

The background of the cover features a photograph of a modern, multi-story office building with a glass facade. The ANZ logo is visible on the top right of the building. The image is partially obscured by large, overlapping blue geometric shapes, including a large circle and a jagged, star-like shape. The text 'ANZROC VICTORIA' is written in white, bold, sans-serif capital letters within the jagged blue shape. In the bottom right corner, there is a dark blue semi-circle containing the date 'Jul 2025'. There are also some thin blue lines and shapes floating in the white space on the right side.

ANZROC VICTORIA

Jul 2025

President's Report

I'm writing on behalf of Paul, who is currently off chasing the warmer weather in his caravan!

Our Club's first visit to a Nepalese/Indian restaurant was a great success, with 44 members attending. The feedback on the day was overwhelmingly positive. We enjoyed a shared selection of dishes from the extensive menu. It was a pleasure to welcome new members Peter and Kate Marshall, along with their good friend Joe Zammitt, who joined us for his first lunch in quite some time.

Thanks to Eamon and Vicky for capturing the day in photos—these have been posted on the ANZROC Facebook page and website. A big thank you as well to owner and chef Ram and his team for their warm hospitality and delicious food.

Our next lunch will be held on Thursday, 14 August 2025, at The Glasshouse Caulfield, just a short walk from Caulfield Railway Station. See details in Upcoming Events"

Also, please note that ANZ has provided another update regarding the closure of ANZ Retired Officer Accounts. You'll find the details in the ANZ Noticeboard section of this newsletter.

I look forward to seeing many of you at next month's lunch.

Jill Kassan
Vice President

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Last month's lunch apologies

Julia Bayer, Sandra Brown, Robin Cates, Peter and Leonie Chubb, Lawrence Cox, Ken Crawford, Mike Devlin, Reny Frighetto, Neil Gladstone, Teresa Goldsbrough, Val Goldsworthy, Bernadette and Wayne Hulbert, Andrew Kelly, Barry Kennedy, Graeme and Sandra King, Brian and Maz Kirk, Vern Knuiksis, Therese Lindgren, Rodney Manser, Gary Mason, Dominic Moscatello, Phi Nguyen, Mary Nicolazzo, Glyn and Janet Parry-Jones, Cheryl and Neville Pearson, Geoff Perdriau, Ron Phillips, Owen Philp, Ron Pidcock, Graeme Randall, David Ross, Cynthia Ryan, Bruce

Sanderson, Tim Sheridan, Anita Siassios, Pauline Speed, Mena Storaci, Warren Taylor, Gail Townsend, Kathy Trace, Doug Watson, Glenda White, Julie Wilkins, Mike and Gail Wynd

New Members

Allison Wilde. We hope to see Allison at a lunch soon.

ANZ

Notice Board

ANZ has provided the following update regarding closure of ANZ Retired Officer Accounts.

Important information about your ANZ Retired Officer account

Thank you for being an important part of our ANZ community. We value your long-term relationship with the bank and your loyalty as a customer over many years.

As a Retired Officers account holder, your connection to ANZ is important to us, and we'll be writing to you personally to let you know about upcoming changes to your account.

Why we're making a change to your account?

You'll recall from your time at ANZ that we regularly review our products and services as we work towards a simpler, better and safer bank. Over the last few years, there has been significant change in the way our customers do their banking, pay bills and transfer money. These changes mean we continue to create new products and offerings that better meet these changing needs, but also need to simplify and streamline our ANZ product offerings.

As part of this, we'll be writing to let you know that we will be closing and no longer offering the ANZ Retired Officers account. We have alternative products with a range of contemporary features that might suit your ongoing banking needs (for example, providing great safety features). We understand that this may be a big change for you, and we apologise for any inconvenience it may cause.

Most importantly, we want to ensure that we keep you as a valued ANZ customer and help you move to a suitable ANZ bank account that meets your needs.

You will be advised which account(s) will be impacted by the closure and you will have the option to transfer your retired officer's account to a new account which may meet your needs. This may allow you to maintain your BSB and Account number, automated debits and credits, access to ANZ App, ANZ internet banking, ANZ phone banking and ANZ debit card

We're here to help if you have any questions or would like to discuss your options.

We understand that change can be difficult, and we remain committed to you as a loyal ANZ customer. Our dedicated team is here to provide you support during the decision-making process regarding your future account.

Call our dedicated team on **18003173 66** or **+613 8699 6987** (if overseas) Monday to Friday, between 9:00am – 6:30pm AEDT (excluding national public holidays). Quote the reference DDPSRO.

To visit us in branch please visit anz.com/bookappointment to find a time that suits you.

**INTEREST RATE ON
ELIGIBLE RETIRED
OFFICER CHEQUE
ACCOUNTS**

From 1/07/2025		
Less than	\$20,000	2.38%
More than	\$20,000	3.04%

Bereavements

PASSING OF RETIRED ANZ STAFF KNOWN BY ANZROC MEMBERS



Andy Griffiths
4/07/2025

Eamon Veaney posted on our FACEBOOK page: We were very sad to hear that Andy Griffiths passed away suddenly 4/07/2025.

Andy was a well-respected member of the IT team in Melbourne many years ago . We will miss his friendship and humour.

The photo was taken at the MIDANZ reunion in 2006.
Our Condolences are extended to Kay and family .

Comments on Facebook came from Viji Dharann, Nickee Grigoris Julie Elsbury- Hill, Chris Kakouris,Vern Knuiksis, Gaye Reynolds, and Eamon said that the post has attracted 1700 readers.

Honorary Members Birthdays



Ian ANDERSON (81)

Max BUTLER (81)

Kay CARLISLE (80)

David CHRISTIE (82)

Kevin COLEMAN (89)

Ian DAVIES (86)

Eric DICKSON (94)

John DRUMMOND (85)

Roger DUPUY (84)

John EVANS (83)

Mike FROWEN (82)

Norris GALE (85)

John GAWNE (82)

Don HOFFMANN (91)

John HUDGSON (80)

Bill JACKSON (83)

Ian JAMES (85)

Ed LAITY (86)

Alister MAITLAND (84)

Serge MCINTYRE (88)

Jock MCINTYRE (81)

Colin MCNAMARA (83)

Ted MISIEWICZ (87)

Trevor MUDGWAY (89)

Coralie O'DONAHOO (90)

Joan PHILLIPS (81)

Graeme PLANT (82)

Graham SMYTH (85)

Gary STANWAY (86)

Kathy TRACE (87)

Ron WILLIAMS (82)

Pauline WILLIAMS (81)

Norm WOOD (99)



Letters from Members

Dear Eamon

Thank you and the committee for the birthday wishes for my recent 82nd birthday.

Apologies for being unable to attend any monthly lunches due to constant visits to Peter MacCallum Cancer Centre for ongoing skin cancer treatment.

Latest surgery being removal of most of my left ear. Hoping I can make it to a luncheon before too long. Best wishes to all ANZROC members.

Roger Pickering

Bill Bahr emailing from Sebastopol "I started at 388 CSM in 27th March 1973 as a new entrant straight out of school...transferred in February 1974 to Queen & Wharf Street Brisbane, later 43 Queen Street and Brisbane Markets on the relieving staff, just in time for the 1974 floods. Finished at ANZ Mission Beach (North Queensland) as Manager in May 1990. My ANZ service went from Brisbane, Townsville, Cairns, Innisfail to Mission Beach and totalled 17 years and 2months. I tried to transfer back to Victoria with the bank to no avail...sadly I was informed that Victoria was a closed shop and no interstate transfers.

I then obtained a Managers position in Ballarat with the Bank of Melbourne until 1996. Later moved into a Solicitors Mortgage Investment company until I retired in 2019. I spent over 46-years in finance and the grounding I had with the ANZ held me in good stead throughout my career.

At the 388 CSM Branch I was 'Unreconciled Items Clerk' and teller number 5 which handled the Mayne and Nicholas Banking...Cash counts on Friday afternoon down in the vaults and 'clocking on' with our time cards. At that time the old Ball Room was part of the overseas department. Along with a number of other staff... I got stuck in the lifts a couple of times. I will be interested in the changes made to 388 Collins when I attend the cocktail party."

David Barr texted "Many thanks for forwarding the newsletter. I do enjoy reading about how some of my old mates are travelling . Also the many names that appear in the birthday listings known to me through my Personnel years that are still alive and kicking amazes me. We are settling into our new surroundings at Clyde North and very happy with our helpful, friendly neighbours. We love the single storey and should have done it years ago."

John Burke emailed “Hi Anita, Thank you for the Birthday greetings. We have been living in Queensland for several years now after spending 50% of our time here over the last 20 years. Like many others we followed the family. I enjoy following the news of our compatriots and their lives after their careers in the monthly newsletter and see us all aging gracefully.”

Aldo Caldo emailed “Thank you Anita, Paul and all the ANZROC committee for my electronic birthday card which found me holidaying in the Gold Coast with my wife on our annual sojourn. On arrival the aftermath of Cyclone Alfred was quite evident with a substantial part of the coastline eroded and with some parts having a two to three metre drop. A dredging barge could be seen from our apartment in Main Beach where we were staying. The barge was virtually working night and day with its sand replenishment work. The cost to bring things back to normal it is believed will be in the millions and I was told it is going take some two years for works to conclude. I also learned that more than seven kilometres of underground pipeline has been switched on pumping sand along Main Beach up to Surfers Paradise. Hopefully all these works can be finished earlier rather than later. Keep Warm everyone, it seems we feel the cold more and more each winter.”

Kevin Dynon texted “Just letting you know my birthday card had a smooth landing right on the day. Many thanks to Eamon. I had a great day with lunch at Cheltenham RSL with friends. A big hello to all ANZROC members to keep healthy and warm this winter.”

Ralph Fletcher emailed “Thank you Ronald I greatly appreciate what you have done reporting the passing of my wife Linda in the June newsletter for Linda and myself. Kind regards.”

Teresa Goldsbrough emailed “ The Aagaman restaurant sounds great value and location but I register my apologies as I fly to Queensland from 6/7 'til 22/8. Too cold here! Much travel since last Sept included Morocco, then driving 3,500kms in Tassie including far west coast. A highlight was Antarctica in Jan. A fascinating, beautiful continent in every aspect including 15metre waves and 163kph winds on the first night crossing Drake's Passage on a smaller Norwegian ship. Rewarded with several landings to walk taking in vistas, wildlife, birds and a dip in the ocean with many penguins curiously looking on. They have right of way. More local Victorian travel during the first quarter of 2025 and look forward to Fiji in Sept/October.. Love retirement. “

John Harris emailed "Just recording my thanks for the birthday greetings. Many thanks to Anita and the ANZROC Committee for the good wishes for my 88th birthday. Colleen and I celebrated the day with our daughter, son in law and two grandchildren in Melbourne which proved very enjoyable. We are both well thanks to the medical fraternity with my tennis on hold at the moment whilst I recover from a successful knee replacement. Family is all well and we are constantly entertained by the exploits of 5 grandchildren all of whom are prospering and enjoying sport, schooling, uni and the eldest now in the work force .Best wishes to all"

Graham Joseph emailed " My sincere thanks to Anita and the hardworking ANZ ROC Committee for my 86th Birthday wishes. . Like many of my other Colleagues we are experiencing the years now just flying by. Fortunately I am still keeping fairly well and active which has enabled me to holiday in Queensland again this year. Also I thoroughly enjoyed a couple of door-to-door all-inclusive worry free coach tours through the Flinders Ranges and a paddle steamer trip along the Murray and met many like-minded tourists which was great. My on-going Macular Degeneration in the eyes virtually precludes me from further overseas travel as It is essential that I have a needle into my left eye approx. every quarter and have been doing so now for about 11 years(still find it hard to get used to it) . The problem cannot be fixed but at least can be controlled. Difficult now to play lawn bowls but still a member of Chirnside Park Bowls Club and we meet regularly for outings and a beer or two. Fortunately my family live very close by which with a bit of help enables me to stay in my home but for how much longer is anyone's guess. I became a great-grandfather for the first time during the year which gives me lots of enjoyment. I really do enjoy reading the regular ANZROC newsletter and still see many names of the great work colleagues from past years. Well done to the ANZROC Committee for their on-going excellent work!"

Peter Omond emailed" Hi Anita and ANZROC President and Committee. Thank you very much for the Birthday wishes. It has been a fairly hectic and exciting year for us . We welcomed our second Grandchild in April and prior to that we moved house after nearly 50 years in the same Residence. Downsizing means getting rid of a lot of junk but well worth the effort. Thanks again for the Birthday wishes."

Cheryl Pearson emailed "Dear Anita, Thank you for your good wishes for my Birthday. I have enjoyed a few lunches with friends and family. I am looking forward to celebrating my Birthday this weekend with Neville and family at the Greyhounds Sandown. The thoughtfulness of the Birthday Congratulations is much appreciated."

Ron Pidcock emailed "Thank you Anita. 82 and still going OK. I have taken this year off from theatrical activities so that I can organise my mother's theatrical scrapbooks and photo albums encompassing her many years as a performer and director in Brisbane. Our daughter Christine came down from Lismore in February to assist, and in fact took over the job for a month whilst I was in recovery from having a catheter inserted for peritoneal dialysis treatment. Later this year Robyn and I will be taking all mother's theatre memorabilia to Brisbane for delivery to the State Library where it will be preserved for posterity and research. Best wishes to my colleagues. I will try to get to some of the lunches when I can."

Bruce Sanderson emailed "Thank you Joan(Nathan) for conveying the clubs birthday wishes to me. You mentioned that you would like me to jot a few lines about my activities.

I have had a few highs and lows during the last five years. Just as the Covid Pandemic struck, we had some heavy hail – it occurred just after lunch on a sunny day without any warning. Fortunately, I was able to grab a thick rug to reduce damage to my car and prevent it being written off. My car insurance handled the repair without question.

However, my house insurance claim dragged on for ages. The repair was unsatisfactory and incomplete. My claim ended up with the Australian Financial Complaints Authority who ruled in my favour, and an apology from my home insurer. I was the president of The Rover Car Club of Australia Inc. for four years and am now a committee member without portfolio. Zoom was in frequent use. The club awarded me Life Membership at a formal dinner last October. What a surprise!

It is sad to hear of some people being advised to scrap their vehicle as those servicing their car were unable to identify what is often a minor problem. Examples such as a replacement key (purchased overseas) that has an incorrect frequency for Australia. Or the transponder falling out when the inquisitive owner opened his remote key. Oh I found those items on the carpet and they have gone to the council tip one said. Problems such as these only required a replacement transponder to be coded to their cars security.

On another occasion, a person purchased a diesel engine MG ZT vehicle from a deceased estate. No one knew how long the non-starting car had been idle in Sydney. Very few diesel MG ZTs were exported to Australia, so after extracting the car's security data, I forwarded the details to a friend in the UK who was able to source a used engine control module and immobiliser for our local car. Later, I had a phone call from the interstate owner. I was disappointed to learn that his vehicle would still not start. A test showed that the inductance coil was the problem. It was not energising the transponder in the remote key. Someone had damaged the electronic circuitry on the steering column. Another good car saved.

I continue to do some voluntary work and am also convenor of a local men's coffee group. The diversity of their occupations / experiences can be helpful. On a recent occasion a widow informed me that she had a quote to "fix the damp course" in her home. That seemed odd as she and her late husband only returned from the ACT a decade ago and had restored their home. A retired architect and member of our group visited her home and was astonished to learn that the \$25,000 quote included the lifting of brick paving but did not allow for their reinstatement. She was delighted to learn after my friends' inspection that she did not require any repair work. - \$25,000 saved. Was she elated!"

Tim Sheridan emailed "I wish to pass on my best thoughts and gratitude to the ANZROC team upon receiving my birthday card wishes recently. I always look forward to reading about the personal news of my fellow ANZ contemporaries in the newsletter and at times suddenly see names that bring back many fond memories. Indeed may I say, what's past is prologue."

Graham Smyth emailed "Thank you Anita for your kind wishes for my birthday. Your thoughts are very much appreciated. I continue to enjoy catching up on the news in your monthly newsletter. Thanks again. Best wishes."

Peter Williams emailed "Thank you for the kind wishes Anita. Always good to click over another year. "

And Peter Alexander, Robin Chase, Brian Day, Val Goldsworthy, Rob Newman,

Other Matters

ANZROC COCKTAIL PARTY AT ANZ GOTHIC BANK 388 COLLINS STREET BRANCH

Our negotiations with ANZ Catering for the function to be held after business hours in August/September continue, but a suitable date is yet to be confirmed. The 388 Collins Street branch has undergone a major refurbishment and is a popular venue for ANZ Executive entertainment. If you are interested, there is still some room for members, so email editor@anzroc.net.au. The event will be 'members only'. The cost of the event is expected to be around \$40 per person.

WE'RE PLEASED TO SHARE THE RECORDING OF THE PRIVACY WEBINAR DELIVERED BY ANITA SIASSIOS, ANZROC (VIC) COMMITTEE MEMBER.

In this easy-to-follow 25-minute session, we cover:

- What Privacy and Personal Information is
- Why protecting your personal information matters
- Common scams targeting older Australians and how to avoid them
- Tools and Tips to protect your Personal information
- Your rights under Australian privacy law

We encourage all members to take the time to watch this informative session. Protecting your privacy helps keep your finances and identity secure — and empowers you to stay confident online.

Click here to view the session

<https://vimeo.com/1099067164/6d557d999d>

Stay informed. Stay safe

ANZROC Events for the Remainder of the Year

Check upcoming newsletters for details of these events:

AUGUST 14TH	Lunch at Glasshouse Restaurant Caulfield Racecourse
SEPTEMBER 11TH	Lunch at the William Angliss Restaurant
OCTOBER 9TH	Lunch at the Victoria Hotel Woodend
NOVEMBER 13TH	Lunch and Annual General Meeting at ANZ Head Office 833 Collins Street
NOVEMBER	Golf day – Details to be confirmed
DECEMBER 1ST	Christmas lunch at the Arts Centre Melbourne (This date is confirmed)

Next ANZROC Event

Lunch on Thursday 14/8/2025 at Glasshouse Caulfield. The venue is a few minutes walk from Caulfield railway station at 31 Station Street Caulfield East.

You are asked to order off the full menu and pay when you order. A senior's menu is also available with one course \$20, two courses \$25 or three courses for \$28.

The club will provide a glass of wine, beer or soft drink and further drinks can be purchased at the bar.

Acceptances close Monday 11/8/25.

To register your acceptance for this event contact Joan Nathan on 0432 197 454 or email jknathan@bigpond.net.au or mail to 5 Tower Court Armidale 3143. If you do not wish to have your name published on the ANZROC website acceptances and apologies list please let Joan know when advising your acceptance/apology.

Contact Us

Click on the website “contact us” link - <https://www.anzroc.net.au/contactus> or email or call the appropriate committee member direct.



Ron Adams

editor@anzroc.net.au
mob 0408 136 100



Bernadette Hulbert

secretary@anzroc.net.au
mob 0419 318 498



Graeme King

treasurer@anzroc.net.au
mob 0411 155 446



Vicky Genius

webmaster@anzroc.net.au