



RETIRED OFFICERS CLUB (NSW)

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MONTHLY NEWSLETTER MAY 2014
anzroc.blogspot.com.au

Today's gathering attracted 64 members (a new attendance record at a Monthly Lunch) with President Phil welcoming all, included in the welcome were the following members not seen for a while: Bill Chapman, Bob Cunningham, Vic East, Bill Horton, Dick Hughes, Ken Keen, Tony Knight, Barry Thompson, and also as a first time attendee was new member Reg Elliott.

Phil's welcome was followed by the Loyal Toast.

APOLOGIES:

Were received from:

Barry Bailey, Noel Bowmer, Geoff and Betty Brown, Ken Dighton, Noel Fox, Betty Gemmell, Brian Liebert, John Mitchell, Terry Stapleton and David Wright.

EXERCISE FOR PEOPLE OVER 60

Begin by standing on a comfortable surface, where you have plenty of room at each side.

With a 5-lb potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. Try to reach a full minute, and then relax. Each day you'll find that you can hold this position for just a bit longer.

After a couple of weeks, move up to 10-lb potato bags.

Then try 50-lb potato bags and eventually try to get to where you can lift a 100-lb potato bag in each hand and hold your arms straight for more than a full minute. (I'm at this level).

After you feel confident at that level, put a potato in each bag.

111,111,111 x
111,111,111 = 12,345,678,987, 654,321

WELFARE

This Report was delivered at the Lunch by VP Phil Cohen in the absence of Ken Dighton who is enjoying a well earned break in North Haven.

Sick List:

I've not received communications from anyone for inclusions in this month's Sick List – this may be a very good thing, but I suspect there are a few out there who are suffering in silence.

I made contact with the following people who enjoy the esteemed title of Honorary Member to check up on them in their birthday month (and of course to extend happy birthday wishes):

Betty Gemmell (97) – Going along OK. She had a nice birthday which included a visit from Trangie by her brother Peter and a Sunday lunch. Betty said (proudly, and rightly so) that she recently succeeded in retaining her unrestricted driver licence. She also said that her newly installed kitchen is great, and she couldn't have done it without the help of Ann and Alex Morgan.\

Frank Blinman (83) – Last year when I phoned to speak with Frank he wasn't at home. Same again this year. Wife Betty said he is in good health, mainly because he is so well looked after at home (when he is there!)

Ian Fraser (89) – Unfortunately I wasn't able to make contact with Ian. We hope you are well Ian and had an enjoyable birthday last Monday.

Ian Hiscock (84) – Lack of mobility is still a major issue, however, Ian said he is "fine from the waist up". Sent regards to all, and particularly to John Mair with whom he worked for a while.

Barry Hennessy (80) – a couple of phone calls to Barry went unanswered (probably at the races!). I left him a message with best wishes for the year ahead. Barry was at the May Lunch & in good form.

Colin Malone (84) – He has a problem with his left eye, but otherwise he is generally in good health. Col was at the May lunch meeting, the day of his birthday. Happy Birthday Colin!

Morrie Miles (83) – he has a few ailments, not the least of which is a recurrence of his prostate cancer. However, he's positive and is getting on with life. He is still bowling and goes to exercise classes which all contribute to keeping him nimble! His other activities include the obligatory (for old bankers) honorary treasurers.

Carl Owens (82) – unable to make contact with Carl (again this year!). I left him a phone message for his birthday at the end of the month with best wishes for the year ahead.

Terry Stapleton (84) – Terry is well and will probably be able to come to our meeting on Monday 19th (the day before his birthday).

Dick Walkom (83) – I spoke with Dick at the Newcastle lunch several days ago. He looks fit (that's good clean living), and he said he is playing bowls twice a week and basically is enjoying life.

Ken White (81) – celebrated his birthday during a trip to Bright (Vic). Feeling fit and well – he's playing table tennis at least twice a week.

Dan Pawson (82) – I sent an email to Dan (in Hawkes Bay NZ) to wish him a happy birthday, and to express the hope that he is well. I haven't had a response yet.

Those who jump off a bridge in Paris are in Seine.
A man's home is his castle, in a manor of speaking.
Dijon vu - the same mustard as before.
Practice safe eating - always use condiments.
Shotgun wedding - A case of wife or death.
A man needs a mistress just to break the monogamy.

NEW MEMBERS:

Reg Elliott of Mosman NSW.

At the May Lunch Reg gave a potted history of his experiences in the Bank and beyond. Reg joined the Bank in Parkes NSW in 1949 and spent some time at Peak Hill with Geoff Robson who was the guru of the era in the Securities and Lending areas of banking. This was during the formative years of the ANZ Bank and set Reg up for a career that encompassed general and lending audits, leading to senior and management roles in S(M & G), S(M & P), Newcastle, Wagga Wagga and finally Canberra. After this Reg, together with Reg Tuxford was involved in Melbourne in a Personnel Review for the Bank as a result of the ANZ/ES&A merger. Reg's career in the ANZ culminated in a post as Assistant State Manager S.A. from which he resigned for family reasons (in part the desire to end what had been a very nomadic existence). Reg then had 15 years as head of the State Credit Union organisation with the ultimate aim of a centralised merger of all states units into one cohesive National administration. Reg found it a most rewarding part of his career despite the high level of politics and culture shock after so long in the Bank. During his C U time there was a loss of some 600 staffers but the key job satisfaction of the role was to see and be involved in educating a disparate group of employees into a team of financially skilled and productive staff. Reg left the CU after 15 years and became involved in Boardroom Executive roles in such areas as HIH and Darling Harbour Development Corp. He retired at 73 and was an eloquent and interesting speaker during our luncheon.

During the May lunch Barry Thompson also gave a potted history of his career in the Bank which dealt mainly with his initial experiences at 21 Oxford Street and the unforgettable characters he worked with there. One of whom was Bruce Strudwick's sister Beverly. Barry and Beverly have now been married 54 years. Barry went on to do a couple of stints at Southern Branch, Macquarie Place and was on telling duties at 768 George Street in 1966 during decimal currency conversion. Barry then went on to a period at Caringbah and became Asst. Manager 2 at 97 Castlereagh St after the ANZ /ES&A merger. Barry then reflected on his 12 years in ACT where he had many associations with the likes of the late John B Smith who was Manager Kingston at the time. Many of those at the Lunch today had shared time with Barry in Canberra during his stay there. Barry then spent 1975 to 1982 as Manager Neutral Bay, and then a role in Area Office North Sydney, from which he retired in 1989 after 37.5 years. As with Reg Elliott, Barry's presentation was eloquent and interesting.

Both Reg & Brian are "Honorary" members of our club and their demeanours are at a level that a 60 year old would envy. Wonderful to see.

INTEREST RATES

From 1/5/2014	
Less than \$20,000	1.69%
Greater than \$20,000	2.16%

While on the subject of interest rates, at the Lunch Ron Booth advised that retired officers are receiving a bonus 1.4% interest on their ANZ Online Savers Accounts above the current carded rate of 2.5% To receive this benefit it is necessary to phone ANZ on 1800 155 261 and supply them with the account number applicable and they will also seek your security code word to authenticate your call. The bonus is only granted for a specific period of approximately 4 months and it is necessary to phone and have the bonus rate extended/reinstated at the due date advised to the account holder when they first negotiate the rate.

JUNE LUNCH

The June monthly Lunch will be at our usual and very convenient venue, the CTA Club, Martin Place, Sydney, on Monday 16th June 2014.

Pre Lunch drinks from 11.45am, Lunch 12.45 pm, Booking is not required, just come along, socialise & enjoy yourself. You will be made very welcome. These get-togethers are relaxed fun, well worth the effort to attend, and a great link with friends & acquaintances.

If you haven't been for a while, do yourself a favour and join in.

It is traditional for new members to give a "this is my life" talk at a Lunch as soon as convenient after they join. This is entirely voluntary & there is no pressure to do so if the new member is not comfortable with this custom.

OTHER INTERESTING MATTERS

A NEW CHAPTER FOR ANZ TRUSTEES

ANZ recently announced the formation of a strategic relationship with Equity Trustees Limited (EQT) for the delivery of Trustee services to wealth clients. As part of the agreement, the decision was also made to sell ANZ Trustees (Trustees) to EQT.

ANZ believes that the broader long-term relationship with EQT will add value to clients of both businesses. ANZ's clients will continue to have access to specialist trustee administration services, while ANZ will work with Equity Trustees to determine a suite of banking and other potential solutions for Equity Trustees' clients.

EQT has over 120 years' experience in the Trustee industry, with a proven track record of success and a commitment to delivering high quality outcomes for clients. The decision to form this relationship will ensure that clients who use ANZ Trustee services continue to be supported by a business that has scale for future growth and will develop in the right people, technology and business systems to deliver great services

The majority of Trustees staff and business will transition to EQT; but ANZ will retain Philanthropic Advice, Estate Planning and our Investment Management and Alternative Investment services as they support key elements of the Global Wealth service proposition for our high net worth clients.

We anticipate the sale of Trustees will be completed in early July 2014, subject to regulatory approvals and over the coming months the business will work closely with EQT to ensure a successful transition for ANZ staff and clients.

BUDGET CUTS-

The AMA has weighed in on Joe Hockey's proposed changes to Australia's health services.

The Allergists voted to scratch them, but the

Dermatologists advised not to make any rash moves.

The Gastroenterologists had a sort of a gut feeling about it, but the

Neurologists thought he had a lot of nerve.

The Obstetricians felt he was labouring under a misconception.

Ophthalmologists considered the ideas short-sighted.

Pathologists yelled, "Over my dead body!" while the

Paediatricians said, "Oh, Grow up!"

The Psychiatrists thought the ideas were madness, while the

Radiologists could see right through them.

The Surgeons were fed up with the cuts and decided to wash their hands of the whole thing.

The ENT specialists didn't swallow it, and just wouldn't hear of it.

The Pharmacists thought it was a bitter pill to swallow, and the

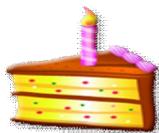
Plastic Surgeons said, "This puts a whole new face on the matter...."

The Podiatrists thought it was a step forward, but the

Urologists were p---ed off at the whole idea.

The Anaesthetists thought the ideas were a gas, but the
Cardiologists didn't have the heart to say no.

In the end, the Proctologists won out, leaving the entire decision up to the A---holes in parliament!



JUNE BIRTHDAYS

Colin	BARTRIM	23/06	Tony	KNIGHT	05/06
Stuart	BROOKE	14/06	Robyn	L'HUILLIER	30/06
Brian	BURGESS	08/06	Denis	LICKLEY	19/06
John	CAIRNS	06/06	Neil	MERRICK	21/06
Jeff	COX	28/06	Doug	MOSS	09/06
Russell	CROZIER	10/06	Ken	MURRAY	15/06
Ivan	DEBELAK	24/06	Mal	NEWMAN	30/06
George	FADDOUL	28/06	Bob	PALMER	19/06
John	FREEDMAN	25/06	Terry	PATTON	15/06
John	GANNON	16/06	Jim	PEARSON	23/06
Bob	GARRETT	03/06	Greg	PIDCOCK	22/06
Kerry	GILBERT	08/06	Kevin	PRICE	30/6
Terry	GILCHRIST	19/06	Warren	RIEDEL	20/06
Bob	GRANT	01/06	Kevin	SLOAN	27/06
John	GRAY	06/06	Geoff	TAYLOR	23/06
Ron	HINSON	10/06	Howard	TEMPEST	23/06
Tony	HUNT	27/06	Angela	VALLENDER	15/06
Phil	JOHNSTON	02/06	Derek	WHITTLE	01/06
			Vicki	WILKINSON	16/06

THE "HONS"

John	BERMINGHAM	27/06
Peter	BRADFORD	10/06
Doug	CHAPMAN	19/06
Phil	HITCHCOCK	14/06
Alf	McDERMOTT	17/06
Kevin	WATSON	01/06

There were no new 'Hons' in the month of May.

BIRTHDAY WISHES

Birthday wishes were extended by VP Graeme Bool to those May Birthday people present at the Lunch: Peter Douglas, Ron Hargrave, Barry Hennessy, Peter Maber, Phil Minett, Ann Morgan, Clive Neutze, Phil Newsome, Wilhelmina Smith, Alisdair Steel and Col Malone.

WHERE ARE THEY NOW

Treasurer Mike advises that he has received a phone call from Max Watt where Max advised that he was moving to Ulladulla in the next few weeks..... Max asks that anyone who knows him from his Banking days and is passing through Ulladulla AND HAS TIME TO CALL IN to please contact Mike who would be only too pleased to pass on Max's contact details....

Roy Vockler rang re Cyril Gates & as we chatted gave a personal update on himself, now aged 87 Living in Lismore & going well. Roy remembers his time in Branch Securities NSW, then Accountant Manly until 1964 when he moved to Queensland as Accountant Wickham Terrace Brisbane & retired as Assistant Manager Queen & Creek Sts Brisbane

SOCIAL/SPORTING

President Phil mentioned the Newcastle Lunch on 1/5/14, which had 38 attendees, was a very successful Lunch and Phil gave his sincere thanks for the tireless organisational work put in by "Doc" Wilson and Jim Richardson.

Guest of Honour on the day was Margaret Blackwood pictured...

MARGARET BLACKWOOD APRIL 2014



Minister for Good Times Alex Morgan reminded the Lunch that on 7th July there is a tour of the Rocks Museum followed by a cook your own BBQ lunch at Philip's Foote at a cost per head of \$20.00 plus buy your own drinks. Expressions of interest please to Alex Morgan on aamorgan8@gmail.com or Secretary Reg on reg.kini@bigpond.com (ph 0423661790) so that appropriate bookings can be made.

There is also a Mail Boat cruise (on the new mail boat) planned for the Hawkesbury River with morning tea and a light "Ploughman's Lunch" on the boat. A firm date will be advised in early course.

Both of the above are social events and we encourage partners participation where possible, it is not restricted to members.

On the 18th August there will be a normal luncheon, where recently retired ANZ Board Chair John Morschel is to be presented with a Life Membership Honorary Certificate.

Patron's day will be on the 2nd Sept 2014, at 242 Pitt St Sydney with Warwick Smith again generously agreeing to host our luncheon.

1st December Christmas function at ANZ 242 Pitt St.

In the Pipeline:
-SCG Tour

BEREAVEMENTS

Rod Hill an honorary member of ANZROC Vic who will be remembered by colleagues north of the Murray passed away on 13th April and was buried on 24th April, cause of death and further details were not available at this stage.

Honorary Member of ANZROC VIC and former CEO of the ANZ Bank Charles Rennie passed away on 11th April, his funeral service was held Thursday 24 April at Holy Trinity Anglican Church, Kew.

John B Smith formerly of Avalon aged 82 passed away on 25th April 2014 after a long illness with dementia. His wife passed away in Feb 2007 and he is survived by his daughter Janine, and sons, Murray, Stuart and Neil and seven grandchildren. John Mair gave an eloquent address to the members at the May Lunch re John's funeral and the high esteem in which he was held by all those that knew him.

Condolence letters have been sent where appropriate.

Treasurer Mike advises by email....."The SMH reports the death of Peter Travers Garrow on 19 May 2014 aged 82. Peter was Secretary/Manager of ANZ Staff Club NSW for quite some years. He was not a member of ANZROC NSW. I had a lot to do with him when I was on the Staff Club Committee.

His Funeral service is on Monday 26 May at Northern Suburbs Crematorium North R

LETTERS TO THE EDITOR

Peter Murray emails....."Cyril Gates as mentioned in the April Newsletter was an old Union Bank man. When I joined in 1949, he was Premises Officer in the then Inspectors Office (State Head Office). He was at one time Manager Hurstville, but apart from that I can't recall his other movements. I do recall however that his full name was Cyril Francis Benjamin Gates, and for some reason or other this stuck in my mind (unlike some more recent events!!). I think Cyril's wife Ruth was also a Union/ANZ employee, maiden name Williams if I remember correctly." (Thanks Peter, great to see that "the bush telegraph" is working well!!....Ed) We also had a phone call from Roy Vockler who said he also remembers Cyril in Premises NSW Divisional Office. Theo Yardley advises working with a Cyril Gates at AHQ Premises Dept after ANZ?ESA merger but is not sure that he is the same Cyril Gates mentioned earlier as coming from NSW. Can anyone help with more information?

From Rod & Ruth Frazer by email....."I knew John & Barbara Smith from the years they were in the ACT when John was Manager Hobart Place, Canberra, he was a real gentleman no doubt & they were a great couple, we spent many happy times with them both . We are saddened by John's passing! Regards to all. John had 40 years with ANZ/ESA & prior to Barbara passing away John attended all ANZROC functions. Regards to all."

Lloyd Guthrey emails...."Many thanks for letting me know of the passing of John Smith. We were in Bali together just before Barbara passed on, I last saw him 3 or 4 years ago when we had lunch, but his mind was unfortunately slipping. Just for the record, apart from Jeannine - whom we believe was working for the Bank when Barbara passed away (maybe not be 100% correct) - John and Barbara had 3 sons - Murray, Stuart and Neil. Another connection was that Bill Egelton (?) from K & G was married to one of John's sisters. Unfortunately I was not able to get over for the funeral but thanks again for letting me know. Best wishes to all.

By email from Arthur Crittenden....."I had the pleasure of working with JB Smith in Canberra--a true gentleman and a then very good friend--the family is well remembered. PS--I am still trying to locate Mike Hale who sought your help in locating me and others of his former working associations, so far no luck--I think he resides in Qld--Gold Coast perhaps--but still trying, I enjoy the Newsletters."

Why is it so?

WHY:

Why do men's clothes have buttons on the right while women's clothes have buttons on the left?

BECAUSE:

When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. Because wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.

WHY:

Why do ships and aircraft use 'mayday' as their call for help?

BECAUSE:

This comes from the French word m'aidez - meaning 'help me' - and is pronounced, approximately, 'mayday.'

WHY

Why are zero scores in tennis called 'love'?

BECAUSE:

In France, where tennis became popular, the round zero on the scoreboard looked like an egg and was called 'l'oeuf,' which is French for 'the egg.' When tennis was introduced in the US, Americans (naturally, mis)pronounced it 'love.'

WHY:

Why do X's at the end of a letter signify kisses?

BECAUSE:

In the Middle Ages, when many people were unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfill obligations specified in the document. The X and the kiss eventually became synonymous.

'Till next month

Noel