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WELCOME TO YOUR JANUARY 2018 NEWSLETTER

Lets's start with Secretary Reg's Meeting Report:

Our 15th January meeting attracted 56 members. President Graeme welcomed all, including the following members "not seen for a while": **Ella King, Stuart Kitching, John and Freda Widerberg, Les Rennie, Laurie Sainsbury, and Richard Peddar.**

Graeme's welcome was followed by the Loyal Toast to the Queen and the people of Australia.

Apologies:

Were received from: **John Ball, Col Bartrim, Jim Corrigan, Elaine Davis, John Freedman, Alan Gibson, Paul Jepson, Alistair Johnston, Peter Maber, John Mair, Alf McDermott, and Charles White.**

Birthday Wishes.....

were extended by Terry Auld to the following attendees: **Ken Abrahams, John Becroft, Noel Bottrell, Geoff Brown, Noel Chie, Phil Durney, Ella King, Bob McElroy, Nick Oglesneff, Heather Riach, Laurie Sainsbury, Tony Schembri, Craig Smith, and Ian Tredinnick.**

happybirthdayhappybirthdayhappybirthdayto you all

Bereavements:

On 10th December 2017, **Jack (John) Reid SCOTT** aged 91 years of Batehaven. Jack was predeceased by his wife Paula, and is survived by daughter Kathryn and son Justin. A funeral was held at the Batemans Bay Uniting Church on Tuesday 19th December 2017.

On 7th December 2017 **Herbert Theo Yardley (Theo)** aged 89 of St Ives. Theo is survived by his wife Pat, and three children Julie, Ken and Barbara. Theo's funeral was held at St John's Anglican Church, Gordon on Monday 18th December 2017.

Geoff Hannan, aged 82 of Lakehaven NSW on 19th December 2017, Geoff's funeral was held at Warnervale on 22nd December 2017. Geoff is survived by his wife Margaret, their sons Paul, Richard and Geoff, and daughter Marina along with 14 grandchildren. Geoff had suffered poor health for some time. Margaret tells me she has been receiving wonderful support from her children through what has been a very difficult time for her.

A request from our Secretary Reg: Should any of our membership hear of a colleague's death, and have not heard from the Secretary of the death by either email or in the newsletter, please contact Reg Smeaton and let him know so that our colleagues can be advised. A death is sad news, but worse if it is to go unnoticed!

Of Chris Boorer:

Colin Clarke writes: I worked with Chris at Group Credit in North Sydney between 1994/1997. He came to the ANZ from NMRB. He was a great fellow to work with; he knew his lending and had a very wry sense of humour. After the Bank, he landed a job as an Associate Director for one of Australia's largest private Banks, which showed the esteem that he was held in within the financial community. Chris was a very dedicated and loyal family man, and I understand was very senior in the Masons and the Boy Scouts. Most of all, he was a very good friend during what was a difficult period for our department, and he always kept in touch with me.

Of Jack Scott:

Anthony (Ash) Lewis writes: Jack was my second ever Manager, at Gunnedah in 1978. He was an interesting character and guided a young banker.

Neville Wilkinson writes: I worked with him at Newcastle West Branch (where I first met him in 1962) and in 1973, I relieved at Forbes Branch for six weeks, where he was Manager. I was also a guest at his home in Coolah, when he was Manager there. He was a quiet, private and devoted family man.

Of Theo Yardley:

Garry Mason writes: I worked alongside Theo in 1965/6. He was a sincere chap and a thorough gentleman, well respected by everyone.

Ron Miller writes: Theo was a total gentleman and very highly regarded by all who knew him. I grieve for Pat as they were together for so long.

Of Geoff Hannan:

Tony Thompson writes, Sorry to learn of Geoff's passing, he and I were tellers together at Ramsgate when I was transferred to the big smoke at the ripe old age of 17. Our paths didn't cross after that, but I can remember what a fine singer he was. We worked there under Manager Steve Ridley, they were interesting times.



New Members:

A very warm welcome to **John Widerberg** of Coffs Harbour NSW, **Max Morris** of Michelago NSW, **Maxine Helmling** of Murrumbateman, **Carolyn Skeen** of Flynn ACT, **Michael Maroney** of Nicholls ACT, **Harry McKerrow** of Tamworth NSW, **Ian Adams** of Wauchope NSW, **Richard Peddar** of Rouse Hill NSW and **Tony Williams** of Wagga Wagga NSW.



Treasurers Report:

Treasurer Mike reported a satisfactorily sound financial position. Our annual subsidy, of \$15,996.00, without which our Club would be unsustainable, was received in December.

Thank you to those at ANZ that make this subsidy possible.



More From our Treasurer:

A short note to thank those members that have already paid their 2018 subscriptions. Also thanks to the many members who paid their subscription payments by Internet Transfer. Payment by Internet Transfer is very efficient and makes the Treasurer's job a lot easier.

If you want to pay your subscription payments by a cash transfer deposit at an ANZ Branch please know that the Bank's system cannot recognise your name if you write it on the deposit slips. So please record your telephone number on the deposit slip and ask the teller to record this number on the transaction.



Christmas Bon Bon Joke Time!
What do you call a line of men waiting outside a barbers shop?
A Barberqueue!!

NOTICE OF AGM OF ANZROC (NSW)

Annual General Meeting 19th Feb 2018

Would you like to get more involved with your Club? Our Club AGM is to be held during our February (19/2) luncheon (provided free but exclusive of drinks) at the Castlereagh Boutique Hotel. Members who wish to become involved are encouraged to nominate for any position now. All positions become vacant at AGM and it would be great see new members come on board with fresh ideas.

The positions of President, Snr Vice President & Vice President require a written nomination by 2 Club members and have to be accepted by the nominee in terms of our Constitution.

You are encouraged to consider becoming a Committee member for 2018!

For details of any position please contact President Graeme or Secretary Reg.

Letters from our Members

Neville Wilkinson wrote recently and reminisced on the passing of **George H Mills** on 16 May 2016, during an operation in Newcastle aged 70. He was a quiet private and reserved person and a fine Bank Officer and a friend for over 50 years. **Garth Guyett** who passed away on 30 June 2017 and Neville speaks of Garth's career and says he was a very private and devoted family man heavily involved in his local church and many community activities, including President and Life Member of the Australian Rose Society. Lastly **Marie McInroy (Nee Goldspring)** passed away on 10/5/17. Marie was heavily involved in community activities with her husband David and her funeral at the Bathurst Catholic Cathedral was packed with many of her family, friends and past colleagues and members of the various community bodies with which she was associated.

Neville wrote considerably more on all three of the above former officers, but I regret space constraints limit what I have been able to transcribe for the Newsletter.

Neville subsequently advised us of the passing of **Geoff Hannan** and commented "he was a loving husband, a devoted family man and a very good and loyal friend. I will miss him."

Betty Gemmell wrote to President Graeme asking that her Christmas Greetings and best wishes for 2018 be conveyed to the members. Betty is our Centenarian member and her handwriting and prose are those of a very much younger and a very intelligent person. We all envy you your skills, alert mental state and longevity!

Thanks and Congratulations, Betty!

Hi Reg,

*This is just a quick note to let you know I have been reading all the newsletters last year but 2017 has now come and gone and I am glad to see the back of it. For me it seemed to be a disaster and that is a long story and when I realised we are now half way through January I thought I would say "hello" to all and promise to get back to you before end of January. Appointments and a family visit this week will put paid to this week. Hope all the committee people are well enough as we age and have had a sane Christmas and a Happy New Year to all. My sincere regards to all. Will be in touch. **Judith Willis** in Tassie.*

Wal Pendleton (ex Union Bank), will be 93 on 6th February 2018) and his wife **Shirl** celebrated 70 years of Happy Marriage at a family function on 10th January 2018. Wal writes that this makes it a Platinum Anniversary.

At the celebration, Wal said "During our 70 years of Marriage, Shirl and I have been blessed with five children, 11 grandchildren and 17 great grandchildren,,during this time we have also welcomed our children's, and grandchildren's partners into our lives....so you can imagine, family get togethers are somewhat busy!!

Thanks to Heather Riach, who found this in the TWT Weekly, we also learn this about the Pendletons.: *"The couple waited till after the war before getting married as Walter served in Papua New Guinea in the RAAF as a Telegraphist between 1944-1945. First home was in Lane Cove in 1948 then Walter was promoted to Manager of the ANZ Bank South Grafton in 1967. They returned to Sydney in 1971 making their home in Beecroft. Walter had 43 years service in the ANZ Bank with a 3 year break then 20 years as Office Manager with a firm of Solicitors.*

Moving into a Retirement Home in 1998 Walter travelled into the city each day until he was 82. Their dedication to family friends and the community together with old fashioned courtesy and a work ethic forged through a Depression and a World War are qualities which endear them to all who know them"

Congratulations, Wal and Shirli!!!

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OUR CLUB PATRON

After more than ten years as our Club Patron the **Hon. Warwick Smith** has handed over the reins to **Maile Carnegie** a Management Board Member and Group Executive for Digital Banking based in Melbourne. We have pleasure in welcoming Maile as our Club Patron, but at the same time are sad to be losing Warwick after such a long and positive patronage.

We would like to publicly thank Warwick Smith for his unstinting support during his ten years of patronage, during that time there has developed a close and convivial working relationship between the Bank, specifically Warwick's team and the membership of ANZROC (NSW). The support we have received has greatly enhanced our Club's financial viability via a State provided meal subsidy, as well as hosting an Annual Patrons Luncheon by Warwick throughout the tenure of his patronage. Also during this period we have been able to use the conference room suites at the former Pitt St offices and now the 242 Pitt St ANZ Tower under vastly more amenable conditions than the very cramped staff club lunchroom of years past.

In essence the Committee's role has been made far more pleasurable and valuable to our Members than it otherwise may have been. Thank You Warwick!

It was proposed at a Committee Meeting on 11 December 2017 by Reg Smeaton, seconded by Graeme Bool and carried unanimously that Warwick Smith be offered Honorary Life Membership in recognition of his unstinting support over the years. This needed to be voted on at our January luncheon in terms of the constitution and was agreed by a vast majority of those present.

Nominations for Honorary Life Membership:

In addition to the above, it was today proposed by Graeme Boole and seconded by Angelo Briganti that our Welfare Officer **Ken Dighton** be put forward for Honorary Life Membership for his service to the club in several capacities, including Treasurer, Vice President, President and Welfare Officer for many years, always with a compassionate and caring approach to our membership.

It was also proposed by Phil Newsome and seconded by Brian White that our Secretary **Reg Smeaton** be put forward for Honorary Life Membership for his service to the club and its members and the executive since his appointment as Secretary in 2010.

The nominations were warmly received by those at the luncheon and will be put to the next meeting (AGM) in accordance with the club's Rules and By Laws Reference 4C.

Belated addition (due to no December Newsletter)

Lee Blundell the Coordinator for the catered functions at ANZ Centre and a key player in Warwick Smith's team sends season greetings to all the ROC, wishing you all happy holidays and peace, health and happiness for the holiday season and throughout the New Year.



SHAYNE ELLIOTT | Chief Executive Officer

December 19, 2017

Dear Retired Officers,

Last week I had the pleasure of speaking at the annual Retired Officers Christmas function in Melbourne, where it was evident you all still hold a strong passion for ANZ and want to see the company succeed.

After hearing your stories, it struck me while it's only a small role we all play in shaping ANZ's history, the current leadership of ANZ has a tremendous responsibility in building on your legacy.

I want you to know we take this responsibility seriously.

As former officers with distinguished service, I know you care about not only our financial performance, but also how we perform in the community and you no doubt have concerns about the industry's current standing.

While criticism of banks is not new, we readily acknowledge our industry has been slower than it should to be more transparent, to listen more to the views of the community and to consistently treat its customers fairly and responsibly.

We understand the community expects more from us and we at ANZ are resolved to improve.

The importance of rebuilding the bridges with the community through progressive, positive and proactive engagement is well understood by the current leadership team and I want to assure you we are spending much more time listening to our employees, our shareholders, our customers and the broader community. I also want to draw more on your views.

I'm sure you are also aware we now face a Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. While it's deeply regrettable the community debate on banks and financial services came to this point, we acknowledge significant concern exists among some customers and parts of the community.

My commitment to you as former officers and active stakeholders of ANZ is that we will engage with respect, transparency, and the constructive approach that we have tried to make a hallmark of our engagement with government and regulators in recent times.

At the same time, we have a responsibility to continue to run the bank efficiently and we will ensure we continue to deliver our strategy, transform our business for the future and do the right thing by customers.

You can be assured your colleagues currently working at ANZ are committed to making a positive contribution and speak confidently about the positive impact of both ANZ and the industry are having in the broader community.

If you ever have any concerns, ideas or suggestions, please feel free to reach out to me directly.

On behalf of all the current employees of ANZ, I wish you and your families a very happy festive season and a successful 2018 and once again thank you for your contribution to our company.

Yours sincerely, Shayne Elliott

Chief Executive Officer

Sick List:

- **Jim Corrigan** – Jim spent a few days in hospital pre-Christmas for prostate treatment. Fortunately there were no complications and the prognosis is favourable.
- **Neville Chie** – Brother Noel tells us that Neville has been diagnosed with a tumour and he is having chemotherapy. He is not well at the moment. We extend best wishes to you Neville and hope for a good recovery.
- **Jan Hawkins** – Jan was getting ready for an overseas trip when she collapsed in her local ANZ branch. The outcome was an operation to insert a pacemaker and a cancelled holiday. She is progressing well and working on alternative plans to that missed trip.
- **Ken Byatt** – Ken had a fall at home post Christmas and spent several days in RNSH Spinal Unit being treated (with lengthy surgery) for back injuries. He is now at home, a bit sore however making good progress. Get well soon Ken - we need you fit and well to complete the audit of the ROC's books for the February AGM.
- **Dick Walkom** – Dick has moved to a care facility in outer Sydney (to be closer to family) and he is reportedly settling in well. Best wishes Dick, we will miss your smiling face at our Newcastle functions.
- **Paul Connaghan** – Paul continues to struggle with his cancer but despite the bleak outlook he is doing his best to enjoy life. Paul and Judy spent a very enjoyable Christmas with their daughter.
- **Wayne Keihne** – Wayne has a real battle on his hands, having spent the past several weeks in hospital. He is at home now and hoping to be able to stay there. True to form he is maintaining his positive and cheerful attitude to things in general.
- **John Penn** – John has been having a few health issues but he did spend a very acceptable week in South West Rocks recently. He is scheduled for another test soon but he said overall he is OK.
- **Ian Hiscock** – Ian is quite ill in RNSH. He has suffered with diabetes and its complications for many years, but his condition is quite serious at the moment. Best wishes to you Ian (and Joan who also has a lot on her plate).
- **Alan Brown** – Alan spent some time in hospital pre-Christmas for open surgery. His Christmas dinner consisted of jelly! The community nurse still visits but fortunately the prognosis is positive and Alan said he is starting to get back his appetite. Best wishes for a good recovery Alan.

I made contact with the following people, who enjoy the esteemed title of **Honorary Member**, to check up on them in their **birthday month** (December and January), and to extend good wishes for the year ahead:

- **Ray Allen** (88) – Ray is on a “wait and watch” plan with his lymphoma, and undergoes a check each 3 months. Overall he is doing well and he is happy.
- **Ken Abrahams** (81) – Ken of course is a regular at ROC functions and he looks a picture of health. All things being equal (ie no intervention from grandchildren needing supervision), he will be at the January lunch meeting (he was!)
- **Noel Chie** (88) – Having a birthday on Christmas-eve means quite a bit of celebrating over a short period for Noel. He enjoyed his family's attention, celebrated gently, and is gearing up for the next ROC lunch meeting.
- **Arthur Crittenden** (83) – Arthur sounded quite perky, saying he keeps busy with golf and housework! He visited family (including a new great grandchild) in New Zealand last year. Arthur said he would come to Sydney for one of our lunch meetings but he loves Foster too much to leave it – he did however send regards to everyone.
- **Rod Frazer** (82) – Rod is OK apart from some arthritis and a bad back (legacies from his football playing days). He goes to the gym regularly to keep his parts moving. He had a couple of birthday celebrations which included wife Ruth who is going well.
- **Peter Murray** (84) – it was good to catch-up with Peter again at the ROC Christmas function. He looked well and he said that apart from a few age related niggles he felt well.

- **Karl Warren** (83) – Karl was diagnosed with and treated for Type 2 Diabetes during the past year. He said the outcome was good, and we're pleased to hear that. They are happy with their decision to relocate to a resort near Bundaberg – plenty of activities to keep them busy. Both Karl and wife Sheila (also ex-ANZ) send best wishes to all.
- **Noel Dirou** (87) – Noel's health is OK but his wife had a serious stroke in December 2016, and this means his time is now taken up caring for her. Best wishes to you both. Noel mentioned that he had been in Bowral for 26 years.
- **Bill Kynaston** (92) – Bill said he will celebrate his birthday with a tinge of sadness in the light of the recent passing of two of his good mates from ANZ (namely John Nicholson and Theo Yardley). Bill said each year he would phone Theo for his birthday, and the next day Theo would phone Bill to reciprocate. Good memories indeed. Bill is going along alright, having recently passed the test to retain his driver licence. Well done Bill, and may the year ahead be an enjoyable one for you.
- **Bob McEwan** (89) – Bob is going along nicely and his pulmonary fibrosis is under control – it does of course inhibit the level of activity he can undertake. He said he swims almost every day – you're doing well Bob.
- **John McAnelly** (86) – John said he is going well, indeed when I phoned he had been to lunch, had a couple of beers, he was watching some television, AND he hadn't nodded off. That's a good effort by any measure, let alone for someone over 50! We hope to see you at the January lunch meeting John, you're always good company.
- **Ross Richards** (98) – Ross said he had a quiet but enjoyable day for his 98th. He has had some health issues recently and at the moment he is being cared for in "respite" at the War Veterans' Village (Narrabeen). He hopes to be able to move back into his Cutler Village unit soon. He sent his regards to all. Thanks Ross, and we trust the year ahead for you will be a very good one.
- **Harry Brookes** (87) – Harry has "no complaints", and he certainly seems to be positive about life. He has a touch of osteoarthritis in a knee but he's dealing with it. He does his own cooking and washing, he passed his driver licence test, and he indulges himself with a glass of scotch. That all sounds pretty good Harry.
- **Doug Canavan** (86) – Doug said he is "as good as gold". Unfortunately he reluctantly retired from tennis but he is keeping his parts operating by walking regularly. I can recommend lawn bowls Doug.
- **Alan Deveson** (87) – Alan continues to "live with" his bad back but on the whole he is OK. Wife Rae has returned to live at home after a period in a care facility – needless to say she is happy about that.
- **Phil Durney** (82) – Phil maintains "I am in reasonable shape for the shape I'm in". He seems happy with life and he expects to join us for our January lunch meeting – he did and he was in fine form.
- **Keith Goodwin** (91) – Keith still has to contend with dialysis treatment 3 days a week (and the attending issues with that treatment) so he continues to struggle a bit. However, he sounded positive about his lot in life. Keith said he joined the Bank of Australasia way back on 20th February 1942. And he sent his good wishes to everyone at the ROC.
- **Geoff Brown** (82) – we can tell from all his appearances at ROC get-togethers that Geoff is in the peak of condition (probably due in no small way to the level of care given him by Betty). It's great to see him supporting the ROC again today, catching-up with his old kindergarten mate John Cairns (and comparing school photos!). Best wishes for #82 Geoff.
- **Allan Sear** (82) – Allen said he is happy with life and travelling along in a reasonably comfortable fashion. He had an enjoyable birthday lunch with family.
- **Charles Ross** (85) – Charles sent regards to all – he is "feeling pretty good". He recently had a road trip south (Wagga and Sydney) to visit family. He is hoping to get back to golf soon after a layoff due to his having cut-off part of a finger with a power saw at his local Men's Shed. Power saws and angle grinders are in the category of ladders – things you should sell when you retire!

- **John Snelling** (81) – John said he and wife Ros. (nee Guyett – also ex-ANZ) have settled-in well on the Mornington Peninsula following 30+ years in Melbourne. They moved down there to be closer to their family. John joined ANZ in 1952 at Kempsey branch and he continued with ANZ until 1972 when he took a position with an American financial corporation. To keep active he continues a lifetime pursuit of swimming – including ocean and open water races. In extending good wishes to former ANZ colleagues and ROC NSW members John said “I treasure my time with you in the bank and the great friendships that I had at that workplace. Whilst I am not sorry that I veered off on a different course in 1972 I will always remember those friendships. They truly were great days back then. By being a member of ANZROC I keep updated, and as old work-mates’ names spring up – back come the pleasant memories.” Thanks John.
- **Ian Tredinnick** (81) – this man doesn’t change much – still of calm demeanour and looking in fine fettle. He didn’t buy me a drink at our lunch today in order to get a good review here so I’ll leave it at that!
- **Rita Purves** (87) – I don’t have any direct contact details for Rita so I posted her a birthday card with our good wishes. We believe she is in a nursing home. We trust you had a nice birthday Rita and we hope the year ahead for you is a beauty.
- **Ramon Croucher** (80) – we welcome Ray to The Hons this month and we extend best wishes for this milestone. He is enjoying retirement and has been doing a bit of travelling. There were some members (**Gordon Crawford, Jeff Stavert and Noel Hall**) on The Hons Birthdays lists for December and January with whom I unfortunately could not make contact this year (because we don’t have current contact details). Best wishes for the year ahead fellas.

A sobering thought: 5 people named in my report this time last year are no longer with us, so perhaps the time is right for you to make contact with one of your former work mates. Ken.

SOCIAL NOTES

WAGGA WAGGA CHRISTMAS FUNCTION

Of the Wagga Wagga Christmas function, Kevin Cameron writes: “We held our gathering yesterday as we had to postpone from the 2nd due to the heavy rain in the area on Friday night continuing on Saturday morning. With people travelling from Leeton and Cootamundra I did not want to have them making a decision to travel in these conditions.

Numbers were down due to family Christmas commitments however those present had a very enjoyable time.”



LEFT SIDE from front to back, Robert Stempel, John Gray, Jean Walker, Col Walker. RIGHT SIDE from front to back Jackie Stempel, Jannette Cameron, Kevin Cameron, Marie Murray, Neil Murray.

Christmas Cocktail Function at ANZ Banking Group Limited 242 Pitt St Sydney

This function was hosted by Mark Monaghan from the ANZ Bank on behalf Maile Carnegie, our newly appointed Patron. Great to see everyone enjoying their afternoon. As usual with a collection of retirees, stories both tall and true abounded, but the gathering of former colleagues, many not seen for some time and the revival of the old camaraderie makes the whole thing worthwhile.

We were truly grateful to see the familiar face of Mark Monaghan, and to have him host the event. He personally knew 50+ of the people in the room which speaks volumes of the relationship that has been built over the years under Warwick Smith's patronage and his team's unstinting support. Mark welcomed all of the attendees and spoke briefly on the positive changes in the way things now get done in the Bank under the current CEO Shayne Elliott.

He wished all a happy festive season and a prosperous New Year, and then spent the afternoon mingling with all the guests. Given the time constraints Mark is no doubt under, his time and company was most appreciated by all present.

At the conclusion of the day Graeme Bool thanked Mark for his attendance and Lee Blundell and her team for their efforts on the day.

There are photos on the blog site for those who wish to take a look.



A very well attended function at the Royal Canberra Golf Club where a good time was had by all.

Graeme and Judith Bool attended from Sydney, and appreciated the hospitality they were afforded by all.



Back row – Ron Skeen, Brenton Goedecke, Paul Helmling, Warwick Denton, Leanne Hirzel, Cathy Vucetic, Sheryl Dyer, Mike Adamson, Matt Hirzel, Bob Dyer, Michael House, Geoff Cupitt

Middle row – Carolyn Skeen, Tammie Goedecke, Ann Denton, Albert & Sandra Orszaczky, Marcia Cupitt, Veronica Adamson, Judy & Mike Maroney, Giles Aust, Kerry & John Lucas

Front row - Judith Bool, Maxine Helmling, Graeme Bool, Ian Aust.

Editors Comment – G'day Ian Aust - Mosman Junction 1971ish or something???

Not to Impress your Loved One!!!!

"You never surprise me!" a woman moaned one day to her long-suffering husband. "Buy me a surprise for my birthday. Something that can accelerate from 0 to 180 in under 4 seconds,and I would prefer it in blue," she hinted. Happy and excited, she was counting down the days to her birthday. Finally she got the beautiful present her husband had thoughtfully chosen for her:



He is dead now...but to his friends he is a Legend!!

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Alf McDermott with Jane and his fellow workers at Flemington branch.....but when?
And names? And where are they now??



Wonderfully humorous words by Frank Laubach on his 80th Birthday.

"The first 80 years are the hardest, the second 80 is just a succession of birthday parties!! Once you reach 80, everybody wants to carry your bags and help you up the stairs. If you forget your name, or anybody else's, or an appointment, or your telephone number, or promise to be three in places at the same time, or you cannot remember how many grandchildren you have – all you have to do is say you are 80 !!

At 60 or 70 everybody gets cranky at you for everything, but at 80 you have a perfect excuse no matter what you do, At 60 or 70 they expect you to retire to a house on the Coast, and complain about your aches and pains. I think they call it arthritis now. At 60 or 70 you can ask everybody to speak up and stop mumbling because you can't understand them, when the truth is you're hearing is about 50% gone. But if you do make it to 80, everybody is surprised and they treat you with respect just for having lived so long. So please, try to make it to 80; for it is the best time of your life!!"

Ed Comment: I think 90 is the new 80 since this was written!!!!



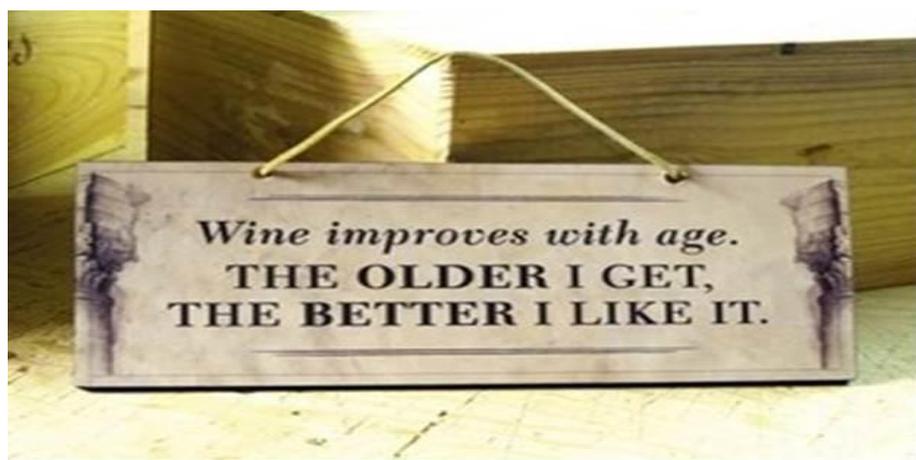
FEBRUARY BIRTHDAYS

Terry	AULD	22nd	Lyall	KEPPIE	1st
Barry	BAILEY	15th	Dermot	LEWIS	13th
Graeme	BOOL	8th	David	LUSCHWITZ	13th
Peter	BOX	12th	Barry	MACARTHUR	16th
Geoff	BOYTON	12th	Trish	MacDONALD	21st
Ray	BRENNAN	17th	Rino	MARIANI	1st
Ken	BYATT	16th	Mike	MARONEY	15th
Colin	CLARKE	18th	Peter	MAROTTA	14th
Chris	COLLINS	14th	Jeff	MASON	1st
Ed	COLLINS	8th	Bob	MINER	7th
Ted	COLLISON	3rd	John	MITCHELL	22nd
Lyn	CONOMOS	20th	Bob	NAISMITH	9th
Graeme	CRAWFORD	11th	Wayne	NEWMAN	28th
Greg	DOYLE	28th	Col	PAFF	7th
John	FARRUGIA	23rd	Mike	PRANCE	28th
Roger	FENTON	10th	George	ROWE	4th
Mal	PFEIFFER	18th	Bob	SKIDMORE	5th
Pam	GRIFFITHS	1st	John	STAVERT	11th
Louise	HALLGARTH	1st	Wayne	SUMMERS	19th
John	HARRISON	19th	Warren	TAYLOR	28th
Bob	JANSON	23rd	John	TIER	20th
Bob	JOHNSTON	21st			

THE "HONS"

Lyle	BESSELL-BROWNE	10th	Peter	McCABE	17th
Kevin	BUGG	11th	Wal	PENDLETON	6th
Earl	COCHRANE	17th	John	PIPER	1st
Les	HOWELL	10th	John	SARGENT	1st
Ken	KEEN	26th	Alan	SKIDMORE	3rd
Clieve	LENNON	3rd	Judy	WILLIS	28th

We are pleased to welcome **John PIPER** to the ranks of the 'Hons' this month



Retirement

*Retirement is the time, they say,
Of finally having your own way!
Of sleeping in, and bedding late,
Or watching birds, propped on a gate.*

*The work place problems are no more
Your daily worry, hourly chore.
A time at last that's really yours
For 'ventures new and opening doors.*

*To tie one's thoughts onto a kite,
Tinker with things 'till they're just right.
But one thing doesn't change it's true
The love of those who worked with you.*

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OUR NEW SEGMENT ON EXERCISE IN THE INTERESTS OF OUR MEMBERS' HEALTH

EXERCISE FOR PEOPLE OVER 60

Begin by standing on a comfortable surface, where you have plenty of room at each side.

With a 5-lb potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. Try to reach a full minute, and then relax.

Each day you'll find that you can hold this position for just a bit longer.

After a couple of weeks, move up to 10-lb potato bags. Then try 50-lb potato bags and eventually try to get to where you can lift a 100-lb potato bag in each hand and hold your arms straight for more than a full minute. (I'm at this level).

After you feel confident at that level, put a potato in each bag.

Reader's contributions are welcome! The exercise above was shamelessly plagiarised by our Blog Master Peter Goerman, who also offered the Retirement poem.
Many thanks Mr G!

SOCIAL NOTES:

ANZ Retired Officers Retired Officers Golf Day



SIXTEENTH ANNUAL

FRED Bannister MEMORIAL Trophy

Including Dick Kostrubiec MEMORIAL Shield
Will be held on Monday 5th MARCH, 2018

Location: Port Kembla Golf Course

Entry Fee \$40 Lunch only \$25. Competition: 4 man Ambrose

Hit off: 8.00am shotgun Registration and coffee 7.15am

ENTRIES CAN BE FROM INDIVIDUALS, OR FROM TEAMS.



**BOOK EARLY WITH BRIAN IF YOU WANT A GOLF CART
(20 only).**

Those wishing to take part in this event should contact the following people.

Phil Newsome

Phone: 42 625047

Email: hmazar@optusnet.com.au



Brian White

Phone 42 849488 Email:

One for the New year!!!!

Old Lang Sign.....



We must stay alert for these indicators

This is what all of us 70+ year-olds, and those yet-to-be have to look forward to!!

This is something that happened at an assisted living center.

The people who lived there have small apartments but they all eat at a central cafeteria.

One morning one of the residents didn't show up for breakfast so my wife went upstairs and knocked to see if everything was OK. She could hear him through the door and he said that he was running late and would be down shortly so she went back to the dining area.

An hour later he still hadn't arrived so she went back up towards his room and she found him on the stairs. He was coming down the stairs but was having a hell of time. He had a death grip on the hand rail and seemed to have trouble getting his legs to work right.

She told him she was going to call an ambulance but he told her no, he wasn't in any pain and just wanted to have his breakfast. So she helped him the rest of the way down the stairs and he had his breakfast.

When he tried to return to his room he was completely unable to get up even the first step so they called an ambulance for him. A couple hours later she called the hospital to see how he was doing. The receptionist there said he was fine, he just had both of his legs in one leg of his boxer shorts. I am sending this to my children so that they don't sell the house before they know the facts.

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Yesterday morning a truck laden with jars of Vicks Vaporub rolled over on the M5. There was no congestion for 8 hours. ☹️

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Happy New Year to you all!!.....and thanks for reading our News. My thanks as always go to our Secretary Reg, who with his Report, just about writes this Newsletter for me, to Ken and David, and to our Blogmaster Peter for his patience...and to all those who send me humourous (and other) content. Ann and I are standing down from the Committee this year...we believe change is good for our Club, and we welcome the injection of new blood and enthusiasm to our Committee!!! Hope to see you at our Monthly Luncheons! The Morgans.

NOTICE TO ALL MEMBERS

ANNUAL SUBSCRIPTIONS OF \$10:00 ARE NOW OVERDUE. THERE ARE 191 MEMBERS YET TO PAY !!

(Honorary members and widows/widowers of former members are exempt),

A reminder that you can pay your subscription by **Internet Banking** to BSB 012006 Account # 008906464, and **PLEASE** record your Name on your transaction. We need to know whose \$10 it is!

If you want to pay by cash deposit at an ANZ Bank please record your telephone number (NOT YOUR NAME) on the deposit slip

OR

Enclosed please find cheque for \$10 for my ANZROC (NSW) 2018 SUBS.

Name:

Address if changed recently:

.....

Email address, (if changed recently):

.....

If paying by cheque please mail to Hon Treasurer ANZROC (NSW) 27 Leicester St. Epping NSW 2121

PLEASE TEAR OFF AND MAIL TO TREASURER MIKE, OR PAY BY DIRECT TRANSFER, OR AT THE DOOR NEXT LUNCHEON MEETING. WE NEED YOUR SUPPORT!!!!

CHEERS!!!!!!!!!!!!!!!!!!!!