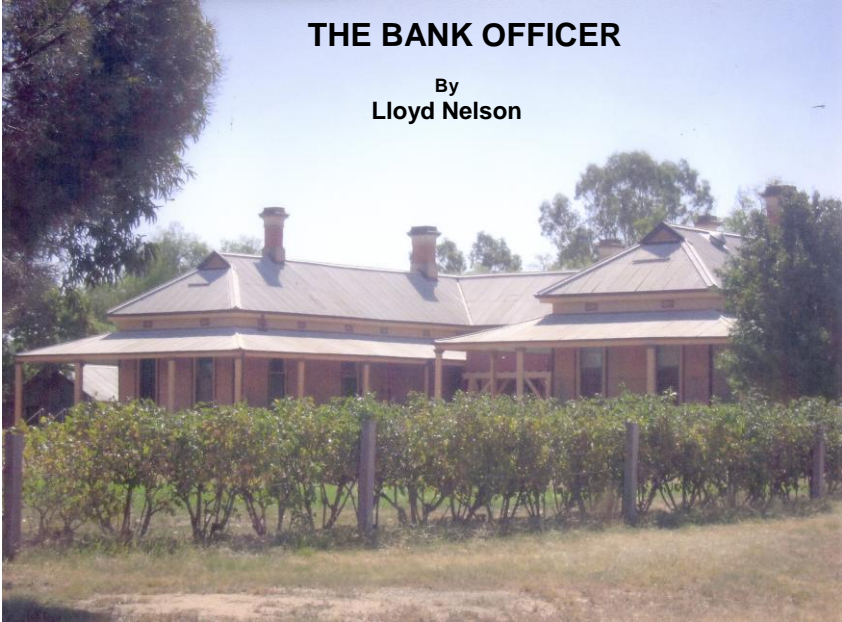


THE BANK OFFICER

**By
Lloyd Nelson**



Above picture: The Bishop's House at Hay.
This was the private residence of the Anglican Bishop of the Riverina in days past. Now unoccupied, it stands on the outskirts of Hay and looks over the road to a magnificent borrowed farming landscape.

I'm working away on the front counter of the bank that employs me in the Riverina town of Hay. I'm a city banker and I'm doing my mandatory stint in the country. It's quite a tree change to be living and working in the bush after all my early life in Sydney. I run the internal workings of the branch while the Manager, who dresses like a bin-hand at the wheat terminal and wears a cap, gets around the countryside as the Agri Manager. The bank of course, are pushing their Managers out into the field and giving them ever widening areas of responsibility, although it seems to me that there is plenty of good business walking in the doors; much of it looking for the Manager, who's rarely there. I snap up quite a bit of this business, but I also don't want to alienate the Manager, so I let a lot pass.

Marlene Hathaway-Green comes in. She's fortyish; a rich, well presented and reserved widow from a huge property west of Hay. Up until now the girls on the counter usually look after her, but in this case, she wants the Manager. I get up from my desk at the rear of the counter and ask if I can help. She gives me a cool look and finally says, "Perhaps."

She has some share certificates in her hand. There's a buyback and a takeover offering on these she tells me. "Would you look through the opposing letters I have here and give me some advice."

Share trading is both my interest and hobby and despite starting working life with nothing much in the bank, I've got my stake up to around \$200,000 in the 18 months I've been banking. I am familiar with the deal she wants advice on. It's complicated and it's hard to tell which is the best choice. I say to her that I know the score, but it's beyond my brief to give share advice, as it could in a dispute be seen to be bank rather than personal advice.

"Well," my stiff lady says, "let's go personal. I'm in town for a while. Come around to the Hay Club when you knock off and I'll exchange a drink for some advice."

I cop a bit of flak from the bank girls. She looks frigid, they say. I counter with - yes but she's very, very rich (and she is). I toddle down to the Club after work; it's only a block away. It's a beautiful old, purpose built building of great grace and charm, although it's really a dinosaur now, as all the young ones drink at the sporting club and only the old money goes to the Hay Club. Mrs Hathaway-Green is sitting at a small table in the bar, so we pick up drinks, adjourn to the library and spread her papers on the card table. We run through the papers and I tell her what I know to be going on behind the scenes in each of the offers. I advise her to hold half and sell the others and to buy a bit of gold with the proceeds (she has quite a few shares in this company offer).

"Gold, why gold?" she asks. I tell her that from time to time I convert windfall profits into gold, sovereigns, Krugerrand, small 1 oz ingots. Its fun, I say and it's something, if securely stashed, that's tangible and fun to count and no one can get at it like shares. Of course, I say, it doesn't appreciate as madly as shares can, but neither does it fall much either. It's simply a balance between the paper of shares and the reality of base metals. It's real stuff in a world of paper.

"Hmmm," she says, "what in god's name does a young banker do in Hay in his spare time?"

"Well," I tell her, "during the week I sleep, eat, bank and run. Weekends I do my washing, go clay target shooting and have a few drinks with the girls on Saturday nights at the Drovers Arms."

"Hmmm," she says, "why not come to lunch at the farm on Sunday and have a look through the jumble of shares I have which I have no real grip on."

"Okay," I say, "where's the farm?"

"It's a big place, Merryfields, and it's out about eleven miles. Shall we say 12.30 for 1.00pm?"

"Fine," I reply.

Sunday I'm out of Mass by 11.45a.m, so set out quietly in my old Hyundai Excel; cheap transport which was all I was looking for when I bought it out of a Parramatta Road car yard 18 months ago. At least it's now paid for. I come from a poor family from the wastes of the Western Sydney suburbs. My father deserted my mother early on, but thanks to the good job she has held forever as a legal secretary I got through Uni without too much in the way of student loans. I had to get work fairly quickly after graduating and although banking isn't great, it was all that was readily on offer. My bit of flair for share trading has made all the financial difference to me and I send money home to compensate for the hard years now gone.

I drive in the main gate at Merryfields. It has paddock stone wings on each side and a long pine lined driveway. The house again is of paddock stone with fine lawns and wide verandahs. It shrieks taste and old money. I stop at the garden gate and cast an eye at the huge complex of wool and machinery sheds, workman's cottages and so on, a bit further along from the homestead.

She comes down the flagstone path to meet me. She's in long white



slacks and is wearing a black silk shirt with very fine stripes, it's fairly well open at the neck and she looks marvellous.

"Good morning, Mrs Hathaway-Green," I say.

"Good morning, Mr Walsh," she replies.

"Come for a turn around the garden."

And we do. It's an extremely good set of grounds bounded on the

outside by the bright greens of deciduous trees, green lawn inside and around the verandahs a sweep of herbaceous borders. A sandstone fountain of small and graceful proportions throws water refreshingly in the air; very pleasing and in impeccable taste. We enjoy a drink on the front verandah, she - brandy and dry and me Fosters Lager.

We adjourn for an informal lunch in a bow-fronted sun room looking onto the rear lawns and garden beds. She serves up pleasant pub type grub and we

keep sipping; she on a Chardonnay and me unrepentant still on beer. We adjourn eventually to the library and she pulls out the heap of share papers.

"Why don't you go and have a relax," I say, "and give me a couple of hours to digest this lot."

It's an excellent portfolio that has been put together over a very long period of time. It has some flyers and some dogs and I work my way through. I write up a situation report advising her on what I would sell and what I would replace it with. I leave it all with her about 5 p.m, suggesting that she have a close look at it when time permits and if she wants to go into fine detail I'm always available. She offers her hand and I take my leave. Some weeks go by and she hasn't been into the bank, but eventually, a hand written letter turns up suggesting lunch and to bring my bathers at the farm this Saturday. We run through what she has done on shares, which is in line with my recommendations and proudly shows me a big pile of Queen Victoria young head sovereigns in buff velvet cases.

"Where do I hide them, Mr Walsh?" she asks.

"Well," I say, "a bank deposit box in Sydney would be the best go, but in an old and extensive house like this, you should find somewhere and never, never tell anybody else where you select. Tell you what, buy a keyed floor safe and a couple of bags of fast dry cement and I'll bring out a kanga hammer and we'll install it where it's well out of sight."

"Okay," she says, "you're on. I think there's a kanga hammer down at the work shop anyway."

We go down to have a look and we bump into her farm manager, Michael Ball.

"What do you want?" he gruffly asks.

"It's okay Michael," the farm owner says, "we are looking for something."

"Like what?" he asks.

"Michael," she says, "if we see it, we will know it, so there's no need for us to take up your time."

He declines to shake hands and grumps off, looking for all the world like Judd in Oklahoma. When he's out of earshot she says,

"Michael is very good at what he does, but I'm afraid he is very territorial."

Having sussed out the kanga hammer (actually there's two of these hanging in the very well equipped, or over equipped workshop), we go out to the back of the property for a swim in a very clear patch of spring generated water. My hostess looks very smart in a modern set of high cut bathers. She's rather racy looking and fills the eye out beautifully. We strip off and towel ourselves dry. She leaves me a window of opportunity which I don't take up in the process and we return to the homestead for drinks on the verandah.

"Mr Walsh, Sean," she says, "why not stay the night?" She is clearly trailing her coat at me. She is beautiful and very desirable and I'm full of sun and a few drinks.

"Mrs Hathaway-Green, Marlene," I reply, "why not?"

We have a great night in her four poster bed which looks like something out of Henry the VIII. She is full of running and is as tight as a drum; there are certainly some things that are much better tight. In all, we have as much fun

as anyone with their clothes off could hope or expect. She (she says) hasn't had a man since her husband was killed in a farming accident and it's all go. By Sunday lunch time she is getting a bit sore and I have obligations in town. For months past a girl from another bank, whose husband plays tennis on Sunday afternoons, comes around at 3 pm for a matinee. When she can't come, she baby-sits for her sister-in-law whose hubby is a fly-in, fly-out mining man. They always give me great times and it's a situation where I dare not turn up. By Sunday night I'm completely beggared and just stay in bed and crash.

The weekends at Merryfields become both interesting and entertaining. I'm forced to alter my schedule and fit the bank girl and sister-in-law in at lunch times, it's the only free time I now have. It's rushed but it doesn't stop them coming. Marlene suggests that we become an item and that I should move in. We are getting along in every way just fine. I put it off for the moment. My holidays are due in September and she asks me what I would really like to do.

"Go to England and walk Hadrian's Wall from Carlisle to Walls End," I say. "I'll shout," she says, "if you'll take me along."

"Okay," I say.

And so late September finds us setting out from Carlisle carrying only spare jeans and sneakers, cash and a mobile phone. It's an interesting experience although it's just a tad late weatherwise to do the 70 mile trek. However, we've done our homework and can usually pick up a bed and breakfast or pub within walking distance to overnight in. We finally reach the sea, so we have a few days in Chester, then the Lakes District and with a hire car, do some of the Cathedral towns such as Gloucester, Salisbury and Winchester. Then we go over to Paris and see the sights, dine out and have fun. We've had a short and great holiday and resume life between the bank and farm back at Hay.

It isn't all sex with Marlene Hathaway-Green, but a good bit of it is. She tells me that in the five years since she lost her husband, she hardly had a night's sleep until I came along and often now after I've been, she sleeps until 10 am.

I finally decide to move into Merryfields and commute in to the bank in my old Hyundai. This works out very well and we do indeed have a happy sort of life, but it also means that inevitably I get more involved in the direction of the farming enterprise and in her rice-growing interests at Cobar. It's really all quite well managed on a daily basis and it's really in the overall direction of the business that I get involved. By osmosis alone, I'm very aware of what is going on in the farm world and because of this I'm able to make a worthwhile contribution.



I have never taken a penny from Marlene. I pay my own way. My bank pay as a Uni graduate is quite good and my share dealings bound along.

Marlene follows my calls and makes a heap of money that year. She goes overboard a bit on the gold and by year three since I started directing her portfolio, has 800 mixed sovereigns stashed in and around her hidey hole, which is under a flagstone, which, in turn is under a wine rack in her cellar.

My closer involvement in the farm brings me more and more into contact with Michael Ball and his psychotic hatred of me is palpable. I ask Marlene whether he has ever tried to come on to her. He's a single, mid-forties type, strongly built, hard-edged farming competent.

"No, of course not," she laughingly says, "I expect Michael's dick is about a third of the size of the chip on his shoulder. Mind you, it could still be big."

I attempt no sociability with Ball. I take a list of questions with me when I have to round him up and keep things to the point. I simply say Mrs Hathaway-Green has asked my advice on the little lot on this list. You're paid to run the farm so I must have your inputs. I do put the odd spoke in his wheel, especially in the purchase of new and larger farm equipment. I'm all for making the gear last longer. It's not completely the best answer but it sure saves money and I can never see the logic of the seasonal rush. A few days longer with the older gear is my viewpoint.

At about this point the Agri Business Manager starts to take an interest in my personal affairs. It seems to irk him to hell that I'm living with one of his very richest customers and that I may stay there permanently.

"Is it affecting my work quality," I ask.

"Hell no," he says, "you know as well as I, that you can do the work here with your eyes shut."

"Hmmm," I say, "please don't attempt to move me on just yet."

He buckles. "If there's any talk of that," he says, "I'll dampen it down if I can and I'll certainly tell you."

"Fair enough," I say, "I will keep you to that."

"The bank is aware of your share dealing operations," he says, "and we can do a margin trading deal with you as and when you need it. By the way, what do you think of Western Farming?"

I sigh. "Okay, give me a look at your portfolio. I'll help if possible."

Within the next eight weeks the Agri Manager has an overhauled and firing portfolio. He takes me out on senior client runs, ostensibly to give me outside experience, but in reality it's to plan his next plunge. What have you done to the Agri Manager, the girls say? He's become almost human. Perhaps I've found him a concubine, I joke. Well why not, the girls say, that Eastern suburbs girl he's married to would curdle anybody's cock. The wife absolutely hates Hay but there is perhaps a bit more to it. She eyeballs me occasionally when she comes in and before Marlene came on the scene, I had mentally filed her in the 'when the opportunity occurs file.'

The opportunity did occur, spectacularly so. I should explain that I live in the old Manager's house which is joined onto the bank. These days the managers live in the burbs, not at the bank, but if you're not too noisy it's possible to do a deal with the bank and live there quietly and conveniently. The main entry is off the side street, but there is a more discreet entry point to the back door via a covered car port. My Sunday girls use this access point

and it is on this door I hear a tapping one evening in early winter. Marlene, our Agri Manager and half the farmers along the Murrumbidgee are all at a three day rice-growers' seminar at Cobar. In plain language the coast is very clear.

The girl is wearing black stockings and a long camel hair coat. She looks marvellous. If she was a horse she'd be a Palomino, the best way to describe her colouring. She flashes her eyes at me as I admit her through the back door and hands me a big envelope. I open this and calligraphed on it is an illuminated sentence, which I will roughly tidy up the translation of, as meaning 'love me'. She looks around.

"Where's the bedroom?" she says, and heads there taking off her coat. She's totally nude underneath except for a pair of black stockingettes. She turns full on; she's shaven, not a hair on her lower body. I'm gone, but she puts her hand on my chest, peers at my erect member and says,

"My God, I've never seen one like that before. What a wicked eye it has."

All this means, is that my mother was too poor to have me circumcised when I was born and left it for later, as she was on her beam ends. Later never happens, but it sure gets the girl's interest. She was absolutely delightful and making love to her is like eating a well filled cream sponge cake. Certainly I enjoy every mouthful. I will draw a veil over our very carnal romp, but I ask her why.

"He's impotent," she says, "I hope it will pass, he was fine before."

"Hmmm," I say, "try Viagra; you could get it yourself off the doctor if you want to spare him embarrassment."

And so it went. She is damned exciting and we keep a loose arrangement until they transferred back to Sydney a year later. Because of this arrangement I am a silent listener to their plans. Thus I know when a move is imminent, so I take a few days off and by appointment meet the bank's staff officer and the bank's Marketing Director. I put it to the staff officer that I have the background and training to jump the queue and take over as the Agri Manager, albeit even if on a trial basis and even at my present salary. I point out the obvious. I don't want the Manager's house and they could farm this off at a good rental for a while. I don't have a wife, so she wouldn't be in his ear at every staff do, wanting to get away from Hay. I am well dug into the community and finally, I give him a copy of the marketing plan that I was going to give to the next marketing manager. My plan showed that, given a bit more money to play with, we could get the edge on our competitors in financing farm build-up and bigger farm machinery; these are all opportunities I can see crying out for attention. I urge a cut-back in rice-farm financing as I don't like the environmental effects of this and so on. They get a bit excited about all of this once they have got over the shock of an underling pointing out a short list for both promotion and business growth.

After I finish at the bank I pick up my Mum, who has a short holiday break due and take her back to Merryfields to meet Marlene. This



proves quite a successful move and it gave her a better understanding of the fact that I am living with a widow not much younger than her. Marlene is understandably edgy at first, but we end up having a relaxed and pleasant time. I intended to bus her back, but the bank rang towards the end of the week and suggested I make my way to Sydney to meet with the general manager and have a talk with a board committee. Actually, I finished up lunching with the board, who seemed like a reasonable bunch to me.

Aspects of what I discussed with them, plus the potential for Agri business growth and the inevitable decline of country centres as farms got bigger and farming numbers less, include an extension of our share trading margin business and the ramping up of a share buying section within the bank.

All common sense, but not yet looked at hard by the Board. Anyway the appointment came through. The Agri business manager's wife gives me the send off of all send offs, prompted by knocking back two bottles of Chardonnay before we got down to serious business which, I later found to no one's real concern, made her very pregnant. I now had the chance to prove my theories and started to run hard to do just that.

In every marketing effort you need a trademark or point of difference. I achieve that by wearing a nice old army hat, an Akubra, which had always been too tight for me. I pull out the inside band and put this with a small extension on the outer brim and thus had a very noticeable bit of head gear, to which I add a bank badge to go with my Clay Target badge. I'm tall and I wear this hat everywhere outside and in every weather.

The bank has given me plenty to lend out and I focus on business and the customer, or potential customer. I waste little time talking or drinking with anyone who is not a lending prospect. I get picked on by another bank's manager. I've skimmed quite a few clients from him, mainly due to him being asleep on the job. He's had a few drinks, gets totally abusive and takes a swing at me at the bar of the Hay Club. He missed; I kick his feet out from under him and pour a glass of beer over his recumbent form. The Club President springs into the fray.

"You can't do that," he says.

"Hang about, President," I say, "I didn't say one word. he attacked me."

"Yes..... well....." he says.

I look him in the eye and say,

"Mr President, you have made your position clear, so why don't you clear off and piss somebody else off!"

He splutters, teeters on his feet and retires from the bar. This is an incident I could have well done without and it adds to my reputation as a hard nosed character.

I'm enjoying a lot of success in the bank field and my share dealing is adding to my assets on a largish scale.

I also involve myself more in closely taking an interest in Merryfields and I buy and sell sheep on my own account. I do this to identify myself with the district more. I move the farm into greater meat production by breeding fat lambs, topping them up on unstripped field peas in the summer months and getting premium prices. Woolworth's give Merryfields a very substantial fat lamb

contract and we work quite hard to make sure that these discerning meat buyers stay on side. I still have grave doubts about Marlene's considerable involvement in growing rice at Cobar, but it seems to be paying off quite handsomely and increasingly so.



We haven't been any where for a while, so we abandon the Hay scene for several weeks and go bush walking and canoeing in Tasmania. Marlene flags a bit so we cut this short and have a few days at the Grand Chancellor hotel overlooking Constitution Dock. She eventually and very diffidently tells me she's pregnant.

"Good God!" I gasp. She's well into her mid 40's by this time.

"Impossible," I say.

"Well Sean, you've had me dripping with the doings for years now. You have to have a strike sooner or later."

She looks very apprehensive though.

"Marlene, its fine," I say, "let's go out to dinner and I'll propose. We must make an honest woman of you."

She dimples and says, "Okay, yes please."

So we arrive back at Merryfields, an engaged couple after ravishing each other for years.

I take time off to go to Sydney with her to talk with the baby doctor she has opted for. I ask him many searching questions, but I must say he puts my worries to rest a bit. He works out a regimen that should see Marlene through her pregnancy by the easiest possible route. I do a deal with the bank to work eight day fortnights until the child arrives and thus can give both Marlene and the farming side more daily attention, although I do run extra hard on the eight days I'm advancing the bank's cause and earning my now not so inconsiderable pay. We're up and down to Sydney a bit; it's a nine hour drive, but Marlene drives a modern Ford Fairlane and although it's a long trip, it's not particularly wearing.

At about the seventh month of her pregnancy she does the trip on her own. I'm totally tied up in a very big bank deal, where a new customer has optioned a great property right on the Murrumbidgee, which is flowing well at this point of time. I'm shoehorning him into this deal against other competitors and am really strapped for time. I suggest she defer the monthly visit until I get out from under, but she says,

"Sean, it's no great deal. I'm as well as well and before you came along I drove to Sydney every other week."

I reluctantly agree and thus make the very worst decision of my life. She sets off cheerfully and I go on with my deal making. On Wednesday afternoon I'm at Booligal setting up another broadacre deal when the bank rings me from Sydney.

"Sean," the staff officer says, "I bear nothing but bad news. Your wife is in Royal North Shore after a bad smash near Parramatta Road. I know you're at

Booligal. We've dispatched a helicopter and driver and this is what we want you to do!"

Thus I go into the nearest hardware shop, buy a spray can of pink fluoro paint and paint a big cross on the roof of the white bank car. The chopper will look out for this on the Sydney road; will pitch in and pick me up and drop a driver to bring the car back to Sydney. I get a fair way towards Sydney when the thuk, thuk of the chopper blades announce its presence. They set down in a lay by, startling the crush of traffic more than somewhat. They don't turn the rotor off. I run to get on. The spare driver, a young sprog from Parramatta branch runs for the car and we're away in the gathering darkness.

I find, on arrival at the hospital, that we have lost our child and three days later the medics tell me I should throw the switch on Marlene's life support and end her life.

I ring a doctor who I was at Uni with. He's lives at Woy Woy and comes over post haste. Two hours and two specialist conferences later, he comes out to me, grips my shoulder and says, "Sean, you must do it." I do and return to Hay for a few days in a daze.

I'm hardly out of my car at Merryfields when Michael Ball pulls up in a farm Tojo. He hefts a .44 Winchester rifle (like the one you see John Wayne using in cowboy movies) and takes a pink at me. I scatter around the side verandah at a very fast clip and come back to the main door from the inside hall. I always, as long as I lived at Merryfields, had a pump action shotgun hung on a peg behind the front door. Ever since some escapees from Goulburn Jail terrorised the district for a short time. It has a Drizabone hanging over it for concealment. I rip off the coat, pump up a shot and stick my head out. He catches me in the upper arm badly and I just get the shotty up to eye level and blow his face off. I stand there, arm hanging and bleeding like a stuck pig, when a stock firm rep bores past, going towards the sheds where business is usually done on this and every farm.

He does a loop and pulls up.

"Gawd," he says, "what do I do first?"

I'm busy trying to get a tourniquet on my arm and say,

"See if he's got a pulse."

The stockie checks and then shakes his head. I run for a towel and come back.

"Take me into casualty as quick as you can," I tell him.

They fly me to Sydney for specialist attention and quite a bit later I get out the door with my arm in a sling. It stays that way for a long, long time. Even today I have some difficulty swinging a shotgun up at clay target shooting events.

Marlene is cremated. I eventually hold a gathering at the spring where she loved to swim at Merryfields and the Bishop of the Riverina, who in those days still lived in the fine old Bishop's house in Hay, did the honours. I've knocked up an enduring plaque; heavy plate metal bolted to a stone backing. The writing on this was marked out for me with engineer's chalk by the art class at the high school. It reads:

*This remembers
Marlene Hathaway-Green
whose ashes are scattered at this spot,
beloved to her.
The Chatelaine of Merryfields, friend of many, is sadly missed
although we know she is here.*

These letters conveying the message are traced out in arc welding and are bold and readable.

I now am minus my wife and lover and minus a farm manager and we can find no trace of a will. I run the property as I convalesce. The Public Trustee tells me what must happen, but not immediately, to Marlene's assets and the stock firm starts to catalogue everything on the property for a clearing sale. Buyers start to arrive to look. I treat them equably and the only action I take, is to gather up the sovereign horde; there's 1200 of them at \$170 per. That is about \$204,000. I stash this.

Tossing and turning one night, I recall that Marlene once gave me a key to her safe box at a bank branch near Martin Place. She tells me at the time there is a bit of cash there if ever I run short when in Sydney. She has authorised access on production of my ID. I go down to Sydney and do this. There are a lot of big denomination notes in the stash, but no documents. I query the second key on the ring and the custodian says it's another of the same, but not at this bank.

"Try Melbourne." I say, "Marlene used to go there a lot before I came along with Sydney connections."

He does and confirms that there is a box there. My arm acts up with driving so I fly down. I can hardly forget this trip. The famous Kerry Packer is on the same flight. He's a huge man who chews on a rubber cigarette. I don't get to speak to him.

The bank let me in and there it is - the will. The sale is only days away. The penny falls entirely my way and the sale doesn't happen.

These days I live in Surrey, Ewehurst at the foot of Pitch Hill. I can take in the hill and its verdant greenness from the windows of the very fine Tudor house I live in. The chirpy voices of the three little English girls and their mother's voice drifts in from the kitchen. They're not mine, but we all live as a family. They are delightful, but I doubt that their beautiful English complexions will ever be subjected to the heat, dust and flies of Hay, hell and Booligal.