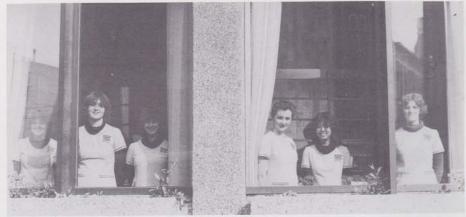


Golden Girls Launch Speedy Bank at Mid-City Rotunda

Speedy service with a smile is being dispensed to growing numbers of customers at our new 'Rotunda' office on the south-west corner of Elizabeth and Collins Streets, City.

The Rotunda, fronting the MLC building, has been leased as an annexe to our 315 Collins Street branch. It operates from 8 a.m. to 6 p.m. on all banking days. Six tellers rostered for duty in the new office, wear specially-designed yellow uniforms, and have been advertised as 'Golden Girls'. During the Rotunda's launch period early last month, a team of girls from HO Business Promotions section, distributed thousands of promotional leaflets to passers-by.



 SIX SMILING TELLERS pose in their new uniforms at the Rotunda windows. From left: Kerry Campbell, Monica Wuest, Maureen Snoey, Robyn Coats, Teresa Wood, Moira Lacey.



NEW ROTUNDA branch in the city was publicised with leaflets handed out to passers-by by (left to right) Nancy Foreshew,
 Anna Michael and Leanne Davis, of HO Business Promotions section.

Statesman

Managing Editor TREVOR S. CRADDOCK Editor BILL PATEY Associate Editors TOM SEDUNARY PAM WALLBRIDGE Designer DARMA EVANS FRONT COVER: Our captivating cover-girl is Julianna Carroll, 17, of Ararat branch. She plays competitive tennis and basketball — and the electric organ. Also, she is a good cook, specialising in cakes and sweets, and is trained in first aid

printed by - QUADRICOLOR INDUSTRIES 560 2222

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 Smilling 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).



VIEW FROM THE 31½ FLOOR: When this photo was taken at the top level of the tower core, the formwork was actually rising. Hydraulic jacks were lifting it toward the 32nd level. Chief Manager Marketing Trevor Craddock (left) and Project Manager Jack Horsley went up with it as they enjoyed a view of the Bay and the distant Heads.

State Bank Centre Joins City Skyline

The tower core of our head office redevelopment project is now visible from all approaches to the Melbourne city area, and is still climbing toward its target height of 550 feet.

Last month the core was approaching the 400 ft. mark, and nine tower floors had been formed around it above the base building.

Large sections of the groundfloor banking chamber ceiling were fitted with decorative panels. These will create a 'giant honeycomb' effect over the whole of the underside of the base building. Massive air-conditioning units have been positioned, and two basement squash courts have been formed.

If all goes according to plan, the new Elizabeth Street banking chambers and some of the lower tower floors will be completed and operating early next year. Project Manager Jack Horsley recently estimated that when the entire project has been completed it will accommodate about 5,000 people daily — i.e. about the entire population of a town like Bacchus Marsh, Healesville or Mount Evelyn. Some 300 workmen are currently employed on the project.



FROM THE CITY'S GATEWAY: State Bank Centre is already beginning to dominate the city skyline from Princes Bridge.



FLOOR IN THE RAW: Here is a section of a typical tower floor 'in the rough', one of the nine already formed.



Bruce Bathols (right) manned our Export Conference display stand

Now We're Export Experts.

Our Bank was prominently represented in a special Export Conference staged on April 9 at Melbourne's Hilton Hotel. Bruce Bathols, Foreign Bills Manager, based in head office Overseas Department, manned a stand at the Conference and distributed publicity leaflets to the more than 450 delegates attending from various shipping companies and exporting firms. Many delegates welcomed the State Bank

Many delegates welcomed the State Bank display and several inquirers expressed surprise that the Bank was involved in the international trade field. Bruce Bathols was able to assure prospective clients that our involvement was now total, and we could offer similar services to those of other banks — with possibly a more efficient service.

We deal in all major currencies, and have an extensive range of international correspondents.

Through our telex facilities and the resources of our London Office we can

provide information quickly about the movement of funds and documents. Our other services to exporters include:

- Negotiation of documentary collections.
- · Negotiation of letters of credit.
- Financial assistance.
- Supply of information regarding Exchange Control Regulations.
- Provision of information, including references, about potential or existing overseas buyers.
- Provision of forward cover for foreign currency transactions subject to Reserve Bank regulations.
- · Discounting of bills for export.
- Advice on trends of overseas markets and foreign currency movements.

Successful Night Sailors

Branch Managers Ian Slater (Orbost) and John Berry (Sale) successfully competed in the 11th annual Marlay Point overnight yacht race on the Gippsland Lakes. Ian took third place in the Sunmaid 20 class while John was placed second in the RL 24 division — the fastest of the 'trailor sailors'.

More than 600 craft in numerous classes

took between 16 and 20 hours to complete the 80 km. course after contending with thick fog, absence of wind and strong currents in the wrong direction

A couple of weeks later John, boosted by his Marlay success, won the RL 24 State Championships on Lake Wellington.

CAR-TALK

- by TS

HONDA HARMONY:

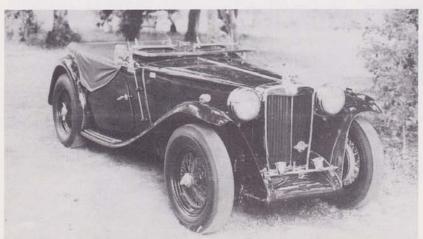
After nearly 12 months and 20,000 km personal ownership of a 1978 Honda Accord (3 door hatchback), CAR TALK'S verdict is very much 'thumbs up'. The car has proved to be extremely competent. It is reliable, economical, versatile and satisfying to drive. The Accord's 1600 cc motor seems unaffected by anti-pollution gear — it starts easily, idles smoothly and never hesitates when the accelerator is floored. Coupled to a five speed gearbox, the engine produces 2-litre class performance and always returns more than 30 mpg - town or country. Pin-sharp steering, excellent brakes, good ride and handling characteristics add to driver confidence and passenger safety. The Accord's impressive array of standard equipment includes typical Japanese goodies such as tinted glass and intermittent wiper control, as well as unusual features like ducted air system to demist front door windows, remote control hatchback opener, and lights to warn of low fuel level and when servicing or tyre rotation are due. Standard of finish is probably unrivalled this side of a BMW. On the debit side: noisy Yokohama radial tyres, cramped rear passenger legroom, and high purchase price (now around \$8,600 on the road). Minor problems encountered include 'wavy' speedo (cable replaced) and slight oil leak from gearbox (new seal).

SUNDRY SNIPPETS:

- Rolls Royce has recalled 2,500 cars to disconnect malfunctioning electronic speed control units. When operating correctly, they allowed drivers to select and maintain constant cruising speeds until cancelled by the application of brakes or accelerator.
- Honda Motor, though well established as a car manufacturer, still remains the world's top producer of motorcycles. Last financial year Honda made 661,000 cars compared with 2.4 million two-wheelers.
- Motor cyclists have an accident risk 16 times that of car drivers, according to a Federal Government report.
- The Transport Regulation Board recently approved the use of station wagons as taxis. The first spotted by CARTALK was a new-look XD Falcon.
- Talking about taxis, the T.R.B. hasn't yet approved cab use of the Commodore (because of limited seating capacity) and so G.M.H. is probably missing out on some valuable sales. The absence of a Commodore station wagon is another competitive disadvantage in relation to the new Ford.

Golden Oldie of the Month:

Relieving Staff accountant John Cockrem, who has owned six "T" series MG's over the past 16 years bought this 1947 model TC in 1963. He says the car was first brought to Melbourne in the mid-fifties, and rebuilt to appear in the 1956 Sports Car Show. It later starred in an early TV adfor car radios. The car is still very original, apart from its 16" wheels (originally 19") and slight modifications to the 1250 cc engine. John values conservatively his British Racing Green TC at around \$7,000.



State Secrets by the Teller

NOTE received from lady apologising for loan arrears: "The delay was caused because I had to have all my front teeth out and a gas stove put in.

OUR new Croydon West agent is a Mr Goodear. He took over from a Mrs Gossip. (The news travelled far. We heard it from Woomelang branch in the Wimmera.)

MANAGER who rebuked clerk for slow progress on job was told "But, Boss. Work is the most wonderful thing in the world, and we should always save some of it until tomorrow."

THE INDIAN Overseas Bank wrote a letter to our Moorabbin branch, and addressed it to The Good State Saving Bank of Victoria.

BUREAUCRACY defined: It is like the love life of elephants. Everything is conducted at a high level, and is accompanied by loud trumpeting; but no results are apparent for two years.

DRIVE-IN banking has certain advantages, reports a lady customer. She says her husband can deposit funds from the front seat while she makes withdrawals from the back.

HEAD Office manager claims to be able to trace his family tree back to the time when the family lived in it.

SOME American banks are getting tough with customers. We heard about one where, if you go into the red, the manager takes his calendar back.

COUNTRY branch accountant is so health-conscious that he wants to be buried in a cemetery which has a no-smoking section.

Girl&Guy of the month

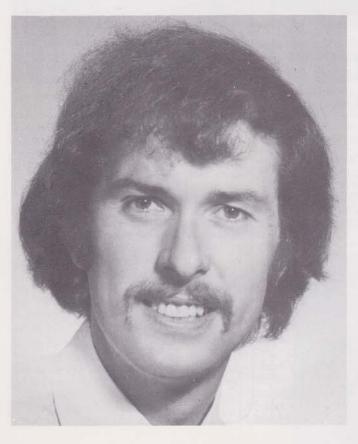
BRIGITTE'S ON THE BALL

Brigitte Reiche, 18 year-old teller at St. Kilda branch, is a lot more than your average football supporter. Not content to be merely a spectator, she formed her own team last year, and is now into her second season as ruckwoman and captain. The side, known as the Hurlingham Girls Football Team, is affiliated with the East Brighton Football Club, and Brigitte says the standard is 'not far behind that of the guys'.

The girls take their game very seriously, and train hard each weekend and one night during the week.

There is, however, a more glamorous side to Brigitte's spare time activities. As Statesman went to press, she was preparing to participate in the Miss St. Kilda Quest, which held a major prize of an overseas trip for two. She was sponsored by Universal Swimming Pools, and has worked hard for several months raising funds for local community projects. Brigitte lives at East Brighton, and is currently studying for her H.S.C. at night school. She also works part-time at St. Kilda's Babes Disco. In spite of her busy schedule she still finds time to jog each evening with her Australian terrier, Benji.

Brigitte says her ambition is to achieve as much as possible in her lifetime. Star-wise, as a Pisces, she has "original and creative ideas, and subtle, deep thinking which could take her right to the top".





LIKE A DUCKETT TO WATER.....

"Subjects of Cancer are happiest living near water"... says the horoscope of part-time sailor Neville Duckett, 27, accountant at Central Clearing Section, Spencer Street, city. Neville has been a member of the Mordialloc Sailing Club for 11 years, and has participated in racing at club, State and national championship level. He sails his own 14' Laser, and plans to attempt the Australian Laser Championships to be held at Port Lincoln later this year.

The sailing season is a long one, lasting from August to May. During off-season, Neville assists in the organisation of 'welcome' and 'presentation' nights held at the sailing club. He has his own home at Mentone, and the remainder of his spare time is taken just "keeping house".

Although Neville's current racing ground is mainly Port Phillip Bay, the horizons of his sailing ambitions are far from local. His main goals are to compete in the Sydney/Hobart Yacht Race, and to represent Australia in overseas championships.

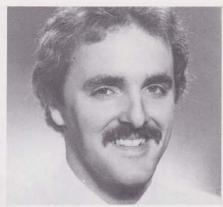
Though romantically unattached at present, Neville would probably be happiest with subjects of Scorpio and Pisces, the other water signs — or another Cancerian.



Bill Morgan



Ron French



Paul Skinner

Legal Sharpshooters Score Eight

Ten More Bank Holes-In-One

More hole-in-one reports have come in since we recorded in the last issue of STATESMAN the achievement of Hopetoun manager Alan Axford at Warracknabeal course. Wally Langton of Dimboola branch recently repeated the feat there. Murray Souter, DGM (Admin.) who claims a handicap of 'infinity', scored at Northern Golf Club in the 1940's.

But the most accurate golfers in the Bank are obviously in head office Legal Department, Century Building. They claim 8 holesin-one, four of them by one man, Bill Morgan.

 Paul Skinner (Handicap 15) scored two holes-in-one in 1977 and one last year at Hepburn Springs Golf club.

 Ron French (Handicap 16) a former (1961) State Bank champion, scored a hole-in-one at Avoca course in 1943, when ared 16

Bill Morgan (Handicap 13) scored the following holes in one:
 Yarra Ben Club 1960 (aged 13). Latrobe Club 1964, 1970,

Footy 50 Years Ago

Annuitant Bert Howse supplied this photo of the fearsome 1929 State Bank football team.

Back row (from left): Dudley Phillips, Harry Davis, Bob Boon, Clive McBurnie, Claude Jones, Les Proctor, Vance Chambers. Centre row: Doug Peart, Ralph Callister, Dick Chandler, Ken Elder (Capt.), Eddy Arthur, Con Quihampton, Bill Werry. Front row: Bert Howse, George Bromley, Stan Waddingham (boundary umpire), Pierce Delbridge, Frank Lawn. Regretfully only Messrs Phillips, Davis, Chambers, Elder, Quihampton, Werry, Howse and Lawn are still living.



Victoria king of the home home CANBERRA Victoria Replying to an Glibera Replying to an Glibera Replying to an Glibera Replying to an Baltera Replying to an Baltera

STATE BANK HAS MADE VICTORIA HOME OWNERSHIP WORLD CHAMP!

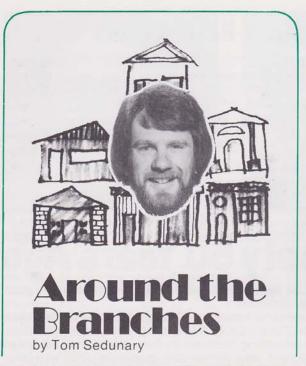
Victorians were the world's champion home owners, the Federal Housing Minister (Mr Groom) told Parliament on May 2.

He said our home ownership rate of 71.5% was 1.5% higher than that of New Zealand, previous holder of the world record.

Victoria's rate had increased by 19% since 1947, he added.

The State Bank claims major credit for Victoria's global home ownership record. Since launching our housing loans in 1910 we have granted almost \$3,000 million for purchase of some 357,000 dwellings to house more than a million Victorians.

In the current financial year, our loan approvals are expected to total more than \$350 million.





Cobram: Scene Stealers!

More than 80 guests recently attended the orficial opening of new \$140,000 branch premises and inspected the building. But it was this eye-catching foursome that really took their attention. Staff girls (from left) Narelle Mackie, Lynne Maplestone, Christine Grinter and Sandra Dunn were wearing new uniforms which they had designed and bought on their own initiative from a Melbourne dressmaker. The all-cotton dresses, in bone with chocolate trim, cost the girls around \$30 each.



Ballarat East: **Kiddy Art Sponsors Child**

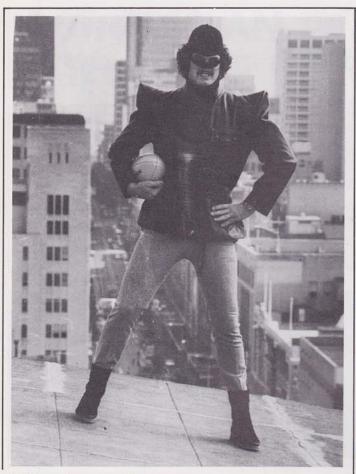
A display of children's art recently helped a local primary school to finance the fostering of an Indonesian child. Visitors to the branch 'voted' for the best painting by placing coins into numbered envelopes attached to the display boards. Manager Don McKinnon said: "The school was grateful for the public exposure the bank display received, as we were delighted to be associated with such a worthy cause during International Year of the Child." (Ballarat Courier photo).

Geelong: Farewell To Fred

Clerks Helen Hoe (centre) and Pina Costa watched as manager Fred Webster cut a farewell cake on April 18, his last day of branch duty. Fred, who is currently on long service leave, officially retires next month. Though he served almost exclusively at country offices during his 43year career, many staffers say that he was the best-known branch manager in the service. "Fred was a legend in his own time," says assistant manager Don Smith.

(Photo by courtesy Geelong Advertiser)





Elizabeth Street:

Cardin Coats Cloke

When a City fashion house required an impressive model to show off a new 'Superman' style coat by Pierre Cardin, teller David Cloke — rugged Richmond footballer — seemed a natural. David, complete with mask, demonstrated the \$2,000 wedge-shaped garment on the roof of the Southern Cross hotel. (Herald photo).

Regent: Jubilations!

Manager John Walters and staff recently celebrated the branch's 50th anniversary with morning tea for more than 40 longtime customers. Between tea and sandwiches, many memories of the locality were revived as guests studied a collection of historic local photographs. Visitors who called in during the day to view the display received a souvenir pen. John and staff wound up the day's activities with an informal 'after hours' function for business contacts.



 John Walters (right) looks on while customer Mr Ron Barry, holder of the oldest account, cuts the branch's 50th birthday cake.

Fawkner, Major Road: School Art Gallery

This year manager Keith Clark has given over part of the banking chamber for use by a local primary school as a gallery for student art. Grades take turn about to exhibit their handiwork, at fortnightly intervals.

"A busy bank in the local shopping centre is the ideal place for parents and the general public to view the efforts of these young artists." says Keith.

efforts of these young artists," says Keith.
By measuring awareness of the branch, the display has provided a couple of worthwhile spinoff benefits: increased student use of the school bank, and new business from the teachers.



 Teller Fiorella Marcato helps manager Keith Clark instal another student art display.

Hurry for Queen's Birthday Weekend Tour!

Hunter Valley Safari

Fly to N.S.W. for a long-weekend of 'Wine, Seafood and Scenery' — at a super-bargain cost of \$215.

The tour starts on Friday, June 15, when you fly T.A.A. to Sydney (leaving Melbourne at 8.00 p.m.).

After an overnight stay in the Wynyard Travelodge (Sydney) you travel north by coach to the Hunter Valley region. See such famous vineyards as Lindeman's Ben Ean, McWilliams Mt. Pleasant, Elliott's Oakvale, Rothbury Estate and Saxonvale's 'Happy Valley'. Enjoy several wine tastings, followed by a sumptuous barbecue lunch at Wyndham

Estate, Dalwood.
Return to Newcastle's Novocastrian motor hotel for your evening meal and overnight stay. Next morning, tour Newcastle, cruise in a launch on beautiful Lake Macquarie, and sample fresh oysters at Swan Bay. After a delicious seafood lunch, take a boat to the 'Oyster Lease'. Then return by coach to your Sydney hotel arriving about 7.00 p.m. The next day (Monday) is free to spend in and around Sydney before boarding the

return flight to Melbourne at 5.15 p.m. Discounted Price (including return economy fare, three nights' accommodation and three meals described above): \$215 per person sharing twin room.

Book Now by phoning Robyn Freilich on 67 6481.

 Below: Wyndham Estate Winery, Dalwood.



Travel Notes by Rob McGeehan, manager of Thomas Cook-State Bank Travel office, McEwan's Annexe, 391 Bourke Street, Melbourne (Phone 67 6481).



CODNED

Answer: Page 16.

NORTZEN CROSSWORD: This new type of puzzle was invented by Sir Winthrop Nortzen. Study the nine statements below. For those you decide are correct, draw noughts in the relevant squares. For those you judge to be incorrect, draw crosses (e.g. if you decide that statement 1 is correct, draw a nought in square No. 1.) You will solve the puzzle by having either three noughts or three crosses in a line (horizontal, vertical or diagonal). There is only one correct solution.

Clues:

- 1. Elton John's real name is Reggie Dwight.
- 'Disinterested' means 'not interested'.
- 3. The longest river in Australia is the Darling.
- 4. The State Bank does not operate overdrafts for small businesses.
- Kilometre is pronounced killa-meeta.
- 6. The tomato is a nutritious vegetable.
- 7. More than 45% of State Bank staff are female.
- 8. The world's largest island is Greenland.
- Interest on a \$30,000 State Bank home loan is 9½%.

WANTED

 News and photos about staff members . . . their sporting achievements, unusual hobbies or recreations. Funny incidents from everyday office life, in branches or head office departments.

REWARD

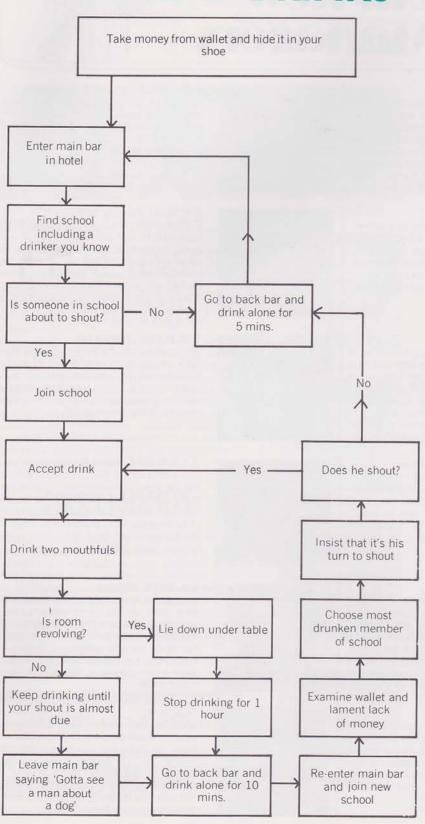
A more informative and entertaining staff magazine.

1.	2.	3.
4.	5.	6.
7.	8.	9.

FUN RUNNERS

A team of 33 State Bank staffers took part in an inaugural Inter-Bank Fun Run during April. Some 250 runners representing eight banks completed the 8.5 km course at Yarra Bend National Park. State Bank team organiser Jeff Franklin (Bankcard Dept.) reports that although the ANZ Bank won the perpetual trophy for the best aggregate results, the State Bankers put up creditable performances. Gisborne branch accountant Peter Share was placed fourth overall, and Barry Gust (manager, Moorabbin Central Ave.) won the 'Veterans' section.

STATESMAN GUIDE TO CHEAP DRINKS



Teller Talk



MALE teller asked a young woman who presented a 'cash' cheque "Could you show me some positive identification?" The girl hesitated, then said shyly "I have a mole on my thigh just above the knee."

OUR No.2 teller is on a seafood diet. She only has to see food and she wants to eat it.

TIP for tellers. To keep a stamp pad fresher, and not in need of ink so often, turn it upside down at the end of the working day. The ink will drain to the top of the pad and be fresh next morning.

WHO was the teller at one of our university branches who thought that 'CONCORDIA MANDOLIN and GUITAR ENSEMBLE' was to be indexed as a joint account?

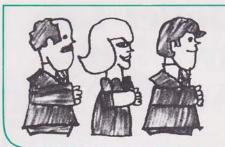
ASKED our office MCP (male chauvinist pig) "What exactly do you like to see in a woman?" His answer: "About six beers".

NEW girl at north suburban branch left work on her first day to find her boyfriend being questioned by police on the street. He had been waiting for her outside the wrong bank nearby, peering through the windows and arousing the staff's suspicions.

STATE BANK TO GIVE 100 RURSARIES

The State Savings Bank of Victoria will grant 100 hursaries valued at 140 each to secondary school pupils who have accounts with the Bank, to enable them to further their studies next year.

PROPHECY FROM THE PAST?
Back in 1963, twelve years before we shortened our name to STATE BANK, we were given this title by the now defunct 'Warburton Mail'. The cutting was sent in by Bob Morter, manager of Warburton branch.



Meet our new Managers



J. L. BAYNES, Lismore

John's new appointment is his second major move this year. Four months ago he was appointed senior accountant at Mildura branch, after a 5-year stint at Elizabeth Street. John is a dedicated North Melbourne supporter, and his latest posting means he won't be missing as many games as he did while "up north". He and his wife Marea (formerly McCarthy of Monash University branch) have four sons.



K. P. FORREST, Relieving Staff

This is Kevin's third time around as a reliever. Earlier in his career he spent six years on the relieving staff as an accountant and a clerk. During his spare time he enjoys woodwork, reading, and following the fortunes of the 'Tigers'. Kevin and his wife Bernadette have a four year old son and a baby daughter.



J. W. HALPIN, Birchip

After spending the first 21 years of his career at Melbourne suburban branches, John says he is looking forward to spending some time "on the land". While living in suburbia, he enjoyed year-round sporting activities, such as competitive tennis and squash, and during footy season, was a junior league umpire. John also enjoys picnics and barbecues with his wife and four young daughters.



G. R. HOMEWOOD, Agency Examiner

Russ recently made a come-back to competitive badminton after a 5-year lapse. Earlier he enjoyed nearly 14 years of winter and summer competition in the western suburbs. Russ says he kept fit during his badminton lay-off by playing social squash. He is currently treasurer of his two sons' scouting group.



J. K. KELLY, Relieving Staff

John has been active in various State Bank sporting teams. He played an aggregate of 22 years with the football, cricket and basketball sides before moving to suburban clubs. Nowadays, John still plays cricket, but concentrates on coaching junior footballers and playing social golf. He and his wife Teresa have four children ranging in age from 6 to 11 years.



K. E. LE GASSICK, Glen Iris.

Ted has served at a wide variety of branches throughout the Melbourne suburbs since joining the Bank at Heidelberg in 1960. He and his wife, Shirley, have an eight year-old daughter and three sons aged from six years to nine months. Ted enjoys playing cricket with his local club, and the occasional game of golf.



K. A. LLOYD, Lang Lang

Kevin's new appointment is his first country posting since leaving Swan Hill branch 14 years ago, and he is looking forward to a change of life style. He plans to renew his interest in fishing, take up golf, and explore South Gippsland's many scenic spots. Kevin is married to former Carnegie staffer, Faye Dunstan. They have a daughter, 7 years, and son, 5.



J. A. PEART, Relieving Staff.

As leader of the 1st Malvern Scout Group, John is responsible for most decisions affecting 68 cubs, scouts, venturers and rovers. (In 1977 he was officer-in-charge of the Bank's sub-branch at the Australian Scout Jubilee.) John is also heavily involved with school council activities at Balwyn Primary as vice-president and environment coordinator. John and wife Anne have a son, 8, and a six year-old daughter.



T. M. PUCKEY, Pyramid Hill

Trevor, who joined the Bank at Pyramid Hill in 1955, returns to the country after 21 years of Melbourne city and suburban appointments. His new posting will suit his spare time interests of amateur beekeeping (he has some 15 hives) shooting, fishing and social golf.



J. I. REDFEARN, Branch Mechanisation.

This is Jim's second 'trip' to Branch Mechanisation. He returns to the department after two years at St. James branch. Yachting is his favourite leisure time activity, and he finds it takes up most of his weekends. Jim's ambition is to compete in the Sydney/Hobart Yacht Race. He is married with two young children.



L. K. SMITH, Meeniyan.

Les says his new appointment will enable him to enjoy more of the 'great outdoors'. He is particularly attracted to the South Gippsland area and its many beauty spots, where he can combine two of his favourite activities — fishing and caravanning. Les, who has three young sons, has taken a keen interest in little athletics during recent months.



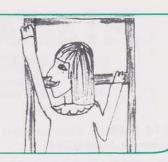
D. G. WILKS, Head Office Auditor, Internal Audit Department.

David has been collecting books and magazines about naval and military history since he was 15. Result: His library now runs to more than 3,000 volumes. He is a member of the U.S. Naval Institute, the U.S. Marine Corps Association, and the Shiplovers' Society. David also has more than 500 records by military bands. At present, another great interest is the French language.



n the

Here are our newest classified officers, promoted in recent months to Accountant 3 status:





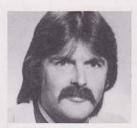
DEREK LOWE Morwell, Church St



PETER BASILE Broadmeadows



RUSSELL CHIPPERFIELD Hastings



DAVID PUGSLEY Carnegie



GLENDA SALTER Melbourne University



The following story comprises 82 words commencing with T. Can any reader come up with a longer story which makes sense and consists of words all commencing with P?

Tommy Taylor took Tania Taylor touring Tasmania. They travelled the tortuous tracks through thick towering timber till tea-time, then they turned the truck toward treeless terrain to think. Taking twelve tender tomatoes, they toasted them. They tasted terrific! The tart taste tantalised Tania. Then Tommy took the tent through the tall trees. The talented Tommy taught Tania to type, then told Tania they'd take their trusty truck to town tomorrow to telegram their twins. Travel-tired, they'd test the tipsy tent tonight.



PETER BLACK **EDP Operations**



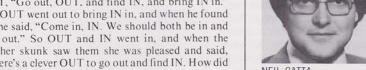
GEOFF TINKLER Oakleigh



KEVIN LANIGAN Sale

INSTINKED

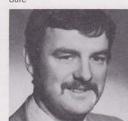
Mother skunk had two kids, IN and OUT. IN was always out and OUT was always in. One day IN was out when he should have been in, so mother said to OUT, "Go out, OUT, and find IN, and bring IN in." So, OUT went out to bring IN in, and when he found IN he said, "Come in, IN. We should both be in and not out." So OUT and IN went in, and when the mother skunk saw them she was pleased and said, "There's a clever OUT to go out and find IN. How did you find him so quickly?" "Easy," said OUT, "INstinct."



NEIL GATTA



LYNETTE HULETT Richmond



GAVIN HAIRE Internal Audit Department



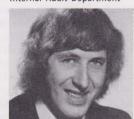
GEOFF BAUDINETTE

Personnel Department

Chief Accountant's Dept.



MAX BARBER Relieving Staff



BRIAN FURNELL Warrnambool



You may find mistakes in this magazine. This is in line with our editorial policy of providing something for everybody, including those people who look for mistakes.



RAY CLARKE Moreland West



NANCY FORESHEW Marketing Dept.



PETER HUMPHRIES E.D.P. Department

FITZROY BRANCH FLASHBACKS

The recent centenary celebrations of our oldest suburban branch — Smith Street, Fitzroy — stirred the memories of many serving and retired officers.

Here are some random recollections, dating back as far as 1912, contributed by ex-Fitzroy staffers:

STEVE MASON, Assistant Chief Accountant, Head Office

Fitzroy was my third branch in less than 12 months of service. (Elizabeth Street and Kew being the others.) I started at the age of 16 in 1940.

The office seemed huge, the wood-work was dark and polished, with all signs made in brass, and also polished. The working area was on a higher level than the public area, and it was necessary to descend two steps to the tellers' boxes.

The Manager operated from a large table in the back of the office, placed strategically adjacent to the fireplace. I can't recall him ever occupying his office, or ever interviewing a depositor. The sheets, the adds and the ledgers were his prime concern, together with deceased accounts. After the additions were all thoroughly checked and the alterations verified and initialled, the sheets were carefully bundled up and posted to a country branch (I think, Horsham) for the additions to be rechecked.

There was an atmosphere of solemnity and decorum, almost churchlike.

The clock had to be wound each Monday morning, the inkwells cleaned each week and blotting paper, nibs and ink had to be attended to each day. The wood for the fire in winter had to be chopped in the Manager's back yard.

The telephone was housed in a proper booth. There was no such thing as a typewriter, and the few letters that were sent out were hand-written, usually in the Manager's large even handwriting and copied by a fascinating method of wet tissue paper being placed over the letter and cramped in a large letterpress. A rather blotchy letter found its way into the envelope if the junior clerk was too generous with water on the tissue paper. Balance periods were busy times; end of November and end of April and, of course, the end of June, with interest also being paid on the latter date. Ledgers were posted in different coloured inks for the different periods, so it was always most important that blue-black ink-wells had to be kept well away from the ledger area where green ink (1st December to 30th April) and purple ink (1st May to 30th June) held sway. All was in harmony for the period from 1st July to 30th November where blue-black prevailed all round. The highlight of a balance night was the sumptuous supper invariably supplied by the Manager's wife. Overtime was of course unknown but tea money of 2/6 was paid for each night of work. This was a pretty generous figure as a good 3 course meal could usually be obtained for 1/3d. or 1/6d.

CYRIL FETHERS, Annuitant of Glen Waverley:

I recollect that besides the Manager at Fitzroy when I joined the staff there in 1912, there were, W. Vaile (senior teller) Fred. Goldsworthy (Paying teller) A. W. Miles and Tich Harrington (signatures) Steve Perrottet (ledger poster) and two juniors keeping the "sheets".

I vividly remember the days when there was a "rush" of withdrawals owing to the outbreak of the first world war (1914). My teller's box was lined with metal tins each containing 20 golden sovereigns. Gold was the unit of currency and a bank note was a curiosity. For a month or two the withdrawals were very heavy, up to over 700 per day. But it duly quietened down and the gold all returned at the deposit counter in the course of time.

BILL THOMPSON, Annuitant, of Middle Brighton

In my time at Fitzroy from 1920 to 1926 the atmosphere was generally free and easy... it was more like going to the Club than going to work. They were happy days. Of course we didn't have the pressure that bankers experience now. We didn't have the wide range of services, or the competition.

Friday nights — and Saturday mornings, for that matter — were always busy. We'd knock off at 3.30 in the afternoon and started work again at 7.00 p.m. We were open till 8.30 p.m., but we just accepted deposits. You can imagine that the couple of hours we had to fill in before the night work were sometimes very merry!

One Friday night we went over to the Birmingham (Hotel) after we had knocked off. You've got to remember that this was back in the days of 6 o'clock closing. Anyway, at around 9 o'clock the place was raided . . . police everywhere. We all raced upstairs. I went into a room that had about 10 unmade beds, and jumped on to one, and pulled an eiderdown over me.

Meanwhile, in another room, our teller, Peter Telfer had done the same. A policeman soon came in and saw him there — fully dressed, smoking a pipe and reading 'The Bulletin'. The Bobby took out his notebook and asked Telfer: "Do you usually go to bed like this?" Telfer replied: "Yes, it's one of my idiosyncrasies". That floored the poor old policeman — he couldn't spell the word. Anyway, we were all eventually rounded up by the police for questioning.

Although our manager, Mr Summers, tried to get the press to suppress the incident, there was a story in 'The Age' on the Monday morning. The headlines were:

HOTEL LODGERS STAMPEDE RUSH TO BED.

The story finished with: "The lodgers were clerks from the State Savings Bank across the road."

Most of the staff were soon shifted away from the branch.

GEORGE RUTHERFORD, Annuitant, of Ivanhoe:

Some of the interesting customers during my service from 1928 to 1937 included:

- McPherson Robertson whose famous chocolate box signature is still on record at the branch
- a man we called 'Phenyle Bill' who slept in the stable behind the Birmingham Hotel. He had an account with a balance of about £1,250 which made him very well-off indeed. In those days we didn't pay interest on accounts over £1,000.
- a woman who ran a brothel and had one of the largest accounts at the branch.
- the Davies Brothers, who were always very nice to deal with. I think they were hanged for murder.

LAURIE LE GET, Annuitant, of North Balwyn:

As far as I can recall Fitzroy had a staff of 15 or 16 in 1924. La Tour Lomax was the Manager. Some of the names of the staff who passed through the branch during my 3 years there were: Phil Abson (who died recently), Roy Campbell, Russell Polson, Bill Thompson, Bill Carter, Bill White, Norman Dunn, Chris Ryan, Harold Steward, Mick Papworth, Sam Baddeley, Ross Thomson, D'Arcy

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OUR OLDEST ANNUITANT NEVER LOSES INTEREST

Our oldest annuitant, Cyril Fethers of Glen Waverley, 92 is remarkably active in mind and body. He drives his own car, is a keen photographer, and plays bowls regularly at Camberwell. As a member of the first A.I.F. in World War I Cyril served for four years in France. He rose to Lieutenant, and was awarded the Military Cross. Cyril retired from the Bank in 1952 after 40 years service in country and suburban branches. Recently he wrote the following special article for STATESMAN readers.

... A FEW MEMORIES

"I joined the Bank on 12th July 1912. It came about this way. As a young man I played tennis at the Windsor Tennis Club and was friendly with Alec Merrie who, at that time, was the head clerk on Mr H. W. Bailhache's staff of two, at the then Head Office of the bank in Market Street. While walking into the city with Alec one morning, along the river bank from South Yarra, he said that if I should think of changing my job he thought he could get me into the Bank, because it was then taking on more staff owing to expansion. New branches were being rapidly opened up, caused by the establishment of new competition in the form of the Commonwealth Bank which had taken over Post Offices as agents.

WORKED BACK

To cut a long story short, I applied and was duly appointed. I started work in the Head Office branch in Market Street on 12th July, where they were at their wits end to balance as at 30th June. The staff were working back every night, but had to find an error of £1 over in both the deposits and payments. As a "new boy" (though 25 years of age and a member of the Institute of Accountants) I was told that I needn't work back. However, I volunteered to stay (and received the benefit of the 1/6d. tea money). Being given a bundle of audit sheets and a huge 500-page ledger in which accounts were carried backwards and forwards wherever there was a handy space, I set to work to re-check the extractions. At about 8.20 p.m. I found an account with a



rather crooked figure 1 in the payment column. When I touched it, it moved!! A fly's leg. The books were balanced — we all went home much relieved.

A few days later, I was transferred to Fitzroy, where Mr Blacker greeted me with a grunt and a scowl, as he had asked for an experienced clerk. However, I am glad to say he soon became a very good friend and mentor. A couple of years later I was appointed teller at Prahran (Mr E. Cutts the Manager) and in early 1915 was appointed Manager of Mornington branch. I took over from Mr Stan Herbert (brother of the famous painter).

WORKED ON HONEYMOON NIGHT

After a few months there I decided to enlist in the A.I.F. Being engaged to my present wife, we decided to get married immediately, so one Saturday, after closing the bank at noon, I whisked up to Middle Brighton and was married in my wife's home. Then I rushed back with her in a taxi to Mornington in time to re-open the bank for its usual Saturday night two hours work!

At that time, the bank's staff numbered about 500, of whom about half enlisted in the A.I.F. After an absence of four years on war service, mostly in France where I finished up as an officer on the H.Q. staff of the 6th Brigade, I spent some time on the Relieving Staff, and in 1920 was sent to Nagambie (with Mr Norton) to open a

branch there. It was a converted butcher's shop, single storey with iron roof, and hot. The first thing I did was to make a "coolgardie" safe to try and keep food cool for our babes.

BOUGHT A COW

There were no refrigerators in those days, nor gas. Electricity was expensive, but wood cheap. I also bought a cow and learned to milk. Mr Norton left me after a few weeks, and I had to find a local youth to train. There were not many to choose from, but a vokel named Bill Owen made the grade and stayed with me for several years, during which time he was to prove his worth. He later joined the militia, and when World War II eventuated, enlisted. As is well known, he died at Kokoda in New Guinea, leading his battalion against the Japanese. He was awarded an American decoration for bravery. At about the same time, another of my staff, George Smith at Colac branch, followed a similar course. Fortunately he returned home, as a Colonel with a D.S.O., to take up bank work again on the Inspector's staff. After Nagambie, I was posted to Managerships at Seymour, Ormond, Colac, Hamilton, Elsternwick and finally Prahran.

Inspectors came and went. They were a lot of gentlemen, particularly Bolitho, Fuller, Crowle and Robinson. Cooch was a good friend with a charming wife, and a lovely daughter who unfortunately met an untimely death in an aeroplane on her way to England with her husband.

I have been always fond of ball games, tennis, golf, bowls etc. At the Windsor Tennis Club I played pennant for about six years in a team consisting of P. S. Tenny, Albert Colby, and Alex Merrie. I remember playing one Saturday afternoon at the Melbourne Grammar School and amongst our opposing four were Pat O'Hara Wood (later to play Davis Cup tennis) and Ned Herring (now Lieutenant-Governor of Victoria).

I have had the honour of representing the State in Bowls and in Chess. Jack Eddy and Reg Coxall were good chess-players. Nowadays, bowls is my main recreation.

What The Stars Really Say !?★!!★?!!★?

ARIES (March 21-April 19): You are the pioneer type, and hold most people in contempt. You are quick-tempered, impatient and scornful of advice. You are not very nice.

TAURUS (April 20-May 20): You are practical and persistent. You have a dogged determination, and work like hell. Most people think you are stubborn and bullheaded. You are a communist.

GEMINI (May 21-June 21): You are a quick and intelligent thinker. People like you because you are a bisexual. However, you are inclined to expect too much for too little. This means you are cheap. Geminis are known for incest.

CANCER (June 22-July 21): You are sympathetic and understanding about other people's problems. They think you are a sucker. You are always putting things off. That's why you'll never make anything of yourself. Most welfare recipients are Cancer people.

LEO (July 22-August 21): You consider yourself a born leader. Others think you are pushy. Most Leo people are bullies. You are vain and dislike honest criticism. Your arrogance is disgusting. Leo people are thieves.

VIRGO (August 22-September 22): You are the logical type and hate disorder; this nit-picking is sickening to your friends. You are cold and unemotional and sometimes fall asleep while making love. Virgos make good bus drivers.

LIBRA (September 23-October 22): You are the artistic type and have a difficult time with reality. If you are a man, you are more than likely queer. Chances for

employment and monetary gains are excellent. Most Libra women are good prostitutes. All Librans die of venereal disease.

SCORPIO (October 23-November21): You are shrewd in business and cannot be trusted. You will achieve the pinnacle of success because of your total lack of ethics. Most Scorpio people are murdered.

SAGITTARIUS (November 22-December 21): You are optimistic and enthusiastic. You have a reckless tendency to rely on luck, since you lack talent. The majority of Sagittarians are drunks or dope fiends. People laugh at you a great deal.

CAPRICORN (December 22-January 20): You are conservative and afraid of taking risks. You don't do much of anything and are lazy. There has never been a Capricorn of any great importance. Capricorns should avoid standing still too long, as they take root and become trees.

AQUARIUS (January 21-February 19): You have an inventive mind and are ingenious and possessive. You lie a great deal. On the other hand you are inclined to be reckless and impractical, therefore you make the same mistakes over and over again. People think you are stupid.

PISCES (February 20-March 20): You have a vivid imagination and often think you are being followed by the CIA or FBI. You have minor influences over your associates and people resent you for flaunting your power. You lack confidence and are generally a coward. Pisceans do terrible things to small animals.

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Fitzroy Branch Flashbacks

Dolan, Geoff Kimberley, Ken McLean, Wally Matthews, Llewellyn Llewellyn, and later, our only girl, Doris Collard. Bill Moyle was a boxing enthusiast. He brought along a set of boxing gloves and encouraged us younger fry to "have a go". He promoted a competition among us which became quite a feature. For some

weeks we had a bout each afternoon after work. This competition was on the elimination system and culminated in semi-finals and finals. Ken McLean, as I remember, was twice champion. La Tour Lomax was an enthusiastic supporter and stayed behind to witness the bouts. The fame of these fights spread and we had competitions with other branches. I remember Snow Lobban from Bourke Street branch giving me the father of a hiding.

PADDY HASSETT, Annuitant, of Elsternwick:

I spent most of the depression days at the Fitzroy office and although they were happy days for the staff they were most unhappy days for the people of Fitzroy and Collingwood. I can recall one lady withdrawing the 'large' sum of one shilling from her nest egg at the bank and spending it on broken biscuits for the kids. Incidentally her nest egg would be struggling to be as much as a pound.



NORTZEN CROSSWORD:

Some clues explained:

- 2. Disinterested means impartial
- 6. The tomato is a fruit
- 8. Australia is a continent
- 9. Our interest rate on \$30,000 is 91/4%

