

# The Church Choir

by  
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The deregulation of the Banking System has brought many working changes to Australian Banks. It's also brought a lot more overseas wholesale money into their coffers and in time, inevitably, a lot of grief when they get caught up in the Opes Prime Fiasco, but that's in the future.

As our story starts, Jeff Findlay is putting the finishing touches to a big package of end financing for vacant block loans. Earlier, he financed the developer, its land west of Melbourne where they launched on subdivision of a former cow pasture. Jeffrey, although he is only in his third year as a Banker, is of the opinion that the market's going to take off. He thinks things are on the cusp of a big upsurge in property demand. The Australian economy is bouncing along on the coattails of the West Australian mining boom, largely focussed on the mass extraction and shipping of bulk iron ore. The financial ripples have benefitted Melbourne quite a bit; far more so than Sydney.

Jeff works out of a factory unit, a big one, owned by the Eastpac Banking Group. To accelerate their lending, they have moved away from lending only through their branch structure. They developed this wholesale lending unit and have put people on the road to get their big heaps of money out earning in the market. They think it's far better to convert the cash into long term variable rate housing finance rather than have it sit on the short term money market. Anyway, as Jeffrey is signing off on his finished package deal, his supervising manager, who shares a desk in this busy centre and rides herd on his staff, comes over carrying a couple of coffees sourced from the coffee vending van that has just rocked up to the centre.

"Well done indeed," he says. "What you have just wrapped up is the perfect example of how to get a big chunk of money earning developers top rates and then to convert this into long term securities. Jesus," he continues. "You're a very young bush banker, but you're showing the way to the University men recruited by Eastpac to change the face of housing lending. Where in the bush are you from?"

"Oh, Gundagai," Jeffrey replies. "Near to two and a half years there and now six months in Melbourne."

"Ah," says the Manager. "I remember now, you did some very innovative work on taking business from the stock firms to this bank."

"It was only common sense," Jeff says. "And I was very lucky to find a bank manager brave enough to take up my suggestion and get it properly actioned."

"Well," the manager says. "You've made your mark in the bush and now in Melbourne. You may indeed be a man with a real banking future."

Jeffrey looks speculatively at his supervisor. Why any sane person would want to build a future working for today's banks, who only appoint overseas types to the top jobs and whose sole motivation is geared to the bottom line and only the bottom line, is beyond his comprehension. He's only in the Bank because of a busted and still dicky shoulder injury, which took him off the farm and out of the AFL Draft. It's also stopped him earning hard cash shearing merinos. He's thus lurking in the Bank until he gets over the various surgeons efforts and he gets his shoulder mobility fully back. The Bank haven't yet offered him permanency, they are not keen to take on physical

liabilities either. It's just a case of working along and to wait and see. They slurp their cappuccinos.

"Anyway," his boss says. "I've been told by the CEO Bank staffing to swiftly convey to you that he wants to lunch you at the Melbourne Club at 12.15 sharp. He will meet you on the steps. Do allow yourself plenty of time to train in."

"Hmmm," says Jeffrey. "Is this usual?"

"Well," his boss says. "He's never offered me lunch, or anyone else that I know in the bank. Just don't be late."

Thus Jeff catches the train at Moorabbin and walks up from Flinders St to the Club. This venerable institution occupies an enormously valuable site in Collins, backing onto Little Collins. Jeffrey is lucky; having no prior notice of this lunch demand, he just happens to be wearing a sharp, muted pin-stripe suit – bought in a Good Sammies shop for \$35. He watches his spending closely. A very well-suited grave faced man greets him on the steps.

"You must be Jeffrey," he says. "I've perused your photo on the staff file."

"Nice to meet you, Mr Davis," Jeffrey says.

"Been here before?" Davis asks. Jeffrey laughs.

"Believe it or not, I was here yesterday after church, doing a sketch of the Club to present to the Gundagai Club when next I'm home. They have reciprocal rights with one another."

"What church?" Davis asks.

"Oh, the Catholic Church in Little Lonsdale," is the reply.

"Ah, you're a Mick," Davis says.

"Not at all," Jeff says. "My mother's send-off advice was, 'join a church choir, any choir. It's the best way to dig into a community'; I tried St Patrick's, but they're too rigidity didge. Didn't want to know me, so I walked around to Little Lonsdale Street, where I was hugely welcomed and where I've been for the past six months."

Davis laughs and ushers Jeff into the hallowed portals of the Melbourne Club.

"It's a famous place," Davis says. "And there's a remembrance of their most famous member. There's a remarkably fine bronze Bas Relief in the foyer. It depicts a bearded robust man. It's Thomas Alexander Browne – Squatter, turned Police Magistrate, turned Author."

His top of the Wazer novel 'Robbery Under Arms' by Rolfe Boldrewood is being remade in Victoria just as they speak. It's its fourth portrayal on film.

"He lived there after his wife died, for some years. I'm told that letters from his literary admirers addressed simply 'Rolf Boldrewood, Melbourne' always arrived here without question."

Jeff says, "Curiously enough, I've driven around the Dorrigo District looking for the original 'Terrible Hollow'. Never really found it, but I was shown a hidden entry cave up there that was stocked with memorabilia of that time; stock saddles, stock whips, rifles, etc. There was no provable link, but it was interesting just the same."

"Ah," Davis says. "The Dorrigo District is a huge one."

"And a prosperous one," Jeffrey adds. "Do you know that Moree, apart from producing 95% of Australia's Pecan nut production, averages 6,000 visitors per week to its mineral baths? It's the spa capital of Australia. Imagine the cash flow in the town from 850 extra people a day walking around the CBD. No wonder Big W are building there."

They go into the bar.

"What's your tippie?" Davis asks. "I'm a VB man myself."

"In that case," Jeff says. "Perhaps a Crownie would be fine."

They find a table in a quiet corner of the dining room. The food's more ordinary than out of the ordinary here, but they do simple dishes well. Davis calls for a bottle of Taylor's Promised Land. It's a white cabernet coloured to a light rose pink. It's extraordinarily good.

"Worth remembering," Davis says. "If you are dining a girl or a good client. About \$12 in a bottle shop, \$15 here."

They finish and Davis takes him into the lounge and calls for a couple of Ports and a cigar each. They sit back; it's all been most pleasant. Davis now turns to business.

"Jeffrey," he says. "That last American running the Bank is now back in North or South Dakota, wherever he came from. He understood profit, but not people. His successor from Mississippi, probably the Bank of Mississippi if the truth is known, is loathe to change any of his predecessors erratic rulings, thus I have a problem and that's where you come in. I can't be seen to put anything in writing that flouts the rules, but I think you and I can work around it."

Jeff is nobody's fool. If this man so high in the management of the bank that he can make or break almost anyone, is confiding in him, it's a fair bit obvious that he's about to be given a mission, if not impossible, then very difficult.

"The rule that is causing me angst is that big boss, Rossiter, specified that every senior man in head office must do a spell in Branch Banking for a period of 18 months. After that, who knows! The upshot of it is that I have square pegs in round holes here and there in our many branches, particularly in the bush. Old Jim Murphy, hard line Catholic and bachelor, who has run our Securities Division like a clockwork mouse for 22 years, is now making a total stuff-up of Ararat Branch."

"Where's Ararat?" Jeffrey asks.

"About 200 kms that way," Davis says with a jerk of his thumb. "Western Highway takes you there up through Ballarat. It's about 25kms from the most scenic mountain range in inland Australia; the Grampians, no less - great country for a sketcher."

"And the problem?" Jeffrey asks.

"Hmmm ..... overdrafts unlimited." He pulls a long folded sheet out of his suit pocket. "Have a read of that while I get us another Port."

Davis hasn't understated the case. Head office, every so often, drops an irregular overdraft return on its Managers. This spells out indelibly those accounts that have debit balances in excess of agreed limits.

"The Bank," Davis says, "is moving towards replacing overdrafts with more specialised type lending. Old Jim has had the same instruction to this effect as all the other Managers; perhaps he hasn't read them. If this keeps up, rather than coming back as head of Securities, the real powers that be will tell me to put a wad of redundancy money in his hand, before I shake the same hand and tell him its goodbye. Also, if I don't do this, they are likely to do the same to me. It's a different Bank to what it was before the overseas Gurus arrived. Here's what I have in mind. I want you to go up to Ararat on Saturday. You'll be down as relief staff, thus the Bank pays for your living. Take over as accountant teller on Monday, we'll send the incumbent on Annual leave, three weeks later, when he's due back, I'll send old Jim on Annual leave. His Relieving Manager, between you and me, won't arrive, so I'll draft you in as Acting Manager and you can get stuck into that list you're looking at. Now, here are a few suggestions on chopping that list back."

It all makes sense and Jeffrey says, "Fine." He can hardly pass up on having 'Acting Branch Manager Ararat Branch' on his CV, but of course, if he fluffs this deal, he may not have a CV at all in the Banking world.

## Chapter Two

Jeffrey rides his road/trail Honda bike up to Ararat. It's a good road and a quick run. Thus, by late afternoon, he is settled into his digs, where most of the young bankers stay and after watching Collingwood's latest effort on TV, they stay a while longer at the Pub and then dine in a very good Chinese restaurant. This isn't surprising, as Chinese gold rush miners settled Ararat in the first place and they have left a fair legacy in the town.

Next morning, following his mother's advice to join a Church Choir – any Choir, he fronts at the Catholic Church for 7am Mass. Although he joins in singing the responses, it's a bit hard to assimilate with the Choir who are all Filipino. The following Sunday, he goes around to the Anglican Church and sees that today's service is 11am, out a fair way at St Emily's, near Middle Creek. He peruses his copy of the Touring Atlas of Australia, which he always carries in his bike pannier; plots out that if he goes back out on Western Highway, the way he came to Buangor and then a bit south, you can get onto the railway track and run down quickly and bucolically to the Church. He can see Mt Buangor in the near distance as he rolls along.

St Emily's is a pleasant surprise. It's a mellow stone church up a bit from a rushing brook. The cross on the roof is blackened and charred and he learns later that a bad bushfire several summers back caused this. It seems the cross was alight when the Fire Authority turned up. An organ is softly playing; he can hear it through the open door as he sheds his leather jacket and dons a roomy green tweed sports coat. In his leathers and boots, he clumps into the church. There's quite a decent rollup, a bit surprising these days. He walks up the side aisle, around the ell of the side chapel and comes across a handsome long-faced girl sitting easily at the organ and playing away without the benefit of any sheet music. She mutes it down and he says, "Hi, may I join you?" She has a delightful smile.



"What can you do?" she asks.

"Hmmm...." he says. "Sing and play the Piccolo." He half pulls his old piccolo out of his coat pocket. She dimples.

"What possibly else could you do?"

"Umm.....I can do a soft solo of 'The Lord is My Shepherd', while communion is proceeding, a sort of reflection or meditation thing."

"Fine," she says. "What suits a piccolo?"

"Ah," he says. "A little bit of piccolo goes a long way. Why not finish on 'Lord of the Dance'? That'll wake them up and send them home happy."

The other Choristers arrive along as the girl resumes playing. There are three women of past middle-age, a huge slow moving chap in country tweeds and a neatly dressed sharp-looking chap who looks very hard at Jeffrey, who has been poking around the Church. The Choir starts on 'One Bread, One Body'; it's the nearest thing in the hymn line that could even be taken as opera. They sing it beautifully and the service proceeds. At communion the girl looks at Jeffrey and he nods and steps out a bit into the chapel. He has a very fine voice and she is a very fine organist and the soft rendition of 'The Lord is My Shepherd' is a show stealer; he gets a clap as he finishes and sits down rather embarrassed. The service runs along and for the final

hymn, the organist spiritedly and with good timing, plays 'Lord of the Dance'. The sharp penetrating shrill notes of the piccolo surely ends the service on a stirring note.

The service runs straight onto a christening and Jeffrey, with a wave of his hand, sidles out to his motorbike and is away in seconds. He decides to loop up and have a look at Ben Nevis on his way back to town, but drops his pace about 15kms along when he sights a ruined stone cottage, siding onto a coppice of pine trees with the whole lot backed by the ochre and pipe clay streaked banks of a biggish dam. He stops, parks his bike and gets out of his pannier, his sketching easel and a stool. This is all fold-up stuff that he knocked up himself. He is soon sketching away; he is super fast on this and has an unerring eye. He gets to the stage where he is splashing in water colours to give him the guide when he puts the wash on. A white ute pulls up. Two people come across the paddock to where he is sitting. One is the handsome organist, the other the hard-eyed dapper chap.

"What on earth are you doing?" the girl pleasantly asks. She lams the sketch.

"God, that's good. You have a drawing gift." She looks at the colours he's splashing on.

"And you're trespassing," the man says. Jeffrey gives him an amused look.

"And you're the owner of this land?"

"Umm....." the bloke says. Jeff laughs.

"Nice try," he says, "Get away with you."

She says, "You're lucky. I can paint, but I can't draw." Jeff steps back, hands her a brush.

"Paint," he says. And she hops in and does.

"Come on, Emma," the man says. "We have to be going." Jeffrey is getting a trifle pissed with this chap. He steps across to his pack and takes out a Weekend Australian.

"Here," he says. "Have a read for ten minutes and give the girl a go."

Emma, yet to be introduced, whacks the paint on in great style; she appears to have talent with water colours and acrylics.

"That's fabulous," Jeffrey says.

"Ah," she says. "Follow us home. Uncle Kevin has to go on, but I'd like to show you my stuff."

"Not a good idea, Emma," Uncle Kevin says. "Gray is not keen on you bringing strangers home." Jeffrey runs his eye up and down Kevin.

"I'll take my chances, Sport," he says.

"Don't you Sport me," the chap says.

"Perhaps we will need to fight this out behind the school shed, Kevin," Jeffrey says. "But that can wait. Give me a minute to get my gear packed and on the bike. Perhaps, Emma is it; you may like to carry this wet painting back with you?"

"Follow us," she says. And away they go.

"Come over to the sheds and meet Dad," she brightly says. "Don't expect too much of a welcome. His old girlfriend of 50 years ago visited a while back and backed over him in one of those silent Toyota Prius cars. He never heard her reversing in his general direction."

"Hmm," says Jeffrey. "It was an accident?" She laughs.

The father is bent up and is moving around an air seeder stiffly and with difficulty. He looks in a jaundiced way at Jeffrey.

"Who the hell might you be?" he grunts.

"Oh, Dad," she says. "This is Jeffrey. He came to Church this morning. He plays a funny little musical instrument beautifully."

"Ha," he says. "You didn't waste any time finding your way here."

"Come on, Dad," the girl says. "I invited him home to see my paintings. He was sketching Tree's old cottage in the bottom 60 acres next to the road." She has the sketch in her hand and shows it to him. The fellow (Petersen) thaws.

"That's beautiful," he says. "Will you sell it to me? We're going to Bob Tree's 70<sup>th</sup> birthday in a while and I'd love to give it to him. They started their married life in that old cottage, I believe." Jeffrey gets a word in.

"Well, I only did the sketch. Emma did the water colour wash. You can have my half, Sir."

Jeffrey runs his eye over the machine Emma's Dad has been poking around in. It's an early air seeder, a small one, totally imported. Emma's Dad sees the direction of his look.

"Can't make this beggar work," he says. "Of course, Edric and I are not so good on modern machinery despite our experience, but we know all about combines."

"Hmm," Jeffrey says. "This is different technology of course, but it's not a complex machine. The feed problem is easily fixed. Someone, someone very bloody-minded has jiggled the feed to read on, when it's actually off. There must be a story here."

"It came from a disputed clearing sale at Hamilton," Petersen says. "I only bought it because it was cheap. A cheap way into new technology."

'God,' Jeff thinks. 'New technology indeed.' His Dad has had one of these at the Gundagai farm for at least ten years.

"There's a chap at Gundagai who would give this a complete reno," Jeff says. "Say..... \$20 per hour.....say 20 hours. He does great work for people who treat him well. Get in a block of VB stubbies, feed him well, fill up his Tojo with diesel at the finish and you'll have a machine that will give you years of service."

"Is it worth it?" Petersen asks.

"Absolutely," says Jeffrey. "This is the perfect machine for your rocky-heap country."

"Fine," says Petersen. "How about getting him to ring me. It's best to come in with an introduction, I think."

"Jeffrey," Emma says. "That's enough of farming. Come and look at my pictures."

And he does. The colour wash of water colour and acrylic are outstandingly beautiful, but she can't draw. Well, she can draw, but the perspective is way off.

"Hmmm," says Jeffrey. "At the very real risk of sounding like an expert on everything, what you need is your digital camera and a knocked up light box and you'll win the Archibald Prize."

"Who would I depict?" she asks.

"Ah.....what about Wayne Carey? He comes from just down the road. I'll come along to the sitting as your minder."

"Ah...," says old Petersen, who is sipping tea on the verandah as they peruse the art. "What's that old saying? 'Who will guard the Guards?'" He painfully gets up.

"Well, I'm going to have a go at my roses," he says.

"No, don't, Gray. It's too heavy for you at the moment," Mrs Petersen says.

"Well August 1<sup>st</sup> has passed. I can't leave them much longer."

Jeffrey goes down to help. His Dad at Gundagai is good on roses and for five years past, Jeffrey has gone along on the annual Rotary Rose Prune Day when they prune all the pensioner's roses. His (Jeff's) special job was to open up the roses and get well rid of the dead wood. This is a very fine rose garden; most unusual on a farm. They're all good old-fashioned Hybrid Teas, strong bushes, President Herbert Hoover,

President Lincoln Specks Yellow, Queen Elizabeth, Elizabeth of Glamis, Peace, Chicago Peace.

“How do you get them so big, Sir?” Jeffrey diplomatically asks.

“Sheep shit, Son,” he replies. “Get it out from under the gratings before shearing so that it’s matured and dried out and really shovel it on. Making sure you don’t bury the graft.”

The next day is a long weekend Monday. Jeffrey diffidently says, “If you can give me a bit of lunch tomorrow, I’ll be here by 10am and we can blitz these. I’ve absolutely nothing to do in a strange town, so I’d be glad to make myself useful.”

Old Petersen, really he’s not all that old; it’s the crippling up from the accident that has reduced his mobility that makes it look so, says,

“Hmmm, I’ve never let anyone near my roses before, but I’ll never get them finished by harvest the way I’m going. Offer accepted.” He looks at his wife. “How about a roast lunch, Ethel?”

### Chapter Three

Jeffrey bikes up the drive next morning carrying a bit of gear in his pannier. He has tapped a vineyard customer of the bank and borrowed a battery operated vineyard pruner. You can really get through roses or vines equally with one of these. He gets down to the last five roses.

“We’ll need sheep shit soon, Sir,” he calls to Petersen, who is watching things and reading the weekend Australian Broadsheet Jeffrey has brought out.

“All in hand,” Petersen says, with a jerk of his head towards the tractor noise they can both hear. Minutes later, their helper on the farm, Edric turns up with a load of sheep manure in the bucket of a JBC high level loader – a very modern machine, made by the old British Bamford Company and in common use in every hay plant in Australia. Edric extends the arm and runs the manure into the rose beds and roars back for more. By the time Jeffrey has finished the last rose; Edric has got all the bed dumps done and hops off the loader with a huge shovel to spread the beds. Jeffrey can barely get the prunings away in time.

They eventually stop for a cuppa on the verandah and Jeffrey sizes Edric up. He’s at least 6foot 4inches; a bit pineapple-headed and slow of speech, but not of mind. Emma tells Jeffrey that Edric has no concept of looking after his affairs, but is a gifted operator of machinery and husbander of stock. He lives next door on his inherited small farm, runs his stock with the Petersen’s, who do his bookwork, ensure he is well fed and looked after and so on. Emma also tells Jeffrey that her Dad has placed a caveat on Edric’s property in case some smartie tries to take him down for his land. As they finish their cuppa, a ute, sign written ‘The Ararat Small Motor & Bike Co.’, comes up the drive.

“This is for you, Sir,” Jeffrey says. “Come and have a look.”

This chap has a small four-wheeled motorbike type of thing on board, but it’s electric as well. It’s a clever hybrid that is dead easy to start and use, but also motor equipped for chasing after sheep or running around the paddocks, which, because its wheels are of a decent size, it’s well suited to do. Pepe, the purveyor of all this, shows Petersen the ins and outs of this machine and he essays a run down the drive and back.

“It’s \$2500.00,” Pepe says. “Jeff asked me to bring it out for a week’s trial – or longer if you wish.”

“Very thoughtful,” Petersen says.

Jeff wheels his bike out and they load it up in the ute.

“Strap it down. I have to get back,” Jeffrey says. “You’ve seen enough of me for one day. See you in town at Church next Sunday.”

Next Sunday, Jeffrey brings along a pinewood light box made from a bit of old pallet in Pepe’s workshop. It’s lit by a stripped reading light, which is firmly strapped to the plywood base. The top is a sheet of lightly frosted glass. He shows Emma a few examples of good photos blown up to sketching size and Xeroxed.

“Just tape them under the glass and in no time, with a bit of India Ink and a pen, you will have perfectly proportioned line drawings to paint.”

“But..,” Emma says. “That’s tracing.” Jeffrey taps the glass top of the light box.

“Meet Tracey,” he says. “The marvellous little idea that keeps graphic artists in business. Also, may I tell you of an interesting pencil note, made in a book of Shakespeare’s plays after the Prince of Denmark’s soliloquy - ‘To be or not to be’. The pencil note reads, ‘get there any way you can, Mate’.”

“Touché,” she says. “I shall spend my afternoon turning out precise drawings to line and then to wash.”

“Bank on it, Emma,” he says.

## Chapter Four

Things run along at the Bank. Old Jim, who’s a nitpicker born, is always out



checking on Jeffrey, when he’s not in the office agreeing to any lending proposition put to him. When it’s time to have him go on his way on leave, he can’t bring himself to sign things over to Jeffrey.

“You’re too inexperienced,” he says. “Whatever is Tom (Davis) thinking of?” “Ah well, it’s only for a day or two,” says Jeffrey, well knowing that it’s for weeks rather than days.

Jim reluctantly departs in his old Ford car, which belonged to his Dad before him. He comes back twice on the pretext of having forgotten something. On his second visit, Jeffrey has one of the troublesome clients in the office and is putting him through the wringer, with the next worst one waiting on an interview. Old Jim is querulous and badgers the now returned accountant teller for details. This man is secretly amused at the speed with which Jeffrey is tackling their problem clients and tells Jim that Jeffrey has interviews every half hour for the rest of the day. He dursn’t interrupt, but if Jim wants to wait.

Jeff puts his first week into interviews in the office and does a real sort out on those being interviewed. He works on Tom Davis’s suggestions and converts raw overdrafts into specialized loans. He spreads some of the borrowed money into machinery loans through AGC and Come & Go funds on to high limit (and more profitable lending) bankcards. It’s a real tidy up. Week two sees him on his motorbike and onto on-farm interviews. One of the properties he visits is that of Tom Hearson. Like the Petersen property, it backs onto the Buangor State Park – nice country, very picturesque. Hearson is overdrawn to hell, no apparent reason and no file note as to why from old Jim.

It’s a nice looking property, takes in the swell of the ground leading back to the Mountain. The house is an old stone one and delightfully situated in the old orchard, is a brand new decent size transportable home. Its brown/beige sheeted and has a wide bay window in probably the lounge room. The almond trees forming the grove

are all in their new spring splendour; it's as pretty a scene as you could wish. Jeffrey has read closely the bank valuer's assessment of this farm. It's very good land and its bigger than average in size. Hearson's expecting him.

"Where's the Manager?" he asks.

"Well, I am for a few weeks," Jeffrey replies. "We need to talk a bit."

Hearson grins, "Come and have a cuppa," he says.

The kitchen is neat and tidy and he is given a good mug of strong tea and some fine homemade fruitcake. Hearson explains why he's overdrawn to hell (albeit with old Jim's permission) and also explains the new, but unlive-in transportable house. He was expecting his son and live-in (his bride to be) to come home from the mines and take a big hand in running the farm, but he loses him in a huge mine cave-in at Leinster. He's now busy acquiring property on the Gold Coast. He's bought a 14<sup>th</sup> floor unit on the beach and three rental units at Burleigh Heads. He's done all this from cash and overdraft and plans to sell the farm after harvest. He wants a bit more to finance a fourth unit and that's it. Jeffrey soon works out the new purchases are all free of encumbrance.

"Tell you what," he says. "Give us an unregistered mortgage over the lot and we'll fix the finance to clear when the farm sells."

"Fine," says Hearson. "What do I sign?"

Jeffrey works his way through a Heads of Agreement which Hearson signs and he says he will be in Tuesday to finalise. It's all a done deal and at that stage, Jeffrey says to Hearson,

"I'm looking for a farm and I'll be a while organising finance. What say you give me a written Right of First Refusal on the property against when you offer it?"

Hearson says, "Yes, I understand what you are saying and I also hear you are sparking Emma Petersen, so it sure makes sense. Go ahead and write it out now. I know all about the strength of an offer of First Refusal."

Jeffrey does and as he's packing up the file, Hearson says,

"Why don't you go and pay a call on George Pearce, next door? He's pretty ancient and it's a very small farm, but it would tie the whole lot together with Petersen's. It's not much fun moving stock and plant between farms. It's nice to own next door."

## Chapter Five

Jeffrey does just that. All he's doing is to attempt to establish good relations with Pearce against the future. Jeffrey doesn't think it imperative to acquire Pearce's property, but it would be worth anything to lease an easement along the back fences adjoining the park, for stock and plant access. He has just time before dark to fit in a visit to Petersen's, so he roars over there. Emma comes out and gives him a soft kiss.

"Ah," she says. "The Flying Bank Manager."

'Gawd,' Jeffrey thinks. 'News travels.' The senior Petersens come out to greet him. "What are you up to now?" he is asked.

"Well," Jeffrey says. "I just came to see if you want to go to Melbourne for the semi-finals of the footy, Saturday week. I think Collingwood are certainties."

He's got their interest.

"Do tell me," Petersen says. "Whatever is in your fertile brain?"

Jeffrey has it down pat.

"Well, we can take your double cab ute with the four wheeler on the back and that will get us via a lift to the Bank box at the G. It sounds difficult, but it's not. It's a great outing and they get back dog-tired after a splendid day.

“Stay the night,” they say. “Church is at St Emily’s tomorrow.”

Thus, Jeffrey is ensconced in the guest room and some splendid and unexpected company arrives along in the small hours. Next morning, Ethel comes in with a morning cup of tea.

“Ulp,” she says. “I thought this might have happened.”

Jeffrey gives her a direct look.

“It’s okay,” he says. “She knows what she’s doing.”

“Undoubtedly,” Ethel says. “She certainly knows what she wants.”

At breakfast Emma says, “Dear people, we need to talk.”

Jeffrey says, “The nub of the matter is that I want to get out of the Bank and on with life.”

Emma says, “And I want to share that life with him.” Gray Petersen hesitates.

“Well...it’s a proposition that would suit all round, but Emma, you’re too young. God you could be a mother at 16.”

“Dad,” Emma says. “This is not 1920. Children need not come into the equation for a long time down the track. You must be aware that in Melbourne, many women are delaying child bearing until they are into and often well into, their thirties.”

“Speaking selfishly,” Petersen says. “I’m pretty crippled just now, but I’m not ready to leave our lovely farm, or you either Ethel,” he continues, looking at her. “I’d only face a living death in town or in Melbourne.”

“Hmmm,” says Jeffrey. “If the jigsaw I’m working out comes out apiece, I can’t see any reason ever for you to leave your home, unless that is, you have to be eventually taken somewhere to be turned into ashes to be posted on the top of that hill just over there with views of the mountain.”

This has an unexpected result; they all burst out laughing. Petersen says,

“This reminds me of a toast attributed to the Poles. Here’s to the tall trees that will form the timber for your coffin. May they never be cut.”

“Seriously though,” Jeffrey says. “Just now in the Banking swamp, I’m up to my derriere in alligators.”

“Oh,” Petersen says. “I hear stories that you’re a real tough nut and that you’ve got them under control. You’ve no idea of the rumours about you sweeping around Ararat at the moment.”

“Well, it’s only a clean-up job,” says Jeffrey. “It’s the only reason I’m here, but it’s certainly has its upsides. Give me 10 days,” he continues. “I’ll be out of the District for 3 of those and then, if you are willing to accept it, I will give you a written proposal, down to chapter and verse.” And he does.

The outer movements of this – he wants to buy Hearson’s and Pearce’s eventually and set up an easement with Pearce’s to get through to Hearson’s; move the new house from Hearson’s to over the mountain creek at Petersen’s, buy Hearson’s ewes at the clearing sale and move that end of the property into fat lambs. He also staggers them with his firm commitment to have a vasectomy after making arrangements with the sperm bank, in case Emma changes her mind later and wants children. He attaches what he has sorted out with Hearson, his medical appointments and his offers of finance from the Western Districts Land Company, who are offering excellent long term finance on Victorian farming land. It’s a detailed and costed proposition, which, like stunned mullets, they accept en toto and move on to the excitement of wedding plans. Petersen pulls his chin.

“Well, let’s go halves in Hearson’s, in Emma’s name and let’s just profit share the properties in tandem. Half to you and Emma and half to Ethel and I.” So they do.

## Final

A decade and a half rolls around. Jeffrey is the guest of honour at the Gundagai High School speech day. The School Captain, (one of Jeffrey's rellies actually) gets around to saying,

"Jeffrey, or should I say Mr Findlay, you are a greatly successful man and we are delighted you have brought along your newly graduated wife (Emma has just graduated BA (Lit) from Melbourne University) to present the girls prizes today."

He continues,

"Amongst your CV is the Chairmanship of Victoria's Pastoralists and Graziers, Chairman of Eastpac Bank, Chairman of the Ararat Farmers Grain Storers, Vice-Chairman of the Collingwood Football Club and soon to be Senator of the Commonwealth of Australia. This is all fact and you are probably the best known man in Victoria after Mick Malthouse."

There are huge laughs. He goes on,

"But what all of us here, who today are taking the first step from school to real life, want to know is how you have achieved all this. We would love to know, how you as a graduate of this school and a former school captain, has gone so far and achieved so much in 18 years."

Jeffrey stands up. He's a big chap, absolutely in his prime and wearing a beautiful Armani suit.

"It's simple really," he says. "It's all about taking advice. The late and great President John F Kennedy once said, 'always ask them for advice, but never, never take it'. However, I don't agree with that. I simply took my Mum's advice right here in Gundagai and boy, did it work!"

He sits down – there's a stunned silence.

The school captain says, "But....what was the advice?"

Jeffrey stands up again. He grins at his lovely wife.

"Oh," he says. "It was simple enough. As I was leaving Gundagai, she yelled at me – 'Now remember to join a church choir, any choir. It's the best was to dig into a community'."

