

Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

June, 1975 No. 69



Statesman

Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editor
TOM SEDUNARY

FRONT COVER:

A cluster of sweet smilers — some of our State Bank Netball Team players showing off their new T-shirts. Clockwise, from bottom left: Judy Hoult (Branch Mechanisation), Lyn Sullivan (Elizabeth Street), Julie Brooks (Elizabeth Street), Patricia Auty (Business Promotions) and Glenda Green (Branch Mechanisation).

STATESMAN is produced at two-monthly intervals by the Public Relations section of the State Savings Bank of Victoria. Staff comments on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, nominations for Girl, Man and Smiling Teller of the Month, wedding photographs, and contributions to Around The Branches, State Secrets and Teller Talk. Column paragraphs published earn \$2 for the contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, Box 267D, Melbourne. (Phone 60 0531, ext. 28 or 119.)

BANKCARD BRANCHES OUT

The BANKCARD scheme, already about to extend into South Australia and Queensland, will spread throughout Victoria during the next nine months.

First area of expansion will be the triangle between the western suburbs fringe and Ballarat — bounded by the Western Highway and the Geelong-Ballarat road — plus the Bellarine Peninsula east of Geelong.

Potential cardholders will be contacted this month, and local stores will start accepting BANKCARD transactions next month.

Later this year, BANKCARD will probably extend through most of Gippsland.

Among the more than 21,000 stores now accepting BANKCARD are Waltons, David Jones and Grace Brothers in Sydney, and — in Melbourne, Waltons, Ball & Welch, McEwans, Moore's, Walsh's, Henry Bucks, Darrods, Peter Jackson, Alexanders, Roger David and London Stores. Melbourne hotels accepting the card include Southern Cross, Australia, Windsor and Old Melbourne Inn.

Dye trap for bank raider

A masked man with a sawn-off rifle held up the State Savings Bank branch in Nepean Highway, Seaford, today.

Police said he got \$2600 and something he didn't bargain for . . .

Exploding green dye pellets which could make him a marked man.

Police said the pellets would explode a few moments later and cover the money, and possibly the bank robber in green dye.

"There is no way to get it off the money, and if he has any on his hands or arms it is almost impossible to wash off," a police spokesman said.

Mr Bill Patey, public relations manager of the State Savings Bank, said the man was aged about 26 and wore a stocking mask, a handkerchief across his face and dark glasses.

He said the man was

carrying a sawn-off rifle and a white plastic bag, which he had one of the tellers fill with money.

"He menaced the staff and grabbed one of the customers by the scruff of the neck."

The teller put the dye with the money. The man then grabbed the bag and ran out the back entrance.

He escaped in a brown Valiant car, which witnesses said appeared to be driven by a woman with blonde curly hair.

The car was found sc after by police, about a mile from the bank.

The bank se camera operated the robbery. The branch was rob \$1000 in May. 197

Dye led to two golfers' arrest

MELBOURNE: Two men playing golf at Elsternwick golf course yesterday were arrested by police and questioned about a robbery at the State Savings Bank at Seaford on Thursday.

The professional golfer's shop attendant, Mr. Neil Proud, called police after the men paid \$40 in \$10 notes as deposit for using golf clubs. He noticed the notes had a green color on them.

On Thursday, a masked man with a rifle held up the State Savings Bank, Nepean Highway, Seaford, and escaped with \$2600.

Before he took the money, the bandit grabbed a man in the bank and held a rifle to his head. A teller put the money in a shopping bag and the bandit escaped in a stolen car. As the teller filled the shopping bag he slipped an exploding green dye into the bag. Bank officials said the dye could not be wash-

Stymied by the Green!

A bandit raided our Seaford branch on March 28 and escaped in a confederate's car with \$2500 in notes — WHICH CONCEALED A GREEN DYE "SK" BOMB.

We publicised the "bomb" story that night in newspaper and radio news reports.

Next morning an Elsternwick Golf Course attendant who had got the news message noticed green stains on some notes handed in by two men who hired clubs. He rang police.

Soon afterwards two golfers were arrested in mid-game on charges of armed robbery — and police recovered almost \$2000 of the Seaford haul.

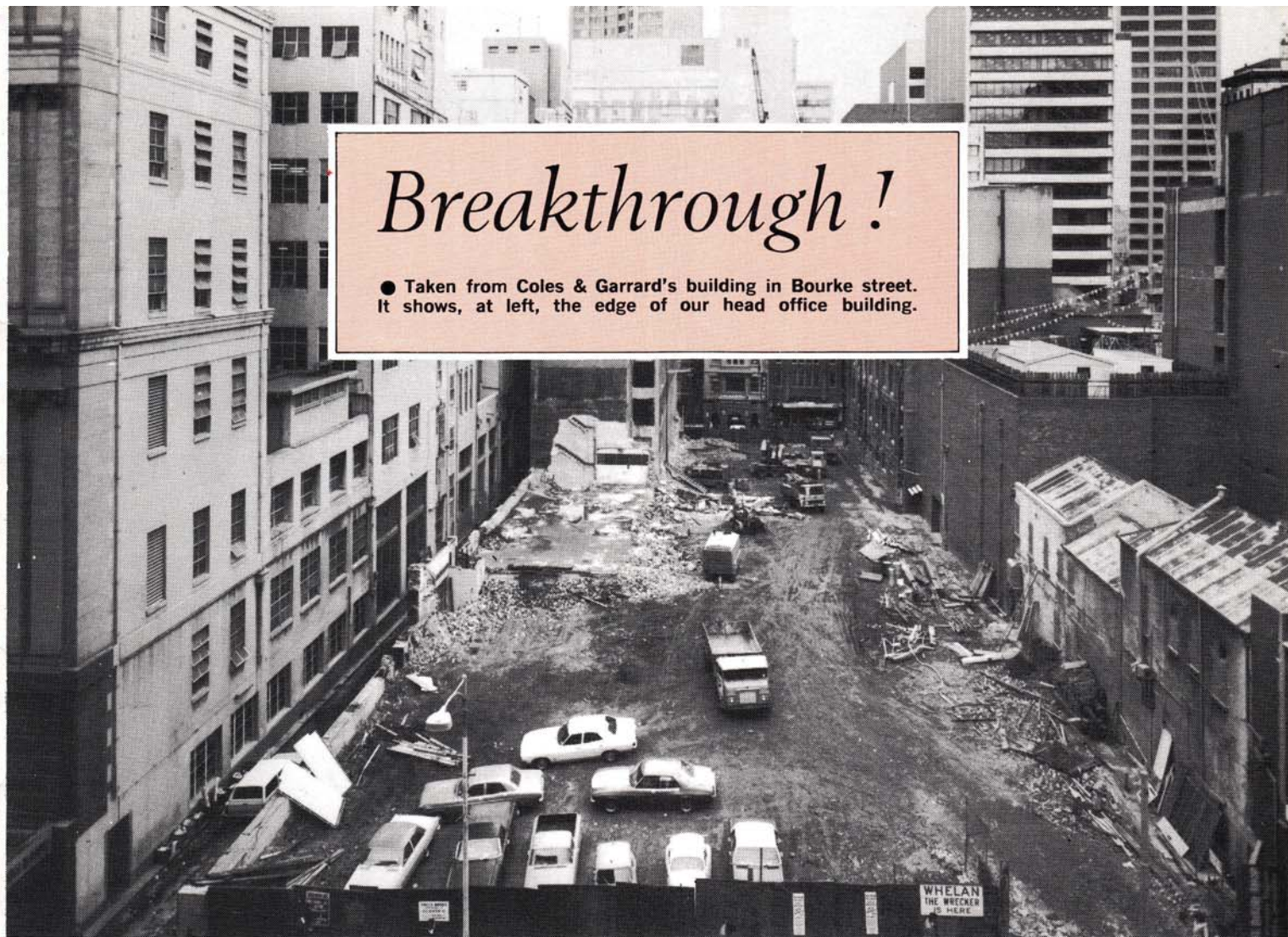
(Note: In April STATESMAN we reported how two bandits robbed Oak Park branch on March 17 — and how two men were arrested that same night. Again, most of the robbery proceeds were recovered.)

Two raids on our Keon Park branch (Dec. 1972 and Jan. 1974) were cleared up on April 21 when police charged a Sydney gaol escapee with both robberies.)

Footnote: The bank is consulting the Victoria police on the reward to be paid to the Elsternwick golf attendant.

Breakthrough!

● Taken from Coles & Garrard's building in Bourke street. It shows, at left, the edge of our head office building.



● **SEEING DAYLIGHT:** Our State Bank Centre project is well on the way. Demolition of old buildings adjoining head office — including Hall's Book Store and the Metropole Hotel — reached an advanced stage in late April when the Whelan crews cleared right through from Bourke street to Little Collins street. Starting date for demolition of head office itself is uncertain, but staff are expected to move out to Hothlyn House and Century Building in coming weeks.

The Governor calls

Sir Henry Winneke, the Governor of Victoria, visited head office on May 14 to lunch with the Commissioners and senior management. In this picture, His Excellency is shown with our General Manager, Mr. Don Ross (left) and Professor Donald Cochrane, Chairman of Commissioners (right).



Massive On-Line Changeover

BIG MOVE OF \$4 MILLION COMPUTERS

—then 'business as usual'

Our intricate on-line computer system, valued at around \$4 million, was "transplanted" from head office to a new home in Spencer Street, City, during the five-day Easter break — without interruption to services.

At 9.30 am on the Wednesday after the holiday our 200 on-line branches found their teller terminals fully active.

Masterminded by EDP Planning Manager Ross Strang, supervised by Operations Manager Alan McNaught, and handled by ICL engineers and Bank EDP staff, the big move was remarkably successful.

Thursday, March 27, from 7 pm onward:

Main computer units still processing the day's transactions — but being progressively closed down and prepared for removal.

Good Friday, 5.30 am onward:

Special trucks used for 10 hours to transport computers and associated hardware from head office to new Central Clearing Centre, Spencer Street. Bank staff helped with sorting and moving of miles of cables, together with vital "memory" discs and tapes.

Saturday and Sunday, 29/30:

ICL engineers, who had worked 12-hour shifts around the clock since Thursday night, continued to re-locate computer units and connect them to power and PMG lines.

Monday, 31/3:

Most of day spent testing system.

Tuesday, 1/4:

Whole system handed over to EDP Operations staff, who worked with Planning staff all day to test on-line links.

Wednesday, 2/4, 9.30 am:

"Full system go" on practically all lines — continuing without major interruption all day.

A week after Easter the story was: "Only two lines not working. System experiencing more faults than pre-move, but mainly satisfactory."

Footnote Comment by Ross Strang: "Staff can rest assured that the effort which succeeded in moving the system and restoring the network without interruption will continue to ensure trouble-free operation to every point."

Postscript: A "thank you" party was staged at the new Centre in late April for all connected with the building and the massive move.



● **MOVING OUT:** From 5.30 am on Good Friday special trucks moved computer units out of head office.

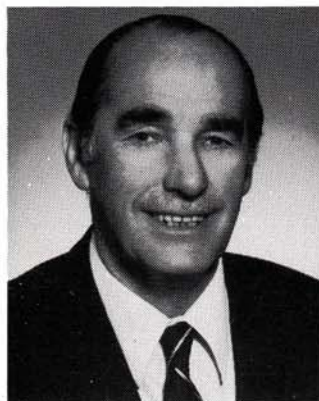


● **MOVING IN:** As "hardware" arrived at Central Clearing Centre, Spencer Street, it was progressively re-constructed.



● **BACK IN BUSINESS:** By Easter Tuesday, the main computer complex was again operational and undergoing tests, preparing for full on-line resumption the following day.

HEAD OFFICE DEPARTMENTS ... AND THEIR MANAGERS



MR. TOM PAIGE
Chief Inspector:

Chief Inspector's Department:
Responsible for overall supervision of branches and agencies—by 14 District Inspectors and 5 Agency Examiners—and administration of the club account section. Day-to-day problems are handled by the internal staff at head office, under the direct control of the Assistant Chief Inspector. Further responsibilities are the investigation of frauds, misdemeanours and customer complaints—and the making of recommendations for opening new branches and agencies.



MR. ARNOLD ATKINSON
Chief Accountant

Chief Accountant's Department:
Responsible for daily cash flow management . . . general accounting culminating in annual financial statements . . . subsidiary accounting for mortgage loans, deposit stock, term deposits, investments and bank premises . . . processing of branch returns to supply management information . . . preparation and revision of annual cash budget . . . investment programme . . . profit and loss estimates.



MR. RON WADE
Staff Superintendent

Staff Department:
Responsible for all aspects of staffing for more than 5600 employees: recruitment of newcomers . . . training school . . . allocation of staff to branches and departments . . . reporting . . . promotions . . . allocation of leave . . . payment of salaries, wages and allowances . . . administration of cafeteria . . . deployment of relieving staff . . . industrial relations.



MR. JIM ELLWOOD
Solicitor

Legal Department:
Acting on instructions of other Departments, the "Legal" staff of 64 prepares and processes security documents for loans made by the Bank, while Mr. Ellwood and our other solicitors are concerned with the wide range of legal problems encountered in the Bank's activities.



MR. TREVOR CRADDOCK
Chief Manager, Marketing

Marketing Department:
"Sells" the Bank through three main functions: Advertising, designed to build favorable awareness of the Bank's services, and thereby attract new customers . . . Public Relations activities—to maintain good communication and feeling between the Bank and the public, and within the Bank . . . Business Promotion directly seeking new business at all levels, with special emphasis on migrants, office and factory staffs and school children. Other responsibilities include archives, and liaison with the Thomas Cook-State Bank Travel Service.



MR. GEOFF DANNE,
Chief Architect

Building Department:
Designs and supervises erection of new branches, and alterations and extensions to existing premises . . . recommends and arranges contracts for renovations to more than 600 Bank premises . . . certifies the value of work carried out on housing contracts, to allow loan money to be advanced, and gives technical assistance to other departments as required.

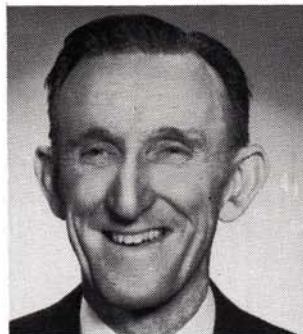
CONTINUED OVERLEAF . . .

HEAD OFFICE DEPARTMENTS



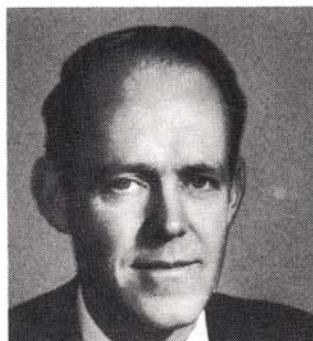
MR. HARRY WHITEHEAD
Chief Valuer

Valuer's Department:
The staff comprises 18 clerks and 23 fully qualified and registered Valuers, who provide the Bank with general real estate advice, with particular emphasis on all types of properties for Mortgage, Personal and Current Loans Departments — together with valuations for Provident Fund investments, Bank premises and Insurance purposes.



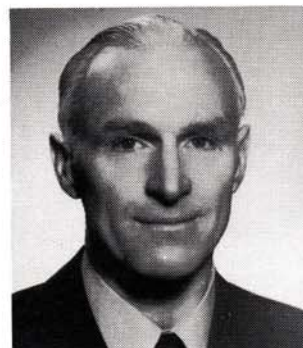
MR. WALLY ANDERSON
Manager,
Mortgage Loans

Mortgage Loans Department:
Handles applications for loans on houses and farm properties and to churches, schools, social and sporting organisations. It also deals with applications for loans to municipalities and water and sewerage authorities, and to finance extension of electricity supplies to groups of properties in rural areas.



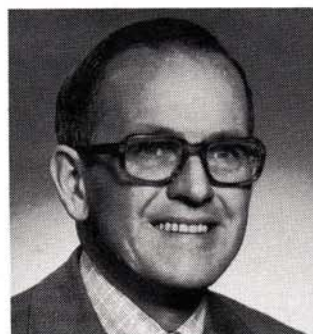
MR. ROSS STRANG
Manager,
E.D.P. Planning

E.D.P. Planning Department:
Daily functions are: (1) Systems Analysis — the process of analysing existing systems and devising suitable computer systems; (2) Programming — to enable computers to carry out new systems. Other functions include long-range planning, selection of equipment, operation of software (programs supplied by the computer manufacturer), maintenance of existing programs and systems, education and training.



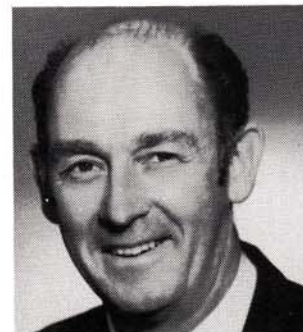
MR. STEVE MASON
Manager,
Overseas Department

Overseas Department:
Responsible for processing all of the Bank's overseas transactions, both inward and outward: mail and telegraphic transfers . . . drafts . . . documentary bills . . . letters of credit . . . foreign currency (cash, accounts, travellers' cheques, banking instruments). Maintains a close liaison with our London Office. Administers Exchange Control Regulations, and determines daily exchange rates.



MR. NELSON WARDEN
Manager,
Personal Loans Department

Personal Loans Department:
Main functions are: to check and approve loans which are beyond the authority of branch managers . . . to check the accuracy of loans granted by managers . . . to advise managers on lending problems. The Department also arranges legal work on behalf of branches, and provides statistics.



MR. JACK PRETTY
Manager,
Premises Department

Premises Department:
Responsible for purchase and sale of land and buildings for the Bank . . . supply of fittings, furnishings, floor coverings, safes, etc. . . . supervision of city premises . . . tenancy control and cleaning contracts . . . erection, alteration, renovation and repair of buildings (with Chief Architect) . . . branch security . . . joinery works . . . machine purchase and maintenance.



MR. JOHN CROFTS
Manager,
Bankcard Department

Bankcard Department:
Main functions are: promoting State Bankcard by initiating advertising approaches, and answering enquiries from staff and public . . . processing of card applications and re-issues, merchants' sales vouchers, branch cash advances, cardholder repayments and arrears . . . collecting and analysing statistics of card use . . . detecting and preventing frauds.



MR. MAX BOLTON
Manager,
Branch Mechanisation

Branch Mechanisation Department:
Responsible for setting up all mechanised and centralised accounting systems in branches . . . for then converting branch ledger records . . . formulating and documenting new methods and procedures . . . for system operation and maintenance control of the on-line network . . . and training of branch staffs in mechanised and centralised operations.

... AND THEIR MANAGERS



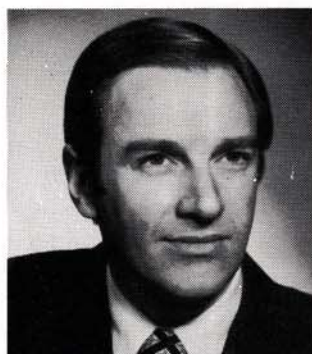
MR. ALAN McNAUGHT
Manager,
E.D.P. Operations

E.D.P. Operations Department:
Operates a large machine complex which handles accounting procedures at high speed. Installation comprises three computers and a number of ancillary machines. Present processing applications include: more than 250 on-line and centralised branches . . . Mortgage Loans . . . Christmas and Calendar Clubs . . . Deposit Stock . . . Custody . . . Special Credits . . . Salaries.



MR. DICK BROOKS
Manager,
Insurance Department

Insurance Department:
Unique in Victorian banking, this self-supporting department provides insurance cover on most properties mortgaged by the Bank . . . deals with claims and arranges repairs . . . insures Bank-owned property and equipment . . . handles workers' compensation claims by staff . . . arranges insurance of Bank vehicles, and handles Public Risk Insurance covering accidents to members of public while on Bank property.



MR. MAX CARR
Manager,
Internal Audit Department

Internal Audit Department:
Responsible for auditing procedures through the Bank, to ensure that established methods, policies and controls are sound and adequate, and are being complied with. Duties are performed: in branches by Branch Audit Officers and clerks, E.D.P. Auditors and Relieving Managers . . . in head office departments by H.O. Audit Officers . . . in the E.D.P. Planning and Operations departments by specialised E.D.P. Systems Auditors.



MR. RON LANCASHIRE
Manager,
Current Loans Department

Current Loans Department:
Main functions in connection with Mortgage and other loans are: Collection of arrears of loan instalments. Consent to sales subject to Mortgages, Partial Discharges, Creations of Easements, Alterations and Additions, Leases, etc., Extension of periods of expiring Mortgages, Administration of Co-operative Housing Society Loans.



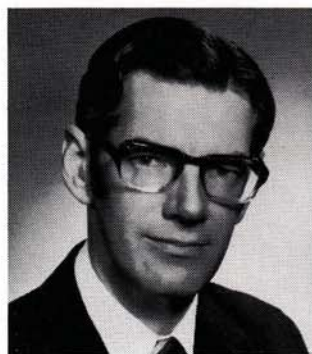
MR. ALF ADAMS
Manager,
Securities Department

Securities Department:
Main functions are: Keeping records of security documents of loans made by the Bank under Credit Foncier and Savings Bank conditions. Holding in custody in the Deeds Strongroom the titles and mortgages of (a) all current loans excluding Personal Loans, (b) Titles only of all Bank properties. Processing the final repayment of Mortgage Loans.



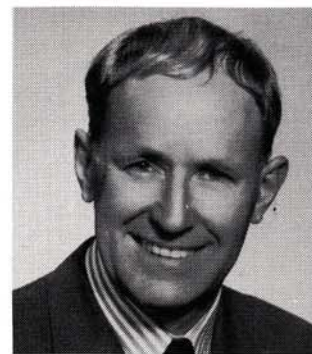
MR. BOB THOMAS
Manager,
Services Division

Printing and Stationery Departments:
Procure and distribute stationery requirements of all branches and Head Office. A large number of stationery items, including our Staff Instructions, are type-set and printed in our plant established in the Services Division at Carnegie.



MR. STEWART WOOLFORD
Manager,
Custody Department

Custody Department:
Is primarily a service department for SSB depositors who invest in Commonwealth Bonds and semi-government debenture stock. Receipts are issued for subscriptions to Commonwealth Loans and to most public authorities. Interest when due, and principal at maturity are credited to depositors' accounts. The Department also arranges transfers of holdings between SSB branches — and inter-bank transfers.



MR. FRANK GARLICK
Chief Economist,
Research Department

Research Department:
Handles collection and analysis of banking and other financial statistics . . . particularly as these relate to our own and other banks' share of the market, and to future banking trends . . . general investigation of management problems and the likely effects of contemplated policy changes . . . evaluation of economic conditions generally, but with emphasis on monetary involvements and their determinants.



Springvale

ELBOW ROOM AT BUSY BRANCH

During February, Springvale branch — our sixth busiest branch, with a staff of 30 — 'took delivery' of new premises costing over \$320,000. The spacious ground floor banking chamber provides 10 teller stations, a long enquiries counter, three customer interview rooms, plus offices for the manager and assistant manager. Entry to the bank is gained through self-opening doors, described by the architect as "radar controlled automatic bi-parting doors"!

Staff facilities and a large area of rentable office space occupy the first floor. The building is fully air-conditioned and insulated against road noise from busy Springvale Road.

● Pictures show attractive exterior and roomy interior of new Springvale premises.



around
the
branch

—with To

Rosebud

LANDY 'TALKED' BANDIT AWAY!

Manager Landy Rodda and wife Cath played it "real cool" when they foiled a would-be bandit during Landy's recent sick leave.

Returning from an afternoon drive, they drove into the garage behind the bank residence, and heard their German shepherd watchdogs growling angrily.

At the side door of the garage they were confronted by a man wearing blue overalls and a hood over his face. He brandished a sawn-off shotgun, and ordered Landy to open up the bank. Landy replied: "You haven't done your homework — there are always two combinations, and the manager only has one."

Cath offered the bandit some money she was carrying, but he said: "I don't want **your** money," and quickly left. Landy then called police.

● PICTURED at right: The resolute Roddas with their watchdogs.

Wonthaggi

CHUBBY CHAPMAN COMES HOME

Here's how a recent edition of the South Gippsland Sentinel Times reported Bill Chapman's appointment as branch manager:

"A chap, who started as a chubby 15-year-old clerk at Wonthaggi State Bank 25 years ago, is back as its manager . . . and is **CHUBBIER!**"

Bill was born and raised in the town, and spent his first 16 years in the Bank at Wonthaggi. Before returning as manager he was in charge of our Spotswood branch.



NEW PREMISES WITH MIGRANT BUREAU

Downstairs, the air-conditioned banking chamber has eight tellers' stations and two customer interview areas. Security features include two bandit-resistant vaults, two 'anti-counter-jumper' barriers. The manager's office and customer interview area are fitted with peepholes.

● **RIGHT:** Pictured, ready for work on opening day, are the Coburg Migrant Advisory Bureau Staff (from left to right): Arthur Xipolitos, Joe Camilleri, John Dimtsis, Mehmed Hussein and Marie Costantini.



MIGRANT
ADVISORY
BUREAU

FORMAZIONE TURISMO
 D.O. NOSTRANETAG
 OFFICE D'INFORMAZIONI
 DEL TURISMO

 ANAGRAFICA
 UTILEGGI
 BURELLI



Dear Sir
I would please like a
new cover because
my little brother
got to it.
Thank you

Letter of the month

Teller Lyn Wylie recently found this note when processing a batch of school bank deposits.

GIPPSLAND GET-TOGETHER

Several top executives joined 15 managers and senior accountants from branches between Moe and Orbost for a special March conference at Sale. It was the first big get-together of Gippsland State bankers for many years.

One purpose of the conference was to discuss the Bank's changing role, with emphasis on new customer needs and expectations, and ways to satisfy them.

● PICTURED (from left to right) during the Sale conference were managers Messrs. John Berry (Sale), Brian Schlitz (Maffra), Don Ross (General Manager), Les Bain (Heyfield) and Lindsay Green (Rosedale).



Girl of the month

Dianne Green, 17, a member of our Benalla branch staff, is probably the Bank's most "displayed" clerical assistant. At last year's Benalla Show, she was voted "Miss Sun Show Girl". Some months later, she travelled to Kerang to take part in the Miss Northern Victoria quest.

Dianne's next "showing" will be at Shepparton later this month when she competes in the north-east Victorian Show Girl finals. If successful she will qualify for the State finals to be held during Melbourne's Royal Show.

Born and bred at Benalla, Dianne says the best part of entering the quests — besides the winks and whistles — is meeting many new people from outside her home town.

Dianne's other sparetime activities include skiing (water and snow), reading and crochet work, and she especially likes listening to her Neil Diamond records. Her main dislikes are "being overweight and overworked". Dianne has a steady boy friend — and some pretty clear ideas of what an ideal husband would be: "punctual . . . tidy . . . kind . . . prepared to accept me as I am."

As a subject of Cancer, Dianne is "sensitive, proud and affectionate, with deep reserves of emotion. She is very feminine." Kindred spirits should be those born under Scorpio or Pisces.



Puzzles

1. UNWANTED: The man who made it did not want it. The man who bought it did not need it. The man

who got it didn't know he had it. What was it?

2. S'POSIN': Assume that a quarter of 20 is four. What then, is a third of 10?
3. WATTA LILY: A water lily in a pond doubles its size every day. In 28 days it fills the whole pond. At what stage does it fill half the pond?

ANSWERS ON PAGE 14.

Crazy Crossword

Here is a rather unusual little crossword puzzle prepared especially for STATESMAN by a member of our Building Dept. Staff — Harold Lloyd — who receives our thanks, plus \$4.

ACROSS:

1. Utensil;
2. Drinking vessel;
3. Metal container.

DOWN:

- ★ Used in golf;
★ Organs of sight;
★ Fourteenth letter of alphabet (plural);
★ Oceans;
★ Female sheep;
★ Vegetables.

Answer: See Page 14.

teller talk by Sue



CHEEKY customer pointed to display of money boxes on counter and asked "How much?" "Thirty cents apiece," I told him. "Well, how much for a whole one?" he asked.

★

MAN came up to my window last week and said, "You've got a new hairstyle, and you've lost weight. You've certainly changed, Jenny." "But I'm not Jenny, I'm Sue," I told him. Then he said: "Oh, so you've changed your name as well." I just nodded—because the customer is always right.

★

ONE of my male colleagues who has had a spate of minor complaints from customers lately says he is thinking of joining the police force. He says in that job the customer is always wrong.

★

I ALWAYS think pension cheques are like tides: in and out, in and out.

★

NEVER allow any other officer access to your cash drawer.

★

HEAR about the branch clerk who is so lazy that his self-winding watch keeps stopping?

★

ONE smile in public is worth 10 in front of a mirror.

★

COMPUTERS will never replace human workers until they start laughing at the bosses' jokes.

★

SMILING TELLER OF THE MONTH:



Annabelle Smith, 20, of Elizabeth Street branch wins \$2 for being the best spontaneous smiler spotted lately. Says Annabelle: "Most people look serious or pre-occupied these days, so I try to brighten them with a smile and a few friendly words before they leave my window."

YOUR FATE IS IN YOUR OWN HANDS

Your character and your future are written in the markings of your hands—according to practitioners of the ancient Greek art of palmistry, which is linked with astrology.

Both your hands can be read. The left represents the characteristics you were born with. The right, with similar markings, shows what you have made of your life—and what may lie ahead of you. (If you are a left-hander, the reverse applies.)

Compare your palm with the illustrated map of the hand. This map shows only the main markings and zones used in palmistry. Your hand may have more—or fewer lines. But you should be able to find several basic lines: Life, Head, Heart, Marriage and possibly Health.

If your lines are indistinct, half close the hand to bring them into clear definition.

ARE YOU SENSUAL? Look at your Mount of Venus, the fleshy pad at the bottom of your thumb. If large and full it denotes a sensual nature.

There is a medical basis for this belief, because the main blood vessel from the body passes under this part of the palm.

Now study the various Lines:

THE LINE OF LIFE starts at the base of the first finger (your pointer) and curves around the Mount of Venus at the base of the thumb... ending near the wrist. By its length and freedom from breaks you can judge the length and vitality of your life.

(For indications of your future, consult your right hand Life Line.)

A dent or break anywhere along the line suggests accident or illness—and its position on the line (beginning, middle or end) indicates the time of life when this is likely.

When the Life of Life seems to be made up of links like a chain this is a sure sign of low vitality, especially if found on a soft hand. When this is seen be sure to notice whether you have, on either hand, a Double Life Line running inside the curve of the main one. The double line offers protection and added vitality.

When the Life Line is found broken on both hands it threatens some dangerous illness at that point of life—either early, middle or late years, according to the distance from the start of the line.

THE LINE OF HEART runs across the "mounts" at the base of the fingers. It relates to the affections rather than the sensual or passionate side of human nature.

If it runs straight across the palm it denotes an honest, sincere, affectionate disposition... and a lack of strong emotions.

If it starts between the thumb and first finger it suggests that you will be irritable, quarrelsome and exacting in all matters of the affections.

A Heart Line starting between the first and second fingers is one of the best signs to have. It denotes strong, deep affections.

THE LINE OF HEAD relates to every aspect of mentality... education, outlook on life and morals, attitudes to others. It indicates very precisely the tendencies of the brain: its inherited qualities and those developed by work, study or experience.

On the right hand it can predict, often many years in advance, any undermining weakness that could be eating the brain cell tissues and preparing the way for a mental breakdown.

When the Head Line does not touch or cross the Life Line it denotes strong independence of thought... self-confidence... unconventional attitudes.

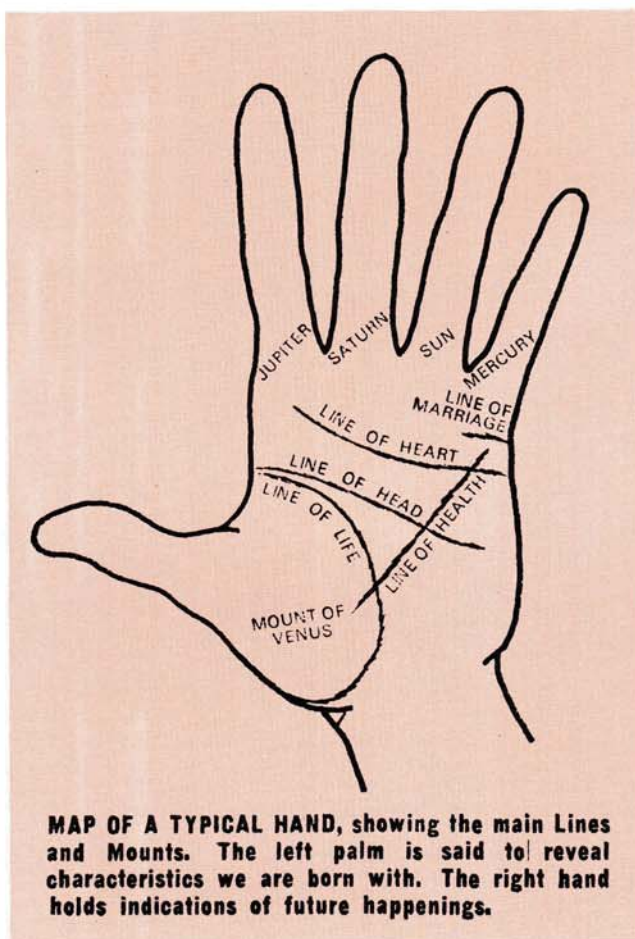
A Head Line that travels straight all the way to the little finger side of the hand shows an extremely practical, level-headed person. In the female, it suggests a career woman.

The infamous "Murderer's Mark" occurs when the Line of Head starts inside the Line of Life, crosses it and travels up to cut right through the Line of Heart.

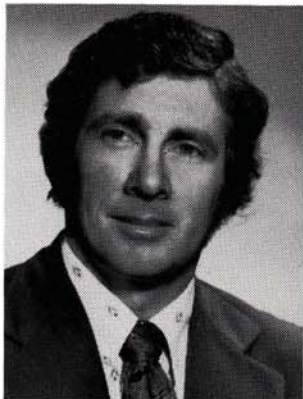
THE LINE OF HEALTH: If you cannot find one of these lines on your hands, don't worry. This means you have good health and vitality.

If you have this line it probably starts below the base of the little finger, and travels diagonally across the palm toward the curving Line of Life.

THE LINE OF MARRIAGE is a short line under the base of the little finger. It should be straight, clear and unbroken to promise a happy marriage.



MAP OF A TYPICAL HAND, showing the main Lines and Mounts. The left palm is said to reveal characteristics we are born with. The right hand holds indications of future happenings.



W. J. BELL, Minyip

Bill recently commenced a four-year business studies course dealing with accountancy and law, plus several banking topics. While at Minyip, he hopes to continue his studies by correspondence. He and wife Frances have three children aged 12 to 14.

MEET OUR NEW MANAGERS



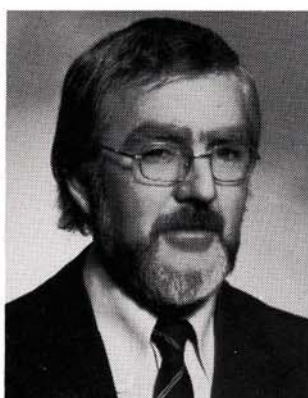
J. R. McKINNON, Corryong

John is not exactly a new manager — he has been at Corryong for almost a year. Since taking up the reins there, he has become involved in local activities through membership of the town's Chamber of Commerce, Rotary, golf and tennis clubs.



J. S. HUNTER, Relieving Staff

John, wife Lorraine and their four children find bush-walking a satisfying weekend activity. They usually pack a lunch, drive to the Kinglake area and then 'head for the sticks'. John is treasurer of Watsonia Heights Primary School Committee.



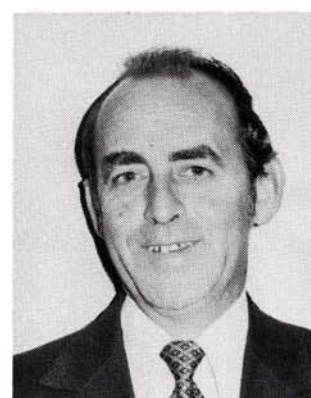
G. J. WALKER, Economist Research Dept.

At present Graeme's spare time is spent working on his thesis, titled 'Planning in the Australian Financial Sector', to enable him to qualify as a Master of Economics. In 1973, as a Bank bursar, he graduated as a Bachelor of Economics (Hons) from La Trobe University.



R. G. DOUGLAS, Relieving Staff

Bob is auditor of three kindergartens at Frankston. He is a keen football follower, and in younger days played about 120 games with the Bank's First 18 — mainly as fullback. Wife Bev. (nee Mitchell) is a former Elizabeth St. branch teller. They have two young children.



R. J. BOWE, Maldon

After nearly 19 years at Bendigo, Rod is 'going home' to historic Maldon, where he first joined the Bank in 1949. Over the years he has built up a fine collection of stamps and coins. Sportswise, he enjoys fishing and golf. He and wife Bet have two teenage children.

Laugh and Live!

He who laughs, lasts. He actually lives longer and stays healthier, according to scientists who have found that laughter has a profound and almost instantaneous effect on virtually every important organ of the human body, as well as on the glands and nervous system. The lungs are ventilated, the glands of neck and throat get exercise, the suprarenals are stimulated and pour a little pep into the system. The heart gets a rhythmic and salubrious bouncing up and down.

Laughter at the table is especially beneficial, according to Dr. Edward Podolsky, who selected two groups of college

students to eat together over a two-week period. The food served was identical, but one group had scientific discussions during meals; the others were entertained by stand-up comedians. At the end of the period the general health of the boys on the laughter diet proved appreciably better in every measurable way.

Oddest fact of all — laughing affects blood pressure both ways. If you have low blood pressure, laughing will raise it for you. If it's high, the same prescription will put it back down where it belongs!

— Executives' Digest.

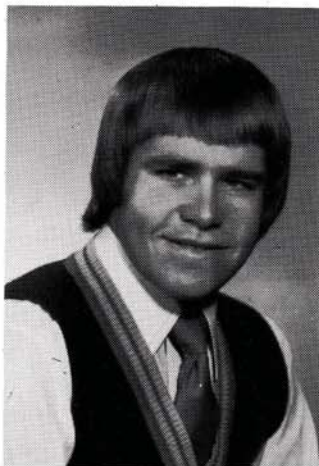
Man of the month

St. Kilda branch clerk Rob Bowen, 18, is one of the Bank's top swimmers. As mentioned in April STATESMAN, he was a big contributor in our "swimaway" victory in the 1975 Interbank Swimming Carnival. But swimming is not his main sport.

Rob took up water polo in June, 1974 and just six months later was selected for the Victorian schoolboys' team to play against a visiting N.S.W. side.

In February, a few weeks before joining the Bank, Rob made the State under-18 water polo team which contested the national titles in Perth. It was quite an achievement for Rob, then playing in a B Grade competition with the Kew club.

During his successful first year in water polo Rob has played three games each week — usually as a "centre". For such a hectic program, says Rob, he has to be "101% fit", and so he follows a



pretty tough training schedule of swimming and gym work.

Rob's Cancerian horoscope reads: "he is adventurous and unafraid, and happiest when living near water." He would be most likely attracted to subjects of Pisces and Scorpio, the other water signs.

CONJECTURE CORNER

What a great football team the State Bank could field from the following list of present and former staff members who have played with V.F.L. clubs over the past two decades —

COLLINGWOOD: Brian Gray (Mordialloc), Bert Chapman (Heidelberg), John Greening. **RICHMOND:** David Cloke (Elizabeth St.), Noel Carter (Richmond South), Bill Beckwith (South Melbourne), Eric Moore (South Melbourne), Neville Crowe, Bill Brown. **SOUTH MELBOURNE:** Bob Strachan (Emerg. Staff), Neil McNeil (Yarrowonga), Bob Kingston. **CARLTON:** Graham Donaldson, Rod Ashman, John Gill, Dennis Strauch. **MELBOURNE:** Tony Bull (Frankston, Young St.), Maurice Lehmann (Yallourn), Ian Ridley. **FOOTSCRAY:** Charlie Evans (Avondale Heights), Bob Taylor (G.M.'s Dept.), John Schultz. **GEELONG:** Larry Donohue (Corio Village), Ivan Russell (Geelong East), Les Borrack (Belmont), Ken Newland. **HAWTHORN:** Lance Wilkinson (Relieving Staff). **FITZROY:** Colin Bond (Brunswick).

STATE SECRETS by the teller

RATHER boastful branch manager told district inspector 'I'm well known around these parts. I've had my face in the press lots of times'. Commented the D.I. 'I wondered how it got that squashed look!'

★

WHICH relieving accountant attended a party in the local pub, and spent the night under a table complaining about the low ceiling?

★

HEAR about the parson with a good fund-raising gimmick? He told his congregation 'He that giveth to the poor, lendeth to the Lord . . . so if you are satisfied with the security, let us have your money.'

★

YOUNG branch clerk attended local lecture titled **SEX IN THE SEVENTIES** and was disappointed to find the audience composed of people over 70 years old.

★

WIFE of head office manager accused him: 'What do you mean by coming home half drunk?' His reply: 'I couldn't help it. I ran out of money.'

★

HEAR about the three San Francisco Council workers who were killed while holding up a bank? It fell on them.

★

NEWLY-WED member of relieving staff reports that his wife tried to clean their venetian blinds in an automatic washing machine. Sadly he asks: 'Does anybody want 80,000 toothpicks?'

★

YOUNG head office accountant burst into manager's office and blurted out: 'I'm a father!' Busy manager replied: 'So's your old man — now get back to work.'

★

HEAD office clerk, on the morning after a rather wild party, grabbed at his usual can of chilled tomato juice to take to work . . . and opened it later to find it was cat food. To establish this fellow's identity just go around the building calling 'Puss, Puss.'

WHO IS BOSS?

There's a question you could ask a thousand working people and never get the right answer: "Who's the Boss?"

There's only one boss, and whether a person collects garbage for a living or heads up the largest company, the boss remains the same. It's the customer; the customer is **always** the "boss" — the one person who pays every-one's salary and who decides whether a business is going to succeed or fail. And the boss — the customer — doesn't care if a business has been around for a hundred years. When it starts giving bad service the customer will put it **out** of business.

The boss, the customer, has bought and will buy everything you and I have or will ever own — all our clothes, homes, cars — everything. The customer has paid for the children's education, our holidays and all our bills . . . and the pay has been in direct proportion to the quality of our service.

The man who works deep inside a large bank department might think he's working for the management that writes his pay cheque; but he isn't. He's working for the person who buys the service he provides. And if the person doesn't like the service he will go elsewhere. Eventually, if enough people react in the same manner — they'll fire the man in the department. In fact, they'll fire

everyone in the organisation . . . from the chairman down. And they'll do it very simply — by taking their money somewhere else. This is one of the reasons why taking pride in the work we do is so vitally important to us personally. Aside from the joy that comes from doing an exceptionally good job, pride in our work helps attract new customers, keeps the ones we've got, and insures that pay cheque.

Some of the largest companies that had flourishing businesses a few years ago are no longer in existence. They couldn't — or didn't — satisfy the customer. They forgot who the boss really is. The customer will spend money with us just as long as we earn it — no longer. We can fool the customer once, but seldom twice. And anyone who tries is only fooling himself.

Knowing who the boss really is can make all the difference between success and failure, happiness and frustration. Next time you get the chance, ask someone who he thinks the boss really is.

The measure of man

Not — How did he die?
But — How did he live?

Not — What did he gain?
But — What did he give?

These are the units
To measure the worth

Of a man, as a man,
Regardless of birth.

Not — What was his job?
But — had he a heart?

And how did he play
His everyday part?

Was he always ready
With words of good cheer,

To bring back a smile,
To banish a tear?

Not — What was his church?
Nor — What was his creed?

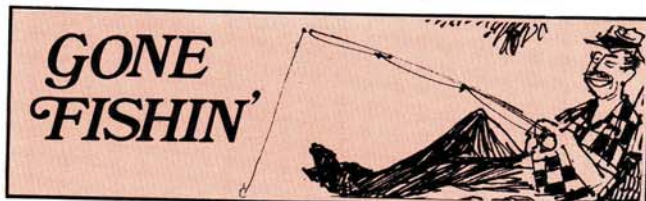
But — Had he befriended
Those really in need?

Not what did the published
Obituaries say?

But — How many were sorry
When he passed away?

CRAZY CROSSWORD ANSWER

T	I	N	C	U	P
T	I	N	C	U	P
T	I	N	C	U	P

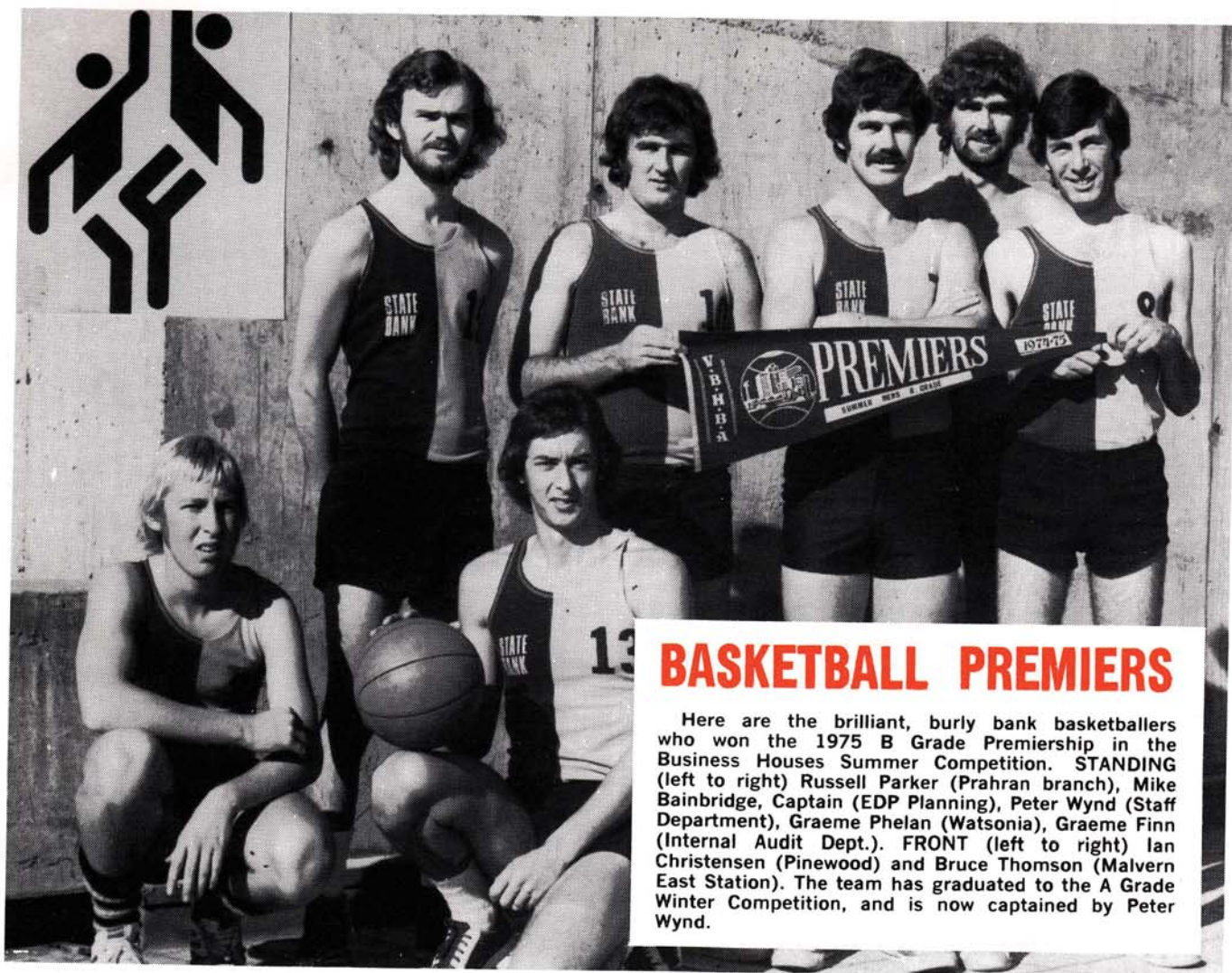


Here are the latest retirements reported to STATES-MAN:

BILL TREWARNE (Relieving Staff)
JIM CLOUGH (Central Branch)
SPENCER EDWARDS (Brandon Park)
NEWMAN COADE (Valuer)

Puzzle Answers

1. UNWANTED: A coffin.
2. S'POSIN': $2 \frac{2}{3}$. (If a quarter of 20 is 4, then a quarter of 10 is 2. Therefore $10 = 8$. Therefore a third of 10 is a third of 8.)
3. WATTA LILY: On the 27th day.



BASKETBALL PREMIERS

Here are the brilliant, burly bank basketballers who won the 1975 B Grade Premiership in the Business Houses Summer Competition. **STANDING** (left to right) Russell Parker (Prahran branch), Mike Bainbridge, Captain (EDP Planning), Peter Wynd (Staff Department), Graeme Phelan (Watsonia), Graeme Finn (Internal Audit Dept.). **FRONT** (left to right) Ian Christensen (Pinewood) and Bruce Thomson (Malvern East Station). The team has graduated to the A Grade Winter Competition, and is now captained by Peter Wynd.

One-Man Branch!

AGENT ALEX LUNCHES WITH CHIEF

Alex Turley (left) was entertained at lunch by General Manager Don Ross and other executives after he retired recently as our agent at Vermont East. Alex has been praised highly by bank colleagues and customers. In the 1974 financial year he was our most active agent in Victoria. His transaction levels equalled those of a small Grade 3 branch, with some 16,000 deposits and payments, and 58 savings account openings. During his Agency service of eight years, Alex spent more than half of his working hours as a "Bank man" while his wife looked after the rest of the family hardware store.





STATE BANK FOOTY 'FIRSTS': Here is the impressive line-up of the State Bank 1975 First 18: BACK ROW (left to right): Larry McGill, Trainer (not in Bank), Neville Evans (Relieving Staff), Peter Wynd (Staff Dept.), Alan Webster (not in Bank), Mick Morgan (Relieving Staff), Gavin Laidlaw (Staff Dept.), John Jeffery (Relieving Staff), Fred Wright (Western), Ted Woollard, Trainer (Messengers). CENTRE (left to right): Robert O'Neill (Legal Dept.), Phil Vines (not in Bank), Jeff Inglis (Prahran), Geoff Cameron, Capt./Coach (Staff Dept.), Steve Roberts (Branch Mech. Dept.), Peter Julier (Syndal), John Collis (Relieving Staff), Alan Pitts (Relieving Staff). FRONT ROW (left to right): Phillip Brennan (Kew North), Alan Brennan (Branch Mech. Dept.), Len McGill (Joinery Works), John Burns (not in Bank), Stewart Allen (Relieving Staff).

Team mascot is Paul Wright, son of Fred (back row).

Annuitants' Lament

How do I know my youth is all spent?
Well, my get up and go has got up and went.
But in spite of it all I am able to grin
When I think of where my get up has bin.
Old is golden, so I've heard said,
But I sometimes wonder when I get into bed
With my ears in a drawer and my teeth in a cup, and
My eyes on the table until I wake up.
As sleep dims my eyes I say to myself
'Is there anything else I should lay on the shelf?'
But I'm happy to know as I close the door
My friends are the same, perhaps even more.
When I was young my slippers were red,
I could kick my heels over my head.
When I grew older my slippers were blue,

But I could still dance the whole night through.
Now I am old, my slippers are black;
I walk to the stores and puff my way back.
The reason I know, my youth is all spent,
As my get up and go has got up and went.
But I don't mind when I think with a grin
Of all the grand places my get up has bin.
And since I retired from life's competition,
My daily routine is complete repetition.
I get up each morning and dust off my wits,
Pick up the paper and read the 'Obits',
If I see my name missing I know I'm not dead,
So I eat a good breakfast and go back to bed.

(Supplied by NEIL MORTON of Premises Dept.)