Gippsland.



R. R. DOUTHAT, Boort

Richard really enjoys getting out in the Bush. At present he is restoring an 80-year-old mud brick home at Bromley, near Dunolly, and he regularly goes fishing, rabbiting and bike riding. Gemstone collecting is another interest, and this usually involves considerable time spent cutting and polishing the better specimens. Richard and his wife Leone have a daughter aged five and a seven-year-old son.



B. D. HEIN, Yarragon

Barry, who has been a member of the St. John Ambulance Brigade for 25 years, is medical officer and president of the Hoppers Crossing Football Club. In the near future he hopes to complete the building of an 18½ foot inboard motor boat for saltwater fishing, which is his other main sporting interest. Barry is married with a four year old daughter.



R. J. COGGER, Relieving Staff

Now that the children (aged four and seven) are growing up, Bob and his wife Sandra are making the most of new-found mobility by weekend tours of discovery to the old gold-mining towns in central and north-eastern Victoria. These trips also enable Bob to exercise his photographic skills and to buy new vintages for his wine cellar.



W. L. CHAPMAN, Assistant Manager, Sunshine

Bill often spends spare time soaring like an eagle. He is part owner of an \$18,000 single-seater glider, which he flies in 400-kilometre races. Bill is vice-president of the Victorian Motorless Flight Group, and is a senior instructor. He says that gliding is not as dangerous as driving to the airfield. Bill is married, with daughters aged eight and five.



R. J. BARDRICK, Relieving Staff

Ross, his wife and three children aged seven to 10 enjoy living in the rural atmosphere of their five-acre lot at Waranwood, where they keep horses, cows and chickens. Ross is secretary of the Warrandyte South Primary School council, and plays tennis locally. His other spare-time interests include woodwork, metalwork and Fiat motor cars.



R. M. WEBSTER, Relieving Staff

Ray is a real cricket veteran. He is now into his 21st season with Box Hill South, and has scored more than 10,000 runs as opening batsman. He was club secretary from 1959 to 1975, and has been vice-president for the past couple of years. Ray is a member of the International Association of Cricket Statisticians. He and his wife Nancy have three children aged from eight to ten.



I. J. MCKENZIE, Assistant Manager, Shepparton

Ian was born and raised in Shepparton, and joined the Bank there in 1952. He played in the Bank's cricket, basketball and table tennis teams in the early sixties, and is still a keen sportsman. He plays A-grade cricket in Shepparton and runs regularly to keep fit. Other interests include stamp collecting, hi-fi and photography (sporting shots are his specialty).



G. V. GARDINER, Relieving Staff

Graeme is a third generation State Banker from a family with over 110 years consecutive service. Before retiring from football Graeme played over 150 games with the State Bank reserves. These days he keeps fit maintaining the garden at his newly acquired home in Seaford. He is married with two children aged seven and five.



G. A. SMITH, Goroke

Gerry is a top clay target shooter. In 1974 he won the Australian and New Zealand national championships and gained selection in the Australian team for the second time. The following year he was Commonwealth champion. Besides shooting, Gerry has enjoyed social involvement in recent years with the South Melbourne Cricket Club and the Woodend Racing Club. Gerry is married to former bank employee Alison McMinn.



J. R. CARTER, Grovedale

John is delighted to be opening a brand new branch in this rapidly growing residential area of outer Geelong. To date he has served mainly at south-suburban offices, and was stationed at Carrum prior to his latest appointment. During spare time he plays golf, tennis, squash and table tennis. John is married with children aged nine and seven who keep him busy with cricket and ballet activities.



E. C. BREADON, Relieving Staff

Ted and his wife, who both come from the country, often spend weekends visiting relatives at Portland and Mansfield. Ted's sporting interests include swimming, surfing, shooting and fishing. He has two children aged eight and five, and is a member of the Glenroy West Primary School council and the 3rd Glenroy Cubs committee.



N. BOLT, Relieving Staff

Neil's sporting interests include following cricket in summer, supporting North Melbourne Football Club during winter months and playing an occasional game of golf. When he's not attending football and cricket matches with his children aged 11, 12 and 13, Neil enjoys listening to classical music, and reading autobiographies.



J. W. SHERLOCK, Trentham

Caravanning is one of John's favourite recreations. When annual leave comes around he, his wife Joan and their two young children usually pack up and head for the horizons. The Sherlocks spent a recent six-month long service leave towing their van around Australia. John's other spare time interests include woodwork (mainly making and repairing the kids' toys) and tennis.



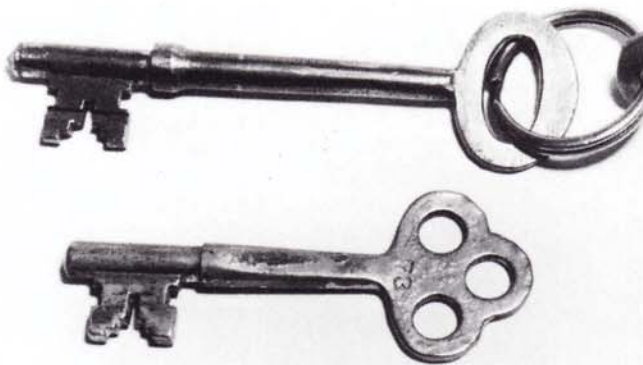
R. D. G. BIRRELL, Relieving Staff

Rod is married to former bank employee Marjorie (Schrober) and they have three young daughters. He is a part-time business studies student at R.M.I.T. and has been secretary of the Champion Co-operative Credit Society for ten years. Other current interests include tennis, and carpentry on his Rye beach house.



T. GEORGE, Relieving Staff

Terry is a very keen trout fisherman who frequents the mountain streams around the Bright area. His other sporting interests include squash and tennis, and he is involved with junior football administration as secretary of the St. Leonard's Football Club in Waverley. Terry is married with three children aged eight to 14.



Keys to ancient throne rooms

Pictured here are two notable status symbols from the era (1912 to 1975) of our old Elizabeth Street head office building. These were keys to the executive washrooms.

The larger key, with massive brass label tag attached, admitted the General Manager, the Assistant General Manager and the Chief Accountant — and only those executives — to the inner sanctum of a spacious, marble and granite retiring room on the first floor. The other key gave access to a similarly impressive comfort station on the second floor. It was available only to the Staff Superintendent, the Chief Inspector and the Chief Manager, Marketing.

Both keys now repose in the archives at our temporary head office in Collins Street — Hothlyn House — a modern building in which executive 'facilities' are much less elaborate and exclusive than those of the good old days.

'KITTY WORSHIP'

An Asian student newly-arrived in Melbourne wrote home as follows:

"I was out one sunny afternoon when I came to one of the many strange Temples which abound in this country.

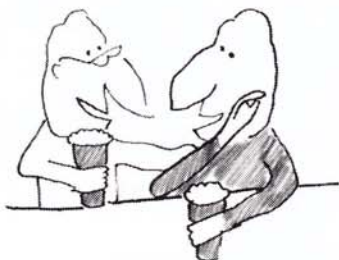
"As I watched, a group of worshippers appeared, clad in white and bearing a small ivory idol, which seems to be their object of worship.

"Two, whom I presumed to be Priests advanced across the grassy courtyard and the remainder stood about two others who suddenly looked up to the heavens and then stooped to the ground in worship.

"One of them then placed a Praying-Mat on the grass and the ivory idol was reverently handed to him and he fell on his knees and gently propelled this idol towards the priests across the courtyard. He then took a black ball and again falling on his knees propelled the black ball towards the idol — with outstretched arm he called mournfully 'T'narrow, T'narrow' to which one of the priests replied 'Moregreen, Moregreen'. This they all did in turn, some crying 'T'narrow, T'narrow', other 'Tashort, Tashort' to which the priests intoned 'Beeupp, Beeupp' or 'Moregreen, Moregreen'.

"After a while a bell rang in the Temple, at the sound of which, two of the worshippers reverently covered the black balls with a Praying-Mat and the whole assembly withdrew into a Temple marked 'Bowling Club'.

On the Grapevine



Turn of the wheel

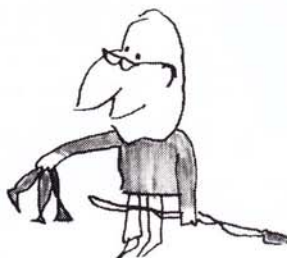
Ron Ashdown, former manager of Rosebud branch, is now President of the Rotary Club of Rosebud. His induction ceremony was performed against a background of Bank publicity posters and a painting of the branch by another Rotarian. Ron's first official duty was to induct into the Club Ted Wilson, present manager of our Rosebud branch, who, with his wife Yvonne, was introduced to fifty members and their wives. The menu for the function at Rosebud Hotel had a strong Bank flavour. The five courses were listed as Deposit, First Mortgage, Second Mortgage, Overdraft and Foreclosure, and the dishes included 'In

the Red' Beef Curry and 'Teller's Grille' filet chasseur.



Gone Fishin'

The following October-January retirements have been reported to
 BOB McEWAN (45 Swanston Street)
 JACK HALFPENNY (Cheltenham)
 NORM LAMB (Titles Office)
 WALLY IRONSIDE (Heidelberg)
 TOM PELLY (Sandringham)
 BILL LYONS (Emergency Staff)
 MAC STILLARD (Cobram)
 KEVIN BARRY (Niddrie)
 ATHOL KENNEDY (Legal Department)
 JACK McPHEE (Ashwood)
 JACK O'DONNELL (Coburg)
 FRANK NEVILLE (Emerg. Staff)



Night stalkers in a country pub



Who was the State Bank relieving officer who returned to his Wimmera pub in the wee small hours, after a night out, and found he had locked himself out of his room?

Like a latterday Goldilocks the reliever went stumbling around the dim, cold corridors, trying all the doors, until he found an occupied room. He got into the bed, and was delighted to find the electric blanket switched on. Soon afterwards the door opened and room's rightful lodger (a travelling cigarette salesman) returned. This fellow retreated smartly when he found his bed occupied, and, in turn, set off in search of an empty room. He found one, but the bed lacked an electric blanket, so he had to settle down between chilly sheets. The mixup was straightened out at breakfast next morning when all concerned discussed, with great hilarity, the night's adventures.

ANSWERS TO OUR CORRESPONDENTS

Q. I am a kleptomaniac. What should I take for it?
 A. Everything.

★

Q. What can I do about my poor memory?
 A. Forget it.

★

Q. How can I avoid falling hair?
 A. Stand out of the way.

★

Q. What is a cure for insomnia?
 A. Go to bed and sleep it off.

★

Q. Can you recommend some short books, preferably non-fiction.

- A. ● Memories of an Amnesia Victim.
 ● New Uses For Dandruff.
 ● The Intellectual Challenge of Daytime TV.
 ● Melbourne Free Beer Directory.

★

Q. I have falling hair. What could I use to keep it in?
 A. Try an old shoe box.

★

Q. Where can I buy fertility pills?

A. Try Bloggs & Sons & Sons & Sons & Sons.

SMALL MEDIUM AT LARGE

A midget spiritualist recently escaped from gaol, and has not yet been recaptured.

Travellers' Aid

What to tell prospective travellers to U.K. and Europe.

Increasingly, you will be receiving inquiries at branch level from people planning trips to England and the Continent. In most cases these will be 'first-time' overseas travellers, and their prime concern will be to obtain travellers' cheques and arrange availability of funds at overseas banks.

You can help these people — and the Bank — by making known the wide variety of excellent facilities offered by our London Office.

Keep handy the following list of pointers, specially compiled for your guidance by former London Office Managers, and the present manager, Mr. Max Carr.

Make London the base . . .

Advise all prospective travellers to make our London Office their base for money, mail and safe deposit facilities. They may also seek guidance, if required, on some aspects of accommodation, touring, motoring, Customs and taxation.

'Money in the meantime'

Arrange for the would-be air traveller not only Travellers' Cheques, but also a supply of foreign currency notes in small denominations, for use at various stopovers en route. This eliminates the need to cash travellers' cheques for small purchases and then receive large amounts of unwanted foreign currency as change.

Advice form for London

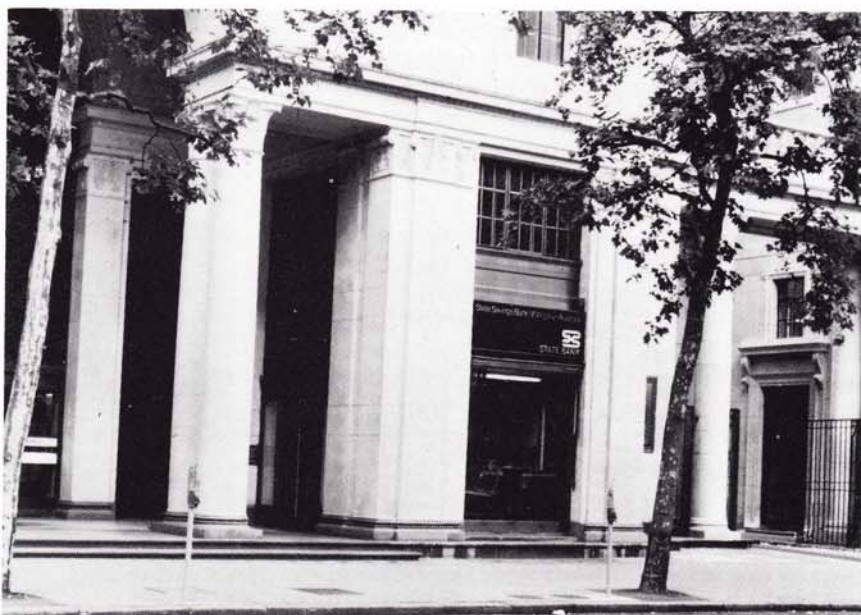
In all cases, complete a FORM 3431 (Payment on Advice, London Office), ensuring that the depositor will have access to funds in London and anywhere else in the U.K. Once advised through our Overseas Department, London Office can transfer funds or foreign exchange to any U.K. city nominated by the traveller, and can arrange money transfers to continental banks or firms on request.

Foreign exchange

The issue of foreign exchange is by far the biggest operation at London Office. It is available in the forms of Sterling, U.S. Dollar, Deutsche Mark, Swiss and French Franc, travellers' cheques, foreign currency notes . . . also mail or cable transfers to banks throughout the world. This service is not equalled by any other Australian bank.

Mail centre

Remind travellers that London Office is willing and able to provide a mail service — either holding mail for collection or re-directing it to any nominated address.



LONDON OFFICE, Bush House, Strand, WC2B 4RA. Tell travellers to make it their base.

Advice about accommodation
Suggest to travellers that they seek London Office advice on accommodation, especially flat-leasing pitfalls.

Car insurance and touring
Our London staff can explain the procedures of hiring cars, and purchasing cars on a buy-back basis. They can advise on the special problems of insuring old cars bought in the U.K. for use on the Continent — and can supply many brochures on touring, including reputable packaged tours.

Customs and taxation
Any problems involving Customs or Taxation can be solved by referral from

London Office to appropriate Australian authorities in London.

Remember W/B entries

Be sure to advise London promptly (by duplicate memo to Overseas Department) when without-passbook entries totalling \$40 or more have been credited to an account for which advice is current. This is important, because travellers are often dependent upon this money.

To sum up:

The best broad advice you can give the prospective traveller to the U.K. and Europe is: "Look us up in London — as soon as you get there."

PUZZLE ANSWERS

1. COOLER: FARM, FORM, FORD, FOLD, COLD

2. SCRAMBLE: Smith is the engine driver. (Because Smith beat the fireman at tennis, Smith must be either the engine driver or the guard. We know that the guard earns exactly one third of his nearest neighbour's income, and as \$9,991 cannot be evenly divided by three, his nearest neighbour cannot be Mr. Jones. Two of the passengers live at an equal distance from the guard's home, and as the guard has a 'nearest' neighbour the third passenger must live nearer to the guard than is either Ballarat or Melbourne. As this 'nearest' neighbour is not Mr. Brown or Mr. Jones he must be Mr. Smith, and Mr. Jones must be the one who lives in Melbourne. The guard's name therefore is Jones. Earlier we found that Smith must be either the engine driver or the guard. We know Jones is the guard, so the engine driver must be Smith.)

Letter from Ma

Dear Son,

First, I must tell you about Grandpa. You'd hardly know him. He's got a permanent wave in his beard. When he was washing in a bucket of water the other night he reached up to turn on the light and put his finger into an open socket. Then everything happened. His hearing aid backfired and blew the pocket out of his shirt, the nails in his shoes got red hot and he was arrested for going through town at 90 mph, without a car. His glasses look like neon signs, and he picks up 3AK through a gold filling in his tooth.

That reminds me about Grandma. You remember how she had a steel plate put in her head after falling off old Dobbin? Well last week she was struck by lightning in the western paddock, and now she can get television on her glasses. She can see Starsky on one side and Hutch on the other.



The other day I found Grandma skipping along the footpath with a rope. She said the doctor gave her some pills and told her to take them for two days, then skip a day. Poor old dear is almost worn out.

Your uncle Harry, the widower, has become engaged to a lady harp player. He's not so keen on music, but loves having his back scratched.

Your other uncle Bernie has become a salesman for tractors. He takes his wife on all his trips because he says she's so plain he'd rather take her along than kiss her goodbye.

Dad is back on his tucker again. He'll eat anything, except bananas. He says once you've skinned them and thrown the bone away there's nothing left.



Your old girl friend Mabel sends her best. Her father died yesterday and left her everything. They don't know how much it is because they haven't been through his pants pockets yet.

Nice to hear that you're thinking of joining the Army. Your great grandfather fought with Lord Kitchener. Your Grandpa fought with General Montgomery, your father fought with Macarthur . . . Our family can't get on with anybody, can they?

We're all happy about Loretta's eldest boy. He was an unwanted child. Now he's wanted in four States.

Mrs. Smith's little lad Sebastian (and what a little Sebastian!) ran away from home three months ago, and it took them until yesterday to find him — because they didn't look.

Dad has just told me I have the face of a Saint . . . A Saint Bernard.

Cousin Zeke and his new bride had a disappointing honeymoon. They sat up in bed all through the first night, waiting for their sexual relations to arrive. Which reminds me, Grannie is going to start taking the Pill, because she says she doesn't want any more grandchildren.

This morning your Dad said to me 'Molly, I'm homesick'. I told him 'But, dear, this IS your home'. And he said 'I know, and I'm sick of it'.

Last Tuesday was our wedding anniversary, so we exchanged presents. I exchanged mine and he exchanged his.

Dad got a black eye last weekend, for kissing a bride. Sure, everyone kisses brides . . . but not eight years after the wedding.

Must close now. I have to help Dad. I've been doing some alterations to a dress, and your father kissed me goodnight before I had a chance to take the pins out of my mouth.

I am suffering from a shocking headache. Hoping this finds you as it leaves me.,

Love from Ma.