

The background of the cover features a photograph of a modern, multi-story office building with a glass and metal 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 printed 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 'Oct 2025'. Additionally, there are some thin blue line art elements, including a small oval and a larger, elongated shape, scattered in the lower right area.

ANZROC VICTORIA

Oct 2025

President's Report



Paul Tovey

president@anzroc.net.au

Welcome to the October edition of the ANZROC newsletter.

It was a pleasure to welcome 46 members, and some partners, to a very enjoyable lunch at the Victoria Hotel in Woodend. Most of the guests travelled from Melbourne on the train while quite a few "locals" joined us, including Greg Williamson from Riddell's Creek and Robin Sloan from Gisborne. Don and Christine Jeffery took the opportunity of coming to lunch while over from Tasmania, and we welcomed Margaret Wilde and Angelo Giallonardo to their first ANZROC lunch. Thanks to committee member Joan Nathan for all her help with the organising of our monthly lunches.

Committee member Ron Adams has spent an enormous amount of time organising our next event this month - the 388 Collins Street cocktail party and tour. There was a limit on numbers for this event, and it is now fully booked.

We also have our Spring golf tournament scheduled this month, and our committee member / golf organiser John Stapleton will provide a report in next month's newsletter.

Next month's lunch is at the ANZ Head Office on 13/11/25 and will incorporate the club's Annual General Meeting and lunch. There is a nomination form in this newsletter if you would like to nominate a club member for any committee position or just join the committee. We usually get through the formalities of the meeting quite quickly and then relax over lunch in this great venue. Get your acceptance in early as there is a limit on numbers due to the room size.

We are preparing for our annual Christmas lunch to be held on Monday 1/12/2025. There are ongoing renovations at the Art Centre, and they don't usually take lunch bookings due to noise from the works. However, because we have been going there for so many years, the Art Centre has again accommodated us by allowing us to book our lunch on a builder's RDO.

This year we are trialing using the ticketing company Trybooking to take Christmas lunch bookings from members. Our wonderful Table Hosts are already organising the guests on their

tables.

Bookings will open for all other members on 1/11/25. See the event notices in this newsletter for more information.

I hope everyone is getting to enjoy our warm (but windy) weather, especially now that daylight saving has kicked in. I hope to see you at an upcoming event. Paul

We have had very positive feedback on the new look of the newsletter. The newsletter is put together for us by Estefania who lives in Venezuela and who got the job via the Freelancer app. Estefania has agreed to share a little of her story with us and you can read more below.

Hi, I'm Estefania Moscott, 27, from Caracas, Venezuela. I graduated in 2019 with a degree in Business Administration in Design. I work as a designer and social media manager and really enjoy collaborating with people from all over the world, especially connecting with readers in Australia. Each month, the newsletter inspires me with its stories, and I feel grateful to help bring them to life through design and content.

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Photos from our Last Lunch





Joan and Tina



Kate, Peter, Jill, Carol, Andrea, Mary, Greg, Julia



Angelo, Neil, Don, Christine, Wayne, Bernadette, Janet, Glyn, Al



Vicky and Joy



Meredith, Margaret, Deb, Steve, Lynne, Joan, Tina

This Month's Lunch apologies

K Ackerly, Ron Adams, Rob Botwood, John Brown, Aldo Calvo, Peter Chubb, Jenny Codognotto, Lawrence Cox, Ken Crawford, Mike Devlin, Jeanette Fleming, Norris Gale, Teresa Goldsbrough, Val Goldsworthy, Karen Hardman, Vern Knuiksis. Graeme and Sandra King, Jane Low, Rodney Manser, Gary Mason, Dominic Moscatello, Geoff Perdriau, Ron Phillips, Doris Philp, Graeme Randall, David Ross, Anita Siassios, John Stapleton, Warren Taylor, Kathy Trace, Eamon Veaney, Doug Watson, Anne Wee, Glenda White, Carole Whiting, Julie Wilkins, Susan Wills.

Membership



John Stapleton

membership@anzroc.net.au

ANZ Retired Officers – Staff Banking Benefits

Effective from 4 July 2025 ANZ Staff Banking has updated the financial products and services that extend benefits for retired officers with 30 years' service or more. To access these benefits Retired Officers must call the Staff Banking phone line (1800 269 757) and follow the prompts for "Retired Officers" to apply for Staff Banking benefits.

Alternatively, Retired Officers can send a query through Internet Banking by selecting 'Mail' once logged in and submitting a "New Enquiry" which will be responded to through Internet Banking. The current financial products and services to which benefits apply are as follows:

- ANZ Access Advantage accounts
- ANZ credit cards (including low fee,
- ANZ rewards and Qantas Frequent Flyer)
- ANZ personal loans
- ANZ term deposits
- ANZ home loans
- Lenders mortgage insurance
- ANZ offset accounts
- ANZ bank cheques

Please note that staff banking benefits cannot be applied retrospectively to existing products and services. New facilities must be arranged in terms of acquiring the staff banking benefits available.

New Members

We welcome the following new members to the club:

- Jenni Flower
- Christine Gaunt
- Erma Mihaljevic
- Lauris Stirling

Member Welfare Report

Our Welfare Officers Joan Nathan and Jill Kassan are here to help you where they can. Let us know if you have any concerns which you think ANZROC might be able to help you with or refer you to someone who can.



Joan Nathan

wellbeing@anzroc.net.au



Jill Kassan

wellbeing@anzroc.net.au

Other States and UK Retired Staff Clubs

Reports on activities of the ANZROC clubs in other Australian States, New Zealand and the United Kingdom are periodically updated on our website as newsletters are received.

The link to the most recent newsletters received is:

<https://www.anzroc.net.au/external-links>

Bereavements

BARKER H. K. (HENRY) **96 years 17/09/2025**

ANZROC member Geoff Horton advised the passing on 17/09/2025 of our Respected Honorary Member Henry Barker aged 96 years, Henry suffered a stroke on 30th August and passed away on 17th September 2025. He had just celebrated his 96th birthday in August. He held positions including New Accounts Officer (338CSM) and OIC Cash Supply among others.

Wayne Hulbert remembers Henry as a good bloke.



PEARSON N. G. **(NEVILLE - "BIRDIE")** **81 YEARS** **14/09/2025**

Joan Nathan emailed "I have some very sad news. I have just had a call from Cheryl Pearson to say that our Respected Honorary Member, Life Member of ANZROC and Past President of ANZROC, Neville Pearson passed away peacefully 14/09/2025 aged 81 years.

Our thoughts and prayers are with Cheryl and family at this sad time. Taken from the funeral service notice which can be seen on our ANZROC Facebook page "Friends and colleagues remember Neville (Birdie) Pearson as a kind, generous and respected individual who will be deeply missed. He was a devoted member of ANZROC, excelling in various sports and bringing joy to those around him. His legacy lives on through fond memories and tributes from those who knew him." Neville was noted for his many poems and the one included in the funeral notice is titled:

Birdie's philosophy

May you never have room in your heart
for hate
May your enemies mellow and
become your mate
May your feet never walk upon a thorn
May you and your loved ones never
feel forlorn
May your eyes never have need to shed
a tear
May your fridge never run dry of beer"

Jill Kassin emailed "I'm sorry to hear that, so sad... I remember working with Cheryl, and meeting Neville several times. Both lovely people...

Gary Mason emailed "Sad news about Neville Pearson - always cheerful and an overall good guy!"

Eamon Veaney emailed “As many of you would be aware, when Neville Pearson was President of ANZROC he used the phrase “birdies twitter” for his presidents report in the monthly newsletter. I decided to enter “birdies twitter anzroc” into the google search engine with interesting results.

All the information discovered is sitting there in various forms newsletter, bereavement, events etc. “

There were a very large number of clicks and likes on our ANZROC Facebook page.



**DRUMMOND-
WILLIAMS MURIEL**
99 years
2/09/2025

Kerry Dark has forwarded a photo of Muriel for the Memorials page. The photo was taken a number of years ago

WOOD N. E.(NORMAN)
99 YEARS 18/09/2025

Karen Harding, daughter of our Respected Honorary Member Norman Wood emailed “It is my sad task to inform you of the recent passing of my dad Norman Earl Wood on September 18, 2025, aged 99.

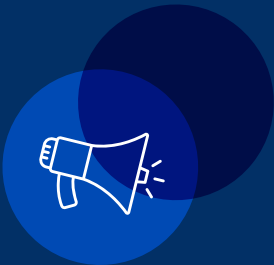
Dad was originally an ES&A bank officer, continuing with the ANZ after the alignment and rose to middle management.

He retired from full-time work aged 54 due to health reasons but resumed after a short break to undertake part-time work until his formal full retirement. In retirement he was an active person, pursuing both physical and mentally based activities as well as community support for others and study through U3A, and looked likely to make 100 until a medical incident led to decline and his passing.

Dad enjoyed the ANZROC newsletter and the opportunity to keep up with the ‘doings’ of his fellows, male and female. His family will miss him terribly but are happy that he is now reunited with mum.”

On behalf of ANZROC members, we extend our condolences to the families and friends of Henry, Nevill, Muriel and Norman.

Honorary Members Birthdays



Peter ALEXANDER (83)

Graeme BALDWIN (94)

Tom BELLEVILLE (85)

Linda DAVIDSON (81)

Glenn FULLERTON (82)

Ian FULTON (91)

Trevor GOLDFINCH (82)

Bob GRANT (86)

Jack GRANT (86)

John HARRISON (89)

Martin HAYDEN (81)

Ken HOWELL (98)

Peter KARIOTIS (84)

Alan LAUDER (81)

Rod MACAULAY (81)

Ken MAHAR (80)

Ian McROBINSON (90)

Max PLEYDELL (87)

Rod ROWE (82)

Alan RYAN (89)

John STONE (85)

Andrew TURNER (86)

Kelvin TYLER (89)

Rod WILLARD (86)

John WILSON (81)

ANZ Bank Notice Board

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

From 1/10/2025

Less than \$20,000 2.27%

More than \$20,000 2.90%



Letters from Members

Lou Costabile emailed “Anita and Others Thanks for the birthday wishes. I greatly appreciate the thought. A big Thank You to the committee who do a fantastic job.”

Bruce Gay emailed “Thank you for your ECard Anita and committee. I look forward to receiving them each year and am thankful that I can not only access them but can read them too.

We had a great cruise around the Mediterranean this year after spending some time in the UK with Jean’s ageing relatives. Nothing much planned further out, but I am sure we will get away somewhere in the near future. Luckily, health is good although hips are playing up a little and have slowed the bike riding down a bit. Still manage to get out in the garden and get a daily walk or two in. Great to read the newsletters and look forward to getting to a lunch. Thanks again.”

Bob Grant emailed “I would like to thank those responsible for sending out the Birthday wishes even though one doesn’t need to be reminded that another year has passed. I turned 86 on the 12th October and celebrated in style with a great lunch with my family on that day. Healthwise, I am doing quite well, despite having Type 2, Diabetes, and foot problems which require continuing medical attention. Balance is becoming a problem but otherwise, I’m okay. My wife Nell and I live in an over 55 village and, as advised previously, I have never been so busy. I’m still Commodore of our Village’s Remote Control Yacht Club which utilises a small Lake within our complex. We race model yachts on Fridays and Sundays, weather permitting. I also manage all the computer records for the Club and produce a monthly newsletter for our members. This takes hours of work each week.



I remain the pianist for our village Choir and am also a member of a separate village Men’s choir. This involves several hours of practice each week which is exacerbated by the fact that I am also the organist for our local Anglican Church, with services on Sundays and Wednesdays. I also enjoy being a participant in our Euchre Club with games every Tuesday Evening. Bingo, twice a month, is also an interest.

With over 400 residents in our village there is always plenty to do and so many new acquaintances with whom to make contact. We are very happy here.

We go to the Newcastle Retired Officer functions whenever possible, and it is good to catch up with so many contacts of yesteryear. I still have fond memories of my time in Victoria and still have contact with some close friends. I have attached a photo taken on my Birthday which you may use if you so wish. Cheers to you all.”

Graham Holt emailed “Hi Anita, many thanks for the birthday greetings that once again arrived on time. I look forward each month to catching up with some news on old colleagues many of whom I have lost touch with; unfortunately, this list diminishes somewhat each year.

Fortunately Carole and I remain in good health and thoroughly enjoy the great social life at Richfield Retirement Village, my only major problem being my golf handicap which seems to think I'm a more accomplished golfer than I actually am. Against that, I was recently introduced to lawn bowls and find this is also a great social sport and far easier to walk away with a smile on my face.”

Vern Knuiksis emailed “Hi, firstly thank you for my birthday card and wishes. Due to various trips, I have not been able to attend numerous lunches and events.

I spend a fair bit of time in South Australia as I have family there so it's good to catch up with them regularly. My recent trip to South Australia resulted in having food poisoning subsequently spending 2 days in hospital. I'm happy to say all is back to normal

I'm heading off to the Gold Coast on 22 October for a week to watch motor racing then to Adelaide from 21 November for almost 2 weeks again, to watch motor racing. I plan to do a lot more travel next year for various sporting events and doing it while health allows All the best and regards to all!”

James Latham emailed “Anita and ANZROC, thanks so much for the 86th birthday wishes. I enjoyed a great day with Janice and family members. The only downside the birthday numbers are becoming seriously large.”

Ian Lee emailed, “Thank you, Anita, for my birthday greetings. I have just returned from a quick trip to Queensland to visit friends I met on a trip to the north of WA. It is with very fond memories that each month I view the meetings and recall some names mentioned. Some things get better with age but not my golf. Thanking all to keep this communication going.”

Maria Malicse emailed “Hi Anita, Thanks so much for the birthday greetings. Please extend my thanks to the ANZROC Committee too. May God bless you all.”

Peter Russell emailed “Thank you so much, Anita, for the birthday greetings I received on my 89th birthday. I would also like to record a special message of thanks to all members that produce our wonderful regular newsletter which enables me to keep abreast of many of my former colleagues in the Bank.

On a personal note, I am happy to say that I continue to enjoy reasonably good health which allows me to continue with my outside activities including Bowls, Probus, Lodge and membership of the Royal Naval Association. My Best Regards to everyone,”

Des Shady emailed “Thanks Anita and ANZROC for your birthday greetings. This year it was a BIG one celebrated with family over the course of a week. My forty-year career at ANZ is fast becoming a distant memory; however, it’s great to catch up with some former (old) colleagues from time to time. I’m still managing 2 or 3 games of golf most weeks and enjoying playing to my ever-increasing handicap. Thanks again for your good wishes.”

Ron Smith emailed “Dear Anita, Thank you for my birthday card. It is always good to be remembered on these occasions. The contributions from former colleagues are always of interest. Thank you for your good work.”

Ken Stapleton emailed “Thanks Anita for the good wishes for my birthday. Please also pass on my thanks to the ANZROC President and Committee.”

John Sudholz emailed “My thanks to Anita for her timely email conveying birthday wishes from the hardworking ANZROC President and Committee. It has been another relatively quiet 12 months for Noelene and me leading up to my 86th. No major health issues and no major overseas adventures other than a lovely 10-day reunion visit to Singapore in January with our son and daughter. We delight in regular contact with our 6 grandchildren and 5 great grandchildren here in Melbourne and look forward to another 12 months of good health, good times and good golfing!!

Else Treleaven emailed “Hello Anita, many thanks for Peter's birthday wishes. He was thrilled that you had remembered,”

Anne Wee emailed “Thank you to Joan and ANZROC for the card to celebrate my 70th birthday. I had an enjoyable lunch at Aagaman Port Melbourne followed by Starward distillery with family and friends including my sisters who flew in from Malaysia.”

And Bill Bahr, Max Butler, Peter and Leonie Chubb, Jennifer Codognotto, Christopher Corry, Linda Davidson, Edwin Forth, Graham Joseph, John Osborne, Glyn Parry-Jones, John Vigus



Other Matters

Annual General Meeting

Notice is hereby given that the 51st Annual General Meeting of the ANZ Banking Group Retired Officers' Club (Vic) will be held in the ANZ Bank Building Core B, 833 Collins Street, Docklands on Thursday 13th November 2025 at 12.00pm for 12.15pm start.

Attendance this year is limited to 60 Attendees, due to room capacity restrictions.

Agenda

- Present and confirm the Minutes of 50th Annual General Meeting held on Monday 4th November 2024
- Presentation of President's Report 2024/25
- Receive and adopt Annual Financial Report and Statement for the year to 30th September 2025.
- Proposal to maintain Membership Subscriptions:
 - For the year from 1st October 2025, subscriptions are maintained at \$20.00 per year for Metropolitan members and \$10.00 for Country and Interstate members. No cost for members over 80 years of age
- Proposal to adopt changes to the ANZROC Constitution:
 - Membership: eligibility to be reduced to 2 years or lesser terms determined by Committee
 - Life Membership: eligibility to be reduced to 7 years or exception determined by Committee
 - Meetings: redefine Quorum
- All Committee positions declared vacant. Election of Office Bearers and Committee for year 2025/26
- Appointment of Auditor
- General Business and Closure.

Bernadette Hulbert - Secretary

A nomination form is provided below should any members want to nominate a club member for an executive committee role (President, Vice President, Treasurer, Secretary) or a general committee role.

The nomination form should be signed (or confirmed) by the member being nominated.

Please forward your nomination to The Secretary PO Box Office Box 579
Malvern VIC 3144 by 30/10/2025, or alternatively, email the details, including
confirmation that the nominated person has accepted the nomination, to
secretary@anzroc.net.au

NOMINATION FOR OFFICE BEARER / COMMITTEE MEMBER ANZ RETIRED OFFICERS' CLUB (VIC) 2025-2026

We _____ (Print full name)
_____ (Signature) AND
_____ (Print full name)
_____ (Signature)
being financial members of ANZROC (Vic) hereby nominate
_____ (Name of person being nominated)
for the office of _____ *or Committee of ANZROC (VIC)*
I ACCEPT THE NOMINATION _____ (Signature)

Next ANZROC Event

AGM / MONTHLY LUNCH

The ANZROC Club Annual General Meeting and Lunch will be held on 13th
November 2025 at ANZ Docklands 833 Collins Street (Core B) commencing at 12
midday. Check in at reception.

There will be a limit of 60 people due to room restrictions.

The cost of lunch is \$35. Please transfer this amount to the ANZROC account and be
sure to record your name when you complete the transfer.

Bank account details are:

A/C ANZ Banking Group Retired Officers Club (Victoria)
BSB 013 350 A/C No 3064 51947

Acceptances close 10/11/2025.

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 Armadale 3143. If you do
not wish to have your name published on the ANZROC website acceptances and
apologies list, please let us know when advising your acceptance / apology.

CHRISTMAS LUNCH MONDAY 1st DECEMBER 2025

This year's Christmas lunch will again be held at the Art Centre Melbourne 100 St Kilda Road Melbourne (under the spire) in our usual function room, now called the Leaper Family Pavilion. Please note the date of the event is Monday 1st December 2025.

Cost of the lunch is \$38.50 per person. This is a heavily subsidised event so only financial, club members may attend. This event is subsidised with the assistance of the ANZ Bank, and a number of ANZ executives have been invited to lunch.

Pre-lunch drinks will be served from 11.30am and the luncheon will commence from 12 pm. Dress for the event is business casual.

This year bookings to attend the event will be made using the ticketing company Trybooking. If you are sitting at a hosted table, your Host has already contacted you and you should follow the booking instructions you were given.

Bookings for all other guests will open on 1/11/25 and will close on 16/11/25. The Trybooking link you will need to use to book lunch will be added to the ANZROC website on 1/11/25 and will also be emailed to all members on that day.

If you have any issues with the Trybooking booking process, contact Paul Tovey on xmas@anzroc.net.au or mobile 0411 156 877.

When booking, please advise us of any special needs you may have and also if you would like to sit with colleagues and we will try to accommodate your request. If booking numbers have already exceeded the room capacity when you make your booking, you will automatically be added to a wait list.

Please be aware that if you need to cancel your booking for any reason, payments can only be refunded if you advise us by 16/11/25.

If you do not have internet access to book and pay for the event on Trybooking you should complete and post the following form to ANZROC PO Box 579 Malvern VIC 3144. You should also credit your payment of \$38.50 to the ANZROC Account BSB 013 350 Account No 3064 51947 ensuring your name is put in the reference field. If you can't arrange a transfer at a branch, please include a cheque when posting the booking form.

Christmas Lunch Booking Form for those who can't use Trybooking

I will be attending the Christmas lunch on 1/12/25 and have transferred the lunch cost of \$38.50 to the ANZROC account / attached a cheque (delete as appropriate).

Name _____ Phone no. _____

I would like to be seated with the following people: _____

Return this slip to Paul Tovey, by email to xmas@anzroc.net.au or by post to ANZROC PO Box 579 Malvern Vic 3144 as soon as possible.

ANZROC Events for the Remainder of the Year

Check upcoming newsletters for details of these events:

OCTOBER 23RD

Cocktail party and tour of the museum and Verdon Chambers 388 Collins Street Melbourne (booked out)

NOVEMBER 10TH

Golf Day at Keysborough Golf Club

NOVEMBER 13TH

Annual General Meeting and lunch at ANZ Head Office 833 Collins Street Docklands

DECEMBER 1ST

Christmas lunch at the Melbourne Arts Centre

Contact Us

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



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