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### Account details

On-line payments to the Club should be made to:  
ANZ Retired Officers Qld.  
BSB 014002  
Account No. 3611 32367

### About the President

You learned from last month's newsletter that President David had been quite seriously ill in hospital following a bout of self-medication gone wrong.

He has received a lot of attention since then and in the past week has completed final tests which included another endoscopy and a colonoscopy. Following all that he has been given a clean bill of health.

With all that distraction and overlapping activities for his son's wedding, which is in a couple of days' time, he needs to be excused from providing a message for this edition.

### Opportunity knocks

Instead of a President's Report we can bring you a recollection from **Keith Hayman** about **Keith McVeigh**.

By way of prelude. Dudley's Story carries an anecdote of **Keith McVeigh** driving his father's Jowett Javelin. In subsequent discussion Keith related his own anecdote of **Keith McVeigh** in the Jowett Javelin, which was relayed to us by Dudley.

### The tale

It's the 1950's and some of the staff from Ruthven Street went to Dalby in the McVeigh Javelin. Contents of the car were **Keith McVeigh**, **Keith Hayman** and **Ron Grant**.

### The problem

On the return trip the linkage between the accelerator pedal and the carburettor broke (or fell off or something). Consequence, no throttle control.

### The solution

After a little thought they attached a cord to the throttle control arm. It was spring loaded and closed when the cord was slackened.

Since the angles for the cord prevented it from being used from the front seat **Ron Grant** was engaged to operate it from the back seat. And that seemed to work OK.

### The outcome

In those days there was a sharp bend in the Dalby/Toowoomba Road at Jondaryan where it needed to avoid the local store cum service station.

As they came into this bend, Ron had a bit too much tension on the cord. The result was that they hit the bend far too fast. The petrol bowsers in front of the store looked like they were in serious danger but with some frantic driving Keith missed them by a whisker.

### The rest of the journey

**Keith Hayman** tells that there was a spontaneous outburst from the driver.

That culminated in the remainder of the trip to Toowoomba being in silence and at a very sedate pace.



*This picture is not of the McVeigh Javelin, but it is the same make and vintage*

## This Issue

This edition of the newsletter is focused purely on member-related items.

- responses to past newsletters.
- spontaneous contributions
- reports of meetings, get-togethers and other social activities,
- reminders of upcoming events,
- continuations from prior editions
- members health reports and
- members activities in retirement.

Although it contains a lot of material not contributed by members.

### You are our guide

We have analysed the data from our Newsletter Response Meter to identify those things in which members have no interest and we have used that as a guide for the Editor.

So! Pictures of ES&A Branches are out. As are requests to contribute details of experiences shared with past members.

Space permitting we would have included a couple of Ratbag Reports we have been sitting on in this edition. We have the inside story of the falling out between **Merv Eastaughffe** and **Donald Trump**. And why the Guinness Book people refused to recognise **Ian Monk's** non-stop solo run from the Sunshine Coast to Darwin.

Fact is our meter indicates very limited interest and so Ratbag Reports are in limbo.

## Joe Fisher



Joe turned 95 a few days ago.

As you would expect at 95 he is feeling the effects of aging and is being

cared for by his daughter, Lorraine. He has hearing difficulties, but is still able to read without glasses.

Lorraine tells us that he enjoys receiving and reading the Club newsletter.

## Mr. C. McCook

Last month's newsletter carried this brief article:

*This appeared in the Maryborough Chronicle many years ago.*

*Mr. and Mrs. C. McCook leave before the end of this week, to take up residence at Woodford, where Mr. McCook will begin duties as manager of the Union Bank.*

*Anybody. What can you tell us about Mr. C. McCook?*

After reading this, **Tim Butler** donned his deerstalker and set to work. From what Tim found we can tell you that his full name was **Cyril Lloyd McCook**.

Cyril was a Queenslander, born here in 1904. Tim found no record of him after 1980, by which time he would have been 76.

Further information provided by Tim shows Cyril as resident of several towns in Queensland. Gympie, Mackay, Maryborough, Woodford, Rockhampton North and Livingstone.

It is not unreasonable to assume that Cyril moved between these towns by reason of transfers. The last recorded address of Livingstone could well have been his retirement town.

### More info, if you can.

If Cyril did remain in the Bank until his retirement, he must surely have crossed paths with some of our current members.

**Can you fill in any of his Bank history?**

## Retired Officer's Golf Day

**Jack Hinton Memorial Golf Day. A reminder from Luddie**

I trust that those of you who intend to gather on the 10th of September have marked the day down. **Good work.**

I have an appointment with the Operations Manager at Virginia Golf Club on the first week of August so that when you ring 0409 261 961 or 38823352 after the 6th August to nominate I will be able to inform you of the green fee cost etc.

I am away and out of range between now and the 6th of August.

## Dudley's Story

Dudley's Story continues to be a work in progress. Parts 1 and 2 have been put to bed and Part 3 is at the 'polishing stage'.

In Part 1 (1948 – 1951) Dudley prefaces his story with a brief account of his final school years. Firstly with Felton East at a 16 pupil school where he was the only one from the school to sit the Scholarship Examination in his year. It moves quickly through his final two years in school before joining the Union Bank in Toowoomba.

It covers Dudley's experiences whilst working in the Union Bank and the people he encountered. It concludes when he resigned and returned to Toowoomba to assist in the family business.

In Part 2, (1951 – 1958). Dudley rejoins the Bank, by which time it has become the ANZ, and covers the years he spent at Ruthven Street Toowoomba Branch, the people he encountered and incidents that occurred in that period and ends with his transfer to Maryborough Branch early in 1958.

### Why?

As to why I started writing of my early days in the Bank; I was prompted by newsletter articles referring to Facit machines and foreign currency conversions.

I thought I would start from Day One when there were no adding machines or ledger machines and eventually get to the Overseas Departments at B(Q&W) and B(Q&C). Especially B(Q&W) where, in 1962, I had the duty each morning to work out the conversion rates for buying and selling the currencies of various countries. All done without the benefit of machines.

### Part 3

Again Dudley deals with his experiences and the people he encountered and commentary on working and living in Maryborough in the late 1950's.

It concludes with Dudley's transfer to Brisbane, which was occasioned by a truly devastating event in Dudley's life.

### Where from here?

Dudley's Story Part 1 is already available online in **Member's Stories**. Part 2 will be there within days. Part 3 probably by next newsletter.

## From Herb Layt

*Herb wrote to express his appreciation and to make a suggestion*

It's always great to read of past times and hear of some of my banking mates of yesteryear. Many of those ES&A types mentioned in the Newsletter have kindled great memories of my banking days - 1948-1970.

Wondering whether it would be a good idea to have a Facebook page where we could keep in touch easier. Many of those mentioned that I know I cannot contact and have a chat with. Just a thought

**Herb Layt** - (still in Innisfail after 52 years).

- The subject of Facebook has been kicked around a couple of times, but no harm in addressing it once again. We would be willing to publish the name of any member who has a Facebook account and would be willing to have that known to the Club members.

## Keith Hayman

Both Keith and **Julie Whitmee** have copies of the recording, "ANZ Bank Travelling Man" and both are prepared to donate theirs to a suitable archive.

Keith suggested: *Maybe some member may know if the Bank has a museum of some sort in Brisbane, Melbourne or another capital city. It is worth asking in the Newsletter?*

## Sad to see

I have just returned from a week in Longreach where I was rather sad to see a deserted ANZ branch. Only the ATM remains. I think they need some of us back to straighten the place out.

## Others agree

I was at the Sunshine Coast lunch in Buderim recently and we all agreed that we could do it given the chance.

## Good to hear

I am starting to get used to being a widower, after being married to Jenny for over 58 years.

Some members will remember her as **Jenny Pennington** from when she worked in Divisional Office and 460 George St in the fifties and early sixties.

## Alex Wright

*Alex also wrote to express his appreciation for the newsletter*

Being ex-Esanda, I don't know too many of the ANZ names but occasionally there is a name that I recognise.

Nevertheless, I read and enjoy seeing the stories of members of ANZROC.

**Alex Wright**

## Denis Brown

*Dennis submitted this poem which tells the story of a grandchild who loses his/her grandmother to a computer.*

The computer swallowed Grandma,  
Yes, honestly it's true!

She pressed 'control and 'enter'

And disappeared from view.

It devoured her completely,

The thought just makes me squirm.

She must have caught a virus

Or been eaten by a worm.

I've searched through the recycle bin

And files of every kind;

I've even used the Internet,

But nothing did I find.

In desperation, I asked Mr. Google

My searches to refine.

The reply from him was negative,

Not a thing was found 'online.'

So, if inside your 'Inbox,'

My Grandma you should see,

Please 'Copy, Scan' and 'Paste' her,

And send her back to me.

This is a tribute to all the Grandmas & Grandpas, Nannas & Pops, who have been fearless and learned to use the Computer.....

*And he had this advice for us.*

We do not stop playing because we grow old;

We grow old because we stop playing ...

## Greg (Dicko) Dickens

*Greg and Carol-Anne have returned to Queensland*

Well after 18 wonderful years in the Clarence Valley of Northern New South Wales we have returned to Sunny Queensland.

We have settled in Toowoomba and purchased a Villa in Palm Lake Pinnacle Resort and are looking forward to spending more time with family.

We are heading north in the next few weeks to our daughter's place on the Atherton Tablelands for an extended stay.

We hope to catch up with **Kenny Kitson, Sprag Wilson, Jim Lettice** and Company while we are up there. We usually try to work out a get-together.

## Adrian Dearing

*Adrian just wanted to put the record straight.*

Just to clear up what **Chris Childs** and **Peter Lamb** said about the engines in the kitchen.

Those visits were about 12 years apart and in different cities so it's unlikely it was the same motor.

I am surprised they didn't mention the gearboxes I had floating in the bath tub. Maybe they thought that was normal.

I am currently working on a 1965 Buick Riviera, which is a real basket case at the moment, but it gets me out of bed in the morning.

The Buick is in the back shed by the way. No room left in the kitchen.

- I have known Adrian since we worked together in the 1960's and I can guarantee that if he ever writes his autobiography it will be a best seller.
- There is a story from many years ago, of another ANZer who also kept something unusual in the bath tub. He is a current Club member. Maybe he will grant me permission to share the story with you. Is permission granted?



### Mike Kunkel

I had a need recently to obtain two bank cheques each for more than \$50,000.

The teller wanted to charge me \$10.00 each and I advised her that as a Retired Officer, cheques were free. She did not believe me and referred it to a more senior person who rather reluctantly agreed not to charge me.

Have they changed the benefits available to us?

What annoyed me most was the teller when finishing the transaction advised me "that no one gets free bank cheques."

I took her finishing comment to mean, don't ask again.

Very annoying considering the amount of the bank cheques and the creditor balances I have with ANZ.

### The teller was wrong

Mike was entitled to waiver of the service charge on his two cheques.

Reproduced below is portion of the Staff Banking Benefits Summary which includes the section on bank cheques.

Although dated October 2016 we are confident this remains current.

The whole of that document and all the details of Retired Officers Cheque Accounts are included in the Club's on-line records.

Obtaining access to that information was covered in a previous edition of the newsletter but we are happy to provide, or renew, links on request. Just send an email to the Club.

All branches have online access to a database containing this sort of information. Prompt them to use it if there is a dispute concerning concessions and entitlements you believe are being denied to you.

### Terry Scholes

*With tongue firmly planted in his cheek, Terry takes issue with the story of Mick Herron on Mount Everest.*

I could have accepted your recent report about Mick arriving at Mt Everest in shorts, T shirt etc., if his old airline bag had contained his lunch and a six pack.

What on earth would Mick do with a water bottle?



## STAFF BANKING YOUR BANK, YOUR BENEFITS

# STAFF BANKING BENEFITS SUMMARY



14 OCTOBER 2016

### TRANSACTION

#### ANZ Access Advantage (with Visa Debit access)

\$5 monthly account service fee waived. Other fees and charges apply. Please refer to ANZ Personal Banking Account Fees and Charges for details.

#### ANZ Assured (\$500 credit limit)

Credit facility fee of approximately \$5 per month waived for ANZ Assured facility attached to an eligible transaction account.

#### ANZ Business Select Package

\$32 plus GST per month Package Servicing fee waived.

#### Bank Cheques

The \$10 charge for issue of bank cheques of \$500 or more is waived when the request for cheques issued is made at an ANZ branch.

## The Gilvarry Chronicles

This episode from the working life of Noel Gilvarry comes as something of a bonus.

When Noel wrote to us this time he prefaced his submission with:

***I was as surprised as you that you had so few contributions for the newsletter, so here is a starter for the next edition.***

### Fraud at Card Dept.

Soon after the launch of Visa Card Merchant Services, I became aware that we were applying a merchant service fee of 10% to massage parlours, whilst the average MSF was about 2.5%.

I was uncomfortable with this as it could be construed by the press that the bank was benefiting from the proceeds of crime. (At that time massage parlours were illegal in Qld.).

I discussed this with **Graham Bancroft** who was Senior Manager Cards at AHQ. He told me that it was a recommendation from Bankcards Association Australia, that, due to the risk of fraud, Banks could justify charging this fee.

A stolen card in the hands of a thief partaking of the menu of services on offer at a massage parlour could soon clean out a card with little chance of recovery.

### Shady business

In Cards Dept. we were generally unaware of the type of business, because the documents were submitted from a branch and quite probably even the branch never knew the account was for a massage parlour.

If an industry type was even advised it would deliberately have been incorrect. They never used an obvious trading name like "Mary's Massage Parlour" as that would attract the attention of the Police. It was always some disguised name such as **"Quick Courier Service"**

### The truth will out

It was only after some incident that we would become aware of the merchants true industry. Then we applied the higher MSF and we also gave the trading name to the Card Departments of the other Banks which all maintained lists of such establishments. The exchange of

information was of assistance to their Customer Service Officers. (CSO)

### The discovery process

A common incoming phone call scenario went like this:

***"This is Mrs. Smith. I have just opened our credit card statement and there is an entry for Quick Courier Service. We have never employed a courier".***

*The CSO would refer to the online account to confirm the entry and also the list of massage parlours after which she would respond "Mrs. Smith the account is in your husband's name and due to the Privacy Act we cannot discuss the account with you. Please get Mr. Smith to ring us ASAP."*

*You can bet Mr Smith got a gobful when he got home from work.*

### Defrauding the Handicapped

One day an old bloke and his wheel chair bound special needs son, called to see me. He told me that his son had a need of sexual therapy and had engaged the services of a "lady of the night".

On their way to her place of business the son had asked the taxi to stop at an ATM. He then gave her his card and PIN for her to obtain her payment.

At the place of business, whilst he was changing, she took his card from his wallet and gave it and the PIN to another employee who scuttled down to the nearest ATM and cleaned out the account.

### Would the Bank stand the loss?

The father thought that maybe the Bank would have sympathy for his son's disability and may compensate him for his loss. I told him in no uncertain terms that his son had compromised the security of his account by giving the Card and PIN to a person of dubious character and therefore he should suffer the loss.

However I suggested that, as the son would be able to identify the prostitute and her accomplice, plus the place of business; they ought to go to the Police. Further I suggested that if a prosecution was successful then maybe he could apply for a restitution

order.

### Inside fraud

Collection Officer Greg came to me one day and said that he had uncovered an account that was in a fraudulent name. However the personal details were of an actual person and it appeared that a Cards Dept. employee was involved in opening the account. He had gleaned that the account was in the "working name" of a prostitute and he knew her Sherwood address.

We went to Sherwood and found her at the house of her boyfriend's mother. The boyfriend was also her pimp and acquired business for her.

*What sort of a grub was he?*

As our discussion was somewhat sensitive and there were people in the vicinity with big ears, I suggested that we have a discussion in the car to which they agreed.

Initially they were co-operative but suddenly became quite unhelpful. I asked whether they would like to resume discussions at the Police Station just up the road and they returned to being helpful.

### How it unfolded

Once we had the full story they agreed to come to our office to give a written statement. Whilst I drafted a hand written statement Greg documented the account into her true name. The background in brief was as follows:

***She told us that one Friday evening a massage parlour dispatched a worker to the Crest Hotel but that person was sent away. Another 2 parlours sent employees also but they were both rejected as unsuitable. The word went out around the parlours that "there is a jerk at the Crest so don't waste your time".***

***Undeterred she went in response to a phone call and she clicked with a Cards Dept. employee named "P". It appears that over a period of time they met several more times and that generally more time was spent in discussion than in activity. He told her where he worked and she said she wanted a credit card so he obliged but did not get her true identity.***



### Beware! Your sins ....

Greg transported them back to Sherwood while I confronted "P" in the presence of a witness.

Initially he denied involvement and even when I showed him the statement I had just taken he still maintained his position. He realised the game was up when I showed him copies of his card statements and foreshadowed further evidence in the form of the Authorisations Log which would confirm all authorisations, including the three at the Crest.

In conclusion I informed him that he may have committed a criminal offence and I considered referring it to the Police, in which case he would be suspended pending charges and a court hearing. And I made it clear that, regardless of that, he had lost my trust and so would have to leave the office.

It was then that he offered to resign. I agreed to accept, effective immediately, and he was escorted off the premises.

### There's more to the story

A few days later Greg came and told me that the girl's father wanted to come and see me. I agreed to see him.

I felt very sorry for the poor old bugger. He had not seen or heard from his daughter for months and was concerned that she may be involved in some seedy activity down the Valley. The Valley's notoriety was in the news and was foremost in his mind.

I chose to spare him further distress by not confirming his suspicions or giving him her Valley address. Instead I said that we had found her at Sherwood and possibly he may be able to make contact with her there. He left a happier person.

### But what about "P"

About three weeks later I received a phone call from P's mother who told me that she had rung to talk to her son at work but was told that he no longer worked here.

Though I felt sorry for the lady I was not going to enlighten her and simply told her that he had left of his own volition and unfortunately I had no contact address.

**That was an unsavoury event which impacted on several people including at least two distressed parents.**

## Other Adrian Dearling projects



This is not the Buick that Adrian refers to in Page 3, but another project that he is currently involved with. A 1930 model.



**10 years ago the newsletter carried this picture of Adrian in one of his cars and carried the following story.**

Adrian Dearling has had a long standing interest in cars, something he has carried into his retirement. In June this year Adrian showcased his 1938 Buick convertible in the RACQ MotoFest which was held at Eagle Farm Racecourse. He had always been a fan of that Buick model and finally bought the car in 1993. As the picture shows, has brought it to immaculate condition.

## Crown Agent Payments

In his account of working in ANZ in the 1950's, Dudley's Story carries descriptions of some of the things Branches were required to do.

### Dudley's describes the process

Some United Kingdom folk who migrated to Australia after WW2 were eligible for UK Pensions. They received their pension payments on a regular basis in the form of a voucher style cheque from the Crown Agents in the UK. The cheques were always drawn in sterling amounts.

On receipt our pensioner customers presented the cheque to us. We

converted the sterling to Australian pounds, wrote that amount on the cheque and credited the value to the customer's account.

### What then?

We did not deal with these payments in the same way as Overseas or British Bills. We remitted them somewhere but I don't remember where.

- The information sought in this request is not classified, so you won't get into any bother if you respond.



## Reunion in Innisfail

We were on the eve of going to press with this edition of the newsletter when we received a photo and narrative from **Ken Kitson**. It is always great to hear of activities such as this, but especially welcome at this time since we were scratching for material. Thanks Ken.

Ken said:

The ex-staff of Innisfail Branch decided to host a reunion to celebrate 30 years on. Encompassed in the attached photo is yours truly with staff that were 'on deck' in 1988. It proves that there is life after retirement.

The get-together was arranged by the local team with invitations sent to all who were at the Branch at that time. Overall, with their partners, approx. 50 were in attendance. They had the event at the Race Club which was the venue of the "Tour de-Innisfail" sporting events of the late Eighties, when the FNQ and NQ areas battled it out in sporting events. Certainly injected fond memories into all those present. The feeling is that we will do it again, possibly in 2020.



## Mountain encounter

**Kev Usher** did send us a picture from his Himalayan excursion. It was not be what we expected, which was Kev on the top waving a flag of some sort.

Instead he comes back with this picture and a story of an old homeless man he found wandering around the mountain who couldn't speak a word of English. In fact Kev thought he had a speech impediment because he couldn't form any words well. Just sort of grunted. But a nice bloke all the same.

Kev shared his afternoon tea with him. He said the old fella had never had a Vegemite sandwich before and that he liked them very much.



This photo has been placed here because I hate white space. He was a good guy and well liked, but I know better than to ask if you know him.