

1912 — 1952

ANNIVERSARY
COMMONWEALTH BANK
OF AUSTRALIA

BANK NOTES 13

COMMONWEALTH BANK QUARTERLY STAFF MAGAZINE

SEPTEMBER 1952 • VOLUME XXXIV

This year marks the fortieth anniversary of the Commonwealth Bank. It is therefore fitting that we should, in the Staff Magazine, review our progress over those years. It is fitting, too, that we should pay tribute to the founders of the Bank and to those whose foresight and hard work have played such an important part in building the Bank to its present dimensions.

The founders and the leaders of the Bank over the years, however, were quick to realise that the development of the Bank depended largely on the good relations established with the public and required the help of all the Bank's officers in carrying out the Bank's policies.

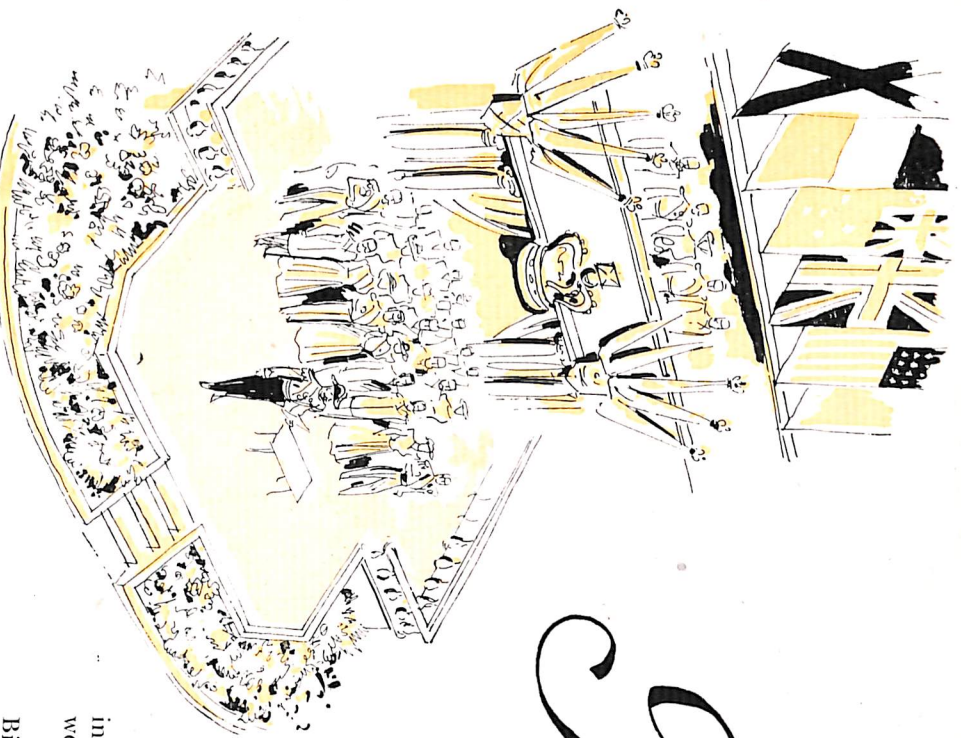
To the vast majority of the public, the Bank is identified with the men and women who attend to their business at the local branch and the growth of the Bank is a tribute to their loyalty as well as to the wise policies of the founders.

The future development of the Bank still depends on the good relations you can achieve with the people you see every day in the ordinary course of business—every one of us has a part to play if the progress of the Bank is to be continued.

M. B. Leighton

GOVERNOR.

September, 1952
SYDNEY



The First Forty Years

A Story of the Bank's Progress

By CHARLES JARDINE (Advertising Department).

An idea of the magnitude of the task that lay ahead can be gained from the fact that there were already twenty-three firmly-established banks operating in Australia. One man had to establish a national institution which must eventually have greater influence in the Australian financial sphere than any other bank.

The first premises used were in the Melbourne Bicycle Club Chambers, Collins Street, Melbourne, and it was here that the Governor had his office. He had the assistance of one officer—lent temporarily by the Federal Treasury—and one messenger.

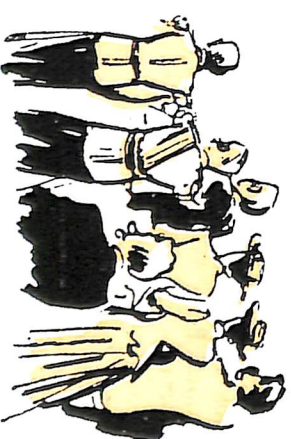
The formation of the Commonwealth Bank had aroused world wide interest, and this was reflected in the flood of applications to join the staff. They came, not only from all States in the Commonwealth, but also from every English-speaking country in the world.

The applications came from bankers of every grade and description, as well as those who had no banking knowledge at all.

Sir Denison Miller picked his staff very carefully. He subscribed to the theory that good men were cheap if well paid, and that men who were inefficient were dear at any price.

It was at this time, while he was interviewing and selecting staff, that the pessimists were croaking gloomy warnings that the Bank would be a dismal failure, and he expected every applicant to have confidence in himself and in the Bank as an Institution.

The staff were chosen from a very wide field, as can be seen from the following figures. On 20th January, 1913, when the Savings Bank Department had been started throughout Australia, and the General Bank Department was opened for business in the six capi-



THE Commonwealth Bank, like the Commonwealth of Australia, is a melting pot into which has flowed the ideas, the energies, the experience, the talents and the hopes of many men.

Here, set down with a grateful salute to them all, is a step by step record of the Bank's expansion during its first forty years.

Towards the end of the nineteenth century it became evident that unity of banking practice in the six Australian colonies was necessary.

When the time came for them to federate into a Commonwealth, the founders of the Australian Constitution provided that the Commonwealth Parliament should have power to make laws concerning:

- (a) Banking, other than State banking;
- (b) the incorporation of banks, and
- (c) the issue of paper money.

There was no immediate development, however, but in 1908 the interstate conference of the Australian Labour Party, sitting at Brisbane, included in the platform of the Party, the establishment of a "Commonwealth Bank of Issue, Deposit, Exchange and Reserve, for the purpose of carrying out with facility and economy the financial transactions of the Commonwealth and State Governments."

Three years later, on 25th October, 1911, the Prime Minister and Treasurer, Mr. Andrew Fisher,

introduced into the Federal Parliament the Commonwealth Bank Bill.

Two months later on 22nd December, 1911, the Bill became law. The Act provided for the establishment of the Commonwealth Bank, empowering it to conduct every type of business done by the trading banks—to carry on the general business of banking and also savings banking; to receive monies on fixed deposit or current account; to make advances by loan, overdraft or other means; to discount bills and drafts; to issue bills and drafts; to grant letters of credit; to deal in exchanges, specie, bullion, gold dust, assayed gold and precious metals; and to borrow money.

The biggest problem now facing the Prime Minister was the choosing of a Governor. It was not until the May of 1912 that Mr. Fisher made his selection. At that time, the metropolitan inspector of the Bank of New South Wales was Mr. Denison Samuel King Miller, and it was this gentleman who was selected.

Mr. Miller, who later became Sir Denison Miller, K.C.M.G., had just completed a world tour, during which he studied the latest banking developments in England, Europe, Canada and the United States. Besides being the metropolitan inspector of the Bank of New South Wales, he was also personal assistant to the General Manager.

He had the ideal background and qualifications needed by a man who was to succeed in the gigantic task of forming the Commonwealth Bank.

On May 14th, 1912, Sir Denison Miller formally offered the position of Governor, and a few days later he accepted. A commission was issued by the Governor-General on 29th May, and Sir Denison took office on 1st June, 1912.

The Officers shown on these pages are those (excluding retired members) who have had longest service in the Commonwealth Bank.



No. 1—G. F. V. Cole,
Controller of Stores.

The Prime Minister, Mr. Andrew Fisher, members of the Commonwealth Ministry, and representatives of financial and business interests attended the official opening. The first ten Savings Bank accounts were opened as follows:



No. 2—A. O. Rigg,
Manager, 41 Oxford Street, Sydney.

1. Mr. Andrew Fisher, P.C., M.P.
(Prime Minister and Treasurer).
2. Mr. C. W. Wren.
(Chairman of the Associated Banks in Victoria).
3. Mr. King O'Malley, M.P.
(Minister for Home Affairs).
4. Mr. Josiah Thomas, M.P.
(Minister for External Affairs).
5. Senator Pearce.
(Minister for Defence).
6. Dr. W. Maloney, M.P.
7. Miss Lilian Constance Miller.
8. Miss Marjory Lorne Miller.
(Daughters of the Governor of the Bank).
9. Mr. W. M. Hughes, M.P.
(Attorney-General).
10. Mr. J. W. Israel, I.S.O.
(Auditor-General).

Two months later the spotlight focussed on Queensland. 194 Agencies opened with the Chief Agency at the General Post Office.

Then followed the Northern Territory. By an arrangement made with the English, Scottish and Australian Bank, the Darwin branch of that Institution was made the central office of the Commonwealth Bank for the Territory, and numerous agencies were opened. Previously the Northern Territory had no Savings Bank facilities whatever.

From the outset it became the policy of the Bank to take banking services to places where previously none were available. Soon after establishment, the need to augment this policy became evident.

Into the lonely heart of Australia where for a thousand miles no habitation existed save the mulga scrub shelter of a wandering aborigine, the Commonwealth Government, in September, 1912, began to build the Transcontinental Railway.

As the line stretched farther and farther into the wilderness, the men followed, taking their tents and belongings with them.

It was a hard life and, for want of better entertainment, they spent their spare time gambling, with the result that many energetic workers frittered their wages away each week.

A few months after the project began, the Governor arranged for a Savings Bank officer to visit the various railway camps.

During the following three years, this officer covered over 60,000 miles by horse, camel, and mule team. Often he had to use the top of a watertank or a railway trolley for a table. Almost every worker opened a Savings Bank account. Men who never previously had more than a few pounds, had saved enough to buy homes when the railway was finished. In all, 4,258 accounts were opened and £311,164 deposited.

The Tasmanian Government decided not to compete with the



No. 3—Norman Wilson,
Note Printing Branch.

Savings Bank, and, by Act of Parliament, transferred their Savings Bank business (one branch and 147 agencies) to the Commonwealth Bank as from 1st January, 1913.

Twelve days later, on 13th January, Savings Bank business was extended to New South Wales, South Australia, and Western Australia.

In New South Wales, two branches and 642 agencies were opened; in South Australia, one branch and 203 agencies; and in Western Australia, one branch and 162 agencies.

With the Savings Bank Department started on its National mission, full attention was directed to the General Banking Division.

Preparations and negotiations had been going on for some time, and on 20th January, 1913, the Commonwealth Bank started general business at

Sydney	Townsville
(Head Office)	Adelaide
Canberra	Perth
Melbourne	Hobart
Brisbane	London.

Before operations began the Governor's organising staff drew up complete systems and books of instructions to ensure uniformity of practice.



No. 4—Miss M. E. R. McCourt,
Secretary's Department.

It was decided that the Head Office should be in Sydney. Temporary premises were situated in Stanway House, King Street, and it was here, before a distinguished gathering, that the Governor officially declared the Bank to be open for general banking business.

One piece of Bank legislation that had a far reaching effect was the rate of interest charged on overdrafts. It was decided to charge 6 per cent. on ordinary current business, 5 per cent. on social organisations, such as Churches and trade unions, and 4½ per cent.

for municipalities and other local governing bodies.

The significance of these rates lay in the fact that at times the money market was "tight", and the banks were in the habit of increasing their rates for overdrafts. The rates charged by the Commonwealth Bank had a marked effect in keeping down interest rates to the benefit of the business community throughout Australia.

The rates, fixed at the beginning of the Bank's career, were not changed when the rigours of war hit Australia. The Bank withstood all the shocks, and proved an additional strength to Australia in all financial relations.

When war broke out in 1914, the banks in London became very apprehensive as the demands of British depositors for withdrawals were unparalleled. A general moratorium was proclaimed, but the Commonwealth Bank did not find it necessary to take advantage of this legal respite.

In Australia there was less panic, but some depositors sought their money. The Bank put on extra tellers who paid so promptly that crowds did not have time to collect. In a few hours everything was normal.

With the knowledge that the Commonwealth Bank was firm, and that it would stand behind the other banks, the Australian public was satisfied. There was no further fear of a rush on the banks.

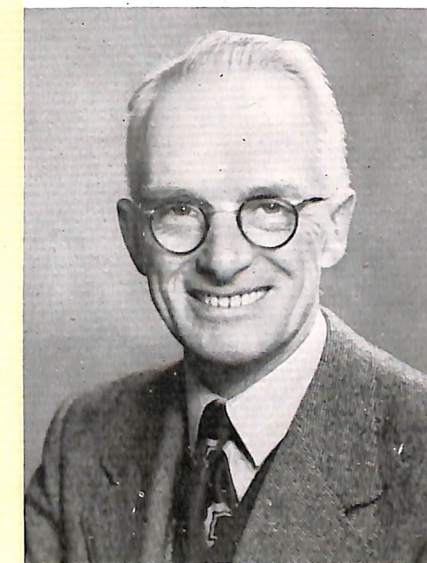
One of the lesser known deeds of the Bank was the way the "Digger" was catered for during the two World Wars. Agencies were opened at all the main camps, and with Australian sailors, soldiers and airmen scattered all over the world, numbers of transactions were astronomical. The bulk of this work fell on the Savings Bank. At one stage, pressure of work was so great during World War I that the staff were recalled from the trenches in France.

Joint No. 5—

Top: C. J. Nash,
C.S.B., Sydney.

Centre: C. E. Hope,
Manager, Richmond, Vic.

Bottom: C. M. Stanley,
Manager, Tamworth, N.S.W.



Early in 1915, the British Government intimated to the Commonwealth authorities that it would be pleased if Australia would, as far as possible, finance her own share of the War expense.

The Prime Minister, Mr. Fisher, called a conference of bankers, and the result was a decision to float a loan (the first ever) for £20,000,000, and to ask the population for a first instalment of £5,000,000. The Commonwealth Bank was entrusted with the tasks of flotation and management.

As no internal loan had ever been attempted before, Australia's financial resources were practically an unknown and untapped quantity.

When the closing date of the first Loan Campaign arrived, it was found that although only £5,000,000 had been asked for, the amount subscribed was over £13,000,000.

In all, Australia's ten internal War Loan and War Savings Certificate Campaigns yielded a total of £257,719,989, to which the great proportion of the public contributed. In this regard, the high water mark was reached with the Seventh War Loan in September, 1918. 243,181 applications were received for bonds.

Flotation costs are very worthy of mention. Total expenses of the



World War I Peace Loan Rally.

ten loans amounted to £705,747. Had these issues been raised in London in the ordinary way, the amount would probably have been over £5,000,000!

World War I also saw the introduction of Pools. It was found that the only way the vastly increased volume of primary production could be handled was for the Commonwealth Government to take over all supplies and production, and arrange distribution themselves.

This called for financial arrangements out of the ordinary. However, the Commonwealth Bank, with the co-operation of the trading banks, was well able to cope with the situation. The total amount paid to primary producers during the war and early post-war years was over £400,000,000.

Towards the end of the war the War Service Homes scheme came into being. The Bank co-operated closely with the War Service Homes Commission, and inaugurated an insurance plan with premiums considerably below those of private companies—in some cases more than 50 per cent. lower.

A great strain was put on the staff during the War, and it is interesting to note that when hostilities ceased, more men had volunteered for service than were actually on the staff at the outbreak. Hundreds of girls were appointed, and the London staff consisted almost entirely of girls.

After the war came a period of reconstruction, and here once again, the Commonwealth Bank made possible the Government's plans.

In 1920, the Governor made an arrangement with the Queensland Government to take over the Queensland Government Savings Bank, and also to conduct that State's business.

During the same year, legislation was passed that brought into existence the Commonwealth Bank Note Issue Department. This department controlled the note issue, and was managed by a board of directors, presided over by the Governor of the Bank.

1923 was an eventful year, for it saw the passing of the Governor.

Sir Denison Miller had held office for eleven years. He was succeeded by the Deputy-Governor, Mr. James Kell.

In 1924, the first Bank Board was established by the government of the day. Although the ostensible purpose behind the altering of the 1911 Banking Act was to convert the Commonwealth Bank into a central bank, the 1924 Act did not, in fact, go far in that direction. The main provision was to vest control of the whole Bank (including the Note Issue Department) in a board of eight directors, including ex officio, the Governor of the Bank and the Secretary to the Treasury.

The Bank was controlled by a Board from 1924 to 1945, and during this period, its central banking functions gradually developed. In the early stages, this development was the result, not so much of a clearly formulated and consciously directed policy, but rather of the process of finding a solution to each new problem as it arose.

The Rural Credits Department was established in 1925, and three years later the Commonwealth Savings Bank saw the light of day, and took over the Savings Bank business of the Commonwealth Bank.

The Loan Council, in 1928, made a request to the Bank that



Collecting deposits from Trans-continental workers.

an office be opened in New York to facilitate the handling of Government loans and Australian business generally. This was done the same year, but legislative restrictions on foreign banks operating in the United States made the office of little use to Australia, and it was closed the following year.

In November, 1931, the State Savings Bank of Western Australia was amalgamated with the Commonwealth Savings Bank, as was the Government Savings Bank of New South Wales, a month later.

During the depression years the Bank was faced with many unaccustomed monetary problems. Overseas central banking systems were studied, but it was realised that they could not be adapted satisfactorily to the Australian financial system.

The outbreak of World War II in 1939 saw the Bank called upon once more.

The Second World War initiated a new phase of expansion. There was, during the war years, a considerable increase in the responsibilities of the Bank, and an enlargement of its functions to embrace activities of supervision and administration, which were unprecedented in Australian experience.

Drastic measures of control were required by the harsh exigencies produced by war which, for the first time, came to Australia's shores.

The part that the Bank played must be seen against this background. First, it had to assist on the financial side, to transfer the nation's resources to the war effort and, second, to help maintain the unimpeded passage of approved imports and exports.

In the first place, this meant that the Bank had to look behind each problem and each transaction to ascertain its significance for the war effort, and to base its decisions, not so much upon normal financial principles, as upon considerations of resources and war requirements.

In particular, it was necessary to consider the problems of war finance from the point of view of the real savings of the community, and to endeavour, so far as banking

policy was effective, to check all consumption which was liable to create an unnecessary demand upon national resources.

In the second place, Australia's special requirements in relation to external trade resulted in particularly exacting obligations being imposed on the Bank.

It was necessary to husband with the greatest of care the external funds which were at the disposal of the Australian system, and to take measures, unprecedented in Australian history, to mobilise all Australian holdings of gold, certain foreign currencies and securities. The Bank similarly had to undertake the finance of much of Australia's primary production.

In time of war, gold assumes an even greater importance than is normally the case, and it is of supreme importance that this valuable asset should be completely under Government control.

There was dismay in the Bank when the news came through that the R.M.S. "Niagara" had struck an enemy mine off the coast of New Zealand. She went to the bottom and took with her 295 boxes of gold, valued at nearly two and a half million pounds, which only a few days previously were lying safely in the strongroom of the Bank's Head Office in Sydney.

It was decided to attempt salvage, and Captain J. P. Williams was contacted. He agreed to undertake the work, and preliminary preparations began.

The salvage was carried out under the most difficult conditions. An extract from a report by the Naval Authorities says that "up to the present, the weather has permitted but 170 working hours of a total of 199 days since the 'Niagara' was located".

The total salvage was 277½ boxes, valued at nearly £2,400,000. This represented almost 94 per cent. of the total consignment. It is interesting to compare the achievement with the previous salvage record—the recovery of £1,000,000 in specie from the wreck of the "Egypt" in 1928.

The "Egypt" was a vessel of 8,000 tons. She was found upright

on the bottom at a depth of 396 ft. The salvage, undertaken by an Italian firm, took five years to complete at a cost of £180,000.

On the other hand, the "Niagara", a larger vessel (13,000 tons), was found in 438 ft. of water, lying at an angle of 70° from the vertical; and was surrounded by enemy mines. A much larger quantity of gold was recovered within a fifth of the time, and at a sixth of the cost involved in the salvage of the "Egypt".

When Japan entered the war, shipment of gold to North America became a major problem. It was finally decided, after conferences with the Bank of England, to keep the gold in Australia. In the circumstances, it was decided to move the gold from the capital cities to an inland town for safe-keeping. Broken Hill, some 700 miles west of Sydney, was the town chosen, and arrangements were made with the New South Wales Government for the local jail to be made available to the Bank.

The first shipment of gold left Sydney in February, 1942, by special train under a combined military and Bank guard. So successful were the secrecy measures that some of the soldiers thought they were bound for a secret mission overseas. More surprised still was one of the Bank's employees. He was told to stand by for a secret mission. Someone added that he would be able to do a bit of fishing. So he took his fishing rod!

Among the Commonwealth Bank's many war-time activities was the task of floating war loans. This time it was better equipped to handle these campaigns, due to the number of loan conversions and renewals that had been handled between the two World Wars. Despite this, the increasing tempo of war and consequent acceleration of internal borrowing strained resources and staff almost to breaking point.

From December, 1939, to September, 1945, there were seventeen new and conversion loans floated. In all, there were 3,800,558 applications, and the total amount subscribed and converted was £1,166,683,635.

As in World War I, the Bank was called on to provide large sums of money for Primary Production. To finance the various industries, the usual method adopted was for the Government to set up controlling authorities, and to arrange with the Bank to finance operations under Government guarantee.

Besides providing finance, the Bank also had to handle the very arduous documentary side of exports under Ministry of Food contracts, and exports of wool to destinations other than the United Kingdom.

The principal advances for wool, wheat, meat, etc., covering the period September, 1939, to September, 1945, totalled over £800,000,000.

Special tribute must be paid to the whole staff for their war efforts. It is impossible to overstate the significance of enlistments of staff in the Armed Forces, as these are not only very meritorious in themselves, but also of primary importance in understanding the effort put forward by those who remained on duty.

In September, 1939, the clerical staff numbered 4,530, of whom 3,860 were males. Enlistments totalled 2,750, which was over 70 per cent. of the male clerical staff. In addition, 150 other employees joined the Forces.

The loss of male staff caused the same situation as that experienced during World War I, and was made up largely by the recruitment of young women, with the effect that the proportion of women on the clerical staff increased from 15 per cent. in September, 1939, to 45 per cent. in June, 1945.

There is not sufficient space to tell the war-time stories of those branches of the Bank that came into direct contact with enemy action—London, Strand, Rabaul, Lae and Darwin—but small mention must be made.

London and Strand branches were fortunate in that neither received a direct hit, and there were no fatalities. There was, however, extensive bomb damage from "near-misses", first during the Battle for Britain, and later when

the flying bombs and V2 rockets were creating havoc.

Despite these hardships, their general fighting spirit was expressed typically in a cable received from the London Manager, after he had been bombed out of his home: "Bombs fell near home last evening, destroying windows, ceilings and roof, and causing damage to personal effects. Wife and self shaken, but still cheerful, though annoyed at unfair discrimination."



A. S. Hart, wartime manager of Lae Branch.

In Rabaul, tragedy struck down four of our staff.

The Japanese landed at 1 a.m. on 23rd January, 1942, and the staff, after destroying records, evacuated the branch.

Two made their way southward. One was picked up by a R.A.A.F. plane near Rabaul. The other joined a small party which for three months walked from place to place, avoiding contact with the Japanese, and living on fruit, roots and whatever else was edible. Over three hundred miles were covered in these wanderings, and when the party was taken on board a launch at Gasmata, most were barefooted and in very poor health.

The other four members of the staff went northward, and were

taken prisoner. They were all among the P.O.W's and internees who lost their lives when the "Montevideo Maru" was torpedoed on its way to Japan.

The new Lae Branch had been in operation only six weeks when it was bombed and strafed by the Japanese. It was after this that the local Administration ordered the evacuation. The Branch Manager (Mr. A. S. Hart) was notified that he had only one hour's grace before leaving.

All ledger records and specimen signature slips were added to the Manager's effects.

Three months later, after a very hazardous trip, he delivered these records in person to Head Office.

In the early part of 1942, although the staff of Darwin Branch had been increased to twelve, they were forced to work day and night, seven days a week, to cope with the work undertaken by the Bank on behalf of Australian and Allied Forces.

The Japanese raided Darwin in February, 1942. Evacuation of the four banks was ordered immediately, and the four managers left with their cash and some records for Alice Springs—1,000 miles southwards.

A cell in the local jail there was made available for our Bank. Inside the cell the walls were marked with figures and hieroglyphics registering the days and weeks of the sentences served by its previous inmates. The Bank's "term" was likewise appropriately recorded.

These short remarks give a bird's-eye view of the Bank's many and varied main activities during World War II.

One compensation from the holocaust of strain and tragedy has been the breaking down of many barriers, both real and imaginary, in every phase of life. In the Bank itself, the war has given rise to a greater comradeship and a wider outlook on life. The staff is now more closely knit than ever. They have a pride in Australia, in the Bank, and in themselves.

In September, 1943, the Mortgage Bank Department started operations. This Department provides facilities for fixed and long-

term loans against the security of lands used for primary production.

1945 saw the introduction of new banking legislation. Parliament enacted two bills—The Commonwealth Bank Act 1945, and the Banking Act 1945. This legislation embodied certain of the recommendations of the Royal Commission on Banking in Australia (1937), and at the same time gave permanent peace-time form to the main powers conferred on the Commonwealth Bank during the war by National Security Regulations.

The Commonwealth Bank Act 1945, repealed the establishing and amending acts, but continued the Bank and Savings Bank in existence, and provided them with a new charter. For the first time the central banking functions of the Bank were formally recognised and distinguished from its trading business.

The Act required the Bank to function as a central bank, and defined its broad central banking responsibilities.

The Act also had the effect of dissolving the board of directors of the Bank, under whose control the Bank had operated since 1924, and placed the management again in the hands of a Governor. To assist the Governor in determining the monetary and banking policy of the Bank, the Act set up an Advisory Council of five members, including the Secretary to the Treasury, and one other Treasury representative.

The Banking Act 1945 was an act to regulate banking generally, and specified the obligations of the private banks, including their obligations to the Central Bank.

Another new development was the establishment of the Industrial Finance Department. The Department, which started operating in January, 1946, provides finance for the establishment and development of industrial undertakings, particularly small undertakings; assists in the establishment and development of industrial undertakings; and provides advice on the operations of industrial undertakings with a view to promoting the efficient organisation and conduct thereof.

The Commonwealth Bank Act 1945, was amended in 1951, and a Commonwealth Bank Board was re-established with this distinction, that the 1924-45 Board had full power of management, whereas the power of the Board established by the 1951 Act is limited to the determination of the policy of the Bank and of the Savings Bank. The Bank is managed by the Governor in accordance with the policy laid down by the Board.

It is interesting at this stage to look over a few figures and note the phenomenal growth of the depositors' balances in the Savings Bank Department of the Common-



Bronze bust of Sir Denison Miller—the first Governor of the Bank.

wealth Bank and (from 1928) the Commonwealth Savings Bank.

	£.
31/12/12	615,000
30/6/21	36,190,000
30/6/45	367,559,000
30/6/51	533,033,110
30/6/52	571,683,993

It is difficult to compare, with any degree of accuracy, the figures showing the development of any section of the Bank over the years as, before 1945, central banking and general banking activities were not separated in published figures, and the position is affected by other influences. Moreover, be-

fore 1928, the figures shown in the balance sheets of the Commonwealth Bank included the business of the Savings Bank Department.

However, for the purpose of demonstrating the growth of the Bank as a whole, we quote the following figures of total assets:

	£m.
30/6/14	9.8
30/6/22	140.6
30/6/45	1,042.3
30/6/51	1,892.1
30/6/52	1,641.5

So far, in a brief survey, we have covered the history of the Bank and the Savings Bank. Let us consider the measure of success the Bank has achieved.

Each of us has his own standards for measuring success but, by whatever standard we use, there can be no doubt that the Bank has succeeded beyond even the most fanciful dreams of those connected with its foundation.

If the success of an organisation such as the Bank is to be measured by the profit it makes, we can point to the fact that, in the first thirty-nine years of its existence, the Bank's profits totalled almost £100 million.

If the measuring rod is to be the contribution it has made to the revenue of the Government, we can point out that, from profits during the same period, some £67 million was paid for the redemption of the National Debt, and for the purposes of consolidated revenue, and some £7 million went to State Governments.

If the success is to be gauged by the number of branches and agencies available for the use of the Australian people, the answer is that the Bank's facilities are available throughout the Continent.

If we are to measure by the volume of business undertaken, the figures speak for themselves.

Even the most fanatical critic of the Bank must admit that it commenced in an atmosphere of doubt, if not of hostility, and that to-day it stands supreme—the hub of the Australian financial system and one of the most important influences in the life of the Australian nation.

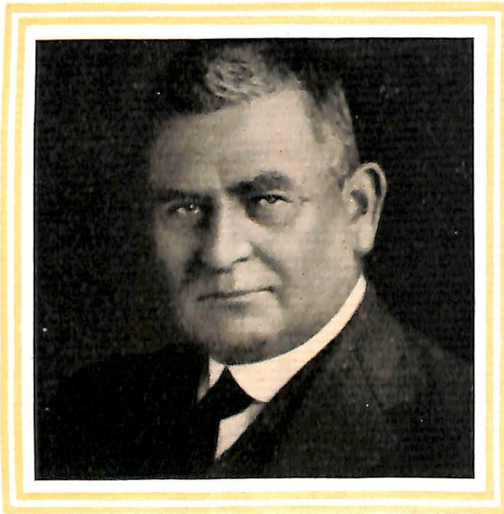
COMMONWEALTH BANK

Governors

Sir Denison Miller, K.C.M.G.—Denison Samuel King Miller joined the Bank of New South Wales at Deniliquin, N.S.W., in 1876. He had a brilliant career in this bank and by 1912 was the Metropolitan Inspector. It was in that year that he accepted Prime Minister Fisher's offer of the Governorship of the Commonwealth Bank. From the 1st June, 1912, the date he assumed office, to the day he died this far-sighted, gifted man never spared himself. He worked unceasingly and tirelessly. In June, 1920, he received his title of K.C.M.G., in recognition of his services to Australia as Governor of the Commonwealth Bank, and as a tribute to war service rendered in that capacity. Before he died Sir Denison had the satisfaction of knowing that the Bank he created and guided through its early years was firmly established. Sir Denison was one of those who was able, by his quiet word or happy smile, to guide the team and to help materially to keep the wheels running smoothly, and to preserve the co-operation of the staff by the interest he showed in their individual parts of the great movement.



James Kell—As a youth, James Kell joined the staff of the English, Scottish and Australian Bank Ltd. Subsequently he transferred to the Bank of Australasia, where he carved out a very distinguished career. So much so that by 1912 he had risen to the rank of Inspector. In December, 1912, he was appointed Deputy Governor of the Commonwealth Bank and proved to be Sir Denison Miller's right hand man during the early eventful years of the Bank's existence. After a period as Acting Governor he was appointed Governor of the Bank on 10th October, 1924, and retired two and a half years later. It was said of Mr. Kell that his great success was due largely to two qualities—his excellent judgment and his fixed determination to do what he considered right without fear of cost or consequence. A modest man, he always refused to take the credit for the smooth way in which the Bank was run; he maintained that it was on the general body of the staff that the good name of the institution depended.



Sir Ernest Riddle—Ernest Cooper Riddle started his long and wide banking experience in 1889, when he joined the staff of the Bank of Australasia at Narrabri, N.S.W., and, in 1912, had risen to sub-manager at Perth, W.A. While there he joined the Commonwealth Bank, being appointed manager of our Perth branch from 21st April, 1915. He was transferred to Sydney as acting manager on 19th June, 1923, and shortly afterwards, on 1st January, 1924, was appointed to Administrative as Inspector. Later that year he took over the management of Melbourne office. This wealth of banking experience resulted in Sir Ernest being appointed Deputy Governor on 10th October, 1925, for a term of three years. Mr. Kell, the Governor, retired on six months' leave of absence and Sir Ernest was appointed Governor on 1st June, 1927, for a period of five years. On 1st June, 1932, he was re-appointed for a further seven years, but ill-health forced him to retire on 28th February, 1938. During his term of office Sir Ernest helped guide the Bank through the disastrous depression years, which left their mark on the whole world.



Past AND Present...

Sir Harry Sheehan, C.B.E.—On 1st March, 1938, Sir Harry Sheehan was appointed Governor for a period of seven years. Although not a banker by profession, he made his first contact with the Commonwealth Treasury in 1903 and during his whole life was associated with the nation's finances. From 1916 to 1926 Sir Harry was Loans officer to the Commonwealth Treasury, Assistant Secretary to 1932, and became Secretary to the Treasury in that year, which position he held until 1938. As Secretary to the Treasury, Sir Harry was Commonwealth Government representative on the Commonwealth Bank Board and a member of the National Debt Commission. In 1933 he acted as financial adviser to the Resident Minister in London, Mr. Bruce, at the World Monetary and Economic Conference, and spent some months at the British Treasury. In that year also he was Australian delegate to the League of Nations. The strain of many years of faithful service to the nation proved to be too much, and Sir Harry died suddenly on 26th March, 1941, after being in office only three years.



Hugh Traill Armitage, C.M.G. joined the Bank of New South Wales in 1898 and in 1912 was Accountant at the Perth office of that institution. The same year he joined the staff of the Commonwealth Bank (at the invitation of Sir Denison Miller). Prior to being appointed Deputy Governor on 1st January, 1927, Mr. Armitage was Accountant, Sydney office; Chief Accountant; Secretary; Inspector; Manager, Sydney office; and Chief Inspector. To all positions he brought a combination of qualities rarely found in one man: firm, yet fair; an upholder of constituted authority yet impatient of red tape; coldly analytical when facing an economic problem, yet warmly human in matters relating to the staff. In 1941 Mr. Armitage was appointed Governor. During his term of office, which ended when he retired at the end of 1948, he guided the Bank through some of the most difficult and momentous years in its history.



Herbert Cole Coombs, M.A., Ph.D.—When Dr. Coombs was appointed Governor of the Commonwealth Bank in January, 1949, he was no stranger to the Bank or banking. He joined the Bank in 1935 and for seven years was a member of the Economist's Department. He resigned in October, 1942, otherwise he would have been ineligible for membership of the Bank Board, to which the Government was about to appoint him. In 1943 Dr. Coombs was appointed Director-General of the Department of Post-War Reconstruction, and when the Bank Board was abolished in 1945 he became a member of the Advisory Council of the Bank. Always a keen student of banking, he has won world recognition as an expert in central banking and related matters. During the three years since Dr. Coombs took office the Bank has guided the Australian Banking system through a period during which inflationary pressures have been very strong. It is, indeed, fortunate that the Commonwealth Bank—the hub of the Australian financial system—is in the hands of such a capable and experienced man.

JETS

A whole new set of problems face the men who build, fly and fuel modern jet-engined planes.

Reprinted from The Lamp, Standard Oil Company (N.J.).

WHAT'S different about flying in a jet-propelled plane?

A fair answer might be, "Almost everything."

One test pilot remembers this about his first jet flight: it was uncannily quiet. "During the take-off run," he recalls, "you could hear the landing gear rattling."

That was in 1942, and the plane was the first jet fighter to be flown in the United States. Since then, jet propulsion has worked a revolution in aviation, a revolution still in progress.

Its matchless speed is the jet plane's most spectacular characteristic. Because speed is so important in military aircraft, most of the pioneering in this new field has been done in military planes,

particularly fighters. And, largely because of their speed, almost nothing about these planes, from their appearance to the way they handle in the air, is quite the same as in the familiar propeller-driven types.

Jet fighters are designed to fly at speeds approaching, perhaps exceeding, the speed of sound (technically speaking "Mach 1", after the late Austrian physicist, Ernst Mach). This is 761 miles per hour at sea level, decreasing at higher altitudes to about 660 miles an hour at 37,000 ft.

As an airplane approaches Mach 1, shock waves in the air buffet it severely. (Oddly enough, these effects disappear at speeds above Mach 1). To smooth out the flow of air over the plane's surfaces,

designers are now using sharply swept-back wings. They have also made wings thinner; for example, the wings of the B-47 jet bomber, in flight, flex as much as 7 ft. at their tips. Still another increasingly characteristic jet shape is a sharply pointed nose.

The jet engine's enormous potential power is best utilized only at high speed and high altitude. Jet fighter planes, as a result, can operate effectively all the way up to 50,000 ft. or even higher, far above the ceiling of most piston-engined planes.

At that altitude, the air temperature is nearly 70° below zero Fahrenheit. The air pressure, which normally measures, 2,116 lb. per sq. ft. at sea level, is a mere 280 lb. per sq. ft.

A heated suit and cockpit air conditioning keep the pilot from freezing. His oxygen mask, which he probably began to use before he reached 15,000 ft., gives him breathable air. But above 25,000 ft., his body becomes increasingly uncomfortable in the thin atmosphere. At a pressure altitude of 55,000 ft., the water vapour in his body would boil, and he would

swell like a balloon. Therefore, he has a pressurized cockpit in which, when his plane is at 50,000 ft., he lives at a pressure altitude about 10,000 ft. lower.

It would be unsafe to maintain a much greater difference between inside and outside pressure, because a sudden accidental loss of pressure would hit the pilot like an explosion and with serious results. As it is, if he loses even his moderate cockpit pressure at 50,000 ft., he must dive instantly to a lower altitude in order to survive.

The pilot has some new things to learn about flying before he has mastered jet flight. This is because, in a given situation, a jet plane does not necessarily behave like a propeller-driven plane.

He finds that the jet is sluggish on take-off, because the engine delivers only a part of its ultimate power before high speed has been attained. A land-based jet, loaded with every pound of fuel, armament and ammunition it can carry, needs a long runway or assistance from rockets mounted under its wings. A carrier-based jet must be launched from a cata-

pult with an acceleration of several "g's", a "g" being the acceleration of gravity, 32 ft. per second per second.

Once the jet is air-borne at high speed, its rate of climb may reach 20,000 ft. a minute. A jet fighter may thus get from a standing start to 35,000 ft. in less than five minutes. Now, in the reduced air pressure at 35,000 ft, some of the more volatile jet fuels, though not those of the kerosene type, will boil at a temperature of 70°F. Since the temperature of the air at this altitude is about minus 60°F., there would seem to be no danger of boiling.

But, when the plane has been on the ground in summer temperature only five minutes earlier, the fuel in its tanks has not had time to cool to the surrounding air temperature. A volatile (easily vaporizing) fuel will begin to boil somewhere around 27,000 ft. Before it cools and stops boiling, as much as 10 per cent. of it may have vanished in vapour through the tank vents.

The jet plane's flight is smoother than that of a piston-engined plane, because the jet engine is

nearly vibrationless. Its control is easier because there is no propeller torque, or yawing effect. The pilot can often perform normal manoeuvres without touching his rudder pedals, using only the elevators for climb and descent, and the ailerons for both bank and turn.

The jet fighter, with its clean lines and low air resistance, gains speed so rapidly in a dive, even with engine idling, that it needs dive brakes, a type of wing flap, in order to make a steep descent without exceeding its maximum safe air speed. Opening the dive brakes at 350 miles an hour or faster gives the pilot about the same sensation as tramping on his automobile brake pedal while doing fifty.

The jet plane, because of its great speed, needs lots of room to manoeuvre. A turn, for example, takes longer to execute than in a slower plane. The effect on the pilot of turns, as well as pull-outs from dives, is that of acceleration and is measured in g's. He can stand perhaps seven g's momentarily, but a few g's for as long as ten seconds may black him out—

not necessarily unconscious, but helpless, because his brain's blood supply is reduced. To resist this effect, he wears an anti-blackout or "g" suit, which exerts pressure on his legs and abdomen, and opposes the abnormal displacement of his blood.

Things happen fast at jet-propelled speeds. The pilot's solutions of weather and navigation problems must be rapid and accurate; at the speed the jet is carrying him, his first answer may have to be the right one.

In combat, only seconds after he has identified a target, he may have passed out of range. But in the meantime, he must have made an approach, that is, flown a course enabling him to attack effectively, delivered the attack and performed the manoeuvre known as "getting out of there". This is too much for one man to do, so the pilot has electronic aids to help him get his weapons on the target and fire them at the right instant.

The jet pilot even has to worry a little bit about colliding with birds. It seems that at, say 250 miles an hour, you can pretty much count on a bird to get out of your way. At 400 or 500, though, it's every bird for himself. Fortunately, few birds are high altitude flyers.

When the pilot makes his first jet landing, he discovers that it is not easy to slow his plane down to a speed at which he can safely lower the landing gear. This, like the jet's high speed in a dive, results from the plane's low air resistance, and the fact that the engine, even when idling, still exerts some forward thrust. The pilot learns that he has to begin his slowdown ten to twenty miles away from the field.

The jet engine, which is responsible for the changing conditions of aerial flight to-day, is a member of the gas turbine family. Its operating principles are far simpler than those of the internal combustion engine having pistons which work in cylinders—the familiar gasoline reciprocating engine.

A gas turbine has a combustion chamber into which fuel and air

are fed. Ahead of the chamber is a compressor, which delivers to the combustion chamber the enormous quantities of air needed there. Behind the chamber is the turbine.

The air in the combustion chamber expands violently as the fuel burns. Expanding, it rushes out the only exit, through the turbine blades, thus revolving the turbine. The compressor and the turbine are ordinarily on opposite ends of a single shaft, so that the turbine rotation drives the compressor.

In the pure jet type of gas turbine, about two-thirds of the energy of the gas escaping through the turbine is recovered to operate the compressor. The balance of the energy propels the engine forward by the reaction to the acceleration of the expelled gas, in the same way that an inflated toy balloon spurts across the room when the air is suddenly released from it.

The gas turbine may be designed, however, so that nearly all the force of the escaping gas jet is expended against the turbine blades. The turbine rotation can then be used, directly or indirectly, to furnish motive power. It can be made to turn wheels or to operate a generator of electric power. In the so-called "turbo-prop" airplane, it is used to turn a conventional propeller.

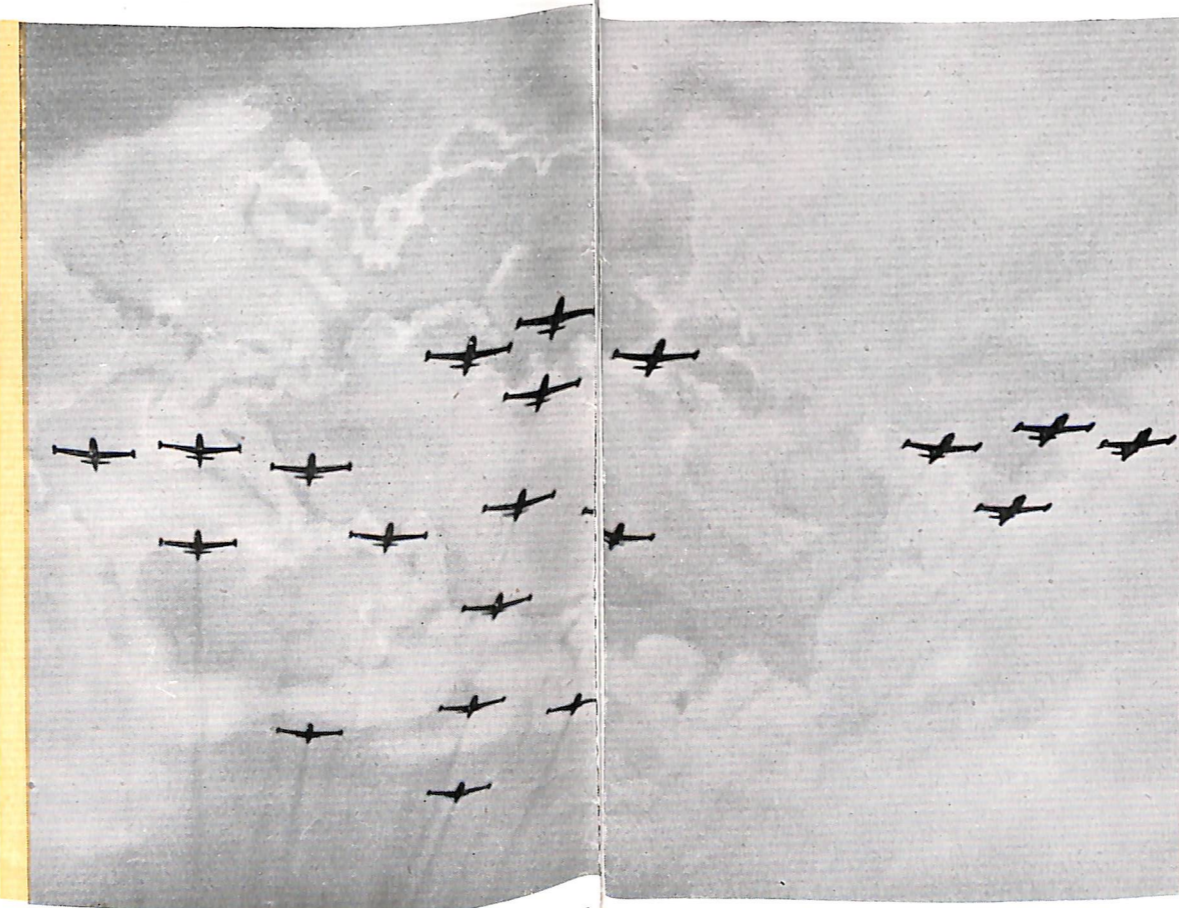
The big advantage of the gas turbine over the reciprocating piston engine is its light weight, in proportion to its power. The average installed weight of a jet airplane engine is less than one-fourth the weight of a piston engine capable of delivering the same power at high speed. This, in a machine where weights must be closely calculated, and where engines account for so large a part of total weight, gives the jet a potentially unbeatable advantage.

But the jet engine's big disadvantage is that it is a fuel hog. It burns fuel so fast that weight saved in the engine may be more than lost in the fuel that has to be carried.

The gas turbine fuel most widely used to date has been kerosene. It is one of a range of fuels

which burn satisfactorily in a jet aircraft engine; it is also, under existing conditions, comparatively inexpensive, and it has the added advantage of being relatively safe to handle on the ground.

But present refining methods, influenced by the fact that motor gasoline is the dominant oil product, convert no more than about 10 per cent. of an average barrel of crude oil into kerosene-type fuels. This is just about the percentage of crude oil which, at the peak of Allied needs during the



F-48 Thunderjets of the U.S. Fifth Air Force's 136th Fighter Bomber Wing.

last war, went into aviation gasoline.

Suppose that, in another war, we found ourselves flying more and bigger planes, faster and farther and, in addition, powering them with jet engines which needed much more fuel to do even an equal amount of work. With existing refining capacity, there wouldn't be enough kerosene to do the job.

Anticipating this possible problem, the military services wrote a specification for a modified jet fuel. This fuel, known as JP-3, is neither kerosene nor gasoline, but has resemblances to both.

Gasoline is manufactured from the lighter portions of crude oil, those which boil away first when the crude is distilled. Kerosene is the next lighter fraction; Diesel type fuels follow kerosene. These three groups total about 68 per cent. of the average barrel of crude.

Standard Oil Development Company, Jersey's research and engineering affiliate, has, for example, carried on a variety of jet fuel programmes since 1944. It keeps in touch with problems facing engine builders, makes proposals on fuels with respect to engine performance, and keeps the changing fuel specifications under constant examination to make sure that any recommended fuel will be available in the quantity needed.

Gradually more miles are being coaxed out of jet engines for a given amount of fuel.

A typical jet engine of 1944 burned about 19 gallons of fuel per hour for every 100 lb. of thrust that it developed. To-day, jet fuel consumption has been lowered to about 16 gallons per hour per 100 lb. of thrust. It is certain to be lowered still further, with a rate of, say 11 gallons, possible in the not too distant future.

The first jet planes to be flown could remain in the air only a few minutes before their fuel was exhausted. To-day, jet fighters and bombers of moderate though not long range, make up an increasingly large proportion of the United States Air Force and Navy Air Arm. This year, a British jet bomber has flown the Atlantic.

The question whether a jet plane to-day is practical for a particular purpose, military or commercial, is very largely the question of how much range the plane must have.

When the pilot of a piston-engined plane wants to get the most mileage out of the fuel in his tanks, he runs his engine at a predetermined power setting, which varies with altitude, but is, in general, rather low. In other words, to fly the greatest possible distance, the pilot has to fly at fairly low speed.

It is one of the oddities of the jet engine, however, that its rate of fuel consumption per mile travelled does not decrease as the engine is throttled back. Instead, the fuel consumption goes up. To fly the greatest possible distance in a jet plane, you have to fly at close to full power.

Not only that—you also have to fly at relatively high altitude, somewhere above 35,000 ft. The thinner the air, the less resistance it offers to the plane, and therefore the higher the plane's speed for the same power.

A piston-engined plane also flies faster at comparatively high altitude for a given power output, but its effective altitude is limited by something else. When it goes too high, its propellers begin to lose efficiency; there isn't enough air for them to bite. The jet plane, however, is propelled by the stream of hot gas spurted from its engine; if it were possible to fly an airplane in a vacuum, jet propulsion would be just as efficient there as anywhere else.

Of course, no engine can operate in a vacuum unless it carries its air supply along with it, like a rocket. Its fuel can't be burned without air. This is spectacularly true of the jet engine, whose gaping air intakes suck in the atmosphere at an awesome rate. A jet engine developing 4,000 horsepower at 375 miles an hour would exhaust the air in a typical six-room house in about nine seconds. In those nine seconds, it would also burn more than a gallon and a half of fuel.

One by one, the problems of jet flight are being whittled down to size. Refrigerated fuel, or tank pressurization, or a fuel with a lower vapour pressure than JP-3 should solve the problem of vapour loss. Some new alloy may give longer life to turbine blades which must withstand operating temperatures up to 1,600°F. Traffic control and landing systems are in sight which will enable jet airliners to avoid the slow, low-altitude airport approaches and holding procedures which now would make their fuel consumption prohibitively high.

The jet airliners are definitely on their way, but it is impossible to predict when they will come into use in large numbers. One safe prediction, though, is that air travellers will find jet flight, as today's military flyers put it, "like driving a Cadillac after a Model T".



LIONEL HINCHLIFFE, Circular Quay,
N.S.W.

*1st and 2nd Prizes: "General Interest".
2nd and Joint 3rd Prizes: "Landscape and
Seascape".*

★ ★ ★

P. F. NICHOLLS, Staff Department.
2nd Prize: "Still Life".



LITERARY & COMPETITION



H. S. SHIPP, Darlington, N.S.W.

*1st Prize: "Still Life".
Joint 3rd Prize: "Landscape and Seascape".*



RICHARD W. IKIN, Bank
Premises, Brisbane, Qld.
3rd Prize: "Still Life".

BANK NOTES—SEPTEMBER 1952

PHOTOGRAPHIC WINNERS



GORDON PAYNE, Kingsford, N.S.W.

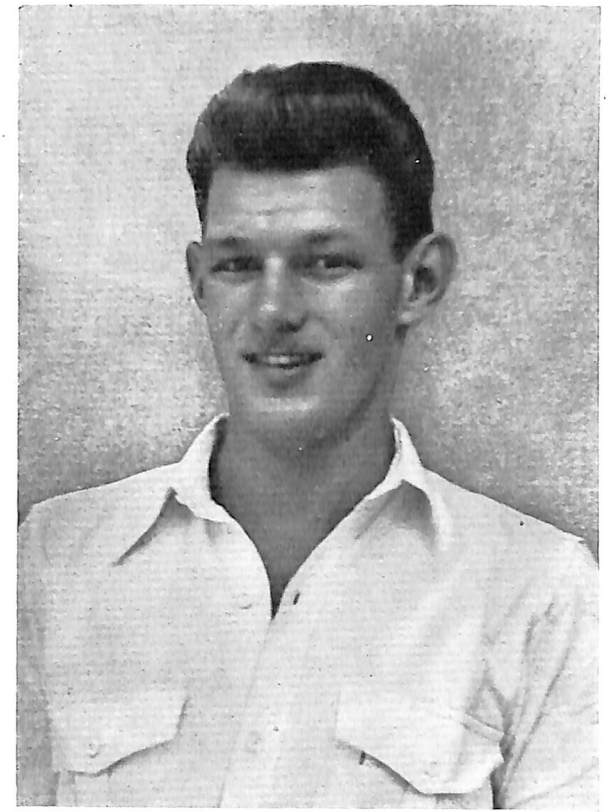
*1st Prize: "Landscape and Seascape".
3rd Prize: "General Interest".*



A. C. C. BROWNE, Armidale,
N.S.W.

2nd Prize: Literary Section.

BANK NOTES—SEPTEMBER 1952



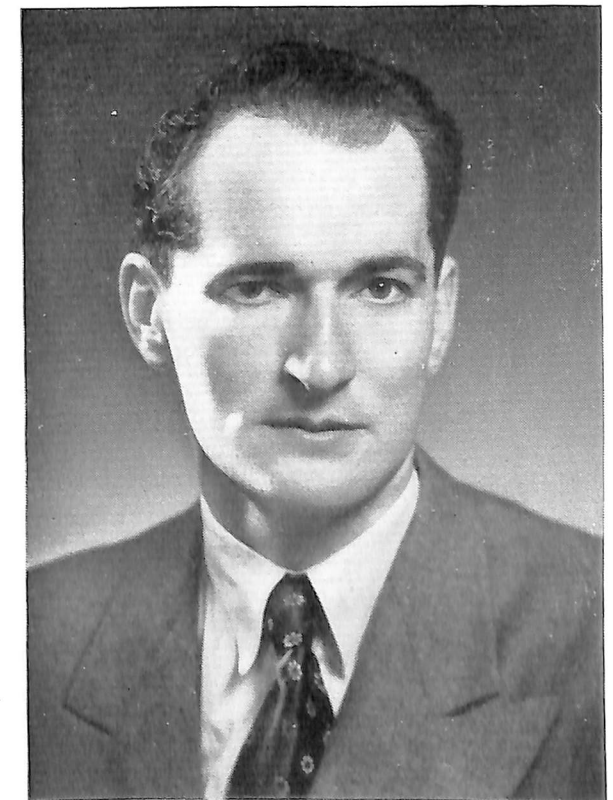
CARL FORBES, Madang, T.P.N.G.

1st Prize: Literary Section.

★ ★ ★

MAX RODDICK, C.S.B., Melbourne,
Vic.

3rd Prize: Literary Section.





Wool

THE NATION'S BULWARK

By J. D. CORBETT,

(Press Relations Officer, The Australian Wool Board)

FROM ancient times wool has proved a boon to mankind. Pre-historic man was probably the first user of wool for protection and warmth, but he wore it on the skins of the wild sheep he killed for food.

The fact that wool was used by early civilized man is shown by records in the Bible and in Greek mythology. "The Golden Fleece of Jason's Quest" was, no doubt, symbolic of the value placed by the Greeks on wool for the finest clothing.

England as a nation rose to prominence "on the back of the sheep". When the Romans landed in

Britain in 55 B.C. they found the early Britons with flocks of sheep and a developed wool industry. As the centuries passed, the industry grew in importance.

About the middle of the 15th Century, the woollen sack made its appearance in Parliament as a symbol of the source of England's economic greatness. To this day the Lord Chancellor sits on a woollen sack in the House of Lords; it is filled with wool from the Dominions.

In the reign of Elizabeth I, 80 per cent. of England's exports consisted of woollen goods, and during

Elizabeth Farm—John Macarthur's first home.



John Macarthur's home at Camden Park.



the time of Charles II, a law was passed requiring that every deceased person should be buried in a woollen shroud—an enactment which remained on the Statute Book for 120 years.

The 18th Century witnessed the transition of the industry from a domestic activity to manufacturing on what was then a large scale. Hand looms came. They were supplanted by power looms, an event which ushered in the factory age in wool.

First of the new inventions was the "spinning jenny", followed by the "water frame", both of which were incorporated in the "mule". The power loom was invented in 1785. It met with considerable opposition from the workers, who feared that its operations would put many of them out of work; but it survived.

These inventions and others, followed by the remarkable technical progress which was made in the 19th Century, made possible the present progress in wool manufacture, not only in the United Kingdom, but in many other countries.

The first sheep came to Australia with the First Fleet in 1788. They had been obtained from the Cape of Good Hope. However, they proved unsuited to their new environment and did not last long.

Australia's wool history really began in 1797, when Captains Waterhouse and Kent, of the Navy, bought thirty-two merino sheep at the Cape, and brought them to Port Jackson. Thus, the first merinos came to Australia.

Some of these sheep were bought by John Macarthur, who had earlier been experimenting with different breeds of sheep in the new settlement. Macarthur had vision, and practical ability too. He had realised early in his life at Port Jackson that, as he put it, "a petty population, established at so vast a distance from other civilised parts of the globe, could have no prospects of succeeding unless by raising as an export some raw material which would be produced with little labour, be in considerable demand, and be capable of bearing the expense of the long sea voyage." Macarthur was touched by the hand of prophecy when he wrote those words.

In 1803, he proved, as he was to prove many times in his picturesque and stormy career, his ability to transmute adversity into success. Following a duel, he had been sent to England and, on arrival, immediately set about interesting the authorities there in the new wool from the Antipodes. His propaganda lasted several years, and was, in fact, both continuous and dogged.

He was able to return to Sydney in 1805 with Governmental authority to select an area of land for himself, provided he devoted his activities thereon to fine wool production. He chose the Cowpastures area, now known as Camden Park, New South Wales. Even more importantly, he brought back to Sydney with him several Spanish merino sheep which he had bought from the flocks of King George III at Kew.

Early in the 19th Century, woolgrowers in Saxony and Silesia, who had acquired large numbers of merinos from Spain, following the French invasion



Mob of sheep on road, Riverina, N.S.W.

Tomb of John Macarthur and his family at Camden Park, New South Wales.





The judges at work at the 1952 R.A.S.

Grand Champion Corriedale ram.



of the Peninsula, adapted the merino to its new environment with the object of producing the finest of fine wools; and they succeeded. Soon the German wool set the standard for the world.

John Macarthur proved to be the prophet and vanguard of what was destined to be devastating competition. Small quantities of merino wool from the Antipodes came on the English market, and as time went on the wool improved in quality, and increased in quantity. In 1822, Macarthur was awarded by the Society of Arts, England, two gold medals for sending wool as good as the finest Saxon.

Later, Parliament reduced the duties on colonial wool, and imports from mis-named Botany Bay were adjudged longer, silkier, softer, and more resilient than any but the finest Saxon wools.

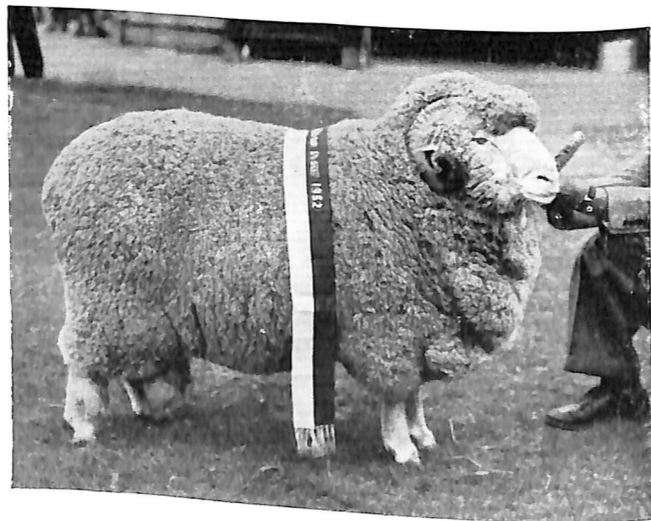
Between 1820 and 1844, the imports of wool from New South Wales into England increased from 175,000 lb. to 13,500,000 lb. This remarkable increase underlined the fact that Australia—for by this time wool was being produced in many parts of the country—had supplanted Germany as the world's principal supplier of fine wools.

The story of the rise of the Australian wool industry is a romance in itself. There is only space here to say that despite Government edicts in the early days of settlement around Port Jackson, the sheep men with their flocks followed in the tracks of the explorers, seeking "fresh fields and pastures new".

The crossing of the Blue Mountains in 1813 had revealed ideal pasture lands west of the mountains, and soon sheep were grazing there. In Van Diemen's Land (Tasmania's first name), the industry had been established soon after 1803, and when the first "Overlanders" reached Port Phillip from Sydney in 1837, they found that 55,000 sheep had been shipped there in the first twelve months of the new southern settlement.

The great sheep drive extended into what is now Queensland in 1824, and in 1838, to Adelaide. The Swan River settlement in the West had been separ-

Champion Merino Strong Wool ram.



ately established in 1829. So it came about that by the thirties the sheep and wool industry had been established in every colony in an amazing series of explorations and settlements.

In 1843, the new Australia had its first taste of a depression. Wool prices, which had been high, fell drastically, and the general position was made worse by a three years' drought. Any number of sound sheep were for sale at 6d. a head "and the station thrown in", as was added with grim Australian humour.

With the subsequent recovery in wool prices (and the consequent improvement in the Australian economy), the remarkable resilience of the pastoral economy of this country was demonstrated, as it was to be demonstrated more than once in the years to come.

The worst depression in the history of the Australian sheep and wool industry began in 1929-30. Never before had wool values fallen so suddenly or so far, and that applied to the values of other exportable commodities too. The history of that calamitous period is well known. Almost every section of the community was affected.

The story of the development of the Australian merino—the world's best—is a highly technical one. All these sheep stemmed from Spain, but they came mostly by circuitous routes. Years of experience and experiment have led to the evolution of different strains suitable for different climates and different pastures; but they all remain true merinos.

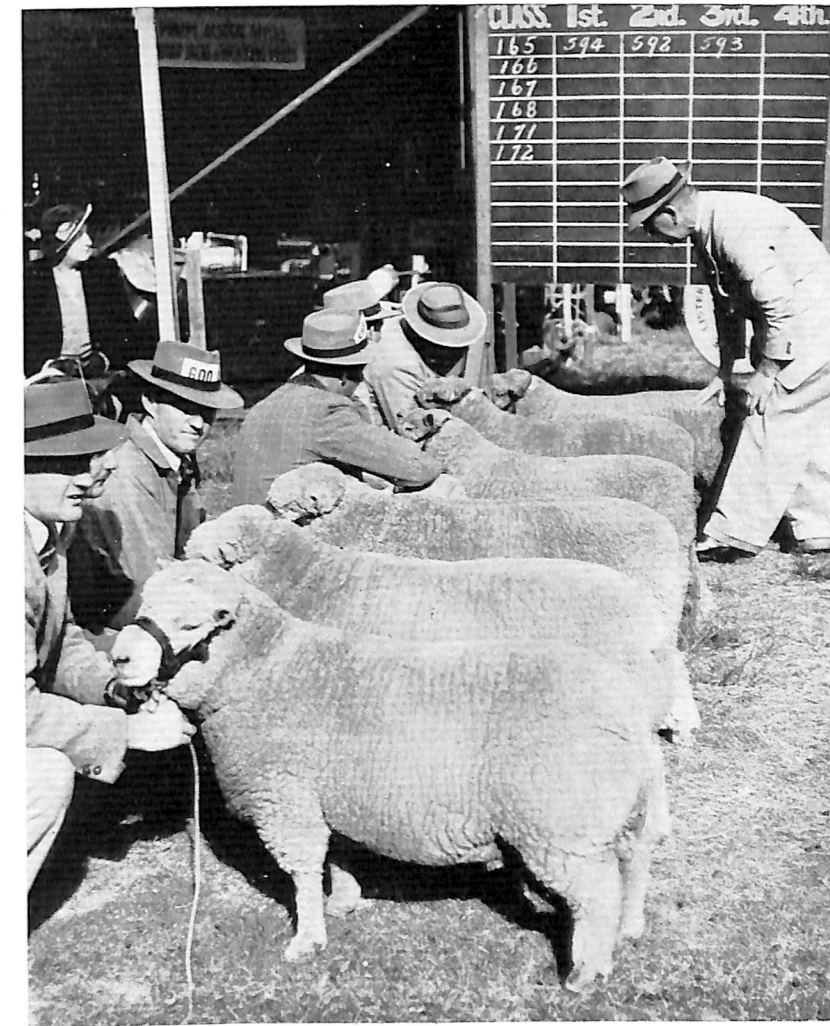
The development of closer settlement in Australia has led to an increase in the breeding of the crossbred type of sheep, especially in the last half century. Unlike the merino, the crossbred sheep is valuable for both meat and wool, although its wool is not, of course, as fine as that of the merino.

Pastoral scene, Riverina, near Deniliquin, N.S.W.



BANK NOTES—SEPTEMBER 1952

—Photos by courtesy The Australian Wool Board and Sydney Morning Herald.



Judging Southdown rams at 1952 R.A.S.

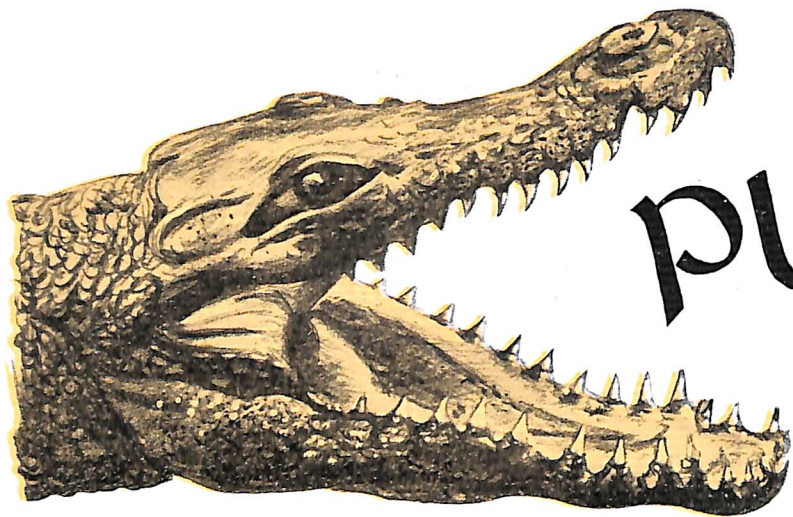
In recent years especially, science has given valuable support to the woolgrower in his continual fight against a variety of sheep diseases and other problems which confront him.

From humble beginnings—from a few coarse sheep a century and a half ago—Australian flocks have been built up, totalling about 113 million, and grazing on one quarter of the area of the whole continent.

Australia is the world's principal supplier of wool, growing more than a quarter of the world's wool, and more than a half of its merino wool. The Australian fleece at 9 lb., is the heaviest in the world.

Some 13 per cent. of the annual clip is used by Australian mills and the remainder exported, chiefly to the United Kingdom, the United States, France, Japan, and other countries.

Wool contributes between 35 per cent. and 40 per cent. of Australia's earnings of foreign currency. It is the cornerstone of the nation's prosperity. It remains the predominant factor in the national economy, not only to the woolgrower himself, but to every citizen in the Commonwealth.



PUK PUKS Incorporated.

By CARL FORBES (Madang Branch).

Winner of First Prize in Staff Literary Competition

MOST of us know of Puk Puks (crocodiles to you!) by repute, but only those who have hunted them, and looked into their smouldering eyes, know the thrill that comes with stalking these great scaly monsters.

And so, when it was suggested that we should spend the long week-end croc hunting, we all jumped at the idea, not daunted by the fact that none of us had ever even seen a croc or had the faintest clue what to do if we did happen to see one.

Eager to learn about these ugly reptiles, we decided to ask everyone that came into the office for some information on the subject. Before long it became the current topic of conversation in town. "Have you heard?" The bank boys are going Puk Puk shooting. I wonder how many will come back!!"

After being told several times that we were crazy, and just as we were beginning to believe it ourselves, an old Territorian mentioned the Gogol River, about 10 miles south of Madang, where, he said, the Puk Puks were just waiting to be shot. This was what we had been waiting to hear, and so, on Saturday, after closing the doors behind the last native, and downing our pens and drying the ink on our last will and testament (well, you never know), we pushed off.

Several hours later found our safari at the mouth of the Gogol, a muddy stretch of water about 200 yards in width with mud flats sloping down to the water's edge. To our inexperienced eyes it looked a very likely place. One of the "boys" that we had picked up on the way down assured us that he knew the very spot where Puk Puks were invented, but said that we must wait until the tide turned, because

the crocs would come downstream to feed on the fish as soon as the sun had set.

Soon after dark we took to the out-rigger canoe that some thoughtful native had left behind and were soon gliding noiselessly (more or less—what with everyone telling everyone else to SHUT UP) along the scrub-lined shore without seeing a thing that even remotely resembled a Puk Puk.

Carl sat in the bow with a native paddler; just behind him, on the bed of the canoe, was Athol with the spot light and battery. With John, squatting on the bed also, untangling his rifle from the light lead, and Les, and another paddler in the stern, we judged ourselves fairly competent to deal with almost anything.

Whilst in the middle of telling someone to shut up, Athol gave a warning "hiss." This meant that he had seen something, and there, sure enough, were two fiery points of light centred in the spot light's beam. Excitement was rampant and blood pressure high as we glided slowly towards the target.

Getting to within about 30 yards of it, we decided to have a shot, and three rifles cracked simultaneously—nothing happened! We saw the red lights were still there, but were slowly moving apart. Soon they disappeared altogether. We had been wasting our ammo on a couple of fire-flies!

"Shush, another one, and it's real this time. I can see most of his body," said Athol excitedly. And there he was, sleeping in the shallow water with his snout on the bank and only about four feet of his scaly skin showing. We nosed the canoe right over him so that Carl could make sure of getting him, and when within about three feet he decided that



Crocodile eggs are hatched by the heat from vegetation.

it was now or never, and fired. All the tales that we had heard about Puk Puks and their threshing tails came to us at once as it writhed about in a smother of muddy, yellow water. "There, that's fixed him," Carl said proudly. "So it oughter," scoffed Les, "you just about had your rifle in his back pocket before you fired." We had taken our eyes off the croc while all this was going on, and when we looked back it had disappeared.

We probed around for it, but the bank shelved very steeply, and he must have slipped down into deeper water. When a croc is killed in the water it must be secured within half a minute or so, because it starts to sink as soon as the air belches out of its body.

"Here's another bloke worth getting," said Les., mentally calculating its worth at 5/6 an inch, and added, "I wonder how Puk Puk upholstery would go in my new car?" This relieved the tension a bit, but it didn't stop the tattoo of drum beats, that were our hearts racing their hardest!

As the canoe shot towards the croc we snapped back the safety catches on our rifles. Les. fired at a distance of about 25 yards. It appeared to be quite a good shot but the Puk Puk submerged as the canoe raced to the spot.

Athol got one of the paddles up from the stern and started feeling about in the mud. The "He's dead"/"He's not" argument went on until the Puk Puk himself solved the question by rearing up right alongside the canoe. It would have been a perfect shot if any of us had had time to take aim, but we were so startled, or scared (probably both) that we just pulled the triggers and hoped for the best.

Apparently the croc had enough for it opened its immense jaws, made a sound like a cough, then leisurely submerged. And boy! were we glad to see him go.

"You coward," yelled Carl, "come out an' fight."

"Hey!" said Athol, climbing down the mast, "don't say that so loudly, he might hear you."



Victor and vanquished!

We searched around for a few minutes without locating him, before continuing silently along the shore.

The excitement of the chase had got Athol, so he talked Les. into taking the spot light, and no one was more surprised than Les. when, just having a few practice sweeps, he saw a croc only about ten yards away. Athol saw him next, fired and hit him. The next thing that we knew was that there was about ten feet of Puk Puk charging at the bow of the canoe, where Carl was preparing to repeat the biblical story of walking on the water, only, as he said afterwards, he intended going one better—he was going to run!

It was quite some time (at least five minutes) before we saw another, and this was a welcome respite for it gave us time to get ourselves sorted out and back into our original positions.

We fired on several smaller crocs hiding in the long grass at the water's edge, but they all escaped into the water as the canoe approached and, as we were now a little blasé, we didn't bother chasing them.

Eventually we came to a very likely-looking spot, a mud bank just a few feet above the water, and there, sure enough, were a pair of tell-tale eyes. As we got closer we made out that it was only a small one and appeared asleep. It was a sitting shot, but we must have disturbed it, for it raised its head and looked as though it was about to head into the water. Johnnie fired, and we claimed our first certain kill for the night. But who was going over the side to get it? That was the question.

None of us felt like getting into the water and no amount of persuading could induce the "boys" to do so. It wasn't the thought of Puk Puks that kept us in the canoe, it was just that we didn't like getting our feet wet. (Am I kidding?) For once we managed to do more talking than Les. and before he knew where he was, he was over the side and half-way to the bank, sinking up to his knees in the black, slimy mud, and calling us all the so-and-so's

under the sun. He made the bank O.K. and was quite brave when he found that our target was really dead, and there didn't appear to be any more around. So much so, in fact, that he picked the Puk Puk up by its tail, slung it over his shoulder and started towards the canoe.

The croc appeared quite dead, but Les. wasn't so sure when it gave a last convulsive twitch! Whether by accident or design he threw the Puk Puk on to the platform of the canoe and, letting out an almighty yell, that must have frightened all the Puk Puks for miles around, he came charging through the mud towards the canoe, where we were all roaring our heads off with laughter. Even though we assured him that it was quite dead when he picked it up, he made certain that it was in the back of the canoe before clambering aboard, muttering those famous last words, "Never again."

It took us some time to settle down after this, and it wasn't until half a mile further along the Kunai-fringed shore that we saw our next Puk Puk. Les. had taken over the light again, and nearly dropped it in his excitement. "Oh, my God," he gasped, "look at it."

He was really worth looking at. The croc we had in the canoe was about four feet long and we all swore that this one was at least that between the eyes!

"Now don't fire until we can see the tears in his eyes," we warned each other in whispers, "we'll get this one." And with Carl whispering, "Steady . . . steady . . . steady" and the tension getting greater and greater, we glided noiselessly towards the target.

It wasn't until we were within five or six yards of the croc that we levelled our rifles, and, with Carl still whispering "Steady . . . steady," the canoe was swung broadside on to our target.

"Steady now . . . FIRE!" The water jumped and spouted all round the croc's head as it rolled over in the shallow water, with liquid mud gurgling down its throat. Its great tail lashed the mud in showers and it wasn't long before everything and everyone were covered with this slimy, stinking substance.

Eventually the disturbance subsided and we could see the croc lying in about a foot of water, not far from the bank. It appeared very dead, but, knowing what these monsters are capable of doing with a sweep of their powerful tail, we fired a few more rounds into its belly just to make sure.

As it was too heavy to lift into the canoe, Carl and Johnnie waded over to it with ropes and, after securing it firmly, pulled it on to the bank. Apparently all three bullets had hit in approximately the same place—the middle of the head. There was a hole bigger than a "two-bob" piece right between the eyes, so we reasoned that there was no need to fear this one. He was as dead as the proverbial door-nail.

Our main problem was how to get him back to our camp on the other side of the river. We couldn't bring the canoe in to the shore because of the shallow water and, even if we had been able to, the

croc would have swamped us before we had gone ten yards—it weighed between 200-300 pounds. Eventually we decided to drag it behind us as far as the canoe and then support it ourselves by holding the tail and one of the fore-paws. Needless to say, we kept the spot light concentrated on our kill in case it attracted any of its "cobbers." We had as much as we could handle at the moment. And so, with Carl and John hanging over the side looking after the croc, Les. and Athol picked up a couple of spare paddles and helped the "boys" pull us to the shore.

We couldn't take all the "boys" with us in the canoe, and so, after posing the crocs in the long grass, we called out to them to come and get our gear. It wasn't until they were almost on top of the croc that Les. switched on the light and they could see two pairs of fiery, red eyes gleaming at them through the grass. Natives are notoriously lazy, but these "boys" would have made the Olympic Games in Helsinki had a selector been there to see them racing back down the path. We were sorry later, because we had to drag the stinking carcasses to the place set aside for skinning. We couldn't get any of the "boys" to go near them.

Looking at our watches, we were surprised to find that it was 3 a.m. and decided that it was time for a bit of "shut-eye." Whilst drinking mugs of steaming black coffee (liberally laced with rum) we discussed the various ways that we had heard of catching crocodiles.

Carl brought up the subject of the Northern Australian aborigines, and their method of trapping the crocs. "I don't believe in this method myself," he said, "but when a croc is found in shallow water you quietly slip into the water with him."

"Oh yeah!" said Les. very doubtfully. "I suppose this is by a gentleman named Ripley."

"To get back to my story, both you and the crocodile are in the water together and when it comes up to breathe, you quickly grip its snout with one hand whilst the other is thrown over its shoulders."

"This is even better than Superman," said Athol.

"Let me finish," said Carl, "when these holds are applied the croc should be both muzzled and unable to claw. All you do then is drag it towards the bank and jam the snout deep into the soft mud until the Puk Puk eventually chokes to death."

"Well," Johnnie said, stifling a yawn, "I don't know! I'm told the best way to catch them is to wave to them and when they raise their paw to wave back shoot them in the armpit. It isn't altogether polite, but nothing could be easier."

Eventually all agreed that the only way to catch them was with rifles, and while it mightn't be as safe as fishing for tadpoles, there's a lot more fun and excitement in it.

In closing, I would like to mention also that we are only amateurs at this game, and so if any of our actions (or reactions) resemble those of the professional Puk Puk hunter, it is only coincidental!

Literary and Photographic Competitions

THE entries in this year's Literary and Photographic Competitions were far ahead of previous years, and gave the judges a very difficult task in deciding the prize winners. In some instances, the merits of the entries were so close that the judges were loath to differentiate—which is, perhaps, one of the heart aches all judges have to put up with from time to time.

Congratulations to all who submitted entries. Let us deal with the Literary Competition first. Practically every writer did a fine job. Those who did not receive prizes can count themselves unfortunate that there were so many good entries this year. And now a few words of friendly, and we hope helpful, criticism.

Among the entries there were several describing trips taken by the writers. Most of these were well written and were, up to a point, interesting. However, they contained too much description of places and not enough about people and events. To lift them into prize winning class they needed to be less like a cross between a school composition—giving time and sequence of all events, and a tourist bureau folder—going into rhapsodies about earth, sea, river and sky.

They needed more interesting openings, even if this meant picking out some interesting event that occurred towards the middle or end of the trip, and using it as a peg on which to hang the story. Anecdotes about others on the trip, bits and pieces of local history about the places visited—these could have been used to break up the descriptive matter and make it more interesting.

At times the judges got the feeling that the writer was just dying to let himself or herself go when some little incident was mentioned, but unfortunately he or she never did, and so the little incident was never elaborated on, and the article suffered.

Writers should realise that both the judges and "Bank Notes" readers are human beings who like to read about other human beings. They like to laugh, to learn something, to be reminded of things or people they have heard of or met.

Suppose we make a little test right now. Those who sent in articles on travel think back for a few moments. What made that particular trip so enjoyable and interesting? Was it the scenery? Would you have enjoyed that trip as much if you had travelled alone? If there was a guide with you, did he make it more entertaining and, if so, how? Did you travel all the time seriously contemplating the beauty spots without learning anything of their history? Did you find anything to laugh at? Now read through your copy of your manuscript and see how well it answers the questions.

If you now believe your entry is perhaps not as good as you thought when you sent it in, don't be disheartened. You will do a lot better next year. In the meantime keep your wits about you for an interesting peg on which to hang a prize winning article. Good luck and good writing!

The following competitors were given honourable mention by the judges.

John McMillan, C.S.B., Sydney.
Basil E. Stott, Ipswich, Qld.
A. K. Drew, Penhurst, N.S.W.
Murray Falconer, Turramurra, N.S.W.
Ian Scougall, Madang, T.P.N.G.
Ian M. Brown, Electrical Department, Sydney.
E. J. Thorpe, Longreach, Qld.

The winning entry is printed in this issue. The second and third prize winners will appear in the Christmas issue.

The Photographic Competition was judged by Mr. Phil Ward, one of Sydney's leading photographers, and his son, Mr. Norman Ward.

Mr. Phil Ward, who has been President of the Professional Photographers' Association for many years, said he was surprised at the high standard of the entries generally, but the winning entries

in each section were really first class.

The hardest judging was in the "Still Life" section, there being very little separating the three prize winners.

Section II which incorporated seascapes and landscapes did not present so much difficulty, and in the General Interest section Lionel Hincliffe's portrait of "Darkie" was the outstanding entry.

There was a dead heat for Third Prize in this section, and the Bank agreed to give an additional prize.

It will be seen from the results that the ten photographic prizes were won by only five competitors. It is very probable, however, that this would not have been the case if each State had its own Camera Club. To our knowledge, Sydney has the only Camera Club in the service.

It stands to reason that someone with a good technical knowledge of photography can take a better and more interesting photo than the novice. A study of the winning entries will show that they were not haphazard "shots".

In each section, certain competitors received honourable mention. They are:

STILL LIFE:
Darell Boge, Tully, Qld.
K. A. Hurditch, Exch. Control, Sydney.
LANDSCAPE AND SEASCAPE:
Aline Cornish, Branch Advances, Melbourne.
Len Farr, Bonds and Stock, Melbourne.
S. A. Allison, Rlg. Staff, N.S.W.
R. W. Ikin, Premises Dept., Brisbane.

GENERAL INTEREST:
Leslie Haddon, Armidale, N.S.W.
I. A. Butler, Economic Dept.
Len Farr, Bonds and Stock, Melbourne.

In all probability there will be more competitors next year. Let us hope the standard of entries will be even higher, and that competition will be fiercer than ever!

—EDITOR.

Salute to Service

45 Years' Banking Service and Over

MASON, A. W.	Administrative	1903	JAMES, R. E.	Haymarket	1906
BALL, R. A.	Orange	1905	BURTON, S. W.	Geelong	1906
GRIGOR, T. B.	London	1905	BRADLEY, H. C.	Admin., Adelaide	1906
TILLEY, B. T.	Gordon	1905	MOODY, J. G. H.	Administrative	1906
ALEXANDER, W. R.	Administrative	1905	MITCHELL, L. B.	Summer Hill	1906
TRELOAR, G. H.	Newcastle	1905	WILLIAMS, M. V.	Administrative	1906
McGHEE, T. H.	Bondi Beach	1905	MACDONALD, K. F.	Camperdown, N.S.W.	1906
COLE, G. F. V.	Stores Department	1905	SECCOMBE, N. H.	Sydney	1906
MORIARTY, A. P.	Brisbane	1906	HOLMES, F. B.	West Ryde	1906
MASLIN, S. C.	London	1906	BUCKINGHAM, J. C.	Melbourne	1907
GRAY, D. W.	Parramatta	1906	CAHILL, J. A.	King's Cross	1907
PITCHER, G. H. N.	Administrative	1906	WEEKS, J. W.	Mascot	1907
FITZ-GERALD, G. M.	Dalby	1906	WELLINGTON, C. G.	Melbourne	1907
BLACKWELL, L. C. D.	Toowoomba	1906	HICKS, S. V.	Admin., Adelaide	1907
WELLS, E. A.	Administrative	1906	CLIFFORD, K. G.	Rlg. Manager, N.S.W.	1907
WESTCOTT, Charles	Sydney	1906	CUNNINGHAM, John	Hurstville	1907
O'DONNELL, Michael	C.S.B., Brisbane	1906	KNIGHT, N. E. B.	Brisbane	1907
DELPRADO, F. E.	C.S.B., Sydney	1906	FRY, A. C.	Sydney	1907
FLEMING, C. E.	Spit Junction	1906	NEWSOME, J. S.	C.S.B., Sydney	1907
			PAINE, P. H.	Administrative	1907

40 Years' Banking Service and Over

STAINES, W. E., Rlg. Mgr., Qld.	1907	GUYOT, O. J. C., C.S.B., Sydney	1908	POWELL, H. J., Melbourne	1909
McDONALD, A. J. A., Admin.	1907	LANE, C. M., Rowral	1908	POWELL, B. G. C., Admin.	1909
PARRISH, E. P., London	1908	COOPER, G. C., Earlwood	1908	ADAMS, A. G., Sydney	1909
CORNER, A. J. K., Pymont	1908	COLLIER, R. L., Lidcombe	1908	BROCKLEBANK, R. T., Melbourne	1909
McALPINE, A. R. S., Admin.	1908	WALTERS, F. O., Admin.	1908	MITCHELL, H. J., Rozelle	1909
SNAPE, Leonard, Stores Dept.	1908	TINDAL, J. W., Bathurst	1908	KAVANAGH, A. C., Balclava	1909
GORDON, R. J., Admin.	1908	DICKENS, R. D., Eastwood	1908	McDONALD, R. P., C.S.B., Melb.	1909
NALDER, Leslie, Rlg. Mgr., N.S.W.	1908	HOPE, C. E., Richmond, Vic.	1908	RYAN, R. J., Murrumbidgee	1909
NORTHGOTT, C. H., Chatswood	1908	JONES, H. P., Armidale	1908	PIERCE, H. H., Stores Dept.	1910
SWAN, T. C., Newtown	1908	PENNYCUICK, R. J., Admin.	1908	ALEXANDER, C. H., Campsie	1910
KERINS, P. M., Barrack Street	1908	IRWIN, W. G., Melbourne	1909	YOUNG, J. S., Stores Dept.	1910
MEEHAN, W. T., Melbourne	1908	MORRELL, T. C., Perth	1909	WILSON, Norman, Note Printing	1910
MAYNARD, William, Leichhardt	1908	AHERN, J. W., Katoomba	1909	SPENCE, J. C., Rlg. Mgr., Vic.	1910
BOVELL, M. F., Rlg. Mgr., W.A.	1908	LIPTON, G. C., Admin.	1909	ANGWIN, H. D., Rlg. Mgr., N.S.W.	1910
PETTFORD, C. N., Double Bay	1908	SHIRLEY, C. A. F., Newcastle	1909	EDMONSON, A. G., Admin., Bris.	1910
MILLER, B. N., Rockhampton	1908	COFFEY, L. G., Rlg. Mgr., N.S.W.	1909	MALLET, P. R., Note Printing	1910
THOMAS, C. D., Fortitude Valley	1908	MATTHEWS, A. J., Adelaide	1909	GLISSAN, S. T., Morildale	1910
DARLEY, F. G., Bondi Junction	1908	TAPSELL, A. J., Lakemba	1909	BROWN, E. M., Claremont	1910
SMALL, D. R., Rlg. Mgr., Vic.	1908	GALLASCH, A. V., Wagga Wagga	1909	GIETZ, A. C., Botany	1910
RIGG, A. O., 41 Oxford Street	1908	JEFFERY, W. L., Randwick	1909		
BALDWIN, R. A., C.S.B., Sydney	1908	FLOWER, J. C., Stone's Corner	1909		
ROPER, W. P., Five Dock	1908	ALLISON, J. T., Goulburn	1909		
ARCUS, W. S., Epping	1908	HAYNES, H. C., Ipswich	1909		
CROAN, E. S., Lithgow	1908	LEWIN, L. R., C.S.B., Brisbane	1909		
EVERITT, N. C., Woollahra	1908	JAMES, H. T., Town Hall, Perth	1909		

RICHARDSON, H. J., Melbourne	1910	SHEPHERD, A. L., Amelittle	1911	CURRAN, W. R., Hurlstone Park	1912
MUNRO, A. L., Sydney	1910	RAY, E. G., Perth	1911	STOKES, W. P. S., C.S.B., Brisbane	1912
STREMPPEL, S. P., Metro. Markets	1910	GOARD, R. D., Sydney	1911	TRESIDDER, E. V., Perth	1912
GOOD, F. P. M., Bondi	1910	READ, C. M., Rlg. Mgr., N.S.W.	1911	McGROUTHER, Clyde, Admin.	1912
STANLEY, G. J., Gymple	1910	SLOSS, H. M., Bunbury	1911	SMITH, E. A. G., Ballarat	1912
BRADLEY, William, Strand	1910	CATTO, A. D. M., C.S.B., Sydney	1911	COUCHMAN, D. C. F., Northam	1912
CONNOCHE, W. D., Admin.	1910	BELTON, James, Sydney	1911	SMITH, F. W., Note Issue Branch	1912
MACKINTOSH, R. P., Midland Jn.	1910	TAYLOR, W. D., Malvern	1911	ASTRIDGE, W. P. M., Alexandria	1912
McLEAN, D. A., Adelaide	1910	GROTH, G. C., Admin., Melbourne	1911	WRIGHT, H. P. Y., Rlg. Mgr., N.S.W.	1912
METTAM, A. J., Fremantle	1910	CHAMBERS, J. A., Wellington	1911	BECKOBER, J. V., Perth	1912
GUNDRY, H. V., Sydney	1910	JACKSON, R. A. P., Admin.	1911	AYNSLEY, R. V., Hornsby	1912
HARMER, E. N., Kogarah	1910	WITHERBY, P. E., Admin.	1911	BOTTLE, John, Glebe	1912
KELLOW, J. W., Rlg. Mgr., N.S.W.	1910	GERDES, W. J., North Sydney	1911	BURNS, E. M., Note Printing	1912
BISHOP, G. E., Strand	1910	GORMAN, H. R. L., Belmonte	1911	ELLIOTT, Ivan, Note Issue Branch	1912
WOOD, W. J., Sydney	1910	KING, C. W., Bega	1911	OREGAN, J. L., Admin., Brisbane	1912
DUNLEA, James, Note Printing	1910	McKINNON, H. L., Sydney	1911	ANDREWS, H. A., Bundaberg	1912
KING, W. D., Sydney	1910	STANLEY, C. M., Tamworth	1911	CAREY, M. E., Hamilton, N.S.W.	1912
ALLSOP, Reginald, Melbourne	1910	QUINLAN, J. P., North Perth	1911	DICKINSON, G. F., Sydney	1912
ALLAN, Archibald, Melbourne	1910	LEONARD, G. B. C., Sydney	1911	TOUT, F. S., Barrack Street	1912
WHITE, J. G., Rockdale	1910	DAVIDSON, K. J. S., C.S.B., Melb.	1911	HAINES, F. A., Mt. Gambier	1912
CROCKFORD, E. P., Willoughby	1910	COWAN, M. T., Burwood	1911	McSHANE, R. P., Balmain	1912
SMITH, C. B., Croydon	1910	DENTON, A. J. G., Rlg. Mgr., N.S.W.	1911	McPHILLIPS, J. S., Wollongong	1912
McHUGH, E. N., Auburn	1910	HERD, R. A., Dulwich Hill	1911	MITCHELL, J. G., Melbourne	1912
DRAKE, F. J., Brisbane	1910	POWELL, E. M., Sydney	1911	WALTERS, William, Admin.	1912
JAMES, J. J. W., Admin.	1910	WILSON, C. R., Admin.	1911	DUNCAN, William, C.S.B., Sydney	1912
PATMAN, N. W. C., Mossman	1910	CROWHURST, D. A., Sydney	1911	GARVEY, P. L., Melbourne	1912
JAUNCEY, L. L., Punchbowl	1910	ANDREWS, G. G., Drummond	1912	COLVIN, D. R. S., Admin., Brisbane	1912
DRAKE, N. R., Melbourne	1910	McKENNA, C. E. H., C.S.B., Melb.	1912	CUNNINGHAM, G. H., C.S.B., Melb.	1912
SHAW, C. L., Mt. Lawley	1911	DUNCAN, K. R., Brighton-le-Sands	1912	GREEN, H. A., Rlg. Mgr., N.S.W.	1912
WOODWARD, V. H., Rlg. Mgr., W.A.	1911	COAKLEY, F. F., Note Printing	1912	LEIKVOLD, C. N., Admin.	1912
LOOSE, H. W. H., Paddington, Qld.	1911	SCRIVENER, C. F., Pymble	1912	HOBBS, J. D., C.S.B., Sydney	1912
MARTIN, F. A., Sydney	1911	BRIDE, Miss V. H., Note Printing	1912	WHEELER, S. R., C.S.B., Sydney	1912
WHITTING, Frank, Barrack Street	1911	DEARN, A. E., Lismore	1912	FEEL, F. W., C.S.B., Sydney	1912
KLINE, R. V., Strathfield	1911	GRACE, L. R., Warwick	1912	MORGAN, R. C. R., C.S.B., Sydney	1912
DE SAXE, L. F., Waverley	1911	WATTS, C. R., Rlg. Mgr., N.S.W.	1912	PITTMAN, Stuart, Rosebery	1912
LEWIS, H. W., Note Issue Branch	1911	SHIPP, H. S., Northbridge	1912	STEELE, J. S. S., Dubbo	1912
SMYTHE, L. C., Sutherland	1911	BOARD, F. W. E., Northbridge	1912	TRIMBLE, Alexander, Carlton	1912
SMITH, Harry, Ashfield	1911	COCHRANE, J. K., Perth	1912	GLISSOLD, W. S., C.S.B., Sydney	1912
TAYLER, B. R., Adelaide	1911	WAINWRIGHT, H. A. D., Guildford	1912	CUNEO, C. C., Ryde	1912
NANCARROW, Reginald, Albany	1911	BARNETT, C. R., Sydney	1912	CHARKER, V. W., Cairns	1912
McDONALD, L. R., Elsternwick	1911	PYE, H. D., C.S.B., Sydney	1912	WHEELER, F. M. D., N. Strathfield	1912
WORMALD, M. F. L., R.Mgr., N.S.W.	1911	GIBSON, R. E., Enmore	1912	KYLE, Harold, Brisbane	1912
FARRIS, R. T., St. Kilda	1911	O'CONNOR, J. W., Perth	1912	LEMCHE, R. H., Canowindra	1912
PENPRASE, A. R., Wyong	1911	COBB, F. V., Forbes	1912	WHELAN, V. D., C.S.B., Sydney	1912
HORE, G. H., Sydney	1911	HOUSTON, Archibald, Crow's Nest	1912	HANGCOCK, S. S., Brisbane	1912
PERRY, W. H., Note Printing	1911	DAVY, J. B., C.S.B., Melbourne	1912	WESTWOOD, J. D., Petersham	1912
DONNELL, W. S., Brisbane	1911	COX, S. F. H., Taylor Square	1912	ROULSTON, W. G., Canterbury	1912
EVANS, Miss M. C., Note Printing	1911	KAESFAGEN, H. W., Gladstone	1912	MILLIKIN, Robert, Windsor	1912
GRAY, R. A., Sydney	1911	McKEE, Alexander, Griffith	1912		
ROWSE, W. A. L., Note Printing	1911	SATCHEL, W. C. C., Dee Why	1912		

YOUTH IS NOT A TIME OF LIFE — IT IS A STATE OF MIND

It is not a matter of ripe cheeks, red lips and supple knees; it is a temper of the will . . . a quality of the imagination . . . a vigour of the emotions. Nobody grows old by merely living a number of years — people grow old only by deserting their ideals. Years wrinkle the skin, but to give up enthusiasm wrinkles the soul. Worry, doubt, self-distrust, fear and despair—these are the long, long years that

bow the heart and turn the green-
ing spirit back to dust. Whether
sixty or sixteen, there is in every
human being's heart the lure of
wonder, the undaunted challenge
of events, the unflinching childlike
appetite for what next, and the
joy of the game of living. We are
as young as our faith, as old as our
hope; as young as our self-confid-
ence; as old as our fear; as young
as our hope, as old as our despair.



★ THE WINNERS ★ ★ ★ ★

BANK NOTES PHOTOGRAPHIC
COMPETITION



Section 3.—“Darkie”



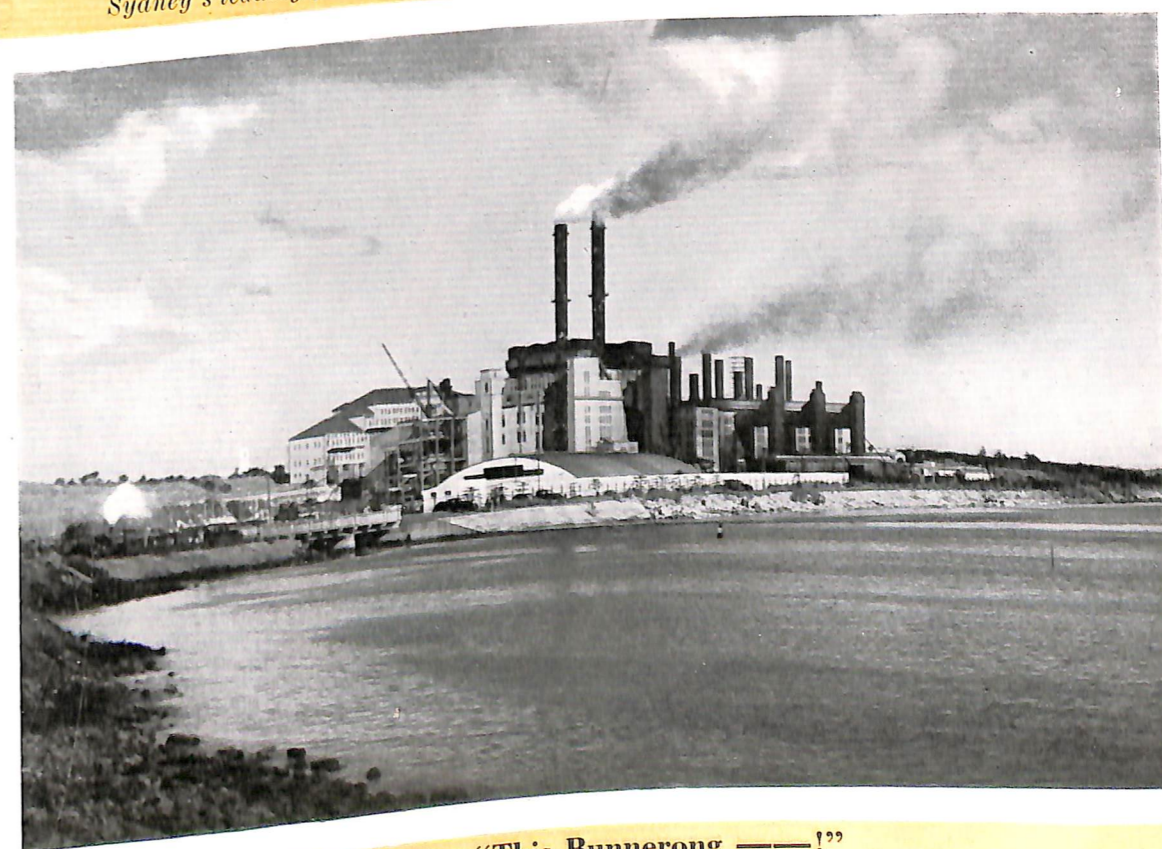
Section 1.—“At my window”

Section 1: “Still Life”
H. S. SHIPP, Darlington, N.S.W. Branch.

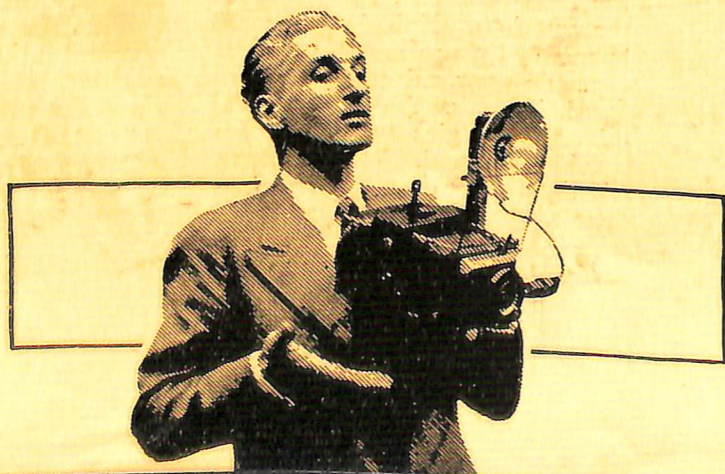
Section 2: “Landscape and Seascape”
GORDON PAYNE, Kingsford, N.S.W. Branch.

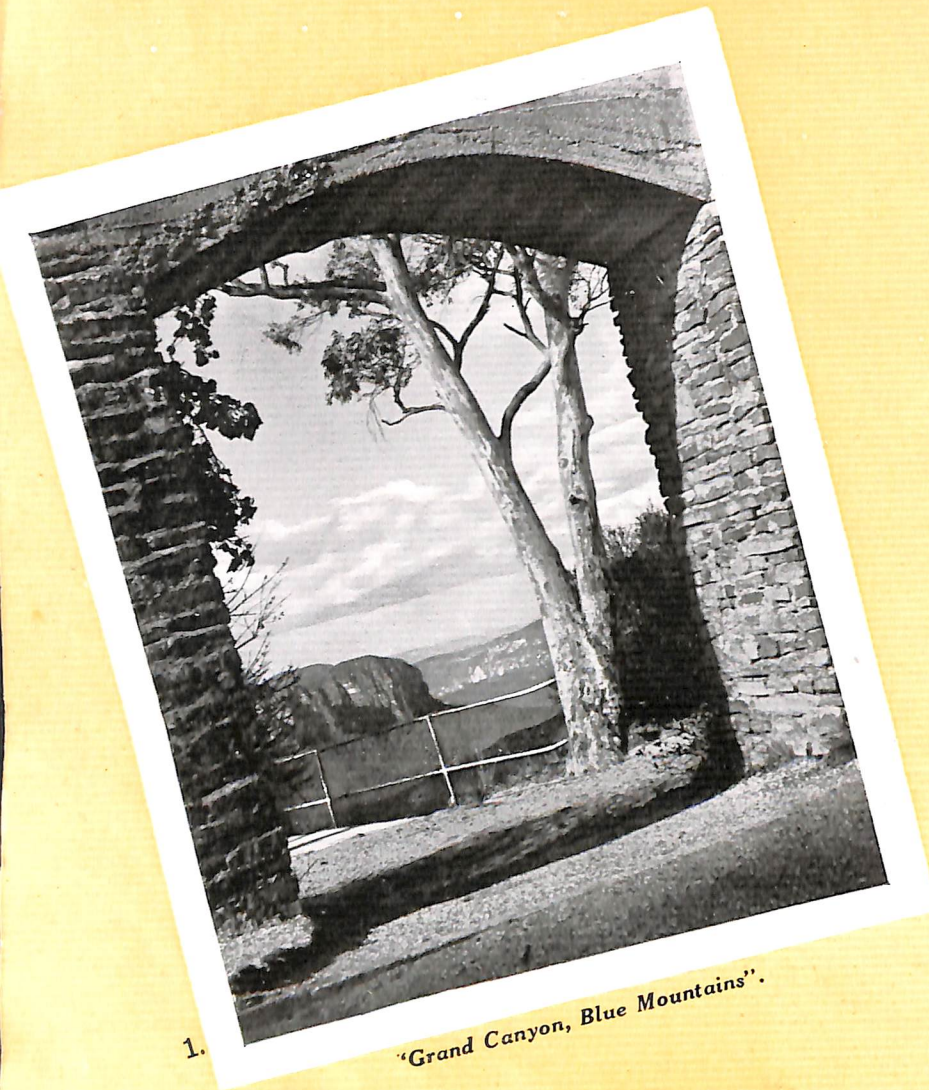
Section 3: “General Interest”
LIONEL HINCHLIFFE, Circular Quay, N.S.W. Branch.

*This Competition was judged by Mr. Phil Ward, one of
Sydney's leading photographers, and his son, Mr. N. Ward.*



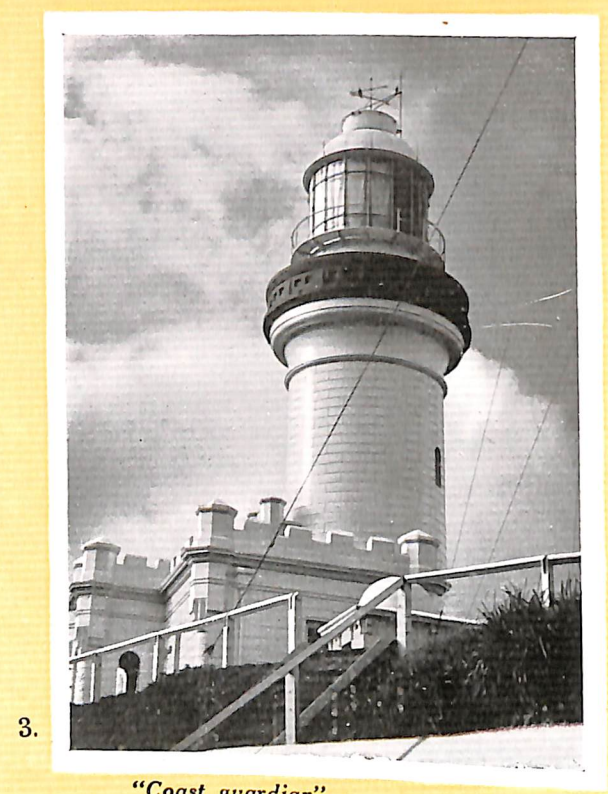
Section 2.—“This Bunnerong —!”





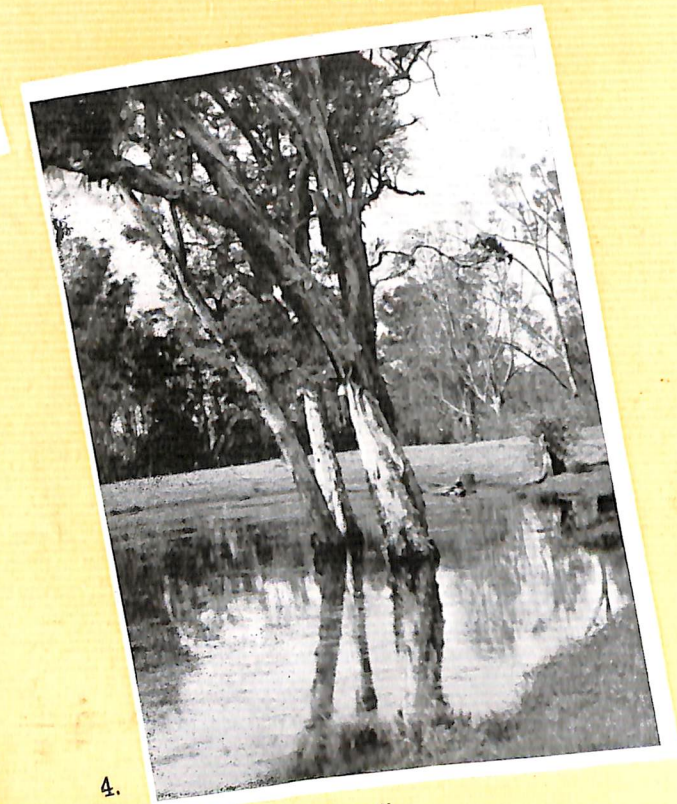
1.

"Grand Canyon, Blue Mountains".



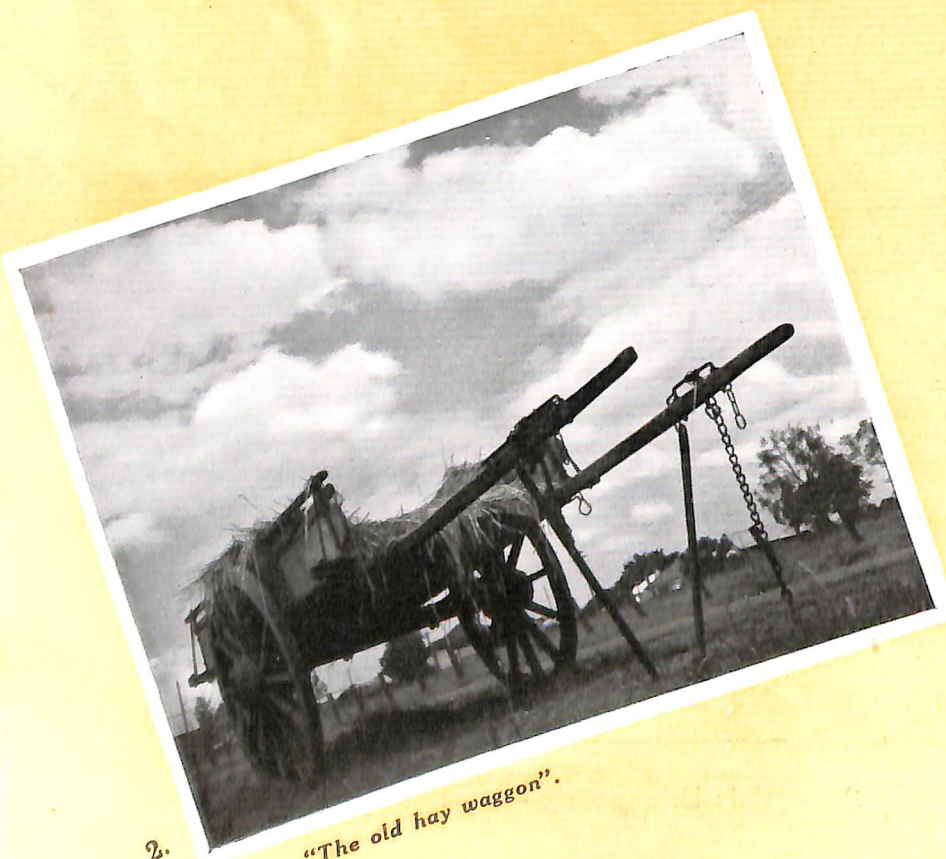
3.

"Coast guardian".



4.

"The Billabong".

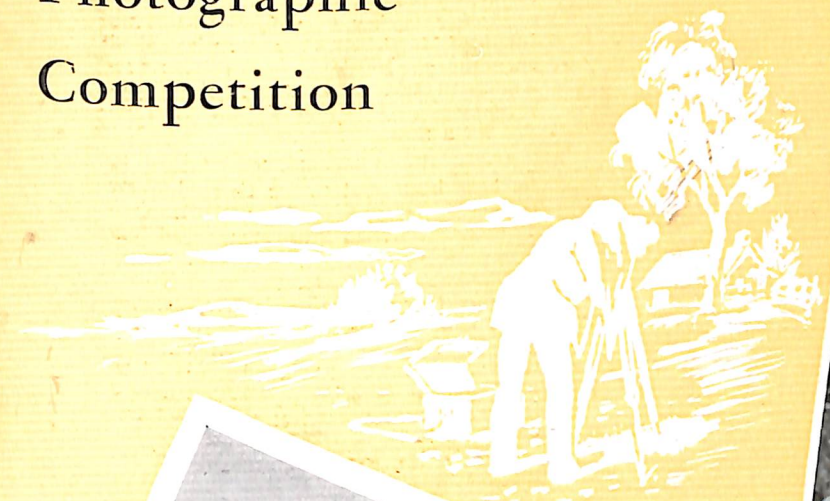


2.

"The old hay waggon".

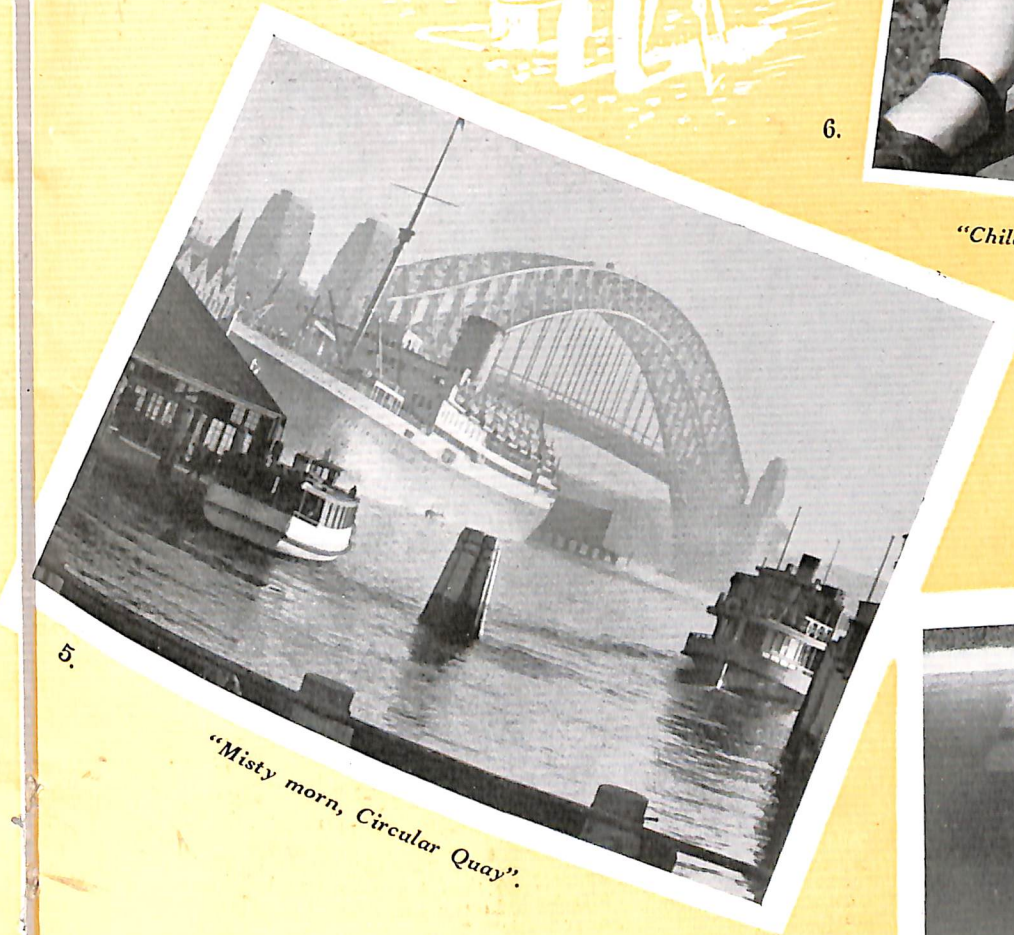
- 1. Joint 3rd Prize.—"Landscape and Seascape".
LIONEL HINCHLIFFE, Circular Quay, N.S.W.
- 2. 2nd Prize.—"Still Life"
P. F. NICHOLLS, Staff Department.
- 3. 3rd Prize.—"Still Life".
RICHARD W. IKIN, Bank Premises, Brisbane,
Qld.

MINOR PRIZEWINNERS in Photographic Competition



6.

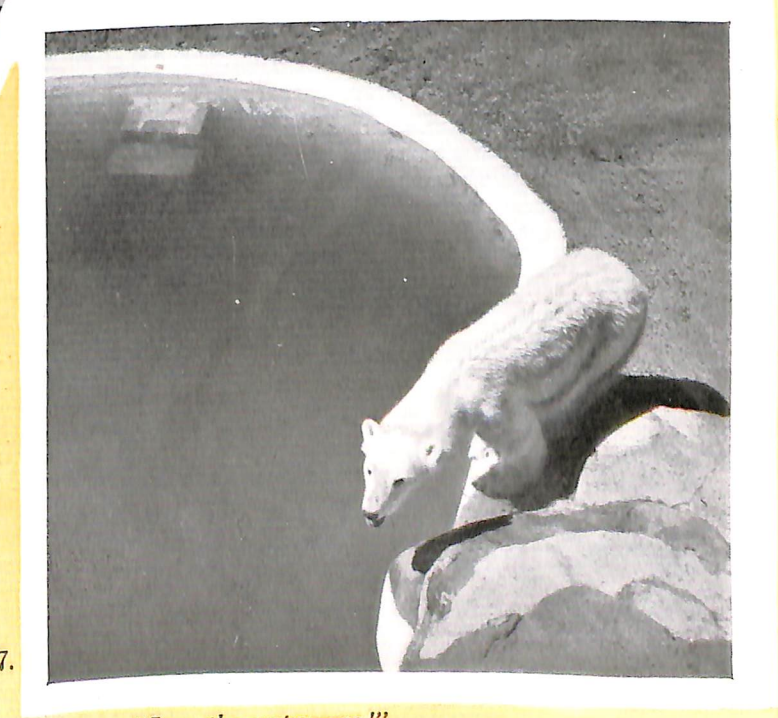
"Childish delight".



5.

"Misty morn, Circular Quay".

- 4. Joint 3rd Prize.—"Landscape and Seascape".
H. S. SHIPP, Darlington, N.S.W.
- 5. 2nd Prize.—"Landscape and Seascape".
LIONEL HINCHLIFFE, Circular Quay, N.S.W.
- 6. 2nd Prize.—"General Interest".
LIONEL HINCHLIFFE, Circular Quay, N.S.W.
- 7. 3rd Prize.—"General Interest".
GORDON PAYNE, Kingsford, N.S.W.



7.

"Face the water—go!"

Branch Notes

LONDON.

It is with the deepest regret that we have to record the death of Winifred Taylor, who passed away in hospital on the 26th June, 1952. Miss Taylor was senior lady on the staff, but had held the position for only a few months following Mrs. Offer's retirement. She was in the Bank for thirty-six years, but since the war did not have good health, and had been in hospital for more than one operation.

Winifred Taylor was widely liked and respected. She had a flair for organisation which showed itself not only in the Bank where her section of the Dividend Department was run on model lines, but also in her work in the field of women's gymnastics in which she was an acknowledged leader. It may be recalled that only a year ago we were happy to congratulate her upon being awarded an important Belgian decoration for distinguished service in the work of physical education, and had she lived she would have spent her leave at Helsinki supervising English women's gymnastics at the Olympic Games.

The funeral, at Thorpe Bay, Essex, was attended by Mr. S. C. Maslin (Registrar), who also represented Mr. Rusden, together with several other members of the staff.

Twice this summer our cricket enthusiasts have played Sunday matches on Lloyds Bank ground at Beckenham. Both were most enjoyable fixtures. Strand Branch beat London by the close margin of 9 runs, and a joint team from London and Strand lost to a Lloyds Bank side by two wickets.

The recent visit of the Australian Prime Minister to London was a popular event, and Mr. Menzies received a great welcome. Our Manager, Mr. Rusden and Mrs. Rusden were present at Guildhall on the occasion of the presentation of the Freedom of the City of London to Mr. Menzies, after which they both attended the luncheon given at the Mansion House by the Lord Mayor in honour of the distinguished guest.

Among the 7,000 guests at a recent Royal Garden Party at Buckingham Palace was Ann Whelan, who came over last year from Melbourne Office to join us for a time. Accompanied by her father, mother and sister, she had tea in the Diplomatic tent, and was fortunate enough to sit at the table next to the Royal Table. Thrilled though she was by this splendid event, within a week she was taking part in an even grander affair, for she was presented to H.M. the Queen at a Diplomatic Presentation Party, also held at the Palace.

The reception was in the Blue Drawing Room, and on the way up the superb

staircase Ann felt like pinching herself to make sure she wasn't dreaming, so magnificent was the scene. However, she managed to refrain and it turned out to be real all right! Ann is at the time of writing in Ireland where she is visiting relatives, and recovering from her excitements in London.

A canteen of cutlery was our gift to "Vicky" Charlick, who left to get married in May. We wish her all good luck. Our best wishes are tendered also to Michael Prentice upon his marriage in July. The staff gave him a clock and table lamp.

There have been many visitors to London Office this season. We were glad to see Professor W. M. O'Neil (Sydney University Chair of Psychology), well-known to our Staff Department in connection with the new staff reporting forms. Professor O'Neil has been busy visiting the staff departments of several leading Eng-



The Avenue.

—RUSSELL J. LESSLIE (Auburn Branch).

lish Banks, and he delivered a lecture on our forms to senior psychology students at London University, when several members of our staff were present. He also had the opportunity of visiting the Training College of one of the "Big Five", and was impressed, we understand, by some aspects of the course.

Incidentally, those who have been through Kirribilli College might perhaps envy students at similar colleges here who, we believe, are encouraged to while away their afternoons in sporting activities!

We have been glad to see something of G. R. Stuckey (Secretary's Department). As has been announced in "Currency", Mr. Stuckey is spending a year working in the Bank of England, but he has found time to look in at 8 Old Jewry, now and then.

Another welcome visitor was Ivan Lund, of Marrickville Branch, who called en route to Helsinki, where he represented Australia at fencing in the Olympic Games. He is now working in London for a time.

Among the ladies who have looked in we have been glad to see Gwen Laverty (Economic Department), and Daphne Tweedie (also from Sydney), who are enjoying their six months' furlough. Quite a frequent visitor, too, has been Eileen Gluning (nee Kemp), a former member of London staff, who now resides in Melbourne. Eileen has been having a holiday in England, and it has been good to see her again breezing in without a care in the world and wearing a different hat every time!

In July, Mr. W. H. Wilcock (Staff Inspector) and Mr. V. A. J. Langmead (Industrial Finance Department), arrived for a stay of two or three months in

had been received by those members of the staff whom he had already met, and he hoped to meet everyone personally in due course. He also mentioned the interest felt in Australia in London staff and affairs. Mr. Langmead then made a short speech of thanks for the welcome he had received.

At the time of writing both gentlemen are in Scandinavia, but we hope to see more of them later on.

Our sincere sympathy is extended to Mr. C. K. Tyler (Bill Department), who lost his wife recently.

Wimbledon has come and gone once more, and Australia's Frank Sedgman is to be congratulated on his splendid win. Your correspondent saw the youthful Hoad and Rosewall in action, and is of the opinion that the Davis Cup ought to be "in the bag" for Australia for years to come.

—A. H. C. Walshe.

LIVERPOOL, N.S.W.

Although Liverpool hasn't invaded "Bank Notes" for some years, the transfer of our popular Manager, Mr. E. S. Stone, to Circular Quay, must be recorded. Mr. Stone became a very popular and prominent personage during his four-year stay at Liverpool, and his "ever present help" will be missed in many quarters.

Presentations were made: from Rotary, a beautiful inkstand, complete with all accessories suitably inscribed, and from the Branch a water set.

In wishing Mr. Stone every success and happiness in his new appointment, we extend to his successor, Mr. A. T. Cope,

from Haymarket, a very warm welcome, and hope his sojourn with us will be a happy one.

Wedding bells and transfers have been numerous—Andy Wade, Pat Robinson and Colin Reeves have all deserted the bachelor state, and Andy has since left us for Marrickville, while Pat has found them in Belmore Branch much nearer home. In their places we welcome Allan Osborne from Walgett, and Vince Connolly from South Brisbane. Colleen Lyons has joined us from Correspondence Department, Sydney, Jean Petkovich having resigned.

Our genial Accountant, Noel Deane, is still with Branch Procedure, and we hope to welcome him back to the fold 'ere long.

—Vic. Thomas.

STRATHFIELD, N.S.W.

This is probably the first time we have ventured into "Bank Notes", so we introduce our staff and its "doings".

Our manager, Mr. Kline, has joined us again in good health after recovering from a very severe illness. We wish him good health and good luck at bowls.

We farewelled, with congratulations, our Accountant, John Grimley, who was promoted to Auburn, and in his stead we welcome Ernest Luckett, and may his stay with us be a very happy one. Mr. Luckett is also an enthusiastic bowls player.

We wish Joan Turrin, a new member of the Bank, every success in her banking career—here's hoping no more broken fingers at basket ball, Joan.

The Wheel of Fortune in its turnings has transferred Peter O'Brien to us from Granville, and we have farewelled Brian Hughes to Granville, and Beverly Hill to

Stores Department. We wish them all good luck.

In May, our star cricketer, Alan Davidson, was appropriately honoured by the Staff on the eve of his marriage to Betty McKinley. St. Andrews, Strathfield, was the Church chosen for the wedding. Our sincere wishes and every happiness go to them both.

Cupid has been busy in our office too. Dentist Ross Wilson has succeeded in "extracting" a "yes" from our Marjorie Jackson. An early wedding is anticipated—congrats. and best wishes Marjorie and Ross.

Chemist Frank Mackie must have "dispensed" the right "dope" to secure an acceptance from our Margaret Maher—congrats. and best wishes Margaret and Frank.

Does this mean free medicine and dental attention for the Staff?

Rex Stoddard, our General Bank Examiner, has a new "baby", the Machine Posting System, which has been causing him considerable worry. However, during the last few weeks he has "things" under control, and it looks as if "early days are here again".

Our Senior Teller, Mervyn Smeath, who hails from the West, fills in his surplus time at the week-ends with competitive tennis, and we expect to hear more from him during the forthcoming Bank Championship—Good luck, Merv!

Lionel Hewish, our "Old Salt" and family man, naturally finds little time for such frivolity as sport. However, his spare moments are confined to the garden, prize "spuds" being his speciality.

Glamour boy and star athlete "Slapsie" Maxie Hall, has commenced his track season with three weeks at Coolangatta. This should give him a big start on other athletes? Good running, Max.

Golf has its worshipper in Brian Hudson who smites at the "little pill" with great "gusto"—we hear lots about the hooks and slices, but little about the "birdies".

Alan Davidson and myself have commenced the loosening up process for the forthcoming cricket season, and both hope to represent in the Western Suburbs 1st Grade side.

Our Junior, Barry Wormald, who recently dispensed with his appendix, has entered the district tennis competition with renewed vigour, and we congratulate him on his selection in the Western Suburbs Tremlett Cup Team, and wish him luck.

During last summer we organised a night tennis competition, combining the following Branches: Ashfield, Auburn, Burwood, Granville, Homebush and Strathfield. However, after some very enjoyable matches extending over five months, we were forced to discontinue, owing mainly to Branches being unable to regularly supply a full team.

I must mention that Strathfield were the only undefeated team—are there any takers for a match?—or, if you prefer cricket, we will be in that too!

—Ray Frost.



The Derwent River at New Norfolk, Tasmania.

—DON MCKENNA (Economic Department).

Holiday Ahoy!

Holiday planning has many problems. To the old inevitable question of "Where shall I go for my holidays?" is now prefaced the obvious conditional one, "First, where can I find accommodation?"

Booking months in advance may appear a solution, but it is only a partial one. For many it is not practical. Too often holiday planners with long-range plans, find that they have been beaten off the mark in the race to popular resorts by regular patrons who have annual bookings.

The Welfare Officers in each State are in close touch with the various Tourist Bureaux and holiday centres, and will make bookings and arrange all details for you.

Remember, contact your local Welfare Officer!



CAIRNS AND DISTRICT, Q.

Tourists' cars leave regularly for Yungaburra, Malanda and Atherton on the Tablelands, by way of the Gillies Highway, which climbs into the heart of a tropical plateau.

The most popular launch excursions are to Mulgrave and Russell Rivers, and to Green Island. The latter is a "gem of the sea" and provides a never-ending delight to visitors with its glass-bottomed boats for the easy viewing of the coral formations.

A never-ending panorama of deep gorges, waterfalls and tropical vegetation greet the tourist along the Barron River.

ROTTNEST ISLAND, W.A.

Jutting headlands, whose rocky buttresses have been fretted by the sea into fantastic caves and grottos, and wooded forelands delight and fascinate the eye. Glorious seascapes are seen at every turn.

The angler and the deep-sea fisherman find here ample scope for their favourite pastime. Perhaps the greatest attraction at Rottneest is the safe swimming in the translucent waters of "The Basin," or in the remoter and equally secluded bays along the coast.

PORT LINCOLN, S.A.

Magnificently situated on land-locked Boston Harbour, Port Lincoln is one of South Australia's leading seaside resorts.

The wonderful climate brought about by the presence of water on three sides has been one of the great factors in making Port Lincoln a holiday centre. The smooth waters of Boston Harbour give dream conditions for yachting, sailing or boating.

Children's playgrounds are a revelation. Built on the beach, they are equipped with every conceivable piece of equipment to keep children happy and contented.

Port Lincoln has good hotels, modern shops, splendid public gardens and magnificent scenery.

FORSTER, N.S.W.

This popular surfing, boating and fishing resort is on the Central North Coast, 208 miles from Sydney. Happily situated at the entrance to the blue waters of Wallis Lake and the meandering Wallamba, Wallingat and Coolongalook Rivers, Forster is also close to splendid ocean beaches. Prawns and oysters, jewfish, bream and whiting are abundant.

A Sydney-Forster air service was recently established. Hotel, guest house and camping accommodation are good.

The N.S.W. Welfare Officer, Clif Jones, can make special arrangements at this resort.

MALLACOOTA INLET, V.

On the extreme eastern Victorian coastline, Malla-coota lies at the mouth of the Genoa River.

The climate of this little known, but picturesque, corner of the State borders on the semi-tropical, and a profusion of wild flowers, including several varieties of orchid, will delight the visitor to Malla-coota.

Comfortable hotel or guest house accommodation is available together with facilities for tennis and golf, or camping sites for those who prefer the outdoor life. The quiet reaches of the Inlet contrast strongly with the thundering waves of the ocean, and good fishing and shooting await those whose interests lie in gun and rod.

COLES BAY, TAS.

Coles Bay is a region of secluded coves, snowy beaches, rocky cliffs, ocean pools and quiet bush paths, lined in season with wild flowers. Here visitors may fish in tiny bays, surf on a broad strand of dazzling white sand, net for crayfish, climb hill paths, or scale rocky eminences, in a climate outstanding for its mildness—on a coast that is famous for its equable weather.

Visitors are catered for by tourist camps and two guest houses.



LAUNCESTON, TASMANIA.

So much water has flowed since Launceston last reported, that it seems doubtful whether the proverbial bridge was then erected. (Crash, crash.)

For the uninitiated, the city which is the fourth largest outside of capitals, stands at the confluence of the South and North Esk rivers, which then flow as the Tamar some forty miles to the Northern Tasmanian coast. (Bang, bang.) It is of some 45,000 people and the centre of the improved considerably as time went on when the day's work was completed. We transfer to Hobart Branch. Again jollifications and tears. He was presented back to Gratton, and Tony Mead in December, 1951. Wally was transferred back to Gratton, and Tony Mead was that at an evening given him by the Cygnet Golf Club he was presented with a travelling case to mark the esteem in which he was held. This case he lost while wedding his way home in the wee Jimmy Moore and Peter Stainer, and at present they don't expect to be on the pay roll longer than 43-48 years. (Whurrumph.) The reverse of the gods don't disturb us much here, but they firmed up one occasion in the last year and blew out Kevin Procter Sydneywards and Bill Gould inwards as Accountant, from Ballarat, which we understand is a small mainland town. The rest of the Staff have been undisturbed, but the calm and the portents are ominous.

At present, as the alert have already gathered, we are undergoing extensive building alterations (and how), and by the end of this year we shall be completely outfitted with double the Staff accommodation, a new recreation room and three flats. Meanwhile, we peer mistily through the dust towards the dawn of a new day.

CYGNET, TASMANIA.

—C. D. Chamberlain.

This is the first time that any news from Cygnet Branch has appeared in any of the Bank's Staff publications, so perhaps it would be well to give a few comments on the town and district.

We are situated about thirty-three miles from Hobart, and in the centre of one of the most prolific apple growing areas in the State. The population of the Municipality of Port Cygnet is about 3,000. Last year a War Memorial in the form of a recreation ground was completed. This ground, when completed, will be one of the best in Tasmania. Two canning factories in the town process apples and small fruits, and these products are sold interstate, interstate and overseas.

So much for Cygnet Town.

The Branch, the most Southern in the service, was opened amid glad rejoicings.

In February, 1950, Mrs. Purvis gave birth to a baby girl. After the usual "wetting of the head" ceremony and ritual, Wally scolded down to a life of wearing out the carpet on the bedroom floor at night.

Things were quiet at the Branch for a year, except that our Junior, R. J. Hodgman and Dwyer were "green" on Branch work, it was well after 6 p.m. when the day's work was completed. We improved considerably as time went on and overtime returns stopped being sent so frequently.

In November, 1949, Frank was transferred to Hobart Branch. Again jollifications and tears. He was presented with a gold cigarette case by the Manager and Wally, the day he left. Don Francis came down from Hobart to fill the vacancy. He turned out to be a very noisy boy, having recently purchased an A.J.S. motor cycle of doubtful vintage.

In December, 1951, Wally was transferred back to Gratton, and Tony Mead came down from town as Teller. He resigned in January this year to go into the Hydro-Electric Commission. Jack McGuire then filled the gap in the Staff, but he only lasted about four weeks, resigning in favour of the Customs Department. This is that Rex Dwyer is again back at Cygnet, this time as Teller.

Don Francis became engaged to one Joy McVilly, and the customary tipping eventuated on the first pay night after the 30th June Balance was laid low.

R. F. Gavin (Pat) came to us from the mainland to take Neil Palmer's place as Manager. He immediately set to work to prove he was no mean wielder of the tennis racket, by defeating easily all the local budding Sedgmans. It was he who impressed that the order of the day and night in this area is for the "jollifications, wetting of heads, tipping, etc.", referred to above. We really lead a very quiet existence.

N.B.: It all seems like normal Bank procedure to us!



Rugby Union: Sydney v. Brisbane.

COMMONWEALTH BANK RUGBY UNION CLUB

With the enthusiastic and capable John Gwynne as Secretary, the club has this year had a very successful season. The weather took a turn for the better on Monday, and the match was arranged to be played at Rushcutters Bay at 3.45 p.m.

Teams on both sides were as follows: Brisbane: N. Scott, R. Kehoe, I. Price, I. McMahon, P. Ryan, L. Bopf, N. Gibbons, I. Hoare, W. Watkins (Captain), H. Southgate, T. Nunan, B. Dwyer, R. West, P. Short, D. Griffin, B. Cox, and J. Francis.

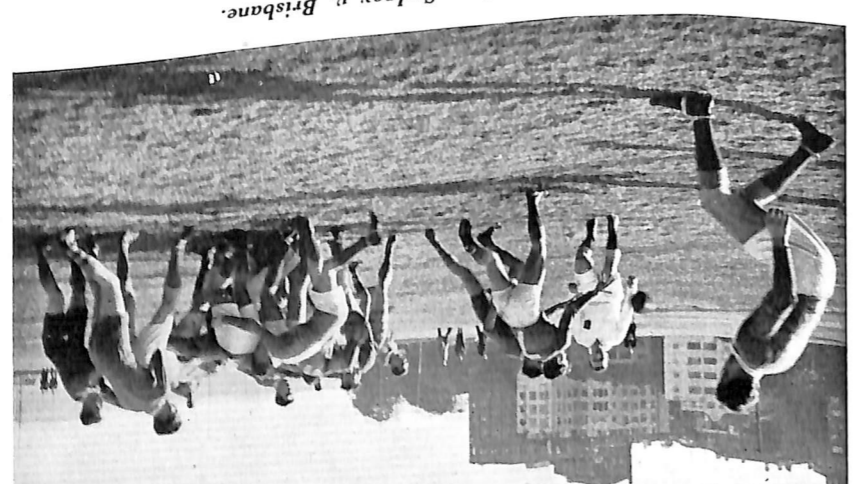
Sydney: P. Bruce, J. Egan, Arch Black (Captain), C. J. Eggleton, C. Dunn, V. Watt, L. Elyard, D. Stewart, W. Moyie, E. Morey, I. Todd, G. Smith, B. Dinning, C. New and Jack Thompson.

The sides were evenly matched, with good, hard, clean play on both sides. Eggleton and Elyard in the forwards, and Thompson and Moyie in the backs, led turned in some good play for Sydney, whilst Griffin, Watkins and Southgate put up a good performance for Brisbane. The match was ably refereed by Tom Kidd from Inspector's Department, the score resulting in a 12-6 win for Sydney.

After the match, Mr. A. W. Mason presented the Cup to the Captain of the Sydney team. This was the fourth time in succession Sydney had been the victor. In his speech, Arch Black thanked Mr. Mason for the interest he had shown in the teams' welfare, and the people behind the scenes who helped make the week-end the success it was.

We wish to convey our appreciation and thanks to both Welfare and Staff Departments, who gave us unlimited co-operation and help in every way. To the team, thanks for coming boys, it was a grand match, and we look forward to meeting you all next year in Brisbane.

The climax came to their visit when 250 people gathered in the Head Office Dining Room for a Cabaret Dance, held by the club left Sydney by train for Rugby Union: Sydney v. Brisbane.



Rugby Union: Sydney v. Brisbane.

Sydney Rugby Union XV.

Wellington, Central New South Wales. Two matches were played over the three days, resulting in a loss and a win. From all reports this was a great week-end in more ways than one.

—Gloria Jones.

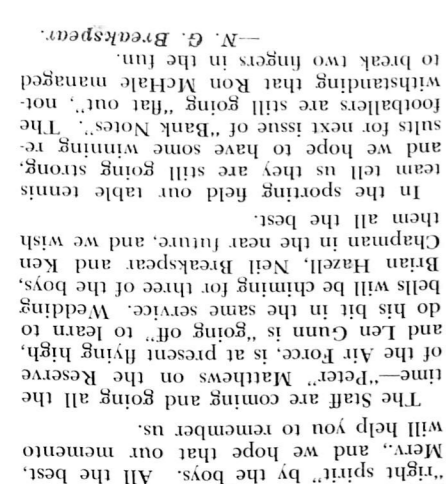
Probably one of the most successful and enjoyable activities of the Branch for some time was our Social Picture Night, which did much to brighten Bank Holiday week-end for those of the Staff unable to "go bush".

Our Senior Assistant, Merv. Sheppard, is off to Behmore, and a very pleasant gathering was held to wish him well in his new sphere as Accountant. We hear that he was suitably farwelled in the "right spirit" by the boys. All the best, Merv., and we hope that our memento will help you to remember us.

The Staff are coming and going all the time—"Peter" Mathews on the Reserve of the Air Force, is at present flying high, and Len Gunn is "going off" to learn to do his bit in the same service. Wedding bells will be chiming for three of the boys, Brian Hazel, Neil Breakspear and Ken Chapman in the near future, and we wish them all the best.

In the sporting field our table tennis team tell us they are still going strong, and we hope to have some winning results for next issue of "Bank Notes". The footbalers are still going "flat out", notwithstanding that Ron McHale managed to break two fingers in the fun.

—N. G. Breakspear.



Sydney Rugby Union XV.

COMMONWEALTH BANK RIFLE CLUB, SYDNEY

For the first time in the history of the Club we have a "Champion of Champions" among our members. This is our popular Vice-Captain and Secretary, Ken Lee, who has set the seal on his prowess in small bore rifle shooting.

Each year, champions from each member club of the Metropolitan Small Bore Rifle Club's Union compete to determine the "Champion of Champions". As mentioned above, Ken has won it this year with a score of 390 out of a possible 400 points.

In addition to winning the Club Championship in each of the last four years, Ken has also won the War Memorial Shield Trophy, which is awarded to the member with the best fifteen cards in a year. Our Champion, who joined the Bank nearly ten years ago, and is at Broadway Branch, became a member of the Club in 1944 when a novice, and has acquired his skill with the .22 on the Bank's range.

Ken is also an outstanding .303 shot at the Anzac Range with the Mosman-Neutral Bay Club. In 1949, when only twenty-two years of age, he equalled the existing record in the King's in Sydney, and filled second place to a New Zealand competitor, who bettered the record by one point. He has continued to be well placed in King's Prize matches in several States, has been a representative of New South Wales in interstate matches for some years, and was close to selection in the Bisley Team that visited England in 1948.

A quiet even-tempered chap, with a keen eye, Ken seems certain to gain inter-

national honours, and we take pride that his early training in the use of a rifle was obtained on our range.

The Club was formed in 1930, and in its early years had a very distinguished career in inter-club matches, its teams and members winning every major event—except the champion of champions. By 1940, in Sydney Metropolitan competitions, it won in every grade, and in the "C" grade for eight consecutive years. No less than four specific competitions were won by it for three years in succession, including that for champion team with best overall results. The Club won outright the trophies attached to these competitions.

The individual performances of its members are outstanding—five have shot in international matches. Three of its members—S. J. Heatley, A. W. Smythe and F. M. Watson, have been awarded medals for outstanding performances by the Society of Rifle Clubs in London.

During the war years, when we lost a number of our members to the Services, our record was not quite as good. At present we have a very keen membership, and are faring better in inter-club competitions. This year's win by the "B" Grade team in the Postal Pennant, was well earned, and Don Dunn of Sydney Office won the aggregate for the Grade.

An off-shoot of the Club's activities is that ever-popular game—Darts! The Club has entered a team in Metropolitan Dart Competitions, and this team is helping to bind members into a much stronger club.



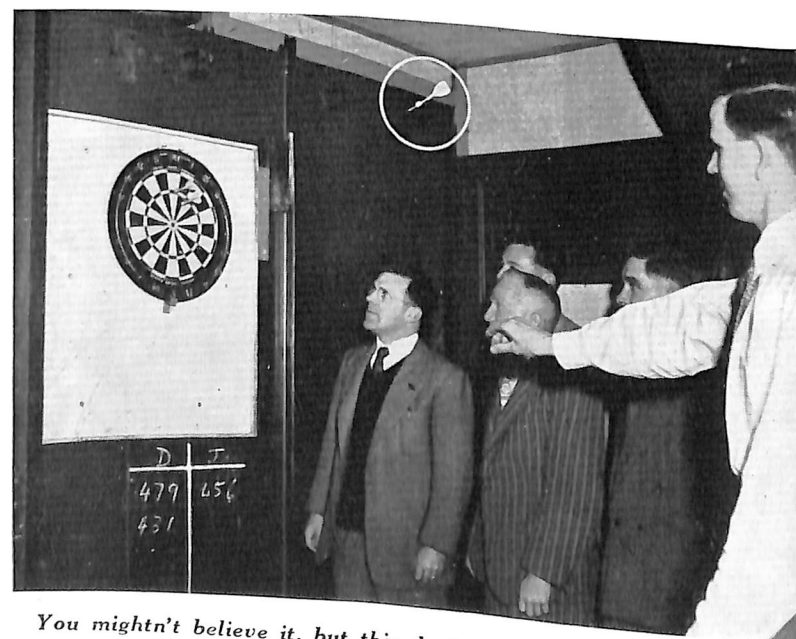
Ken Lee.

The Club meets on Thursday afternoons—4.30 p.m. to about 7.30 p.m., and is anxious to welcome new members. Intending members should contact R. H. Ryan, Captain; K. F. Lee, Vice-Captain; or Don McRae, Assistant Secretary, C.S.B., Sydney.

—Don McRae.



Two Rifle Club members "sighting".



You mightn't believe it, but this dart scored a bull!

PERTH, W.A.

Since the last issue of "Bank Notes", we record the following transfers. We would like to welcome to Perth Office Mr. S. E. G. Gaunt who has joined us as Registrar of Bonds and Stock Department. Mr. Gaunt was previously the Deputy-Registrar at Brisbane Office. Our best wishes go to C. W. Bray and G. C. Hall, who, after the closure of Wiluna Branch, spent some weeks in Perth Office before going to the position of Relieving Manager, New South Wales, and to Dandenong respectively; also to Domenico Luzzi, who has now settled in Rabaul.

Beatrice Handschin has returned from her twelve months trip to the United Kingdom and the Continent. She spent some months in Switzerland, and votes it the most beautiful of all the places she visited.

Following in the footsteps of Brisbane and Sydney Office, Perth is now the proud possessor of a Ladies' Choir. Lila Taylor is responsible for all the spade work, and had a very good response from over fifty potential singers when the first meeting was held some weeks ago. The Choir is starting with some two-part numbers for study. Their main objective is Eisteddfod work, and they hope that, in the not too distant future, they will be able to challenge Brisbane and Sydney Office choirs.

Eric Bray, who has had much experience in choral activities throughout many country centres in Western Australia, has been appointed conductor, and he has enlisted the help of Mrs. Bray as assistant conductor and accompanist.

Amongst our sportsmen and women selected for State representation this year, we have Fay Hardie, who is a member of the Basketball team competing in Brisbane at the end of August. Peter Dunn has been selected for the Hockey team, and Ron Frankish for the Baseball team, both carnivals being in Perth this year.

A most successful season is being enjoyed by the Football Club, despite injuries and transfers. The Bank team is second in the B.1 Division, with only two games before the finals. Coach Jim Kenreally, quietly confident as ever, predicts another premiership this year.

Captain Ted Brunton has been delighting us with his clever play at either centre-half forward or "sneak". Bill O'Grady, Keith Simpson, Bill Stanley and Cedric Brown are the strongest ruck in the Division. Peter Brady and Neville Curnick are having a wonderful season on the half back line, and full backs Ernie Kirkby (goals), Brian Beigel and John Gibbons (pockets), are practically unbeatable. Colin Bailey, after kicking thirty-five goals in the first seven matches as "sneak", is a very valuable centreman.

The Inter-Banks Hockey Competition is a most successful event. The Men's team, captained by Ralph Oakley, is undefeated (with the very good record of thirty-nine goals scored to nine against), after having played each of the other Banks, and appears certain to be premiers in their Division.

The Women's team, led by Jean Williams, should also carry off the final of their section, the main opposition being from the strong side fielded by the Australia and New Zealand Bank. In the last encounter, our girls won a close game, the score being 2-1.

Considerable interest has been shown by the Associated Banks of Western Australia, who have donated a perpetual trophy, and the enthusiasm shown by the various teams augurs well for the future success of this event.

There have been two Bank dances on the premises this year, and they have been most enjoyable. We should like to thank all those enthusiastic supporters who come along and help make these events the success they are.

The Branch Procedures Committee, who are busy preparing for the second conference to be held in Melbourne, report that, although they have had excellent response, they would appreciate the early submission of any new suggestions that the Staff may be considering.

Engagements include Pat Spence to Norman Halse of Perth, Glenn Rowley to Dan. Foley of Perth, and Anne Oxley to Bill Moyes of the Bank's service, who has just been transferred to Port Moresby. We should like to wish them every happiness.

To Pat. McCourt of Savings Bank, who has resigned to be married, and Lockie Cottman, also of Savings Bank, who has joined the Commonwealth Oil Refineries, we extend our best wishes for the future. Our sincere sympathy goes to Reg. Turner and Marie Arnold in the recent loss of their fathers.

—Jocelyn Matthews.

COWRA, N.S.W.

Since our last appearance in "Bank Notes" we have said good-bye to Bevan Peterson, who was transferred to Temora, and welcomed "Shamus" O'Shannessy from Orange Branch. This latest recruit is temporarily our table tennis champion, but with the increasingly strong opposition from other members of the Staff, his reign is likely to finish shortly. Strangely enough he may be forced to abdicate in favour of "Scoop Farouk", the chappie with the pipe!

Our sincere sympathy goes out to J. D. Walker on the recent loss of his wife.

With the yearly balance well behind us, we felt that some relaxation was due to us, and, in collaboration with the other Banks, a Sports Day was arranged for the Bank Holiday in August. About 130 visitors from surrounding Branches accepted our invitation, and participated in golf, bowls and tennis events. Unfortunately, light rain caused the abandonment of the tennis, but the other sports were concluded with a win for the local bowlers, and two members of the Harden-Murrumburrah contingent annexed the major golf trophies. A novelty event of a concealed five holes for a poker hand, a conceited five holes for a poker hand, a went to Stan Bosley of this Staff, with a royalty hand of four sevens.

Frank Johnson did sterling work at the 19th, "pouring" sympathy for the losers.

and "shouting" congratulations to the winners. Altogether, it was a very successful day and night!

Like many other towns along the Lachlan River, Cowra and district has suffered extensively from the disastrous floods in June. The devastation to farms and property was on a colossal scale, and production at the local cannery firm of Gordon Edgells has been suspended for some months.

Our typist, Hazel Hood, recently won a turkey in a competition, and was inundated with dinner-conscious admirers, inviting themselves to assist with the eating, but their efforts only got them the "bird".

—S. A. Allan.

BROKEN HILL, N.S.W.

We, of the Broken Hill Branch, have decided that it is time we corrected the misconceptions held by some of our fellow officers on the coastal fringes, and assure them that we are not comparable to nomads in the desert.

The fair city of Broken Hill has a population of over 30,000, and some of the Staff presume that the census was taken in the Bank on a Saturday morning. Due to its situation, some 700 miles west of Sydney, the greater part of the city's trade is carried on with Adelaide. Although the zinc and lead deposits are some of the richest in the world, the city is also the centre of large grazing land—hundreds of miles of which can be seen in any direction! Nevertheless, with the completion of a 70-mile pipeline from the Darling River, a permanent water supply is assured, and the local parks and sports ovals are grounds worthy of any city.

As could be expected in a city with the highest cost of living in Australia, the Staff is kept busy, and our Savings Bank Supervisor, Mr. Govers, is proud of the fact that our depositors balances have long passed the £5 million mark.

Our Staff of thirty-seven has its share of changes, and the most recent farewells given to our Manager, Mr. R. G. Thomas, on his departure to Launceston. We have been fortunate in having Mr. H. D. Angwin as our Relieving Manager, and we sincerely appreciate the consideration and many acts of kindness he has shown to the Staff. We welcome Mr. W. Salier, who will have taken up the Manager's duties before publication of this, and we trust that his stay will be enjoyable.

The recently completed Bank flats are a landmark in the city, and Messrs. Strachan, Gammage, Baker and Marriot and families, have spent pleasant hours apprenticed to furniture removers. Bachelor quarters are provided at the Bank for some of our eligible young men, and the extremely popular "batch parties" are only marred by their infrequent occurrence.

We trust that this screed has assisted some of those officers who will be replacing us in the near future (Staff Department, please note!) and make them realise that Broken Hill is not a frightening as its reputation would have them believe.

—J. S. Norris.

GENERAL BANK, SYDNEY.

We were all most shocked to learn of the death, after a short illness, of Mr. Keith Phillips, who was Authority Clerk at this Office for some years. He is missed by his many friends throughout the Bank, each of whom held him in the highest esteem. To Mrs. Phillips and family we would like to express our sincerest sympathy.

"Widgie" Quinlan, who for some years has been attached to Government Ledger Department, recently left to marry Mr. J. V. Clayton, our Advertising Manager. Very best wishes to you both.

Prior to her departure, "Widgie" was guest of honour at a party in the Recreation Room, attended by over ninety friends, and also at a presentation by the Acting Staff Inspector, Mr. Husband, who, in the presence of an impressive gathering of her friends, wished her on his own and their behalf, every happiness in her married life. She was the recipient of a beautiful canteen of cutlery, which was a practical expression of their friendship and good wishes.

Alison Draffin (Valuer's Department) is now a doctor's wife, her husband being Dr. Peter Walters, who is the son of Mr. F. O. Walters, Chief Superintendent, Savings Bank. All good wishes to you both.

Mr. Victor Green of the Relieving Managers' Staff, has retired from the service, and we wish him a long and happy retirement.

Pat Warner, Jean Glissan and Helen Harkness left recently. Pat will return to her home in Perth early next year after an extended holiday in sunny Queensland. Jean is now Mrs. Bob Woods, her husband being attached to the Savings Bank Relieving Staff, and formerly of this Office. Helen dropped a bombshell when she announced her engagement, and left three weeks later to marry Don Stephens. They had been fortunate enough to find

a newly-furnished flat! Every good wish to all concerned.

The following engagements have been announced, and we wish all three couples every happiness in the future: Kathleen Poulos (General Ledgers) to Anthony Saran; Shirley Owens (Valuer's Department) to Jack Hile (Clearing Department); and Shirley Gilbert (Ledgers) to Brian Leavers (General Balance).

George Green (Messenger Staff) retired because of illness, and we hope that he will soon have better health.

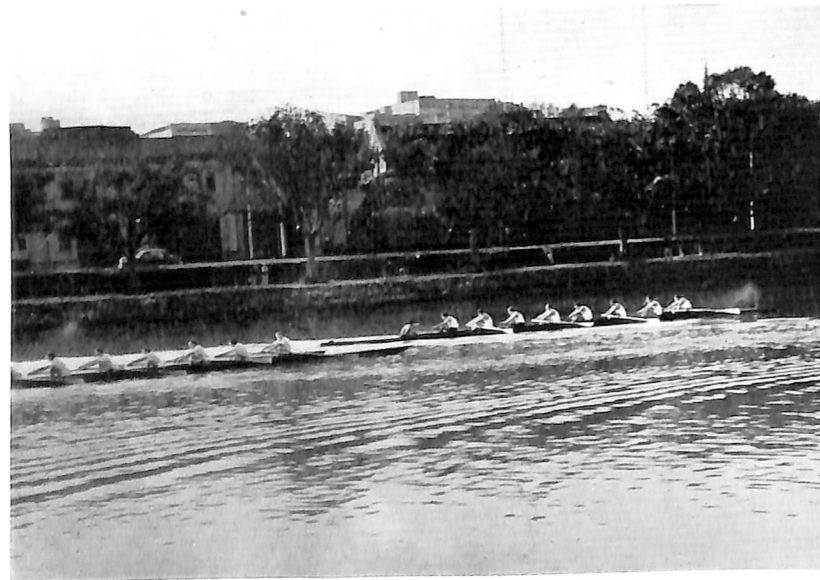
Transfers to this Office are as follows: C. R. Watts from Launceston to Relieving Managers' Staff, Bob Wilson from North Sydney, Norman Polyblank (Taylor Square), Laurie Ryan (Broadway), Eddie Rice (Coogee), Harry Herman (Summer Hill), Jim Debenham (Cootamundra), Stan. Seymour (Marrickville), John Jenkins (Turrumurra), and Beverley Britz from Coogee.

The following have been transferred from Sydney to other points: Geoff. Gately to Taylor Square, Bruce Organ (Summer Hill), Greg. Dunne (Coogee), Don Potts (Broadway), Lloyd Hughes (Marrickville), Murray Falconer (Turrumurra), Colleen Lyons, Beverley Hannaford, Margaret Tredinnick and Darilyn Wilson to Liverpool, Moree, Chatswood and Maroubra Junction Branches respectively.

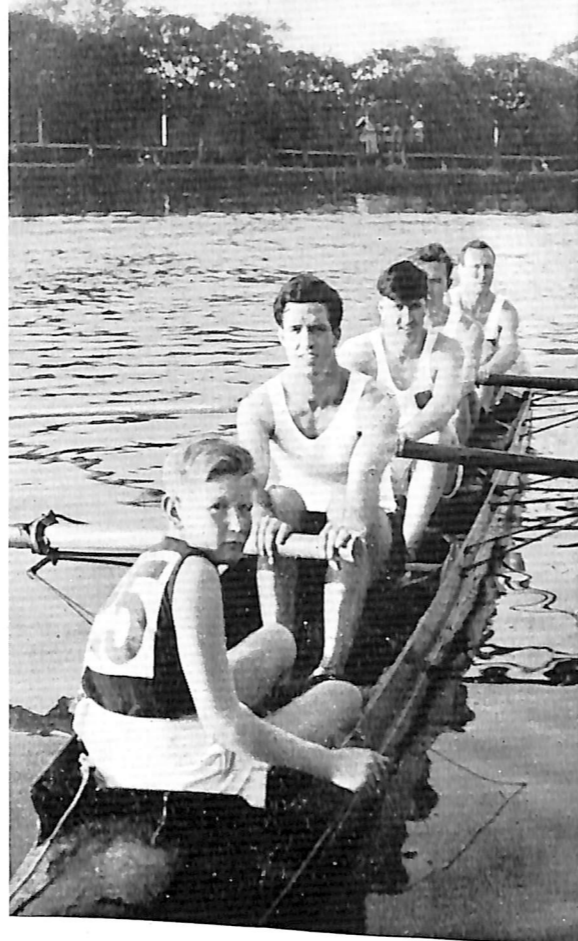
Congratulations to the "Tim" Walls and the Frank Taylors on the birth of a son, and the Brian Pages on the arrival of a daughter.

To Doug. Dempster and Gustav Lazarus, each of whom lost his mother, we offer our sincere condolences; also to Moya Williams, Nola Cooney and Pat O'Sullivan, each of whom had the misfortune to lose their father. To Clarrie Barnett, whose sister died recently, we also extend our sympathy.

—Dorothy Turner.



The Eight winning the final from the "National".



Winning crew of the "Henry Gyles Turner Trophy".

ROWING, MELBOURNE

The historic Inter-Banks Four Oared Race for the Henry Gyles Turner Trophy was held on the 10th May, and we are very pleased to report that our boys retained the trophy. This race dates back to 1867, and the present permanent trophy was donated in 1899.

The four oared crew comprised: Stroke, Noel Wills, who was selected to represent Australia at the Helsinki Olympic Games, but missed the trip through lack of funds; 3, Albert Allday; 2, Vernon Bradby; bow, Lindsay Byrne. Our eight was also successful, retaining the "Challenge Eights' Cup", donated in 1928 by the State Savings Bank Welfare Club.

This crew comprised: Stroke, Noel Wills; 7, Albert Allday; 6, Vernon Bradby; 5, Lindsay Byrne; 4, Rod Stewart; 3, Don Williams; 2, John Adams; bow, Jack Stevens.

The success of both crews was in no small measure due to the enthusiasm and help of Oakleigh, Victoria, Manager, Mr. "Doug" Snell, and the sportsmanship of Rod Stewart and Brendan Burke, who acted as "subs" for either crew, and were always available to help in every way.

BANKERS' GOLF CUP, W.A.

In Western Australia there is an annual pilgrimage of golfers to the "shrine" at Royal Fremantle Golf Course to compete in the Bankers' Golf Day.

The main events are for two Cups, one for the best individual net score of the

day, and the other for a team's event off scratch. In addition, there are events for Metropolitan Club members, Country Officers, non-club members, 1st and 2nd nine, and hidden holes. Also a sweep for all entrants. Then, there is the "compass", given for the highest gross score, so that the recipient will not lose his way round the course next time!

One hundred and three players competed, and of these the Commonwealth and "Wales" shared the highest number of entrants with thirty-four each.

Frank Douglas of the Savings Bank, Perth, won the individual event with a net 69, 3 under par, off a handicap of 24. He won on a count back from N. F. Spence of the "Wales", who returned a similar card. Runner-up was Ted Beard, of Exchange Control, who played to his handicap of 24 for a net of 72. His win also was the result of a count back from A. R. Luke, Manager, Palmyra.

The Commonwealth retained, for the second successive year, the Bankers' Cup, which is a perpetual trophy donated by one of Perth's business houses. Our winning team comprised D. L. Allnut, J. D. Cusack, B. C. Snook and A. C. Evans. The "Wales" gained second place, and the National, which in past years has been our main rival, third.

ADELAIDE.

Well, another quarter has rolled down the "never-to-return" road, and the winter activities are gradually drawing to a close. However, the various sporting teams have had a particularly successful season, all the more meritorious, considering the cold, wet weather Adelaide has been experiencing.

I think the Men's Basketball team deserves first ranking in this sphere, as they have recently torn the record book apart. The team broke a record by scoring 102 points in one match, while in another, Don Langsford, their tall goal-throwing star, scored 76 points for another record. This triumphant team will shortly journey interstate to match their prowess against the Melbourne boys—so if you read these notes, "Vics.", start shaking!

Basketball seems to be the prominent sport at the moment, as two of the fair lasses in our Service, Clair Munro and Shirley Everitt, have been selected to represent South Australia in the forthcoming All Australian Carnival to be held in Brisbane during August. Congratulations and best wishes to you both.

The girl basketballers have had an equally good season, as both teams have earned the right to play in the semi-finals of their respective grades. The "stars" during the minor rounds have been Jan Lord and Denise Cocks in the "A" team, with Ann Robinson and Barb. Chandler in the "B" team. Good luck in the finals, girls!

The Football team has, so far, tasted the bitter pill of defeat only once, and this in their fourteenth game, during fifteen matches, and the Bank flag flies proudly at the top of the Premiership table. Much credit for this success must go to the popular captain-coach, Phil Robinson, for his tireless work in keeping the boys on their mettle. The stars are too numerous to mention, but a special word of praise must go to Alan Bigg on bagging his fifty goals for the season—Well done, Alan! Whilst on football, congratulations to Vic. Stoll, West Adelaide half-back, who was selected to

represent the South Australian second eighteen against a Perth team at the Adelaide oval on Saturday, 23rd August.

With an interstate match against Melbourne in view, the Table Tennis Club sponsored two very enjoyable evenings in the Welfare Centre, consisting of four excellent sporting films on golf, cricket and tennis. The silver coin admission charge was deemed money well spent for the entertainment these films provided.

Apart from the numerous social activities at the moment, interest is centred on the Bank Ball, to be held in the ever-popular—I can't think why—John Martin's ball-room during September. This evening promises to be the highlight of the year, and will greatly assist in the financing of the football trip to Perth next year. On a lesser scale, but nevertheless, just as entertaining, was the "Mad-Hatter's" Ball, in the Welfare Centre on 27th August. This ball was a good night for young and old.

A recent tour of the Art Gallery proved very interesting. Also a practical tree pruning demonstration was very informative to any novice who intended pruning his own trees. I wonder how many trees will bear fruit this season?

A note of interest to the other States concerns the shoe repairing classes, which are conducted in the basement of our Currie Street Branch. Here sixteen energetic members of the Staff learn the intricate art of "saving their soles". This class is held twice weekly and has proved invaluable to the family man.

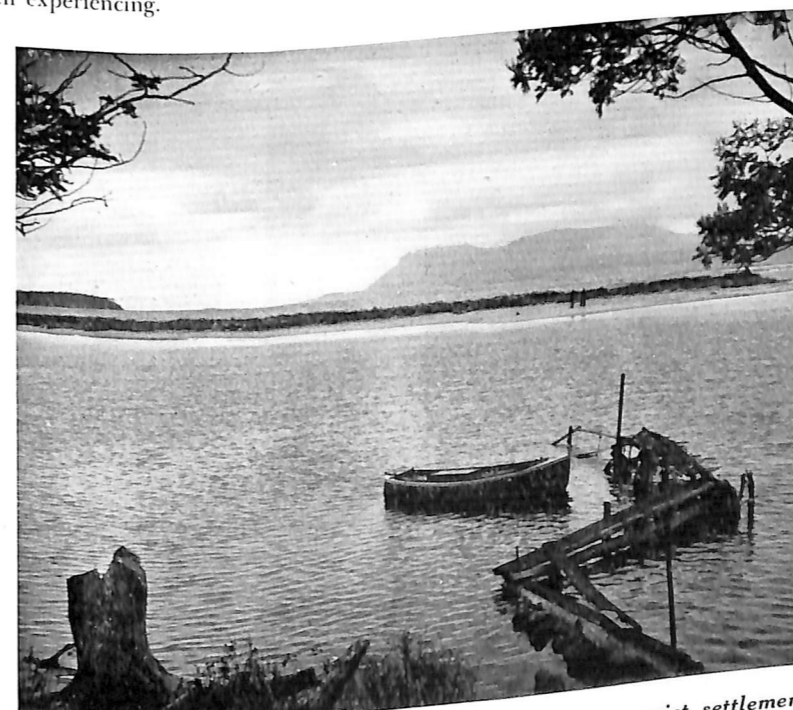
Before settling down to happier thoughts, this opportunity is taken of offering to Mr. M. Parker, who became very popular with Adelaide Staff during his recent relieving period, condolence on behalf of his many South Australian friends in his sad loss.

That ever turning circle, the Wheel of Fortune, has brought about many interstate transfers lately. Beryl Martin and Jean White have "swopped" jobs in Adelaide and Alice Springs, and we wish these girls all the best in their new positions. From Western Australia came Ron Gould, Tony Whitely and Tom Maher, and Broken Hill sent us Bill Freeman. We hope they have been made welcome in the Garden City and, will, in time, look on it as their home town.

Congratulations are next on the agenda, and these are extended to many members of the Staff. Our State basketballers, Shirley Everitt, and Pam Howard, have been dazzling their respective offices with large diamonds on "third finger, left hand", while Messrs. Robertson, Lisson and Conigrave have gone one step further and added another "circle" to the appropriate fingers of their fiancées. The "Stork Club" has recently designated two special carriers for the Commonwealth Bank Staff, and congratulations are extended to those officers who have taken advantage of this happy service.

In closing, a reminder about the Bank Ball to be held shortly—make up a party and ensure the success of this gala event of the year.

—Glen F. Pike.



Maria Island, off East Coast of Tasmania (former convict settlement). —J. COCHRANE, Newcastle.



"Saturday afternoon".

—Photo by R. C. TWOMEY, Perth, W.A.

BANK BALL, SYDNEY

At 8.30 p.m., on Tuesday, 15th July, amidst the splendour of gaily gowned ladies and debonairly dressed gentlemen, the 1952 Staff Ball commenced. It is always the gala social event of the Sydney Staff at which formality and levity are maintained at a nice balance. This year the Staff Social Club excelled all previous occasions in their arrangements, which activity over 1,100 guests will surely applaud.

The Trocadero Ballroom was brightly decked with masses of camellias, poppies, marigolds, stocks and gum tips. Into the setting of dignified celebration there stepped fifteen graceful debutantes, who were presented by their Matron of Honour, Mrs. Mason, to Dr. and Mrs. Coombs.

Among other official guests entertained by Mr. and Mrs. A. W. Mason were the Deputy-Governor, Mr. E. B. Richardson, and Mrs. Richardson, and Professor and Mrs. Lindahl, the noted Swedish economist, and his wife, who are visiting us. Also present were representatives of several country Branches.

Prior to the Ball, it had been announced that a prize would be awarded for the best florally decorated table. During the evening the judges, Mr. and Mrs. Mason and Mr. Forbes, unanimously gave the award to Bill Department, who had set out a miniature garden, complete with garden seats and sunshade.

It was a happy night and dancing stopped all too soon at 1 a.m. Though the occasion has passed swiftly into wistful memory, yet it heightens anticipation for July, 1953, and another Bank Ball.

—John Conroy.

GLEN INNES, N.S.W.

We are pleased to report that a very successful Sports and Social Day was held at Inverell by combined Banks on Bank Holiday. Bankers from surrounding towns within a fifty-mile radius joined in the sports, and high tribute must be paid to Inverell, who were the ideal hosts. The day was rounded off with a social at night, a fitting end to a perfect day.

The Commonwealth Bank was well represented in the Golf, when Frank Cooper played a 4 under par round, to finish well up amongst the place getters.

We look forward to returning the hospitality when Inverell will visit us next year.

Our Manager, Mr. E. N. Hayne, is at present holidaying with his wife and daughter at Tewantin, Qld., away from the cold Tableland climate. We wish him and his family a happy holiday, and at the same time welcome Mr. J. E. Gannon, our Relieving Manager.

Recent visitors to this Branch since last writing were: Mr. J. J. W. James from Bank Premises, Mr. Putt (Relieving Manager), and Miss Putt (B. & S. Department), Mr. F. P. Smith (I.F.D.), Sydney, and Mr. Christiansen from Bundaberg.

—P. T. Matthews.

STORES DEPARTMENT.

Another stocktaking finished, this time under the direction of our old friend, John Treffry. Was nice seeing you, John, but regret you have given up the noble art of table tennis.

The Wheel of Fortune has, as usual, included us in its whirl. First to go was Roy West, who retired from work to carry bricks, or at least to go post-digging in the Far North. Ben Oram was the next to make the break. Ben left us to go into the smallgoods business at Abbotsford, and was presented with a clock as a small token of the great esteem in which he was held. Nancy Thomas then decided that chemicals had a greater appeal for her than the typewriter, and left with a pair of gloves to remind her of her friends at Stores. All the best to the above, and may their new ventures prove successful.

To Jill Alcock, who came to us from Bondi Beach Branch, we extend a hearty welcome, and hope that she will be happy with us.

Just as this is being written, John Moran is saying his good-byes, as he takes off for Goulburn Street, together with a Ronson lighter to mark his stay here. Good luck, John, and keep up the table tennis. In his place we welcome Bryce Rea from Broadway.

To assist with the mountains of typing which seem to have accumulated, we were lucky to have with us Joyce Daffy and Gloria Hill from Staff Department, and their assistance was much appreciated.

Brian Gottlieb is at present doing time with the R.A.A.F., and came in to see us looking exceedingly smart in his uniform.

And now for the tail piece, which, had everything gone to schedule, was to have been the head piece. Our footballers, having gone right through the weekly competitions undefeated, went down to the General Bank, 13-0. However, having the right to challenge, they are to play G.B. again, and are hoping for a complete reversal of score. Better pull up that hosiery boys.

—J. Lovett.

C.S.B., SYDNEY.

Our Rugby League Football Team were beaten 11-2 by General Bank in a semi-final of the Bank's Competition, and we congratulate them on their effort. Nevertheless, Savings Bank enjoyed a very happy season, which ended with a mighty time at Katoomba over Bank Holiday week-end. The "mountain air" proved a tonic to our boys, as they managed to defeat Katoomba Rugby League's A grade team by 10 points to nil.

B. O'Connor and W. McDermott proved our best "players", even though Mac still doesn't know "who put the water in the rum".

Trophy awards for the season were: Best back, J. Masters; best forward, F. Smyth; most consistent player, W. Percy; most improved player, N. Kirk.

The Hilliers seem to have the spotlight this time, Mr. W. R. Hillier, of Hong Kong, father of our Josephine, having been awarded an M.B.E. in the Queen's Birthday Honours list, and she being one of us, we share her pride. Our Jack Hillier was not quite so fortunate. He tangled with a crank handle, and came out of it with a severe wound, putting him out of action for five weeks.

The Staff position here became a bit grim a couple of months back, but has now been relieved by an influx of youth-



"Mother and Child".

—Photo by D. A. GAMMAGE, Broken Hill.

ful new faces (not to mention figures). All these youngsters are settling in well and we welcome them to our hectic midst.

We had a visit during the quarter from Bill Cornwall (S.B. Supervisor, Newcastle), who stayed a short time to examine our machine posting system.

Norma Macpherson and Alan Randall have gone to assist in the introduction of the system at that Office. Those of our lads away on National Service Training are Mick Hoban, Henry Lythall and Lyall Grady (Air Force), and Barry Ferney (Army).

Our only Olympic representative, Rus Cox, was too busy to get away, due to current account interviews. (We now open them on behalf of General Bank). You probably saw where "the pairs with-

out Cox" were defeated, which was only natural!

Our Accountant, Mr. J. G. Menzies, has been made a Sub-Inspector "A", and though with us only a short time, became well liked, and carries our best wishes with him.

Mr. H. E. Stallwood is back with us again relieving our Acting Accountant, George Rough, who is enjoying a spot of leave.

Family bereavements brought sadness to the homes of Mary Brosnan and Gus Watson, and we extend to them our sympathies.

We are relieved to see Messenger Chas. Herriot, fully recovered after a shocking injury, in which he had a head artery severed.

Diamonds are appearing round the Office again. It should be a wonderful spring for the following of our girls, whose engagements have been announced:

Rona Manning to Keith Rodwell (Epping Branch), Evelyn Tolhurst to Jim Baker, Marjorie Charters to Geoffrey Brockwell, Dot Mitchell to Bob Smedley, Pat Vaughan to John Flaherty.

Best wishes to all these happy couples.

Our lone transfer was Geoff Hill, who has gone just along the harbour a little to Rose Bay Branch.

Kath Thomas has left us to become Mrs. Bill Woodman, and was presented with an attractive nest of tables.

Congratulations go to the George Dagworthy's on the birth of a daughter.

—Ted Stacey.

ADVERTISING DEPARTMENT.

The Department received its biggest surprise for a long time when the Manager, Mr. Vin Clayton, calmly announced one morning that he was getting married in the near future. The wedding has taken place, and the lady in question was Miss Brenda (Widgie) Quinlan, of General Bank, Sydney.

To you both go everyone's best wishes for health and happiness.

RABAUL, T.P.N.G.

Rabaul Branch is approximately 4° South of the Equator. Periodically we all wish it were elsewhere.

Thirteen of the Staff of twenty are quartered in a Quonset hut, a short distance from the Branch. Although somewhat cramped, the appointments of this building would be considered quite adequate—by the crew of the "Santa Maria". Efforts to improve matters, made over the past year by the Manager, Mr. Rees, resulted in a visit early in August by Mr. McGrouther, Superintendent of Bank Premises. Accompanied by Mr. Crocker,



Reflections in Lake Ida, South Island, New Zealand.

—Photo by RUTH DONNELLY, Actuary's Dept.

of the Department of Works, Mr. McGrouther appeared to enjoy his week in Rabaul, and left intimating that new quarters were on the way. The Staff has its own mess here and the food is good.

The straggling town of Rabaul with its nine hundred Europeans provides a fair social life for its inhabitants. Dances and balls are held regularly, with the usual preponderance of males. The one picture theatre screens efficiently four times a week, although the offerings tend to be anachronistic. Bacchus, of course, has many disciples, the chief places of worship being the New Guinea Club and the New Britain Club, and the hotels Ascot and Cosmopolitan!

Most of the conventional southern sports are played by the Staff with varying degrees of success. Baseball holds sway at the moment, with the basketball season commencing about mid-September. Sufficient interest in this game has been engendered amongst the Staff to enable the Bank to field two teams. Number one team is captained by Kev. Hansen, and number two by Peter Lynch.

Owing to the unfortunate shortage of girls, most of us take consolation in "Esquire", magazines, and "Boccaccio"! Kev. Wilkinson, however, has no need of such diversion, and by the time this is published, should be engaged to Margot Filby, of Randwick, N.S.W.

Almost contradicting the preceding paragraph, two of the Staff were married this year. Ron Blackert to Val ried this year. Ron Blackert to Val Lange, and Graham Leighton to Peg Dimmock. Both weddings were attended by the Staff, and will never be forgotten, particularly the latter by John Swanson, now of Port Moresby, who developed a now of a painful tropical ulcer as a result of an unfortunate and entirely unpremeditated fall in the early hours of the following morning! These two couples left Rabaul in the May "Bulolo", and the officers concerned are now stationed at Belmont, N.S.W., and Exchange Control, Sydney, respectively.

General regret was felt among the ranks of ex-members of Rabaul Staff, on the closure of Kokopo Agency, on 26th August. One of the better jobs in the Bank expired. The writer was particularly grieved!

The sympathy of the Staff is given to Clay Pocklington on the recent death of his father.

—R. M. Henry.

C.S.B., BRISBANE.

Show week is with us with typical spring weather, sunshine and balmy breezes. The city is full of tanned faces and broad brimmed hats and excitement. The Show draws record crowds, and the traffic for us Brisbane lovers, who are slow moving, looms like our larger sister cities.

According to press reports of our southern sisters, we think Brisbane weather must be tops. It even rained heavily and constantly on Tuesday night to lay the dust for the Public Holiday on Wednesday, which dawned a glorious and typical day! Now what more could you ask of a weather man?

S.B. Department is as busy as usual—humming with activity, and the O.B. Department doing a roaring trade.

The event of the month was the Choir's appearance in the Brisbane Eisteddfod on Saturday, 26th July, in the City Hall. Out of four entries we had the satisfaction of gaining 2nd place to the Toowoomba Teenage Choir. The section we sang in, was for female choirs, second grade, not more than thirty voices. By gaining second place our girls showed that they could more than hold their own with other choirs in this grade. Attired in the Bank uniform, the girls looked and sang as a team, and the conductor had no trouble in gaining quick response to attacks, releases and expression.

The Football Club's event of the season was the trip to Sydney to challenge for the Brisbane Staff Cup. This event is reported elsewhere.

According to the boys, no tribute high enough can be paid to the officials of the Sydney Club and also to the Bank, for the welcome given them.

A challenge has been issued by the Brisbane Rugby Union Club to meeting a combined "Downs" team for the Welfare Cup in the near future. This match will be played at Toowoomba.

We had a Golf Day on 10th August, at the Brisbane Club—which was a great success. Trophies were won by Betty Carter and Betty Miller, who displayed their propelling pencils with pride on Monday to admiring audiences.

The Staff Dance on August 5th, was enjoyed by all, but if these are to be continued, they must have a better attendance. The Staff Club considers they should at least pay their own expenses, and as an excellent orchestra and supper are supplied, we feel the Staff should attend in force.

Cupid is, as ever, busy again. Loyola Johnson and Aileen Briscoe have been struck by his darts. Aileen leaves us in September to be married, and Loyola will stay a little longer. Frank Bourke, who has since been transferred to George Street, was also a victim to the mischievous Cupid, and he hopes to join the Benedicts next year.

Gwen Groat leaves us to go travelling in New Zealand, and we wish her good luck. Peg Talty and Gloria Wilson resigned, and are both happily settled housewives by now. Maureen Rice joined the Queen Street Staff, and we miss her cheerful face about us. We have to announce again the artistic success of Marita Cleeve of this Staff, who gained first prize against all comers in the Hand-made French Flowers in the R.N.A. Show. Congratulations, Marita.

We have to record with regret that one of our young men, Jack Weir, is in hospital after a very serious accident. His car tried conclusions with a tram, and Jack sustained several broken bones. We wish him a full recovery, and sympathise deeply with him and his family in this dreadful happening.

—Joyce Ealey.

WARWICK, QLD.

First, we would like to welcome Shirley Dodd to the ranks of membership of Banker's wives, and hope that she will enjoy starting married life in such a pretty town, even if the winter can be somewhat severe at times!

Most spectacular in the sporting news recently was the winning of the Golf Championship by Arthur ("Curley") Rowe, while there have been various bruises, cuts, etc., among other members of the Staff—due mainly to football!

Ian McMahon took a "busman's holiday" in Brisbane for a week in connection with his University studies, and we believe managed a visit to the Exhibition. Other Show visitors included Mr. and Mrs. Grace, Eileen McCarthy and Carmel Ahern, who left here to a flying start at 7 a.m., and arrived back about 10.30 p.m. However, they had a most enjoyable day, although they almost collected a train en route, but it was too large to bring back on the Hillman, so they decided it was better on the rails after all!

Once again "Staff Changes" have been much in evidence, and we reluctantly bid farewell to two members of our Staff—"Curley" Rowe and "Sam" Whittaker. We at least managed to put on a really super social before they left, to speed them on their respective ways, but with many sincere regrets for the necessity. "Sam" (alias Keith), who has been transferred to Audit Staff, Brisbane, has been one of the bright lads round the office for some years, but we are quite sure that he is going to like Brisbane!

As for "Curley", well, we can't say all we would like to without making him blush to the roots of his hair, but he and Nita and little "Willie Wowe" will be sadly missed, for they were all firm favourites. We wish him all the best as Manager of Condobolin Branch, and if they are all washed away in the first flood, we hope the tide will bring them back to Warwick!

—D. G. Williams.

INVERELL, N.S.W.

One cannot pretend much water has flowed under the bridge—it has really rushed over it and left us feeling a bit damp and washed-out so to speak. That is, most of us, except a certain John Froome, who has returned to this fold recently feeling a new man after a week's marriage leave and three weeks' annual leave.

John not so long since came to us from Rose Bay Branch, and in very quick fashion resolved his engagement into marriage, suavely brushing aside the warnings, encouragements and back-slappings of the "already marrieds". On the eve of his departure for ceremony and honeymoon, we expressed our good wishes by word and gesture, and subtly disclosed the pattern of his future early morning duty by presenting him with an electric jug.

Maurice Ting also returned to us from a "stretch" at New Holdsworth, looking very sound in limb and sounding very

crook in wind after the ninety-eight days "hard". Let me not be misunderstood—it is of "Camp" I speak.

We had a fairly successful launching of machine-posting with an expeditious change over under guidance from Miss Skidmore from Sydney Office, and friends from Burroughs. However, the good augury was gainsaid by the "downs" as well as "ups" of day to day working. Highlight was a two-day breakdown of a machine when nails were nibbled until the replacement arrived.

Bank Holiday saw us in a festive mood when visitors from Glen Innes, Emma-ville, Bingara, Deepwater and Warialda were entertained at golf, tennis and bowls. At night a hot buffet meal was relished by host bankers and visitors alike in the hall where a social evening followed. It was a grand day and night for all, and perhaps the only person disappointed was our old friend Frank Cooper of Glen Innes Branch. Frank went back to Glen Innes nursing a golf trophy but, we heard later, had to surrender it to a worthier soul at Emmaville, because he had played to a wrong handicap!

—A. B. Slater.

BURNIE, TASMANIA.

'Tis many issues ago that we last appeared in "Bank Notes", so here we are, with our news, saying, "Hallo" to all our readers.

The long-awaited (?) month of June, '52 has passed—Hooray! Let us now look forward to June '53—shot! slicka? Id.?—oh no! Where? Where? Found? Balanced? Did I say "look forward to"?

A few months ago the meeting place for the exchange clerks was transferred from the Australia & New Zealand Bank to our Office. Consequently, each morning we are invaded by exchange clerks, but Peggy seems to be able to keep them under control.

This year two of our Staff will be represented at the Staff Training College, Kirribilli. In April, K. M. Bradshaw attended a course for Senior Clerks "A" and "B", and in October our Accountant, E. L. Smith, will be in attendance.

We must take this opportunity of welcoming to our Branch, Harry Heathcote from Devonport, and Geoff Thiessen from Hobart, and we hope their stay here will be very pleasant.

We were glad to see Stuart (Toots) Donaldson in the Bank recently, while on his honeymoon. Stuart was transferred from here to Port Moresby twelve months ago, and we wish him the best of luck in his next appointment. 'Twas good news to hear that former member of this Staff, Terry Ryan, has gained his "Wings" at Point Cook.

Our sick list has been high this year. Two of our female staff have been absent, Jean (Flo) Crawford having an attack of appendicitis, and Peggy Gould suffering from mumps. Mrs. Smith, wife of our Accountant, has just had her tonsils removed, and from all accounts, had rather a bad time. However, Smithy doesn't look any the worse for his batching. Our G.B. examiner, Bob Ingles, has recently

had an operation, and we wish him a speedy recovery.

From the sporting angle, most of our Staff seem to have gone into retirement during the winter months. Full marks must go to our G.B. ledgerkeeper, Harry Heathcote, who braves all weathers to play senior football on the North-West Coast each Saturday. In June, he was chosen as a North-West Coast representative in the team to play South at Hobart. Congratulations, Harry!

Our three golfing enthusiasts, Messrs. Bradshaw, Parker and Wigan, battle around the course playing pennant golf each week-end—where are all the "birdies", men? Our congratulations go to Brad, and Sparks in representing their local club at Launceston recently.

—J. Bromley.

NOTE ISSUE, FITZROY, VIC.

Our Supervisor, Mr. H. W. Lewis and Mrs. Lewis left for England early in April, and expect to be away six months. We hope they enjoy their trip to the Old World, and that they will return to Australia fit and well.

On behalf of the Staff, Mr. J. E. Y. Brown presented Mr. Lewis with a travelling case, and wished him and Mrs. Lewis an enjoyable trip. Mr. Brown is Acting-Supervisor during Mr. Lewis's absence, and Mr. E. A. F. Glenn is Chief Clerk. We welcome Mr. Glenn to Note Issue, and hope his stay will be a happy one.

Wedding bells are ringing out—Nance Maydom and Dorothy James left us to be married. Before leaving, they entertained many friends at afternoon tea in the dining room. They were each presented with a gift from the Staff. Lois Campbell, Margaret McAleese and June Watson are leaving us quite soon, to be married. We wish all five brides much happiness in the future.

We hear that Alf. Elderfield is enjoying his stay in England, where he is visiting his sisters, one of whom has been a cheerful invalid for more than twenty years.

Those of us who have stayed at "Romany Lodge" would like to take this opportunity of complimenting those responsible for the efficient service and smooth running of this holiday home, made possible for us by the Bank, and would recommend it to any who may think of spending a holiday at Sorrento.

We regret to announce the tragic death of Valerie Lois Saunders, a member of our Staff, who was accidentally killed in a train and bus collision at Boronia level crossing on Sunday, 1st June. Valerie, who was highly respected and admired by all officers, will be greatly missed at this Branch.

Valerie and her brother Brian, who also lost his life in the same fatality, were members of a party of young people returning home from a Church of Christ Youth Fellowship Week-end.

Our deepest sympathy goes out to their parents, Mr. and Mrs. W. W. Saunders, in the loss of their only children.

—Margaret Bowe.



Jack Atkinson.

MALVERN, VIC.

It is with pleasure we advise that Jack Atkinson of Malvern Branch, has been awarded the Bronze Medal of the Royal Humane Society of Australasia.

While on his honeymoon at Anglesea in November, 1951, Jack saved a school-teacher from drowning after supporting her in the water for three-quarters of an hour, and being carried down the coast by the tide and undertow for half a mile.

The Royal Humane Society's citation reads, "You have been awarded a Bronze Medal of this Society for your humane exertions on 24th November, 1951, and it will be presented at the Annual Presentation of Awards, which will take place later in the year".

This is the second time Jack has saved a woman from drowning. At Torquay in 1948, under similar conditions to those at Anglesea, he pulled to safety a fifteen stone woman.

PARRAMATTA, N.S.W.

Following our active social half year to June last, we are still flushed with our most recent successful outing—our Winter Dance at Head Office on August 9th. All present appeared to more than enjoy the evening's entertainment and, to the many staunch supporters from other Branches, we do say sincerely, "Thank you". May we hope to see you all again at our gala Spring Cabaret Dance on October 18th, once more at Head Office?

While the cooler weather has been with us, our table tennis gear has been a very popular item at the Branch, and during August, in response to a challenge from Auburn Branch, a mixed team thoroughly enjoyed a match at the Branch. The laurels were all with Auburn, but we are confident that our players will make it really worthwhile in the re-challenge.

Just too late for our June issue was Glen Munn's announcement of his engagement to Yvonne Latimer. Congratulations and best wishes, Glen!

Students at the training schools during the quarter were David Eyles, Rod Hooper and Milton Parker. All appeared to approve of the idea.

After quite a time away from the Branch on special duty, our Accountant, Mr. Fred Morrish, has been transferred to Administrative, and he has our best wishes in his new position. Others to leave us were: Bob Campbell to Auburn, Fred Allen to Croydon, and Patricia Todd to Merrylands. Joan Webber from Circular Quay, and John Melville from I.F.D., are welcomed as replacements.

—M. T. Lay.

SCONE, N.S.W.

It must be many years, if ever, since our Branch has appeared in these pages, and we think it high time that the readers of "Bank Notes" heard from us.

We are seven in number, ably led by Mr. J. O. Wallace, who is once again acclimatising himself to civilisation after fourteen years among the cane cutters and banana-benders of Queensland. He was recently transferred from Home Hill. Our previous Manager was Mr. T. W. Everingham, who has decamped for Wellington. We wish him every success, and hope he is providing the local bowlers with plenty of competition.

The Staff here are very active in the sporting fields of the town. Our Manager ("Jock" on the course) swings a pretty wicked golf stick and, with a handicap of 10, is the lowest marker in the dicap of 10, is the lowest marker in the Club. Bob McGuinness, the Accountant, also a golf addict, is practising assidu-

ously, and promises to be a force to be reckoned with. Bob's whole mind is not on the game, however, having recently become engaged to Del Stocks, one of the local schoolies.

We would like to express through these pages our best wishes to both of them. We would also like to say in passing, Bob, that we don't believe the rumour that you were "smelling the flowers on the wall paper" after playing the 19th on Digger's Day!

The writer also lays some claim to golfing fame, and this year was the proud winner of the "B" Grade Championship. At the present, however, a reversal of form has set in, due, no doubt, to a recent appendix operation. However, with a bit more coaching from Mr. Wallace, things should improve.

Our Teller, Ross Apps and Typist Dolores Fuller, are also devotees of the Royal and Ancient game and, believing that practise makes perfect, spend their leisure hours chasing the little white ball across the fairways.

Bernie Sweep and Roger Myhill are our cricket and football representatives, and acquit themselves very ably. Bernie's interests are somewhat divided lately, he spends most of his spare time at Muswellbrook, where a certain school teacher is fast making him a believer in that old saying, "two can live as cheaply as one". Roger is one of the outstanding sportsmen of the town, excelling in football, cricket and tennis. Last year he captained the Juniors in football, and has been seen in the First Grade ranks this year. Just recently he was the subject of a very nice write-up in the Scone "Advocate". "How much did you say you paid the editor, Rog.?"

—T. W. G. Davis.



Staff of Burwood, N.S.W.



View near Corryong, Victoria.

DAY after day the newspapers told a tale of bush and forest fires, of disaster and desolation. Our spirits sank lower and lower for the fires were right in the path of the car trip we hoped to take in the near future down the south of N.S.W. and thence somewhat off the beaten track through Victoria.

A week or two before the due date of our annual leave the papers began to tell a more hopeful story and so our hearts were light as we left Sydney early one morning before our less fortunate workmates were even tumbling out of bed.

Along Princes Highway to the top of Bulli Pass, we paused just long enough to marvel at the magnificent views of the coast stretched seemingly in miniature below. Then we sped along Mount Keira road with its picturesque views of Wollongong and the Pacific Ocean, to Kiama and the Blow Hole, where we lunched. Onward to Berry and Nowra, through country carpeted with every shade of green.

We began to think the stories of bush fires had been exaggerated. And then—near Wandaniam we got our first glimpse of the appalling devastation of the country through which the flames had raced. Everything was grey or black with death—trees, ferns, grass, shrubs cremated where they stood. Not even a bird or animal appeared for miles. The desolation left us silent.

Then once more into green country looking more beautiful than it really was by reason of the contrast it presented to what we had just seen. Through Milton, Ulladulla, Lake Burrall, Lake Tourabee to Bateman's Bay to spend the night.

Onward the next day through Mogo and Moruya to Bega, where we inspected the local butter factory. Through beautiful avenues of trees to Bodalla. As we pushed further and further south we saw intermittent signs of bush fires, but it was not until we left Eden that we saw the worst signs of the havoc they had wrought. For 40 miles to and along the Victorian border the devastation was terrific. Mile after mile of blackened ruins with here and there a lonely chimney standing like a stark tombstone, marking the grave of some settler's hopes and the home he had built. Beside some of the chimneys tents were erected, mute testimonies of the indomitable courage of those who were starting all over again to wrest a living from the land and to build another home.

In the Wake of the Flames

By F. W. OLSON (Welfare Department, Sydney).

Then the seared earth was behind us and we drove deep into Victoria for two of the most pleasant weeks of our lives. Here are a few of the scenic highlights and a little of the interesting history of the places visited.

We saw some of the best grazing country in the State on the trip from Bairnsdale to Omeo, which owes its early prosperity to gold mining. The Omeo Highway, a steep mountain road leads to Glen Wills, another historic gold mining township. The woolly-butt timber of the district is used extensively by the building industry. Timber trucks travel along the mountain highway in convoys, and are preceded by a "scout" in a utility truck to give motorists advance warning of their approach. After crossing the highest point of the highway at Glen Wills, a descent is made to the northern slopes of the Great Dividing Range. Magnificent views can be had of the headwaters of the Murray and Kiewa Rivers, Mt. Kosciusko and the Bogong High Plains.

The road from Tallangatta across some of the most interesting and rugged country of the State brought us to Yack-andandah, another old mining town with beautiful plantations of trees, some of which are nearly a century old. Twelve miles further on lies Beechworth. In 1856 some 20,000 miners were camped in the district and nearly £3,000,000 was won in a year. An interesting story is told of the early gold mining days of Beechworth. Daniel Cameron, the miner's first representative to the newly-formed Legislative Assembly, visited the electors on horse-back. At the outskirts of the town the shoes on the forefeet of his horse were removed and replaced by golden ones. The Kelly gang and another notorious bushranger, Henry Power, once roamed the district.

At Buckland Gap, near Beechworth, Power held up a coach and robbed the passengers. In the nearby caves the Kelly gang hid from the police. It is interesting to recall that the explorer, Robert O'Hara Burke, leader of the ill-fated Burke and Wills expedition, was for a time stationed in the town as a police inspector.

On the trip from Beechworth to Mt. Buffalo, National Park, our tour took in Myrtleford, Eurobin, Porepunkah and Bright in the valley of the Ovens River. Some of the most striking features there are the pine plantations that cover many of the surrounding hills. These great pine forests, planned to meet soft-wood needs, are among the largest in Victoria. This popular tourist resort in the heart of the Alpine country attracts both the angler, who seeks good fishing, and the walker, who prefers to stroll by quiet river pools or tumbling torrents. At Porepunkah the road junctions for 18 miles to Mt. Buffalo. The Chalet itself is perched on the edge of

a rocky plateau and panoramic views can be had over the range and valley. The Chalet is popular with tourists all the year round. In winter it attracts snow sport enthusiasts and retains its appeal in the summer, too, as the temperature is very much lower than in, say, Melbourne or Sydney.

In the background of Mt. Buffalo is Mt. Buller. It has a good ski-ing ground with deep snow and such a variety of slopes that ski-ing can be enjoyed equally by novice and expert. The road from Jamieson was once a pack horse trail blazed by miners in the gold boom days. Trout are plentiful in the Jamieson and Howqua Rivers and in season the district is invaded by trout fishermen from all parts of Victoria.

Many were the reminders of the old mining days we saw on the journey from Jamieson to Gaffney's Creek and Wood's Point. This is the big timber country. It is in this area that much timber is cut for the Maryvale Pulp Mills. There are some magnificent views of mountains and tall timber all the way from Wood's Point to Aberfeldy and Walhalla. Situated in a narrow valley 100 miles from Melbourne, Walhalla, Victoria's most picturesque "ghost" town attracts tourists at all times of the year. It is steeped in the romantic history of the gold rush days.

From Warburton, one of the State's most popular mountain resorts, we drove back into the interior of the State. Delightful bush scenes and breath taking panoramic views were revealed as we travelled along the Acheron Way to Marysville, famous for its tall timber.

Later we learned that our tour had taken in the best that Victoria has to offer in scenic beauty and historical interest.

Then back to the border and into N.S.W. reluctantly making our way back to Sydney; at times past fertile fields of green; at others past the grey ashes of bush fires where toiling men served to remind us that within days we, too, would be back at the daily grind.

(Anyone desiring further information about this trip should write to Mr. F. W. Olson, Welfare Department, Sydney, who gratefully acknowledges his indebtedness used in this article to the Victorian Tourist Bureau.)

View from Mt. Buffalo, National Park, Victoria.



MELBOURNE.

The subsidiary bodies of the Staff Social Club have neglected no opportunity of late to keep our Staff happy. The Ladies' Hockey Club have been busier than bees in the summer, trying to cover costs of their intended trip to Sydney. First, a well patronised dance in the Welfare Auditorium, where Margaret Macaw and her friends, all appropriately attired, gave us a very competent exhibition of Irish pipe-dancing.

Two theatre nights to Evie Hayes in "Annie Get Your Gat" and Jessie Matthews in "Larger Than Life", found quite a host of Club supporters taking advantage of the occasions to form pre-theatre dinner parties, thus making two thoroughly enjoyable evenings complete.

The Table Tennis team, who hope to visit the City of Blossoms in November, organised a monster old-time Barn Dance at the Elizabeth Street Branch, and were pleased to see the majority of guests "dressed" for the occasion. A supper of "hot dogs" and "dead horse" lent a certain "air" to the function. As this evening coincided with a Footballers' pie-night in an adjoining room, the hairy-legged pie-eaters found themselves in sudden demand as partners!

Happy, indeed, we are, to record the visit (on annual leave) of Deirdre Barcham and Jan Powell, with Mrs. Powell, of our Brisbane Office. This was made the excuse for a super colossal dance—"Soft Lights and Sweet Music", compered by Rob Taylor, the property man of the Dramatic Club.

With spring in the air, the first sizable attempt to form a Cricket Club has been made by the Elizabeth Street Office, under the Presidency of Mr. Ken Simpson. The attendance at the inaugural meeting was most gratifying, and having obtained a turf wicket, Mr. Geoff. Halbone (the boy who dethroned the mighty Ponsford at the M.C.G. last year), has been busy collecting material so that we may start off with a "bumper" season.

The Ball Committee reports progress for Wednesday, 24th September, in the St. Kilda Town Hall, and as the following day is a Public Holiday (in Melbourne) for our Royal Agricultural Show, the only excuse for absence will be "Detained at the Governor's pleasure".

With the Nursing Profession gaining prestige in Melbourne, it should not be long now before our office is just a "man's world only". Miss House and Miss Hemming are the latest recruits, and several others are just awaiting orders—and the boys are forming a roster for "getting sick".

Representatives of the Tennis fraternity are busy brushing up their ground play in preparation for the Sir Robert Gibson Cup Tournament—making the Bank a "better place in which to serve".

Prominently featured in daily newspapers on more than one occasion, we have noticed Betty Tidex of Securities Department, gaily leading her team of Square Dancers to victory in several of the latest championships.

Other social news finds Muiya O'Bryan, daughter of Head Messenger at Elizabeth Street, leading the Debs. at the De La Salle School Ball, and Messenger Harry Osborne falling victim to a burglary the first night in his new home.

The Baseball Club at its annual meeting, regretfully received the news of the imminent departure from its ranks of its able foundation President, "Ted" Seage, who has been appointed Manager at our Maryborough (Vic.) Branch. We were fortunate that our original Captain and Coach, Wal Cohen, accepted nomination as President, to which position he was unanimously elected. The post of Treasurer went to pitcher, Alan Rasmussen, and the Secretaryship was retained by outfielder and footballer, Don Malcolm. Joe Lonergan, Peter Semmens and Ned Foster are new members of the Committee, and we hope to have coaching us this season, Geoff. Phillips (Note Printing Branch), Captain and Coach of Prah-ran, a leading club in the Major League winter competition.

Another very successful season is being enjoyed by the Football team, and once

VALE LOU MORRIS



One of the Bank's most colourful characters passed away on 3rd May, 1952—Mr. Louis Henry Morris, ex-Inspector.

Born at Sebastopol, Ballarat, in 1880, his earlier banking years were spent with the London Bank of Australia Ltd., the Western Australian Bank, and the Commercial Bank of Australia Ltd., serving as Manager at several important towns in Victoria and New South Wales. Early in 1914, he threw in his lot with the Commonwealth Bank, and was appointed Manager, Ballarat, the same year. To-wards the end of 1918, he was appointed Manager of Weymouth (England) Military Branch, and subsequently rose to the

position of Inspector, which he occupied for twelve years.

Captain Morris was primarily a soldier, and he took a dim view of being asked to take over the Weymouth Branch on the grounds that he went over to help fight a war, not to manage a Branch, and the war had not then ended. He was a veteran of the Boer War (1899-1902), served in the First World War for four and a half years, and suffered a great deal as a result of being gassed, which culminated in his retirement in 1942, on the grounds of ill-health.

For many years he was a prominent member of the Imperial Service Club and was elected a life member in 1950.

On the sporting side, he was a keen cricketer as a young man and, later on, an ardent fisherman.

Regarded with respect throughout the Service and a wide circle of the community, and with affection by his very many friends, he was known as a man of high principles, one who had a keen sense of duty and justice, and a strong regard for doing the right thing at all times. He could be termed "a conservative banker of the older school", and he certainly left his mark on the Bank's Service. Many officers, several of whom occupy very high positions to-day, owe their early training to Mr. Morris.

Many are the tales told of Lou Morris. The writer remembers seeing a letter in London written by an officer here which stated, "we have a new man on the second floor who is roaring us up in true military fashion." He barked plenty, but his bark was very much worse than his bite, for Morris had a goodly measure of the milk of human kindness in his make-up.

A truly dominant personality and a strict disciplinarian, but a man's man for a' that.

—A. W. M.

RETIREMENTS



H. H. SMITH, Assistant Inspector, Administrative.

Mr. H. H. Smith, one of the best known and widely experienced officers in the Service, reached the retiring age on the 14th August, 1952.

He commenced his banking career with the E.S. & A. Bank Ltd., and after serving with that institution for twelve years, joined the Bank in Sydney in 1915. Shortly after his admission to the Service, he was transferred to Melbourne, and from there was appointed Manager, Burnie, Tasmania, in 1922.

Returning to Melbourne in 1924, he was subsequently appointed Assistant Accountant, Accountant at Perth, in 1927, and Accountant at Brisbane in 1931.

Thereafter, Mr. Smith served as Sub-Inspector for Western Australia, Assistant Manager in Melbourne, and Assistant Inspector, General Bank Administrative, which position he held until his retirement.

Mr. Smith's capabilities and versatility are best illustrated by the important positions he has held with credit to himself and the Bank. His genial personality will be missed by those who have worked with him. He will be remembered as a good judge of men, strictly impartial and just, and ever ready to pass on to his fellow officers the benefit of his wide experience.

At an informal gathering, the Chief Inspector, Mr. Pitcher, paid tribute to Mr. Smith's long and valued service to the Bank, and in wishing him a long and happy retirement, asked him to accept as a small token of esteem from those present, an electric razor and a wallet of notes. Mr. Smith suitably responded.

W. V. GREEN, Relieving Manager, N.S.W.

Joined at Ipswich on 8th December, 1920, at the time of the amalgamation of the Queensland Government Savings Bank with this Bank. Prior to joining our Service, Mr. Green had served with the Queensland Government Savings Bank and the Union Bank of Australia Ltd. for twelve years.

Transferred to Brisbane in 1921, Mr. Green was appointed to the position of Chief Clerk, Bonds and Stock Department at that office in 1925. In 1932, he was transferred to the position of Chief Clerk, Bonds and Stock Department, Sydney, where he remained until appointed Relieving Manager, New South Wales in 1943.

Mr. Green's retirement took effect on the 1st August, 1952.

G. R. JACKAMAN, Registrar, Bonds and Stock Department, Perth.

Joining the Bank at Sydney on 11th May, 1914, after six years' service with the Commercial Bank of Australia Ltd., Mr. Jackaman was transferred to Fremantle in 1916.

Transferred to Bonds and Stock Department, Perth, as Chief Clerk in 1918, he was appointed Deputy-Registrar at that Office in 1925. Appointed Registrar, Perth, in 1948, Mr. Jackaman remained in that position until his retirement on 1st August, 1952.

John BUCHAN, Manager, Paddington, N.S.W.

Joined from the Government Savings Bank of New South Wales after twenty-nine years' service with that institution, when it amalgamated with this Bank on 15th December, 1931.

At the time of the amalgamation Mr. Buchan was serving as Manager, Paddington, N.S.W., which position he had occupied since 1925, and he continued to serve in that capacity until his retirement on 17th July, 1952.

L. H. CLISSOLD, Manager, Fairfield.

Joined on 15th December, 1931, from the Government Savings Bank of New South Wales, when that Bank amalgamated with this institution.

Mr. Clissold had served with the Government Savings Bank of New South Wales for twenty-three years, and at the time of the amalgamation, was Manager of the Fairfield Branch of that Bank. Mr. Clissold had occupied that position since 1924, and at the time of his retirement, which took effect on the 3rd July, 1952, he was still serving in that capacity.

G. T. WENSOR, Manager, Elizabeth Street South, Sydney.

Joined on 15th December, 1931, at the time of the amalgamation of the Government Savings Bank of New South Wales with this institution.

Mr. Wensor had served for a period of twenty-three years with the Government Savings Bank of New South Wales, and at the time of the amalgamation was Manager, Hay Branch. Transferred to the position of Manager, Belmore, in 1934, and from there to Manager, Wyong, in 1938, he continued to serve in that position until his appointment as Manager, Elizabeth Street South, in 1946.

Mr. Wensor retired from the Service on the 5th July, 1952.

Miss F. A. NELSON, Melbourne.

Joining at Melbourne on 1st May, 1918, Miss Nelson was appointed to the position of Accountant's Typist at that office in 1923. She continued to serve in the Accountant's Section for the remainder of her service.

Miss Nelson held the position of Senior Typist "A" at the time of her retirement, which took effect on 14th June, 1952.

R. D. WEST, Storeman/Packer, Stores Department.

Joined the Bank at the Stores Department on 8th January, 1945, and after three years' service on the Temporary Staff, he was appointed to the Permanent Wages Staff. He was employed as a Storeman/Packer for the full period of his service, and his retirement took effect on 24th June, 1952.

Mr. West was a returned serviceman, and saw service in both the First and Second World Wars.

F. R. N. BARWICK, Boiler Attendant, Note Printing Branch.

Joined the Permanent Wages Staff at the Note Printing Branch on 1st July, 1938, after having served on the Temporary Staff since 1926. For a number of years he was employed as Boiler Attendant, which position he held until his retirement on 27th June, 1952.

G. S. NEWTON, Watchman, C.S.B., Brisbane.

Joined on 17th July, 1944, at Commonwealth Savings Bank, Brisbane, and was employed at that Office as a Cleaner until 1st June, 1945, when he was appointed to the position of Watchman. He continued to serve as a Watchman until he retired on 29th June, 1952.

R. B. ROBB, Note Printing Branch.

Joined the Temporary Staff at the Note Printing Branch on 20th May, 1926, after having served for four years with the Treasury. On 1st July, 1946, he was appointed to the Permanent Wages Staff. His retirement took effect on 13th May, 1952.



Obituary

We regret to report the death of the following members of the staff.

To their relatives and friends we extend our deepest sympathy.

R. H. PHILLIPS, O.C. Authorities, G.B., Sydney.

The Staff of General Bank, Sydney, and the many friends and colleagues of the late Mr. Keith Phillips were deeply shocked when his sudden death was announced on 6th July, 1952. Mr. Phillips had been ill for only a short time, and was fifty-six years old.

He joined the Bank at the G.S.B. amalgamation in 1931, after serving for eight years with that institution. In 1932, after serving at Sydney Office, he was transferred to the Administrative Staff, and in 1937, was attached to Tamworth Branch. In 1944, Mr. Phillips was transferred back to Sydney, and in 1946, he became New Accounts Clerk. He was promoted to the position of O.C. Authorities in 1949, in which position he was serving at the time of his death.

Mr. Phillips was a returned serviceman from World War I, and served overseas for three years. He continued to take an active part in military matters, and was again called up for full time duty for approximately three years during World War II.

H. R. McGRATH, Lakemba, N.S.W.

Mr. H. R. McGrath joined the Bank on 29th August, 1949, after three years with the Commonwealth Public Service. After a brief illness, his sudden death, on the 7th June, 1952, came as a great shock to his friends, and the Staff at Lakemba Branch, of which he was a member.

Mr. McGrath was a returned serviceman from World War II, and was thirty years old at the time of his death.

A. B. FELTHAN, St. Peters.

It was in very tragic circumstances that Mr. Boyd Felthan met his untimely death on 18th August. He was driving a friend's car at Epping when it overturned into a gully.

Mr. Felthan joined the Bank at Rockhampton on 18th April, 1947, and the following year he was transferred to Singleton. While in Singleton he became very popular, and played a prominent part in local football activities. He was also one of the leaders of the Singleton Dramatic Society.

He was transferred to St. Peters Branch on 21st November, 1951, and was still attached there at the time of his death. He was only twenty-one years old.

Miss W. M. TAYLOR, London.

It was with heavy heart that the London Staff sent out word of the death on 27th June, of Miss Winifred Taylor, after a short but severe illness. Her age was fifty-three.

Miss Taylor joined the Staff of London Office on 7th January, 1916. She served at that Branch during her entire career, and still found time to become known internationally for her great work in physical education.

Although Miss Taylor did not have good health over the past few years, she continued to render valuable service, and as recently as February last, she was promoted to the position of Senior Typist "A", and became the senior member of the female staff at London Office.

Miss M. G. PULLEN, Brisbane.

Miss M. G. Pullen, who joined the Service on 7th February, 1949, had been in the Bank a little over two years when she died on 26th June, at the tender age of eighteen. She had suffered a long illness, and is sadly missed by her many young friends.

Miss V. L. SAUNDERS, Note Issue Branch.

Miss V. L. Saunders, who was only sixteen, met her death in very tragic circumstances on 1st June. A bus in which she was a passenger, was involved in a level crossing smash at Boronia (Melbourne). The circumstances were made more tragic by the fact that her brother was also killed in the same accident.

Miss Saunders joined the Note Issue Branch as recently as 15th January, 1951.

Alfred ODDY, Liftman, C.S.B., Sydney.

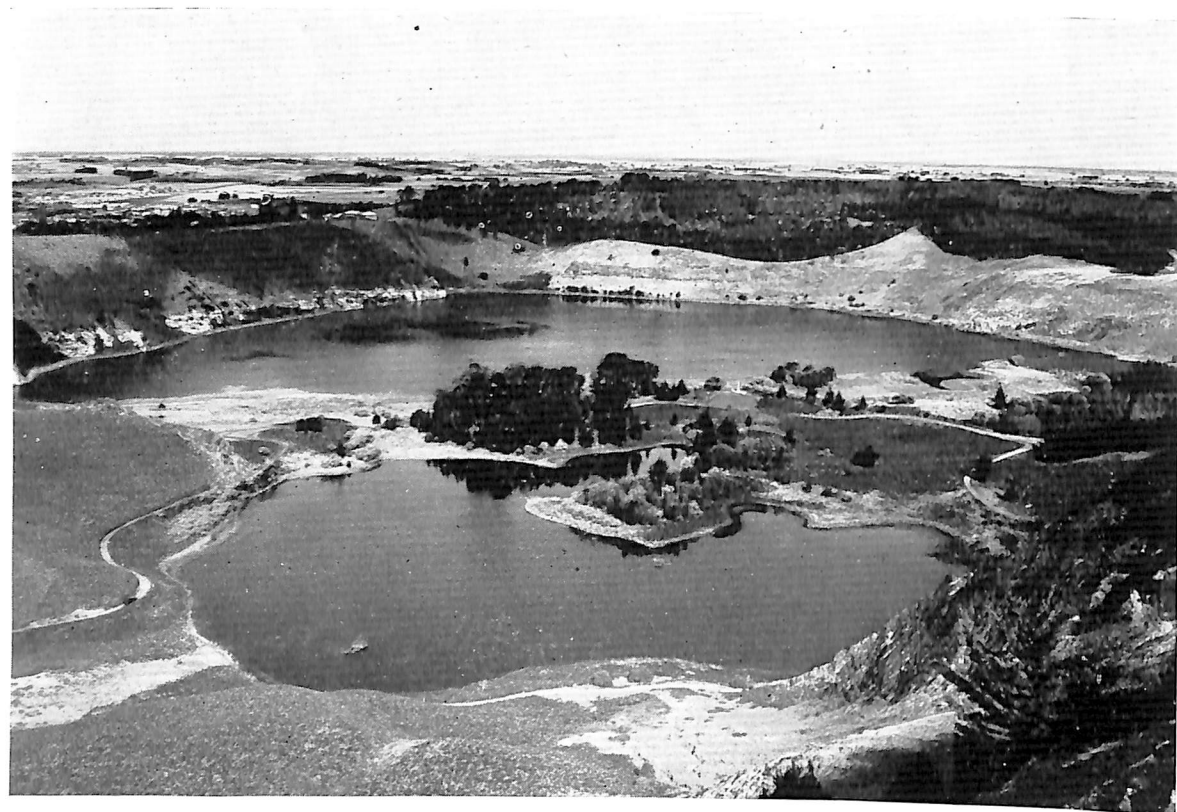
Mr. Alfred Oddy had been in ill-health for some time, and was absent on sick leave when he died on 21st June, at the age of fifty-four. Although he had been ill, his death came as a shock to his friends.

After joining the Bank he served as a Liftman on the Temporary Staff until 15th June, 1946, when he was appointed to the Permanent Wages Staff. He was stationed at C.S.B., Sydney, during his entire service.

The following retired members of our Staff have also passed on:

ALDERSON, A. F.	.....	Died	4/11/51
GORRELL, A. A.	.....	"	10/11/51
IRVING, T. C.	.....	"	10/12/51
HARRIS, L. M.	.....	"	11/12/51
HENRY, J. L.	.....	"	18/12/51
McKELLAR, W. E.	.....	"	19/12/51
GREEN, N. P.	.....	"	14/ 1/52
WARREN, A. J.	.....	"	2/ 2/52
MORRIS, L. H.	.....	"	3/ 5/52
BENNETT, G. F. C.	.....	"	7/ 7/52
NEWRICK, C. H.	.....	"	13/ 7/52





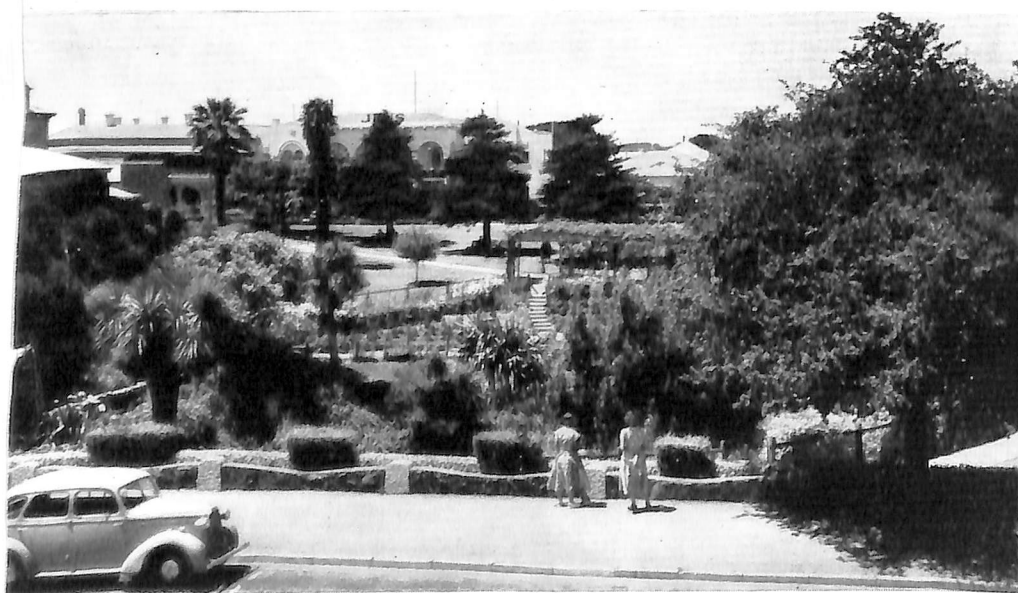
Browne and
Valley Lakes,
Mt. Gambier.

MOUNT GAMBIER

TOWN OF CAPIVATING CHARM

Overlooking
the
Caves Reserve.

Photos and data by courtesy
South Australian Tourist Bureau.



CRATER lakes of dream-like beauty, yet of practical utility; underground rivers that invite speculation as to their source and outlet; and bizarre caves that penetrate deep into the unusual limestone crust of the country . . . these are just some of the many features that go to provide an unusual setting for South Australia's third largest provincial town—Mt. Gambier. The widely used term "mystic South-East" is no mere cliché used as a bait to lure prospective tourists to the town and district.

The recorded history of Mt. Gambier commences about 1800, when it first came under distant observation by the white man. This was the occasion when Lt.

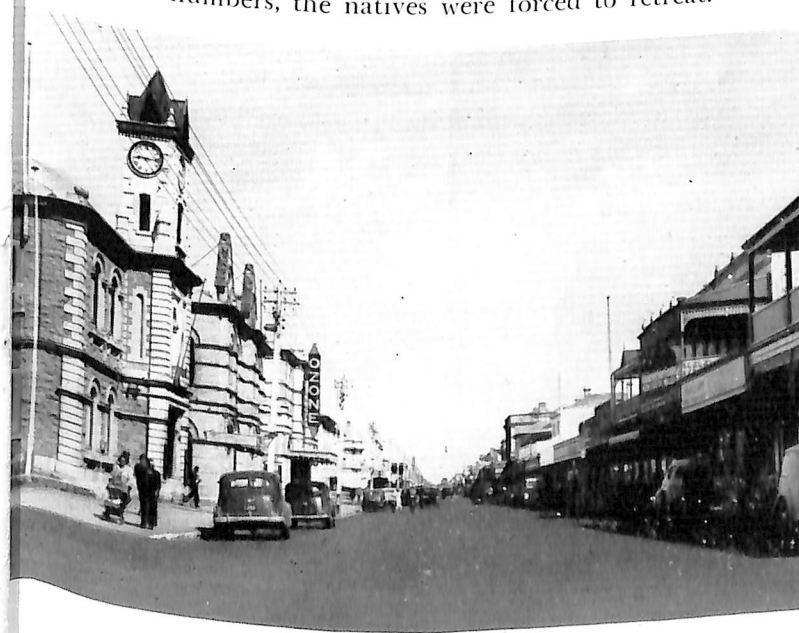
BANK NOTES—SEPTEMBER 1952

James Grant, commander of the tiny 60-ton H.M.S. Lady Nelson, sighted an eminence inland which he saw fit to name after Lord Gambier, Commander of the Fleet at the battle of Copenhagen. The aboriginal name for this mountain was "Ereng Balam," which, translated, means the "Eagle's Nest."

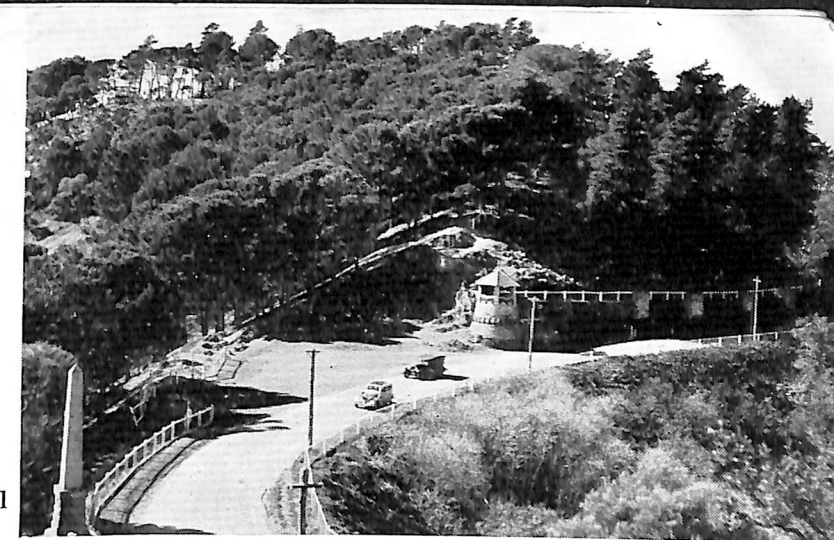
Many years were to pass, however, before settlement took place. Its early days were lively in the extreme. The aboriginal inhabitants had not the slightest intention of being pushed around by the usurping newcomers, and resisted with violence the encroachment on their ancestral hunting and dwelling grounds. The rights for the water supply from the mount's lakes and the abundance of game on the lush plains were bitterly contested by Europeans and natives, and blood was spilt on both sides.

The earliest settlers were mostly Tasmanians, Victorians and New South Welshmen, who, pushing west from Victoria, came upon thousands of miles of plains of fertile virgin country. In their long overland trek they brought with them their own sheep and shepherds, who were mostly ex-convicts. Some of the itinerant newcomers were of doubtful character—bushrangers, escaped convicts and similar fry. They antagonised the warring natives, unnecessarily adding to the difficulties of the legitimate settlers who were, for the most part, true pioneers of enterprise and fortitude.

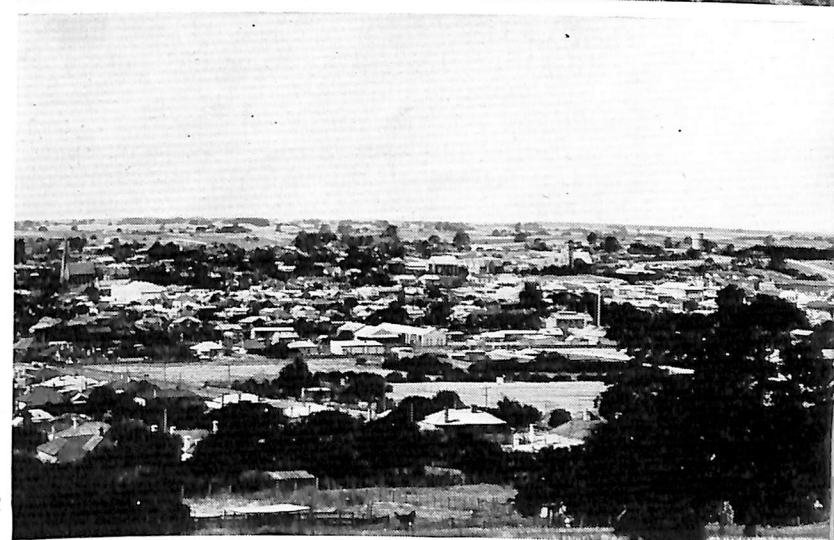
The Arthur brothers were probably the first settlers. They secured land at Mt. Schank, about ten miles south of the present site of the town. They had to face many difficulties in their new found wilderness—absence of community life, lack of transport and always the fear of attack from the hostile blacks. Through the aggressiveness of the natives, they were finally forced to abandon their venture. Those who followed in their footsteps met with little more success. This state of affairs persisted until the late 1840's, when, through sheer weight of numbers, the natives were forced to retreat.



BANK NOTES—SEPTEMBER 1952



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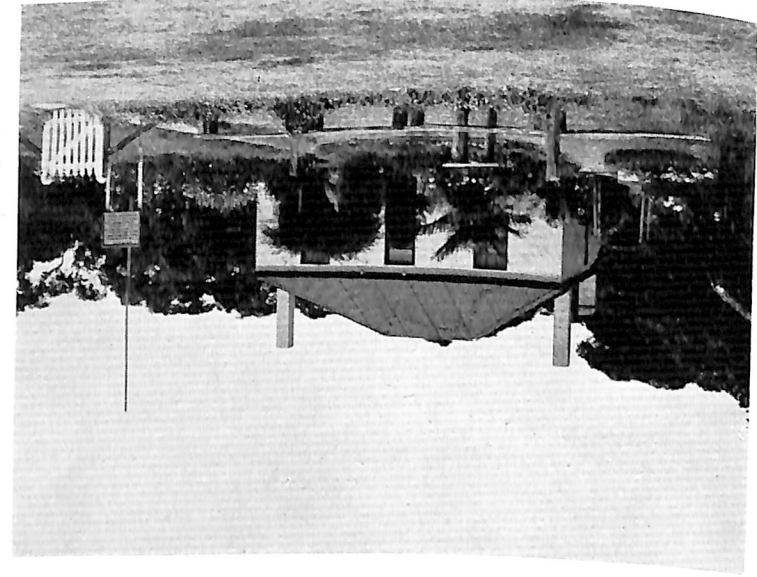
1. Lakes Drive and Gordon's Monument.
2. Overlooking the township.
3. A view of the Main Street.

By 1851 a number of pastoral holdings were issued, and in 1854 the site of the town was fixed by Hastings Cunningham, a young man of 29. He was assisted in this venture by Compton Ferrers, who thus finds himself also assured of a place in the history of Mt. Gambier. Originally the town was called Gambiertown, a name which persisted on all official papers and documents for many years.

Growing pains were many. The distance from Adelaide—289 miles—resulted in local government neglect, which amounted to an almost complete indifference of the town's welfare. Thrown on its own resources, Mt. Gambier had to struggle for survival. In 1863 the District Council of Mt. Gambier was formed, the tides of adversity turned and at last fortune favoured the town. From then onwards Mt. Gambier's progress was steady.

The 1870's and 1880's were eras noted for many civic improvements. Among them being the erection of the Town Hall; the supplying of the town with water from the Blue Lake; the opening of the State school; the railway to Beachport; and, most important of all, the rail connection with Adelaide in 1886. No longer was it a Cinderella town; its status was recognised and its future assured.

Stephen Henry was the builder of the Mount's first residence in 1841, and his memory is honoured by a monument erected near the Valley Lake, but perhaps the most outstanding man-made landmark in the district is the Centenary Tower on the summit of the Mount overlooking Browne Lake. Erected in 1900 to commemorate the centenary of the sighting and naming of Mt. Gambier by Lt. Grant, it is and naming of Mr. Gambier by Lt. Grant, it is

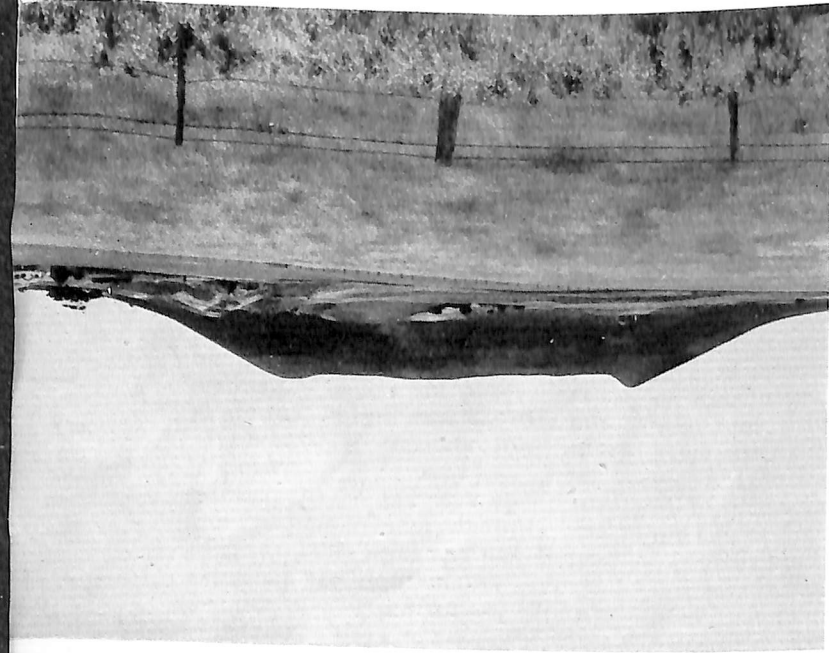


The home of the famous poet Adam Lindsay Gordon, which is called "Dingley Dell".

At Dingley Dell—18 miles from the Mount—stands Adam Lindsay Gordon's historic cottage, now carefully preserved as a National Pleasure Resort. And, by way of contrast, there are the large Government timber mills at Mt. Burr, which have the most up-to-date plant of its kind in the Southern Hemisphere. There are the beautiful illuminated Tantanoola Caves, 23 miles west of the Mount, and historic old Port MacDonnell, whose dreams are now apt to be occasionally interrupted by the tourists who descend on this colourful old town of yesterday. There are also the Bubbling Spring and Ewen's Rock Pond on the Port MacDonnell Road and, close to the Mount, other caves and weird rock formations. All these attractive spots are within easy reach of Mt. Gambier. The printed word can portray, describe and suggest. What it often cannot do is completely capture the particular charm of a town. So it is with Mt. Gambier. One can rhapsodise over its beautiful setting, enthuse over its progressiveness, and com-

ment it as a "must" for a holiday, but there is more than just that to Mt. Gambier. Call it what you will, it has that very elusive "something" not found among other towns . . . a certain lingering air or atmosphere.

Mt. Shank (520 ft.) in the South East, ten miles from Mt. Gambier.

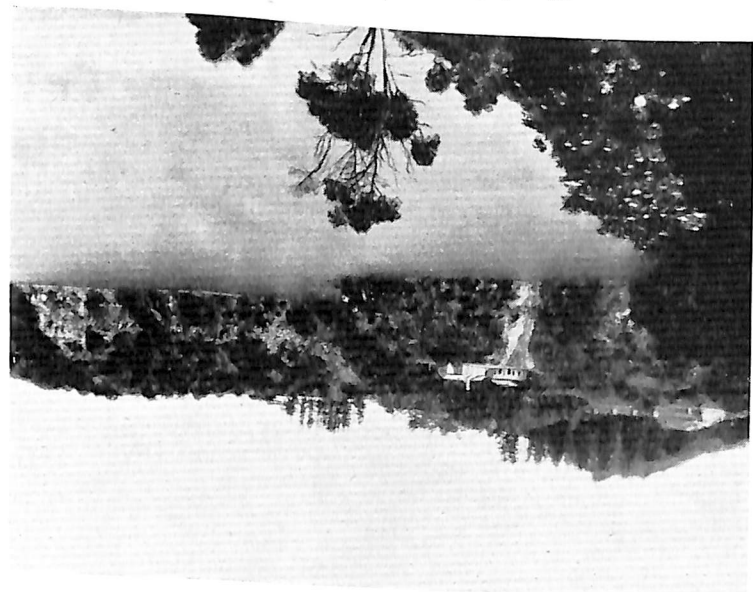


The spacious residential quarters blend harmoniously with the natural beauty of the town's background. Particular pride is taken by the residents in their gardens and throughout the year there is an abundance of flowering trees and shrubs. A unique touch is given to the town by the phenomenon of its cave gardens in the centre of the town. This flower embowered cave rides the town of even the severest floodwaters in an hour or two. Nobody has thoroughly explored its recesses and its ultimate destination remains a mystery.

But scenic charms will not alone support a town, though in this instance it cannot be denied that it annually draws thousands of tourists. The yields from its rich volcanic soil are remarkable. Potatoes, onions and cereals are profitably cultivated, while dairying, sheep and mixed farming are other sources of revenue. Few are the main roads radiating out from the town that do not give glimpses of extensive pine plantations.

A more recent industry is the quarrying of coralline limestone for building purposes. Porous in nature

To explain its turquoise lustre is not easy. It may be a happy combination of clouds, sky and crystal air above it, or perhaps it owes its colour to the lake's great depth. Be that as it may, the colour sometimes intensifies, but never loses its distinct properties, which are not found in the other three lakes, clear and lovely as they are. Its extent can only be appreciated when it is realised that its surface area covers 176 acres and it is two miles in circumference.



Blue Lake, Mt. Gambier.

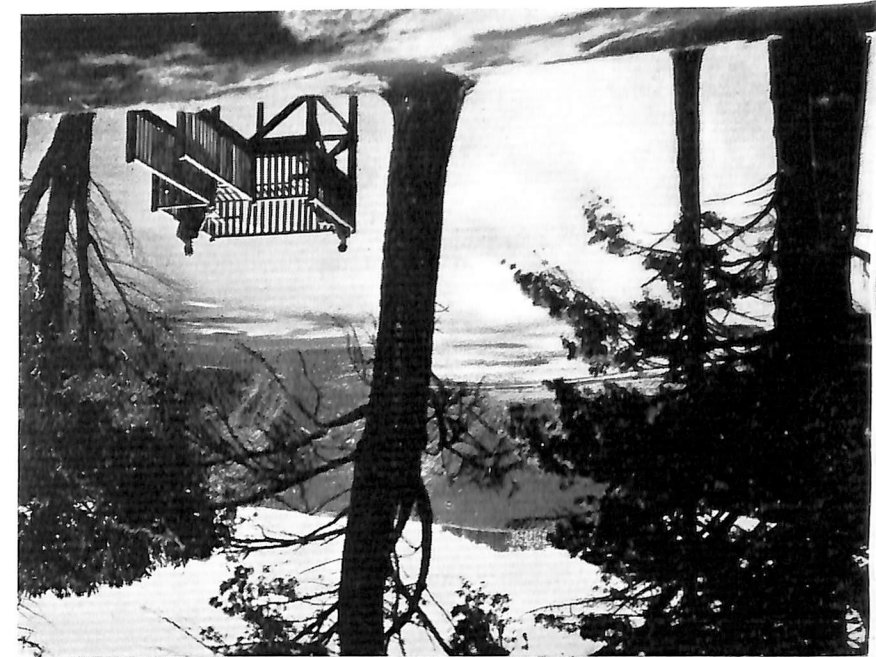
The town derives its sole water supply from the Blue Lake. Out of its depths 100,000 gallons are pumped hourly into storage tanks. For close on 30 years there has been a small but definite fall in the levels of the lakes; even so, authorities compute that between 1,000,000,000 and 6,000,000,000 gallons of irrigation and the water conservation in the porous limestone districts to the north are advanced by some townspeople as the reason of the fall.

Almost the entire area of the South-East consists of porous limestone, honeycombed like a vast sponge, through which the lakes seeps. A large volume of water flows into the lakes from County Down, in Victoria. This great flow takes six months on its journey, so that its rhythmic rise and fall is actually the opposite of what might be expected, the lakes reaching their peak in January and their lowest level in June.

By 1900 Mt. Gambier was the undisputed capital of the South-East, the hub of squatters and agriculturalists from the large district. The quality of the yields from its prolific volcanic soil was soon recognised and its vegetable and dairying products were in great demand.

Coupled with its great utilitarian assets was the special appeal of its unusual features had for visitors. Its lakes, refreshing climate and proximity to the coast acted as a draw card which its enterprising residents were not slow to exploit.

Smallest of the lakes, but the most picturesque in shape, is the Leg of Mutton Lake. The reason for this name is obvious. Overlooking its waters is a lookout which offers generous vistas of this mountain of lakes. Browne's Lake is separated from its larger companion, the Valley Lake, by a narrow isthmus. But THE lake is the Blue Lake. Here beauty and mystery are hand-maidens. Lying like a jewel in the bosom of an extinct volcanic crater, its waters are an unbelievable blue. For generations it has awed sightseers who have gazed into its blue depths 300 feet below the top of its sheer cliffs and specu-



Browne and Valley Lakes, Mt. Gambier.

lated on the riddle which it poses. For many years it was thought to have been bottomless and around the conjecture of its depth many local legends thrived. Soundings eventually determined its greatest depth as 266 feet.

EVERYONE knows the APPLE. In London, in New York, Tokio or Cape Town; in fact, the apple has found its way to every corner of the earth. You have all, at some time, bought a toffee apple at a fair or country show and eaten your way through the sticky toffee to the white fleshed apple beneath.

Those old sayings—"An apple a day keeps the doctor away" and "An apple for the teacher is just the thing to do"—both emphasise the world-wide popularity of the apple.

This short epic is designed to tell you where your apples come from, and how they are grown and marketed, in relation to this industry in Tasmania.

The 21st of August, 1788, was the date the first apple trees were planted in Tasmania, when Captain Bligh, of the historic ship "Bounty", anchored in Adventure Bay, Bruny Island. These trees were still growing in 1792 and 1793, but, as this area was not settled for some considerable time, all traces of these trees have disappeared.

The first shipment of apples exported from Tasmania was in 1828, 17 years after the first settlement, when a small quantity was shipped by a Mr. Stansfield, of Rokeby.

However, it was not until the 1830's that apples were grown commercially, when orchards were planted at Woodside, Garden Island Creek, and the Grove.

The centre of the present-day apple industry is in this same area, the Huon Valley, which takes in the towns of Cygnet, Huonville and Geeveston. Smaller areas of orchards have now been planted in the Derwent, Tamar and Mersey Valleys.

The acreage of apple orchards in Tasmania has dropped slightly since the last war from 22,000 acres to a little less than 20,000 acres. 1,860 growers share this figure and the orchards vary in size from 3 to 12 acres.

The establishment of a full-bearing orchard is an expensive item, as it takes from eight to ten years before the trees are in full production. During this period the strips between the rows of

An Apple a Day..!

By DON FRANCIS (Cygnet Branch)

young trees, which are planted in rows from twelve to sixteen feet apart, can only be used for light cultivation.

Apples can be grown successfully in fertile areas with an average annual rainfall of 20 to 28 inches, most of which should be confined to the winter months.

The soil must be kept well cultivated and in good condition all the year round, especially during the spring months. Pruning takes up most of the later winter months. All the branches are cut back to allow an even growth and to stop the trees from growing too high for picking or from spreading out too far and preventing good working of the soil by tractor or by horse.

From the first growth of the buds in early spring, while the trees are in blossom, and almost to the time of picking the apples, many different sprays have to be used to combat the many insect pests that find their way into the orchards.

The picking season starts around the end of February and lasts right up to the end of June. Long hours are worked during these months. From daylight to dusk, every available man, woman and child can be seen in the orchards with their picking bags, the children picking the apples on the lower branches and the men and women the higher branches.

Unless there is extra labour available the packing is done after the day's work in the orchard is finished, and lights can be seen shining in the packing sheds night after night.

The apples must be of a certain size and free of all skin blemishes before they will be accepted by the fruit inspectors for export. The cases must also be of regulation size and lined with soft corrugated strawboards to protect the fruit from bruising during transit.

During the three to four month picking season casual pickers and packers can earn up to six or seven hundred pounds on the orchards by working on piece-work rates.

Hail can very easily wipe out the entire crop of an orchard in only two or three minutes and has developed into a major risk over the past two or three years. During the early stages of growth the hail can leave the small apples with scars which develop into large bruises or blemishes. A compulsory hail insurance scheme, organised by the State Government through the Tasmanian Government Insurance Office, is a boon to the orchardists, as it assures a reasonable return for their fruit, whereas the whole crop and their year's work could be a total loss. The premium is one penny per case for a maximum repayment of 2/6 per case.

The present potential yield of apples in Tasmania has declined somewhat over the past few years, in common with the decline in acreage, and is now just over 5,000,000 bushels.

The State's apple-growers are dependent on outside markets for the disposal of practically all of their apple crop. Local consumption takes only about 120,000 to 150,000 bushels, plus about 600,000 bushels processed within the State.

The economic stability of the industry would, therefore, depend upon the disposal of some 4,000,000 bushels on either the interstate or overseas markets.

Production in Recent Years.

Season.	Acreage.	Production.	Export.
1946-47	22,120	4,134,113	938,397
1947-48	22,106	7,894,175	3,407,335
1948-49	21,806	2,458,788	1,105,986
1949-50	21,760	3,700,000	2,990,725
1950-51	21,210	4,049,608	3,014,164

These figures show the decline in acreage of orchards under production as against a large increase in exports.

The United Kingdom takes the majority of these exports, with smaller quantities going to Sweden, Germany and other European ports, as well as those sold on the interstate markets.