

Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

June, 1974 No. 63



***What's a nice
girl like her
doing out
with a knight
like this?
(See page 2)***

Statesman

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FRONT COVER

AMOUR . . . ARMOUR . . . One of our recent displays in Elizabeth Street banking chamber featured the Viking Society of Australasia, and included various reconstructed relics of Viking days. A saucy wench named Margaret Daugello, of Correspondence Department, who posed prettily with a suit of armour, asked the photographer if he could lend her a tin-opener.

STATESMAN is produced at two-monthly intervals by the Public Relations section of the State Savings Bank of Victoria. Comments from staff on the contents of the magazine are invited. The editorial team welcomes suggestions for future articles and pictures, nominations for Girl of the Month and Man of the Month, and letters for publication.

All correspondence and contributions should be addressed to The Editor, Statesman, State Savings Bank of Victoria, Box 267D, G.P.O., Melbourne. (Phone: 60 0531, Ext. 28 or 119.)

*'You have
to be
identified'*



'I WAS SO EMBARRASSED'

*'I felt
like a
criminal'*



A new audio-visual presentation — made for color projectors — is to be shown to branch staffs as part of 'human relations' training.

It's a playlet performed by professional actors and some SSB people. Its theme: how not to embarrass the customer.

The plot hinges on establishing identification of a housewife who wants to deposit a cheque to a new account. (Details are derived from real-life complaints to the Bank.)

Wrong and right ways of handling this tricky situation are shown — and audiences will be encouraged to comment.

The basic messages of the presentation are:

- Saying 'No' to a customer should always be accompanied by a polite, confidential explanation of 'why'.
- In today's competitive banking climate, we must gain accounts — not lose them.

STAFF CONCESSION ON BANK- CARD



You will have noticed the colorful BANKCARD window stickers on all kinds of shops and stores all over town. Soon it will be possible to buy anything from advocaat to zircons, simply by presentation of a small plastic card.

As announced in a recent Circular, all staff over 18 are offered the BANKCARD facility at $\frac{3}{4}\%$ per month — half the interest rate charged to the public. No interest at all will be charged on accounts paid within 25 days of billing.

Individual credit limits — the maximum amounts which staff cardholders will be able to "spend" or draw in cash advances per month — will be announced when BANKCARD is launched in August. They will be based on ages and salary levels.

A split in the list

The recent experiment in splitting our Appointments List into two — one for Managers, the other for Accountants — caused no complications, so the procedure is to be repeated.

This means that as lists are issued more frequently, appeals will be finalised more promptly, and newly-appointed managers and accountants will take up their positions sooner.

... And fewer people will be kept on tenterhooks!

SALUTE TO SEAFORD

Always
a smile

Many people these days complain of the lack of courtesy among employees of stores, supermarkets and public offices. I would like to give a word of praise to the staff of the Seaford Branch of the State Savings Bank of Victoria. Nothing is too much trouble for them. They are ready to help with any problem a client may have. There is always a smile.
— W. Baskett, Nepean Highway, Seaford.

Did you
see this
recent
item in
the HERALD?



FIRST Little League-er to make the FIRSTS!

Stephen Smith (left) made Little League history recently when he became the first "littley" to graduate to a League senior side. In this photo he is receiving congratulations—and a presentation gold watch from the Bank — from Little League organiser Graham Donaldson before Graham's recent resignation from the S.S.B. (In foreground is current Little League-er, "Demon" captain Mark Robinson.) Stephen, now 17 years and 6 ft. 5 ins., played with the LL "Bulldogs" in May 1967. This year he graduated to Melbourne firsts as a ruckman and back pocket player. He is a first-year Law student at the University of Melbourne.

(More than 9,500 boys under 11 years have played in the S.S.B. Little League since 1967.)

BANK BRIEFS FROM ABROAD

Should 'panty' cheques be returned to drawers?

LONDON: A bank's bloomer is giving customers a giggle. The bank has been issuing cheques marked 'Panties Branch'.

The Lloyds branch at Tunbridge Wells, Kent, was at pains to point out this week that it hadn't gone into the underwear business . . . and that what had really happened was that the printer had misprinted the cheques.

They should have read PANTILES BRANCH, because it is in

The Pantiles — a historic shopping centre. But the 'L' had been omitted, and the gap between the 'I' and the 'E' closed.

Mr. Norman Holliday, 63, whose wife was issued with a book of 'PANTIES BRANCH' cheques, said: 'Every cheque in the book has been misprinted.'

And Mr. Brian Williams, the branch manager, said: 'We found about 10 cheque books bearing the misprint. We thought we'd got



them all. We had a good laugh about the others.

'Luckily this latest lot doesn't seem to have got into the hands of anyone who might blow his top about the others.'



NOW! BEAUTY COURSES FOR BANK CLERKS!

LONDON: Barclays Bank has ordered its young male clerks to take hair and skin care beauty courses.

The idea is to improve their appearance and image, and encourage careful grooming.

Clerks between 18 and 24 are being sent on the beauty courses — known in the bank's parlance

as 'impact sessions'.

They learn (at bank expense, of course) how to look after their hands, how to shampoo and blow-dry their hair, and how to avoid pimples by using facial creams.

The young clerks are even urged to buy shirts to match the color of their eyes.

BANK ROBS LONE BANDIT!

NEW YORK, A.A.P.: A lone bandit who tried to hold up a bank went away \$15 poorer.

The bandit, about 25, walked into the Jamaica savings bank in the borough of Queens. He handed a teller \$15, together with a deposit slip on the back of which was a note demanding money, and a warning that he had a gun.

The teller, unimpressed, walked away. The would-be robber lost his nerve and walked out, leaving the bank \$15 richer.

CALLING ALL BRANCHES

We would like to publish a larger quota of branch news and photographs in future issues of "Statesman".

You can help to publicise your branch and its staff — by contributing regular reports. Complete articles are not required; brief notes will suffice.

Items on branch business, and on the private interests and activities of staff members (sporting, social, hobbies, etc.) will be welcomed.

BRAIN BUSTER



From Lorraine Logan, clerical assistant, Parkdale:

There are five houses, each of a different color and inhabited by men of different nationalities, with different pets, drinks and cigarettes.

1. The Englishman lives in the red house and owns a tortoise.
2. The Spaniard owns the dog, and lives next door to the Japanese.
3. Coffee is drunk in the green house.
4. The Australian drinks tea.
5. The green house is immediately to your right of the white house.
6. The Phillip Morris smoker owns a tortoise.
7. Kools are smoked in the yellow house.
8. Milk is drunk in the middle house, which is red.
9. The Norwegian lives in the first house on the left.
10. The man who smokes Viscounts lives in the house next door to the man with the cat.
11. Kools are smoked in the house next door to the house where the horse is kept.
12. The Craven A smoker drinks orange juice, and lives in the white house.
13. The Japanese smokes Marlboros and lives in the green house.
14. The Norwegian lives next door to the blue house.

PUZZLE: One of the men drinks water. Another has a zebra for a pet. What are the nationalities of these men? (HINT: First, note clues 8, 9 and 5 above.)

ANSWER on Page 15.

Lunch Room on Wheels

(or how to get away from it all)

Numbers of accounts and staff members have multiplied so steadily at Wendouree branch that they have outgrown our present building. While the search for more adequate premises continues, it has become desirable to improve staff amenities accommodation.

So the Bank has bought a specially-equipped caravan — thus providing a first-rate staff room while releasing much needed extra space in the existing building for bank operations. The furnished van has a fridge, stove and oven — and the dining table can seat eight at a (friendly) pinch.



Pictured during a morning tea break (SEATED): Murray Klemm, Wayne Slack and Leigh Morcom. STANDING (L to R): Brian Wright, David Gow (a representative of Franklin Caravans, Ballarat), and branch manager Michael Burke.

STATE SECRETS by the teller

INTER-DEPARTMENTAL memo: Any executive having no typist at his disposal due to absence or pressure of work is permitted to take advantage of the girls in Correspondence Department.

★

BRANCH accountant's young son began bringing home from Sunday School a series of cards illustrating the Ten Commandments. Dad waited with some curiosity for the seventh card, and was relieved to find that "Thou shalt not commit adultery" was illustrated by a sketch of a milkman, leering evilly as he emptied a bucket of water into a milk can.

★

MARRIED couple buying travellers' cheques in Overseas Section confided to counter clerk that they were going on a "pleasure cruise". In two separate ships.

★

WHO was the cafeteria waitress who thought the TV series POT BLACK was a cooking show?

★

WHICH north suburban branch has a fist-size hole bored through the wall of its strongroom — the result of a security firm's representative mistaking the S.S.B. for the National?

★

MET an aged annuitant who used to be a bit of a Romeo. He told me that nowadays he only chases women if it's downhill.

★

WHEN unpopular manager retired, his staff threw him a dinner. Unfortunately it missed him.

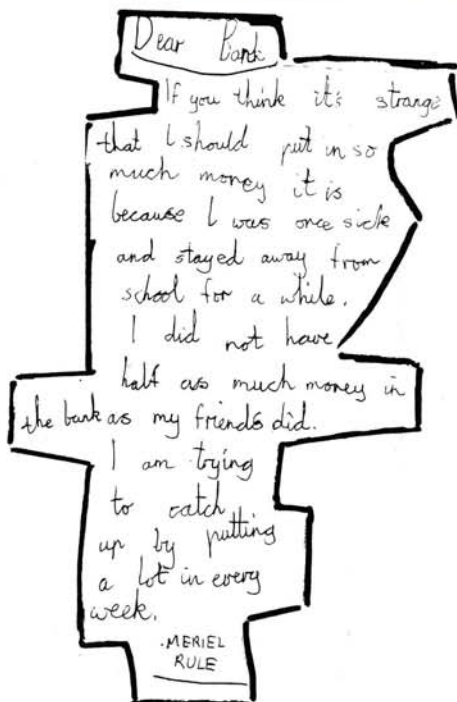
★

RELIEVING teller reports what happened when a truckload of chooks collided with a truckload of cotton wool on the South Gippsland Highway: "It took two hours for teams of cotton-pickin' chicken-pluckers and chicken-pickin' cotton-pluckers to sort out the mess."

★

HEAD OFFICE manager suffering from sciatica was told by his doctor to take a hot bath before retiring. "But," he protested, "I don't retire for another 10 years."

School Bank Snippets



Odd Epistle

This oddly shaped and phrased little letter was handed into our Frankston branch with school bank deposits from Overport Primary School.

JUNIOR RATRACE

Business Promotions Officer John Shingleton reports that he was surprised recently to find a new School Bank account at Frankston Heights Primary School opened in the name of "RAT-RACERS". Then he found that the account was operated "care of Raymond Smit", who turned out to be a small boy who was running a model aircraft club at the school.

A RARE 10c 'THANK YOU'

Every year our Business Promotion officers open about 70,000 primary school bank accounts—and we send to the parents of each pupil a passbook showing a complimentary starting deposit of 10 cents. (A modest donation, but it costs the Bank \$7000 a year.)

This year, one of the parents—Mrs. M. McLean, of Glisman Road, Beaconsfield—thanked us for the 10 cents. This was such an unusual occurrence that we decided to print the letter in STATESMAN. It was addressed to our Berwick manager, and said:

Dear Sir,

Would you please pass on to the appropriate authorities my sincere appreciation for the gesture made by your company when a gift deposit of 10 cents was credited to my son's new school savings account. The amount involved was only small, but the goodwill was greatly appreciated by us.

Yours faithfully,

GREEK, TURKISH, ARABIC, FRENCH, ITALIAN AND ENGLISH SPOKEN HERE



Two skilled linguists from our Business Promotions section — Peter Pekish (centre) and John Carydias (right) — are running our new Migrant Advisory Bureau adjoining our branch in Eaton Street, Oakleigh. (Pictured with them here is John Smith, Business Promotions Manager.)

Peter speaks Turkish and Greek. John Carydias is fluent in Greek, Italian, Arabic and French. Both are kept busy answering migrants' questions about housing loans, personal loans, savings accounts, overseas remittances, social service entitlements, and many other money matters. Any immediate banking needs of migrants can be provided at the branch next door.

Twice in ten years

TWO TIGERS IN THE SSB



A LONG-ODDS DOUBLE: Pictured recently at Richmond oval were two 19-year-old S.S.B. tellers — David Cloke (Caulfield North branch) and

Noel Carter (Richmond South). Both play regularly with the Richmond senior eighteen — David in a back pocket and Noel as second rover.



FLASHBACK

Just 10 years ago, in June 1964, two S.S.B. officers were playing for Richmond firsts. They were the Tiger Captain and ruckman Neville Crowe (left) and Billy Brown, a winger. Both were outstanding players who achieved interstate selection in that year.

**NOW
KNOW
THIS!**

HE WHO KNOWS NOT AND KNOWS NOT THAT
HE KNOWS NOT IS A FOOL — AVOID HIM!

HE WHO KNOWS NOT AND KNOWS THAT HE
KNOWS NOT WANTS BEATING — BEAT HIM!

HE WHO KNOWS AND KNOWS NOT THAT HE
KNOWS IS ASLEEP — AWAKE HIM!

BUT HE WHO KNOWS AND KNOWS THAT HE
KNOWS IS A WISE MAN — KNOW HIM!

—From Ansett Outlook.

teller
talk
by Sue



HEAR about the teller who was caught pocketing coin from his cash drawer? He thought the change would do him good.

★

THE shortest distance between two people is a smile.

★

LATE last year the First Pennsylvania Bank in Philadelphia, USA, advertised an offer to their depositors: "If a teller doesn't say 'Thank you' we will add \$5 to your savings account." During the first 10 weeks of the campaign there were 5½ million transactions and only 197 payouts for forgotten thank-yous.

★

MARRIED couple were arguing about something in the queue yesterday, and finally I heard her say to him: "Why don't you take a long walk on a short pier?"

★

IT seems like a simple thing, but it is much more courteous to hand change to a customer than to lay it on the counter. This thoughtful gesture helps to ensure that the person does not miss some or all of the change.

★

WEALTHY customer confided that his ability to retire at the age of 40 with \$100,000 was due to four things: hard work, absolute honesty, economical living — and the death of an uncle who left him \$98,000.

★

HOW should girl tellers deal with male customers who try to "do a line"? Well, it's no good saying "I'm married" . . . or "Grow-up". That gives them a chance for more smart remarks. So I usually say: "I'm sorry, sir, but if you have no bank business for me to take care of I cannot help you. You're wasting your time and mine." That leaves them no comeback.

★

CUSTOMER wrote into my branch this complaint: "I informed you last quarter that my bank statement did not balance with my cheque book. Now I find that the latest statement doesn't balance, either. What are you going to do about it?"



Ararat

ON TARGET

Wayne Mitchell, accountant at Ararat, recently won Victoria's top shooting award, the Queen's Prize. Firing a converted .303 army rifle, rarely used in competition, he shot a 352 score of a possible 355 during the five-day competition. Considering there were 600 competing in the event, his win was a great effort. Said Wayne: "I was just a bit luckier than the others."

● Wayne Mitchell proudly displays his trusty .303 after winning the Queen's Prize. (Photo by courtesy The Sun.)

Deepdene

COLLECTION SELECTIONS

Deepdene accountant Barry Brook has a fascinating collection of antique china, ranging from toby jugs to teapots. Lately he has had some of his favourite pieces on show at the branch in conjunction with larger displays organised by manager Lionel Lawrence.

Lionel's exhibits have generated so much interest amongst the locals that his display area is booked until the end of August, with a new theme every six weeks. Planned displays include embroidery, crockery, oil paintings of flowers and exhibits from the Deepdene scouts.

Lionel's March display featured Aboriginal handicrafts.

● Barry Brook with his selection of toby jugs.



Northland

BOB BOWLS ON



The latest chapter in the Bob Grisold bowling success story was written during Easter. Bob, who is manager at Northland, was one of three Victorian representatives at a meeting of top Australian and overseas bowlers at Cessnock, in New South Wales.

Bob, last year's State singles champion, won six of his seven games, including a 31/13 victory over Barry Baxter, New Guinea's representative at two world titles. Although he came second in his section of the tournament, Bob just failed to make the finals. These were won by Australian international Keith Dwyer.

Daylesford

RON OUT OF POCKET

The Portland Football Club's defence will be weakened when senior back pocket Ron Thomas, 28, moves to Daylesford to take up his appointment as branch accountant. (Ron was still at Portland as we went to press.)

A popular clubman, Ron has played about 120 games since joining the Tigers in 1968.

Moreland

Turkish delight

In less than two years since Memhet Hussein and assistant Hussein Ziya went to Moreland as Turkish interpreters, the branch has lent \$1 million in Personal Loans.

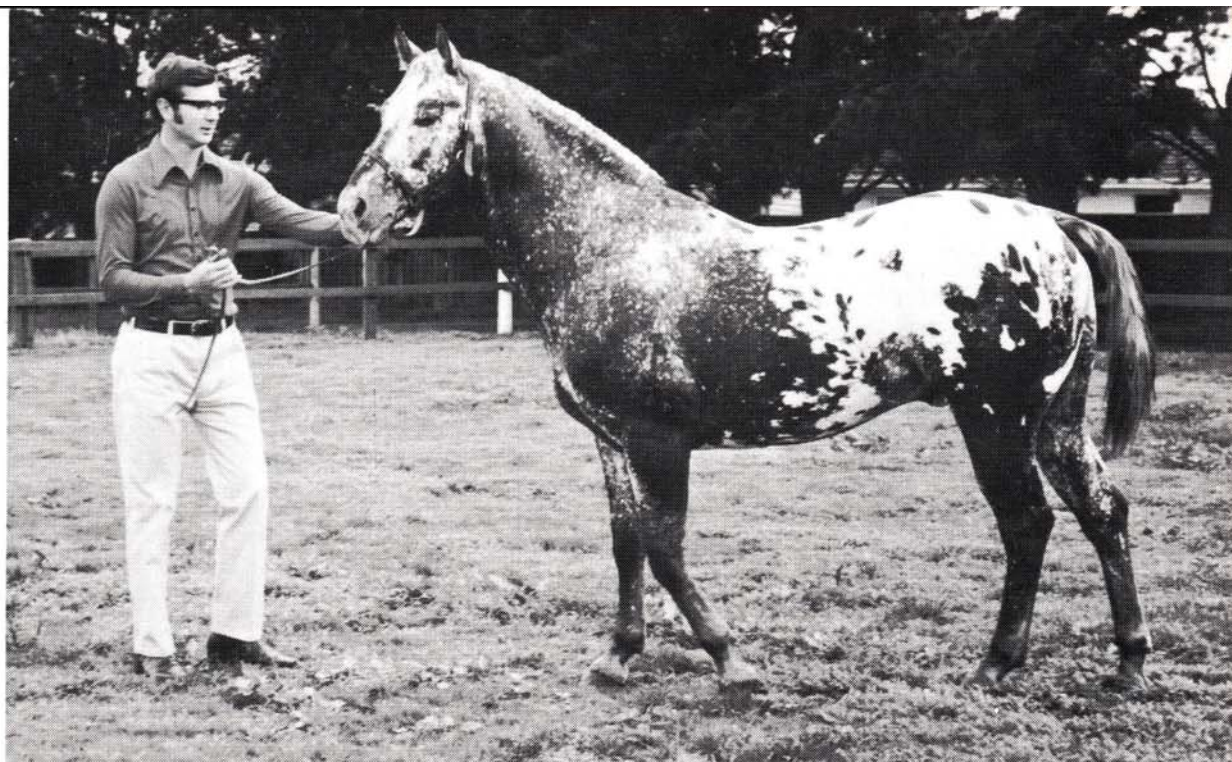
Manager Kevin Barry reports that because of the presence of the Migrant Promotion Officers, Moreland branch has become the banking centre for the Turkish community of Melbourne. Personal Loans, with minimal arrears, are a dominant feature of this new business.

Kevin says that in recent months money has been borrowed mainly to assist home purchases and renovations. Earlier, the main purpose of Personal Loans to the Turkish community was the sponsorship of fellow migrants to Australia.

ound nches



h Tom Sedunary



● David Kerr with Appaloosa Stallion "Lucky Dash Junior".

Sorrento

DAVID'S STABLE

David Kerr, 29, of Sorrento branch, with two non-bank friends, is starting an Appaloosa Stud Farm near his Merricks North home on the Mornington Peninsula.

David and his friends already have one Appaloosa stallion called "Lucky Dash Junior" and another they are importing from America is due to arrive here in October after a six-month quarantine period in England.

The syndicate plans to breed Appaloosas for sale as work horses and show horses, and at present it has five mares in foal to "Lucky Dash Junior".

A very versatile and durable horse, the Appaloosa is the second oldest breed after the Arab, and, according to David, can be traced back over 300 years.

Who said the whole town's talking football? Certainly not Kensington accountant Kevin Large, 26, and his Essendon Youth Club team-mates in the Essendon - Broadmeadows Cricket Association.

With an amazingly consistent barrage of bowling over the 1973-'74 cricket season, captain Kevin bagged 93 wickets at an average of only 4.7 runs.

Kensington

'OWZAT...'

Naturally, Kevin won the competition's bowling average.

His wickets were snared over 10 matches, with his club winning eight of them outright—including the Grand Final. In his club's pennant win, Kevin took 14 wickets and scored 35 runs n.o. — one of his few hands for the season, due to those outright.

Obviously Kevin's bowling had the opposition stumped!



Sunshine West

BIG LENDER

Manager Eric Black reports that Sunshine West branch has granted a staggering \$1.2 million in personal loans this financial year.

● Sunshine West manager Eric Black.

According to Eric, advances to migrants have accounted for about 80% of the 286 personal loans granted. Most loan purposes related to home purchase and renovations or the buying of cars. Eric also says business lending, often proposed as "specials", is a vital component of loans granted by the branch. He states that the Bank has gained considerable new business in this way.

AROUND MORE BRANCHES—see next page

AROUND THE BRANCHES (Continued)

Cranbourne

QUEEN OF SPUDS

Amid recent, rustic revelry at Koo-Wee-Rup, Denise Mortimer, 18, of Cranbourne branch, was elected sovereign of a ubiquitous plant with farinaceous tubers. To be more specific, Denise was crowned Queen of the district's second annual Potato Festival.

She was chosen from 14 girls during the Koo-Wee-Rup Ball, which was part of a fund-raising drive for the Westernport Memorial Hospital.

Denise says that about \$6000 was raised at the Festival—where the Australian potato picking, bag carrying and bag loading titles were decided.

● Potato Festival
Queen —
Denise Mortimer.



Wedderburn

At Moomba Manager Floats

This colonial-looking gent is not a bushranger or one of the Irish Rovers, but branch manager Ian Slater as he appeared on the Moomba float entered by the Wedderburn Tourist Development Association.

As vice-president of the Association, Ian was largely responsible for the construction of the float, which depicted an old gold-mining scene.

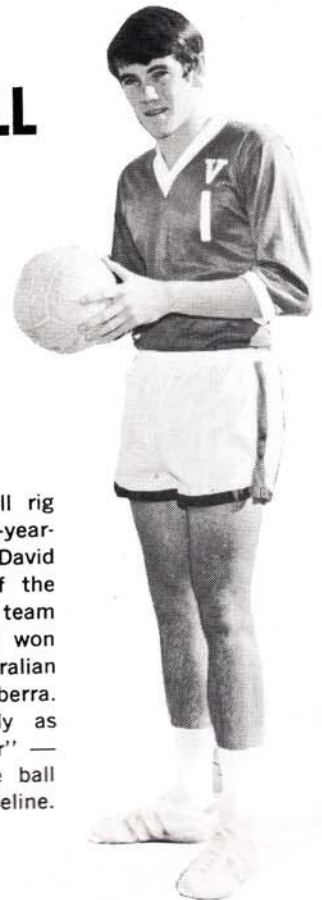
The photograph of Ian was taken by Premises Security Officer, Barrie Bunning.



Chadstone

VOLLEYBALL STAR

Pictured in volleyball rig is David Wallace, a 19-year-old Chadstone clerk. David was a member of the Victorian Volleyball team which in late April won its third Australian championship at Canberra. David plays mainly as a "setter" — he hits the ball up from the baseline.



Tallangatta

SHIRE CENTENARY

As part of the Towong Shire's Centenary celebrations, Tallangatta manager Don Lang set up in the branch a display of historic bric-a-brac.

Among the items featured were some old photographs of the district, early coins and bank notes and a pair of buggy lamps. A butter churn added a farming flavour to the display.

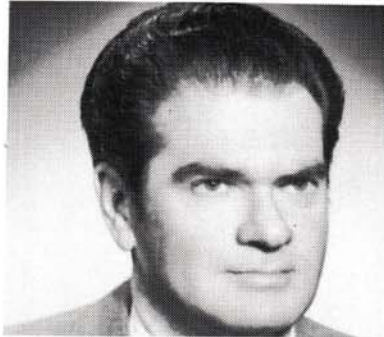
Don says the display attracted many visitors to the branch, particularly from the local schools.

MEET OUR NEW MANAGERS



P. J. CONSTABLE, Relieving Manager

"A menagerie" is how Peter describes the Constable household. Peter, wife Ina and their four children have a Great Dane, a Boxer, three cats, several goldfish, sundry lizards and tortoises which roam their backyard, and one bald cockatoo! Peter plays snooker on a table that he and son Geoffrey built.



I. WALTER, Emergency Staff

Saturday is golf day for Ian. A member at Box Hill for 10 years, he plays off a handicap of 13. Ian joined the Bank at Tatura. Attached to Bankcard Department since its inception, Ian has represented the S.S.B. at interstate Operations Group Committee meetings of the participating banks.



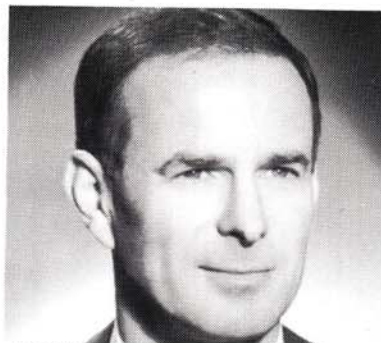
R. B. STARK, Relieving Manager

Bachelor Bob from Balwyn, unlike many of our managers with family commitments, finds that spare-time interests are growing—his vegetables in particular. Bob has a large block of land, most of which is garnished with greens. Football is his sport. He has long been associated with the Balwyn Club in the S.E. Suburban League.



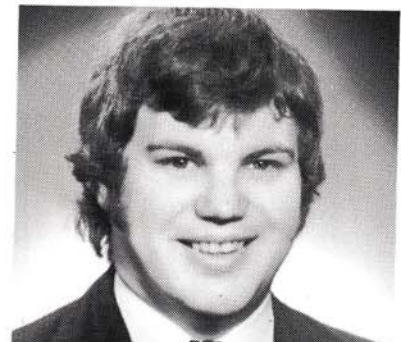
E. B. EVANS, Foster

Over the past six years Bruce has substantially rebuilt his Brighton home and has added 4½ squares. He says only the basic framework and roofing are original constructions. At Foster, Bruce's interests will turn to golf. He and wife Judy have three young daughters.



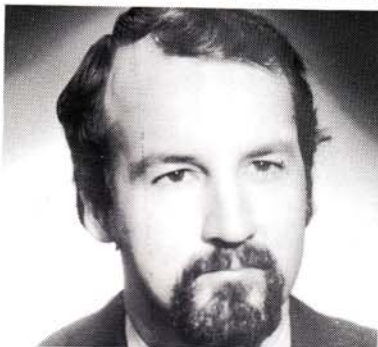
R. MATHEWS, Relieving Manager

Russell's last 12 years in the Bank have been spent at "beach" branches: Parkdale, Carrum and Seaford. He is a member of the Pattison River Golf Club (handicap 17). Russell and his wife Diane have three children, whose ages range from seven to three years.



J. DUNSTAN, Research Officer, Research Dept.

John is an Economics graduate under the Bank's bursary scheme. His main interest is restoration of "T" Series MGs (manufactured between 1949 and 1956). John also collects Georgian furniture, a style that appeals because of its simplicity. Wife Gail is a teller at Camberwell branch.



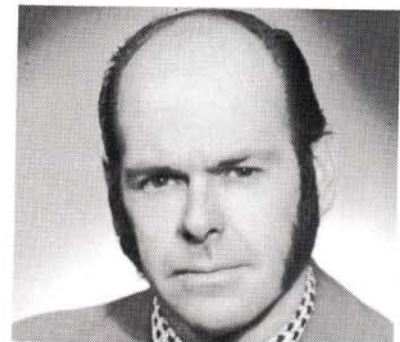
K. W. PRICE, Broadford

Ken's dexterity with hammer, nails and saw enabled him to make much of the household furniture. He has constructed, among other things, a table and chairs and a bedhead—the latter saving him a lot of brass. Spare time for Ken and wife Elaine is mostly spent with their children.



G. McLOUNAN, Elizabeth St. North

As "Venturer Leader" of the Chadstone Scouts, Graham spent Easter supervising his unit's bivouac at Buxton. Activities theme was "communication", and Graham's blindfolded unit took part in a mock construction of a telephone line. He is married and has four children.



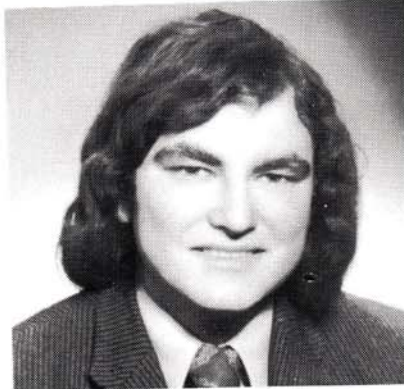
N. WILLIAMS, Supervisor, Printing and Stationery

Neil is a foundation member of the Waverley Garden Club and is in his fifth consecutive year as its president. Formed "for the beautification of the city", the WGC has over 800 members. Neil has published the Club's monthly magazine for 10 years. Neil and Patty, a teacher, have two teenage children.

SO popular is Roger Gill, 18, of head office Overseas Department that 19 of his workmates (we suspect mostly female) recommended him to STATESMAN as "Man of the Month". Considering Roger's Scorpio horoscope, which says he has "electrifying magnetism and great sex-appeal" his nomination comes as no shock!

Roger's many sporting interests include football and basketball. Last football season he played with the Sunshine YCW Under 18 side which finished third in its competition. This season he will

OUR MAN OF THE MONTH



play with the Open Age team. Recently Roger got together with some of his mates to form a basketball team in Braybrook. Roger says it has been "reasonably successful" in a night competition at Albert Park. During summer Roger goes surfing as often as he can. He recommends Torquay.

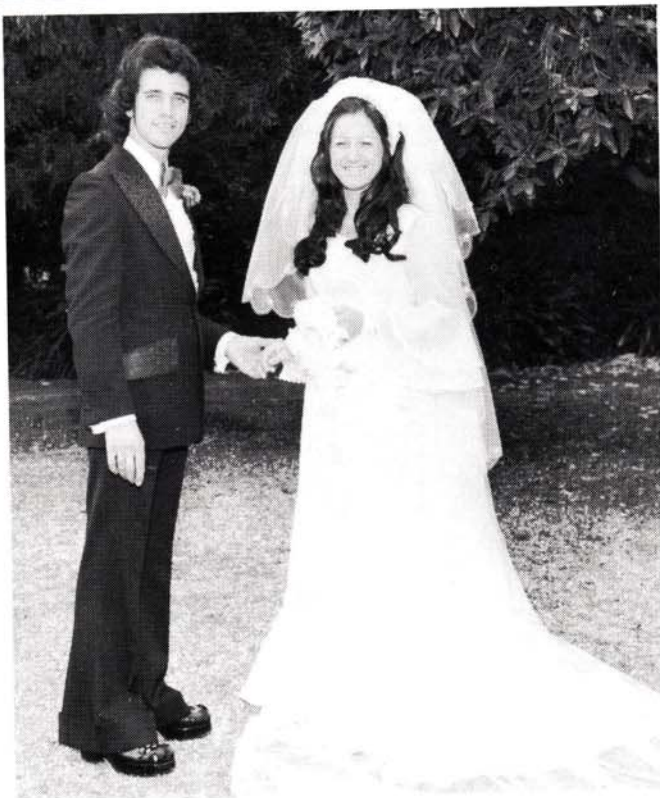
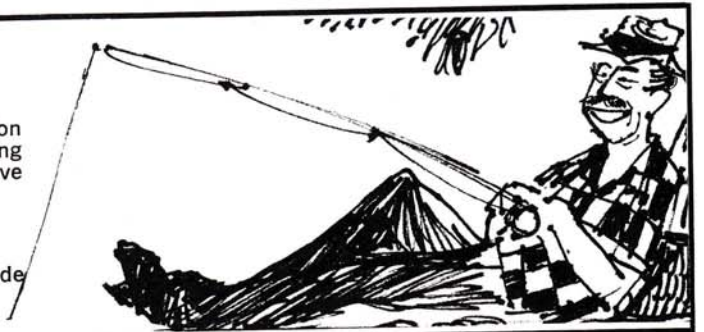
Roger's main ambition is to enjoy a happy life and he eventually hopes to get married and have a family. Although he doesn't have a steady girl friend, he should find affinity with Cancer or Pisces subjects.

RECENT RETIREMENTS

In response to a suggestion received from annuitant Ron Tayles, we introduce a new STATESMAN "spot" announcing recent retirements. During the past two months there have been only two:

- J. L. (Jimmy) VANDENBERG
- G. (Barney) COLLINS

(Our next list — in August issue — is likely to include three head office departmental managers.)



Newlyweds

● Marlene and Keith Hopkins found the gardens of St. James Church of England, Dandenong, an ideal setting for wedding photographs. Marlene, nee Koenig, is a teller at Springvale branch.

FIGHTIN' WORDS!

From 'Police Life' magazine we quote a controversial clutch of definitions of three of Australia's major religions:

RUGBY — hooligans' game played by gentlemen.

SOCCER — gentlemen's game played by hooligans.

AUSSIE RULES — hooligans' game played by hooligans.

Does any reader have any comments, corrections or additions?

**thoroughly
modern
mentone**



Brick pillars give a solid, modern look to our new \$84,000 premises in Florence Street, Mentone — next door to our old building which has been bought by the local council. The pillars extend through into the customer area of the banking chamber, where they provide alcoves for benches and chairs. The spacious interior has a grey carpet, black facings on the counters, and a bright yellow strongroom. Instead of vertical anti-bandit bars there is a solid glass strip, reinforced with wire strands, fixed at a strategic height above the counter. Other features include: air conditioning, self-opening doors, and two security cameras.



THE BIG THROW

Rudi Hochreiter, 17-year-old teller from Manifold branch, hurled a javelin across a distance of 194 feet while competing in the Australian Amateur Athletics Championships in Melbourne recently — and won a national title. His big throw was measured officially as 54.94 metres. It was a country record. The Geelong Advertiser reported: 'Rudi Hochreiter displayed his inherited coolness and athletic knowhow during the event to dispose of his opponents.' (We hope they didn't mean that literally.)



Do you know?

THE THEORY OF RELATIVITY

Just in case any of our readers do not understand Einstein's Theory of Relativity we offer this explanation:

The Theory is expressed by the formula $E = MC^2$.

Translated, this means: Energy equals Mass multiplied by C^2 — the square of the speed of light. (One final point: the speed of light is 186,000 miles per second.)

WATCH THIS SPACE NEXT ISSUE FOR: The purpose of the human thumb.

GIRL OF THE MONTH

Over the next few months a lot of people will be giving Colleen Fewster the eye — as an entrant in this year's Miss Australia Quest. Colleen, a 17-year-old clerical assistant at Moorabbin, sees the quest as a good opportunity to raise money for spastic children and adults.

She has helped with car raffles, dinners and film nights run by the quest organisers, and she often goes to the city to "shake tins." Acting is Colleen's main interest and her ambition is to appear in a movie.

Last year she played a leading role in her school's production of "Pygmalion".

As her favorite sports, Colleen nominates snow-skiing and, believe it or not, fishing! Children, music and snow are Colleen's favorite things — but she particularly dislikes cats, sadness and staying at home on Saturday nights. Colleen's Gemini horoscope points out that she is "intelligent, freedom loving and inclined to be versatile" and that her most likely soulmates are Aquarius or Libra people.



Rooftop Romp

Two of our Bank Basket Ball players — Jan Cunningham (left) of Chief Accountant's Department and Jenny Grant (Insurance Dept.) recently demonstrated the game to a couple of prospective players — Julie King (centre) of Overseas Section, and Sheryl Walters of Mortgage Loans Department. SSB teams — male and female — contest matches every Thursday night at Albert Park.

New players are welcome.

Male players should contact Viv. Francis at Coburg branch (35 1413), and girls should ring Jeff Cook at 45 Swanston Street (63 8849).

Know Your Bank...

CURRENT LOANS DEPARTMENT



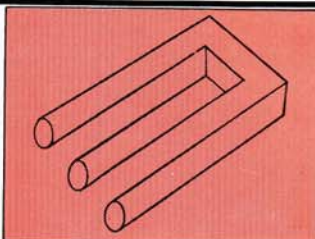
OUR BORROWERS' BUREAU: Meet our head office Current Loans department group, who operate a kind of service bureau for some 90,000 S.S.B. borrowers — mainly housing loan holders. Seated is Ted Webber, manager. Behind him (left to right): Michael Popov (Consents Clerk), Bill Roper (Consents Officer), Margaret Austin (Reception Clerk), Paul Drummond (Arrears Interviewer), Evelyn Brown (temporary typist), Peter Kennedy (senior Arrears Officer), Janina Behrend (Extensions Clerk), Graham Dunstan (assistant Consents Officer), Lorraine Greene (Transfers Clerk), Kevin Hannan (Transfers Clerk), Carol Morris (Transfers Clerk), Ken Taylor (Arrears Interviewer), Bill Elliot (assistant Manager), Gavin Jackson (Arrears Interviewer), Peter Barnett (Arrears Clerk). (Both Lorraine and Carol have been Girls of the Month in Statesmen.) Not shown in picture: Doris Vaiarella.

Current Loans Department, comprising administrators,

trouble-shooters and "watch dogs", is responsible for supervising the repayments of all S.S.B. housing loans—and some others. It looks after these loans from the time they are granted to the date of the final repayment—all the way from "owe to whoa". Also it handles queries from borrowers about loan instalments, interest rates, and so on . . . adjusts records on mortgaged properties which undergo changes . . . and keeps track of any arrears.

Manager Ted Webber reports that fewer than 2% of our 90,000 borrowers go "into the red" on repayments. Current Loans officers sometimes conduct personal interviews with borrowers who have trouble keeping up their instalments. Our officers are "sympathetic, but firm," Ted says. Some borrowers are helped with their personal budgeting, and are told about Social Service entitlements they can claim.

Broadly, the objectives of Current Loans Department could be listed as threefold: Keep borrowers informed, keep them happy . . . and keep them paying!



WHATSIT?

There seems to be little doubt that the object illustrated in April STATESMAN was a BLIVIT. Many readers submitted this definition, but the first was Lynn Saunders of Glenhantly branch — so she will receive our \$2 prize.

* * *

THIS MONTH'S COMPETITION: What is a Blivit?

BRAIN BUSTER ANSWER

The Norwegian drinks water.
The Japanese owns the Zebra.

HOME LOANS READY RECKONER

How SSB savings can help depositors qualify for home loans (as at June, 1974 subject to change at any time)

Note: This becomes the loan deposit.

3-YEAR SAVINGS PLAN (for individuals or couples)

Loan Required 3 years hence	Deposits needed over the next 3 years	Average monthly balance over final 12 months*	Total savings (approx.) including interest
\$ 8,000	\$13 weekly	\$1,769	\$2,146
\$10,000	\$16 weekly	\$2,178	\$2,643
\$15,000	\$24 weekly	\$3,267	\$3,961
\$18,000	\$28 weekly	\$3,811	\$4,628
\$24,000	\$37 weekly	\$5,036	\$6,104

1-YEAR SAVINGS PLAN (for new depositors who wish to seek a loan in 1 year's time).

Loan Required 1 year hence	Deposits needed over coming year	Average monthly balance over 1 year period*	Total savings including interest in 1 year
\$ 8,000	\$ 62 weekly	\$1,642	\$3,285
\$10,000	\$ 77 weekly	\$2,040	\$4,079
\$15,000	\$116 weekly	\$3,073	\$6,146

*This must be at least one fifth of loan sought.

EXAMPLES OF NORMAL REPAYMENTS ON STATE SAVINGS BANK HOUSING LOANS

S.S.B. LOAN EXAMPLE (1)	INTEREST RATE	ANNUAL REPAYMENT	QUARTERLY REPAYMENT (2)	WEEKLY RATE (3)
\$ 8,000	7¾ % p.a.	\$ 720	\$180	\$13.85
\$10,000	7¾ % p.a.	\$ 900	\$225	\$17.31
\$12,000	7¾ % p.a.	\$1,080	\$270	\$20.77
\$14,000	7¾ % p.a.	\$1,260	\$315	\$24.23
\$15,000	7¾ % p.a.	\$1,360	\$340	\$26.15
\$16,000	8¼ % p.a.	\$1,520	\$380	\$29.23
\$20,000	8¼ % p.a.	\$1,900	\$475	\$36.54
\$30,000	8¼ % p.a.	\$2,860	\$715	\$55.00
\$32,000	9 % p.a.	\$3,280	\$820	\$63.08

NOTES: (1) Loans up to \$8,000 are offered at 7¼ % p.a. on new homes (cost limit \$17,500).

(2) S.S.B. loans are repayable in QUARTERLY INSTALMENTS ONLY, over periods of up to 26½ years (or loans may be paid off sooner, by arrangement). Weekly and annual rates are shown above as a guide to budgeting.

(3) Intending borrowers, when planning what they can afford in housing loan repayments, should be sure to add about \$4 per week to cover annual Council and M.M.B.W. rates on the home.