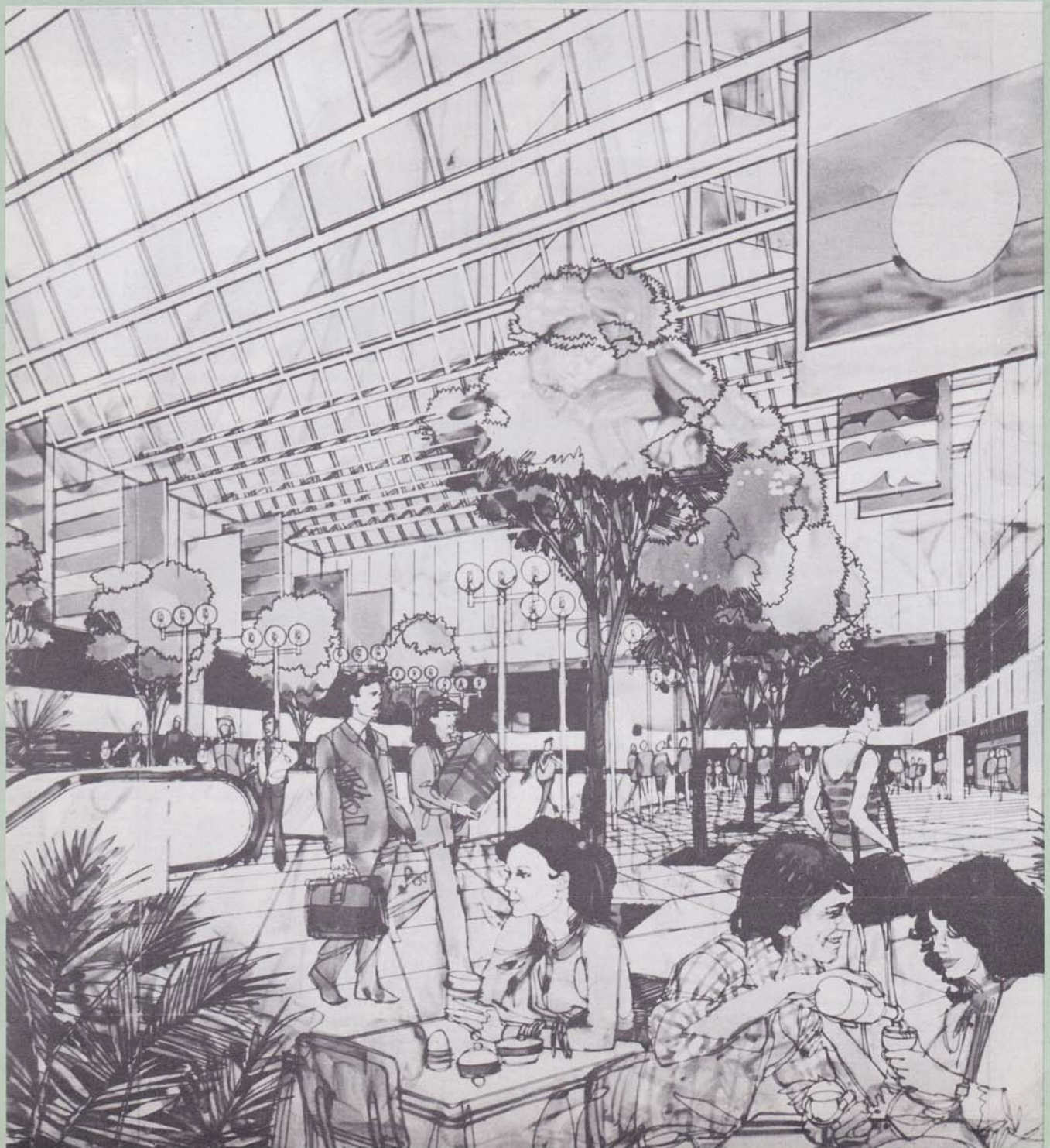


# Statesman

STATE BANK STAFF MAGAZINE

June, 1983 — No. 114





## Carry On Christine!

# New Medical Service At State Bank Centre

A miniature medical suite is now operating on the lower banking chamber level of State Bank Centre, under the control of Sister Christine Arnold.

Our Occupational Health Centre comprises waiting room, office, interview room, two rest rooms, and a 'surgery' equipped with such basic items as a resuscitator, blood-pressure tester, wheelchair, ray lamp, and various diagnostic instruments.

The Centre is more than a first-aid post. It provides initial treatment of any illness or injury occurring at work.

When necessary, staffers are referred to a doctor, physiotherapist or hospital.

Sister Arnold, trained in England, has had extensive experience in occupational health service in Australia and overseas.

She is equipped to give minor treatment, advise on general health matters, and assist staffers who have known medical conditions. Complete confidentiality is assured.

At present, the Centre is available only to State Bank Centre departments, and is open daily from 9 am to 1 pm and 1.45 pm to 4.30 pm.



Sister Christine Arnold checks the blood pressure of Carlton ruckman Scott Howell (Premises Department).



• John Williams

## NEW EXECUTIVE APPOINTMENTS

Two John W's have been promoted to important personnel posts in recent weeks.

John Williams, formerly Principal of our Baxter Staff College, is now Deputy Chief Manager, Personnel.

John Wilson has moved up from Acting Principal to Principal of the Staff College.



• John Wilson

## Statesman

Managing Editor  
**TREVOR S. CRADDOCK**

Editor  
**BILL PATEY**

Associate Editor  
**TOM SEDUNARY**

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**FRONT COVER:** An artist's impression of the State Bank Centre Shopping Galleria as it will look when the shops are operating. (Regrettably we could not print it in colour.)

**STATESMAN** is produced at two monthly intervals by the Public Relations section of the State Bank of Victoria.

**STAFF COMMENTS** on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, jokes, wedding photographs and contributions to Around the Branches and State Secrets.

Column paragraphs published earn \$5 for contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, HO Marketing Department. (Phone 602 7846 or 602 7841.)



## TRIBUTES TO RETIRING PERSONNEL CHIEF

Warm tributes were paid to Lionel Cooper, Chief Manager, Personnel when he retired late in April after almost half a century of service to the Bank.

More than 50 serving and former members of Personnel Department (including former Staff Superintendent Ron Wade) attended an informal farewell function at State Bank Centre.

They heard Lionel's deputy, Frank Meyers (now Chief Manager, Personnel) express, on their and his own behalf, affection and admiration for their retiring boss.

Frank Meyers said: "One of Lionel Cooper's outstanding qualities was his complete approachability at all times ... it applied to all levels of staff from juniors to senior managers.

"Lionel always demonstrated tremendous dedication to the Bank. He was an extremely loyal and conscientious officer, and put his utmost into everything he tackled. He never did less than his very best.

"Personnel Department and the Bank as a whole will miss his dedication, energy, tolerance and unfailing good humour.

"We wish him and his wife Mary a long and very happy retirement."

Lionel Cooper was presented with a pendulum wall clock by his staff, and he assured them: "Every time it strikes I will think of the Bank."

"CORRECTION," interjected Chief Manager-elect Frank Meyers:

"You'll think of us every time the clock CHIMES ... we don't want you to associate us with STRIKING."



• **NO PRESENT LIKE THE TIME:** A pendulum wall clock was in this parcel presented to retiring Chief Manager, Personnel Lionel Cooper on behalf of staffers who attended his farewell party. The presentation was made by Lionel's deputy (and now successor) Frank Meyers, in the presence of Mrs Mary Cooper.

• **SOME OF THE WELL WISHERS** from Personnel Department who farewelled their popular boss Lionel Cooper on his retirement eve.



## OUR PREMISES CHIEF AT EXECUTIVE COLLEGE

Murray Marshallsea, Premises Department manager, is one of 60 Australian business executives currently engaged in a six-week live-in course at the Australian Administrative Staff College in Mount Eliza.

Murray and his course colleagues were selected for AASC's 'Advanced Management Programme', which aims to broaden understanding inside and outside the work environment. Topics chosen for special study include: individual and group behaviour, industrial relations, management decision-making, government and community relations, marketing and financial planning.

Murray, Premises Manager since 1981, previously held the administrative posts of Insurance Manager; Manager, Staff Reports; District Manager; and Acting Secretary to the Commissioners. In 1977 (with International Department Manager Peter Murray) he attended the Bankers' Administrative Staff College in Sydney.



# Annual Reports Translated

*This helpful glossary was published in the staff journal of Touche Ross — a leading firm of chartered accountants:*

## STATEMENT

"We have elected a man of broad experience and sound judgement to the Board."

"The company has had a buoyant year."

"There is a major challenge ahead."

"We have capitalised development expenditure."

"From this phase, your company emerged in a new form."

"We are showing unforeseen losses."

"The company is impeded by lack of liquidity."

"We have called in management consultants."

## TRANSLATION

"We've made space for my wife's brother."

"The company has just managed to keep its head above water."

"We have lost our monopoly."

"We should have shown a loss."

"The company is now smaller and less profitable."

"Our cost control is up the spout."

"We are practically bankrupt."

"We cannot see any way out of the mess."

## WARRAGUL: CRICKETERS CARPETED!

The staff of 17 have formed what they believe to be the first State Bank indoor 'carpet cricket' squad. Organised by accountant Graeme Andrew, the troops are rostered to an eight-person team for weekly matches in Moe. Opposing teams, representing business houses and private groups, are drawn from areas from Pakenham to Traralgon. Games are played to rules quite different from those of conventional cricket.



**INDOOR CRICKETERS:** SEATED (left to right) Peter Croft (teller), Maurie Lehmann (Manager), Barry Lake (A1), Jeff Tolley (senior clerk). **STANDING** (left to right) Wendy Purton (teller) Chris Murphy (teller), Jenny Cain (teller), Sharon Seers (teller), Annette Van Rysbergen (teller), Marila Barson (teller), Vicki Attwell (clerk), Graeme Andrew (A2), Con Raffa (senior clerk), Peter Schmidt (A3), Tracey Carne (teller). **ABSENT:** Mariece Paine and Donna Armstrong (tellers).

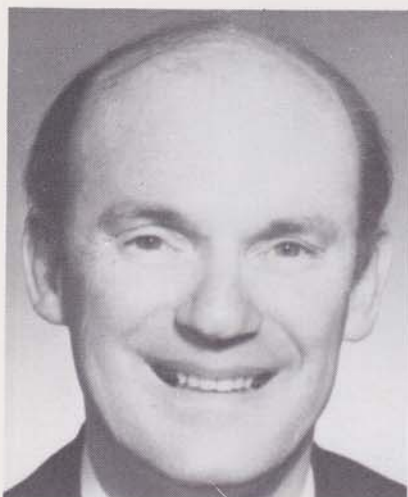


## ACCOUNTANT IN CHAINS!

Relieving accountant Graeme Duggan, a Springvale councillor who was twice Mayor (1977 to 1980) was recently painted in robes and chains by former Bank staffer Bruce Fairless.







## New Chaplain

Rev. Adrian Scott, of the Inter Church Trade and Industry Mission, is now chaplain to the Bank, replacing Rev. Colin Johnston who held the post for nearly six years.

Rev. Scott, a clergyman since 1959, has had considerable experience in parish, missionary and industrial chaplaincies.

He will spend each Friday at State Bank Centre, but can be contacted by all staff anytime on 63 1837 (business hours) or 725 8494 (after hours).

## High Praise From Teenage Customer

The Bank recently received the following letter from a 13-year-old schoolboy of Pascoe Vale:

"For the past many years my family, every single person in it, had banked with the State Bank of Victoria. And now that I am thirteen going on fourteen I think it is about time I found out more about my bank.

"So I take out pen and paper and set to my task as a curious lad to find out more, and have such questions answered as . . . When did the State Bank originate? How did it originate? The past, present and future? Statistics? How many people use the Bank for different purposes?

"This letter is also to compliment you on the manners and courtesy of the tellers of your Banks in Melbourne's metropolitan area. My branch is in Gaffney Street, Pascoe Vale. Most of the tellers there know me. But apart from Pascoe Vale's State Bank, I've visited Brunswick, Coburg, Glenroy, Broadmeadows and others. All staff have a very nice smile when you speak to them, not grumpy voices. They are prompt to assist you, and very efficient. So, well done on selection of your staff.

Thanking you sincerely,  
(Master) Max Vodola.

## DOG DAY AFTERNOON!

NEW YORK, Wed., AAP — Paul Bernier's attempt to rob a local bank went wrong from the start.

First, he walked into the Lafayette Co-operative Bank in Swansea, Massachusetts, and demanded money.

The teller said she didn't have any and promptly set off an alarm. Bernier fainted.

And when the police arrived and checked his getaway car — they found he had locked the keys inside.

## PUZZLE CORNER

1. EDGE: Change BLUNT to SHARP in 10 moves, altering one letter and forming a new word each time, but not re-arranging letters.

2. RELATIVITY: "And this is my brother Mark," said Paul, handing a photograph to a workmate. "He looks very like you," said the mate, "are you twins?" "Well, actually no," replied Paul, "although we were both born on the same day to the same parents." How could this be true?

Answers: Page 14

# State Secrets by the Teller



CITY branch manager went on a warm day to a crowded cafe which displayed a sign saying WATCH YOUR COAT. While he was watching it, somebody pinched his spaghetti bolognese.

\*\*\*

THOUGHT while shaving: grow a beard.

\*\*\*

WHICH relieving manager showered so many expensive presents on his lady friend that, in the end, he had to marry her for his money?

\*\*\*

HANDY hint: To rid your pet of fleas, rub alcohol into the fur, then sprinkle it with sand. When the fleas get drunk they will stone each other to death.

\*\*\*

WHAT infection do you get if you kiss a budgerigar? Cherpes — and it's untweetable.

\*\*\*

THERE was little demand for CREAM OF LEAK soup when it appeared early last month on the menu at State Bank Centre cafeteria.

\*\*\*

WHICH branch manager is so cautious that he looks for bones in bananas?

\*\*\*

THOUGHT of the month: If a thing is neither here nor there, where is it?

\*\*\*

DISTRICT manager's daughter, who is learning to drive, asked him "What should I do if the brakes fail?" Dad told her "Steer towards something cheap."

\*\*\*

ELDERLY male customer was leaving Orbest branch without waiting for a receipt for a cheque account credit. Teller Mrs Brenda Clay called to him "Would you like me to stamp your butt?" Customer: "Goodness me, next you'll be asking me for a date!"



## It's Moments Like These You Need a Kit Kat

A girl from International Department lunched at State Bank Centre cafeteria one day last month, and bought a Kit Kat bar from a vending machine.

Returning to her table she sat next to a retired manager whom she didn't know. Nothing was said, but suddenly the man picked up the chocolate bar from the table, broke off a large piece, and started eating it.

Dumbfounded, the girl watched him polish it off. Then, acting on an impulse, she seized a cream bun from his plate and took a king-size bite out of it.

The man looked startled, then abruptly departed, leaving the remains of his bitten bun on his plate.

The girl happened to open her handbag to look for cigarettes, and blushed bright red when she found her Kit Kat bar was still in her bag, intact.

She was last seen running from the cafeteria in search of the outraged bun-owner, to apologise.

Maryborough:

## SALLY, MEET SUZI!



Clerk Sally Pascoe looks anything but a 'Hell's Angel' with this Suzuki motorbike displayed recently to draw attention to the branch's promotion of personal loans. The staff reported high interest levels from prospective borrowers.

### TELEPHONE MESSAGE

for Mr. ....  
Date: ..... Time: .....

#### WHILE YOU WERE ...

- |  |  |
|--|--|
| <input type="checkbox"/> At the pub      | <input type="checkbox"/> At a massage parlor   |
| <input type="checkbox"/> In the loo      | <input type="checkbox"/> "Calling on a client" |
| <input type="checkbox"/> "In conference" | <input type="checkbox"/> At the races          |
| <input type="checkbox"/> Playing golf    | <input type="checkbox"/> .....                 |

#### YOUR

- |  |                                   |  |
|--|-----------------------------------|--|
| <input type="checkbox"/> Liquor dealer | <input type="checkbox"/> Bookie   | <input type="checkbox"/> Mother-in-law     |
| <input type="checkbox"/> Wife          | <input type="checkbox"/> Mistress | <input type="checkbox"/> Blonde            |
| <input type="checkbox"/> Ex-wife       | <input type="checkbox"/> Pal      | <input type="checkbox"/> Private Detective |
| <input type="checkbox"/> Boss          | <input type="checkbox"/> Broker   | <input type="checkbox"/> .....             |

#### CALLED AND LEFT WORD FOR YOU TO ...

- ☐ Drop dead
- ☐ Send a cheque
- ☐ Meet her at the rendezvous
- ☐ Get the hell out of town
- ☐ Stay away - her husband came home
- ☐ Come by the apartment
- ☐ Bring the girls around
- ☐ Send cash - your cheque bounced
- ☐ .....

## Apology To Our Contributors

Contributors of articles, photos and State Secrets whose material has been rejected in the past are welcome to continue submitting items to the Editor.

Meanwhile, here is our standard rejection excuse:

"We have examined your Statesman contribution with boundless delight. But if we were to publish it, we would not then be able to print any work of a lower standard. And as it is unthinkable that in the next 100 years we shall see its equal we are, to our regret, compelled to return your contribution, and beg you a thousand times to overlook our short-sightedness and timidity." — The Editor

## WORLD'S GREATEST LIES

- One Size Fits All.
- Money Can't Buy Happiness.
- This Isn't Going To Hurt A Bit.
- You Don't Look A Day Over 30.
- You Can't Miss It.



### 'Landlords' To 125,000

Twenty-one staffers on level 9 of State Bank Centre are, in a sense, 'landlords' to some 125,000 Victorian householders who are paying off housing loans totalling around \$2500 million.

Current Loans Department has three main functions:

1. **INTEREST:** Ensuring that correct interest and repayment rates are being charged in the various loan categories;
2. **DEALINGS:** Approving dealings on properties mortgaged to the Bank;
3. **ARREARS:** Minimising and collecting housing loan arrears payments.

Accordingly, manager Max Standfield deploys his staff of 20 into three distinct sections to oversee loans, from settlement to final repayment.

The *Interest Section* is responsible for implementing interest rate fluctuations and amending repayment rates when loan terms are varied. The section also alters interest rates when borrowers vacate their homes or resume occupancy. (Branches can greatly assist here by stating reasons for borrowers' changes of address when advising Current Loans.) The majority of the accounting caused by, say, a general increase in the interest rate is taken care of by EDP Department computers. Current Loans, however, is responsible for setting the wheels in motion. Despite sophisticated computerisation, certain loan files have to be manually worked, using a 'library' of interest rate tables. The Interest Section also accommodates borrowers who make additional pay-



**CURRENT LOANERS LINE-UP:** (Left to right) **BACK ROW:** Mark Hooton (clerk), Robyn Hillier (clerk), Phillip Robbins (clerk), Ian Baxter (A3), Ray Parsons (A1), Kevin Hannan (A3), Greg Wilson (clerk). **MIDDLE ROW:** Ron Clark (A2), Howard Pearce (A3), Kaye de Roach (clerk), Sharyn Sturtevant (clerk), Bronwyn Minnitt (clerk), Don McLean (manager, Arrears). **FRONT ROW:** Wendy Parrington (clerk), Eve Andreou (clerk), Max Standfield (manager, Current Loans), Karen Wilson (clerk), Rosalie McKenzie (A3), Lyn Cannan (clerk). **ABSENT:** Gerald Geraghty (A1), Lionel Leseberg (clerk).

ments of principal and who may subsequently seek reduced quarterly instalments.

The *Consents Section* is so-called because it consents to dealings affecting loan securities. Typical dealings are:

- partial discharges of mortgages;
- agreeing to plans of subdivision;
- creation and removal of easements;
- sales or transfers of property subject to an existing mortgage continuing (e.g. property settlement following dissolution of a marriage);
- consenting to alterations and additions.

An additional — but unrelated — function of the Consents Section is to supervise most aspects of about 4000 staff housing loans.

Perhaps the most specialised division of Current Loans is the Arrears Section. Its job, expressed in simplest terms, is to collect outstanding debts. However, an ever-present arrears element (usually between 1.5 per cent and 2.5 per cent of borrowers) makes the section's function one of arrears management. Arrears officers keep in close contact with borrowers

experiencing repayment difficulties to counsel and advise them, and to formalise arrangements for bringing accounts up to date.

Telephone and letter contacts are most often supplemented by interviews with borrowers. Arrears staff draw up budgets for struggling borrowers. As a last resort, Arrears Section instigates legal action to take properties into possession... the preliminary to mortgagee's sales.

Fortunately for everyone, there are relatively few sales.

"Our objective is to keep people in their houses, not to evict them," says Max Standfield.

To achieve this objective Current Loans Department liaises closely with as many as 12 other head office departments or sections, including Housing Loans, Legal, Securities, Chief Accountant's, Advances, Valuers, Bankcard, Microfilm Records. Sometimes a single loan alteration can involve as many as six departments.

"And, of course, we rely heavily on branches, particularly country ones, to assist with information on borrowers in arrears, and to help with getting their accounts in order," says Max.





## Around the Branches

by Tom Sedunary

## Still More Cricketers

Further to our list of 44 past and present staffers who have played District or Sub-District cricket in Victoria, here are 12 other 'eligibles' and their teams: DISTRICT: Alan Sampson (Pahran), Jack Watmuff (Melbourne). SUB-DISTRICT: Rupert Foote (Elsternwick), Roy Nettle (Camberwell), Bert MacGowan (Brighton), Vance Chambers (Camberwell), Clarrie Glass (Caulfield), Frank Dentry (Elsternwick), Doug McIndoe (Hawthorn, East Melbourne), Don Robertson (Brighton), Jack Kennedy (Brighton), Ken Jeans (Kew).

We are indebted to annuitant Chris Ryan of Mordialloc for most of the new additions.

Commenting on earlier listings, Chris said "Barney Williams played for Caulfield, but I do not think he played for Elsternwick. Bill Ponsford senior played for Melbourne after St Kilda."

### Traralgon:

#### MAYOR OPENS 'SUPERBANK'

Traralgon Mayor Cr Peter Wood officially opened new \$600,000 branch premises in a converted supermarket late in April.

Addressing more than 100 guests, Cr Wood praised the Bank's 73 years of service to local people, and its contributions to local development through private and public lending programmes. He also commended our new modern banking facilities, incorporating 8 teller stations and a single-queue system. Deputy General Manager (Administration) Mr Alan McNaught responded by acknowledging long-term support of Traralgon people.

Earlier, branch manager Rick Mollison welcomed the gathering of valued and potential clients, and extended to them the hospitality of the staff.



• Pictured at the branch opening were (from left) Alan McNaught, Cr Peter Wood and Rick Mollison. (Photo: Traralgon Journal)



• BEAUTY QUESTER: Karen Bradbury is representing Nyah West in the 1983 Miss Australia Quest.



• WON \$1200 GOLF PRIZE: Accountant David Wallace won Rotary golf contest at Swan Hill.

### Nyah West:

#### SPORTS AND SORTS

The branch staff numbers only six, but "they're a versatile bunch off the job", reports manager Jim O'Donnell.

"Accountant David Wallace won a recent 'nearest-the-pin' golf competition staged by Rotary in Swan Hill, and collected a \$1200 air-conditioner as prize.

"Second teller Karen Bradbury is the district representative for the current Miss Australia Quest, and our senior girl, Karen Benfield is modelling for charity fashion shows.

"Our teller Noelene Carty cleaned up all and sundry for miles around to win the Open Women's Tennis Tournament."



## New Mixer For Country Bakery

### ... And We Supplied The Dough!



Relieving manager Peter Constable (pictured centre) visited Warracknabeal Bakeries in April to inspect a new high-speed dough mixing machine.

The Bank, through Warracknabeal branch granted a Personal Loan for purchase of the machine, which mixes 160 kilograms of dough in eight minutes, compared with 35 minutes taken by the old machine.

The bakery owner, Mr Roger Cocks (right) arranged to publicise the Bank-financed purchase through the local newspaper, The Warracknabeal Herald (which provided our photo).

## Broadmeadows:

### Kiddy Art Shows



• Teller Susan Nikitakis helps to prepare a display board.

During April and May the branch was a gallery for artworks by kids from five local primary schools. Accountant Bruce Langford organised the series of 10-day displays to attract visitors to the branch and to promote community interest in the activities of young Broadmeadows citizens.

## Ballarat East:

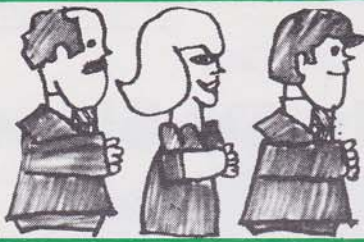
### Spot The Manager!

Branch accountant 'Kelly' Macnamara sent us this snapshot of his dog Monty, together with a series of possible captions:

- It's a dog's life in the State Bank.
  - We know staff housing is a problem but...
  - This manager is really in the dog house.
  - You think your wife's a dog — you should see my manager.
  - I've heard of the Piggy Bank but this is ridiculous! • You'll find the State Bank in all sorts of spots.
  - And you thought your manager was a mongrel
- ... 'Kelly' reports that since the photo was taken, Monty's housing status has been raised. He now lives in a Toshiba washing machine carton!







## Meet our new Managers



**G. H. DIBSDALE:** Agency Examiner, Branch Banking Department

Since joining the Bank in 1960 George has experienced several facets of banking, including a three-year secondment to the Papua-New Guinea Development Bank. During spare time George enjoys gardening, and coin collecting. He is also president of Mooroolbark Football Club.



**R. H. COOTE:** Supervisor, 45 Swanston Street  
Ray is something of a city branch specialist, having graduated through all accountants' gradings 'in town'. He was stationed at Flinders Street for three years prior to his latest appointment. His off-duty interests include social golf and fishing — both salt and fresh water varieties. Ray is married to former '45' staffer Ann Bullen, and they have children aged five and seven.



**R. L. EMOYSON:** Chiltern

Bob's interest in old motor vehicles is more than just a hobby. Since founding the Morris Register of Victoria, which covers vehicles from 1913 to 1948, he has restored a 1934 Minor and a 1948 8/40 Tourer. Bob's other spare time activities of water skiing, cycling and camping are shared with wife Robinette and daughters aged nine and eight.



**G. T. S. ONLEY:** Public Safe Deposit, State Bank Centre

As featured elsewhere in this issue Gordon recently made nostalgic reappearances with his old rock and roll band, "The Thunderbirds". He has another involvement in 'showbiz' as part-owner of a Murrumbidgee reception room, where Bank staff often hold social functions. Gordon is married and his elder son Stephen is a member of the Bank's relieving staff.



**R. J. HOOD:** Staff College

Robert is thriving on the challenge of his new duties at our 'College of Knowledge' and enjoying its superb environment. He served accountants' gradings at suburban branches and, earlier in his career, gained experience in head office lending departments. Robert is married with daughters aged 11 and 13.



**K. C. BUCKLAND:** Agency Examiner, Branch Banking Dept

Ken is delighted with his role as auditor and consultant to some 98 agencies in the north-western suburbs and in the Western District of country Victoria. He is also enjoying the contact with branch staff in his area. Lately, sparetime has been dominated by extensions to his Blairgowrie home. Ken did "everything, except the brickwork".



**G. W. FINN:** Credit Manager, Bankcard Dept

Since joining the Bank in 1965, Graeme has experienced several facets of the Bank's administration, including three years as a branch audit officer. He was a conference leader at our Staff College prior to his latest posting. As members of the Bank's basketball club, Graeme and wife Pat have played nearly 1200 games between them in the last 14 years.

## WANTED

News and photos about staff members...

Their sporting achievements and unusual interests or hobbies.

Humorous incidents from everyday life from branches and administrative departments.

HELP PUT MORE VARIETY INTO YOUR MAGAZINE...



## Our Van For The Man On The Land

This van-and-annexe is not a branch temporary premises, but our own 'Rural Services Centre', used for promotional activities of country branch managers at Field Day trade exhibitions. Operated in conjunction with Marketing Department, the custom-built Centre provides interview rooms and a hospitality area for farmers who attend major displays of machinery and equipment at various country locations throughout Victoria. Typical shows run for four days, with larger ones attracting up to 50 000 visitors.



### REAL RULES OF LIFE

- If you actually look like your passport photo you aren't well enough to travel.
- The easiest way to refold a road map is differently.
- After all is said and done, a lot more is said than done.
- Never invest your money in anything that eats or needs repainting.
- When a man says a game is silly and childish, it's probably something his wife can beat him at.

### Londoner's Look-See



• Jim Sell.

Jim Sell, recently-appointed assistant manager of our London office, made his first visit to Head Office in February to meet executives and to study the operations of our International Department.

Jim, who replaced our longtime London staffer, Geoff Atkins, is a Londoner previously employed by the ANZ Bank. He gained Australian banking experience while stationed in Sydney earlier in his career, but returned to London several years ago to specialise in international dealings.

## I Am Real Estate

I am the basis of all wealth, the heritage of the wise, the thrifty and prudent. I am the poor man's joy and comfort, the rich man's prize, the right hand of capital, the silent partner of many thousands of successful men. I am the solace of the widow, the comfort of old age, the cornerstone of security against misfortune and want. I am handed down to children, through generations, as a thing of greatest worth. I am the choicest fruit of toil. Credit respects me, yet I am humble. I stand before every man bidding him know me for what I am and possess me. I grow and increase in value through countless days. Though I seem dormant my worth increases, never failing, never ceasing; time is my aid and population heaps up my gain. Fire and the elements I defy, for they cannot destroy me. My possessors learn to believe in me; invariably they become envied. While all things wither and decay, I survive. The centuries find me younger, increasing in strength. The thriftless speak ill of me. The charlatans of finance attack me. I am trustworthy. I am sound. Unfailing I triumph and detractors are disproved. Minerals and oils come from me. I am sound. I am producer of food, the basis for ships and factories, the foundation of banks. Yet I am so common that thousands unthinking and unknowingly pass me by. I am real estate.

(New Yorker magazine)



**WEDDING BELLE:** Carolyn Roberts of Correspondence Department became Mrs Robert Short on March 27. The wedding service and reception were held at Carolyn's Bayswater home.





## On the Way Up

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



MICHAEL STACKPOLE  
(State Bank Centre)



SUE BAILEY  
(Ballarat, Sturt Street)



PETER FRASER  
(Hamilton)



DAVID SPENCER  
(Relieving Staff)



FRANCES FORTE  
(Moorabbin East)



JOHN MOLLISON  
(Wodonga)



ONDINA SAVI  
(Dallas)



ROBERT SMITH  
(Eaglehawk)



STEPHEN CROMB  
(Doncaster East)



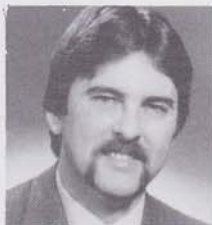
PETER BEASLEY  
(Camperdown)



PETER HALL  
(Internal Audit)



NEVILLE PRITCHARD  
(Relieving Staff)



LANCE MORRISON  
(Doncaster East)



ROBERT MANLEY  
(Ouyen)



DENIS HUTCHINS  
(Romsey)



BRUCE HAYES  
(Insurance Dept)



RAY RAZGA  
(Relieving Staff)



PAUL MITCHELL  
(Ashwood)



PETER DWYER  
(Coburg)



MALCOLM JESSUP  
(Wangaratta)



ROGER HAWKE  
(Pascoe Vale,  
Cumberland Rd)



JOHN WRIGHT  
(Manifold)



JEFF TOLLEY  
(Relieving Staff)



NORMAN BROUSSARD  
(Cohuna)



DAVID O'CALLAGHAN  
(Glenhuntly)





## FAMILY WITH MANY BRANCHES

The thorn among these roses is Mentone branch manager Robin Scorgie, proud pop of four banking daughters (from left) Jacqueline, 20 (Seaford), Suzanne, 22 (Relieving Staff), Caroline, 17 (Sandringham) and Joanne, 24 (Karingal). Robin claims that, together, they could staff a Grade 3 branch. Is there a banking family which could run a Grade 2?



## Retirement Roller

Recently-retired Frankston branch manager, Peter Jackson, cut an aristocratic pose beside this glittering Rolls Royce hired by his staff to wing him to work for the last time in his 42-year career.

## Ten Commandments For Travellers

**Go Away!**



1. Thou shalt not expect to find things as thou hast at home, for thou hast left home to find things different.
2. Thou shalt not take anything too seriously, for a carefree mind is the start of a good holiday.
3. Thou shalt not let travellers get on your nerves, for thou hast paid good money to enjoy thyself.
4. Remember to take half as many clothes as thou thinkest and twice the money.
5. Know at all times where thy passport is, for a person without a passport is a person without a country.
6. Remember that if thou had been expected to stay in one place thou would have been created with roots.
7. Thou shalt not worry, for he that worrieth hath no pleasure and few things are fatal.
8. When in Nepal, be prepared to do somewhat as the Nepali do.
9. Thou shalt not judge the people of the country by the people who hath given thee trouble.
10. Remember thou art a guest in other lands, and he who treats his host with respect shall be honoured.

## DEFT DEFINITIONS

BATHROOM FIXTURE: Teenage daughter.

LAUGHTER: Internal jogging.

TV: A device that acquaints you with things going on in a world you would be part of if you weren't sitting watching TV.

GAS-LEAK INSPECTOR: A bloke with a grey dustcoat, a box of matches, a surprised expression, and no eyebrows.

TO:— INTERNATIONAL DEPARTMENT  
 ADVICE OF DEPARTION OF FOREIGN  
 Date 5/15 162 — FIT2  
 Customer's Name ANNIE L  
 Customer's Account Number OR Address 135

## ODD SPOT

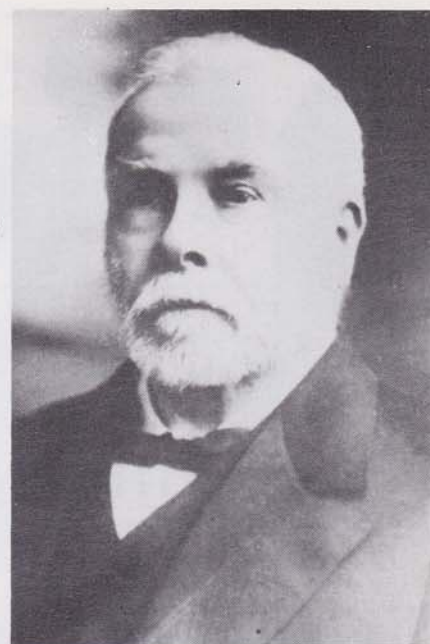
A Fitzroy customer, instead of adding the regulation 5 cent duty stamp to a cheque required for a foreign currency transaction, attached a 5 cent coin with a glider clip.



## OUT OF OUR PAST

(an occasional series)

# When Captain Currie Skippered the "SS Bee"



A notable and colourful early chairman of the Bank, Captain Archibald Currie, has been remembered in a recently published book "PRETTY MAIDEN" — The Steamship Kwinana.

Captain Currie was chairman of commissioners of the Bank from 1892 to 1897, and again from 1901 until his death in 1914.

Earlier, he was a famous sea captain and operator of a steamship line, known as the Currie Line, between British, Indian and Australian ports.

Born in Scotland in 1830, Archibald Currie was apprenticed to a shipping firm at age 14, and soon rose to become Third Officer on the barque Sir William Molesworth, which travelled from Glasgow to Melbourne with migrants and cargo in 1853.

Later that year he became master of another ship, and in 1854 he bought the 'Elizabeth' to trade in New Zealand coastal and Chinese waters.

He visited America during the Civil War (1861-65) and returned with four sailing vessels, to set up a Melbourne-based fleet, shipping horses to Calcutta and obtaining return cargoes of rice, oil, jute and tea.

In the 1880s the Currie Line changed over the steamships, one of which, the DARIUS, was renamed in 1912 SS KWINANA, an Australian aboriginal word for 'Pretty Maiden'.

The ship was bought by the Western Australian Government for service along the lonely outposts of the north-west Australian coastline.

Under her new name the old freighter served for eight years until the outbreak of a fire on board on Christmas Day 1920. Her remains now lie buried in the sands of the outer harbour of Fremantle.

Captain Currie did not marry until 1886, when he was 56 years old. He then produced eight children.

His interests outside the shipping line included salvaging of wrecks, and refloating of ships which went aground around the western Victoria coastline, and he became Chairman of the Victorian Marine Board.

His obituary in the Melbourne 'ARGUS' in September 1914 described him as 'a great figure in the commercial life of Victoria. He was one of those shrewd, far-seeing, hard-working Scotsmen for whom the word failure personally has no meaning!' A contemporary described him as 'a dour Scot sea captain, sturdy, bearded and fair ... who looked as though he had never laughed in his life!'

## Vintage Cricketers Identified

The names of 'mystery' players in April Statesman's 'Vintage Country Cricketers' photo were quickly remembered by Keith Wickins (District Manager) Lloyd Jones (Manager, Lower Templestowe) John Mitchell (Manager, Lalor) and Bill Prowse, one of the players pictured (Bill who resigned in the 1950s was shown a copy of Statesman by an annuitant friend.)

The unknown warriors were Colin Brown (front row, left) and Bill Longhurst (front right) both of whom left the Bank to pursue other careers. The general consensus was that the picture was taken in the late 1940s, not 1936-37 as previously thought. And the occasion? It was annual grudge match between 607 — Ballarat branch and 646 — Geelong for the 'Volbert Shield', named after the Volum (Geelong) and 'Ballarat Bertie' beers of the time.

• Annuitant Kevin Kerr of Warragul believes the photo was taken in 1946-47 (not 1936-37 as suggested by Claude Gelder) because some of the cricketers did not even join the Bank until the late 1940s.

## PUZZLE ANSWERS

1. EDGE: BLUNT, BLURT, BLURS, SLURS, SPURS, SPURT, SPORT, SPORE, SPARE, SHARE, SHARP.
2. RELATIVITY: Paul was one of a set of triplets.



# A Day In The Life Of The Bank In 1933 . . .

Some of our younger staffers might be interested in the following description of a day in the life of a State Banker living in an old Victorian mining town 50 years ago, in the middle of the Depression.

"I wake to the smell of burning gumleaves.

Then the sound of bacon frying in the pan.

Breakfast. It's hard to leave the warm bed. A corker frost this morning. Pity the swaggies camped out.

A 10 mile ride to work. Putties keep the legs warm but the fingers freeze on the handlebars. By the time I reach Crane's Gully I have lost all feeling in the hands. A fire of leaves and twigs restores the warmth but Oh! the excruciating pain as the circulation returns to the fingers. A mob of kangaroos and joeys that have been feeding overnight cross the road and disappear amongst the box trees. A gig in the distance — it will be the Seaman Bros, eucalyptus cutters. I meet them at the same place every morning.

I arrive and change into my "bank" clothes and collect the mail at the post office. Our boss, Mr Angwin, has a good fire going. Not like the managers of the other banks. Their staff sometimes come over to us for a warm. Time to read the Morning Post before we open up. The usual mail. Wedderburn agency has missed again so we can't complete the daily return.

Boss in a bad mood. The strongroom alarm bell (under his bed) went off at 2 am. Redvers Jennings was fiddling with it yesterday and must have mucked it up.

Time to collect the mail again. The country mail coaches will be in and I have only an hour to catch the return mail with any Banking by Post.

Rheola school bank! Why does he have to save it up for a month! Lunch time. Meet the little school teacher — the highlight of the day!

Melbourne train arrives. Wait at the Post Office for mail to be sorted, at the same time listening for the clip-clop if the cabbie happens to be taking the Inspectors from the train to the Royal where they lie in wait until 3 pm.

No matter if I missed them, Bertie at the pub would alert us. A ring from the Union Bank Tarnagulla, our Agent. A prospector named Graff has found a 100 oz. nugget on the Waanyarra lead and paid it into his account. At £4 an oz. that is £400. There are scores of tents on the creek there and this will put new heart into them all.

3 pm. Take the day's cheques to the Bank of Victoria, passing groups of unemployed under the grape vines at the Royal. Close the door until 7 pm. No tennis with the boss to-day so will walk up to the rifle butts. A bit early for wildflowers but with luck they may be working the puddling machine at the 'Morning Star' dam.

A mother stops me in the street to ask if there is any talk of my transfer to Melbourne. Poor devil. The bank is not taking on more staff, nor is anyone else. The mothers keep on asking me.

No doubt they wish me gone.

Open at 7 with the gas lights burning in case the diesel engine at the power house fails. Don't bring out the books as no one comes in, that is, except old Edie across the street who always comes in at 1 minute to 9.

A long ride home in the moonlight with the carbide lamp spluttering when it is most needed. A beautiful night and the

frost has not yet settled. It will be quiet tomorrow as the footy is at Bridgewater. Hardly worth opening but some of the farmers may be in.

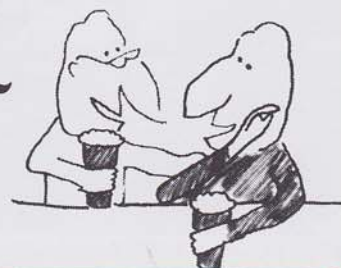
Not a bad life.

I am one of the lucky ones.

I must never forget that!"

(reprinted from the State Bank Retired Officers' Club Quarterly)

## On the Grape-vine



## A Lifetime of Frickers!

Annuitant Charlie Fricker has proudly calculated that nine family members — including three daughters — have had employment links with the Bank for an unbroken 70 years.

Charlie traces his banking family tree back to an uncle Norman Fricker who joined prior to World War 1, and follows it through to youngest daughter, Anita, who is presently on staff at Romsey branch.

Charlie, himself, served from 1933 to 1978, retiring as boss of Moonee Ponds branch.

Can other banking families top the 'Fricker Connection'?

## Gone Fishin'

### Recent or approaching retirements

ALAN McNAUGHT (General Manager's Dept.)  
 JACK PRETTY (Branch Banking)  
 TREVOR CRADDOCK (Marketing)  
 MURRAY MOHR (Chelsea)  
 BOB GRISOLD (Brandon Park)  
 VERN O'DAY (Legal Department)  
 LIONEL LAWRENCE (Glen Waverley)  
 LEN BUTTERWORTH (Bendigo)  
 KEITH GREENWOOD (Personnel)  
 PETER JACKSON (Frankston)  
 JACK MALLINSON (Branch Banking)  
 RAY KELLY (Premises)  
 ALBERT BAMFORD (Premises)  
 LLOYD WALTON (Bairnsdale)  
 FRANK MALLETT (Western)  
 BILL TAYLOR (Valuer's Dept.)  
 BILL CAHILL (Ringwood North)





## Blast From The Past

### Manager Rejoins 'Rockers'



• **ROCKING MANAGER** Gordon Onley (far right) belts out the beat with the re-united Thunderbirds.

Gordon Onley, State Bank Centre's recently-appointed Safe Deposit manager, last month resurrected stove-pipe pants, pointy-toed shoes and his Fender bass guitar to play with his old rock band, 'The Thunderbirds' in its first gig for 20 years.

The group got back together again for a party to help radio personality Stan 'The Man' Rofe celebrate 30 years as a disc jockey. The Thunderbirds were then snapped-up to appear on the Don Lane Show by musical director Graham Lyle, who once played with the band. Later they played at a televised rock revival concert at the Arcadia Ballroom, Thornbury.

Gordon says the reunion stimulated public interest in the band's old records. One album, called 'Quite A Party At Preston Town Hall', recorded in 1961, is said to be fetching around \$200 in collectors' circles.

## Moore Whips Up Mustangs

### Banker-Coach Revives Box Hill Footy Side



Clayton branch accountant Eric Moore, 35 — one of the VFA's most experienced coaches — has been largely responsible for the recent success of the Box Hill 'Mustangs' side.

The Mustangs entered the VFA in 1951 and have never won a premiership. They were in the doldrums from 1970 until last year, when Eric took over as coach and steered them to 10 wins.

Two matches into the 1983 season they were topping the VFA ladder with a massive percentage of 343.5.

Eric, backed by a determined and enthusiastic committee, is hellbent on rehabilitating Box Hill.

He has had considerable senior football playing experience, including 84 games for Richmond and 17 for South Melbourne. In VFA competition, Eric played for Oakleigh and Caulfield. Then he coached North Ringwood in the Eastern Districts League for four years.

Eric wanted to continue his on-field career last season, but a severe hamstring injury forced his retirement.

"I guess I'm just about too old for playing", he said recently.

"I want to concentrate on my coaching. Although I had mixed feelings about going to Box Hill, the determination of the committee and players is first rate, and we'll give the best of sides a run for their money".

## CONTENTED CUSTOMERS

The following letter from a migrant family was received recently by Ken Newton, manager of Peel Street, Market branch:

"Thank you very much for your letter dated 5th May, 1983, advising me of the approval of my application for the loan to buy my second house at Avondale Heights.

"It was exactly 12 years ago, in July 1971 that three of us; my wife, son and I moved into our first house in Gladstone Park with a State Bank loan of \$10,000. We were excited, happy and comfortable.

"We have been working very hard as all migrants do. The simple family of three has been added two more and our income has been greatly increased, that made the move to a bigger house and higher quality living necessary.

"My wife, the three children and myself are extremely happy about the new house which fits nicely into our requirements and expectations. It is five minutes car travel to Essendon Grammar and Penleigh Ladies where my son and daughter are studying, and it takes ten minutes to visit my sisters-in-law at Gladstone Park and Essendon.

"In the twelve years, dealing with State Bank has become part of my life. You financed me with personal loans and other loans in relation with my investments in properties in the twelve years, and I am proud to say that your participation of money has made my business prosperous, and living secured and comfortable.

"On behalf of my family and myself, please accept my most sincere gratitude to your Organisation which made everything possible."