

Statesman

THE STAFF MAGAZINE OF THE STATE SAVINGS BANK OF VICTORIA

October, 1974 — No. 65



Very nice! What is it?
(see page 2)

Statesman

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FRONT COVER:

Evelyn Formica, one of the head office usherettes who directed customers to the mezzanine of our new 45 Swanston Street premises, last month, couldn't quite make her mind up about the bronze sculpture on the marble wall at the top of the escalators. The sculpture, by Guy Boyd, has been described as "an impressionistic version of the association between the bank and the people. Boughs symbolically placed between the two figures represent the fruits of the association." See!

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

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



First step to the centre

Reserved for Lizzy, 1975

In Elizabeth House building, next door to head office, there are gaping holes where the ground floor, basement and first floor used to be. It's the first major project in preparation for STATE BANK CENTRE complex. After demolition teams move out, builders will construct temporary premises—on three levels—to house Elizabeth Street branch pending completion of the Centre.

The new building will incorporate an annexe to be built over what is now part of Butcher's Lane. It will provide 30 teller stations, and will have more interview rooms than the present Elizabeth Street branch. Hopefully, the work will be completed about March next year. "Lizzy" staff could move in about June and remain until around mid-1978.



● Joan Freeman.

Wanted: Our History

When head office is demolished it will signal the end of a major era in the Bank's history. With this in mind, a determined effort is being made to collect as many of our old historical records and relics as possible. "Have you checked your strong-room lately" asks our Archivist, Joan Freeman. Joan would like to hear from any branch officer or annuitant who knows where to locate anything of historical value: minute books, letter books, correspondence, seals, book presses, sovereign scales, calendars, and so on. Please write to Joan, care of Marketing Department, or ring her on Extension 428 at her office on the third floor of Elizabeth House.

BANKCARD—the branch role

Here are the main activities which will be carried out at branch level after the launching of BANKCARD in metropolitan Melbourne and Geelong:

1. "SPREADING THE WORD"
Staff should understand the basic workings of the BANKCARD scheme, and be prepared—on or off the job—to explain its benefits to potential users and to potential merchant participants.

2. ACCEPTANCE OF CREDITS FROM MERCHANTS. Merchants will pay in (at branches) sales vouchers in a special sealed window envelope, with the total showing in the window. Only these totals will be credited to the merchants' accounts. All other BANKCARD dealings involving merchants (including issuing of stationery, etc.) will be handled by the service company.

3. MAKING CASH ADVANCES TO CARDHOLDERS. Each branch in the BANKCARD launch area will be issued with an "imprinter"—a simple machine for printing embossed details of a BANKCARD on to a voucher. This will be used for recording cash advances to cardholders. In the early stages it is expected that cash advances will be heavy, because cardholders will not have become accustomed to using their cards for credit purchases in stores. Cash transactions will probably diminish later.

4. ANSWER QUESTIONS from cardholders and people wishing to become cardholders. Some non-cardholders might come forward with questions after reading the Application Forms which will be in dispensers in the public area of each branch.

5. PROVIDE INFORMATION AND RECOMMENDATIONS to our BANKCARD department at head office when asked about certain new-card applications. (This will be handled by the Branch Manager.)



● JOHN CROFTS, Manager, BANKCARD.

6. ACCEPT PAYMENTS tendered by some cardholders who prefer to pay their monthly accounts at local branches. (Payment direct to BANKCARD Department will be encouraged—and with this objective an envelope for returning the payment to BANKCARD Department will be sent out with each monthly account.)

BRANCH STAFF WILL NOT BE REQUIRED TO:

- Collect arrears incurred by cardholders.
- Conduct interviews with BANKCARD applicants (other than answer basic questions).



WHO WILL WIN THAT \$100?

Our staff color photo contest will close at the end of this month (October), and the winner will be announced in the December issue of STATESMAN. Hopefully we will reproduce some of the entries.

We remind photographers that pictures submitted as backgrounds for SSB cheques should not have dark areas where the amount in figures or signature appear.

A tip: Take a tracing on tissue paper of the printing on an SSB cheque form and overlay it on your photos before trimming them to the desired shape.

WHY WORRY?

Don't worry. There are only two things to worry about: either your health is good or it isn't. If it's good there's nothing to worry about—if it isn't, either you will live or you'll die. If you live, there's nothing to worry about—if you die, you go either to Heaven or Hell. If you go to Heaven there's nothing to worry about. If you go to Hell you'll be so busy shaking hands with old friends that you won't have time to worry.



THE NEW '45'

Finally, after three years of demolition, disruption, dust and din, the rebuilding of our busiest branch—45 Swanston Street—was completed last month. SSB management, as a "thank you" gesture to the long-suffering staff, staged a party on the evening of the opening day.

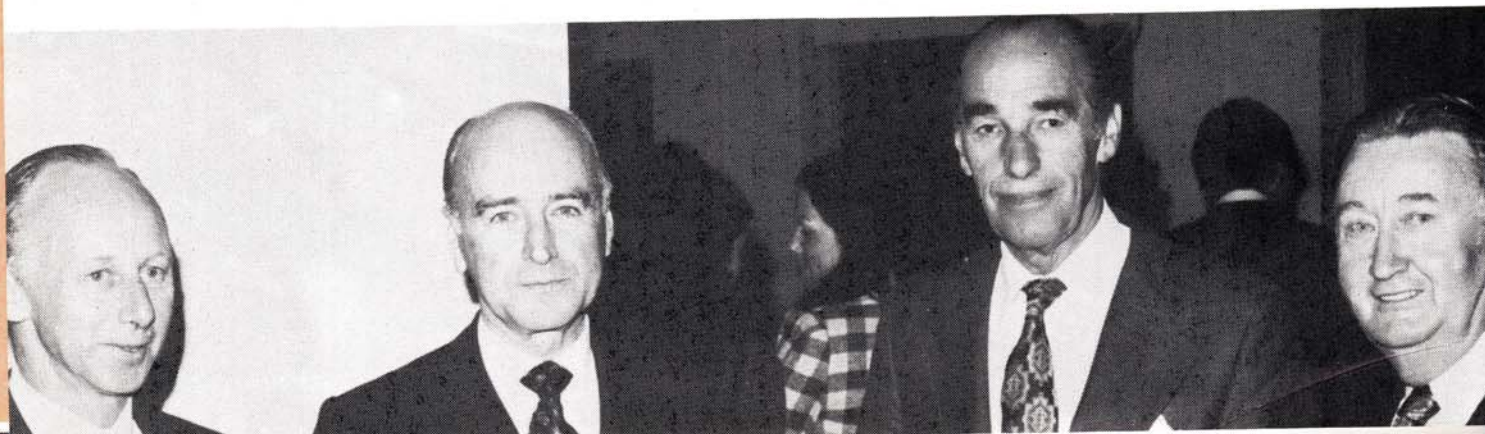
General Manager, Mr. Don Ross, who attended with other top executives, told The Gallant Forty-Fivers: "The Bank greatly appreciates the tremendous effort you have made in carrying on your jobs under extremely difficult conditions. If we had vacated the site during rebuilding operations we would have lost business. Instead of that the branch held its accounts and transactions, and increased its balances. Now it is in a good position to go ahead. On behalf of the Bank I thank you all most sincerely."

● At top: Some of the present and past staff members who, with senior executives of the Bank, celebrated '45's' move into new premises on September 2.

● Right: A glimpse of the bright and roomy new first-floor banking chamber.



● Below: Management and branch representatives at the '45' party included, from left: Mr. Jack Horsley (Project Manager), Mr. Don Ross (General Manager), Mr. Tom Paige (Chief Inspector) and Mr. Reg Reade (manager, 45 Swanston St.).





BLEACH JUNIOR CLINCHES FLAG FOR TIGERS IN LITTLE LEAGUE

Max Bleach (Current Loans Department) congratulates son Dale, who kicked the only goal in the 1974 Little League grand final against the Blues, thus giving the Tigers their first L.L. Premiership.



Cricket Champ Geoff

The SSB Cricket Club recently held a special function to herald the start of another season, and to present awards to last season's star players. Murray Souter, Secretary to the Commissioners, is pictured presenting the General Manager's Shield to club champion Geoff McCoombe (Elizabeth St.). Geoff also won the batting trophy. Club champion runner-up was Howard Hinkley (Aberfeldie branch), the season's top bowler.

200 GAMES, AND STILL KICKING

Geoff Cameron (Staff Dept.) captain-coach of the SSB football team, pictured "lacing up" for his 200th senior game. In his fourteen years with the club Geoff has captained the team for five seasons, coached it for three, and kicked 226 goals.



STATE SECRETS by the teller

HEARD about the new charge card? It lights up and buzzes when its owner is missing.

★

INFLATION hint: Patronise your local pet shop. You'll find birds going cheep, and some of them will be on higher perches.

★

WIFE of branch manager who repeatedly arrived home after midnight left him this note: "The day before yesterday you came home yesterday morning. Yesterday you came home this morning. If you come home tomorrow today you'll find I left you yesterday."

★

LADY went to Elizabeth Street branch Safe Deposit to lodge a large envelope. When asked the routine question about whether it contained money or valuables she answered: "No, actually it contains my auntie's ashes."

★

HEAD Office man was promoted to a well-paid position entirely different from anything he had handled previously. A colleague remarked: "It's high pay for a man with no experience." Came the reply: "Well the work is a lot harder when you don't know what you're doing."

★

ANONYMOUS girl on Relieving Staff wants us to thank "the kindly manager of an eastern suburbs branch" who let her keep two 10-day-old chickens on top of the kitchen heater for a day. Chicks are growing into healthy chooks, she reports.

★

NEW clerk appeared in head office department with foaming hair. He had been in the building only two days, and mistook the hand-detergent dispenser in the washroom for a hair-cream dispenser.

★

MANAGER rebuked clerical assistant for leaving the office early. "Well boss," she said, "I was late arriving this morning, so I'm leaving early tonight — so that I won't be late twice in the one day."

Twenty-year-old
Judy Dickins
of Yarrawonga branch
must be the Bank's

only clerical assistant who travels to work
each day from interstate.

She lives at Mulwala — just over the Murray!

Like a true country girl, Judy is a member
of her local Young Farmers' Club.

Apart from farming, the club is very active socially
and its members hold many "get-togethers."

Judy was chosen "Belle" of a recent club ball.

Her sporting interests include tennis
(she's treasurer of her club), squash and

basketball. Judy often goes water-skiing
on Lake Mulwala — despite regular "spills."

She also enjoys the less strenuous pastimes of
wool-spinning, sewing and crocheting.

Her favorite things are warm spring days,
nice clothes and being with friends,

but she lists receiving bills and having arguments
as her main dislikes.

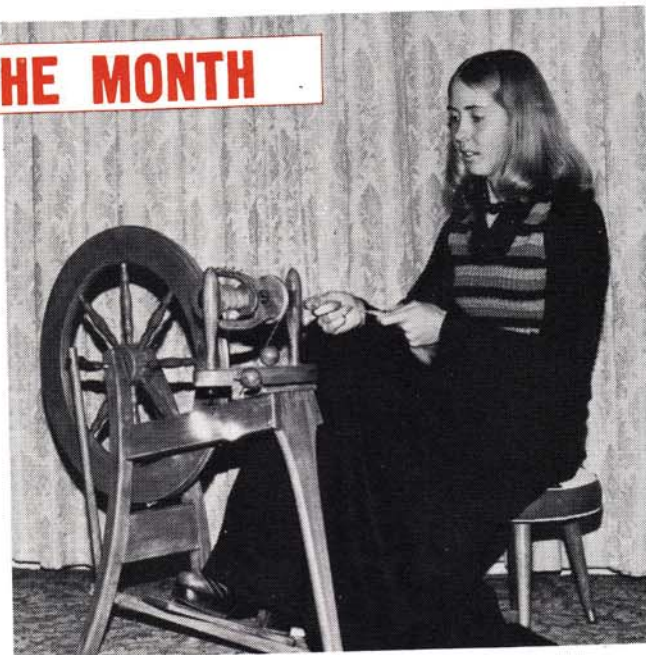
Her ambition is to enjoy life.

Judy doesn't have a steady boy friend

but says she would look for sincerity,
loyalty and intelligence in a prospective husband.

Star-wise, Judy is an Arian,

GIRL OF THE MONTH

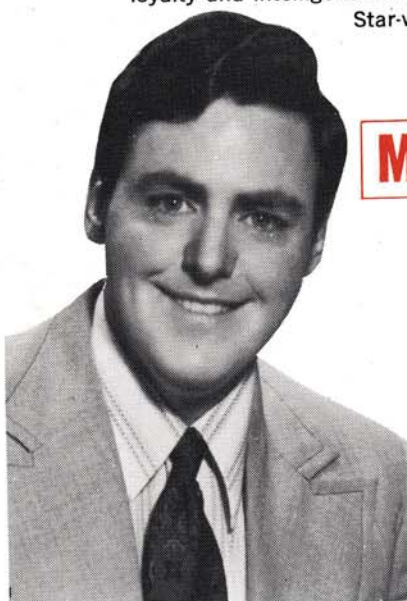


which means she is born to lead.

She is elegant and her good taste is shown

in the way she dresses. Likely soulmates

could be found among Leo or Sagittarian subjects.



MAN OF THE MONTH

Quietly-spoken Trevor Brown, 24, is
a teller at Deer Park branch. His two
favorite pastimes are fishing and
shooting. Trevor believes in sticking
to the rules. He deplores the practices
of some anglers who use nets, fixed
lines and even dynamite, because these
methods disturb other forms of river
life.

Trevor has a 12ft. bondwood boat
which he takes to Lake Eucumbene —

"the home of trout fishing" — and
uses when fishing for cod on the
Murray. He often goes "spotlighting"
for rabbits, and during duck season
he heads for the Hume Reservoir or
the Kerang marshes.

Trevor owns several guns including
a double barrelled Hollis shotgun,
made in the 1880s, and a 50-year-old
Remington rifle. He also collects
coins.

Trevor's Gemini horoscope says he
"finds life a challenge" and he
"receives stimulation from the world
around him." Likely soulmates are
Aquarius or Libra subjects.



Twin-name tellers

Both these girls are tellers — they usually work side by
side at Elizabeth Street branch — their surname is Green
(but they are not related) — their first names start with G
— and both are single. So there wasn't any need to produce
separate nameplates for Gail (left) and Glenys (decided
"Lizzy" manager Jack Rush). They simply operate as Misses
G. Green.

New Goodwill Giveaways

- Perfumed pens for ladies
- Gold-plated pens for gents

Our latest goodwill giveaways include something for the girls . . . smart, purse-size ballpoint pens. They have perfumed inks in various fragrances: "Surrender", "Unconditional Surrender", "Breath of Redford", "Jungle Madness" and "Tonight or Never" — but these are disguised under names like "Lady Caprice", as illustrated. The pens are suitable for writing love letters, or notes to the milkman. They are packaged in plastic pouch containers, and are priced at 60 cents each. For men there are new lightweight ballpoints with burnished gold plating finish. Packaged in gold boxes, they are also priced at 60 cents.



Other items still available include: **BOXED SHEAFFER BALLPOINT PEN:** 75 cents . . . **GOLF BALLS** (\$2.85 per box of three Threadwound, or \$2.16 per box of three Cutproof.) . . . **DRINKING STEIN:** \$1.50 . . . **DESK PEN SET** (pen in plastic stand): \$2.20 . . . **CAR TIDY** (plastic container): 45 cents . . . **SSB BRIEF CASE:** 90 cents . . . **KEY PURSE:** 25 cents.

ORDER NOW, FOR DISTRIBUTION TO CLIENTS AND CONTACTS BEFORE CHRISTMAS. Send your list of items, plus a cheque made out to the Bank, to head office Marketing Department.

The following retirements were reported to STATESMAN in recent weeks:



CHRIS. RYAN (Mortgage Loans)
BRENDAN KELLY (Fairfield)
PAT McDONALD (Newmarket)
REG. READE (Swanston St.)
JACK ETHERIDGE (Port Melbourne)

ALLAN KNIGHT (Custody)
WILLIAM BUCHANAN (Coburg West)
RAY JONES (Bayswater)
DOUGLAS BURKITT (Burwood)
DON HENRY (Norlane)



1. Change SMITH to JONES in 15 moves, altering one letter and making a new word each time—but not re-arranging the letters.
2. Insert a three letter word in the spaces in the following sentence—the same word in each case—so that the sentence is completed and makes sense. The ST . . . but pretty M . . . has L . . . some BR . . . on the table
3. Punctuate the following, so that it makes sense: That that is is that that is not is not is it it is.

teller
talk
by Sue



DURING the school holidays a lady came in laden with baskets and surrounded by about six small children. I asked her "Are these all yours, or is it a picnic?" She replied wearily: "They're all mine — and believe me, it's no picnic."

★

A GOOD thing about our particular job: You meet such interesting money.

★

BEING a teller is very worthwhile. When you take charge of a window in a bank you are performing both individual and community service in a position of trust and respect.

★

MAN who wrote out a voucher in pencil was asked by the teller if he would mind inking it over. He went away and came back a few moments later with a determined look and said: "I've thought it over. I still want the money." — (\$2 to Robyn White, Lower Plenty.)

★

DON'T stand out too much, appearance-wise. Dress in the same general way others in the office do. This indicates to the customers that you consider yourself part of a team — not a lone wolf.

★

WOMAN at the window the other day told me about her lazy husband. She said "If money grew on trees he wouldn't pick it off . . . he'd wait for Autumn."

★

IF a person wants to chat interminably while a queue builds up, be polite but firmly end the conversation: "Mrs. Jones, it's always nice to chat with you, but now I must help the next person."

★

WHEN a customer comes to the window and asks to see the manager it's a good idea to ask "Is there anything I can help you with?" Often you can refer the query to the accountant, or handle it yourself — thereby saving the customer's and the manager's time.

★

MY poem of the month:

"Oh Great Spirit of all tellers,
All gals and all us fellers,
Unto Thee again I pray —
Help me through another day!"



Rutherglen

BILL'S OLDTIMER

Newly-appointed manager Bill McKellar is pictured sitting on the running board of his superbly restored 1928 National Chevrolet, with daughters Allison, 6, and Jennifer, 4. Bill bought the car in 1970 from its original owner for only \$60. However he spent \$1000 and 1234 hours of his leisure to completely rebuild the Chevrolet. Bill attended night classes in panel beating in order to gain the knowhow necessary for the work.

At present he is restoring a 1913 Hillman which he says is "in a thousand bits". Bill also collects and repairs old clocks.

**around
the
branch**

—with Tom

Burnley

Youth Speaks...

Our last couple of editions of Statesman have reprinted interesting letters from customers. Manager Ken Ladson received the following from a young school bank depositor:

Please read — important!

Excuse me, can I take out my money from my bank book when ever I like? (Can you please answer me, I want to know.)

And I would like to know why I didn't get interest please. (I would like to know that too.)

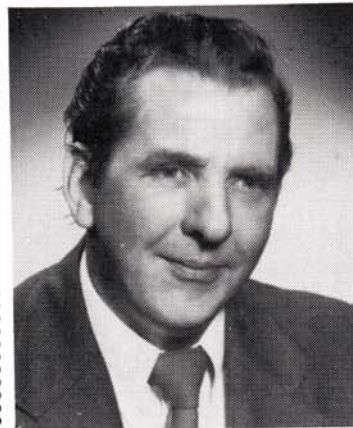
Is it easy to take money out of my bank book? When you write back can you write like my writing so I can understand please.

Yours Sincerely,
Lilippiada Razak,

Sorry for my mistakes and writing I don't won't to get money out. I just want to know.

Relieving Staff

PROUD POPPA PETER



Relieving manager Peter Constable has been all smiles lately over the performances of his daughter Wendy, 15, in recent State and National cross-country championships. Wendy won a gold medal in the 2000 metres relay, and a silver medal in the 3000 metres individual event at the Victorian Women's Amateur Athletics Association's State championships. A few weeks later, as a member of the State team, she flew to Brisbane to compete in the Australian championships.

Gardenvale LOCAL LITTER SURVEY

One hundred and fifty fourth-formers from Star of the Sea College recently conducted a "Litter Survey" in the Gardenvale-Brighton area. Their findings were displayed in our Gardenvale branch to increase community awareness

of the pollution problem.

In just one hour, the students counted 17,268 items of rubbish in the area bounded by Head Street, Nepean Highway, North Road and the beach.

Abbotsford Nth.

'LOTTO LUCKY' AGENTS

Pictured (centre) is recent Tatts-lotto winner Mrs. Luise Belfield who, with husband, Percy, and daughter, Susan, conducts the Bank's agency in Vere Street, Collingwood.

Mrs. Belfield's share of the division one prize was \$53,185 — her second windfall in three years. In 1971 she won \$25,000 first prize in Tatts.

(Photo by courtesy The Sun.)



Pyramid Hill

They're still talking at Pyramid Hill about the time branch manager Peter Saville was in charge of raffling a hamper to help cover advertising costs of the town's centenary celebrations.

Just as Peter was about to draw the raffle, a sudden gust of wind caught the boxes containing the tickets and money, and blew their contents all over the main street.

After a frantic search lasting two hours, all the money had been recovered — but 194 tickets were still missing.



HAMPER RAFFLE RESCUED

Wondering how he could draw the raffle with only half of the tickets, Peter came up with this solution:

"I went out into the wind with the remaining tickets, let 'em go and then arranged for a local girl to go out with me and pick up one at random."

Warragul

DEPOSITORS IN TANDEM

Can anyone better the following "long odds" coincidence reported by manager Kevin Kerr? In September, 1968, two depositors opened consecutively numbered savings accounts at Warragul. This year — almost six years later — these depositors were granted consecutively numbered personal loans. Kevin says that the neighbourly-numbered pair have never met.

Box Hill

FROM DEPOSITS TO DRINKS

When Box Hill branch went on line a new tellers' counter was installed and the old one donated to the Rosanna Golf Club by the job contractor. The club, which lost its clubhouse in a fire, now uses the counter as a bar in its temporary rooms. When the question "How would you like it?" is now asked over the counter the reply is usually — "Cold, and without a collar."

AROUND MORE BRANCHES . . . see next page

AROUND THE BRANCHES (Continued)

Balwyn North

CRIPPLED KIDDIES VISIT

Twenty students from the Yooralla School for Crippled Children visited Balwyn North branch recently to see "behind the counter" operations of a computerised bank. Teller Gail Clark is pictured showing computer passbook entries to Niall Douglas and Liz Romanis. According to manager Jim Hutcheson, the branch's security devices held the most interest for the kids.



Ouyen and Cowes

SPARETIME LIFESAVERS

Ouyen manager John Moore and Cowes manager Ray Christian-sen are sparetime drivers with their local ambulance brigades, and both have had some anxious moments while on duty.

- One morning at 4 o'clock John received orders to rush to Linga (about 57 kilos

away) and bring an elderly gent to Ouyen hospital. Because the man had suffered a stroke John had to leave immediately, without an assistant, to deal with the emergency. The patient was delivered safely to the hospital.

- Ray once drove a seriously injured girl from Cowes to Melbourne's Alfred Hospital, covering the 132 kilos in just over an hour. Ray says the patient was on the hospital's operating table within minutes of her arrival.

STAR snippets

CAPRICORN people often have trouble with their voices.

TAURUS knows his own mind and don't you try to change it.

CANCER people usually have an untidy desk with mountains of material they cannot file satisfactorily under specific headings.

AQUARIANS are very prone to procrastination.

GEMINIS like lots of accessories to the clothes they wear.

SCORPIO people usually stay calm in emergencies.

LEO people refuse to grow old.

ARIES people intensely dislike funerals or any services for the dead.

LIBRA people usually do not flatter; they compliment.

Typical ARIES is usually too busy to write legibly.

CANCER people make very good listeners in time of troubles.

ARIES people seldom make good drivers — they like to "burn up the road."

VIRGO people like to pay careful attention to detail; they usually take in a situation at first glance, right down to the fine details.

Day-dreaming PISCANS invariably dream about wealth and elegant living; rarely do they dream about power or success.

When PISCANS put on weight they usually have double chins.

Few LIBRA mothers can breast feed their children.

The only time patient TAURUS is likely to lose his temper is when he is the victim of a practical joke.

LEO people's moods are dictated by the sun; on cloudy days their mood is cloudy to match.

Listen carefully to the advice of a SCORPIO.

SAGITTARIANS often have protruding teeth.

Given a choice, the CANCER person would choose silver ornaments in preference to gold or crystal.

SCORPIO people put to good use things that are considered by most to be useless.

GEMINI, SAGITTARIUS and AQUARIUS cannot bear to be wrong in an argument.

A LIBRA can adjust to almost any company without losing identity.

GEMINI people are seldom really broke; there is usually a helping hand at the eleventh hour.

TAURUS seldom gets money the easy way — he always has to work hard for it.

CANCER people curl their legs around the legs of their chairs as they sit.

Happiness and fulfilment come late in life to LIBRA.

GEMINI people have a good sense of direction and are seldom lost for long.

SCORPIO and AQUARIUS have a disconcerting gaze, as if looking right into your soul — as well they may be.

CANCER people rarely let anyone share their homes.

CANCER people prefer a corner block of ground.

AQUARIANS often wrinkle their noses when trying to make a decision.

The paths of PISCES, SAGITTARIUS and LEO are strewn with debris. They need CAPRICORN, VIRGO or CANCER to follow cleaning after them.

PISCES and GEMINI have more than their fair share of bigamists.

Never try to rule a LIBRA.

CAPRICORN people respect wealth and position more than most other factors in life.

AQUARIANS are often restless, with a roving eye.

PISCES people often have ingrowing toenails or bunions.

Know your STAR sign

ARIES

March 21 to April 20

TAURUS

April 21 to May 22

GEMINI

May 23 to June 21

CANCER

June 22 to July 22

LEO

July 23 to August 22

VIRGO

August 23 to September 22

LIBRA

September 23 to October 22

SCORPIO

October 23 to November 21

SAGITTARIUS

November 22 to December 22

CAPRICORN

December 23 to January 20

AQUARIUS

January 21 to February 19

PISCES

February 20 to March 20

The last of the "big spenders" was almost certainly a SAGITTARIAN.

SAGITTARIANS are frequently devout churchgoers.

PISCES people often turn to drugs.

CAPRICORN people often earn an unjust reputation of meanness.

LEO is too strict with his cubs. AQUARIANS are not strict enough.

To a VIRGO, cleanliness is Godliness.

VIRGO people don't like clutter, but you should see their cupboards!

GEMINI women love to experiment in the kitchen.

TAURUS and LIBRA, both ruled by the planet Venus, are loving, gentle and sensitive.

ARIES is always interested in new food fads.

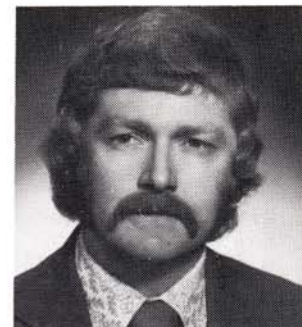
CAPRICORNS often have housemaid's knees.

SCORPIO makes a very possessive parent.

Many TAURUS men have a little bull's tuft of hair at the forehead (between the horns!) and it stands up when they are angry.



MEET OUR NEW MANAGERS



D. A. Scott, Beaumaris

Don, who has three teenage children of his own, is "father" to the 350-plus youngsters who attend the Cheltenham Youth Club. He has been an activities organiser and club treasurer for about 10 years. Don also manages the club's Under-18 boys' basketball team.

R. N. D. GOW, Bunyip

Having worked mainly at south-suburban branches, Bob admits to being a bit of a city-slicker. However, he's looking forward to his first bush trip—and plenty of "slickers" at Bunyip. Wife Dorothy (nee Ryan) is a former bank girl. She worked in H.O. Insurance Department.



J. G. (Pat) LAY, Yea

Winter's a drag for most of us, but it is Pat's favorite season. An expert snow-skier, Pat is a member of Mt. Buller Ski Rescue Squad. He reports for duty on alternate weekends, and has helped rescue five injured skiers from Buller's chilly slopes. At night, while thawing Pat plays chess.



P. C. KENT, Clunes

Peter has a flair for painting, and has entered several oils (mainly rural scenes) in Herald Outdoor Art Shows. The Clunes district should provide new scenes for him to capture on canvas. Peter has been president of a church welfare group for two years, helping underprivileged locals.



R. G. MORTER, Apollo Bay

Bob's idea of a perfect day's outing is to be in a boat, miles offshore, catching barracouta. He says that although it's usually pretty easy to tee-up a boat, it's much more difficult to make satisfactory arrangements with the fish. Bob's other sporting interest is football. He follows Richmond.



S. R. HARTRICK, Mirboo North

Stan, a bachelor, is another of our musical managers. He plays cornet, trumpet, piano, organ and accordion. Stan has sounded the "Last Post" at Anzac and Remembrance Day services in the Latrobe Valley for 23 years. He is treasurer of the Yallourn and District Band.



D. W. ARMSTRONG, Relieving Staff

Dennis has been a relieving manager for a year, and a recent break in his country relief work has enabled us to introduce him in Statesman. He and wife Bev breed Welsh ponies for show purposes. Some have been successful at country shows. Dennis is also interested in photography.



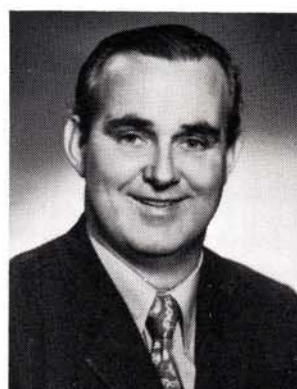
S. L. MILLER, Relieving Staff

Photography is Stuart's hobby. He takes "human interest" shots, and specialises in color. He is a member of the Melbourne Camera Club and naturally develops and prints his own shots. Stuart says his family (wife Val and three young children) is the "most photographed" in Melbourne.



G. V. SCHLITZ, Beechworth

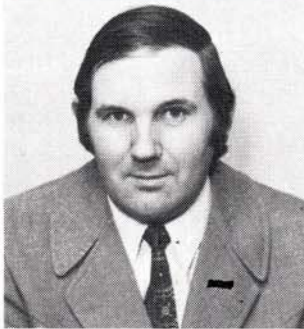
Football and tennis occupy much of the Schlitz family's time. Gerry a "mad keen Footscray supporter", has coached and managed the junior teams of his sons aged 12 and 8. Wife Bev was Wellington Tennis Club Champion in 1972. Gerry and Bev have three daughters aged from three to 10.



J. M. MURRAY, Seddon

John is probably the Bank's "western suburbs expert". He has lived at Yarraville all his life, and has worked mainly at nearby branches. In younger days John played cricket and football with local teams. He and wife Merle, a former Seddon girl, have sons 15, 12 and nine.

MORE NEW MANAGERS



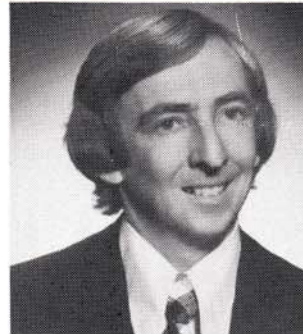
D. PEPPER, Donald

Doug collects records ("over 250 ... mainly classical") and various shapes and sizes of wine bottles ("empty and full"). He's a keen film and theatregoer. A few years ago, Doug learnt piano ("all forgotten") and took singing lessons at the Melbourne Conservatorium ("until they found me out").



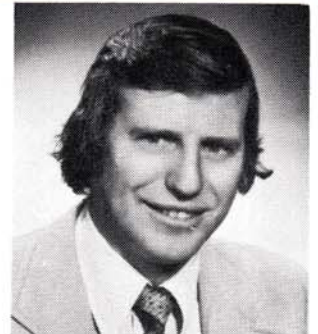
B. A. ROBINSON, Relieving Staff

Bachelor Barry has spent the last few years restoring his Clifton Hill terrace home to its former splendour. Acting is another interest, and he has appeared in many dramas and musical comedies with companies such as the Heidelberg Repertory Group, and the Pumpkin Players.



M. D. WHEELER, Control Officer, E.D.P. Operations

Originally a branch officer, Mark has assisted in the Bank's data processing activities for almost 14 years. His new position in E.D.P. involves co-ordinating the 22 operators of the "on-line" system. Mark and wife Leonie have five young children.



C. G. FLANIGAN, Goroke

Col's main sporting interests are football, fishing and horse-riding. He has coached a junior football team for several seasons and, in younger days, he played a few games with Yarraville in the VFA. Wife Margaret (nee Tovey) is a former Ringwood branch staffer.

Lunch for the big lender

A special executive lunch in the Commissioners' dining room was given for Chris Ryan, Mortgage Loans manager, when he retired after 49 years of service.

For more than 45 years Chris worked in departments concerned with SSB home loans. During his three years as M.L. manager, loans totalling nearly \$400 million were granted. Following his retirement Chris was given another lunch — by the Commissioners — and was the subject of a feature article in THE HERALD.

Pictured here, clockwise from left foreground, are: Dick Montgomery (Asst. M.L. manager), Arnold Atkinson



(Chief Accountant), Trevor Craddock (Chief Manager, Marketing), Harry Torrens (Deputy General Manager, Finance), Chris Ryan, Don Ross (General Manager),

Jim Ellwood (Bank Solicitor), Tom Paige (Chief Inspector), Ron Wade (Staff Superintendent), Murray Souter (Secretary), Wally Anderson (new Mortgage Loans man-

ager) and Bill Jones (Asst. Chief Inspector).

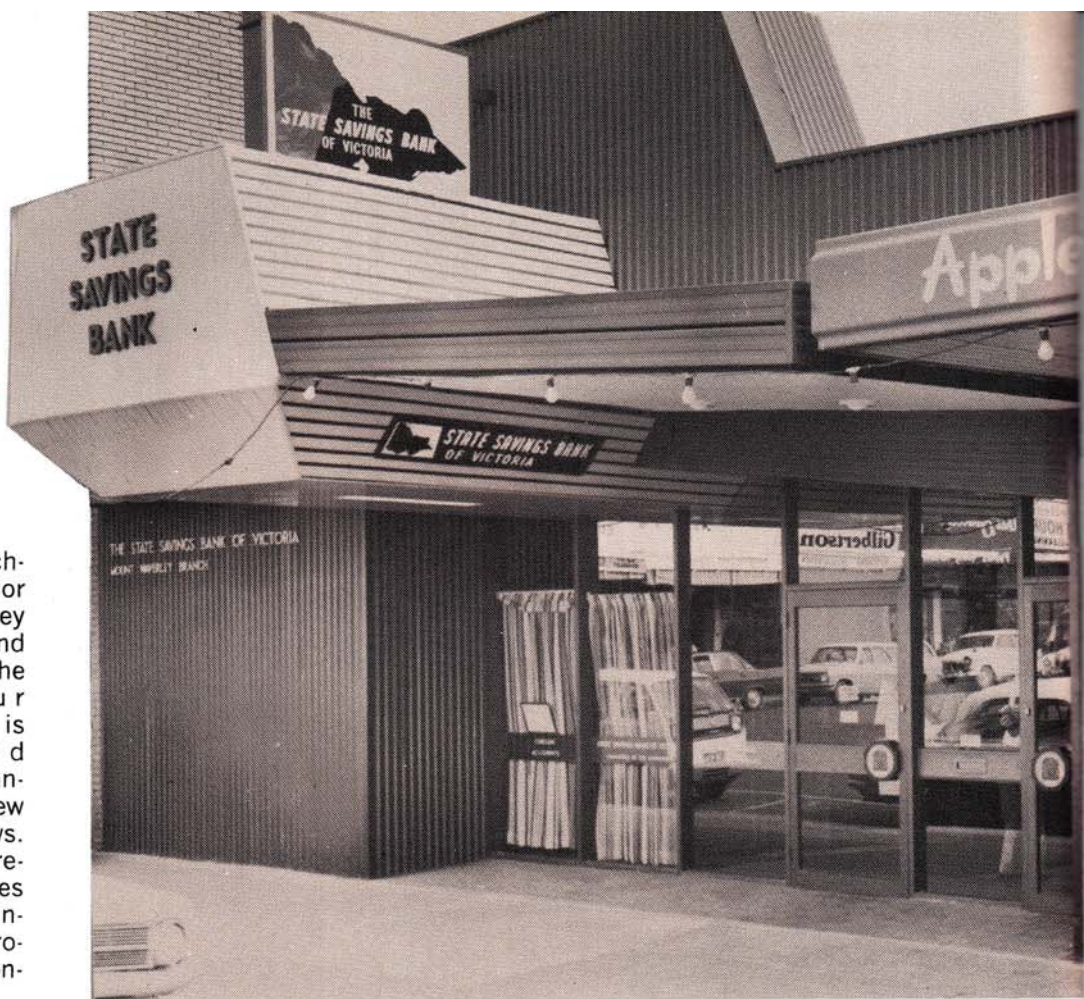
Absent due to attendance at a Bangkok seminar was Neil Kelly, Deputy General Manager, Administration.

Puzzle Answers

1. SMITE, SMILE, STILE, STALE, STARE, STARS, SOARS, BOARS, BOORS, BOOKS, COOKS, CORKS, CORES, CONES, JONES.
2. The STAID but pretty MAID has LAID some BRAID on the table.
3. That that is, is. That that is not, is not. Is it? It is.

Autumn decor at Mount Waverley

A lofty ceiling supported by sturdy girders and pillars and "pew-look" counters give a slightly church-like appearance to the interior of our new Mount Waverley premises. Areas of yellow and beige blend tastefully with the predominant brown colour scheme. A bandit camera is installed, but for added security the doors to the manager's office and interview room have one-way windows. From the outside these resemble mirrors. Other features of the \$79,000 building include: air-conditioning, provision for 10 tellers, and non-glare lighting.





GREENSBOROUGH 'GLASSHOUSE'

Much glasswork allows plenty of light into our new \$150,000 arcade premises at Greensborough. The spacious interior is highlighted by an unusual carpet in brilliant contrasts of red, white and blue, with furniture and other fittings finished in these colours. For customer convenience there are two interview rooms and eight teller stations. Security installations include a camera and vertical slats of wire-reinforced glass between the counter and ceiling. The building is fully air-conditioned.



HANDY GUIDE TO LOAN REPAYMENTS

Housing Loans—

sample repayments (as at October, 1974, subject to change.)

- Loans repayable by quarterly instalments for periods up to 28½ years.
- Borrowers should add at least \$4 per week to cover Council and MMBW rates.

SSB LOAN EXAMPLE	INTEREST RATE	ANNUAL REPAYMENT	QUARTERLY REPAYMENT	WEEKLY RATE
\$ 8,000	9 3/4% p.a.	\$ 840	\$210	\$16.15
\$10,000	9 3/4% p.a.	\$1060	\$265	\$20.38
\$12,000	9 3/4% p.a.	\$1260	\$315	\$24.23
\$14,000	9 3/4% p.a.	\$1480	\$370	\$28.46
\$15,000	9 3/4% p.a.	\$1580	\$395	\$30.38
\$16,000	10¼% p.a.	\$1760	\$440	\$33.85
\$20,000	10¼% p.a.	\$2200	\$550	\$42.31
\$30,000	10¼% p.a.	\$3300	\$825	\$63.46
\$32,000	11 % p.a.	\$3780	\$945	\$72.69

Personal Loans—

sample repayments (as at October, 1974, subject to change.)

- All interest rates are quoted as 'flat' but represent 14% effective.
- Unsecured loan limit is \$3000.

LOAN	Approx. Monthly Repayments and Flat Interest Rates Applicable				
	1 YEAR 7.7%	2 YEARS 7.6%	3 YEARS 7.7%	4 YEARS 7.8%	5 YEARS 7.9%
\$ 100	\$ 9	--	--	--	--
\$ 200	\$ 18	\$ 9	\$ 6	--	--
\$ 300	\$ 27	\$ 14	\$ 10	\$ 8	--
\$ 400	\$ 36	\$ 19	\$ 13	\$ 11	\$ 9
\$ 500	\$ 45	\$ 24	\$ 17	\$ 13	\$ 12
\$1000	\$ 90	\$ 49	\$ 34	\$ 27	\$ 23
\$1500	\$135	\$ 73	\$ 52	\$ 41	\$ 35
\$2000	\$180	\$ 97	\$ 69	\$ 55	\$ 47
\$2500	\$225	\$121	\$ 86	\$ 69	\$ 58
\$3000	\$270	\$145	\$103	\$ 82	\$ 70
\$3500	\$315	\$169	\$120	\$ 96	\$ 82
\$4000	\$360	\$193	\$137	\$110	\$ 94