



ANZ BANKING GROUP RETIRED OFFICERS' CLUB (N.S.W.)

Secretary Graeme Bool

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Welcome to our February 2023
NEWSLETTER

RETIRING PRESIDENT'S REPORT

PRESIDENT'S REPORT – AGM

Our 2023 AGM Lunch was held on Monday 22 February. We had 56 members attend the AGM & I would like to thank all present on the day for their attendance. The AGM is an important event in the Club's calendar & the more members who attend the more significant the AGM is. The day was my final Club lunch as President after 3, extremely interesting & enjoyable, years. It has been a privilege to serve as President of ANZROC (NSW) & I would recommend it to anyone who has the desire & opportunity.

I certainly remember that day in late February 2020 when I was first elected President. The incoming Committee had set an exciting agenda for the year ahead & were looking forward to progressively implementing the agenda.

However, within approximately 3 weeks the World was turned upside down &, in a move not seen in any of our lifetimes, the Government locked us down in isolation.

I thought for a short time that I might be the President who turned out the lights & close the doors on ANZROC(NSW). BUT the Committee rallied to the occasion. We were introduced to ZOOM & in addition to conducting our regular Committee meetings via ZOOM we linked up regularly with several of the other State Committees, including Victoria, for a period of time . This certainly enabled us to broaden our vision & implement several new ideas for our Club.

The monthly newsletter became our communication lifeline to our wider membership & the introduction of the Birthday Card for our Honorary Members together with the brochure encouraging the submission of stories & items of interest enhanced the quality of our newsletter. During 2022 we were able to resume regular lunches in both the Sydney Metropolitan area & our Country Regions. I would like to extend a very grateful thanks to both the ANZROC Committee & the Regional members who gave their time & effort to organise these events.

Regarding the ANZROC Committee it has been a great team effort over the 3 years & it is hard to single out individuals. However, I would like to make a Special Mention to several individual members who I consider made valuable contributions during my Presidency .

Firstly, our Club Secretary, Graeme Bool. Graeme's organisational contribution to many aspects of the Club has been outstanding & I cannot thank him enough for his strong support.

Secondly, I would like to thank our two Welfare Officers, Phil Cohen & Ron Miller. Taking over this role from Ken Dighton was never going to be easy & I think the fact that we created two positions to replace Ken speaks volumes for the effort Ken put into the role. However, both Phil & Ron have successfully put their own stamp on the role & I thank them.

Finally, I would like to make a Special mention of Angelo Briganti who, unfortunately had to step back from the Committee for Personal & Family reasons. Among many contributions, Angelo was responsible for organising & implementing the very successful Birthday Card innovation. Thank you, Angelo, for your contributions, they were genuinely appreciated.

Thanks to all ANZROC(NSW) members for their support & valued contributions to our

Monthly Newsletter. Please keep them rolling in.

I look forward to staying on the ANZROC(NSW) Committee & assisting in any way I can.

BEST REGARDS

TERRY AULD

PRESIDENT

CLUB AGM & BOUTIQUE LUNCHEON 20 FEBRUARY 2023.

A full resume & summary has been emailed to members on email, and a copy will be included with posted copies of February NL to those recipients.

A great turn up of 56 enjoyed the luncheon.

A full set of photos taken have been placed up on our web site for all to see with 3 in this NL.



Members enjoying the AGM Luncheon at Boutique Hotel on 20 February 2023.

NEW ANZROC(NSW) LIFE MEMBER-GRAEME BOOL

Notice was given at the AGM that I received a request from club member Ron Welsh to 2nd his nomination for Life Membership of ANZROC(NSW) to Graeme Bool, given the dedicated service given over many years. I agreed to 2nd his request for this nomination and passed the nomination onto the ANZROC(NSW) Committee for a vote. The nomination was unanimously passed. Graeme has served on the committee for over 10 years serving as Vice Presidents, President, Immediate Past President then stepping into the Secretary roll prior to Covid-19 lockdowns. He was heavily involved in the day-to-day operations of the Committee as Committee Member and then as President, and greatly assisted the committee at the time when the Club had to move our luncheons from the old CTA Club to The Boutique Hotel. it took many months of negotiation to bed down that move and encourage the hotel caterers to provide the type of lunches that would be popular. Since then, Graeme, at the time in conjunction with President Terry & VP Angelo assisted during lockdown the 2 lunch meetings out west and north of the CBD as well as the Partners Lunch at the Ultimo TAFE in 2022 our first for 3 years. Also, he has been heavily involved with the preparation and distribution of the monthly newsletter, to a point during lockdown that he had the hardcopy monthly newsletter couriered to his home and with assistance of wife Judith folded, enveloped, and had the newsletter

despatch to those who do not have access to the internet. I am aware that Graeme spends much of his free time replying to members e-mails, text messages and telephone calls.

During Covid lockdown, he also was involved with ZOOM meetings with our sister ANZROC Club Secretaries in other States. He also has maintained regular ZOOM meetings with our own Club Committee when we were unable to attend face to face each month.

A worthy recipient for this hard-working club member.

Philip Cohen

Graeme was confirmed at AGM as the Club's newest Life member and joined a list of esteem members who are also Life members of the Club before him.

Graeme said he was humbled & embarrassed to receive Life membership of this wonderful Club and thanked all members for their support and felt privileged to join the esteem Life members already in the Club.



CLUB LIFE MEMBERS PRESENT AT AGM 20-02-23
KEN DIGHTON GRAEME BOOL NOEL BOTTRELL BARRY SMITH

Bereavements.

JOHN MACKENZIE

We were informed by his daughter Tracey that our Honorary member John Mackenzie passed away on 26th January 2023 aged 82 years.

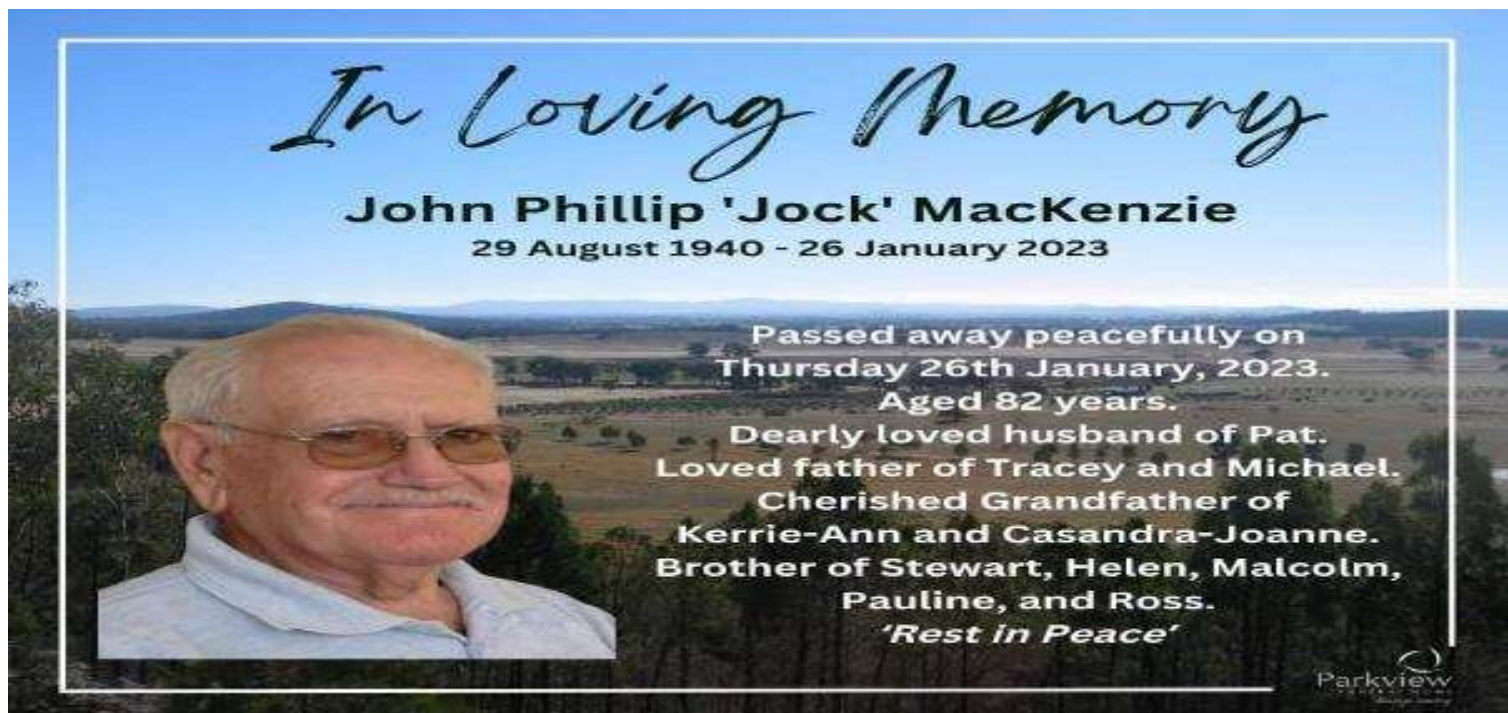
John had a long & distinguished ANZ Career and worked with many Club members during his service.

Geoff Gill advised he worked with John at Crown & Kiera sts Wollongong 73-75 as did our Life member Ken Dighton at the same branch in the early 70's.

John also worked with Ron Izzard in branch securities for a time before going on to other branch roles in the bank.

John was a proud Scottie and will be missed.

Notice received from his daughter Tracey.



Sincere condolences to all John's family from Club members.

RIP John.

GEORGE ROWE.

We were sadly informed by his wife Maureen that our Honorary member George Rowe passed away on 5th February aged 80 years.

Sadly George turned 80 on the 4th February and thus became an Honorary member of the Club before sadly passing away 1 day later.

Honorary members John Cox, Tony Knight & Alan Gibson had passed the details onto the Club and added it was with deep sadness they regret to advise that a great mate, George Rowe, passed away this morning at Wyong Hospital after a very short illness having only turned 80 on the 4th of February.

George had a long and successful career in ANZ and would be well known to a number of older ANZers, firstly from his time in the Bank, including a stint at Broken Hill, and later through his debt collection activities for Bankcard and Esanda.

He was a regular attendee at the Woy Woy get-togethers organised for several years by the late Graeme Smith.

Sincere condolences to his wife Maureen and all George's family from Club members.

RIP George.



NOELENE LENNON.

It was with great sadness that we were informed that the wife of our esteem & very well-known Honorary member Clieve Lennon, Noelene had passed away.

Clieve is very well known & respected in the ANZ family and many members would know him and Noelene.

The Lennon family advised the following details for Noelene's funeral & wake.

IN LOVING MEMORY OF NOELENE LENNON

Dear family and friends of Noelene.

Our family thanks you all for your love and support during this difficult time and extends our heartfelt invitation to join us to celebrate Noelene.

A service was held at Our Lady of Mount Carmel church, Bennett St Wentworthville at 10.30am on Friday 24 February.

For those who were unable to attend the church in person, the funeral was made available to view via live stream:-

<https://www.caktusproductions.com.au/noelene>

The service was followed by a wake which was held at Nelson Grove, 2 Newport ST Pemulwuy, commencing at 12pm.

Condolence books were made available to all at the church, wake and online.

Sincere condolences to Clieve and all his family on this sad occasion from all Club members.

RIP Nolene.



KEITH ANDERSON.

It was with great sadness that we were informed by his daughter Stacey Hill that our Honorary member Keith Anderson has passed away peacefully in the early hours of Wed, 15 February 2023 at Tomaree Hospital at the age of 85 due to a heart condition. Keith and his wife Joan had celebrated their 64th Wedding Anniversary a few weeks prior, in January.

Stacey provided us with a lovely resume of her father's ANZ career as follows: -

My father had fond memories of working at the ANZ Bank, commencing at the Casino branch as a junior clerk at the age of 17 years.

At 18 he was transferred to the Broadway Branch in Sydney, then later to ANZ Branches at Bondi Beach, Burwood, Wynyard as accountant, Sydney Head Office as liaison entrance recruitment, Hornsby, relieving manager at Sydney Head Office & bank education.

At the age of 40 he was Forestville Branch Manager for 3 years and then, Crows Nest Manager for 2 years.

He left ANZ Bank at 45 to join Chase NBA/Manhattan Bank till retirement at 60 years and then moved to Port Stephens area.

Stacey also provided a some of photos of her father during his ANZ career which are below.

Sincere condolences to his wife Joan and all Keith's family from Club members.



RIP Keith.



KEITH ANDERSON AT MID 40'S AGE



KEITH AT BONDI BEACH BRANCH LATE 1950'S



ANZ Casino Branch 1955, Back row from left, Keith back row LHS Vernon Smith, Keith, Dick Mattress, Bill Watson. Front row from left, Harold Modade, Carol Crossland, Enid Small.



ANZ Swimming Club Newspaper article in early 1960/61 –

New Members. No new members since the last newsletter.

THE LENNON FAMILY & JOHN FARRUGIA AT THE AGM LUNCHEON



CLIEVE LENNON

DAVID LENNON

JOHN FARRUGIA

STEVE LENNON



MARCH 2023 BIRTHDAYS

TO ALL MEMBERS WHO ARE CELEBRATING A BIRTHDAY IN MARCH 2023.

BEST WISHES FOR A HAPPY BIRTHDAY FROM ALL CLUB MEMBERS

MARCH BIRTHDAYS

Mike	ADAMSON	18th
Mark	ATTARD	17th
David	BRASSINGTON	3rd
Reg	BRODERICK	4th
Mark	BURNS	17th
Kevin	CAMPBELL	5th
Mike	CAPPER	29th
Peter	CRONIN	21st
John	CROOK	30th
Steven	DAVIDSON	25th
Robert (Bob)	DWYER	30th
Liz	FOSTER	13th
Colin	GELDART	1st
Raymond (Ray)	GREEN	19th
Harry	HAMMOND	4th
Andrew	HARDWICK	22nd
Chris	HARDY	27th

John	IRELAND	20th
David	LENNON	6th
Mark	LEWIS	8th
Sue	MILLER	24th
Pam	MORTON	10th
Mark	MURRAY	17th
John	ODEWAHN	30th
Clive	READ	15th
David	ROBINSON	9th
Diane	SAINSBURY	28th
Reg	SMEATON	8th
Lyn(ette)	SMITH	10th
Garrie	TAYLOR	8th
Vern	WARNER	20th
Chris	WHEELER	1st
Charles	WHITE	13th
Maureen	ZARUBIN	6th

THE HONS

Brian	BEYNON	19th
Ann	BURNESS	8th
Jan(et)	DOUGLASS	14th
Doug	DOWLING	5th
Marj	FARRELL	18th
Ian	JARRATT	10th

John	MAIR	1st
Ron	MILLER	20th
Alan	ROWLEY	5th
Peter	WHITTY	24th
Neville	WILKINSON	20th
Peter	WILLIS	18th

Ann Burness is the sole inductee to the Hons this month. Welcome.

Welfare Reports.

Ron Miller

Clieve Lennon

We are all aware that Clieve's wife, Noelene, passed away.

Moyra and I attended her funeral. I spent some time talking to Clieve. His memory is excellent but he is confined to a wheelchair. I know he and his son, Stephen, attended the AGM and Stephen says Clieve had a great time catching up with old friends.

Alan Skidmore

He is ok but slowing down. Jennifer is reasonably well but suffers from Osteo.

Kevin Bugg

Not too bad but lost his wife Val, some weeks ago. Close to son. He is a bit apprehensive about his upcoming driving test which anyone over 85 has to do to maintain the license.

Also quite upset about the closure of the local ANZ Branch and lack of service ANZ now provides.

This is a common theme in my discussions with officers living in Regional/Country towns, where the next available branch is kilometers away.

Some people are left to go to Woolworths if they need cash.

Earl Cochrane

Pretty good but has been diagnosed with LONG COVID he is coping. Has 2 sons living close by. He and Betty have been married for 66 years.

Peter Mc Cabe

I have been unable to reach Peter on the phone so I have sent him an email.

Judith Willis

Have left a message on her answering machine. No response yet. If I do not receive one (her birthday is 28/2) I will send an email.

Ian Tredinnick

I was unable to contact him on his birthday on 31/1/23.

However, I ran into him at Noelene Lennon's funeral.

He seems to be going pretty well and is still driving.

He is close to Terry Auld who could give us a more detailed update.

Cathy Woodward Birthday 30/1/23

I have still not been able to contact Cathy or her sister Marion but I will keep trying.

Cathy does not have an email address.

Phil Cohen

Quick calls to some of the HONS who have birthdays scheduled in March 2023

Ann Burness

Welcome to the HONS in March 2023.

Unable to make contact Ann, so left a message on her mobile number.

Ron Miller

Spoke to Club Co-Welfare Officer Ron prior to his birthday in March.

Other than difficulty walking long distances, Ron's health is not bad.

Alan Rowley

Unable to make contact with Alan, so left a telephone message.

Marj Farrell

General health not too bad except mobility a problem and needs to use a walker.

Ian Jarrett

Both Ian and Gwen maintain good health. Ian has regular skin cancer checks.

Both still play bowls weekly.

Peter Whitty

Health not too bad. Still, drives. Plays occasional 9 holes of golf with grandson. Has family in town for support.

Neville Wilkinson

Health OK. Still driving.

Peter Willis

Other than some mobility restrictions, all good. Commences a 28 day Cruise around Australia on the 7th March 2023, the same day he and Margaret celebrate their 59th Wedding Anniversary, and his birthday on the 18th March 2023. Congratulations to both and enjoy the cruise.

MEMBERS ENJOYING AGM LUNCHEON



NOEL BOTTRELL

GRAEME BOOL

TERRY AULD

KEITH MORRIN

UPCOMING FUNCTIONS DATES



WAGGA WAGGA

1ST LUNCHEON FOR 2023.

DATE SATURDAY 1 APRIL

VENUE WAGGA WAGGA RSL CLUB

TIME 11.30AM

BOOKINGS & DETAILS Kevin Cameron email jannette.cameron@bigpond.com

CLUB BI-MONTHLY LUNCHEONS 2023.

DATES FOR OUR REMAINING BI-MONTHLY LUNCHEONS HAVE BEEN LOCKED IN AT THE BOUTIQUE HOTEL CITY.

THESE ARE: -

- **APRIL 17TH**
- **JUNE 19TH**
- **AUGUST 21ST**
- **OCTOBER 16TH**

FORMAL NOTICES & BOOKING REQUIREMENTS WILL BE INCLUDED IN NL THE MONTH BEFORE..

NOTE.

DUE TO EVER INCREASING FOOD & OTHER COSTS VENUES HAVE ADVISED OF AN INCREASE IN MEAL COST FROM MARCH 23 ONWARDS.

THE CLUB'S COMMITTEE HAS FULLY REVIEWED OUR FINANCIAL POSITION & EXPECTED P & L EXPENDITURE FOR 2023 AND AS FROM THE APRIL LUNCHEON ONWARD WE WILL COLLECT AN AMOUNT OF \$20PH TOWARDS MEAL COSTS FOR ATTENDING MEMBERS FOR OUR BI-MONTHLY LUNCHEONS.

THIS STILL A VERY GENEROUS SUBSIDY CONTRIBUTION BY THE CLUB TOWARDS THE MEAL COST AND OUR SUPPORT OF MEMBERS IN ATTENDANCE.

WE WILL AGAIN DETAIL THIS IN MARCH NL FOR APRIL LUNCHEON AND ALSO ENCOURAGE MEMBERS WHO ARE ABLE TO ATTEND TO PREPAY IN ADVANCE BY DIRECT CREDITING CLUB'S BANK ACCOUNT.

THIS WILL GREATLY ASSIST IN TAKING PRESSURE OFF COMMITTEE MEMBERS COLLECTING FUNDS AT DOOR ON THE DAY AND OBVIOUSLY TRYING TO FIND AN ANZ BRANCH THESE DAYS TO GET A CASH FLOAT IS A CHALLENGE.

WE THANK MEMBERS FOR THEIR UNDERSTANDING IN THIS ISSUE.

Correspondence/emails & letters received from members.



On John Mackenzie.

Reg Smeaton wrote: -

John was a lovely bloke, I first met him when he worked at Branch Securities and I was in the Bill Office below at King and George Streets Sydney.

We crossed paths several times after that and I was based at his branch at St Marys in the late seventies while on relief staff. John was always friendly and open in his relationships with staff and was a good banker and always a pleasure to be around.

After he left the bank he pursued a hobby farm and mobile home lifestyle and was very active at both, producing copious stocks of wonderful olive oil when not touring the Nation in a converted bus or being embroiled in administering his Mobile Home Club for many thousands of like-minded people.

I will miss him, and he always attempted at least one pilgrimage a year to a Sydney ANZROC luncheon while he was well enough. Rest in Peace old mate.

Reg Smeaton

Brian White wrote: -

Hi Graeme

Sorry to read of John's passing.

Our paths crossed in the early seventies at Wollongong (C&K). John was well respected and liked by all staff.

Knowledgeable and willing to impart same.

The Scottish heritage was noticeable, particularly on the way home from the PWE's.

Condolences to Pat and family.

Brian White

Ken Byatt wrote: -

Graeme,

Sad news indeed, particularly as John was a "Scottie", although I had never heard of him being referred to as "Jock". From memory, John was 2IC for a time to Ron Izzard in the ES&A Branch Securities, then went on to branch roles. Thorough gentleman, with a good sense of humour.

Ken Dighton wrote: -

That's sad new GB. Yes, I did work with John (as we knew him) at Crown and Keira Sts. in the early 1970's. He was the Asst Manager after Earle Cochrane. Gordon Bennett was the manager. I don't know much about his banking history, but I believe he was an ex-Scotty. He was a jovial man, and was a keen motor-homer, holding key positions in the Australian association. And as you know, he made many a trip to Sydney to attend ROC lunches.

Sorry I can't add much more. KD

Phil Timms wrote: -

Hi Graeme,

I am saddened to learn of John's passing. He was my boss soon after I moved to E.S. & A. Branch Securities at S(M&P) in the mid-60s (Brian Thornton was my first boss). It was a very happy place where I learnt a lot from John and others such as Ron Izzard & Mike Brennan. John made sure that the staff worked in a good environment and he organised picnics etc. for staff and families. He also didn't mind a quick snort at the pubs in the city when the occasion arose.

He contacted me out of the blue a few years back, asking me how to join the retired officers' club and I referred him to our secretary – he was keen to find out what was happening with his old colleagues.

He was a lovely guy and will be missed.

Regards

Phil Timms

Ray Brennan wrote: -

Another good man passes on. I worked with John at S (K & G). Great guy and a very knowledgeable banker particularly on securities.

Requiescat in Pace.

Ray Brennan.

David Johnson wrote: -

Graeme

Sad news indeed. Had the pleasure of working with John in Branch Securities many years back.

I recall that they were fun times indeed. In those days we did Title searches manually at the Land Titles Office - rummaging through the old Title Register Volumes.

Those days are certainly gone and now and we do not even get a Certificate of Title, just a bit of A4 paper with some reference details.

David Johnson

Elaine Davis wrote: -

Thankyou Graeme for this sad news. Condolences to the family. I did not know John. However was at Wollongong areas mid 1960's etc.

Have a good day,

Elaine (Davis) Grimison

Ken Byatt wrote: -

Graeme,

Sad news indeed, particularly as John was a "Scottie", although I had never heard of him being referred to as "Jock".

From memory, John was 2IC for a time to Ron Izzard in the ES&A Branch Securities, then went on to branch roles.

Thorough gentleman, with a good sense of humour.

Ken

On George Rowe.

Allan Gibson wrote: -

Graeme

Thank you. Maureen had phoned on Monday to advise of George's passing. We had known Maureen and George since the mid-70s, although I had never worked with him in the Bank.

We had coffee with them on 3 September last year and we had a good chat, not only of banking days but also the Lower Macleay where both he and my wife grew up.

Regards

Allan

Allan Gibson OAM

Ken Byatt wrote: -

Graeme,

That is sad, and sudden news.

I first met George when I was transferred to Pitt & Hunter Streets in February 1971, being the second "Scottie" into that branch

Ron Izzard being the first. George was a passionate St George supporter, and the banter on Fridays during the RL season escalated when David Lennon - "Manly Warringah forever" - joined the Advances department.

Never a dull moment when George was around. Will be missed.

Cheers,
Ken

On Noelene Lennon.

Col Jefferies wrote: -

Reply Very sad to hear of Noelene's passing. Our best wishes go to Clieve and family

Colin and Beverley Jefferies.

Mark Murray wrote: -

Hi Graeme, this is very sad news to receive.

Please pass on my condolences to Clieve.

As you would remember I worked for Clieve on two occasions and knew Noelene and I can only imagine how upset Clieve will be by her passing.

Unfortunately, I am overseas and will be unable to attend.

Kind Regards

Mark Murray

On Keith Anderson.

Angelo Briganti commented: -

Very sad to receive this news.

Keith had a major role in starting my ANZ Career of 39 years. I remember the morning of my interview at S(M&G) State Office 1968 and how I felt so at ease with him. He basically told me the job was mine at the end of the interview.

I had the pleasure of reconnecting with him circa 1981 when he was appointed Manager Crows Nest Branch and I was the SAO Lending at North Sydney Area Office.

Thank You Keith. VALE' and R.I.P.

Geoff Minett commented: -

Hi Graeme,

I think I might be correct in that when I sought a position with the ANZ Staff Dept at 2nd floor Martin Place, in December 1959 I was interviewed by Keith Anderson with my mother.

I never forget him as he was so kind and considerate to me and also took my mother aside and as a country boy said to her that the Bank preferred country boys as they made good 'bankers', also said they would find me accommodation and look after me- which they did.

I joined on March 7, 1960 at Martin Place Head Office, and Ken met me, talked to me and a lady joining at the same time, and showed us how to catch a tram, and get down to the Training Office in George and Liverpool streets.

Kind regards,
Geoff Minett
Macksville.

Roy Crawford wrote: -

I was sorry to hear of Keith Anderson's passing and whilst we were not well acquainted or worked together, it is a name I always remembered.

When I chose to work in banking following an example of some relatives, I attended a formal recruitment interview at S(M&G) in December 1967 completely ignorant of my father having a word with Tim Caldwell who he apparently knew.

So it was I met and was welcomed into the fold of ANZ by Keith who I immediately liked and always reminded him of his wise decision on the odd occasion we saw each other at retired officers functions.

Roy Crawford

John Tuck wrote: -

Hi Graeme,

I remember Keith well. I enjoyed his company during my stint on Bank Education.

He was popular with the team which was comprised of bank staff from different banks.

This was in the early 1970's. I had just come from the E.S. & A

Fond memories
John Tuck

Noel Bottrell wrote: -

Thanks Graeme

I remember Keith well, we were both involved with the ANZ Swimming Club back in the day, and I enjoyed catching up with him at some of the Newcastle lunches.

A good bloke, vale' Keith!!

Noel Bottrell.

Happy Birthday

To all our Hon's who are celebrating a birthday in February 23

RESPONSES RECEIVED FROM HON MEMBERS GENERAL OR WHO HAD BIRTHDAYS IN FEBRUARY & RECEIVED BIRTHDAY CARD WISHES FROM THE CLUB.

HARRY BROOKES.

Hi Graeme,

Was just reading Dad the January newsletter and noticed that his phone was disconnected recently.

He's going well especially after his hip replacement a couple of years ago.

Dad just celebrated his 92nd birthday with family on 29 January.

He remembers Alan Daveson in your newsletter as well as a lot of names from when he was in staff department.

Also remembers a past tennis partner/opponent Peter Bradford very well and send his regards.

Ross also added.

Hi again Graeme,

Dad was just talking about Reg Tuxford who was older than Dad. Dad worked with him in the Bank of Australasia and when Dad was in 2 Martin Place in Staff Department. Kind Regards.

Ross Brookes



HARRY BROOKES AGED 92.

GEOFF BROWN.

Hi Graeme

Thank you and President Terry for your recent Birthday Wishes.

I also received a phone call from Ron Miller with Birthday Greetings. We had good and pleasant discussions about our personal happenings and his call was most appreciated.

As well, I received a birthday email from fellow ROC member, John Cairns. John and I exchange birthday greetings

each year and our friendship goes back 80 years to when we first met at Infant Class at Russell Lee School.

I enclose a copy of the Class of 1943 (which may be of interest to some). It shows John – Third Row 8 and myself – Back Row 9 – with my model railway carriage. Yes, it seems I was cloned at an early age into Model Trains.

Cheers for now and Betty and I thank you, Terry and the Committee for your work and effort in support of the ROC. See you at the February Luncheon on Monday 20th.

Geoff Brown.



Geoff thank you for your lovely comments & attaching picture.

All the best to you & Betty.

GEOFF & BETTY ENJOYING THE AGM LUNCHEON WITH NOEL RYAN



NOEL RYAN

GEOFF & BETTY BROWN

EARL COCHRANE

Lovely letter from Earl.

4/2/23

Dear Gwenda,
Many thanks for your
Birthday email.
After spending the last 19
years living at Yamba we have
moved back to Wollongong
mainly to locate our handicapped
son in suitable permanent
housing. He now aged 59.
Had a quiet life at Yamba
bowling / fishing / fishing
bowling & also picked up a
State Pass back in 2005.
Now living in UNIT centre
Wollongong & often see old
Corporate staff member Sebastian
ZAMITT who at one time worked
with me. He has been a great
help in my move with
computer change of addresses ETC

Sad to hear of recent
passing of old friends Roy
Ball & Barry Hennessey
Gwenda, my memory is
starting to slow up but didn't
I last see you at Yamba
Bowling Club one afternoon.
My regards please to Terry
Auld & keep up the good
work for ANZROC.
Thanks again for birthday
greetings

Earl Cochrane

Members, that is our February 23 NL please enjoy the read.

**ANZ Banking Group Retired
Officers' Club (NSW)**