

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 written in white, bold, sans-serif capital letters within the jagged blue shape. In the bottom right corner, there is a dark blue circular shape containing the date 'September 2026'. There are also some smaller, thin blue line-art shapes, including an oval and a rounded rectangle, scattered in the lower right area.

# **ANZROC VICTORIA**

**September 2026**

# President's Report



*Paul Tovey*

president@anzroc.net.au

Welcome to the September newsletter.

What a great time of year, with the weather warming up and the AFL Grand Final just around the corner! Our first September lunch was a great success, with the catering students at Angliss Restaurant serving up a superb two-course meal to the 60 club members who attended. Former ANZ CEO and now fellow ANZROC member Shayne Elliott gave an entertaining and informative talk and took plenty of questions from members.

Amongst the crowd was a large contingent of members who had originally joined the ES&A Bank, with a few attending one of our monthly lunches for the first time. It was nice to see such a strong turnout. Our second September lunch will be held in Warragul on the 23rd, and it looks set to be another very well-attended event, with members coming from all over Gippsland as well as quite a few making the trip from Melbourne. I'll have a report on the Warragul lunch in the next edition of the newsletter. October brings our very popular Woodend lunch. We regularly have members attending from surrounding areas including Sunbury, Gisborne and Riddells Creek, along with a large group of Melbourne-based members, many of whom travel up together on the V/Line train from Southern Cross Station.

The lunch will once again be held at the Victoria Hotel, conveniently located just a couple of minutes' walk from Woodend Railway Station. As the lunch falls during the Victorian Seniors Festival, eligible Seniors Card holders can take advantage of free public transport. You can find further information and the booking link in the "Next ANZROC Event" section of this newsletter.

"It's nearly that time of year for payment of the annual ANZROC membership subscription. Members will receive an email with their invoice attached in early October. Membership fees remain unchanged at \$10 for country members and \$20 for metropolitan members, with membership free for those aged 80 and over. If your email address has changed in the past 12 months and you haven't already advised us, please let Reny Frighetto know your new email address at [membership@anzroc.net.au](mailto:membership@anzroc.net.au). Members who don't have an email address will receive their invoice by post. And remember, if you're planning on joining us for our heavily subsidised Christmas lunch, you must be a fully paid-up member.

Until next month, keep well  
Paul

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# Photos from Recent Events

Go to the website to see more photos from this event <https://www.anzroc.net.au/past-events>



Ron, Noel, John, Owen, Mike, Wayne,  
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Dom, John, Kevin, Leanne, John, Gaye,  
Agnes, Jill



Wayne, Joe, Peter, Kate, Angelo, Walter, Mena,  
Bernadette



Robin, George, Hartley, Neil, Merv, Brian,  
Robert, Chris, Geoff



Sue, Phi, Karen, Ray, Teresa, Lynne, Alf, Jeanette



John, Peter, Paul, Shayne, Reny, Peter, George, David



Morris, Dan, Eamon, Anne, Linda, Maria, Rob



Shayne

# This Month's Lunch apologies

K Akerley, Joe Busuttil, Norris Gale, Sandra and Graeme King, Michael King, Jane Low, Vern Knuiksis, Rodney Manser, Joan Nathan, Mary Nicolazzo, Ken Pattison, Gail Townsend, Julie Wilkins

## Membership



**John Stapleton**

membership@anzroc.net.au

## New Members

- Cheryl Wood
- Rachel Grinham
- Christopher Prescott
- Maria McConville

### Noble Park – Dingley Rotary Club Charity Golf Day

Unfortunately, we were unable to find a date that suited sufficient golf members to host our ANZROC Spring Golf tournament. However, we have once again received an invitation for members to participate in the annual Noble Park – Dingley Rotary Club Charity Golf Day. This year the format is a four-ball Ambrose event, with members welcome to join an ANZROC team or register a team including non ANZROC members. Anyone who is interested in participating in this event, please contact John Stapleton via email –

stapleton.john@hotmail.com by 30 September 2026. Event details are as follows:

Venue: Keysborough Golf Club

Date: Monday 9 November 2026

Time: Registration from 11:00 am / Shotgun start at 12:30 pm

Event format: Four-ball Ambrose

Cost: \$120 per player (includes green fees, trophies / prizes and post round gourmet dinner)

## 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>

# Member Welfare Report

Our Welfare Officers Joan Nathan and Jill Kassin are here to help you where they can. Let us know if there are any concerns you have 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 Kassin**  
wellbeing@anzroc.net.au

## Bereavements

Mike Devlin advised of the sad passing of Annie Glenn. Friends and colleagues remember working with Annie in International and her infectious laugh and radiant smile. Annie was a regular supporter of the ANZROC Christmas lunch until recent years.

Our condolences are extended to Robert and their family.



**ANNIE GLENN**  
**26/08/2026**  
**71 YEARS**



**WILLIAM (BILL)**  
**LUSCOMBE**  
**AUGUST 2026**  
**91 YEARS**

Bill's daughter Carolyn advised of the passing of her father and shared a few words.

"Bill joined ES&A bank in 1951 as a 16 year old. He was a quick learner and was based at or relieved at branches all over in both Melbourne, the country and also did a 6-month stint in Sydney in the mid-1960s too. He also trained staff in a

training centre on Exhibition/Bourke Street. He was finally based in the Collins Street tower once it opened in administration and personnel management roles, until close to retirement. He retired in 1992 after over 40 years with the bank, and either never took a sick day, or took very few!

Bill was very involved in sport, and was part of the ANZ running team, the ANZ rowing team and was also a surf life saver, life member of Torquay Surf Life Saving Club, state double surf ski surf champion, and John Wishart medal holder for surf lifesaving. He also featured in a number of bank articles including in 'the Scottie' the ESA newspaper in earlier years. In his later years he moved from a love of water to a love of the snow, and used to relish time in the mountains skiing, whether it be cross country or down-hill. He also loved a bike ride.

He used to enjoy getting the ANZROC publication and reading though all of the latest news.

Bill died in Nazareth House, Camberwell in early August – age 91 years. A life really well lived."

Our condolences are extended to Bill's family.



**ROBERT (BOB)  
JOHN MILGATE**  
**12/08/2026**  
**76 YEARS**

David Jones And Doug Ramsay advised of the passing of Bob and shared some details of his career.

David emailed, "Bob and I served our ANZ "apprenticeships" in South Australia and our paths crossed regularly after he relocated to

Victoria in social situations. We did not work together at any stage, but he was always good company and we had many common friendships from our South Australian and Victorian periods of service. Bob was in the HR stream as I recall whilst stationed in Victoria and I know he was well regarded and professional." Doug emailed, "I had the privilege of working with Bob in Melb. N/W Zone in the early 1990's when he was Mgr. Personnel and I was Mgr. Training. It was a very pragmatic working relationship, more of a partnership really – not only that, we became good friends, both Essendon F.C. tragics. In more recent years, Bob would organise a table at the yearly ROC Christmas luncheon, surrounded by numerous former MNWZ retirees for an annual catch-up – memorable times. A good man, gone far too soon."

Our condolences are extended to Cheryl and their family.

Jack spent his childhood in Moonambel, during which time he contracted polio and made a full recovery. He attended Melbourne Boys High Scholl for three years and at the age of 16 joined the ES&A Bank in St Arnaud, commencing a career in the bank that totalled more than 44 years.



**JACK DUDLEY  
MOYLE**  
**31/07/2026**  
**101 YEARS**

On the path to senior management, Jack spent his early years transferred to branches including Melbourne, Colac, Coleraine and Geelong, then management included Kangaroo Flat, Lang Lang and Colac, then Melbourne Royal Bank Branch Lending Department with Alan Graham in charge.(Jack's two boys were named Alan and Graham) In 1974 Jack was transferred to Adelaide to head the ANZ Lending Department for SA where he managed staff that included Keith Credlin and Will Bailey (later Will was appointed CEO of ANZ ). Jack retired at the time Robin Pleydell was State Manager SA. Jack enjoyed 41 years of retirement following his 44 year career with ES&A/ANZ).

Jack reached his century proudly but with humility. A wonderful long life lived with determination, loyalty, encouragement, kindness, care, pride and a gentle loving nature.

Our condolences are extended to Jack's family.

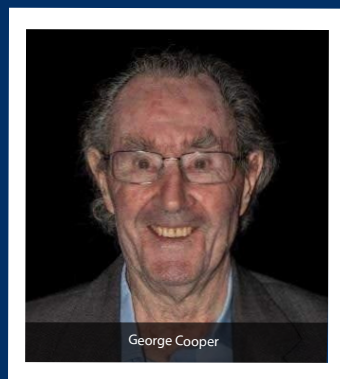
# Honorary Members Birthdays

Six members have milestone birthdays this month; Peter Russell will turn 90. Louis Hebrard, Marilyn Kirk, Lesley Cook, Mick Wallis and Bob Mullen will turn 80. The full honorary birthday list follows:



David Barr (81)  
Peter Bearsley (84)  
Graeme Cameron (83)  
Don Cameron (87)  
Peter Chubb (88)  
Travis Clark (84)  
Lesley Cook (80)  
George Cooper (97)  
John Crough (85)  
John Currie (87)  
Bruce Emmett (94)  
Ian Ewart (95)  
Mark Flower (81)  
Louis Hebrard (80)  
Graham Holt (88)  
Geoff Horton (81)  
Chris James (85)  
Malcolm James (84)  
Barry King (85)

Marilyn Kirk (80)  
Jim Latham (87)  
Rolf Loebert (87)  
Fay McPherson (85)  
Bob Mullen (80)  
Ray Nicholson (87)  
Tony Nimmo (87)  
Alan Pearce (91)  
Dietmar Reichert (82)  
Bevan Roulston (84)  
Peter Russell (90)  
Des Shady (81)  
Ron Smith (98)  
Peter R Smith (82)  
Ken Stapleton (82)  
John Sudholz (87)  
Rupert Thomas (89)  
Mick Wallis (80)





# Letters from Members

**Jenny Buck emailed** "Thank you Anita and ANZROC Committee for my birthday wishes. Very much appreciated. Cheers Jenny"

**David Crisp emailed** " Hi Anita, Thanks for your timely birthday wishes email. I am still living in Queensland.

Just a short note to advise that Stephen Crisp, my brother and an ANZ staff member, passed away last month in Perth WA.

Aged 65 with 44 years of service and still working at ANZ at the time of his passing.

He was working in Credit in Perth WA. He had previous service in Melbourne and before that in Tasmania which is where he originally joined ANZ.

Health never seemed to be an issue, so it was completely unexpected and somewhat of a shock to the family. Fondly remembered. Regards, David Crisp."

**Luigi Costabile emailed** "Thank you Anita and ANZROC for sending me a Birthday card. It was greatly appreciated. I had a good day with friends and family and another year passes very quickly. Kind regards, Luigi Costabile"

**Joe Costanzo emailed** "Thanks Anita for your lovely birthday wishes. My 70th turned out to be a fantastic celebration with family, friends, and a few familiar faces from ANZ, past and present. We spent the 3 days at a country retreat nestled in a stunning Victorian Ash forest near Daylesford, which made the day even more special."

**Bob Delahoy sent a letter** "Dear Paul. Thank you for your informative letter. I am afraid I can no longer attend the lunches because I now have Osteoarthritis in my left hip. Caused by old age. I now have to hobble around inside and outside using a walker.

I joined the A/Asia on 01/08/49 and retired from ANZ in 1986. I enjoyed my time working in the bank and was always proud to be an ANZ person. Please put my apology in for the Gippsland lunch. Best wishes, Bob Delahoy."

**Rick Dickson emailed** "Thank you Anita for my 91st Birthday wish. Yes I am still on the Planet and quite involved as a Trustee at the Local Maddingley General Cemetery.



**JENNY BUCK**



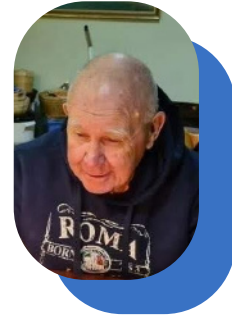
**JOE  
COSTANZO**



**JOE AND  
CARMEL  
COSTANZO**

Best wishes to my former work colleagues who are still on this planet with me.

My Volunteer work at the Cemetery is Interesting, Challenging and even Humorous at times, strange to say but fact. See attached full page article in the local newspaper. Who would have thought that a Heading " A Day with the dead " would be printed in a local newspaper. (ED: Click on this link to see the article. [Article.JPG](#))



**RICK  
DIXON**

Thanks again. Cheers, Rick Dickson."

**Warwick Ety emailed** "Dear Eamon, Thank you very much for your birthday wishes arriving as usual on the special day.

Also to the anzroc committee. It is also great to receive the monthly newsletter to be informed of other members and their activities. We are glad to see the weather is finally on the change after what we thought was a really cold winter, even though they say it has been warmer than normal. We spent a week up on the Sunshine Coast with a tour group, but the weather was still a bit cool. It was a nice break away, however from life in Lilydale in our retirement village.

Many thanks again, Regards Warwick and Helen Ety."

**Alex Fowler emailed** "Anita. Thank you for the Birthday Greetings, they are much appreciated. This year is a bit better than last year, I had a fall in May last year and broke my back. Am slowly recovering but have mobility problems. Hopefully I can get to a luncheon in the near future. I still live independently on beautiful Raymond Island. I enjoy receiving the newsletters and finding out what old contemporaries are up to these days. Regards to all, Alex Fowler"

**Barbara Gardiner emailed** "Thankyou Anita and all the Committee members for your birthday good wishes. I am always delighted to receive a card and greetings from ANZROC. Best wishes to all and especially those who remember me!!! Cheers, Barbara."

**Bruce Gay emailed** "Thank you Anita and Committee for my timely birthday wishes. Another year gone by but we have had a couple of great trips in Australia. Wonderful guided tour to the Flinders Ranges including a flight over a very full Lake Eyre. Overnight at Birdsville and return down the Eastern side of Flinders Ranges to Adelaide and then a drive home. Short week break up to Batemans Bay where I haven't been for 60 years. Health wise is good apart from the occasional back and hip issues but pretty darn good overall. Thanks again for the best wishes. Bruce Gay."

**Rob Goudswaard emailed** "Thank you for the card, Anita, much appreciated. Seems many folk seem to discuss whether you are "retired or not" I have been trying to get a definition of "retired" and seems to be ceasing of executive life! So, I am retired but do sit on 5 boards, the most recent obtaining an ADI for Revolut Bank Australia, so life remains quite busy. We were also caught with fires at the farm in Alexandra Victoria in January for which we continue to recover. I suspect the fact I have 7 grandchildren puts me in the "retired" bucket!! Kind regards, Rob Goudswaard"

**Louis Hebrard emailed** "Dear Anita, thank you for my birthday wishes from the ANZROC Committee. I am very blessed to be 80 and in good health. We celebrated the occasion recently with the whole family holidaying in Mauritius. We had a wonderful time. Golf with great friends and volunteering for St Vincent de Paul keep body and mind active, as do family interactions. Kind regards, Louis Hebrard"

**Ian Ince writes** "To the Committee, Many thanks to the Committee and especially Anita for the Birthday greetings on my 93rd. Not much to report except two birthdays. Half of the family went to Queensland the day before my birthday, so an early Birthday dinner for me at the Frankston RSL. The other half took me to the "Naked Racer" at Moorabbin on the Big Day.



**IAN  
INCE**

My health is OK, but arthritis has slowed me down. The only ANZROC member I see these days is Peter Nyga every Thursday with friends. No more Coffee Clubs to catch up with a few of local former ANZROC members. Best wishes to all members. Ian Ince"

**Chris James emailed** "Thanks to Anita and the Committee for your birthday wishes, which came through as usual on time.

Haven't been too regular with news of happening on my social front so will start with some bad news.

Those who remember me from the Esanda days will also probably remember Paul Demarchi 'the Italian stallion'. Well, regrettably Paul, who had cancer, passed away on Thursday, 17th September, 2026 whilst in the Palliative Care unit at Golf Links Road. Frankston. Paul and I regularly kept in touch after he resigned from ANZ/Esanda and Denise and I visited him the week prior to his death. We played golf together over many years at Churchill Park GC, including with the ANZ Golf Club. There was, of course, the occasional lunch thrown in. RIP Paul!

I'm still volunteering, as most bankers do, which keeps me busy, but am no longer

the Property Manager (11 years) for the Casey Demons VFL football club (previously Springvale). I'm also no longer on the Board of the Springvale CAAB (now South East Community Links), However; I run the finances for my military association and look after the Secretarial duties at the local community center in Blind Bight.

Our family has grown from two daughters and Denise and I are very proud Grand Parents of eight (1 dec'd) and Great Grand Parents of three, with another two on the way.

Life in Blind Bight has been fantastic over the past 28 years and is a very close and welcoming community. Most people don't know where Blind Bight actually is, which is fine with most who reside here. Nothing like 'sitting on the dock of the bay...!'

Cheers, Chris James."

**Bruce Kells emailed** "Thank you for my Birthday Wishes. I do not get to functions these days but do value the continued interest of the Club. I do continue to enjoy good health apart from age but am a full time carer to my wife. Best wishes to all at the club and I enjoy reading about the monthly dinners. Regards to all, Bruce Kells."

**Catherine Mackiggan sent a letter** "Dear Eamon. Thank you for remembering my birthday. Spent a happy day with my friends. Regards, Cathie.

**Sue McCarthy emailed** "Dear Editor. Thank you very much for the birthday wishes for my eightieth birthday. I enjoyed a pleasant cocktail party with friends on the day. It has been a very quiet domestic year. Much as I'd Like to do some more oversea travelling, I'm not mobile enough. This time last year I fell and broke my hip joint, so I've had a year of medical/physio appointments learning to walk again. I'm hoping to make it to the Retired Officers' Christmas lunch at the Arts Centre, so I'll see you there! Kind regards. Sue McCarthy"

**Linda Nayna emailed** "Dear Anita, It is always a pleasure and nice to receive a birthday wish from ANZROC. Time flies, it is already 44 years since I joined the ANZ Bank starting at 227 Toorak Road when Glyn Parry-Jones recruited me in September 1982 (I am glad I can still remember!). Most of my friends are ex-ANZers and I share a birthday with my last ANZ boss, Joe Costanzo, who has been my friend for 43 years. I attach a photo of my birthday. Kind Regards, Linda"



**LINDA  
NAYNA**

**Peter Russell emailed** "Thank you and your fellow Committee Members for the card to celebrate my 90th Birthday on the 18th September 2026. It is amazing how quickly the years pass as we get older!

I am pleased to say that I am still enjoying reasonably good health even with the usual aches and pains that come with age. Now that the summer months are approaching things seem a whole lot Brighter.

This year my dear wife Sonia and I celebrated 67 years of happy marriage and still going strong.

I am pleased to report that I have continued with my regular outside interests which include Lawn Bowls, Probus, Lodge membership and membership of the Royal Naval Association, Port Phillip Bay Branch.

It is always a delight for me to receive the monthly newsletters which keep me in touch with former colleagues in the ANZ and up to date with their activities.

My thanks again to you Anita and to all the people who assist in preparing the Club monthly newsletter. Warm Regards Peter Russell."

**Dave Standish emailed** "Hi Anita, Thanks for your birthday message. The highlights of the last 12 months for me were walking the Kokoda Track up in PNG and then completing the Three Capes Trek down in Tassie, both with all my family. I'm hoping to finally retire from full time employment sometime in the next year or so, hopefully then I'll find the time to attend an ANZROC lunch! Regards, Dave Standish."

**Mark Stankovich emailed** "Hello Ron. Many thanks for the ANZ ROC best wishes for my birthday and to Anita for arranging it. After a rocky start to the Year with health issues, I am happy to report that I enjoyed my 90th in style thanks to Fay, family, former colleagues and friends. With all the very best wishes and kindest regards. Mark"

**Ken Stapleton emailed** " Thanks Anita for your best wishes and those of the President and Committee for the occasion of my 82nd Birthday. I am pleased to say that apart from a few Back restrictions I am keeping well and active. My wife Robyn and I together with a grandson were fortunate to avoid the Middle East issues back in April which allowed us to make a pilgrimage to Gallipoli and attend the Dawn Service plus Lone Pine Service. The tour involved 7 days on the Gallipoli Peninsular which allowed us to view in detail the landing area of ANZAC Cove from off-shore (where the diggers left the ships) then walk the beach, hills, trenches and cemeteries. The tour was particularly important as my grandfather had served in the Lone Pine area during the latter months of the Campaign before eventually moving to the

Western Front in France. Our tour also allowed us to visit Troy (horse of fame), plus three days exploring the fascinating city of Istanbul.

A wonderful time was had for what is likely to be my final adventure outside of Australia.

Please convey my best wishes to fellow retirees for good health and enjoyment in the coming years. Cheers Ken."

**Mick Wallis emailed** " Dear Anita, Thanks for the good wishes which I much appreciate. Also it is great hearing how others are fairing since we all left the Bank, It is now 20 years for myself, how time goes so quickly.

Kind regards, Mick Wallis."

# Next ANZROC Event

## Victoria Hotel Woodend Lunch

The October monthly lunch will be held on Thursday 8th October 2026 commencing at midday. The venue is located just near the railway station at Woodend. City members who would like to have a look around Woodend before lunch can catch the 9.01 train from Southern Cross or if they want to get to the pub when it opens at midday they can take the 10.02 am. Be sure to check train departures on the day. This lunch is held during Seniors Week, so rail travel is free. Just remember you still have to touch on your MYKI card before you travel. Attendees will order for your meal at the venue and ANZROC will provide a glass of beer, wine or soft drink.

Click on the link below which will take you to the Trybooking ticketing site to book and pay for lunch. Please note acceptances close 5/10/2026.

<https://www.trybooking.com/DPFLR>

If you find you need to cancel lunch or have any questions, please contact Joan Nathan 0432 197 454 or [jknathan@bigpond.net.au](mailto:jknathan@bigpond.net.au).

Lunch acceptances are published on the ANZROC website. If you prefer not to have your name published, please let Joan know.

# ANZROC Events for the Remainder of the Year

**Check upcoming newsletters for details  
of these events:**

**OCTOBER THURSDAY 8TH**      **Lunch at Victoria Hotel  
Woodend**

**NOVEMBER MONDAY 9TH**      **Golf Day at Keysborough Golf  
Club**

**NOVEMBER  
THURSDAY 12TH**      **Annual General Meeting then  
lunch at ANZ 833 Collins St.**

**DECEMBER  
THURSDAY 10TH**      **Christmas lunch at the Arts  
Centre Melbourne**

# Contact Us

Contact us by either:

- clicking on this website “contact us” link - <https://www.anzroc.net.au/contactus>
- Emailing the appropriate committee member direct.



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