

**FROM FARMBOY TO SUPERSTAR:  
THE LIFE AND TIMES OF THE REMARKABLE  
ALF POLLARD**

**John S. Croucher**

**B.A. (Hons) (Macq) MSc PhD (Minn) PhD (Macq)  
PhD (Hon) (DWU) FRSA FAustMS**

*A dissertation submitted for the degree of*

*Doctor of Philosophy*

*University of Technology, Sydney*

*Faculty of Arts and Social Sciences*

*August 2014*

## CERTIFICATE OF ORIGINAL AUTHORSHIP

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis.

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# INTRODUCTION

Alf Pollard's contribution to the business history of Australia is as yet unwritten—both as a biography of the man himself, but also his singular, albeit often quiet, achievements. He helped to shape the business world in which he operated and, in parallel, made outstanding contributions to Australian society. Cultural deprivation theory tells us that people who are working class have themselves to blame for the failure of their children in education<sup>1</sup> and Alf was certainly from a low socio-economic, indeed extremely poor, family. He fitted such a child to the letter, although he later turned out to be an outstanding counter-example despite having no 'built-in' advantage as he not been socialised in a dominant wealthy culture.

It must be said that Alf's lack of education stemmed largely from his father's decision to set up an ill-fated but bold venture to lease a banana plantation on Norfolk Island when Alf was just eight-years-old. It would have been quite apparent to his parents that Alf would have little or no schooling there, but this did not seem important as he was destined to be a 'farm boy' and take over the enterprise when he was old enough. It was only when the whole concern failed miserably that, at age 13, Alf returned to Australia where his education began in earnest. And in a way that was quite spectacular and nobody saw coming. The failure was serendipity and, later in his life, during one of his many addresses to prominent audiences, he said "I have had a wonderful life, but know that if the banana crop had not failed on Norfolk Island that today I would almost be certainly be standing behind a plough".

His is not a story like that of John Elliott<sup>2</sup> or Richard Pratt<sup>3</sup> who led flamboyant, some would say colourful, lifestyles in corporate Australia during the 1980s and 1990s. Rather, Alf was a true entrepreneur of the old school, combining great aptitude and intellect, with the ability to spot opportunity and to develop significant innovations in business and education,

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<sup>1</sup> *History Learning Site*, Pierre Bourdieu. See [http://www.historylearningsite.co.uk/cultural\\_capital.htm](http://www.historylearningsite.co.uk/cultural_capital.htm)

<sup>2</sup> *A Biography of John D. Elliott* by Peter Denton, Little Hills Press, London, 1987

<sup>3</sup> *Richard Pratt: One Out of the box* by James Kirby and Rod Myer, John Wiley and Sons, 2009

amongst other things. Without capital or ‘class’ behind him, he made his own opportunities, making a distinct contribution to Australian development to business history and studies of entrepreneurship. His was a capacity to be aware of new opportunities, typified by his vision of being a pioneer in making North Sydney the business hub it is today. He used his skills, talent and especially timing to create initiatives across a wide range of areas. In doing so he fitted the mold of one of the greatest entrepreneurs this country has seen.<sup>4</sup>

Among his most memorable feats was the help he gave others, providing inspiration that still resounds today. Not the least among these was the way he single-handedly saved the Sydney Eisteddfod from bankruptcy, then did the same with the Wesley Mission. He was not a ‘moral entrepreneur’ in the sense of that defined by the renowned sociologist Howard S. Becker<sup>5</sup> as being a crusader for combatting some kind of perceived threatening social evil. Nor was he from the upper social strata of society as Becker claims many of this type to be.<sup>6</sup> Instead, his were voluntary acts of kindness that were not driven to gain more power or wealth.

Some studies suggest that entrepreneurship is a key factor in generating growth and economic development and that religion can play a fundamental role as a determinant of economic activity.<sup>7,8</sup> There is no doubt that Alf’s view of the world was influenced by the moral values he obtained largely from his regular church attendance. This, in turn, came about as a result of his parents’ strong adherence to ‘Christian principles’, particularly his mother who never lost her faith even when suffering the most painful protracted death. He possessed a strong sense of family values and thrived on helping his fellow man, sometimes

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<sup>4</sup> *Champions of Enterprise* by Max Hartwell and Jacqui Lane, Focus Books, 1991, p.10

<sup>5</sup> See link to his articles at <http://home.earthlink.net/~hsbecker/>

<sup>6</sup> Becker, Howard S. (1963). *Outsiders: Studies in the Sociology of Deviance*. New York: The Free Press. pp.147–153

<sup>7</sup> Barro, Robert J and Rachel McCleary, Religion and Economic Growth Across Countries, *American Sociological Review*, 2003, 68 (3), pp.760–781

<sup>8</sup> *Religion influences people's decision to become an entrepreneur* by David B Audretsch, Werner Bönnte, Jagannadha Pawan Tamvada , 9 July 2007. also *Jena Economic Research Papers* # 2007 – 075. Abstract at: <http://www.voxeu.org/epubs/cepr-dps/religion-influences-peoples-decision-become-entrepreneur>

to his own detriment, as evidenced by assisting those who ultimately turned against him when they breached his trust in them.

Alf's sense of the world was undoubtedly coloured by his parents and the environment in which he was raised. Until he attended school properly for the first time in his mid-teens, there was no inkling of just how brilliant and talented he was, save for the skills he acquired while working on the land. And if his parents' farm had been a going concern and managed to make even a meagre profit, he may well have lived out his life in relative obscurity and been quite happy in doing so. This will never be known of course, but it leads one to ponder how many others may have the same fate. Indeed, serendipity happened when he was fired from his position at an insurance company, this being the springboard for an outstanding academic career that would otherwise never have happened.

Alf's legacy to his profession in this country, and indeed the world, is highlighted by his many outstanding deeds that seem almost impossible to anyone who reads through them. It seems astonishing that a young boy with such a poor start to life could achieve anything like what he did, and it all came about because of a failure not of his doing. According to his family, those years spent on Norfolk Island were some of the most important in shaping the kind of adult he became, his values, capacity for hard work and fierce determination to succeed. These qualities all came from an inner-strength and by using his father in particular as a role model for his almost regimental lifestyle.

Considerable detail in this thesis is by necessity given to the early, formative, years of his life, especially the time on Norfolk Island and the environment in which he lived. His relationship with the land, his family and the church all had a profound influence on the way he behaved in his later life. This inevitably leads into discussions of the events that took place during his life, notably the Great Depression and World War II that took place when he was quite young.

Although this thesis inexorably revolves around the life and times of Alf Pollard, its purpose is to illustrate that there is no single blueprint for an entrepreneur, but they can appear in the most unlikely of places and circumstances while having the same enormous effect on the world in a way that is unique.

My first sighting of Alf was in 1963 as a 16-year-old who had just left high school when my own family was also living very poor circumstances and there was no question of having enough money for me to attend university. And so I landed a job in the actuarial department at the MLC in North Sydney during a period when Alf's star was in the ascendency and the disaster of H.G. Palmer was just around the corner. In my three years I was there I saw Alf only once – he was about thirty metres away and dressed in an elegant grey suit. A colleague whispered to me 'That's Dr Pollard, one of the executives'. As young men we were both in awe and felt privileged that he had graced the department with his presence. I did not see him again at the MLC, as he was sacked before I had the chance.

After working for three years at the insurance company I decided that a clerical occupation was not for me and I enrolled as a student at the fledgling Macquarie University, being part of its very first undergraduate intake in March 1967. As it happened, and much to my surprise, the lecturer was 'Professor Alf Pollard' who sat on a stool at the front of the lecture theatre for an hour each week while extolling the virtues of data analysis and its importance in real life. As there were around 500 other students, I did not get the chance to speak with him personally, although it was obvious that he was a well-respected and highly accomplished academic.

My third encounter with him came when, after I had obtained my PhD in statistics from the University of Minnesota in the USA. I had applied for a vacant position as a lecturer in the same department at Macquarie University of which Alf was head – and was successful. Curiously, in my very first semester I lectured exactly the same subject that Alf had taught

me seven years earlier, except this time I did so from a text book that he had since written especially for it. Much to my regret, even then I did not have a great deal of interaction with him and of course I knew nothing of his background. As it turned out, neither did anyone else, as he was a very shy and private man.

The business and academic history of Australia was significantly altered by the actions and deeds of Alf Pollard who had a burning desire to succeed and to help his fellow man. A strict adherence to strong ethics did not always turn out well for him in the sometimes cutthroat world of business, but he never deviated away from it whatever the cost to himself.

The author has recently published, in 2014, sections of this thesis in his book ‘The Kid from Norfolk Island’, Pub. Woodslane Press. Some of the material used in this thesis was drawn from three ‘diary’ type manuscripts that were written by members of the Pollard family. The first of these was penned by Alf’s sister Florence in July 1993 and serves as a memoir of the experiences in Florence’s life. The second was a collection of notes by Alf himself that detailed some of his life until 1991, along with his personal feelings and experiences involving the ups and downs in his life. These notes until now have been unpublished and kept solely in the possession of the Pollard family. The third was an update of these notes that covered his activities between 1991 and his death in 2000.

This thesis adds to the existing body of knowledge in that virtually nothing has appeared in previous research journals of Alf Pollard’s achievements. The structure of the thesis is one in the form of a timeline to better appreciate the background and build-up of his work

Alf Pollard’s story is very significant in terms of the history of business and academia in Australia and this thesis covers all the important aspects in detail.

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## **ACKNOWLEDGEMENTS**

I would like to recognise a number of people whose kind assistance has helped to make this thesis possible. Much appreciation goes to Alf Pollard's children for their very kind cooperation in giving me access to their father's personal papers, diaries and other research material. In this regard, both John Pollard and Christine Butters in particular have gone to great lengths to ensure that I was able to research personal information from their father's private personal files and private photographs.

Special thanks go to my supervisor Professor Paul Ashton for taking me on as his student and believing in me. His encouragement, enthusiasm and constructive advice have been invaluable.

And my eternal gratitude goes to my dear wife Rosalind for the many intangible contributions and sacrifices she made in helping me complete a work that also means so much to her. She was, and still is, my inspiration.

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# **ABSTRACT**

The motivation for this thesis is to highlight how the business and academic history of Australia was significantly enhanced by the contributions of Alf Pollard and to determine the factors that drove him to such achievements. In addition to a range of primary and secondary materials, the thesis was informed by personal notes left by Pollard and interviews with family members, friends and colleagues.

Pollard's distinct contribution was the breadth of his vision and his commitment. This includes starting a world class actuarial program at Macquarie University, the opening up of North Sydney as a thriving business hub and single-handedly saving both the Sydney Eisteddfod and Wesley Mission from bankruptcy.

Alf was a true entrepreneur of the old school, a child of the Great Depression. Combining great aptitude and intellect, he had the ability to spot an opportunity and develop significant innovations—particularly in business and education.

This thesis demonstrates how, from humble beginnings, Alf Pollard achieved so much and was an inspiration to all around him. The driving elements in his story are both personal and circumstantial.

## BACKGROUND

During the Victorian gold rush peak in the 10 years from 1851, Australia's population had nearly tripled, from 438,000 to 1,152,000, with the percentage of them living in Victoria in the same period rising from 17% to 47%.<sup>9</sup> By the end of the 1880s, with the intervening economic boom, Melbourne had blossomed into one of the richest cities in the world, as well as the largest, by population, in the British Empire after London. It had already hosted two international showcases, the Melbourne International Exhibition in 1880–81<sup>10</sup> and the Melbourne Centennial Exhibition in 1888,<sup>11</sup> at the large purpose-built Royal Exhibition Building in Carlton Gardens. The decade also witnessed the construction of several prestigious hotels, including the Menzies, Federal and the Grand. The city enjoyed such an exalted reputation that the visiting English journalist George Augustus Henry Sala (1828–95) coined the phrase 'Marvellous Melbourne' in 1885.<sup>12</sup> Some of the more romantic writers of the time adopted the catchy phrase, which is still used with affection today by the inhabitants.

The property boom continued at a frenzied pace, with consumer confidence at an all-time high. Land values soared, and this rapid development witnessed a burst of building activity with terraced houses, commercial buildings and luxury properties mushrooming around the city. It was also an era that saw an expansion of the rail transport network. Trains had been arriving at Flinders Street since 1854 – the current building is a reminder of the

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<sup>9</sup> *Australians: a historical library*, 10 volumes, Sydney: Fairfax, Syme and Weldon, 1987, vol. 10, Historical Statistics, pp. 26 and 41

<sup>10</sup> Melbourne promoted itself as a sophisticated industrial city. See <http://museumvictoria.com.au/discoverycentre/infosheets/international-exhibitions/>  
Also an interesting supplementary final report at <http://www.parliament.vic.gov.au/papers/govpub/VPARL1882-83No22.pdf>

<sup>11</sup> Attracting over two million people, it ran to ten times its original budget. See <http://museumvictoria.com.au/collections/items/1227498/ceremonial-key-melbourne-centennial-exhibition-1888-opening-victoria-australia-1888>

<sup>12</sup> The term 'Marvellous Melbourne' is still widely used, such as by the Victorian Museum. (<http://museumvictoria.com.au/marvellous/>) Also see Graeme Davison, *The Rise and Fall of Marvellous Melbourne*, MUP, Melbourne, 1978

most spectacular of a number that once graced the site.<sup>13</sup> They had stretched for more than a city block, with their magnificent archways and even a ballroom. It was architecture on the grandest scale and illustrated the importance of railways to the growth of Melbourne and its suburbs. It was a sight that simply had to be experienced.

Such opulence could not be sustained and by 1891 it all came to a shuddering end. A severe depression overtook the city's economy, sending the local finance and property industries into a tailspin. In almost no time, sixteen small banks and building societies collapsed, and 133 limited liability companies went into liquidation. The financial crisis suffered by Melbourne was undoubtedly a contributing factor in the Australian economic depression of the 1890s and the ensuing banking crisis of 1893.<sup>14</sup>

Despite the enormous effect of the Depression on the city, it gradually dissipated enough to allow at least slow growth during the early 20<sup>th</sup> century. So much so that by the time of Federation, on 1<sup>st</sup> January 1901, Melbourne became the temporary seat of government. The first federal parliament was convened on 9<sup>th</sup> May in the Royal Exhibition Building,<sup>15</sup> where it stayed until 1927, when it was moved to Canberra, which had then been the nation's capital since 1913. In fact, the Governor-General of Australia resided at Government House in Melbourne until 1930,<sup>16</sup> and many major national institutions remained in the city for decades.

The early 1900s were a testing time for everyone, although there was cautious optimism that things couldn't be as bad as they had been in the previous decade. At least two people thought so. On 28<sup>th</sup> October 1906, at 4.30pm, a marriage took place at Hawthorn

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<sup>13</sup> Now a famous landmark, Flinders Street Station was originally a series of weatherboard sheds known as the *Melbourne Terminus*. See <http://www.buslines.com.au/hillside/trains/history.html>

<sup>14</sup> Free banking gone awry: the Australian banking crisis of 1893 by Charles R. Hickson and John David Turner, *Financial History Review*, 2002, Vol. 9, Issue 02, pages 147-167

<sup>15</sup> The Royal Exhibition Building in Carlton Gardens is one of the world's oldest remaining exhibition pavilions. See <http://museumvictoria.com.au/reb/>

<sup>16</sup> This is the largest Government House in the former British Empire. See [http://en.wikipedia.org/wiki/Government\\_House,\\_Melbourne](http://en.wikipedia.org/wiki/Government_House,_Melbourne)



Methodist Church between 19-year-old Florence (Flo) Mary Hurlstone and 26-year-old Frederick (Fred) Pollard. The reception was held under a large marquee set up on the lawn of Flo's mother's house 'Zillmere', a short distance away in Coppin Grove, Hawthorn.<sup>17</sup>

**Figure 1.1** Flo Hurlstone and her father William on her wedding day in 1906



The Hurlstone family had a long association with the southern capital, beginning in 1837 when an engineer and millwright, Peter Hurlstone, left with his wife and seven children on board the *Layton* for the hazardous voyage from England to Sydney. A scarlet fever outbreak on board the government-sponsored trip saw the death of 69 children, including Peter's one-year-old. They did not stay in Sydney long, moving to Melbourne in 1838. There Peter owned and operated *Fire Fly*, the first ferry to run on the Yarra River, between Williamstown and Port Melbourne. It was mentioned by Rolf Boldrewood, author of the

<sup>17</sup> She lived not far from the now heritage listed architecturally significant *Invergowrie* at 21 Coppin Grove. See <http://www.onmydoorstep.com.au/heritage-listing/574/invergowrie> *The Argus* on Friday 1<sup>st</sup> January 1915 referred to *Zillmere* as being located in 'Coppin's Grove'. See <http://trove.nla.gov.au/ndp/del/article/1487168>

classic Australian novel *Robbery Under Arms*,<sup>18</sup> when his family migrated to Sydney to assist in the founding of Melbourne.<sup>19</sup>

The family kept the steamer for only a year, then they removed the engine and put it to better use in a sawmill at Brighton. Just five years later, with the assistance of his son Alfred, Peter also built the first flour mill in Brighton, a landmark that became the most important focus of life in the district for many years. It was Alfred's son William who married schoolteacher Caroline Lois Story, who gave birth to Flo Hurlstone on 3<sup>rd</sup> April 1885.

Five years previous to that, Fred Pollard had been born: in Ballarat, on 26<sup>th</sup> July 1880. He was the eldest child of a Cornwall family that had settled in the town during the 1840s and reputedly took part in the 1854 Eureka Stockade.<sup>20</sup> A child with a formidable intellect, he proved to be an excellent school pupil, a good speaker and seemingly full of confidence. Several years later the family moved to Hawthorne, an auspicious decision as it was at the Methodist Church there that Fred would meet his future wife.

But in the early part of the 20<sup>th</sup> century times were still tough and, by necessity, at the end of primary school both Fred and Flo had completed their education. Like others of his time, Fred had little opportunity to put his great intelligence to practical use: the best he could do was obtain a lowly position working in a warehouse.

As a teenager, Flo had become a very talented pianist who was in demand as both an accompanist and a solo performer. Her mother Caroline, a schoolteacher, was musically gifted too. Unlike Fred, Flo was quite shy, although a hard worker with a good sense of humour. The 26<sup>th</sup> November 1902 issue of *Punch* bore testament to her ability in an article:<sup>21</sup>

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<sup>18</sup> *Robbery Under Arms* by Rolf Boldrewood (Thomas Alexander Browne), pub. Remington & Co., London, 1888

<sup>19</sup> The *Fire Fly* made its first trip on 28<sup>th</sup> October 1838. It met the Geelong trains at Greenwich Point for two years before the completion of the line to Spencer Street. See <http://www.emelbourne.net.au/biogs/EM01211b.htm> This quote is mentioned in 'Old Melbourne Memories' by Rolf Boldrewood, reprinted by BiblioBazaar, 2009, 276pp. Also see [http://www.archive.org/stream/oldmelbournememo00bold/oldmelbournememo00bold\\_djvu.txt](http://www.archive.org/stream/oldmelbournememo00bold/oldmelbournememo00bold_djvu.txt)

<sup>20</sup> Alf Pollard personal note

<sup>21</sup> *Punch, or the London Charivari*, Volume 122/123, 26<sup>th</sup> November 1902

*Miss Florence Hurlstone is a promising young Australian pianist who has passed with honours the senior examinations of the Royal Academy of Music. Miss Hurlstone is a gifted musician of some fifteen years of age and a pupil of Chevalier Fittipaldi, of 'Gavotte', Kew.*

**Figure 1.2** Alf's mother, Florence Pollard (Hurlstone)<sup>22</sup>



Shortly afterwards she toured Victoria as an associate artist to a visiting Italian singer. But after her wedding, as was the custom in those days, Flo immediately gave up her musical career and focused her attention on home duties. Meanwhile, Fred had been making a name for himself on a number of fronts, including representing Victoria as a junior in Australian Rules and winning numerous trophies for playing first grade district cricket. He was a fine tenor soloist and chess player, along with becoming an expert on roses, boasting 80 different varieties in his garden.

After a few years at the warehouse, Fred managed to save enough money to start his own wholesale clothing business, mainly in hosiery and underwear, in Flinders Lane. He

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<sup>22</sup> Private collection, Pollard family

even opened a branch on the first floor of the Queen Victoria building in Sydney – the operation had the slogan ‘Polly hosiery speaks for itself’ (see Figure 1.4).<sup>23</sup>

**Figure 1.3** Alf’s father, Fred Pollard<sup>24</sup>



**Figure 1.4** A vintage Polly Hosiery box of the type sold by Fred Pollard



Unfortunately Fred did not have a good head for business, mainly because he was far too generous with the profits he made, giving hundreds of pounds (a small fortune back then) to their church in Epping Street, East Malvern, and paying for a relative to travel to England.

<sup>23</sup> See photo at <http://www.etsy.com/listing/65820265/vintage-hosiery-some-in-a-box-and-some>

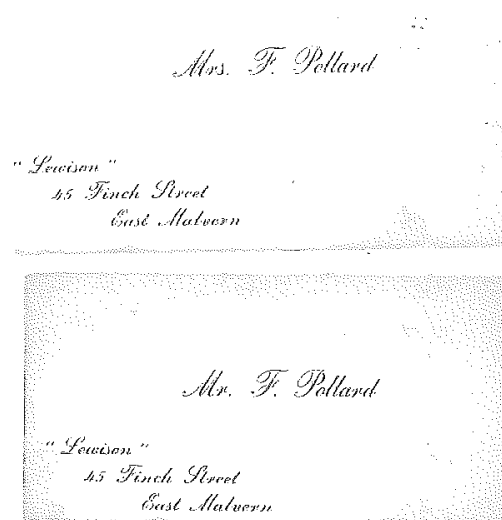
<sup>24</sup> Private collection, Pollard family

To make matters worse, he entrusted much of his operation to a manager who proved to be less than capable.

But the business enjoyed initial success to the extent that it enabled Fred and Flo to travel overseas and move into a sizeable home in East Malvern. He even bought himself a T-Model Ford, which was still quite a rarity, but Flo became agitated whenever he was behind the wheel, terrified as the vehicle raced along at what she felt was breakneck speed.

Fred and Flo enjoyed their motoring jaunts and spent every Christmas vacation at the Hurlstone seaside cottage in the town of Rosebud, about 75 kilometres south-east of Melbourne's city centre. For the time being at least, life was indeed good. So much so that both Fred and Flo had their own separate calling cards (see Fig. 1.5) complete with their home address of 'Lewison' in East Malvern.

**Figure 1.5** The calling cards of Fred and Flo Pollard<sup>25</sup>



Still living at Malvern East, at 9.00am on Sunday, 10<sup>th</sup> May 1914, the Pollards had their first and only daughter, Florence, who was born at the home in Coppin Street. That very same morning Fred attended church to announce the arrival of their baby. Shortly after, the family moved to Glen Huntley where, on Wednesday 9<sup>th</sup> August 1916, their first son, Alfred (Alf) Hurlstone Pollard, the subject of this thesis, greeted the world.

<sup>25</sup> Lent to the author by the Pollard family

By 1914 Melbourne's population had reached 670,000,<sup>26</sup> but the glory days of the economic boom were not to return. Indeed, wages were far lower than they had been even in the 1880s and slums began to appear across the inner industrial suburbs. Urban poverty was now becoming the norm, and the abject misery into which some were plunged was only exacerbated by living in such unfortunate circumstances. The mood of the residents was made all the worse by the terrible losses of World War I: 112,000 Victorians enlisted, of whom 16,000 were killed.<sup>27</sup>

Refusing to be crushed by the harshness of the conditions, Alf's parents remained very active in church work, carrying it out with kindness and sympathy. During this period it was women's religious organisations that made up the social structure of many communities, in doing so forging bonds between women of similar minds. Indeed, by the 1920s there were lay women from all walks of life involved through church work through auxiliaries and similar activities. At this time the proportion of married women in the workforce was 3 per cent.<sup>28</sup>

And Flo was no exception, as well as being a mother of two young children and housewife, she regularly entertained groups of ladies in her home, particularly for prayer meetings. She started a Sunday school for the children in the street who had no church connection and the regularity with which they all turned up spoke of its success.

Fred took up lay preaching, becoming a Sunday school superintendent and Chairman of the church building fund. They sang in the choir and established a young men's Christian Club whose meetings were held in the family home. There were strict rules of conduct that required a Christian commitment, encouraged sport, success at school and in business, along with saving money. The aim was to produce 'all-round men' and Christian leaders.

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<sup>26</sup> See *Melbourne history* at <http://www.triposo.com/loc/Melbourne/history>

<sup>27</sup> See Paige Barlow, *History of Melbourne*, Prezi, 21<sup>st</sup> April 2013, at [http://prezi.com/mfijybyt\\_9pp/untitled-prezi/](http://prezi.com/mfijybyt_9pp/untitled-prezi/)

<sup>28</sup> *Believing in Australia: a cultural history of religions* by Hilary M. Carey, Allen & Unwin, 1996, Ch. 4 & 5

By all accounts it did just that, its alumni including Olympians, school headmasters, senior public servants and businessmen, several of whom were honoured by the Queen. By a curious coincidence, some 60 years later, in 1975, their son Alf would receive an unexpected five-page letter from one of the early boys who attended. It read, in part:<sup>29</sup>

*I could never cease to thank God for having met, and come under the influence of Fred Pollard. And there were many likewise who had this feeling. He had great gifts that he could use in the building up of young men, physically, spiritually, even in the sporting world. Your parents' home was a miniature YMCA. There was a billiards room with a full-size table and in the dining room a half-size table that was covered for use at mealtime. And the passageway was fitted for use as a shooting gallery. I could never forget the many, many happy hours I sat entranced listening to the beautiful playing on the piano by your gifted mother.*

All of these events showed that Alf's parents were quite entrepreneurial in their own right, no doubt leaving a lasting impression on the their young son (see Fig. 1.6).

**Figure 1.6** Alf Pollard aged about three-years<sup>30</sup>



Alf's earliest memories revolved around his third birthday, when he vividly recalled his eyes sealing firmly closed every morning and having to wait in bed for someone to bathe

<sup>29</sup> Private communication, Pollard family, 2013

<sup>30</sup> Private collection, Pollard family

them before he could see.<sup>31</sup> He lay in his enclosed cot, forced to breathe the foul-smelling detergent vapour designed to destroy any virus without killing him first. He was lucky. The Spanish 'Flu reached Australia in January 1919, almost certainly brought to Australia by soldiers returning from World War I, and was responsible for nearly 12,000 deaths across the country. Melbourne and Sydney were the hardest hit with public health authorities closing cinemas, theatres, racecourses, schools and even the Royal Agricultural Show. Police checkpoints were established and traffic restrictions were enforced at the state border. Masks were essential for anyone, including police, moving through the streets.<sup>32</sup>

As for Alf, he could also distinctly recall unhappy memories of mustard plasters on his chest, cod liver oil, hypol, iodine for cuts, ipecacuanha wine (ipecac) to induce vomiting and other unpleasant remedies that were the order of the day. Florence suffered at the hands of the same treatment and for a while all the Pollard family came down with the 'flu. But they were among the fortunate ones, all surviving with no lasting effects.

Once the danger of the 'flu had subsided, Alf got his first taste of school. At the age of three, his parents left him for several months at Warwick College<sup>33</sup> in Pinch Street while they were travelling overseas. Curiously, this was a private girls' school, conveniently located right across the road from their house.<sup>34</sup> Naturally he turned out to be the only boy in the class, and it was remarkable that he won the top prize for sewing. His actual 'formal' education, as brief as it was, began at the age of six, when Fred and Flo enrolled him at Mentone Grammar School.

Recently opened, Mentone was previously the Correll family's Edwardian, two-storey timber and stucco-rendered house, *Frogmore*. But now it was both the school and boarding

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<sup>31</sup> Personal recollection of Alf Pollard in his notes

<sup>32</sup> Melbourne people were told not to panic and the population escaped lightly compared to the rest of the world. See, for example, Australia's War Archives at <http://www.auspostalhistory.com/articles/1123.shtml>

<sup>33</sup> Warwick College no longer exists. See article on it in the *The Argus*, Melbourne, 23<sup>rd</sup> Dec. 1920, p.5 at <http://trove.nla.gov.au/ndp/del/article/4564497>

<sup>34</sup> See December 1920 reference at <http://trove.nla.gov.au/ndp/del/article/4564497> Also <http://trove.nla.gov.au/ndp/del/article/12075444>



house. Getting to school each day proved an ordeal for six-year-old Alf, who had to walk 800 metres to the nearest station, Caulfield, past a ferocious dog that never ceased to terrify him, then cross the busy Dandenong Road, buy a train ticket, travel eight stations to Mentone and then walk the rest of the way; he reversed this at the end of the school day<sup>35</sup>. Fortunately, he seemed none the worse for it.

There would be few children of that age who would make even one such journey unaccompanied today, let alone several hundred times over the next eighteen months. During his first year at Mentone, in 1923, Alf showed early athletic promise, winning the 75 yards race for six-year-olds and receiving an astonishingly expensive prize for such a minor event. The hallmarked silver trophy has not only survived to this day but is now in the possession of the school, after it was donated to them by the Pollard family some 80 years later. He knew that his father always put his heart and soul into everything he did and both children were impressed by Fred's family motto: 'If a thing's worth doing it's worth doing well.' That left a deep imprint and Alf, for one, practised it throughout his life.

But there were distressing times as well, including the occasion when he committed a minor infraction at the urging of a classmate. For his punishment the Headmaster made him remove his trousers and underwear, then lie face down on his couch. He then administered six sharp cuts of the cane to the small boy's backside. Taking an uncharitable view, today this would be considered child abuse, and there would be severe consequences for the perpetrator. But this was a different era, and such punishments were not considered out of the ordinary.

As for his sister Florence, she also attended Warwick College as a day pupil. The winter and spring family holidays were usually spent somewhere in the Dandenong Ranges, about 35 kilometres east of Melbourne, at Fern Tree Gully, Belgrave or Healesville. Alf and Florence enjoyed these times immensely, often playing simple games they had devised

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<sup>35</sup> Personal recollection of Alf Pollard in his notes

themselves. They never failed to attend the local Sunday School followed by church. However, it did not always go well. On one such trip they arrived in the middle of the night. Alf had a badly poisoned knee that had blown up like a balloon by the next morning. A doctor was called and he had to lance it, resulting in Alf howling from the excruciating pain. Not only that, as there were no antibiotics at the time, every two hours for the entire stay his mother had to bathe it with hot packs to draw out the poison. Each time it was sheer agony, but the treatment most likely saved his life.

For many families of the era the annual Easter Show was a much anticipated treat, especially for Alf who would collect the sample bags – they were free then. These would often contain small-scale replicas of items such as tomato sauce bottles and jams, the sort of things sought after by young boys of the day. Alf's favourite book from one show was a small volume measuring just 2.5cm x 2cm called 'Ruskin's Treasures'.<sup>36</sup> He carried it everywhere for some time, even though he couldn't read it, as the print was so minuscule. Despite this, he very much enjoyed looking at the spectacular art. It also was not long before he developed a passion for collecting matchbox tops, and he treasured them as valuable keepsakes for a long time.

In 1922 Flo gave birth to her last child, a baby boy they named John. The start of the following year saw the first appearance of the dark clouds of difficult times, and its end it also heralded the end of the Pollard family's good fortunes. On the political front, under pressure from his party's right wing in February, Prime Minister Billy Hughes (1862–1952) was forced to resign his position and Treasurer Stanley Bruce (1883–1967) took over the role.<sup>37</sup> Grim days and despair were in abundance. During 1923, of the 23 wholesale clothing

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<sup>36</sup> See biography of John Ruskin at <http://www.visitcumbria.com/john-ruskin/>

<sup>37</sup> *Australian Dictionary of Biography*, Bruce, Stanley Melbourne (1883–1967) by Heather Radi, Vol. 7, 1979 See <http://adb.anu.edu.au/biography/bruce-stanley-melbourne-5400>

merchants in Flinders Lane, 22 were forced to close their doors, including Fred's.<sup>38</sup> Precious little remained of the once thriving district.

Desperate to resurrect a business of some sort, Fred paid for one of his best salesmen to travel the world in a search of suitable merchandise that might be profitably peddled to the public. For some inexplicable reason the globe-trotter was captivated by socks with clock patterns on their sides. Feeling sure he was on a winner, and using Fred's dwindling finances, he brought thousands of pairs back home. They were, predictably, a disaster, and the fate of Fred's operation was sealed once and for all. To make matters worse, there was no longer any money to keep Alf at Mentone Grammar, so he was immediately sent to nearby Tooroonga Road Public School.<sup>39</sup>

Their future looked bleak and the financial future for Fred and his family looked worse than grim. As the adage goes, adversity often brings out the best in people, and so it was when Fred decided to look further afield. By chance he came across a newspaper article announcing that the NSW government was seeking people willing to lease tracts of land on Norfolk Island with a view to growing bananas.<sup>40</sup> With no other realistic options on the horizon, he announced to the family that he would go there and investigate it personally. None of them had even the faintest idea about the island.

It was an interesting decision not to take a chance in leasing a farm in Australia, as for example, thousands of families, along with many businesses, derived an income from rabbits. Between 1915 and 1924 Australia exported over 717 million rabbit skins and more than 157 million frozen rabbit and hare carcasses with above 75% of each being exported from NSW alone. Another possibility was leasing vineyard in South Australia which had become the

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<sup>38</sup> Notes left by Fred Pollard

<sup>39</sup> Now known as *Malvern Primary School*

<sup>40</sup> This was also known as the 'banana boom period'. See '*Splendid spars: a Norfolk Island forest history*' by Jane Lennon, Deakin University, Victoria and Australian Heritage Council, p.52

nation's leading wine producing colony. And then there were possibilities of apple orchards in Victoria and Tasmania.<sup>41</sup>

But for some reason none of these 'local' activities held any attraction for Fred and just four weeks later he returned from his journey in a state of excitement and optimism. What had impressed him were the fertility, beauty and potential of the island and the overwhelming friendliness of the locals. In his mind at least the decision had been made – they would pull up stakes and run a banana plantation several thousand kilometres away, without any experience whatsoever. The best that could be said about the idea was that it was, although entrepreneurial, quite 'courageous' as it also meant this was effectively the end of his children's education.

Fred was at his persuasive best and, lacking alternatives, had already made a unilateral decision and signed a 99-year lease; it was not possible to purchase land outright.<sup>42</sup> Astonishingly, he also managed to convince Flo's sister and her husband, Muriel and Bern Baldwin, and their family to join him. Bern did not need much convincing, as his importing business had all but evaporated and he too felt a pressing need to change his circumstances. He was also keen to put the worry and disappointment of his failed enterprise behind him. Another of Flo's sisters, Jess, and her husband, Cyril Hogarth, wanted to join the venture as well. It so happened that Cyril, a successful accountant, had a long-held fantasy of working on the land. This was a once in a lifetime opportunity and he was not going to let it slip away. The three families had made up their mind to band together in what was to be the biggest gamble of their lives.

Each of them leased adjoining blocks of land on the island. They named the farm 'Hurlstone Park' after the maiden names of the three sisters. The decision to take up this

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<sup>41</sup> *On The Land: a photographic history of farming in Australia* by Paul Ashton with Karen Blackmore, Kangaroo Press, 1987, Chapter 3.

<sup>42</sup> For an outline of the banana situation on the island in the 1920s, see '*Splendid spars*': a Norfolk Island forest history by Jane Lennon. Also at: <http://fennerschoolassociated.anu.edu.au/envirohist/links/publications/anzfh/anzfh2lennon.pdf>

challenge on a tiny speck in the Pacific would either make their fortune or be one they would dearly regret. Alf was as excited at the prospect of a big adventure, but was totally unprepared, as they all were, for what lay in store for him. The years spent there would shape much of his thinking for the rest of his life.

## 2. LEAVING AUSTRALIA

As the years on Norfolk Island were very formative for Alf Pollard, it is necessary to provide some detail of the type of environment that he was subjected to in his important time of his youth. An eroded remnant of a basalt volcano active around 2.3 to 3 million years ago, Norfolk Island is a small island in the South Pacific Ocean, east of the Australian mainland between Australia, New Zealand and New Caledonia. The coastline boasts an abundance of cliff faces and a downward slope meanders across the rolling plains towards Slaughter Bay and Emily Bay, the sites of the original colonial settlement of Kingston. Due to a limitless supply of treacherous rocks and reefs, no safe harbour facilities exist. Despite these shortcomings, the loading jetties at Kingston (see Fig. 2.1) and Cascade Bay ensured that goods not domestically produced could be brought in by ship.<sup>43</sup>

**Figure 2.1** Kingston loading jetty, Norfolk Island, in 1961<sup>44</sup>



With a mild subtropical climate, there is little to differentiate the seasons: the temperature rarely straying out of the 10<sup>0</sup>C–26°C zone. With just 3455 hectares (35 square

<sup>43</sup> *Norfolk Island History and Culture*. See <http://www.norfolkonlinenews.com/History.html>

<sup>44</sup> *National Library of Australia*, Digital Collections, nla.pic-vn4590816

kilometres) of land – 75 per cent being held privately as freehold or leasehold, the island is only 0.05% of the size of Tasmania. Although technically a part of the Commonwealth of Australia and with a NSW postcode, today the island enjoys a large degree of self-governance.<sup>45</sup>

Immersed in a history more colourful than most, nobody really knows who the very first inhabitants were. Modern conjecture credits the East Polynesian seamen who arrived in the 14<sup>th</sup> or 15<sup>th</sup> century and, after staying for several decades, mysteriously departed. But there is no doubting that the first European arrivals were in 1774, when Captain James Cook steered HMS *Resolution*, on his second voyage to the South Pacific, to arrive at a land he described as ‘Paradise’.<sup>46</sup> He promptly named it in honour of the Duchess of Norfolk who, unbeknowns to him, had passed away the previous year. The island appeared to have been uninhabited for centuries. He made special note of the stately pine trees and abundant vegetation, particularly the flax required by the Royal Navy for rope and sailcloth.

And so when the First Fleet arrived at Port Jackson on 26<sup>th</sup> January 1788, Governor Arthur Phillip ordered Lieutenant Philip Gidley King to lead a party of fifteen convicts and seven free men to take control of Norfolk Island and prepare it for commercial development. Arriving on 6<sup>th</sup> March 1788, they soon set about establishing a thriving penal colony. This seemed an inspired idea at the time, but the reality was profoundly different. The site proved too remote, difficult for shipping and simply too costly to maintain. The decision to close it down came as no surprise, and the first groups left in February 1805. By 1808 only about 200 inhabitants remained. They were finally removed by 1813, with a small party remaining to

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<sup>45</sup> Currently the local inhabitants are not happy with the current arrangements with the Australian Government.

See ‘Norfolk Island exodus as government deal stalls’ by Natalie O’Brien, *The Age*, 5<sup>th</sup> May 2013. Also <http://www.theage.com.au/national/norfolk-island-exodus-as-government-deal-stalls-20130504-2j031.html>

<sup>46</sup> *A Federation in these Seas* by Alan Kerr, Part 2, Chapter 6, p.121, 2009. See <http://www.regional.gov.au/territories/publications/files/A+Federation+in+These+Seas+Part+2.PDF>

slaughter stock and destroy all buildings. Although Phillip did not want the island, he certainly did not want any other European power to get their hands on it.<sup>47</sup>

Over a decade later there was a change of heart, with the British government again partial to occupying the island. Brushing aside all the issues leading to its closure, this time it would have a more sinister purpose. In 1824 the NSW Governor, Sir Thomas Brisbane, was instructed to occupy it as a place to send 'the worst description of convicts'.<sup>48</sup> Perversely, its remoteness was now viewed as an asset, as it was to be used for the detention of the 'twice-convicted' men, those who had committed further crimes since arriving in New South Wales. This bloody and brutal regime lasted until 1847, when the British government finally wound it down once more and transported the remaining convicts to Van Diemen's Land (Tasmania) in 1855.<sup>49</sup>

The harshness of the conditions and the violent history did not manage to deter a new settlement, as the following year witnessed the arrival of the descendants of Tahitians and HMS *Bounty* mutineers. (In fact, about 40% of today's inhabitants of about 2200 are descendants.) They came from Pitcairn Island, where they had lived after the mutiny; it had become too small for their growing population. The British government permitted their transfer to Norfolk, which was accordingly established as a colony separate from New South Wales, but under the administration of that colony's governor.

Although some families decided to return to Pitcairn in 1858 and 1863, the island's population continued to grow slowly as the island accepted a variety of settlers, often arriving with whaling fleets. After the creation of the Commonwealth of Australia in 1901, Norfolk

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<sup>47</sup> An excellent early study of the descendants is given in *The mutineers of the Bounty and their descendants in Pitcairn and Norfolk islands* by Lady Diana Belcher, New York, Harper and Brothers, 1871

<sup>48</sup> *Early Public Service In Queensland* by D.W. Fraser. Read at the meeting of the Royal Historical Society of Queensland on 18<sup>th</sup> April 1963. See

[http://espace.library.uq.edu.au/eserv/UQ:212632/s00855804\\_1962\\_1963\\_7\\_1\\_48.pdf](http://espace.library.uq.edu.au/eserv/UQ:212632/s00855804_1962_1963_7_1_48.pdf)

<sup>49</sup> *ibid*



Island was placed under the authority of the new Commonwealth government and administered as an external territory of the Commonwealth in 1914.<sup>50</sup>

By 1925 the population of Norfolk Island had dwindled to fewer than 700, below what it had been at the turn of the century. The adversity of life there had created a very isolated community indeed. And yet it was in this year that young Alf Pollard would begin to spend his developmental years.

It was a typical cold and miserable Melbourne winter's day as Fred, Flo and their three children, along with the Baldwin and Hogarth families, made their way to Flinders Street station for the long train ride to Sydney (see Fig. 2.2). The station had been open only since 1910, although the interstate railway line, via Albury, had been in operation since 1883.<sup>51</sup>

**Figure 2.2** Flinders' Street station in 1927, Intersection of Flinders Street and Swanston Street, showing three types of trams. At the time this was the busiest railway station in the world.<sup>52</sup>



<sup>50</sup> Section 122 of the Constitution. See *High Court of Australia* document

<http://www.hcourt.gov.au/assets/publications/judgment-summaries/2007/hca18-2007-04-27.pdf>

<sup>51</sup> This was the early growth phase of Melbourne with traffic lights, the first in Australia, not appearing there until 1928.

<sup>52</sup> See: [http://en.wikipedia.org/wiki/File:Swanston\\_and\\_Flinders\\_St\\_intersection\\_1927.jpg](http://en.wikipedia.org/wiki/File:Swanston_and_Flinders_St_intersection_1927.jpg) Original version from *en.wikipedia.org*

The local Melbourne railway network had been dominated by steam trains until 1919, but by now the local line was almost fully electrified. It was a different story for those travelling interstate, since it was still the steam train that puffed its way along the 1000-kilometre track, belching its black fumes, full of soot, over the countryside. For young children it was an exciting adventure, and Alf and his sister shared a sleeping berth and swapped stories of what they saw along the way. The vast quantities of the families' belongings were safely tucked away in the carriages of the goods section.<sup>53</sup>

The train arrived in Sydney at about the same time the foundation stone of the northern end of the Sydney Harbour Bridge was being laid. Jack Lang (1876–1975) was the NSW Premier and it would be another twelve months in 1926 before the first section of the electric underground railway between Central and St James was in operation.<sup>54</sup> The families had decided to spend two nights in Sydney at the People's Palace, an inexpensive boarding house run by the Salvation Army. Located at 398–408 Pitt Street, near Central station, it was a cheap option that enabled their children to see the sights and gave the adults time to purchase ploughs, harnesses and the other farming implements they would need on the plantation. It was agreed that the tools would be bought jointly and used on a shared basis (see Fig. 2.3).

Built in 1888, the People's Palace was larger than most of Sydney's hotels and their advertisements ran along these lines:

*When you enter the People's Palace it is quiet, restful, homelike, an oasis of peace in a wilderness of sound. When you visit Sydney, the People's Palace will be your home away from home. Convenient. Inexpensive. Completely satisfying. Everything a hotel SHOULD be and nothing a hotel should NOT be.*<sup>55</sup>

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<sup>53</sup> Personal recollection of Alf Pollard in his notes

<sup>54</sup> According to Matthew Doyle of the *Sydney Electric Train Society* (SETS). See <http://www.subways.net/australia/sydney.htm>

<sup>55</sup> For example, an advertisement in the *Sydney Mail*, 2<sup>nd</sup> January 1935. See <http://news.google.com/newspapers?nid=1302&dat=19350102&id=GY4TAAAAIBAJ&sjid=OZYDAAAAIBAJ&pg=1574,103699>

It was an ideal place to stay for the families, but only months after their visit, the People's Palace was severely damaged by fire. However, it was ultimately repaired and remained in operation until 1986, when the Salvation Army finally sold it.

**Figure 2.3** *The People's Palace* in Sydney<sup>56</sup> where Alf Pollard stayed as an 8-year-old boy in 1925<sup>57</sup>



As primitive as it might have been to many people, Alf loved the adventure<sup>58</sup> of the People's Palace and during the day spent his time wandering through the large city department stores, particularly Anthony Horderns, which had by then been open for 20 years (see Fig. 2.4). As the range of stock it carried was extensive, it was here that much of the necessary farm equipment for Norfolk Island was purchased. Indeed, the store advertised itself as being able to provide 'Everything from a hairpin to a harrow'.<sup>59</sup>

With 21 hectares of retail space, it was then the largest department store in the world. It was purchased by Waltons department store in 1970 and eventually closed its doors in 1973,

<sup>56</sup> Digital Photograph - Exterior View of 'People's Palace', Pitt St, Sydney, 1940s. See <http://museumvictoria.com.au/collections/items/1689250/digital-photograph-exterior-view-of-people-s-palace-pitt-st-sydney-1940s>

<sup>57</sup> Personal recollection of Alf Pollard in his notes

<sup>58</sup> *ibid*

<sup>59</sup> See many images of the building along with the slogans at Sydney Architecture at <http://www.sydneymarchitecture.com/GON/GON01.htm>

with the building being demolished in 1987. For many years the site stood idle, and eventually part of it was made into a car park.<sup>60</sup>

**Figure 2.4** The Anthony Horderns building at the corner of George, Pitt and Goulburn Streets in Sydney<sup>61</sup>



Once all the goods were in place, the morning of the third day in Sydney witnessed the next phase of their journey, which turned out to be somewhat of an anti-climax, not just for the children, but for most of the adults as well. As they made their way down to the wharf they fully expected to see a vessel the size of an ocean liner. Although he had made the same trip not long before, Fred neglected, possibly deliberately, to warn them of the size of the ship and they were shocked at the sight of the island trader, *SS Makambo*,<sup>62</sup> (see Fig. 2.5) that was occupying the berth.

<sup>60</sup> See brief history of Waltons at <http://www.perfins.com.au/OZ-Revenue-Perfins/n-Revenue-ZW-Perfins.html> Also *Sydney* by Della Falconer, UNSW Press, 2010, p.273

<sup>61</sup> *National Library of Australia*. nla.pic-vn3094781 Photo by Arthur G. Foster. See <http://nla.gov.au/nla.pic-vn3094781>

<sup>62</sup> Mentioned in *the Argus*, Melbourne, 17<sup>th</sup> June 1911. See <http://trove.nla.gov.au/ndp/del/article/10910770>

Built in Glasgow in 1907 by Clyde Shipbuilding & Engineering, it was a steamer of barely 64 metres in length and weighing only just over 1000 tonnes, about the size of a typical local passenger harbour ferry.<sup>63</sup> Surely, Alf thought,<sup>64</sup> the real ship must be moored somewhere else and this was the small boat that would transfer them to it. He was wrong. It soon became all too obvious that they would enjoy the company of not only a significant volume of cargo but also a range of animals, including an assembly of already highly agitated horses, on their journey.

**Figure 2.5** The SS *Makambo* that transported Alf Pollard from Sydney to Norfolk Island in 1925  
(Source: State Library of Victoria, Image No: gr001010)



The cabins were so small that Alf found them a novelty, although the bunk beds and constant rolling of the ship initially made sleeping nearly impossible. As the vessel steamed out towards the Heads, everyone on board seemed to be on the decks, waving at those they knew on the wharf. Before long, those on shore disappeared from view and the passengers slowly made their way below to unpack belongings and check out the facilities, Spartan as they were.

<sup>63</sup> Clydesbuilt database. See <http://www.clydesite.co.uk/clydebuilt/viewship.asp?id=15427>

<sup>64</sup> Personal recollection in Alf Pollard notes



The *Makambo* had been in service for fifteen years, carrying both passengers and cargo on routes between eastern Australia and islands in Melanesia and the Tasman Sea. Like Norfolk Island itself, it too had a calamitous history.<sup>65</sup> On this particular day in 1925, however, the *Makambo* would have the responsibility of shepherding young Alf Pollard through his first experience at sea – one he wouldn't forget in a hurry.

Alf later recalled that the journey started out calmly enough as the vessel navigated its way across the waters of the Pacific,<sup>66</sup> but it took a dramatic turn for the worse on the second day. There had been severe weather warnings in Sydney and larger vessels dared not venture out, but the captain of the diminutive *Makambo* had no such qualms, proceeding blithely into the fierce squalls looming beyond the horizon.

Sea disaster can strike without warning, and the steamer soon found itself heading into the full fury of an approaching storm. Quickly finding itself in the teeth of the wind, the surface of the water took on a menacing appearance with exceptionally high waves. The hull pitched and tossed, making a visit to the dining room impossible. Passengers huddled wherever they felt safe, many engaging in silent or loud prayers. They had struck the tail of a cyclone, and even the hardiest of the travellers succumbed to seasickness. The cyclone was relentless and the ship seemed helpless to combat it, literally disappearing in the troughs between the surging swell and then by some miracle re-emerging on the crest of a huge wave as if on the top of a mountain. One by one the lamps went out and cries burst from the terrified passengers huddling together for comfort and hoping for the best.<sup>67</sup>

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<sup>65</sup> In 1918 it had run aground near Ned's Beach, at the northern end of Lord Howe Island. It was stuck on the reef for nine days, during which time thousands of long-tailed rodents, affectionately called 'black rats', managed to find their way ashore, where they flourished. So much so that they triggered an environmental disaster, initiating the extinction of several of the island's birds and other fauna in the next few years, including the island's endemic lizards, land snails and beetles. Despite this litany of disasters on several fronts, the *Makambo* managed to continue on its route until 1931 and in 1933 was transferred to Burns Philp (South Seas) Ltd, registered in Suva, Fiji. Its luck finally ran out when it was torpedoed and sunk by the British submarine HMS *Stoic* off Phuket, Thailand on 12<sup>th</sup> June 1944

<sup>66</sup> Diary note of Alf Pollard of the journey to Norfolk Island on the *Makambo*

<sup>67</sup> Alf recollection in his notes of the trip

The *Makambo* rode the ocean like a cork, uncontrollably, all the while steadfastly refusing to sink. In his diary, Alf recalls fear clutching his heart as he desperately clung to his mother, who offered him all the reassurance she could. But the wind continued to blow furiously and huge waves beat mercilessly against the wooden hull. Flo was as terrified as anyone as the craft rolled violently from one side to the other. It seemed that only a miracle could save the ship from foundering and it did not need pointing out to the passengers what that would mean for them.

It was the poor horses that were to feel the full force of the ocean's rage. They had been tethered in a low part of the ship that was exposed to the elements and were repeatedly pounded by the huge waves that broke over them. One in particular, a mare they named 'Lassie', had been purchased specifically by Fred to do the ploughing. She was, unfortunately, locked in a crate with an assortment of farming tools. The crate was located behind the bow and below deck level, and with each wave her misery intensified, the water pouring through the slatted openings on one side and gushing out the other. Considering the difficulties, it was a miracle that all humans and animals survived the experience relatively unscathed, at least physically.<sup>68</sup>

By morning the worst had passed and Alf was feeling decidedly better, although the same couldn't be said for almost everyone else. He moved slowly and warily along the corridor towards the almost deserted breakfast room where he was delighted to find his favourite cereal, grape nuts, on the menu. And, moreover, in a seemingly endless supply, as the only two other passengers present did not fancy them. Even in the now relative calmness, plates were still sliding off the table, leaping over the raised edges and crashing into the far wall. But all this hadn't dimmed in the slightest Alf's growing enthusiasm for the adventure of what might lie ahead.

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<sup>68</sup> *ibid*

Two days and 717 kilometres into their trip, Alf was delighted to see Ball's Pyramid<sup>69</sup> rising majestically from the sea. Situated 23 kilometres southeast of Lord Howe Island, it is the world's tallest sea stack and one of a series of volcanic pinnacles formed from a massive eruption millions of years ago. And with favourable winds, before long Lord Howe itself came into view, a welcome relief for everyone after the events of the previous few days. Because more bad weather remained a distinct possibility, the *Makambo* anchored off Ned's Beach and passengers were rowed close to the shore on whaleboats.

There waiting on shore for the passengers were sleds, complete with wooden runners that would be pulled along by a horse. The families were all taken along a winding sandy track through an enchanting palm forest to the other side of the island. It was here, on the shore of the lagoon, where most of the settlement was located. After what was really a feast provided by the locals, they were once again transported, that same afternoon, back to the *Makambo*. As they passed Mount Gower, Alf noticed the mountain goats grazing on the side of the hill, remarking to his father that they were like tiny golf balls dotted on the sides of sheer cliffs.<sup>70</sup>

Back on board, and with the food supplies replenished, it was time to cover the final 900-kilometre leg to Norfolk Island over waters that turned out to be surprisingly untroubled. On the final day the wind had all but dissipated, to the extent that the captain invited the 8-year-old Alf to take the wheel. His instructions were simply to keep the needle on N650E and, as each wave turned it right or left, to bring the ship back on course.

With unrestrained excitement Alf marvelled as he kept watch on the bow, pausing briefly now and then in awe of the dolphins that swam alongside for hours, seemingly

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<sup>69</sup> See for example, *Lord Howe Island, The Last Paradise*, <http://www.lordhoweisland.info/points-of-interest/points-of-interest/balls-pyramid/>

<sup>70</sup> Personal recollection of Alf Pollard in his notes



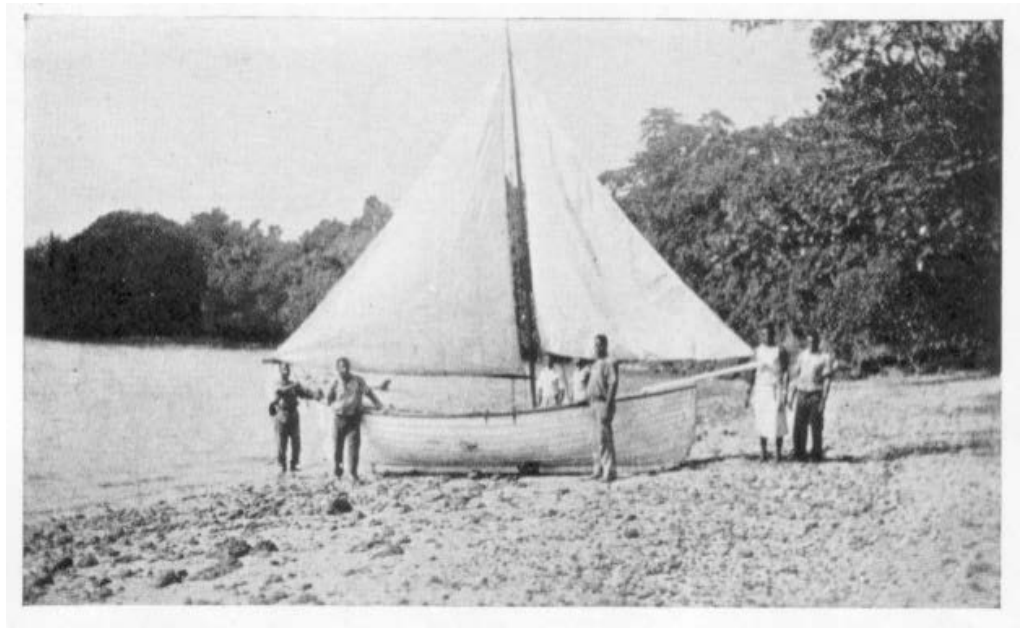
guiding the ship. His operating duties lasted all of 15 minutes, but supplied him with a lifetime of memories.

**Figure 2.6** A modern map of Norfolk Island. It is roughly 6 x 6 kilometres in area.  
(Source: Discover Norfolk Island,  
<http://www.discovernorfolkisland.com/maps/detailed-norfolk-island-map.html> )



As dawn broke on the fifth day, Norfolk Island materialised in all its magnificence and beauty. It was a glorious sight from the deck with its lush green hills covered in the pine trees that Cook had admired so much, and the *Makambo* took anchor off shore from Kingston. Here were the administrative offices, the superintendent's residence and remnants of the former convict settlement. This time their entrée to dry land would not be as dramatic: they were shuttled by long rowing boats to the jetty, which lay entirely inside the menacing reef. These 'whaleboats' had earned their name during convict times, when islanders harpooned whales and brought them ashore for blubber and oil. In fact on this occasion the boats were not rowed at all, but towed by a small but efficient motor boat (see Fig. 2.7).

**Figure 2.7** A sailing whaleboat typical of those found on Norfolk Island<sup>71</sup>



To get into these vessels the passengers had to go down the steps over the side of the *Makambo*, a task made more difficult by the rising swell. The whaleboats dropped well below the bottom rung in the trough of the wave, but above the top rung in the peak. In the end, with the skilful assistance of the islanders, they all decided to jump, but it was still a tricky business.

The horses provided a far more formidable challenge. No better means had been developed at the time than to tie their four legs together just above the hooves, and to lower them from the deck into the whaleboats. Once at the jetty, they were then lifted from the boats upside down by a crane attached to their tetherings. Even back then this seemed unbearably and unnecessarily cruel. Among these unfortunate animals was Fred's plough horse, the beleaguered Lassie, who had endured so much on board and now suffered this further indignity. Although she was usually quiet and placid, for months after this ordeal Lassie would go into a panic whenever she was near the landing site. It seemed even the smell of salt air raised terrifying memories and the fear that the experience may be repeated.

<sup>71</sup> 1849 – 1949 *The Centenary Book of the Melanesian Mission: Pacific progress*, Pub. Parrett & Neves Ltd. Chatham, London, 5<sup>th</sup> March 1949.

A large proportion of the island's population had come down to meet the *Makambo* as a ship's arrival was always quite a spectacle, even though it took place every six weeks. Soon after making it to dry land with their belongings, all the adults and children were bundled into the assemblage of horses and carts, making their way along winding roads that snaked their way up the hills that led out of Kingston. It was a different world and this was Alf's new home, but perhaps not what he expected. On 17<sup>th</sup> December the state of affairs on the island were outlined in an anonymous letter published in the *Sydney Morning Herald*. It was not good news for the local residents, but there was no reason to doubt its veracity.<sup>72</sup>

#### **NORFOLK ISLAND.**

#### **TO THE EDITOR OF THE HERALD.**

*Sir*

*It is sincerely to be hoped that one of the first steps of the newly-elected Federal Parliament will be to carry out the decision arrived at immediately prior to dissolution to appoint a Royal Commission to visit this territory for the purpose of a thorough investigation of its conditions. At no period in the history of this community has there been so much dissatisfaction, unrest, and feeling of insecurity as there is at the present time.*

*For this lamentable state of affairs there surely must be some substantial grounds. It is only fair both to the Administration and the community that a searching inquiry should be made at the earliest possible moment, and that its scope should be such as to include all complaints that may be brought forward. The Island was taken over as a territory in 1914, but the community has not yet had an opportunity of placing their grievances before a proper tribunal.*

*I am, etc. Norfolk Island, ONE OF THE ELDERS, December 1925*

The Pollards had just arrived, and Alf would eventually find out for himself just how bad it was.

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<sup>72</sup> *Sydney Morning Herald*, Letters to the Editor, 17<sup>th</sup> December 1925.

### 3. EARLY TIMES ON NORFOLK ISLAND

Alf was fascinated by the accents of the drivers, especially when they spoke to each other. Although their English was reasonably good, they often used their own phrases<sup>73</sup> which bewildered him, including ‘webout you gwen?’ for ‘where are you going?’, ‘hattay’ for ‘here it is’ and ‘oolie’ for ‘often’. However, he was sure he had conquered the meaning of ‘moo-oo’, the universal language of cows; he was disheartened to learn that it actually referred to the flax growing on a cliff.

As they made their way along the dirt road in their cart, the families took time to pause at the ‘Tree of Knowledge’ where, they were told, in the absence of newspapers, notices of general interest would be posted, although at irregular intervals. They couldn’t help but marvel at the undeniable magnificence of the two-kilometre Pine Avenue with its majestic 25-metre pines flanking either side. At the end was St Barnabas Chapel, consecrated in 1880, with its imposing stained glass windows, black Torquay marble floor and kauri pews inlaid with mother of pearl (made by the islanders)<sup>74</sup>. The other, All Saints Church of England chapel was in Kingston, in one of the buildings constructed by convicts<sup>75</sup> while the Methodist Church was at Middlegate, and was led by an 80-year-old lay minister.

After an hour or so the families arrived at a guest house on Steele’s Point Road, where they would stay for a few days until they found suitable rented accommodation for the several months it would take for their dwellings to be constructed. They would have to build their houses from scratch. The Pollards settled on an establishment called ‘Arcadia’ in Ferny Lane, and on the very day they moved in were startled to see a woman driving a horse and cart appearing at the front door.

<sup>73</sup> The first dictionary of the local language was published by Beryl Nobbs Palmer in 1986. See example at <http://www.pitcairners.org/language.html> and *Norfolk Online* at <http://www.norfolkonlinenews.com/Norfolk-words.html>

<sup>74</sup> See details of St Baranbas Chapel at <http://www.ohta.org.au/organs/organs/Norfolk.html>

<sup>75</sup> See photo at <http://www.flickr.com/photos/jwbenwell/4111694210/>

She was an islander, and she proceeded to empty the entire contents of her cart of fresh vegetables right on their doorstep. An hour later a man turned up with another gift of even more vegetables. This was the locals' way of saying 'welcome' and the Pollards thought it just wonderful.<sup>76</sup>

To Alf, a closer inspection Norfolk Island revealed that it did not resemble the resort-like Lord Howe Island in many respects at all. In his own words, he later described it as a series of rolling hills surrounding the 300-metre Mount Pitt, near where they lived, around which there were rainforests along with an abundance of Norfolk Island pines. These hardy trees are native to Norfolk Island, always grow vertically up to 25 metres and can withstand cold and salt spray.<sup>77</sup> The vegetation was lush and green – no doubt what made it attractive to Fred for a banana plantation. The climate remained humid all year round and the coastline consisted of rocky cliffs except at Emily Bay in Kingston, where there was a small sandy beach. Over at Anson Bay there was another beach, but as it was unprotected it was extremely dangerous for swimming and the only access to it was by a track winding down through a series of hairpin bends<sup>78</sup>. Above it was the cable station that, since 1902, had been home to the Pacific Cable Station, part of an international submarine telephone network.<sup>79</sup> This was now his home.

A week after their arrival, Fred bought a cow named Ginger; she actually lived at the property of a neighbour called Nobbs. The task of milking her was left to Alf, who was given some lessons by a local dairy hand. Putting him to the test, early one morning Flo gave him a jug and asked him to fill it for the family breakfast. He was gone for such a long time that she became worried and, making the trek herself, discovered him standing there looking rather

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<sup>76</sup> Personal recollection of Alf Pollard in his notes

<sup>77</sup> See <http://arborwest.com.au/trees/coastal/norfolk-island-pine/>

<sup>78</sup> See description at *Discover Norfolk Island* at <http://www.discovernorfolkisland.com/norfolk/beach.html>

<sup>79</sup> See history at <http://atlantic-cable.com/CableCos/Bamfield/index.htm> Norfolk island was described as 'one of the most important stations in the whole system' by the government architect Mr Vernon. See article in *The Advertiser*, Tuesday 29<sup>th</sup> July 1902, . 5 at <http://trove.nla.gov.au/ndp/del/article/4864172>

forlornly at the uninterested animal, with only a few teaspoons of milk in his pail. She tried to show him how it was done, but with no better result. It seemed that Ginger had taken a dislike to the two amateurs and decided to deliberately hold back her milk.

But Alf refused to give in, and after some time the cow eventually succumbed. Alf soon became quite proficient at milking, and eventually he and Ginger formed a bond. For the next five years he performed his milking duties with diligence every day, both morning and afternoon.

Within the first week of stepping off the *Makambo*, Flo's thumbs and ankle joints began to swell and they soon became painful. As time went by the arthritis began to spread, but nobody saw the enormous difficulties it would later cause her.

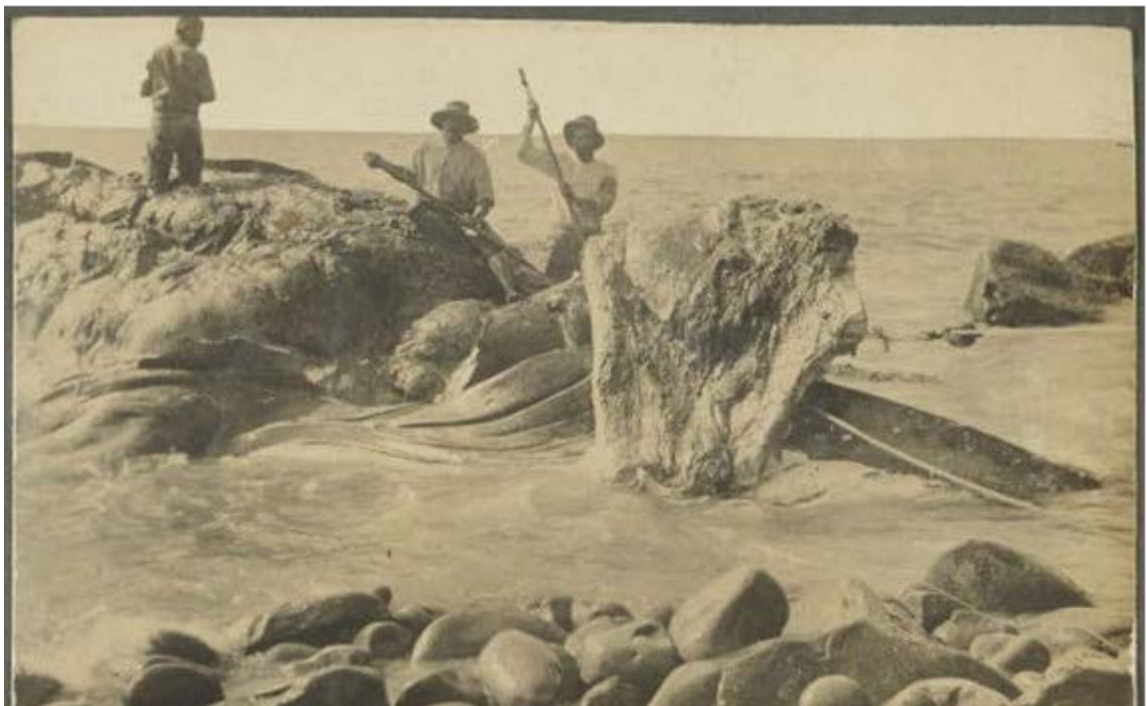
Meanwhile, the Pollard, Hogarth and Baldwin men were busily engaged in building their new houses. Much of the construction was done by the 46-year-old Fred, due to expertise he had acquired in his younger days. The land was in a peculiar location, situated precariously less than 200 metres from sheer cliffs that dropped 100 metres. The combined properties, that they named 'Hurlstone Park' after the maiden name of the sisters, extended back to the lower slopes of Mount Pitt, in the north-west of the island.

While all these house building activities were taking place there was still the issue of the banana crops to be planted. Time had to be found to clear the land of undergrowth, plough the fields and erect fences. Although this was done in fine, indeed very hot, weather, this turned out to have problems of its own. The timing couldn't have been worse because almost as soon as the families arrived on the island, uncharacteristically the rain disappeared and they were now experiencing a drought. This made life very difficult, especially for the struggling banana crop, and as there was only a single well on the properties, the water had to be brought to them by buckets – and it was all uphill.

Alf attended the only school on the island, located at Middlegate, some 3 kilometres away down south, which had operated since 1906 under the guidance of the NSW Department of Education.<sup>80</sup> Initially he had no choice but to walk there and back every day, but Fred managed to find him an old bicycle, which was a godsend, except that because of the hilly terrain he had to get off on numerous stretches and push it uphill. In later years it became clear that he did not learn anything of value at the school, their attitude being illustrated by the fact that, whenever a whale was caught, the school immediately closed and a holiday was declared.

Fred and Flo had been aware of the lack of proper schools on the island and over a library of hundreds of classical books. The volumes had certainly survived the journey from Melbourne in much better shape than the horses, but Alf did not make the slightest attempt to read even one of them.

**Figure 3.1** Bringing in a whale at Cascade Bay, Norfolk Island, c1915.  
(Source: National Library of Australia, an23868153)



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<sup>80</sup> A history of education on Norfolk Island is given in *An Island Education, A History of the Norfolk Island Public School 1856-2006* by Brian Mercer, sesquicentenary edition, pub. by the Norfolk Island P&C Association.

Alf's leisure time was completely consumed with outdoor activities and, while the island was a world of fascination, it was not the place to receive traditional schooling. At Middlegate, for pupils as young as Alf the order of the day was to amuse rather than educate, and he learned even less than his sister. But going to school did not release him from his numerous assigned chores around the properties.

Managing a farm on a small island meant there was no expectation that the families would have a vacation during the school holidays. Instead they would take day trips, often to Emily Bay for a picnic or swim, only once holidaying for a longer period, when they camped for a week by the water's edge. One evening as twilight gradually descended, Alf was fishing from the jetty when he landed a large bite but did not have the strength to haul it in. Fred quickly grabbed the line but he too had no success and the line burnt his hand as it ran through it. They all went down and peered into the shallow water to try to spot the culprit. It was teeming with sharks beneath the still water, and they could see dark shadows appearing for a moment and then disappearing towards the open sea.

From time to time there were special moments for the locals, including the arrival of the *Makambo*, that could be at any one of three places. Its precise port of arrival was announced by means of a flagpole at Middlegate: the possible landing sites were Kingston, Cascade Bay and Headstone. Which one was used depended on the seas and the prevailing winds. Kingston was always first choice and Headstone was used only as a last resort, primarily because it was really only a large rock beneath a very steep cliff.

There was a substantial whaling station at Cascade Bay, and whenever a whale was caught it was pulled ashore and the blubber was cut off. The remainder was dragged to the boiler-house and cooked for oil. As a result, the stony shore was scattered with bleached whalebones with the terrible smell permeating the nearby environment for quite a distance.



Luckily, Hurlstone Park was on the other side of the island and so escaped the nauseating stench. The station finally closed in 1962 due to the decline in the whale population.<sup>81</sup>

Each family eventually had its own cow plus a number of fowls, although before the fences were erected the poultry ran free, making the task of finding their eggs in the bushes much more difficult. Most of the time Alf simply followed the clucking noises to the eggs – except for those times when they found a bunch of tiny fluffy chickens instead.

After several months of hard labour all three houses were completed to a point where all the families could move in. Hurlstone Park sat on a large tract of land but had only one gate opening onto the dirt road for all of them to use. There were Norfolk Island pines growing wild on the estate, along with pink and red guavas, and wild lemons that were far juicier than any they had come across previously. Two huge orange trees planted by the Melanesian Mission people many years before stood in the valley below the houses and the plantation of coffee trees they had developed was further down the road. On the surface, to Alf it seemed like a tropical paradise.

Before long it was time to plant more bananas and get the farm production underway in earnest. The first months of the project proved extremely challenging, not helped by the period of untimely and prolonged drought. The single well had to supply both the families and their animals and it still had to be operated by hand and it was agreed that each of the adult males would take their turn to bring the water up. Bern drew the morning shift, Cyril the midday and Fred the evenings. But Fred allocated his shift to Alf, so his after-school chores now included lowering a kerosene tin on a rope, winding it up again and tipping the contents into several half barrels. This was by far the toughest of the tasks as, by the end of the day, all the cows and horses were thirsty and seemed to drink it as fast he could supply them. He was not allowed to stop until he left all the barrels full. And then there was the

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<sup>81</sup> See *MarineNews* at <http://www.marineNews.com/travel-articles/island-magic-norfolk-island/443/>

matter of water for the households. Before long Alf also landed the role of carrying water back to his family home along a track of 500 metres – all uphill. It was backbreaking work even for a grown man, but it had been assigned to him and he did it without complaint.

Among his other responsibilities was bridling the horses for his father, who was spending his time putting the finishing touches on their house. The horses were especially difficult to handle and were free to roam over a large number of hilly paddocks that had been cleared for grazing. Alf would creep up to an animal, but just as he would be within touching distance it would rear up and gallop off into the distance, leaving him to make the long trek after it and start all over again. As time went by he became very adept at catching them, and evolved into an expert horseman.

Fred's self-taught knowledge of electronics was proving very handy, and he cleverly managed to rig up a telephone connection between the three houses so they could contact each other without having to walk from house to house. Intriguingly, there was only one car on the whole island, an old T-Model Ford, but the owner was not free to drive it whenever he liked because the horses would bolt at the sight and sound of it. As a result, he had to give a week's notice whenever he went for a drive and had to provide full details as to when and where he intended to go. Even today there are strict rules for vehicles on the island. The speed limit is generally 50 km/hr maximum in the territory, reduced to 40 km/hour in the towns and 30 km/hr near schools. All livestock roaming the roads have the right of way.<sup>82</sup>

And although the island lacked a proper cinema, a community hall was used where the locals were able to project slides onto the wall.

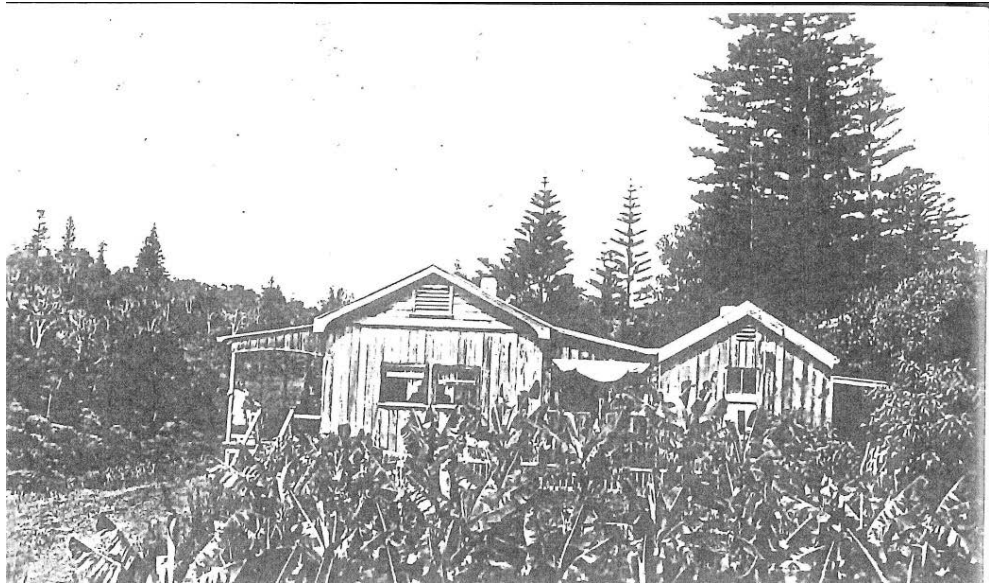
Despite a seemingly endless list of both morning and afternoon duties, these were exciting times for an 8-year-old boy. Alf's brother John was still a toddler and sister Florence was now eleven years old, so he had no friends or relatives his own age with whom to play.

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<sup>82</sup> *Norfolk Island Traffic Handbook*, Revised August 2011. See <http://www.info.gov.nf/adminforms/motor%20vehicle%20rego/NI%20Traffic%20handbook%20v2.pdf>

He compensated by adjusting to the company of adult men and spent much of his spare time working with them. At first he found it exhilarating and simply loved it, as it made him feel grown up, but he still revelled in all the things that children love to do. But the going was very tough and settling in took a great deal of time and patience for everyone.

**Figure 3.2** The house where Alf and his family lived on Norfolk Island.  
The rainforests can be seen in the distant left and a huge pine tree at the right rear.  
(Source: Pollard personal collection)



As his family expected of him, during this period Alf developed manual skills that would stay with him all his life. Armed with his youthful enthusiasm and sharp wits, he soon mastered a post-hole digger, a wire strainer, an axe and a plough. His expertise soon extended to using a crosscut saw, sometimes assisting in felling the giant pines – some had a 1.5 metre diameter. As the saws were only 1.8 metres in length, even one tree often took an entire day to succumb to experienced sawyers. And the process involved the careful use of wedges and sledgehammers to ensure that the tree fell the right way and not on one of the apprentice sawyers. The clearing of the forests provided an unexpected side benefit for Alf. In one instance, while exploring the fallen trees as the virgin forest was cleared, he found the year ‘1856’ carved high up on the trunk. It was more than likely the work of an escaped convict who had lived off the land there, and its discovery excited him no end.

Although it lacked the excitement of tree felling, Alf quickly developed a proficiency in weeding between the countless rows of growing banana plants. Inherently boring, especially for one so young, it was nevertheless an essential task. And so he made a game of it, challenging each of the men to select a row and see who could finish first. As far as he could tell, they joined in with good humour and it became less of a chore and more of a contest. This was the very early beginnings of his entrepreneurship. It was not all pleasurable, however, as on one occasion he felt something moving up his trouser leg and quickly became convinced it was a snake. Little did he know that there were no snakes on Norfolk Island. His screams brought the men running to his aid, only to find an innocent field mouse that was undertaking its own exploration.

His cheerful nature and willingness to learn led those around him to believe that his indefatigable enthusiasm was a sign of happiness. But, truth be told, keeping up such a hectic pace month after month took its toll. Even the tasks of catching and riding horses had lost their initial appeal, and rounding up and milking cows became predictably monotonous. Most of his time away from school was spent in the company of adult workers and he really missed having friends his own age. Alf felt a pressing need to change his circumstances and, after some months of what was quite hard labour, he began wandering off from the sites to find his own sources of entertainment. Nobody minded. They were all too busily absorbed in their own responsibilities.

The wilderness surrounding the cleared areas acted as a natural magnet for any energetic child. And so it was for Alf, who was looking for new worlds to explore, spending more and more of his time meandering off the beaten tracks to seek out any treasures that might lie there undiscovered. There were many such excursions that involved him ploughing through the bushes at breakneck speed, oblivious to drama or danger.

On weekends Alf would scout out the large areas of thick undergrowth he had selected to be his own private jungle, quickly becoming acquainted with all their mysteries. He soon became adept at swinging on the many vines, pretending he was Tarzan as he flew through the air, often crashing into an unforgiving tree along the way.

And, as so often happens in such circumstances, it did not always go according to plan. On one particular expedition he came within centimetres of falling into a 30 metre deep disused well that over time had become covered with twigs and leaves. It dawned on him that, since nobody knew precisely where he was, his life might have ended right there if he had taken just one more step. After this alarming episode his shows of bravado were less frequent and he became more cautious in what he did.

Not totally undeterred, however, he felt his exploratory quests might be enhanced if he could lay his hands on one of the machetes used by the workmen to clear the fields. He wasted no time in finding one that had been deliberately discarded, probably because it had become too blunt and worn for its purpose; it suited Alf just perfectly. For days he hacked and chopped himself a path through the undergrowth that he figured wouldn't lead anywhere in particular, but the solitude of these moments enveloped him and he soon developed a fondness for – and confidence in – his own company.

In the early dawn of a chilly winter's morning he was slashing away meticulously at the usual brushwood and found himself face to face with the entrance to a very large cave deep in the forest. He peered anxiously into the darkness, with a momentary concern that it might have been inhabited by some wild animal that would surely eat him, but this was a wonderfully energetic period in his life, so he crept with great caution into the depths. It was deathly still, but there was enough light to see by as he moved stealthily well into the darkness of the interior. His fear had left him, replaced by profound exhilaration. This would

be his 'secret place', he thought, and vowed to visit it often. It also became the site of countless inventive games with imaginary friends.

Alf would learn much later that he was not exactly the pioneer that he had initially hoped, as his cave had its own fascinating story to tell. Although no trace of its captivating history remained, it had been used to conceal equipment from the cable station during World War I when the German raider *Emden* was in the vicinity. Its security was vital, as the cable line through Norfolk Island was then Australia's main contact with the outside world.

The islanders' concern was well founded, as the commerce raider *Emden* had a fearsome and deadly reputation and became known as 'the scourge of 1914'. It was under the command of the renowned Kommandant Karl von Müller (1873–1923)<sup>83</sup>, had a top speed of 25 knots and could outrun any merchant ship in the world. Its feats during World War I were the stuff of legend and, at 3,650 tons, it once swooped down on Allied shipping with such force that one of her frustrated British pursuers was reported to have stated: 'We admire her exploits as much as we wish the ship may be taken.'

It was now 1926, but memories of the war and the unwelcome visit by the *Emden* were still fresh in the minds of the many inhabitants of Norfolk Island who had lived through the Great War. Those who concealed the equipment deep inside Alf's newly discovered cave did an exceptional job: it was never located by the *Emden*'s crew, despite their best efforts. The finding of the entrance quickly stirred up in Alf a wave of curiosity as to what else he might unearth and he continued to machete paths for himself that branched out at irregular odd angles from his main route. But his next breakthrough would come in a totally different place.

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<sup>83</sup> See biography: *Karl von Müller, der Kommandant SMS* by Alfred Becker, Mager, 1936. Also see: *The Last Cruise of the Emden: The Amazing True WWI Story of a German-Light Cruiser and Her Courageous Crew* by Edwin Palmer Hoyt, Globe Pequot Press, 2001

Several weeks later he made the providential decision to abandon, at least temporarily, the jungle to conquer new challenges. These came in the form of exploring the convict ruins located not far from the centre of the capital, Kingston. It was here that he came across something even more startling, among a scattering of rocks and the remnants of walls that had crumbled over the decades. On the surface it did not look the least bit inviting – until, that is, he detected a very large boulder under which was a hole just large enough for him to crawl into. And there he found a tunnel. It was made all the more adventurous because he knew full well that an adult could not have easily fitted into it. At least not now.

As he continued his journey on all fours, the daylight disappeared behind him. He could sense this was not a natural phenomenon, but a tunnel that had been deliberately carved. It was just 1.2 metres high and 0.75 metres wide but in fact stretched for about 100 metres. Not far into the passage he came across an opening to the side. It was a tiny room. He could barely stand up in it; certainly no one fully grown could. Before long he found another room, and then several more, all just metres apart. A sudden feeling of horror filled him, although he couldn't pinpoint the reason. It so happened that he had come across dungeons that had been reserved for the worst convicts on the island. Norfolk first earned its reputation as the 'Hell of the Pacific' in 1824 when the NSW Governor, Sir Thomas Brisbane, declared it the best place to send the worst felons, 'forever to be excluded from all hope of return'. It would be 'a place of the extreme punishment short of death'.

Alf had a vague idea of the island's savage history before he came but was unaware of the full extent of the severity.<sup>84</sup> Punishments varied for petty crimes, and lashings of up to 500 strokes in a single session were not uncommon. In cells such as he had discovered, solitary confinement came with the exclusion of light and sound, resulting in many men losing the power of all thought and reason. Increased workloads and decreased rations – of

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<sup>84</sup> Located at Kingston and Arthur Vale. See <http://www.environment.gov.au/node/19743>

only bread and water – also ranked among the more common forms of punishment. Conditions were so dire that some deliberately attacked fellow prisoners in order to be hanged, but few committed suicide, because of their Catholic faith.

Kingston's now-ruined pink-stoned gaol had commenced building in 1836 and completed in 1847.<sup>85</sup> Inside, convicts from across the British Empire mingled with stubborn second-time offenders from New South Wales and Van Diemen's Land. Designed to break these hard cases' spirit, the gaol featured these underground 'dumb cells'.<sup>86</sup> If the dungeon deprivation did not drive inmates insane it certainly created a sense of dread. Outside, shackled wretches built roads and broke rocks.

As Alf stumbled his way through this group of cells he found that he couldn't go far because the bright light from the entrance was fast disappearing. And he felt no desire to be trapped there. One could only imagine what life would have been like there for the prisoners after nightfall. It's no wonder Alf felt so uneasy at the experience that he never ventured into the depths again.

The three families had now been on the island for some months. Great strains had been placed on their relationships – and their dwindling finances – as a result of the continuing drought, which meant that there was little produce forthcoming from the farm, and the cost of building the dwellings on the property.

It was time to take stock of whether they were any better off here than in Melbourne, as bad as it had been.

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<sup>85</sup> *The Old Gaol*, built in 1790 during the period of the First settlement (1788–1814), had been fully decommissioned by 1814. See Flickr at <http://www.flickr.com/photos/blackdiamondimages/9040259143/>

<sup>86</sup> See *Norfolk Island – The New gaol* at [http://www.pitcairners.org/vt\\_new\\_gaol.html](http://www.pitcairners.org/vt_new_gaol.html) Also <http://www.pitcairners.org/settlements2.html>



## 4. LIFE ON THE LAND

After six months the drought finally broke and the bananas began to take on a much healthier appearance, before long sprouting to a size that exceeded even the largest available grading size. Indeed, everything was now growing extraordinarily well on their property's virgin soil – it consisted mainly of centuries of leaf mould. Even the watermelon vine they planted had gone berserk, producing fruit an astonishing two metres in length. The girth of the watermelon vine's trunk was such that the men were unable to reach their arms around it.

And then there were the enormous pumpkin vines that had sprung up of their own accord by the side of one of the banana fields. One vine went as far as the eye could see, and for over two years it would produce an endless stream of pumpkins that were eaten by the families, or sold at the local market, or that simply rotted. At its peak there were a staggering 200 pumpkins growing on it.

It was a refreshing change from the early days without rain, and soon a decision was made to plough more fields to plant other crops. Now the three families could afford more moments of relaxation and on quiet Sunday evenings they sat on their porches listening to the strains of the musical locals singing 'The day Thou gavest Lord is ended' floating over the hill from the Mission Chapel's evening service.<sup>87</sup>

As it turned out, it was quite a rarity for such a large group of 'foreigners' to arrive on the island all at the same time. Migrants usually came in groups of no more than three to settle there, and even they had been very few and far between. To show their appreciation, the islanders treated the Pollards, Hogarths and Baldwins like royalty, with welcoming parties and picnics at which suckling pigs were on the menu along with all kinds of local delicacies, including paw paw, pilhi and pineapples.

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<sup>87</sup> Personal recollection of Alf Pollard in his notes

Life had indeed taken a turn for the better and the families soon joined the local Methodist Church. By this time Flo's parents had also decided to make the trip to the island and her mother held regular Sunday School classes at Hurlstone Park for her grandchildren. Fred and Flo shared a love of music that they passed on to their children. As the family always had strong connections with the church, it seemed natural that they occasionally fronted at the nearby St Barnabas' Chapel (see Fig. 4.1); often enough for Alf to learn the Sunday service by heart.

Alf still had his essential daily tasks of milking cows and fetching water. In addition, he landed the role of bringing the bananas on the horse-drawn sled from the valley to the sheds where they would be packed for carting to the jetty. This needed absolute precision, as they had to be picked at exactly the right time to coincide with the appearance of the Makambo that would take them to Sydney. If they were harvested too late they missed the boat, and if too soon they ripened along the way and were useless for sale on arrival.

So for three days before the vessel's arrival there was always a great deal of activity as the bunches were selected and cut in the valley, transported by Alf to the shed where they were handed over, sorted by grade and size, packed into cases and labelled.

Despite the recent welcome change in the weather, the families, with the Pollards in particular, were still experiencing very hard times and the family had no bank account, their entire life savings being kept in an old jam tin. At one stage Alf remembered a family discussion in which he asked his parents about buying something he would like. His mother said simply that they did not have enough money for it, but he said naively: 'Why don't you take it out of the bank?' His mother gave a grim smile and picked up an old jam tin and tipped the contents – seven shillings and three pence – onto the kitchen table. 'We don't have any money in the bank. This is our bank,' she said wistfully. It was then that Alf realised just how dire their financial circumstances were.

**Figure 4.1** St Barnabas' Chapel Norfolk Island. Dedicated in 1880, The magnificent chapel is considered one of the finest historic buildings in the South Pacific. (Source: <http://www.ohta.org.au/organs/organs/Norfolk.html>)



The Pollards were only barely able to keep their heads above water and lived off the produce they grew, buying meat just once a week. Of course they had their own chickens and eggs, but this was not enough. Fortunately Fred surmised that the soil in a distant valley might be very good for planting so they also grew rockmelons, beans to sell and also for their personal use.

They used rainwater that was stored in a large concrete tank and a primitive shower that consisted of a normal shower rose and pipe attached to a wall, with the bottom of the pipe in a kerosene tin and a pump about hand height on the wall. The tin had to be filled with water and then continuously siphoned by hand all the way up to the top of the shower, while trying to soap your body. And the water was always cold.

The toilet was away from the house and was essentially a pit in the ground. For lighting there were the kerosene lamps, hurricane lamps and pressure lamps in the main room and the kitchen. Life was just about as primitive as it comes.

There were no taxes on Norfolk Island, but every family was expected to do two days of road maintenance each month or pay someone to do it on their behalf. The latter choice was quite common and, as the task was so time consuming, the Hurlstone Park families did just that. The work was far from easy, as all roads on the island were dirt or gravel and became very slippery and rutted after rain. In the valleys they were often impassable – the low point of Anson Road was just outside the gate to the three properties. It became a common sight to see buggies hopelessly bogged there.

By now Alf was able to spend some of his leisure time with his father, particularly fishing. There was no doubt that the waters around the island were teeming with fish, but they had no idea where to catch them. Their first experience was when one of the local guides revealed what he assured them was an excellent spot. The fish, he said, were literally jumping out of the water. That may have been true, but there was a significant problem. Announcing that the fish were more plentiful during moonlight, the guide led them out at 9.00pm. They soon found themselves at the top of a 100 metre almost sheer cliff, at which point the guide pointed out what appeared to be a well-worn track. Complete with cumbersome gear, they gingerly began to make their way down.

All was well initially, but the track disappeared after about 15 metres. The rest of the descent was simply loose gravel at a slope of about 70 degrees, all the way to the bottom. A clap of ear-splitting thunder broke the silence of the evening like the blast of a warning trumpet.

Completely unfazed by the terror of his companions, the guide provided the helpful hint that it was safer to run quickly across the stones than to try to get a foothold. This was easier said than done as the moon sometimes became obscured by drifting clouds, making the night pitch black. With every step downwards the sound of the waves as they pounded against the base of the cliff was becoming increasingly deafening, and more than once Alf felt himself

sliding uncontrollably. It was only the vigilance of Fred grabbing his arm whenever he sensed trouble that saved him from disaster. Although surviving unscathed, and with precious few fish to show for it, Alf later reported that the episode was burned in his memory and gave him nightmares over and over again.<sup>88</sup>

Vowing never to repeat the horrendous experience of that night, Alf and his father subsequently restricted themselves to much safer locations. Several weeks later, one of the men took Alf to what he described as an ‘ideal rock for fishing’ in Anson Bay. It may have been the case, but that day the sea seemed rougher than usual and, as each wave rolled in, the rock would be covered by water. This necessitated jumping onto the rock between waves, casting a line, catching a fish and rushing back to the shore before the next wave swirled around your ankles. As improbable as all this sounds, in just under an hour the pair snared a catch of 22 fish. Alf returned there often with his father, but never alone.

The islanders did their fishing quite differently, going out in whaleboats from which they tossed berley bait into the sea to attract the fish. Whenever they saw a large school of 200 or more giant kingfish or whiting around the boat they would throw in their lines, each one with three hooks. They were able to snare two or three – averaging between 30 and 60 centimetres in length – at a time. It did not take long to trap many fish this way.

A full twelve months had passed since the families’ arrival on the island and it was obvious that Florence in particular was simply not getting an appropriate education. She was now twelve years old and had spent a year on frivolous activities at the school. It was a tough financial decision, but her mother decided that she should leave Norfolk and return to Melbourne where she would stay with her aunt and attend Mentone Girls’ Grammar. Florence left in January 1926 on the *Makambo*, under the care of a stewardess and an elderly gentleman who was also returning to the mainland.

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<sup>88</sup> *ibid*

Alf had started at the island school in Middlegate that operated under the guidance of the NSW Department of Education. By now it had 150 primary age pupils and the majority of the local children attended, but almost all of them would end up farming as soon as they were old enough. And as performance and learning weren't high on the agenda, it more resembled a daily get-together where children could play with each other and swap stories. For Alf it now meant a long walk or horse ride by himself each way, and that was exactly what he did.

Nevertheless, his memories of his time there were mostly happy ones. It did not take much to cancel classes, and events such as a whale being caught, as noted earlier, meant closing up for the day. The arrival of a particularly good day for fishing provided another legitimate excuse for the teachers taking the day off, leaving the oldest member of the class to read a story to the rest. Always a favourite tale on these occasions, from Alf's perspective, was *The Story of Dr Doolittle*.<sup>89</sup>

**Figure 4.2** Fred Pollard, pictured with a giant hapuka (groper) caught from a boat with him on board.  
(Source: Pollard family photograph)



<sup>89</sup> *The Story of Doctor Dolittle, Being the History of His Peculiar Life at Home and Astonishing Adventures in Foreign Parts*, written and illustrated by Hugh Lofting, 1920

Norfolk Island was virtually cut off from the outside world and radio broadcasts were still in their infancy. The station had been broadcasting as 2SB (Sydney Broadcasters Limited) on 855Khz AM since 23<sup>rd</sup> November 1923 as the first full-time radio station in Australia, but had changed its name to 2BL shortly after because of public confusion between the name of the only other station, 2FC, which began broadcasting two weeks later. In the year 2000, 2BL was rebranded as ABC 702 Sydney.<sup>90</sup>

In any case, there were no radio receivers on the island, so all knowledge of the outside world came through copies of Australian newspapers arriving on the now monthly visit of the *Makambo*. All this was of little consequence to the Pollards, as they never had the time to read any of them.

The hard work and crude living conditions were occasionally punctuated by memorable moments such as the one in February 1926, only a fortnight after Florence had left. Alf, John and their parents were sitting at the breakfast table when Flo began sniffing the air and announced that there must be bushfires nearby. Although Fred and Alf had experienced her heightened sense of smell before, this time they thought her crazy. She had lived through the distress and destruction of unspeakable fires in Victoria as a young woman, so to her the aroma was unmistakable. Since none of the islanders reported any fire, over the next few weeks it was all but forgotten. But when the next ship arrived two weeks later it brought news of the horrendous bushfires over 3000 kilometres away. Her acute sense of smell certainly hadn't deserted her.

The fires had originated in a Victorian forest area on Australia Day, 26<sup>th</sup> January 1926<sup>91</sup>, but wind gusts of up to 100 kilometres per hour led to several outbreaks joining the fronts on 14<sup>th</sup> February. Later referred to as 'Black Sunday', the flames travelled across

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<sup>90</sup> *The History of Australian Broadcasting* can be found at <http://trove.nla.gov.au/ndp/del/article/55567202>

<sup>91</sup> Listed in *Summary of Major Bush Fires in Australia Since 1851*. See: <http://home.iprimus.com.au/foo7/firesum.html>

Gippsland, the Yarra Valley, the Dandenong area and then to Kinglake. By the time these fires were over there were 60 deaths, 700 injuries and 1000 buildings lying in ruin across the south-east of the state.

This event triggered Fred's desire for effective communications with the mainland, and shortly after he arranged for the purchase and delivery from Australia of all the necessary parts to build an 8-valve super-hetrodyne radio receiver.<sup>92</sup> His electrical knowledge enabled him to assemble it, but hoisting an appropriate aerial was another matter. Selecting two 50 metre pine trees spaced about 50 metres apart, he arranged for several of the younger island boys to scale them and hook up a wire that ran between their tops. The makeshift antenna went down from there until it went through a window and into the back of the set.

With all the necessary parts in place the moment of truth had come as Fred cautiously turned the knob. Almost on cue the unmistakable words for 2BL's call sign came for all to hear:

*Tune in, tune in and mind you do it well  
You'll get the best of everything from Station 2BL*

Alf would never forget that jingle and joined his family laughing with delight. It was a truly remarkable night and the Pollards were thrilled to own and operate the first and only radio receiver on the island. Wasting no time to show off their new possession, Fred chose the calmest moonlit night, when not a leaf could be seen stirring, and invited the Hogarths, Baldwins and some of their islander friends to come over and marvel at their new miracle. They eagerly clustered in expectation around the set, but no matter how much they tried the only sound they could hear was the monotonous drone of static. Fred finally admitted defeat and the event was by any account an utter failure.

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<sup>92</sup> For details on this receiver see <http://trove.nla.gov.au/ndp/del/article/55567202>



Disconsolate but certainly not crushed, he invited precisely the same group over one week later to try his luck again. As the sun began to cast its shadow over the landscape, the weather turned – from charitable to an unexpected storm, accompanied by high winds and driving rain. It was too late to cancel the performance and the hardy group turned up undeterred, although with low expectations after the previous debacle. To everyone's astonishment, the reception was crystal clear. So much so that they declared that the announcer and music seemed to be in the same room as them.

In the following year, 1927, a branch school was opened at Anson Bay (see Fig. 4.3), only about 1.5 kilometres from Hurlstone Park (see Figs. 4.4 and 4.6). Pupils who had previously had to travel long distances for their education were now able to get to a class far more easily and quickly. Alf was one of them. It was a one-teacher school with only 11 students, but had a spectacular view of the bay and the playground had gently sloped hills that were perfect for sliding. There were also other benefits. On one occasion the class was able to count 97 sharks that had found their way into the bay, providing a stark reminder of why swimming was absolutely forbidden there.

There was one rule in particular on which Alf's parents refused to budge: he had to dress very smartly when he attended class, even to the extent of wearing a tie. He was the only pupil to do so and it bothered him more than he would admit. This was a significant gesture. His parents' actions were ones of a couple who felt it most important to maintain a 'respectable' image to the outside world, even if they were the only ones to do so in a setting such as a primitive bush school where it may not have been entirely appropriate.

The Pollards most likely saw themselves as the 'landed gentry' to Norfolk Island, Fred having been a trade merchant of some standing in better times in Melbourne. And indeed they were treated as celebrities of sorts by the locals and seemed keen to establish their leadership within the community, along with bringing their Christian values to the

inhabitants. This was a fresh start and it was important to them to sustain a belief in the values of gentility and good taste.<sup>93</sup>

**Figure 4.3** Anson Bay, Norfolk Island with many Norfolk Island pines lining the shore. Photo by Wilson Media.

(Source: <http://www.notebookpub.com/nztrip/nztrip5.html>)



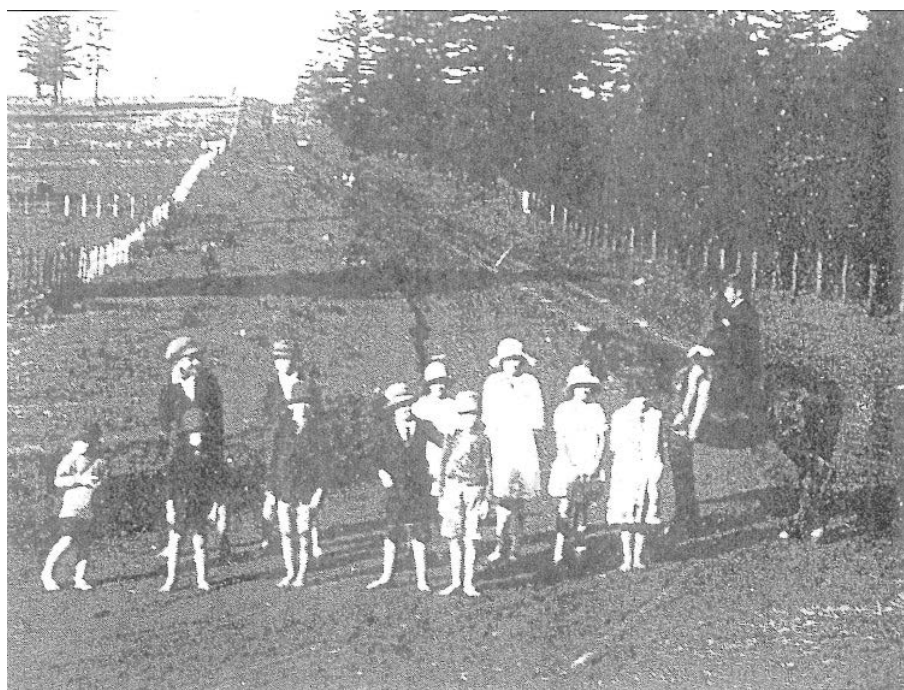
But the Hurlstone Park enterprise was still on shaky ground, overcoming the drought that plagued them early on, but not yet establishing themselves as heads of a business destined to be significantly profitable.

Alf found that the total walk of three kilometres to and from school each day was not all easy going. In one instance he was meandering along the beaten track to school when he was confronted by an irate bull that had taken a distinct dislike to him. With arms flailing, he ran desperately, but sensed that it was gaining on him. In an instant he paused, drew a deep breath, and scaled the solitary tree while the frustrated animal snorted and pawed furiously at the ground below.

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<sup>93</sup> For a discussion of this topic see *A Wish of Distinction* by Penny Russell, Melbourne University Press, 1994, Introduction

**Figure 4.4** A gathering of pupils on the road to Anson Bay Branch School in 1928.  
(Source: Pollard family private photo collection)



It was a full two hours before the beast lost interest and wandered off into the distance. The upside to the incident was that his misfortune made a great story to explain his lack of punctuality at school that day. And although he remained vigilant whenever he walked the trail, the bull never made another appearance.

In all the years Alf attended Anson Bay Branch School there was only ever one visitor of note. It was a now long forgotten state politician who arrived as a surprise for the children and would have remained unremarkable to Alf except for the fact that he presented Alf with a small leather-bound, gold-lettered, pocket New Testament (see Fig. 4.5.). Inside the front cover it read:

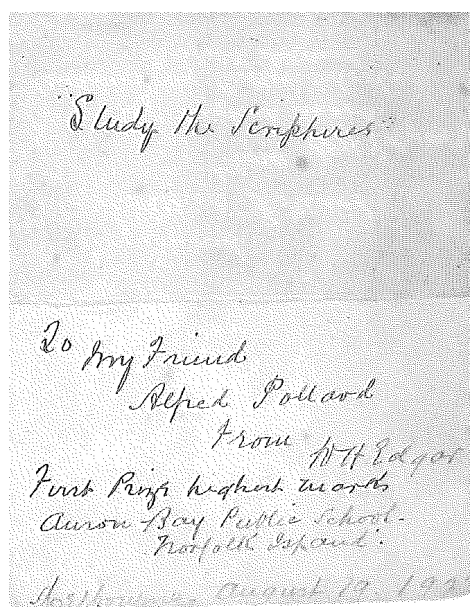
*To my friend Alf Pollard  
from W.H. Edgar  
First Prize highest marks  
Anson Bay Public School, Norfolk Island  
Melbourne, August 19, 1927*

It so happened that W.H. Edgar was a Member of the Legislative Council (MLC) in the Victorian parliament at the time. He was Minister for Works, and carved out a career in both local and state politics for most of his working life.<sup>94</sup>

To his credit, whether by necessity or his own volition, the Honourable William Haslam Edgar had found the time to visit this tiny school in the Pacific.<sup>95</sup> He was to pass away on 6<sup>th</sup> June 1948 at the age of 92 years, making him about age 71 when he awarded Alf his 'prize'. He must have seemed positively ancient to such a young boy.

This all came as a complete surprise to Alf, who had never done any formal exams. And to be called a 'friend' by a complete stranger was completely beyond him. And why mention Melbourne? It seemed that his female teacher, Miss Eliza Everett (later Clarkson), made the decision to give Alf the award for reasons best known to her. As, less than two weeks before, he had turned 11, perhaps the prize was some kind of belated birthday gift.

**Figure 4.5** The inside cover of the small Bible presented to Alf Pollard at school in 1927<sup>96</sup>

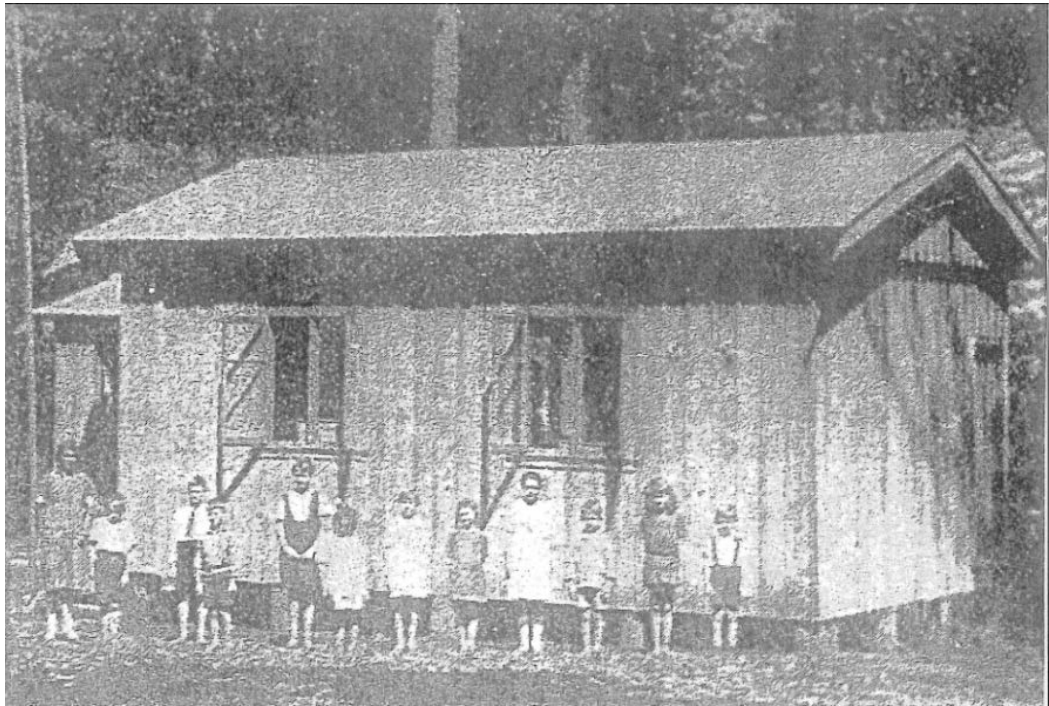


<sup>94</sup> For details on his life see an article in the *St Arnaud Mercury*, Victoria on Wednesday 8<sup>th</sup> August 1917, p.4. Also at: <http://trove.nla.gov.au/ndp/del/article/88053598>

<sup>95</sup> There was also evidence of a previous visit as he is named as a passenger on the *Makambo* on an a voyage from Sydney, leaving for Norfolk Island on Tuesday 15<sup>th</sup> March 1927, *Sydney Morning Herald*, p. 12.

<sup>96</sup> In possession of the Pollard family. Sighted by the author.

**Figure 4.6** The 11 pupils at Anson Bay Branch School. The teacher, Miss Eliza Everett, is on the far left while Alf Pollard, wearing a tie, is two up from her. (Source: Pollard family private collection.)



Back in Melbourne, and despite her scholastic success, there was trouble brewing for Florence. At the end of 1927 the Pollards were again encountering financial difficulties, and as a result had no money to cover her school fees and other expenses. So she had to return to Norfolk Island to complete her education, such as it would be there.

Leaving Sydney on Christmas Eve, she boarded the *Makambo*, and as the boat pulled into the Kingston dock on New Year's Eve, she was heartened to see both her parents and brothers, 11-year-old Alf and 5-year-old John, waiting for her. Soon it was back home to the familiar wood-burning stoves for cooking, boiling water, heating the flat irons and baking bread. Each night the Pollards would bake their own bread, kneading the dough, placing it in tins overnight and wrapping them in an eiderdown on a big leather chair to keep them warm and help the dough rise.

Florence noticed many changes had taken place during her absence from the island. Her mother's rheumatoid arthritis had slowly but inexorably progressed to the point where it was

almost crippling, especially in the mornings, when she could only move by holding on to the walls. Fred was now fully occupied clearing the land, ploughing, planting more crops, weeding and de-suckering the bananas. It was obvious that Alf had become much more expert with horses and she was most impressed by his ability to handle a plough and bring up loads of bananas on a horse-drawn sled from the valley to the shed near the house where they would be packed.

It was untenable that Florence would return to Anson Bay Branch School, so her parents arranged for her to go to the home of the Reverend Webb who lived nearby in Mission Road. There were four children in the Webb family and the Reverend had been a Methodist minister in New South Wales but retired due to ill health and brought his family to Norfolk Island to recover. The kindly Mr Webb conducted classes, including his favourite subject, geometry, which Florence found rather easy. But it was all to no avail, and after a term it was obvious that the situation was not a long-term prospect.

It was very fortunate that at almost the same time, Mr Winter, a retired schoolteacher from New Zealand, opened up a private school: ambitiously, for children of all ages. Both Florence and Alf transferred to the new school. The two main reasons for the move were simply that it was located at Middlegate, slightly closer to their home and that the Anson Bay Branch School had essentially taught Alf nothing of much educational value. (The school finally closed its doors in 1943; no traces of it remain today.) The classrooms of the new school were, in fact, part of Mr Winter's private home and there were about 15 pupils under his watchful eye.

Alf was in a group of two girls and two boys, all slightly older than him. The group was allocated the lounge room to work in together at their own pace. They were only occasionally interrupted by the teacher, who had his hands full with the other dozen or so mostly younger charges. But Florence, being the eldest, was in a class of her own. It was a far from a

conducive learning environment. There was never any homework assigned and the older pupils spent most of their time reading through textbooks.

And there was another problem. As Mr Winter was from New Zealand, and the Pollards were from Victoria, he had no idea about the syllabus for the NSW Intermediate Certificate<sup>97</sup> that Florence would have to sit at the end of 1928. Despite this, she later managed to pass all but one subject, namely Maths II, since half of the paper was trigonometry and she had never even heard of it. Mr Winter had been completely unaware that it was part of the curriculum.

It was risky for any teacher to leave their pupils largely unsupervised and, almost inevitably, Alf developed a crush on one of the young girls. Most of his time was spent trying to impress his new sweetheart and he later couldn't recall anything he learned during his two years there. For his part, Mr Winter informed his parents that their son was 'good at graphs'. Not once were there any written reports of any kind.

At the beginning of 1929 a new one-teacher school was opened by a New Zealand woman and Florence transferred there. Her brother John began his schooling there as well. Alf remained under Mr Winter's care, but although Florence spent the whole year in this other learning environment, she found it no better than Mr Winter's house. In fact it was much worse from a social standpoint: she bemoaned the lack of older boys to mix with.

From a financial point of view, the move to Norfolk Island had now turned into a disaster. The families had gone there to grow bananas for the Sydney market and they had done everything they possibly could to make it a going and profitable concern, including bringing over some old trucks to assist with the transporting of their produce. Fred had even built a huge packing shed in the valley. Under normal conditions it was more than adequate, but during heavy rain the track leading to it became so slippery that none of the truck drivers

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<sup>97</sup> A history of high school examinations in NSW can be found at *Government Schools of NSW from 1848*, at <http://www.governmentschools.det.nsw.edu.au/examinations.shtm>

would take it: the risk of becoming bogged was too high. And although the bananas were quite magnificent, the logistics and competition were killing them. For a start, the *Makambo* was still the only ship each month to Sydney, and the voyage still took five days. The long interval between picking the fruit and its ending up with the consumer was unacceptable, especially when added to all the other duties – sorting, packing, loading, shipping, delivery to the wholesalers, and selling to markets.

To make matters worse, the rival growers in Coffs Harbour knew precisely when each shipment was arriving and made it their business to flood the market in Sydney with bananas a few days before. And so, month after month, instead of receiving a cheque, the families were sent a bill as the proceeds of sale never covered the cartage, ripening fees, freight, selling and other costs. The banana-growing venture had now turned into a spectacular failure.

Rather than simply throwing in the towel, the Pollards desperately tried to diversify by growing peas, beans, tomatoes and other vegetables. A small ship had recently begun a monthly service to New Zealand and, with new markets and less competition, hopes were high. But it, too, failed, for similar reasons. Although it cost very little to live on the island with the family being self-sufficient in food and having few other expenses, the time had come to reconsider the future. And so the decision was made to shift everyone to Sydney.

As it happened, there were important factors other than the financial difficulties to be taken into account. Flo had suffered from rheumatoid arthritis for years and it was now progressing to a debilitating stage. Night after night she would wake at 3.00am simply to move her joints because of the pain. Desperate for relief, she even resorted to ‘quack’ remedies such as holding a potato in the palm of her hand, but it was all to no avail. Fred was well aware that she needed proper medical care, and that was not going to happen in their present location.



Added to all this was the issue of Alf's education – or, rather, the lack of it. By the age of 13 he was essentially unschooled in the basics and in anything else of academic value. Unlike the other island boys, it was now clear that he would not become a farmer as before long there would be no family farm. And so in January 1930 it was decided that Alf, Florence and John should travel to Sydney with their mother.<sup>98</sup> Fred would stay on Norfolk Island until the property leasehold was sold, a process that took over 12 months because there were, unsurprisingly, no takers for a concern that did not make any money. The Hogarth and Baldwin families toughed it out for several more years, but by the late 1930s they too had abandoned the project. Hurlstone Park became dormant and over the ensuing years returned to its original rainforest state.

It was not a good time. The stock market crash just four months earlier<sup>99</sup> heralded the beginning of the Great Depression and unemployment was soaring around the globe. The 52-year-old Flo and her three children had no money and few assets and were about to arrive in Sydney. In fact, their only possessions were the clothes they wore and a few more packed in crates. An acquaintance named Mr Newton, a former resident of Norfolk Island and whose storekeeping business there had failed, had managed to find them cheap temporary accommodation in Sydney until they could get on their feet. When, and if, that might be.

The *Makambo* slowly traversed the Pacific towards Sydney. There would be a terrible struggle and much adversity lying in wait for them.

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<sup>98</sup> The Pollard names are mentioned on the passenger list as reported in the *Adelaide Advertiser* on Friday 24<sup>th</sup> January 1930, p.23

<sup>99</sup> Details of the crash may be found, for example, at *Finance Comparison*, at <http://www.financecomparison.com.au/education-market-crash.cfm>

## 5. SCHOOL DAYS IN SYDNEY

The *Makambo*'s journey across the mercifully calm ocean waters, including the traditional stopover at Lord Howe Island, was uneventful. This time the Pollards felt no excitement or anticipation, and they spent much of their time on board keeping to themselves. The road taken – a risky banana plantation venture – was in tatters, and Flo in particular bore the indelible stamp of a great struggle and much adversity. She and Fred had tried their best, with courage, dignity and honesty, to make a go of it, but the plain fact was that the odds were stacked against them. It had turned out to be a heart-breaking situation and, despite their best efforts, had ultimately led to a dismal failure. Their situation now seemed far worse than Melbourne had ever been.

At last the old steamer pulled in to the Sydney dock at Circular Quay and there on the wharf was the kindly Mr Newton, a man who had seen much better times himself. It was a warm summer's day in January 1930 and they, like everyone else, were in awe of the Sydney Harbour Bridge that was now in the final years of construction, with its two arches inching ever closer to each other to link the north and south of the city. The workers were just seven months away from putting the prefabricated grids, girders and plates into place.<sup>100</sup>

Like other cities, Sydney was then deep in the throes of the Great Depression, its Gross Domestic Product dropping by 10% between 1929 and 1931.<sup>101</sup> There was also a deal of civil unrest<sup>102</sup> and recovery would be slow, later to be led by the manufacturing sector.<sup>103</sup> The spread of new suburbs in the previous three decades necessitated a rethinking of social relations and perceptions of class in the formation of communities. The proliferation of social

<sup>100</sup> For a photograph of the bridge at this time, see [http://www.myplace.edu.au/TLF\\_resources/R3352/description.html](http://www.myplace.edu.au/TLF_resources/R3352/description.html)

<sup>101</sup> *Events That Shaped Australia* by Wendy Lewis, Simon Balderstone and John Bowan, New Holland, 2006. Also "Can Policy-makers Learn from History? A general equilibrium analysis of the recovery policies of the 1930s Great Depression in Australia" by Mahinda Siriwardana *Journal of Policy Modeling* 20 (3), 361–392, June 1988.

<sup>102</sup> *Leviathan: The unauthorised biography of Sydney* by John Birmingham, Random House, 2000

<sup>103</sup> As noted by the Australian Bureau of Statistics in *Year Book Australia, 1938*, released in February 1939

institutions such as progress associations and golf clubs were integral to this process, also impacting on the cultural landscape.<sup>104</sup> Suburbia also gave expression to religious division, sectarianism and 'wowserism' as well as the pervasive White Australia policy.<sup>105</sup>

But the emergence of suburbia should be considered in its historical context and processes on suburban developments and the powerful ideologies that inspired them. These, as Graeme Davison has written, included evangelicalism, which extolled a return to romanticism, which endowed the suburbs with rusticity and sanitarianism, which purportedly 'purified' the environment capitalism had generated in the form of class tensions, hatreds, filth and squalor.<sup>106</sup>

Suburbs also allowed capitalists to insulate themselves from sites of industry and commerce and to quarantine themselves from 'inferior' classes. Thus the suburbs collectively embodied 'respectable' bourgeois values and standards.<sup>107</sup> Others described suburbs as being 'based on the logic of avoidance', its virtues were 'essentially negative': they were exclusive, elitist, restrictive and stuffy.<sup>108</sup>

Nonetheless, the *Australian Home Builder* published an article entitled 'Building Progress in Sydney', declaring that the best results had been achieved in the suburbs of Canterbury, Randwick, Willoughby, Concord, Waverley, and Bankstown. Randwick, Willoughby, and Waverley have in recent years come rapidly to the front as residential areas.<sup>109</sup> Twelve months later it declared that Sydney soon seemed likely to leave the other Australian cities far behind in rapidity of expansion.<sup>110</sup> However, an opposing view was taken by the eminent historian and liberal progressive radical Sir William Keith Hancock

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<sup>104</sup> *Suburban Sydney* by Paul Ashton, *Sydney Journal*, 1 (3) Dec. 2008

<sup>105</sup> Ibid. For details on the White Australia Policy, see Fact Sheet 8 – Abolition of the 'White Australia' Policy, Australian Government at <http://www.immi.gov.au/media/fact-sheets/08abolition.htm>

<sup>106</sup> *Suburban Sydney* by Paul Ashton, *Sydney Journal*, Vol. 1, No. 3, pp. 36-50

<sup>107</sup> *The past and future of the Australian suburb* by Graeme Davison, *Polis*, No 1, February 1994, p.4

<sup>108</sup> *ibid*

<sup>109</sup> 'Building Progress in Sydney', *The Australian Home Builder*, No. 2 (new series), November 1922, p.6

<sup>110</sup> 'Editorial Notes', *The Australian Home Builder*, No. 6, November 1923, p. 26

(1898 – 1988) who failed to see any redeeming qualities in suburbia, which for him symbolised, at best, mediocrity. At the end of his book *Australia* he wrote ‘Australians who love their country are sometimes tempted to avert their eyes from the spreading rash of nineteenth-century suburbia’.<sup>111</sup>

Hancock was not alone in his views, with the prominent author D.H. Lawrence, after spending a week in Sydney in May 1922, reported in his novel *Kangaroo*, set in Australia, of ‘great swarming, teeming Sydney flowing out into these myriad of bungalows, like shallow waters spreading, undyked’.<sup>112</sup> But Flo Pollard had no choice but to stay in a suburb picked out for her by Newton. By an astonishing coincidence, the one he chose for their accommodation was also named Hurlstone Park, a historic town about ten kilometres to the south-west of Sydney, located between Dulwich Hill and Canterbury. At last they reached the gathering crush of people at the bustling tram station at a time Sydney was host to the second largest tramway in the British Empire and the largest in the country.

The one they caught on this occasion was the popular ‘tram with the three green diamonds’, as it was known,<sup>113</sup> that ran the entire route from the city to Canterbury.<sup>114</sup> Their obliging guide accompanied them all the way. During the journey he gave them some background about the lodgings he had managed to find for them. His description revealed the complete absence of any features that might have made them even remotely attractive, save for the fact they could walk to the Sunday church service.

Newton had come across an advertisement, via the Presbyterian Church, by an elderly Scottish lady called Mrs Gillespie whose husband and one daughter had recently been killed in an accident. Their only other child, also a daughter, lived with her in a small cottage in the cul de sac May Street. Mrs Gillespie and her late husband had invested all their money in

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<sup>111</sup> *Australia* by W. K. Hancock, Ernest Benn, London 1930. Reprinted by Jacaranda Press, Brisbane, 1961

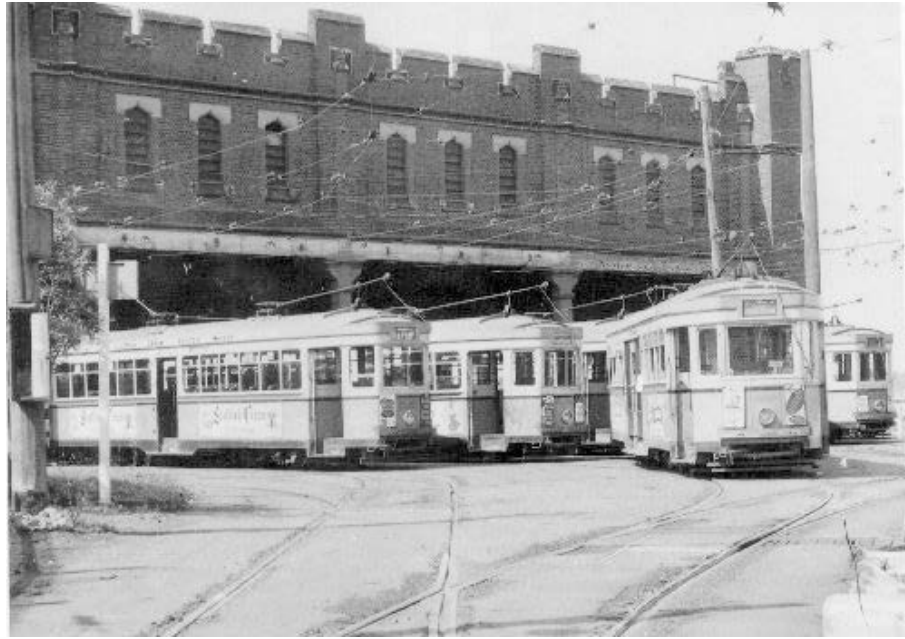
<sup>112</sup> *Kangaroo* by D.H. Lawrence, Fredonia Books, 1923, 428pp

<sup>113</sup> Mentioned in the book *Sydney* by Jan Morris, pub. Viking, London, 1982, p194.

<sup>114</sup> For typical trams of the day see *Sydney's Tram History* at <http://www.railpage.org.au/tram/sydhist.html>

purchasing houses before the Depression and had hoped to live on the income obtained from the rents. Unfortunately, not long after this rents were controlled by law, with worse to follow for landlords when it was very difficult to evict people for non-payment.<sup>115</sup>

**Figure 5.1** Sydney trams of the era when the Pollards arrived in Sydney



The widow Gillespie was having a bad time, with her tenants refusing to pay. She even offered to transfer the ownership of the houses to them so that she wouldn't have to pay the rates and maintenance without receiving any income. But of course they refused – for the same reason that she made the proposal – and they simply stayed on in the houses rent-free, knowing there was very little she could do about it.

Arriving at the front door, the Pollards were introduced to the owner and Mr Newton made a hasty exit. The four Pollards would have two small bedrooms and would share the kitchen and single bathroom with the Gillespies. It was now that the landlady made it abundantly clear that there were certain 'rules' to be followed, including no walking on the lawn, always to speak in a soft voice so as not to disturb her and closing and locking the

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<sup>115</sup> These were measures put in place by Premier Jack Lang, restricting the power of landlords to evict tenants

doors at all times when leaving the house.<sup>116</sup> This latter condition was especially difficult for the children to remember, as they had never had any locks on Norfolk Island and in most cases not even a door.

To expect Alf and John to be confined indoors after their experience of romping freely on a farm was almost inconceivable. And so on many occasions Florence took her younger brothers down to a nearby park where they could run around and let off steam. More often than not they were accompanied by the 7-year-old Keith Lord (1922–78), who lived next door. Lord became a truck driver and a door-to-door salesman in his late teens before opening his own vacuum-cleaner service. He went on to become a very successful entrepreneur and a very well-known in the retailing industry in 1962 with the opening of a huge discount store in Ashfield that bore his name. By 1975 there was one major outlet in the city along with four more in the suburbs.<sup>117</sup>

Although Flo harboured lingering doubts about the practicality of their circumstances, for the time being at least there was no choice. Even she had to comply with the draconian ‘house rules’, including firm instructions not to use the oven and, in fact, to use the gas and electricity in the kitchen very sparingly, to save money. Gone now were the sumptuous meals that the family had grown so used to and loved on the island.

The school year was now about to begin for all the children. First of all Flo took 7-year-old John to the local Hurlstone Park Public School (now known as Yeo Park).<sup>118</sup> It had been established in 1917. They were very friendly and understanding of the family’s situation, and accepted him without question. Unfortunately, he turned out not to be a model pupil. Often described as a ‘determined’ child, he was not easy to discipline, but he did have a flair for inventiveness.

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<sup>116</sup> Personal recollection of Alf Pollard in his notes

<sup>117</sup> See *Australian Dictionary of Biography* at <http://adb.anu.edu.au/biography/lord-keith-edward-10860>

<sup>118</sup> School website is at <http://www.yeoparkinf-p.schools.nsw.edu.au/our-school>

Flo now turned her attention to her daughter, enrolling Florence at the Methodist Ladies College (MLC), a private school at Burwood, to complete the final (5<sup>th</sup>) year and do her Leaving Certificate.<sup>119</sup> In hindsight this was a mistake, partly because it was an unnecessary expense at a time when the family really couldn't afford it. Also, Florence found herself in a class with girls from wealthy families with whom she couldn't associate after school hours. It was some distance from Hurlstone Park, which meant a daily trip each way by train, but there were no public schools within walking distance of their home. It was also ill-considered to have her start in the year of the Leaving Certificate instead of 4<sup>th</sup> year. The subject matter was far beyond anything she had learned on the island and she struggled. Although she achieved two A and four B passes at the end of the year, it was not good enough to earn a scholarship to attend university. So the next year she enrolled to repeat the final year, this time at the prestigious Fort Street Girls' High School in Petersham, in the inner west of Sydney.<sup>120</sup>

Alf's education was a different matter entirely, and his mother was very worried about him. By now the family had joined the Hurlstone Park Methodist Church and Sunday School and he had made some friends there, including Doug Trathen (1916–98)<sup>121</sup> who, at age 14, was some six months his senior. Like most of the other boys in the congregation, Trathen attended the nearby Canterbury Boys' High School, at the time one of Sydney's up and coming premier public schools.<sup>122</sup> Trathen later became a Methodist clergyman and Headmaster of Newington College in Sydney between 1963 and 1970, when he resigned as a result of his stance on conscription and the Vietnam War. In a letter to the *Sydney Morning Herald* on 16<sup>th</sup> June 1970, he actively encouraged 20-year-olds, in good conscience, to defy

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<sup>119</sup> School website is at <http://www.mlcsyd.nsw.edu.au/>

<sup>120</sup> The school history can be found at <http://www.fortstreet.nsw.edu.au/School/History/>

<sup>121</sup> See biographical entry at [http://en.wikipedia.org/wiki/Douglas\\_Trathen](http://en.wikipedia.org/wiki/Douglas_Trathen)

<sup>122</sup> For a history of the school see <http://www.canterburb-h.schools.nsw.edu.au/our-school/school-history>

the National Service Act. He was prosecuted for inducing citizens to break the law, although no conviction was recorded and he was placed on a good behaviour bond.<sup>123</sup>

Having no telephone at her disposal, a determined Flo decided that she would simply front up to the office of Trathen's school and arrange for Alf's enrolment. She knew full well that she could have a real battle on her hands. Fate took a remarkable turn that day. The Headmaster, Ernest John O'Rourke (see Fig. 5.2), had been in the role since the school's inception twelve years earlier and was intent on raising the academic standard. It had previously been only a 3-year Intermediate Certificate institution, but in 1925 it became a full high school where the boys could complete the Leaving Certificate, which took a further two years. But in the middle of the Great Depression, many of the pupils simply left after 3<sup>rd</sup> year, if not earlier as the statutory leaving age at the time was 14 years 8 months. O'Rourke was especially eager for his more able pupils to stay on for the final two years and complete their Leaving Certificate.

By a stroke of good fortune, on this particular day in late January 1930, O'Rourke was absent, leaving Flo to deal with his Deputy, Mr Fraser. A friendly but somewhat shy man, he warmly welcomed her into his office to hear about this potential new pupil. Sitting in what was a most uncomfortable chair, she began to sing the praises of her young son and to say how keen he was to get a good education. But the precise details of Alf's education to date horrified Fraser, especially when he learned that Alf was essentially uneducated even to beginning primary school level, and had never done any homework or exams.

Quite sensibly, he suggested that she might like to consider other schools that would be 'less challenging', as Canterbury Boys was 'slowly building a reputation for quality'. But the redoubtable Flo was persistent and simply refused to accept rejection. After about an hour of

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<sup>123</sup> This was front page news in the *Sydney Morning Herald* in an article on 5<sup>th</sup> August 1970. Trathen was accused of 'deliberately and consciously encouraging young men to defy the law'. See: <http://news.google.com/newspapers?nid=1301&dat=19700805&id=4sBWAAAAIBAJ&sjid=J-UDAAAAIBAJ&pg=2234,1755971>



haranguing, the bespectacled portly deputy wilted under the pressure. It turned out that he had difficulty saying no to anyone, and he finally agreed that Alf could enrol.

**Figure 5.2** The Headmaster of Canterbury Boy's High School, Mr. E.J. O'Rourke, during Alf Pollard's time as a pupil<sup>124</sup>



But that was not enough. At age 13 Alf would be too old for first year, so Flo suggested that he should be placed straight into 3<sup>rd</sup> year and attempt the Intermediate Certificate at the end of it. All in just nine months. Fraser, unsurprisingly, thought the idea preposterous, repeatedly pointing out that Alf wouldn't have any idea what had been covered in 1<sup>st</sup> or 2<sup>nd</sup> year, let alone understand it. It was sound reasoning of course, but Flo was having none of it. Then she changed tack, declaring quite truthfully that Alf was a reserved boy who did not have many friends since they had only been in Sydney for a few weeks. However, she pointed out firmly, there was one lad that he knew quite well. This was Doug Trathen, from

<sup>124</sup> Photo in public domain at <http://upload.wikimedia.org/wikipedia/en/1/19/ErnestJohnRourke.jpg>

the church group, and he certainly was in 3<sup>rd</sup> year. The argument was ridiculous, but Fraser accepted it, or at least pretended to, and wrote her a note that Alf could begin forthwith in 3<sup>rd</sup> year. She clutched the piece of paper tightly as she made her way home, delighted that her persistence had paid dividends.

The next day at Canterbury Boys' High, Flo accompanied Alf to the school office to find out where he should go and what classes he would be in. Unfortunately, they ran straight into the rough, tough and eccentric O'Rourke, who only moments before had returned from his leave. Long enough, though, for Fraser to tell him what he had done. Leaving his deputy in no doubt as to what he thought of the decision, O'Rourke summoned Flo to his office and asked Alf to wait outside. Almost at once he flew into a rage, while he pointed out that he was pulling out all stops to make the school one of the finest in the state and to have an uneducated pupil like her son would undo all his good work. Bluntly, he proclaimed that Alf was a boy 'destined for failure' and he did not want him anywhere near the place. When she tried to explain that Alf was intelligent and a hard worker, he sneered, 'You mothers!! You always say "My boy's a lovely boy and very clever." I've heard it a million times before and it's always pure drivel.' O'Rourke, it turned out, spent much of his time trying to assert his authority over anyone who crossed his path, along the way earning the reputation of being somewhat of a bumbler. A classic example was his bellowing 'Hands up the absentees' when taking a class roll.<sup>125</sup>

On this occasion he alternated between being persuasive and threatening, but no matter how hard he strived, Flo simply waved her written agreement with Fraser aloft and said 'a promise is a promise and it must be honoured'. Sitting outside, Alf could hear shouting like the blast of a warning trumpet coming from the office and echoing down the corridors. Thankfully, he couldn't make out the precise words.

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<sup>125</sup> Personal recollection in the notes of Alf Pollard

The headmaster was flushed with anger, painfully aware that Flo held the upper hand. To show just how honourable he really was, he reluctantly offered that her son could go into first year. ‘Not good enough!’ she cried. She stood firm on the deal that would see him go straight into 3<sup>rd</sup> year. O’Rourke was relentless, pointing out how this would disadvantage her son as well as the school and it was in nobody’s interest to pursue such a ridiculous idea. He was unsuccessful. At long last he agreed that Alf could start as Fraser had promised, but said, ‘It’s on your head when he fails miserably.’ With that, she stood up, thanked him without smiling, and left.

After only a few days in his first class, Alf was quietly reading a book when O’Rourke marched into the classroom and bellowed ‘Come out, you!!’ Alf looked up to see a determined finger pointed straight at him and he stood up and started walking towards it. ‘Where are you going? Sit down!’ screamed the irate master. And so he did. ‘Stand up. T’office, lad!’ Alf was bewildered: he certainly was not a troublemaker and this performance acutely embarrassed him in front of his new classmates. Sadly, though, this was to be the first of many times the scene would be played out, and in the office he would receive a caning — for no reason whatsoever. From that point, if ever there was a noise at an assembly or in his class, or someone was late, O’Rourke would bellow, ‘Come out, the kid from Norfolk Island.’ And he would receive yet another thrashing. Moreover, this first year saw him spend almost every lunchtime in the detention room for no reason.

During this early period Alf managed to set several academic school records, although not in a way that gave him any pleasure. At the beginning of term his English teacher gave the class a spelling test. His score of 43 out of 100 was the lowest score ever for a pupil in their Intermediate year.<sup>126</sup> Shortly after, he sat for a history exam and his mark of 1 out of 15 was also a new all-time low. On hearing the news Flo was anxious – maybe the belligerent

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<sup>126</sup> According to Alf Pollard in his notes

principal was right after all and it was a huge mistake to push her son so quickly. But then came the end of first term mathematics tests. Alf managed to fail both Maths I and Maths II and was last in just about every other subject. None of this should have surprised anyone, but he was crestfallen. These were the first formal educational tests he had ever done in his life and he simply couldn't cope.

His mother was right on one score, though – he was fiercely determined to at least lift himself from the bottom. Well aware that she had gone to enormous lengths to get him where he was, he vowed not to let her down. His father was still on Norfolk Island and by all accounts still having great difficulty unloading the property. Meanwhile, the family's cramped and oppressive living conditions in May Street were unbearable for everyone.

From this point on Alf spent his entire vacations poring over the texts in each subject, underlining any text he did not understand and coming back to it later on. His zeal was prodigious and eventually he got the hang of every topic, to a lesser or greater extent, even learning how to handle written examinations by practising trial papers. By the end of the year he had learned enough to gain his Intermediate Certificate with four A and three B passes. Although far from spectacular, it still placed him in the top 12 of the 157 boys in the year. It was an astonishing result, made all the more remarkable as he had covered three years of high school in a single year — and done it all on his own. Rather than being elated, Alf thought the result flattered him and he felt himself unworthy.<sup>127</sup>

In December 1930 Fred finally arrived from Norfolk Island to join the family. In anticipation, they had recently left the Gillespie cottage and moved into an old fully furnished house in Fernhill Street, even closer to the church. It too had problems: they soon found that the whole place was infested with insects, including bed bugs that left their mark on

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<sup>127</sup> Personal recollection of Alf Pollard in his notes

everyone. During this time Alf formed a close friendship with Hilford Easton,<sup>128</sup> an outgoing young man with a great sense of humour. He attended the same church as the Pollards and, although three years older than Alf, had a significant influence on his development. Alf looked up to him immensely, almost like a big brother.

It turned out that Fred had been unable to sell the lease on the Norfolk Island property and had instead simply rented it out to a family who turned out to be less than satisfactory. In the expectation that his family might one day have to return to the island, Fred simply put all their valuables into wooden boxes and nailed the lids shut. The good china in particular was placed in sealed crates and left in a corner of the kitchen where it would be safe. Or so he thought.

His appearance in Sydney was at the worst of times. The unemployment rate there had skyrocketed from just 3% in 1929 to 9% the following year. Now it had climbed to 16%. It would reach a staggering 25% in the next two years.<sup>129</sup> Despite Fred's best efforts he simply couldn't find a job of any description. There were no government benefits and the family food was provided only by the good grace of the church, which provided generous help in times of trouble. For a short while he worked illegally for a friend for two pounds a week, about half of the minimum (basic) wage they were obliged to pay by law.<sup>130</sup> The position involved setting up a business that made wall mirrors, but it also had a peculiar side-line, selling bicycles. He worked full-time, as well as in the evenings and on weekends.

The work was back-breaking for anyone, let alone for a man in his fifties using only hand tools to saw the frames and make the mirror backings. But it was so difficult to make a decent wage that he had no choice. As a result he had such high blood pressure that on

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<sup>128</sup> See details at [http://www.awm.gov.au/research/people/roll\\_of\\_honour/person/R1704313/](http://www.awm.gov.au/research/people/roll_of_honour/person/R1704313/) and <http://www.ozatwar.com/ozcrashes/nt126.htm>

<sup>129</sup> See *The Wasted Years?: Australia's Great Depression*, Judy Mackinolty (ed.) Allen & Unwin, Sydney, 1981. Also outlined in *100 years, The Australian Story* by Paul Kelly, ABC Books, 2001, 296pp

<sup>130</sup> The basic wage in Sydney at the time was 3 pounds and 7 shillings. See ABS website at: [http://www.ausstats.abs.gov.au/ausstats/free.nsf/LookupAttach/1301.0Publication01.01.37200/\\$File/13010\\_1937\\_BasicWageJudgement.pdf](http://www.ausstats.abs.gov.au/ausstats/free.nsf/LookupAttach/1301.0Publication01.01.37200/$File/13010_1937_BasicWageJudgement.pdf)

medical advice he was confined to bed for two weeks to avoid having a stroke. Unbeknownst to the children (at least), the family were still saddled with paying for most of the Norfolk Island lease, as the money from the renters only covered part of the cost. The meagre amount he received from the mirror-making enterprise constituted the sole family income.

The Pollards soon plunged into a deep financial crisis, struggling at times to put even a simple meal on the table. All their groceries were delivered to their door each Friday, courtesy of the Sunday School teacher, Mr Graham, who also worked at the Bank of New South Wales. No money ever changed hands. The family walked everywhere, whatever the distance and weather, shunning public transport to save whatever money they could. Flo walked from Canterbury to Stanmore and back each week, a round trip of 11 kilometres, to attend various religious meetings that were dear to her heart. And if the children ever went to the movies, they did so at the half-time interval, when entry was free. They never saw the first half of any of them. Despite these trying conditions, in later years the children remembered these years as a time of great enjoyment. There was never any envy of what others around them had. They were also aware that there were many, many families just like them.

Even in these desperate circumstances, Fred and Flo were armed with high hopes for their elder son. Alf had done so well in such a short time that they felt it cruel to deny him the chance to attempt the Leaving Certificate. The inevitable consequence was even more sacrifice, as this entailed another two years for him at school instead of working, but they were determined to do whatever was necessary so that this could happen. Alf was just as resolute that he wouldn't disappoint them. In his previous year he hadn't been allowed to take Physics or Chemistry because he had no background in them whatsoever. But as all the top boys at the school were taking these subjects for the Leaving Certificate, he decided to take them as well. He enrolled in both, knowing full well that he would be three years behind the

competition. Over the long Christmas vacation he read everything on these two areas of science he could lay his hands on so he wouldn't be completely ignorant when school went back in February.

The next year witnessed a remarkable transformation in him. Now largely left alone by the overbearing O'Rourke, Alf rose to the challenge. The rivalry was fierce on all fronts with, for example, three boys in his maths class having come 2<sup>nd</sup>, 3<sup>rd</sup> and 5<sup>th</sup> in the state in the Intermediate Certificate. Those three were all fighting for the top spot, unaware that there was anyone else who might challenge them. Only twelve months earlier Alf had still been on the island and uneducated in every one of his chosen subjects. Undeterred, now he spent all his leisure time buried in his books, trying desperately to at least pass everything and vindicate his parents' confidence in him.

Even now he was not accepted by the top pupils. He was still known as 'the kid from Norfolk Island', the way O'Rourke used to refer to him. It all changed after the mid-year exams in 4<sup>th</sup> year. Alf came top in Physics, Arithmetic, Algebra, Geometry and Mechanics, all with marks in the high 90s. His rivals certainly hadn't reckoned on this new boy being a serious match for them. Now they not only respected him; they also feared him. It was only then that Alf came to realise just how intensively competitive the school really was.

To help him learn, Alf had dozens of small cards onto which he wrote mathematical formulas, theorems, notes and other information he felt he should know. Intriguingly, many of these cards were his parents' calling cards from their Melbourne days (see Fig. 1.1); he simply used the blank back of them (see Fig. 5.3).

It was during this year that he came to realise that his maths teacher was now out of his depth in the higher level material, and that his knowledge was in fact less than that of his sharper pupils. And so, almost on a weekly basis before preparing his lessons, the beleaguered instructor would approach Alf privately and say, 'Here's an interesting problem

**Q1** In the figure, two circles of radii 10 cm and 8 cm touch at point P. A line segment AB is drawn such that A is on the first circle and B is on the second circle. The line segment AB is perpendicular to the line of centers at point Q. Find the length of AB.

**Solution:**

Let the radius of the first circle be 10 cm and the radius of the second circle be 8 cm. The line segment AB is perpendicular to the line of centers at point Q. The length of AB is the distance between the two circles along the line segment AB.

Since the circles touch at P, the line of centers is a straight line. The line segment AB is perpendicular to the line of centers at point Q. The length of AB is the distance between the two circles along the line segment AB.

Let the radius of the first circle be 10 cm and the radius of the second circle be 8 cm. The line segment AB is perpendicular to the line of centers at point Q. The length of AB is the distance between the two circles along the line segment AB.

**Q2** A particle of mass m moves in a circular path of radius r. The angular velocity is  $\omega$ . Find the centripetal force.

**Solution:**

The centripetal force is given by the formula:

$$F = m \omega^2 r$$

**Q3** A particle of mass m moves in a circular path of radius r. The angular velocity is  $\omega$ . Find the centripetal force.

**Solution:**

The centripetal force is given by the formula:

$$F = m \omega^2 r$$

**Q4** A particle of mass m moves in a circular path of radius r. The angular velocity is  $\omega$ . Find the centripetal force.

**Solution:**

The centripetal force is given by the formula:

$$F = m \omega^2 r$$

<sup>131</sup> Originals are in the Pollard family collection and sighted by the author



This was a time in his life when Alf also enjoyed team sports in the church teams; because of this he did not participate in team sports at school. However, he was a talented athlete and, as it was mandatory to play some sport, he chose athletics. He trained on the scheduled sports afternoons and at other times after school at Canterbury racecourse. On many occasions he did so with a fellow pupil, George Read, who later became the NSW pole vault champion.<sup>132</sup> Alf concentrated on just two events and was proficient enough to represent Canterbury Boys in both at the Combined High School carnival. The first was the shot-put, in which he surprised even himself by finishing third. As if this were not enough, in his heat for the 75-yard hurdles he broke the all-time record.

At the end of 4<sup>th</sup> year he astounded everyone by coming top in both Physics and Chemistry, the latter a subject he knew nothing about at the beginning of the year. His final year at school was coming up and he went into it with optimism that he could continue his achievements.

But now the Pollard family was on the move once again, this time to a cheaper location in the nearby suburb of Ashbury, several kilometres from Canterbury and a 10 minute walk from Ashfield station. Located in Ettrick Street (see Fig. 5.4), it was not a big house and was unfurnished, but it did have one feature – it was right next to a tennis court.

Another positive was the sizeable backyard, where the Pollards kept chickens, grew vegetables and let the children to run around when they wanted to. To supplement the family's meagre income they grew passionfruit and, after painstakingly picking out the seeds by hand, boiled the fruit in a copper to make pulp for Cottees, makers of passionfruit cordials, jams and jellies.<sup>133</sup> There was also a small peach tree in the backyard and they eagerly waited for it to bear fruit. Which it eventually did – a solitary peach that they decided they would

<sup>132</sup> George Read was also an outstanding student who did very well in the Leaving Certificate in mathematics. He received only one of eight bursaries awarded in NSW, as did Alf, to study at the University of Sydney. See *Sydney Morning Herald*, 17<sup>th</sup> Feb. 1933, p.5

<sup>133</sup> See *Cottee's Story* at <http://www.cottees.com.au/cottees-story/#04/03/1930> It was in 1930 that Cottee's started making jams, jellies and peanut butter, an expansion of their range of cordials.

ceremoniously carve up so that each could have a slice. When the big day arrived to pick it they found that it had been stolen overnight by one of the neighbouring boys.

**Figure 5.4** A 1930s bungalow in Ettrick Street, Ashbury, similar to that rented by the Pollards<sup>134</sup>



Despite these disappointments, there was always the spectacle of watching people play tennis. Alf would sit watching in his bedrooms for hours, and he became quite interested in the players themselves and the grade matches they were involved in.

While the poultry provided much-needed eggs, there was a down side to the process: sometimes Alf would be assigned the task of beheading one of the chickens for dinner. It was something he loathed and of course the unfortunate bird had to be consumed the same evening. He refused to eat it. These were still quite desperate times, with no refrigerator, no washing machine, no telephone, no radio and no hot water service. There was a gas heater over the bath, but to keep gas costs down everyone had to follow the person in front, using exactly the same bath water. By today's standards it was quite primitive, but to them it was quite normal.

<sup>134</sup> Rich & Oliva Real Estate photo, see <http://www.domain.com.au/Property/For-Sale/House/NSW/Ashbury/?adid=2010720351>

The beginning of 1932 saw Florence commence her teacher training studies at university, where she enrolled in French, Mathematics, Latin and Psychology. At the same time Alf was commencing his final year of high school. It went pretty much the same way as the previous one, with the pressure being turned up among the best pupils, all of them desperately wanting to be the top of the school. These boys were among the finest in the history of the institution and all were unflagging in their desire to be the most outstanding ever. The erstwhile ‘dunce’ from the farm was an ever-present threat, of course, but one they felt could be dealt with when the going got tough.

The year had barely started when, on 21<sup>st</sup> January, the last of approximately six million Australian-made rivets were driven through the deck of the Sydney Harbour Bridge. Several weeks later the bridge was test loaded using 96 steam locomotives placed in various configurations.<sup>135</sup> This was a very courageous move since, had it failed, both the bridge and most of the NSW locomotives would have ended up at the bottom of the harbour at the same time. Like all Sydneysiders, there was much anticipation in the Pollard household on Saturday, 19<sup>th</sup> March 1932, the official opening day. And along with an estimated crowd of up to 1 million people who viewed it from the city and harbour foreshores, the Pollards witnessed from afar the NSW Premier, the Hon. John T. Lang, officially declaring the Bridge open, but not before being upstaged by Francis de Groot, who managed to cut the ribbon before the startled politician was ready to do it. These events were only a momentary distraction for Alf; the remainder of the year he spent with his head in his books. Apart, that is, from fulfilling his routine chores around the house, as well as his church and sporting activities.

The exam results were published in late January 1933 in the *Sydney Morning Herald* – that was where the pupils would learn their fate. On the morning they appeared Alf, along

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<sup>135</sup> See *Closing the arch: Sydney Harbour Bridge 1930* at [http://www.myplace.edu.au/TLF\\_resources/R3352/description.html](http://www.myplace.edu.au/TLF_resources/R3352/description.html)

with thousands of others, was waiting for the local newsagent to open. He took the paper home, then nervously opened the pages and couldn't believe his eyes. In the surprise of the moment he let out a cry and leapt into the air, racing down the passageway to his parents' bedroom, where he pounded on the door. His Leaving Certificate result exceeded everyone's expectations, especially his own.

Having barely turned 16, he was not only dux of the school, but came overall first in the entire state, collecting first class honours in three of his six subjects (Maths I, Maths II and Physics) and second class honours in French.<sup>136</sup> It was a staggering accomplishment; nobody in the history of the school had done anything like it. In addition, he was inundated with awards, including the James Aitken Scholarship,<sup>137</sup> the John West Medal,<sup>138</sup> a university scholarship and a State Bursary. True to form, Headmaster O'Rourke never went near him or sent him any form of congratulation. The next year he retired. But it did not matter. Alf was very proud of his success and was now ready to embrace the next phase of his life. So much had changed for him and he couldn't wait.

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<sup>136</sup> See honours list in the *Sydney Morning Herald*, Wednesday 25<sup>th</sup> January 1933, p.7. Also see <http://trove.nla.gov.au/ndp/del/article/16947975>

<sup>137</sup> See details at [http://calendararchive.usyd.edu.au/Calendar/1971\\_vol1/PDF/1971%20-%200298.pdf](http://calendararchive.usyd.edu.au/Calendar/1971_vol1/PDF/1971%20-%200298.pdf)

<sup>138</sup> The *John West Medal* may be awarded at the University examinations for scholarships at the entrance to the University. See UNIVERSITY PRIZES AND MEDALS ALTERATION ACT. Act No. 19, 1917. p.108 See [http://www.austlii.edu.au/au/legis/nsw/num\\_act/upamaa1917n19456.pdf](http://www.austlii.edu.au/au/legis/nsw/num_act/upamaa1917n19456.pdf)

## 6. UNIVERSITY

It was January 1933 and the Great Depression was at its harshest, an air of doom and helplessness falling upon the nation (see Fig. 6.1).<sup>139</sup> Unemployment in Australia had peaked at 29% the previous year while farming and other rural areas worldwide had suffered as crop prices in general fell by about 60 per cent. This was all bad news for the banana plantation lessees such as those at Hurlstone Park and money was tighter than ever. Although Florence had completed her first year at university and performed well enough to continue her scholarship into second year, she could no longer afford to attend university and instead looked for any type of employment to help put food on their family's table. Alf was one of the fortunate ones, having won scholarships that would pay his living expenses if he enrolled. Even so, because he lived at home, every penny was given straight to his parents to run the household.

As was the case with his sister, and as brilliant as Alf may have been, there was no choice of university: the only one in Sydney at the time was the University of Sydney. The University of New South Wales wouldn't open its doors for another 16 years, and even then it was as the NSW University of Technology.<sup>140</sup> Still aged only 16, Alf was unsure of his next step. Needless to say, Fred and Flo were absolutely determined to give him every possible chance, urging him to enrol and take advantage of his hard-won achievements.

And so the next decision was just what should he study and how he would best get to classes. The latter gave him little choice: he would have to walk some distance to Ashfield station, catch a train to Redfern and then walk a further 20 minutes to the university. The whole journey would take about 90 minutes each way but it had to be done.

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<sup>139</sup> It was then that the Great Depression reached its nadir. See, for example, <http://www.history.com/topics/great-depression> Also, *Great Depression*, edited by Paul Muljadi, published by Paul Muljadi, 118pp

<sup>140</sup> Outlined in *UNSW History* at <http://www.unsw.edu.au/about-us/university/history>

**Figure 6.1** More than 1000 unemployed men marching in 1931 from the Esplanade to the Treasury Building in Perth, Western Australia, to see Premier Sir James Mitchell<sup>141</sup>



Alf found that previous Leaving Certificate students who obtained top passes in the state in maths and physics had invariably entered the combined Engineering and Science course and his parents encouraged him to do the same. This was the same faculty in which the brilliant civil engineer John Bradfield (1867–1943) had obtained his PhD just nine years earlier.<sup>142</sup> It came as no surprise that Alf was admitted straight into the honours stream reserved for only the top students. His very first lecture was presented by a Thomas David James Leech (1902–73),<sup>143</sup> a 30-year-old tutor in Civil Engineering. Leech was a rarity at the time in being a good teacher and, surprisingly, he selected ‘leadership’ as his first topic of discussion. He told the class that since they were the cream of the science and engineering students they would all most likely become leaders themselves one day and must set an example. He added: ‘You can’t lead from behind. My first job as an engineer leading a team

<sup>141</sup> See picture at [http://en.wikipedia.org/wiki/File:Unemployed\\_marching\\_to\\_see\\_Mitchell,\\_1931.jpg](http://en.wikipedia.org/wiki/File:Unemployed_marching_to_see_Mitchell,_1931.jpg) The original is held by the State Library of Western Australia

<sup>142</sup> *Australian Dictionary of Biography*, John Job Crew Bradfield, entry by Peter Spearritt, Vol. 7, 1979

<sup>143</sup> See biographical entry at *Encyclopaedia of Australian Science* at <http://www.eoas.info/biogs/P000565b.htm>



of men was to clean a huge sewer outlet 1.6 metres deep in excrement. I did not stand on the side and give orders – I was the first one in.’

Leech’s attitude did not change over the years, and just seven years later he was appointed Professor of Engineering at Auckland University College, New Zealand. He later became Head of the Scientific Services Division on the Snowy Mountains Hydro-Electric Scheme. That particular lesson made a great impression on young Alf and he recalled it with fondness many decades later.<sup>144</sup>

Another teacher who captured Alf’s imagination was the renowned Scottish-born agnostic Challis Professor of Philosophy John Anderson (1893–1962).<sup>145</sup> He delivered many public lectures and at one stage there were public notices splashed across the campus inviting people to attend ‘What I think of God, by Anderson’. He argued, for example, that traditional Christian concepts of good and evil were only meant for slaves. The Student Christian Movement, of which Alf was a member, were incensed and retaliated by posting their own notices advertising the sermon ‘What I think of Anderson, by God’. The year before Anderson had founded the Sydney University ‘Free Thought Society’, which ran until 1951.<sup>146</sup> He also held a Professorship in Philosophy for an astonishing 31 years, until his retirement in 1958.

Alf found his degree program quite demanding, as he had to cover all the subjects in both science and engineering. The lectures were scheduled from 9.00am until 5.00pm each weekday, and every Saturday he had to attend courses in blacksmithing, pattern making and machining at Sydney Technical College. On these days there was never a break for lunch;

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<sup>144</sup> Private notes of Alf Pollard

<sup>145</sup> Details of his life are in the *John Anderson Archive*, the University of Sydney, at <http://adc.library.usyd.edu.au/index.jsp?page=home&database=anderson>  
Also see *A Passion to Oppose* by John Anderson, Philosopher, Melbourne Univ. Press, South Carolina, 1995, 234pp

<sup>146</sup> The *Free Thought Society* was replaced by the *Libertarian Society* in 1951 and provided a philosophic platform for the much broader subculture known as “the Push” throughout the 1960s. See [http://en.wikipedia.org/wiki/John\\_Anderson\\_\(philosopher\)](http://en.wikipedia.org/wiki/John_Anderson_(philosopher))

students simply ate a sandwich while they worked. It was a gruelling timetable and there was not a moment to enjoy any of the university's clubs, societies or sports. His only leisure activities were attending functions of the Evangelical Union and the Student Christian Movement. But he still found time to be Assistant Editor of the *Science Magazine* and the *Engineering Handbook*. His only sporting activities came through the church.

It was unfortunate that, on the whole, he encountered what he considered a most uninspiring team of lecturers, and he never quite grasped what some of them were talking about. He was not alone in this. When revising his notes each night he found he had transcribed little more than the topic discussed. His only recourse was to spend hours each evening reading a set of textbooks that he had borrowed from the library. He also found other sources that could help explain the incomprehensible teaching, this strategy turning out to make a world of difference.

In one instance he found the physics lectures very heavy going and spent the afternoon exploring the library, eventually coming across a 1916 edition of a 678 page volume entitled *A Treatise on Electricity* by Frederick Bernard Pidduck (1885–1952).<sup>147</sup> He was able to borrow it for most of the term and read it from cover to cover. It turned out that in the final exam, two of the five questions were directly on experiments covered in the text but not discussed in class. As a result, Alf was the only one to answer both of them correctly, ending up with a High Distinction and the Prize for Physics. All of this at a time when most boys of his age today would be just completing Year 10 at high school.

Alf's end of year examinations, held in the university's Great Hall that had been opened to the public in 1859,<sup>148</sup> were a challenge to all students. Unlike today, there were many three-hour papers in each subject and honours students like Alf also had to sit for the pass

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<sup>147</sup> This volume re-appeared as a *Classic Reprint* in 4<sup>th</sup> June 2012 by Forgotten Books, 666 pages.

<sup>148</sup> See history at the *University of Sydney, Visitors and Community*, at [http://sydney.edu.au/visitors\\_community/places/great\\_hall/](http://sydney.edu.au/visitors_community/places/great_hall/)



papers. For just under a month, almost every day he did exams in both the morning and the afternoon. He found that there was an enormous difference in the standard between the pass and honours papers. On one occasion he sat for a three-hour pass paper in mathematics. Finding it absurdly easy and finishing it in just over one hour, he left the Great Hall and made his way to Redfern station for the long journey home. When he arrived home it was 11.45am – the exam was still in progress.

**Figure 6.2** Students sitting for exams in the Great Hall, University of Sydney, around the time of Alf Pollard<sup>149</sup>



In August he had turned 17, and by year's end he had proven himself to be a brilliant student who could match it with the finest minds in his class. His exam results were second to none and now he began to give serious consideration to where all this study was leading. It had been four years since he had left Norfolk Island on the old steamer *Makambo* – he reflected on how different his life had become. There were times when he missed the carefree

<sup>149</sup> *Examinations in the Great Hall in 1927*, photo by Harold Cazneaux, University of Sydney Archives

days of frolicking in the paddocks and the fascinating life that came with living on a farm, but in a sense it all seemed so far away now.<sup>150</sup>

Things hadn't gone quite so well for Florence, who at the beginning of 1934 was embarking on her third, and what should have been her final, year of study but fell while roller skating and suffered a nervous breakdown. Subsequent X-ray scans revealed the presence of the congenital disorder spina bifida,<sup>151</sup> caused by several vertebrae that were overlying the spinal cord not being fully formed, remaining unfused and open. The medical advice was that she had been very lucky to have led a relatively normal life until now. But now it had all changed and she was forced to discontinue her studies and her parents decided for her to return to Norfolk Island for recuperation. She would live with the Hogarths, who were still there and over the following months, with plenty of exercise, she gradually regained her strength and was even able to run short distances. It was then time to come home on the *Makambo*. Flo asked her to bring back some of the good china that Fred had sealed in the boxes at their old home. Much to her horror, when Florence visited their home, the tenants had not only disappeared, but had helped themselves to much of the contents.

Meanwhile, at the beginning of his second year and after an enormously successful initial twelve months, Alf had mastered the ropes of university life quite well and was ready to relax a little. This materialised in an unusual form: He spent every Monday, Tuesday, Wednesday and Thursday nights, along with all day Sunday, on church activities, including the Ashbury Choir, the Hurlstone Park Choir, Boys' Fellowship and Christian Endeavour, a nondenominational evangelical society. How he found the time to do this given his onerous academic program was a complete mystery to everyone.

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<sup>150</sup> Personal recollections in the notes of Alf Pollard

<sup>151</sup> See details at the *Victoria Health* channel in [http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Spina\\_bifida\\_explained](http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Spina_bifida_explained)

In the back of his mind was the guidance he had received from one of the most respected maths masters at high school, Arthur Denning.<sup>152</sup> Denning had given him two pieces of advice. One was to make himself known to the eminent Scottish Professor Horatio Carslaw (1870–1954)<sup>153</sup> and the other was to ask him about undertaking actuarial work. Carslaw was 62 years old and a very formidable figure, having held the Chair of Pure and Applied Mathematics since 1903. This may have been a wise suggestion, but Alf was far too timid to go anywhere near the great man in his first year.

It was not until the second term of his second year that Alf made the move and sought out Carslaw after a lecture, asking for any information he had on actuarial work. Carslaw looked at him, sniffed haughtily and simply said ‘Smith-White failed.’ It turned out that Bill Smith-White (1909–86) was one of Alf’s maths lecturers, but had failed his first actuarial exam. He had received a scholarship to Cambridge, been awarded first class honours there and later became an Associate Professor of Mathematics at Sydney University. Another famous mathematician, Pat Moran (1917–88), had also won a scholarship to Cambridge, also earned first class honours and had later been made a Fellow of the Royal Society (FRS). Moran too had failed his first actuarial exam and decided against continuing with it.

Even though Alf’s undergraduate academic record was better than that of Moran and the others, it was quite evident to him that actuarial studies was very likely to be way beyond anything he would be learning at university, even in the honours year. He decided not to follow it up. That changed when Carslaw unexpectedly announced that he would write Alf a letter of introduction to Hubert Vaughan (1888–1976) who was head of the actuarial department at the Mutual Life and Citizens Assurance Company Limited (MLC), one of the leading institutions in the field. Dated 25<sup>th</sup> September 1934, it read in part:

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<sup>152</sup> *Australian Dictionary of Biography*, Arthur Denning, entry by Hugh King, Vol. 13, 1993

<sup>153</sup> *Australian Dictionary of Biography*, Horatio Scott Carslaw, entry by J.C. Jaeger, Vol. 7, 1979

*I am giving this letter of introduction to the mathematical scholar Alf Pollard of the second year. He would like to work for the examinations of the Institute of Actuaries with a hope of later getting into an insurance office. He is a very good mathematician, quite young, and I recommend him very heartily.*

*I think you will like the man when you have a conversation with him.*

Upon receiving the note Alf felt trapped.<sup>154</sup> He had absolutely no intention of becoming an actuary, and had only asked Carslaw about it out of respect for his teacher. But it seemed that the university's reputation had taken a battering with the failure of Smith-White and Moran in the field and that Carslaw was going to use Alf to try to redeem their standing. There was no choice for the 17-year-old, who was still very much intent on being an academic. If he wanted to remain in the professor's good books he had to follow this up, so he sent the letter off to Vaughan at the MLC.

There was an upside to all this. The family was still in a dire financial position and the insurance company offered Alf £15 for two months' work over the Christmas vacation at the end of that year. It was a large sum of money for the time, and with no other prospect of employment he accepted it. But there were strings attached. The following year he had to enrol in the actuarial examinations through the Institute of Actuaries in London. And if he were successful, the MLC would offer him full-time employment when he graduated from university.

The end of Alf's second year saw the retirement of Carslaw and the arrival of Professor Thomas Gerald Room (1902–86),<sup>155</sup> also a Fellow of the Royal Society and with a doctorate from Cambridge University. Room was to hold this position for over 30 years and had a great influence on mathematics education in New South Wales. As a result of his outstanding contributions, since 1968 the top mathematics student in the NSW Higher School Certificate has been awarded the *T.G. Room Award* from the Mathematical Association of NSW while

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<sup>154</sup> Personal recollections in the notes of Alf Pollard

<sup>155</sup> See biography at the *Australian Academy of Science*,  
<http://www.science.org.au/fellows/memoirs/room.html>

the *T.G. Room Medal* since 1987 has been awarded for a PhD thesis in Pure Mathematics of outstanding merit.<sup>156</sup>

But it was now 1935 and Room was determined to raise the standard of mathematics at his new university. In 1933 there had been six first class honours degrees awarded and in 1934 there were also six. But in Alf's year, Room decided that there should only be one. Although the students held meetings to protest the new rules they were powerless to do anything. All the top students whose academic transcripts were filled with High Distinctions were now fighting for the lone first class honours award.

Alf turned out to be that student and, in addition, he was awarded the University Medal in mathematics. Not to mention also coming top in Physics. He was now very hot property indeed, and opportunities were beginning to open up. He was immediately offered a one-year lectureship in mathematics at the university, at the princely sum of £350 that would tide him over for the next twelve months. Then he could then take up another of his awards, the Barker Scholarship to Cambridge University, which provided all his expenses for three years to do a PhD. He could also take the £100 prize from the Deas-Thompson Scholarship<sup>157</sup> for his outstanding physics performance.

There was now no question where he was heading: his desire to be a university academic was well on the way to becoming a reality. But within a few short weeks everything changed. His father suffered a severe stroke and the doctors prescribed complete quiet and rest – so much so that Alf, although living in the same house, did not see him for three months. To make matters worse, his mother was becoming more crippled with the rheumatoid arthritis that she had lived with for over 10 years.

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<sup>156</sup> Details are on the *University of Sydney* website at <http://www.maths.usyd.edu.au/u/About/prizes.html>

<sup>157</sup> Established in 1854. See details at <http://calendararchive.usyd.edu.au/Calendar/1865/PDF/1865%20-%200036.pdf>

And then there was the offer made by the MLC to consider. Alf had made up his mind to decline, but felt it was polite to visit the company and tell them in person. In fact, he was urged to have a meeting with the General Manager, the actuarially qualified 46-year-old Milton Alder, who, although shy and modest, was well known for his powers of persuasion, uncompromising integrity and quickness of mind.<sup>158</sup> Alder was able to offer him a position paying £210 a year, a far cry from the £450 (£350 plus the £100 Physics prize) available at the university. When Alf presented him with the facts, Alder was contemptuous, derisively commenting: ‘And where would that lead to? A professorship? And what do they get? A miserable £900 a year. You will earn far more than that if you stay here with us.’<sup>159</sup>

Alf was now in a quandary. His mother’s advice was: ‘You make up your own mind and do what you want to do. Don’t worry about us.’ Fred was still in isolation and unable to help. The teenager thought about it for two weeks and finally came to the conclusion that he simply couldn’t leave his parents for three years in their current state of no income. They had sacrificed so much for him and he felt it only right they should be paid back.<sup>160</sup>

And so, with a great deal of reluctance, he turned down two very attractive scholarships and on 6<sup>th</sup> April 1936 started at the MLC, without any enthusiasm. The path ahead was seemingly mapped out for him. He would become an actuary after all.

The Deas-Thompson Scholarship that Alf had won was then given to the shocked but very grateful second-place-getter, Ron Giovanelli (1915–84),<sup>161</sup> who had been awarded second class honours in mathematics. At the end of the next year Giovanelli obtained first class honours in physics, later becoming a Doctor of Science, a Fellow of the Academy of Science and Chief of the Division of Physics at the CSIRO, a position he held for 18 years, until his retirement in 1976. In fact, Alf’s name was listed in the university calendar as the

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<sup>158</sup> Alf Pollard recollection in his notes

<sup>159</sup> *ibid*

<sup>160</sup> *ibid*

<sup>161</sup> See Ron Giovanelli’s biographical memoir at the *Australian Academy of Science* at <http://www.science.org.au/fellows/memoirs/giovanelli.html>

winner of the Scholarship with an asterisk, followed by the name of 'R.G. Giovanelli'. At the bottom of the page in small print after the asterisk it said, 'Did not comply with the conditions for holding the Scholarship'. An unsuspecting reader may think Alf guilty of some wrongdoing rather than that he had simply turned it down.

In March 1936 he attended the graduation ceremony at the University of Sydney where graduands ascended the steps and received their degrees from the Chancellor. Although he did not know it then, Alf was to be in illustrious company, as among those graduating on that day were a future Governor General of Australia, Lord Mayor of Sydney, Fellow of the Royal Society, Head of the Federal Treasury, Head of Foreign Affairs, 4 judges, 10 professors, 2 CSIRO Chiefs, the CEOs of MLC, AGL, TNT, AFT and other large companies, and many distinguished doctors<sup>162</sup>

And then there was Alf's class mate Rita Harradence (1915–2012)<sup>163</sup> (See Fig. 6.3). She not only won the University Medal for Chemistry but, along with the brilliant Australian chemist John Cornforth (1917–2013),<sup>164</sup> (see Fig. 6.4) won a scholarship to attend Oxford University where they both obtained their doctorates in 1941. Only two Exhibition of 1851 Travelling Scholarships are awarded among Australian Universities a year, and they were both won that year by Sydney students. Rita Harradence, who was a Master of Science, was going to leave for Oxford early in August, and expected to live at Somerville College.<sup>165</sup>

They married the same year. Cornforth had entered Sydney University at age 16 and, suffering from profound deafness from that age due to otosclerosis,<sup>166</sup> was unable to hear any

<sup>162</sup> Note made in the personal papers of Alf Pollard

<sup>163</sup> Note from *St George Girls High School*. See website that also carries a photo of Rita Harradence in her advanced years. <http://www.sgghs.com.au/our-school/our-archives/old-girls/page:2>

<sup>164</sup> See biography at [http://www.nobelprize.org/nobel\\_prizes/chemistry/laureates/1975/cornforth-bio.html](http://www.nobelprize.org/nobel_prizes/chemistry/laureates/1975/cornforth-bio.html)

<sup>165</sup> University of Sydney. See <http://sydney.edu.au/alumni/sam/march2014/john-cornforth.shtml> Also <http://www.theguardian.com/science/2014/jan/12/sir-john-cornforth>

<sup>166</sup> See a detailed analysis, for example, at the Victorian Government web site:

[http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Ear\\_problems\\_-\\_otosclerosis](http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Ear_problems_-_otosclerosis)

of the lectures. After the wedding Rita immediately gave up an extremely promising career for ‘home duties’ and was his most constant collaborator and strongest supporter.

**Figure 6.3** Rita Harradence, aged 18 <sup>167</sup>



She was instrumental in her husband being awarded the Nobel Prize for Chemistry in 1975 for his work on the stereochemistry of enzyme-catalysed reactions, for which he also received a British knighthood, in 1977.

**Figure 6.4** Sir John Cornforth <sup>168</sup>



In later years Alf recalled that Rita was a very attractive girl who sat right in front of him in maths classes every day for two years. Apart from smiling, he hadn't had the courage to speak one word to her in all that time. It turned out that they were both very shy; looking

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<sup>167</sup> Photo from the *Northern Star*, Lismore, Monday 24<sup>th</sup> July 1939

<sup>168</sup> Photo from autobiography, written at the time of his Nobel Prize for Chemistry in 1975, at [http://www.nobelprize.org/nobel\\_prizes/chemistry/laureates/1975/cornforth-bio.html](http://www.nobelprize.org/nobel_prizes/chemistry/laureates/1975/cornforth-bio.html)



back, he found the whole episode quite amazing and he speculated that possibly life may have turned out quite differently for all concerned if he had made the first move.<sup>169</sup>

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<sup>169</sup> Alf Pollard personal note

## 7. IN THE OFFICE

The old building known as the ‘MLC Chambers’ stood at 21–25 Castlereagh Street in Sydney (see Fig. 7.1). An older style structure with beautiful architecture, its six storeys were curiously adorned. The Fountain of Health Milk Bar was to the left of the main street entrance. Although they occupied all floors, the MLC had outgrown the space and 1936 saw construction begin on the new premises, at nearby 42–46 Martin Place.

**Figure 7.1** The MLC Chambers in Castlereagh Street, Sydney<sup>170</sup>



Alf began his office life in these timeworn premises, and on his first day was admitted to his section by a man who was dressed in a neat dark suit. Once inside he immediately felt depressed at the spectacle of row after row of workers, their heads constantly down, busying themselves with one thing or another. An array of Burroughs adding machines adorned many of the desks and, to their operators, job satisfaction appeared an unknown luxury – the

<sup>170</sup> See photo at *Trove Skyscraper city.com* at [http://www.google.com.au/imgres?sa=X&rlz=1T4SKPT\\_enAU435AU435&biw=1536&bih=702&tbn=isch&tbnid=x-52NfeRCzdMfM%3A&imgrefurl=http%3A%2F%2Fwww.skyscrapercity.com%2Fshowthread.php%3Ft%3D340439%26page%3D14&docid=a4cBCi1Qc6A1fM&imgurl=http%3A%2F%2Facms.sl.nsw.gov.au%2F\\_DAMx%2Fimage%2F17%2F131%2Fhall\\_35147h.jpg&w=1400&h=1033&ei=QNLVUsbiCZHakgXm9IDACg&zoom=1&ved=0CQBEIQcMBc&iact=rc&dur=3746&page=2&start=22&ndsp=28](http://www.google.com.au/imgres?sa=X&rlz=1T4SKPT_enAU435AU435&biw=1536&bih=702&tbn=isch&tbnid=x-52NfeRCzdMfM%3A&imgrefurl=http%3A%2F%2Fwww.skyscrapercity.com%2Fshowthread.php%3Ft%3D340439%26page%3D14&docid=a4cBCi1Qc6A1fM&imgurl=http%3A%2F%2Facms.sl.nsw.gov.au%2F_DAMx%2Fimage%2F17%2F131%2Fhall_35147h.jpg&w=1400&h=1033&ei=QNLVUsbiCZHakgXm9IDACg&zoom=1&ved=0CQBEIQcMBc&iact=rc&dur=3746&page=2&start=22&ndsp=28)

network of narrow passageways and the glum ambience hardly seemed conducive to the workers' wellbeing.<sup>171</sup>

Nobody else bothered to look up when Mr Alder introduced Alf to his new manager and promptly left. The new recruit found himself in an open plan office in which the overriding sound was the clicking of typewriters as the secretaries hit the keys non-stop at a frightening speed. Men wore their suits at all times and, if they harboured any ambition, were obliged to work after hours for no extra pay. And there were very strict rules – no more than 30 minutes for lunch with no breaks for morning or afternoon tea.

Everyone was required to arrive for work on time with no excuses. A much-loathed bundy clock graced the entrance and employees were expected to punch their cards as soon as they arrived and in doing so the cards were time stamped. A minute or more late and the time of arrival would be printed in red ink and would almost certainly lead to some sort of disciplinary measure such as the docking of a significant portion of the person's pay. The same applied if they left the building at lunchtime. The company ran a tight ship, and clocking in someone else's card meant instant dismissal. This much at least was drilled into everyone, including Alf, who began their career at the MLC (see Fig. 7.2).<sup>172</sup>

Alf rose to the task, becoming fastidious about following the rules. He was never late, although he once came close. His normal routine was to join the crush of people on the 8.03am train from Ashfield, and arrive at the MLC building at precisely 8.22am for an 8.30am start. In those days the trains ran on time, except on one occasion when there was an unexpected delay. It was 8.10am and there was no sign of the train at Ashfield; it was already 7 minutes late. His apprehension led to an executive decision to run across the overhead bridge to another platform, knowing that soon there would be a 'through train' passing, one

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<sup>171</sup> Alf Pollard personal notes

<sup>172</sup> Author personal experience at the MLC

that wouldn't stop at Ashfield at all, but that went directly from Strathfield to the city. He stood alone on the platform and waited until it came into sight. In his own words:<sup>173</sup>

*The train came in and I started to sprint. The doors on the first carriage were closed, and the second, the third and the fourth. I was at full speed and the train was slowly gathering pace. The fifth carriage door was not closed and I hurled myself through the opening, grabbing the white vertical support. The train shook and the passengers were standing wide-eyed at me trying to compose myself. I arrived at work right on time, but looking back it was quite a stupid and dangerous thing to do.*

**Figure 7.2** A typical bundy clock queue of the day similar to that at the MLC<sup>174</sup>



It soon became obvious that the teenager wouldn't receive star treatment at the MLC. His first months were spent on the most menial of duties: answering telephones, dealing with counter enquiries, receiving new insurance proposals, arranging medical exams, answering questions from agents, seeing that premiums were paid on time and dispatching papers to have a policy issued. Although he was navigating his way through the system, his heart was far removed from it. Before long he regretted declining the chance to study at Cambridge, arguably the world's most prestigious university. His rejection of a far more satisfying field

<sup>173</sup> Alf Pollard personal notes

<sup>174</sup> [http://www.google.com.au/imgres?sa=X&hl=en-GB&rlz=1T4GGHP\\_enAU423AU444&biw=1536&bih=754&tbn=isch&tbnid=NN\\_2JDd4keBIYM%3A&imgrefurl=http%3A%2F%2Ftrove.nla.gov.au%2Fresult%3Fq%3DHall%2520MLC&docid=b9vyMiglevbeFM&itg=1&imgurl=http%3A%2F%2Facms.sl.nsw.gov.au%2F\\_DAMt%2Fimage%2F17%2F131%2Fhall\\_35008t.jpg&w=112&h=160&ei=eJLTUtqUBcnGIAWg9oCYBQ&zoom=1&ved=0CFAQhBwwAA&iact=rc&dur=1954&page=1&start=0&ndsp=31](http://www.google.com.au/imgres?sa=X&hl=en-GB&rlz=1T4GGHP_enAU423AU444&biw=1536&bih=754&tbn=isch&tbnid=NN_2JDd4keBIYM%3A&imgrefurl=http%3A%2F%2Ftrove.nla.gov.au%2Fresult%3Fq%3DHall%2520MLC&docid=b9vyMiglevbeFM&itg=1&imgurl=http%3A%2F%2Facms.sl.nsw.gov.au%2F_DAMt%2Fimage%2F17%2F131%2Fhall_35008t.jpg&w=112&h=160&ei=eJLTUtqUBcnGIAWg9oCYBQ&zoom=1&ved=0CFAQhBwwAA&iact=rc&dur=1954&page=1&start=0&ndsp=31)

of endeavour now seemed a huge waste of his talent but he put on a brave face to his parents, who thought he was enjoying office work immensely.

This was a year when life assurance offices in Australia were enjoying their biggest year since the post–World War I boom times as new business flowed in. Records show that nearly £18 million of new business was written in NSW during 1935 alone, compared with £11.5 million just three years earlier, bringing the total amount in force to over £125 million. But it was not all rosy, as returns on investments were now at their lowest ebb in twenty years and there was considerable difficulty in securing rates of interest in excess of those which the life offices valued their policy liabilities.<sup>175</sup> This was a concern for all life offices and the MLC were keen to have financial experts in the way of actuaries to ensure that the profits flowed.

It was therefore natural that one of the conditions under which the MLC hired Alf was that he had to study for the actuarial examinations by correspondence through the Institute of Actuaries in London, the oldest actuarial professional body in the world, having been established in 1848.<sup>176</sup> In 1884 it was granted a Royal Charter, confirming its role and its right to award qualifications and in 1887 it moved its premises to Staple Inn Hall at 1–3 Gray’s Inn Road where it still remains.<sup>177</sup> There are two stages in the qualifying process – first of all there are the six Associate exams that would earn the qualification of AIA. These are far from easy, but the difficulty increases with the remaining four subjects required to earn the coveted Fellowship (FIA).<sup>178</sup> There was, and still is, no limit on the number of times these exams can be taken, nor is there any time restriction. Indeed, it is not unusual for students to take these latter exams six times or more and still be unsuccessful; this is a bitter pill for any of them to swallow, as they are all highly intelligent and have strong motivation.

<sup>175</sup> Life Assurance in 1935, *Sydney Morning Herald*, 11<sup>th</sup> Feb. 1936, p.13

<sup>176</sup> See the Institute’s web page at <http://www.actuaries.org.uk/>

<sup>177</sup> See *History of Staple Inn* at <http://www.actuaries.org.uk/research-and-resources/pages/history-staple-inn>

<sup>178</sup> For information on Fellowship see <http://www.actuaries.org.uk/becoming-actuary/pages/fellow-membership>

The MLC gave actuarial students no study leave and there were essentially no textbooks, candidates having to study original journal articles and provide a discussion and judgement on what line of action they would have taken in both actual and hypothetical cases. Alf found it quite heavy going, as did all the other students.

It was a real challenge and, after enduring three months of clerical drudgery, he was relieved at the prospect of Easter being just around the corner. Until, that is, his department head announced that he had decided to take six weeks' vacation. Astonishingly, the decision was made to leave the inexperienced Alf in charge of processing all of the NSW new business and enquiries. The new recruit was terrified from the outset, soon finding his desk covered with new proposals from agents, medical department reports, letters of enquiry, assorted files and correspondence. He had no assistant and no idea how to deal with the chaos. A ringing telephone gave rise to a dread that he wouldn't know the answer, or even worse, would give a wrong answer. If someone came to the counter he would often hide until they went away. It was a most trying time and he was unable to find a moment of pleasure in it.<sup>179</sup>

After several days of mayhem he knew he was in big trouble, although not entirely of his own making. He gave serious thought to resigning, as every day brought a new disaster and the situation became seemingly more hopeless. But by some miracle, a few desks away sat a lady, Grace,<sup>180</sup> whom he later described as a 'one of a kind gem'. The kindly Grace was in charge of the smaller Victorian new business and, having worked there for many years, knew everything there was to know about the company. She felt desperately sorry to see the young lad so obviously suffering and, although it was not her job, she answered his phone and tended to the counter whenever she could. He felt the pressure dissipating, and simply by watching and listening to her became quite knowledgeable himself. And when her own desk

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<sup>179</sup> Personal notes of Alf Pollard

<sup>180</sup> Her surname was not revealed in records

was clear she would, without being seen, tidy up his work as well. Her quiet, unobtrusive assistance lasted for five weeks until his boss returned. By then Alf had mastered everything himself – he owed it all to her unselfish acts.

Upon his return it was apparent to Alf's boss that his new employee had coped extremely well in his absence. So much so that he recommended that the MLC now transfer him to other departments to give him an even fuller picture of their operations. At last Alf found his work more interesting; he also had the opportunity to meet more staff. He learned, for instance, that old records were kept in a large isolated strong room that was staffed by a pretty young girl named Ruth.<sup>181</sup> Alf found the time to visit the room quite often, just to catch a glimpse of her and to engage in conversation, but his efforts were noticed by one of the other department heads, who always seemed to arrive there shortly after he did. This put paid to any chance of an office romance, at least with her.

For the moment he found himself working in the claims department, and it was here that he learned much about the tragedies of life, along with the pleasure of handing a cheque to people in desperate need. After twelve months of working his way around various clerical positions in the company, Alf suggested to his father that he would buy a home for the family to live in so that they would not need to continue paying rent. The deal was that Alf would have it to live in if he got married, and then everyone would move out.<sup>182</sup>

Indeed, Fred already had a place in mind: 6 Henry Street, Ashfield (see Fig. 7.3), on the other side of the railway line. An unfortunate consequence would be a switch of their church to Ashfield Methodist. Feeling strongly that he owed his parents a great deal, Alf did not hesitate. He found out that the property would cost £1030. The trouble was that he, and the family, were completely broke.

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<sup>181</sup> Surname not revealed in records

<sup>182</sup> Alf Pollard personal notes

He went the very next morning to see the formidable Mr Alder, who made an extraordinarily generous offer. He said cheerfully, ‘Well, Pollard, you pay the £30 and we’ll lend you the remaining £1000.’ Alf replied in a matter of fact tone, ‘The family doesn’t have £30.’ So Alder offered to make the loan £1030, the full cost of the house. This had never happened before in the history of the MLC and Alf felt uplifted as the family dream would now be realised.<sup>183</sup>

In August that year he turned 21, the biggest milestone in those days, and at a small office celebration one of his senior colleagues said to him:

*Hang on a minute Alf. You can’t be just turning 21. The MLC granted you a mortgage on your home some months ago and that’s illegal before age 21. If this really is your 21st birthday you will have to renounce the loan and the lawyers can foot the bill.*<sup>184</sup>

Alf remained calm, although realising at once that this had potentially serious consequences that simply had to be addressed. Knowing full well that he did not have the money to pay the loan back, he also knew that he did not want to sell the house. It was difficult to ascertain the true nature of the situation, and Alf thought the wisest course was to consult Mr Alder. As a result, the lawyers for MLC, Laurence and Laurence, asked Alf to sign a ‘deed of ratification’<sup>185</sup> to validate what they had done. In their view, at least, ‘Everything would then be all right.’ He obliged, but was annoyed at their arrogance – they sent him a bill for the extra work, when it had been their mistake in the first place.

Soon after the move, Alf’s brother John left school and found a job at a haberdashery warehouse. To earn extra money, each night he bought home thousands of buttons that had to be sorted and put on cards. The whole family, with the exception of Alf, who was studying, spent their evenings in this tedious task, which yielded three pence per completed card.

The Pollards weren’t as involved with this new church as with previous ones, because it was a bigger congregation and Flo’s arthritis was getting worse. She was in fact sent to the

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<sup>183</sup> Personal notes of Alf Pollard

<sup>184</sup> Alf Pollard did not identify who this was, but recalled their conversation clearly in his notes.

<sup>185</sup> For a legal definition see <http://legal-dictionary.thefreedictionary.com/ratification>



outpatient clinic at Royal Prince Alfred Hospital in Camperdown for regular treatment. This took her the entire day each time as it required copious amounts of walking, waiting and travelling by bus. Despite all these efforts, the treatment proved to be ineffectual. The pain in her hands and legs was at times unbearable.

**Figure 7.3** The Pollards house at 6 Henry Street Ashfield<sup>186</sup>



The early promise shown by Alf at the MLC was now being realised and his star was well and truly on the rise, exemplified at the end of his first year by his passing the first two Associate actuarial subjects. Within weeks, at the beginning of 1937, he received a letter from the NSW Department of Education requesting him to be an examiner for the NSW Intermediate Mathematics papers. This was an event that saw the beginning of his role as an entrepreneur, the recognition of an opportunity and the willingness and ability to act on it.<sup>187</sup>

He accepted for two reasons, one being that the family was still desperately short of money as his father, after suffering a series of small strokes, was unable to work. The second was that he saw the position as one that could lead to even higher levels of academic

<sup>186</sup> Built in federation style. See Google map at <https://maps.google.com.au/maps?hl=en-GB&ie=UTF-8&layer=c&z=17&iwloc=A&sll=-33.879847,151.128543&cbp=13,232.4,0,0,0,0&cbll=-33.879699,151.128774&q=6+Henry+Street,+Ashfield&ei=laLTUv3nAoyekwW38oDwAg&ved=0CCwQxB0wAA>

<sup>187</sup> Different definitions of an entrepreneur have been made by many authors. See, for example, see S. Shane, reflections on the 2010 AMR Decade Award; Delivering on the promise on entrepreneurship as a field of research, *Academy of Management Review*, 37, 2012, pp.10–20

involvement in the future. In reality, Alf did not really have the time, but he did it because each exam period meant him working essentially through the night for three weeks solid. This was made all the more difficult as he now had to be on the train at 7.30am to go to the office. Many of the exam papers involved 22 pages of marking, and at one shilling and three pence per paper it was very low pay indeed. But there was no doubting his determination and commitment, serving in the role with distinction for four years until his war duties intervened.

Eventually being transferred to the MLC actuarial department, Alf quickly found himself disappointed once more: the work there still did not challenge him, and he found it mind-numbingly boring and repetitive. So much so that he secretly applied for a position as full-time lecturer at Sydney Teachers' College.<sup>188</sup> By a remarkable coincidence, and unbeknown to Alf, the recently appointed Deputy Head of the College was Arthur Denning (1901–1975),<sup>189</sup> the maths master at Canterbury Boys' High School who had advised him to do actuarial studies. When he read the application he was straight on the phone to Alf, saying, 'Of course you're not serious about this, are you?' Alf had no option but to say he was not, and the daily monotony continued. If Denning had not been there to make this judgement, there was little doubt that Alf would have obtained the position and his life would then have turned out very differently.

And so he continued in a position that did not challenge him sufficiently. One of his more humdrum assignments arose as a result of the new building not yet being complete and the MLC having critical space problems. To relieve the pressure they decided to destroy all the policy claims made prior to 1925, except those containing legal documents. This meant that part of their business history would be lost forever. It was left to Alf to sort through them all; a decision that reflected their faith in him to make decisions unsupervised. The first

<sup>188</sup> On 31<sup>st</sup> December 1981 Sydney Teacher's College ceased to exist. For history see [http://sydney.edu.au/arms/archives/stc\\_adminhist.shtml](http://sydney.edu.au/arms/archives/stc_adminhist.shtml)

<sup>189</sup> See *National Dictionary of Biography* entry, Vol. 13 by Hugh King, at <http://adb.anu.edu.au/biography/denning-arthur-9949> In 1958 Denning was appointed commissioner for New South Wales in the U.S.A.

weeks of the project were even more tedious than he had anticipated, but for all its shortcomings there was a moment of relief. This arose from a death claim from someone who had perished on the *Titanic* – Alf was fascinated by all the enclosed press clippings of the event, and spent an inordinate amount of time deciding which of the gems to keep.

Eventually it all came to an end and, as a reward of sorts, Mr Alder allocated him a task that he ultimately found interesting, if not somewhat bewildering at first at being allocated it at all. Perhaps it was because Alder was in a benevolent mood as a result of being recently awarded, as one of 6,887 Australians, a *Coronation Medal* to celebrate the Coronation of King George VI.<sup>190</sup>

The MLC had for some years offered a very profitable sickness policy that covered about 24 different diseases; diseases which, it must be said, were very rare. As a result, the payout on claims was only about 10% of the premiums they collected. It seemed like a goldmine. They were, naturally, exceedingly keen to snare even more policyholders by making the policy appear even more attractive.

Sensing an opportunity to impress his superior, Alf decided to uncover medical disorders from which death was also extremely unlikely to occur. After some research he came up with half a dozen for which there had been no fatalities in Australia that century. These included anthrax and the bubonic plague and all his diseases were added to the policy, making it look even more impressive, and the company made even more profit. Whether the action was ethical on the company's part was ethical or just good business is open to debate.

As if studying for the arduous actuarial exams and marking exam papers was not enough, he also made the bold decision to enrol in a Bachelor of Divinity course offered externally through the University of Melbourne. His reason for wanting to study theology was that his two best friends, Hilford Easton and Doug Trathen, were both studying to

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<sup>190</sup> The *Sydney Morning Herald* has a list of NSW recipients in their issue on 12<sup>th</sup> May 1937, p.7. Alder was listed under 'Commerce'.

become Methodist ministers and Alf felt it would help him to keep up with their numerous philosophical arguments.

It was a two-part process, with the first part commencing in January 1939 and covering Church History, New Testament, Old Testament, Philosophy of Religion and New Testament Greek. Because of the intense effort required, he suspected that his parents would worry about his health and wellbeing. This led him to do it all in secret, giving his postal address as 'c/- MLC'. He passed all of these subjects with ease and the results were sent to him through the office, addressed to 'Reverend A.H. Pollard' – this raised more than one eyebrow in the mail room.<sup>191</sup> The second and final part of the degree required a study of the Bible in Hebrew. It was only then that he made a close inspection of the Hebrew Bible. His enthusiasm immediately waned, and he decided to abandon the whole idea and concentrate on actuarial studies. It was the wisest course of action, but he found it only marginally more interesting than Hebrew.

Meanwhile, he also spent a great deal of time on church activities, playing a range of sports, being a leader in the Methodist Crusader Movement<sup>192</sup> and Assistant Secretary of the Methodist Young People's Department.<sup>193</sup> His girlfriends were primarily young women who went to his Church, although occasionally he casually dated some from the MLC. In the latter category was the 18-year-old redhead Pearl Cross, also remarkable for her intelligence and popularity. Her lovely smiling face and slender, graceful body gave him chills each time she came into his view. He was smitten and could feel his heart pounding whenever she crossed

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<sup>191</sup> Alf Pollard personal notes

<sup>192</sup> Details of the movement can be found at [http://www.worldcat.org/search?q=su%3AMethodist+Crusader+Movement.&qt=hot\\_subject](http://www.worldcat.org/search?q=su%3AMethodist+Crusader+Movement.&qt=hot_subject)

<sup>193</sup> Some information can be found at the Mitchell Library, NSW at <http://library.sl.nsw.gov.au/search~S2?/aMethodist+Church+of+Australasia.+Victoria+and+Tasmania+Conference.+Young+People's+Dept/amethodist+church+of+australasia+ victoria+and+tasmania+conference+young+peoples+dept/1%2C1%2C3%2CB/frameset&FF=amethodist+church+of+australasia+ victoria+and+tasmania+conference+young+peoples+dept&1%2C%2C3>

his path.<sup>194</sup> They had gone out in groups of friends on a few occasions several years earlier and attended a number of Crusader camps together. On one occasion she even went to watch him play football, but his time on the field was short-lived, as he was kicked in the eye in the first few minutes of play and rushed to Canterbury Hospital to have five stitches inserted. Despite this setback, Alf decided that now he wanted her all to himself.

Pearl, who lived in Mortdale, had passed the Leaving Certificate in 1934 at St George High School, gaining first place in Economics in 4<sup>th</sup> year and winning the T.E. Rofe Prize for Australian History in the Intermediate Certificate.<sup>195</sup> She was also an accomplished ballroom dancer and frequently gave exhibitions with her brother George as partner. Alf, being a Methodist, had been taught that dancing was 'evil', but he nevertheless found himself attending balls where she was performing, simply to admire her. Pearl also excelled in needlework and cooking, both of which came in very handy, as she was the third eldest of nine children and in the Depression her family too suffered great financial hardship. The mid-1930s were such lean times that she gave up any thought of attending university and started working at the MLC instead, considering herself fortunate to be employed: she had been selected from over 100 applicants for the position.

Pearl's father, George Cross, was a builder and there was essentially no work for him during the Great Depression. He later became the Mayor of Hurstville and foundation Chairman of the St George Co-operative Building Society when it was formed on 6<sup>th</sup> May 1937.<sup>196</sup> His motivation for starting the society was that banks refused to lend money to 'ordinary people' to purchase their own homes.

Before long Pearl and Alf were inseparable, but for the time being, he was so busy studying that they rarely had the opportunity to go out on a date. Nonetheless they became

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<sup>194</sup> Alf Pollard personal notes

<sup>195</sup> Awarded by the *Royal Australian Historical Society*. The essay was not to exceed 2000 words and the prize was £6. For details see *Sydney Morning Herald*, Wed. 31<sup>st</sup> Jan. 1934, p.14

<sup>196</sup> See mention of this at <http://www.creditcardfinder.com.au/st-george-bank-history-and-achievements.html>

engaged on 11<sup>th</sup> June 1939, her 22<sup>nd</sup> birthday. Pearl did her utmost to support what Alf was doing and well understood the demands on his time. The best he could manage was to visit her house in Mortdale occasionally on a Saturday, and sometimes she came to his church. However, they did meet at work every weekday and always had lunch together, but seldom went out as a couple. Evenings, for him, were only for study.<sup>197</sup>

Some of the real excitement in Alf's job came in dealing with cases of fraud, and there was one in particular that he retold many times. It involved an incident that became known as the 'Piha Bones' case and it was one in which he played a crucial role.<sup>198</sup>

The solicitors acting for a Sydney skin dealer, the 43-year-old Gordon Robert McKay, notified the MLC that their client had been burned to death in a house fire in New Zealand on 12<sup>th</sup> February 1939. Their story was that McKay had gone there with a 38-year-old friend, Australian labourer James Arthur Talbot, to start a new business for his sons. McKay supposedly had trouble with his teeth and so had had them all removed. He then hired a car and the pair rented a small cottage. One night they went to sleep, in different rooms, and at 1.30am Talbot awoke to find the place ablaze, presumably as a result of McKay smoking in bed. The flames were so fierce that Talbot couldn't reach McKay, though he tried to save him. The cottage was reduced to ashes in a matter of minutes. What was left of McKay, a few bones and a skull with no teeth, were found among the debris and ashes and duly buried. There was much sorrow and the locals even took up a collection. It all seemed like a terrible tragedy.

Not one to take things on face value, Alf decided to undertake a little investigation. He duly discovered that McKay had come into the MLC on 19<sup>th</sup> September 1938 and taken out what was a huge policy for the time, for the sum of £25,500, and had paid six months'

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<sup>197</sup> Alf Pollard personal notes

<sup>198</sup> The case began on 19<sup>th</sup> April 1939. See details of the trial beginning in the *Sydney Morning Herald* that day, p.16. Also see *Trove*, <http://trove.nla.gov.au/ndp/del/article/17588916>

premium. He produced what he said was a character reference from a friend, Mr Bullock, who reported:

*This man Gordon McKay is as fine a young man as you would see, sober and healthy and a good dealer. I have known him from childhood.*

But before long Alf had his suspicions that not everything was as it first seemed, and he had an uneasy feeling that McKay was still alive and that fraud was a possible outcome. Looking up records and details of house fires, he couldn't believe a blaze would generate enough heat to pulverise his bones, leaving only the few found in the ashes. Moreover, there were no porcelain dentures found and the mattress springs had been fused in the inferno, suggesting that a chemical accelerant had been used.<sup>199</sup>

With the circumstances in mind, Alf told the New Zealand branch of the MLC of his reservations and asked them to look more closely at the case before paying out any money. They also reported it to the local police, who opened the grave and took the remains to a pathologist, who found a small wad of cotton wool on the upper jaw. This suggested that the body had been subjected to an autopsy on a previous occasion, which they knew McKay obviously had not. It was beginning to look like a fraud.

Detectives found that McKay and Talbot had hired a garage the night before and had left there a shovel with a little clay on it. More clay was found on the tyres of the hire car and around the fireplace, and forensic tests revealed that it could have come from only one place, Waikumete cemetery.<sup>200</sup> It did not take long for an inspection of the graveyard to take place, and it was soon found that the body of a returned Australian soldier, Patrick Henry Shine, buried just three days previously, had been removed from its resting place, which was now

<sup>199</sup> Reported in the *Argus* newspaper, Melbourne, Thursday, 20<sup>th</sup> April 1939, p.3. See <http://trove.nla.gov.au/ndp/del/article/12119685>

<sup>200</sup> Established in 1866, this is the largest cemetery in New Zealand and one of the largest in the Southern Hemisphere. It is now the resting place for over 70,000 people. See <http://www.waitakere.govt.nz/cnlser/cm/index.asp>

empty. Adding to their growing suspicions, further forensic tests revealed the presence of kerosene at the site of the fire.<sup>201</sup>

James Talbot was soon located, arrested and charged with interfering with human remains. There was still no sign of McKay, prompting an intensive search of hotels, boarding houses and passenger steamer lists. It paid off. Acting on information, twelve days later police went to a house where they arrested a bearded man who, according to neighbours, only went out at night in his car with a woman. It was, in fact, McKay; he was later identified by fingerprints. In a desperate attempt to escape punishment he immediately tried – unsuccessfully – to feign loss of memory, a stunt that is extremely difficult to pull off at the best of times. He also had an alias of ‘Tom Bowlands’.<sup>202</sup>

At their trial, presided over by Judge Fair in the Auckland Criminal Court, the jury deliberated for six hours and the pair was found guilty of ‘having at Auckland on 10<sup>th</sup> February 1939 improperly interfered with the dead body of Patrick Henry Shine and of having wilfully set fire to a dwelling at Piha on 12<sup>th</sup> February, thereby committing arson’.

Alf’s suspicions had at last been confirmed, although the jury also strongly recommended Talbot to be shown mercy. As a result, McKay received four years and Talbot two years in Mount Eden jail. Luckily for them, they were found not guilty of conspiracy to defraud, since they hadn’t actually got around to claiming on the MLC policy. However, it seemed apparent that they planned to do so before too long – it was discovered that they had taken out several other policies with different insurers.

On 3<sup>rd</sup> September 1939, World War II began, when Britain and France declared war on Germany following the latter’s invasion of Poland. The same day Australia joined in and entered the war in Europe. And on 20<sup>th</sup> October the Prime Minister Robert Menzies (1894–

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<sup>201</sup> Exhumation and pathology testing reported in the *West Australian* newspaper on Thursday, 2<sup>nd</sup> March 1939, p.20. See <http://trove.nla.gov.au/ndp/del/article/46305285>

<sup>202</sup> McKay’s arrest in Auckland was reported in the *Launceston Examiner* on Thursday 23<sup>rd</sup> March 1939, p.7. See <http://trove.nla.gov.au/ndp/del/article/52299799?searchTerm=Robert%20McKay&searchLimits=>



1978) issued a press statement announcing the re-introduction of compulsory military training with effect from the beginning of the following year. The arrangements required unmarried men turning 21 in the call up period to undertake three months' training with the militia. Alf was now 23 and so, for the time being, was not affected.

It was at this time that the art deco 11 storey, steel-framed MLC Building at the corner of Martin Place and Castlereagh Street was completed, stretching to a then maximum allowable height of 49.3 metres, although an imposing tower rose a further 16.5 metres above that (see Fig. 7.4). A sculpture on the roof depicted the company's logo 'Strength in Unity' by means of a man attempting unsuccessfully to break up a bundle of sticks. Most of the floors were left open so that partitions could be erected as necessary. The first five floors were rented out. The ground floor incorporated an insurance wing that included three rented offices, and the executive offices of the company were located on the 9<sup>th</sup> floor and could only be reached through a lift lobby. There was a caretaker's flat on the 10<sup>th</sup> floor. At the end of the year the entire company moved into their new premises.

**Figure 7.4** The MLC Building in Martin Place, Sydney<sup>203</sup>



<sup>203</sup> See photo at [http://www.google.com.au/imgres?hl=en-GB&rlz=1T4GGHP\\_enAU423AU444&biw=1536&bih=754&tbn=isch&tbnid=IsWvJFregtJ87M%3A&imgrefurl=http%3A%2F%2Fen.wikipedia.org%2Fwiki%2FMartin\\_Place%2C\\_Sydney&docid=N-HPJ-o5cdViKM&imgurl=http%3A%2F%2Fupload.wikimedia.org%2Fwikipedia%2Fcommons%2F4%2F42%2F\(1\)Commonwealth\\_Bank\\_Sydney-1.jpg&w=3285&h=2179&ei=K57TUoSmA87PkAX9pYHgAQ&zoom=1&ved=0CJIBEIQcMBQ&iact=rc&dur=2701&page=1&start=0&ndsp=27](http://www.google.com.au/imgres?hl=en-GB&rlz=1T4GGHP_enAU423AU444&biw=1536&bih=754&tbn=isch&tbnid=IsWvJFregtJ87M%3A&imgrefurl=http%3A%2F%2Fen.wikipedia.org%2Fwiki%2FMartin_Place%2C_Sydney&docid=N-HPJ-o5cdViKM&imgurl=http%3A%2F%2Fupload.wikimedia.org%2Fwikipedia%2Fcommons%2F4%2F42%2F(1)Commonwealth_Bank_Sydney-1.jpg&w=3285&h=2179&ei=K57TUoSmA87PkAX9pYHgAQ&zoom=1&ved=0CJIBEIQcMBQ&iact=rc&dur=2701&page=1&start=0&ndsp=27)

The beginning of 1940 heralded a significant acceleration in the 23-year-old Alf's professional life. He had now passed all the Associate actuarial exams, and at such a young age, that the MLC now saw fit to show some faith, promptly appointing him Head of the Actuarial Department in the new building. It was a position that held considerable status and authority, and Alf now had staff reporting directly to him. In short order he allocated to his assistants a whole raft of the more dreary tasks that had previously been his. It was a period in which his spirits were high, making him for the moment happier about his future than at any time previously.<sup>204</sup> His delight was heightened at the sight of his very own office in a corner of the building, with a magnificent view of the city.

That same year he decided that an economics degree would be a great advantage to an actuary, so he enrolled as an evening student in the honours program at Sydney University. It was a very demanding time, requiring attendance at lectures every weekday evening. He was also studying for his Fellowship exams, to be held in May. Not to mention playing first grade cricket or soccer on Saturdays and spending all Sunday on church activities. And then there was his fiancée whom he still hardly ever saw outside work hours.

Because of the pressure and demands on his time, Pearl was indispensable to him in many ways. One of his subjects was economic geography, and he was simply too busy to read the massive textbook. So he asked her to read it for him and summarise it in just three pages. She did not need to be asked twice and did it with characteristic precision: using only her précis, he passed his final exam easily. After a while he found that lectures were of little use to him and, despite being supposedly compulsory. He found his time much better spent studying alone at home. He was caught out twice. One time was when the psychology lecturer described his essay as the best he had seen in years and announced that he would read it to the class. When he found out that the author was missing he decided against it,

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<sup>204</sup> Personal notes of Alf Pollard

replacing it with a sarcastic, but oddly ironic, tirade on the virtues of attending his lectures. The second occasion was when Alf was late submitting his economics honours essay, sheepishly informing the professor that he must have missed the class at which the due date was announced. He discovered much to his regret that in fact it had been announced at every lecture.<sup>205</sup>

In May 1940 he sat for his final Fellowship actuarial exams and passed them all easily. Despite only the most extremely gifted being accepted as students by the Institute, the failure rate in these exams was extremely high. And for those who did manage to qualify, the average time taken was 11.3 years. Alf did it all in under four years.

At the end of the year the results of his university examinations were published in the *Sydney Morning Herald*. Not only was he awarded a High Distinction for honours economics, but he had also topped the evening class. He had a spring in his step when he arrived at work that day and was even more chuffed when he saw a message on his desk that Mr Alder<sup>206</sup> wanted to see him right away. He sprinted up the stairs and the secretary waved him through. Alder was sitting at his desk and Alf was ready to humbly receive the congratulations that were surely coming his way. But then he noticed that the manager was staring at him and there was an uncomfortable short silence while he waited for his superior to speak:

*'Good morning, Pollard. I understand that you've been studying economics at night at the university.'*

*'Yes sir.'*

*'And you did not tell us.'*

*'No sir,' Alf said hesitantly.*

*'If you have spare time in the evening, there is plenty for you to study about the MLC. I want you to give up any academic studies and spend any spare time you have learning more about the company.'*<sup>207</sup>

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<sup>205</sup> *ibid*

<sup>206</sup> For details on the life of Milton Alder see the *Australian Dictionary of Biography* entry by Fred Deer at <http://adb.anu.edu.au/biography/alder-milton-cromwell-9324>

<sup>207</sup> Personal notes of Alf Pollard

The meeting was over in minutes and Alf was told there was no ill-feeling, but to ‘carry on the good work’. His expression of dismay said it all, but he had no choice if he wanted to keep his job. So he abandoned the degree that had offered so much promise, telling friends that he was so heartbroken and discouraged he had had a miserable Christmas.<sup>208</sup>

Determined not let the harshness of the news crush him completely, he soon experienced an upbeat moment courtesy of a 1939 Chevrolet sedan (see Fig. 7.5) that he noticed had been sitting in the MLC garage for three months. His enquiries revealed that it was an MLC company car that was for sale. He promptly offered his entire life savings – £300 – for it, despite the fact that he did not have a driver’s licence. In fact, his only driving experience had been on Norfolk Island as a 12-year-old, when his Uncle Bern ferried him around in an A-Model Ford and he simply observed. As the Chevrolet was sitting there gathering dust and was of no interest to anyone else, his offer was accepted, presenting the immediate problem of how to get it out of the building. It was most fortunate that Pearl knew how to drive, because her builder father had taught her, so she obligingly drove it through a maze of narrow city backstreets and safely negotiated it to his home. After several weeks of intense driver training with her at his side, Alf obtained his licence at his local police station.

By the beginning of 1941 the war had been in progress for over 12 months and Alf was heavily involved in his first big actuarial project, the statutory valuation of the company. All unmarried men aged 21 and over were required by the government to attend three months of compulsory military training.<sup>209</sup> However, many of the male staff at the MLC had already enlisted voluntarily and, as an indication of the resulting work pressure, Alf was given special permission to employ the first married woman ever to work at the company. The reason he hadn’t enlisted himself was that being an actuary was viewed as a ‘reserve occupation’ and

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<sup>208</sup> *ibid*

<sup>209</sup> See, for example, *Conscription and Manpower Controls* at [http://www.skwirk.com/p-c\\_s-14\\_u-91\\_t-201\\_c-672/conscription-and-manpower-controls/nsw/conscription-and-manpower-controls/australia-and-world-war-ii/government-control](http://www.skwirk.com/p-c_s-14_u-91_t-201_c-672/conscription-and-manpower-controls/nsw/conscription-and-manpower-controls/australia-and-world-war-ii/government-control)

considered vital to the smooth running of the country.<sup>210</sup> Moreover, he was such an important resource that the MLC was very reluctant to let him go. As it was there were only about sixty males left working in the organisation, resulting in plenty of overtime for all of them.

**Figure 7.5** A 1939 4-door Chevrolet sedan similar to that purchased by Alf Pollard in 1940



After a two year engagement, Alf and Pearl finally decided it was time to get married, setting the big day for 14<sup>th</sup> June 1941. By a curious coincidence it turned out to be the same date as a vital soccer match in which Alf would be a star player. This presented a serious dilemma, which was resolved only by his fiancée agreeing to move the ceremony to the following Saturday, 21<sup>st</sup> June.

Their honeymoon consisted of a week's driving holiday to Newcastle in the newly acquired Chevrolet. Having no money, they had to sleep in it overnight at various places along the way, including Terrigal and Belmont. And because petrol rationing allowed only 18 litres a month there were, not surprisingly, very few cars on the road.<sup>211</sup> The inevitable consequence of all this was that whenever they could they turned the engine off and coasted,

<sup>210</sup> For details on Reserve Occupations see *Australian War Memorial* at [http://www.awm.gov.au/encyclopedia/homefront/reserved\\_occupations/](http://www.awm.gov.au/encyclopedia/homefront/reserved_occupations/)

<sup>211</sup> For a discussion of petrol rationing during World War II, see *Journal of the Australian War Memorial* by Lorna Froude at <http://www.awm.gov.au/journal/j36/petrol.asp>

only turning it back on again to go up hills. All things considered it was an enjoyable and stimulating experience. When they arrived back home the car provided an intriguing benefit: whenever there was a blackout, Alf connected a lead from the car battery to a 6 volt globe in the kitchen so that at the turn of a switch a modest light was available.

It was now time for the deal on the house at 6 Henry Street to be honoured, as Alf and Pearl were to make it their home, having by now nearly paid off the mortgage. There was no animosity from the family, as Alf had been extraordinarily generous in paying the entire mortgage and thus giving them free accommodation for several years. And so Fred, Flo, John and Florence moved, renting a place 500 metres away in Knocklayde Street, situated on reclaimed land that backed on to the AWA factory that operated 24 hours a day manufacturing munitions.

At his new premises Fred made a detailed study of the soil, finding it to be of good quality for planting. He began a vegetable garden to save money. Around this time his son John, now 19, joined the Commandos, being immediately despatched to Wilson's Promontory for training. A few months later, in October 1941, Alf learned that Pearl was pregnant with their first child.

By the end of 1941 the war had escalated significantly and many of those who were in reserved occupations at the MLC felt strongly that, despite their protected status, they should now be part of the war effort. Alf, who had been part of the voluntary army reserve, was one of them. Now began yet another remarkable chapter in his life.

## 8. THE WAR YEARS

Mainland Australia came under attack for the first time on 19<sup>th</sup> February 1942, when Japanese forces mounted two air raids on Darwin, planned and led by the commander who had been responsible for the raid on Pearl Harbour some ten weeks earlier. The first assault, starting just before 10.00am, involved 188 strike aircraft launched from four Japanese aircraft-carriers in the Timor Sea. Heavy bombers peppered the town, with Zero fighters striking shipping in the harbour, the military and civil airports and the hospital at Berrimah, 10 kilometres away to the north-east. A second wave began an hour later, the two raids combined killing 243 people and wounding over 300. Most of the civil and military facilities in Darwin were destroyed, along with eight ships.<sup>212</sup>

It was something that had to be experienced to be fully comprehended, and was the final straw for many of those, such as Alf, in the reserved occupations. They were now ready to join the fight. With the permission of the MLC, Alf was among the first to volunteer his services and almost at once was invited by Professor Victor Bailey (1895–1964)<sup>213</sup> to accept an appointment in the Department of Physics at the University of Sydney. His role would be instructing the Army, Navy and Air Force officers in radio physics. Bailey had set up intensive training courses for the Australian armed services in the new and secret techniques of radar a few years earlier. The invitation came as a complete shock to Alf, as this was a branch of physics he knew almost nothing about; it had not been included in his three years at university. He, along with several others, was required to undergo a six month full-time course and then be posted as the Officer in Charge at a selected radar station. After a brief

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<sup>212</sup> See details at Australian Government website at <http://australia.gov.au/about-australia/australian-story/japanese-bombing-of-darwin>

<sup>213</sup> For details on Bailey's life see entry by R.W. Home in the *Australian Dictionary of Biography* at <http://adb.anu.edu.au/biography/bailey-victor-albert-9405>

deliberation he accepted the offer, though he later felt it was probably a foolish move due to his inexperience in the field.<sup>214</sup>

The course presented great difficulties, especially once it dawned on him that all the others were professional physicists on the full-time faculty of the university. Not wishing to draw attention to himself, it was all he could do to conceal his ignorance from the staff – and then from the students, who joined the course one week later. He found the academic level of the subject matter extremely high, and much more theoretical, difficult and complex than was actually required for the practical tasks the students would be required to do.<sup>215</sup> They were all outstanding in different ways, with the first arrivals alone including, for example, Alan Carmody (later Sir Alan, Head of the Prime Minister's Department), Jim Davidson (later Chairman of Commonwealth Industrial Gases Ltd), John Bennett (later Professor of Computing, University of Sydney), Alan Wheatley (later Chief Actuary, AMP) and Alan Geddes (actuary and later CEO of Great Eastern Life and Mercantile Mutual Life).

This was illustrious company indeed. Alf was required to quickly learn about valves, amplifiers, rectifiers, transmission lines, aerials and wave analysis, to name but a few topics. And then there was the requirement that he present tutorials in which he could be asked questions on anything, an experience he found far more demanding than simply lecturing. One lesson he quickly learned was the necessity to go through the material conscientiously the first time, mastering the book contents and the exercises. He felt this made him a better tutor than someone who was so familiar with the subject that they weren't aware of the difficulties.

The whole class was divided into three groups for the tutorials, which were held concurrently. So proficient did Alf become during the first course that all the students attended his tutorials, leaving the other tutors with empty classrooms. Although secretly

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<sup>214</sup> Personal notes of Alf Pollard

<sup>215</sup> *ibid*



flattered, he refused to carry on until two-thirds of them had left, which they fortunately, although reluctantly, did. The episode did not go unnoticed by Bailey, who soon asked him to take full charge of the program. Alf rose in level to Assistant Director of Radio Physics Training and before long assumed the nominal position as Director. It was a position he would hold with distinction for the remaining two years of the program.

Meanwhile, the bleakness of his family's standard of living did not escape him and was made even worse with the rationing of food and clothing. Gazetted on 14<sup>th</sup> May 1942, rationing was introduced to manage shortages and control civilian consumption while curbing inflation, reducing total consumer spending and limiting impending shortages of essential goods.<sup>216</sup> As knitting wool was not rationed, Florence knitted herself two-piece suits, jumpers, dressing gowns, mostly on her way to and from work, along with making socks for the troops.

Just four months into the course, and just three days after Pearl's 25<sup>th</sup> birthday, she and Alf celebrated the arrival of their first child, John, who was born on 14<sup>th</sup> June 1942 at King George V Hospital (conveniently right across the road from the physics laboratory). The baby proved very much a handful, having no interest in food and crying incessantly every night, a practice he kept up for the next two years. He had been born with an inflamed appendix although it went unnoticed during all that time. As soon as it was diagnosed and the appendix was removed, John found a new energy; he slept exceedingly well, and now enjoyed his food immensely.<sup>217</sup>

All the while Alf continued to play first grade soccer in the Protestant Churches Football Association,<sup>218</sup> first grade cricket in the Western Suburbs Churches Cricket

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<sup>216</sup> For details of rationing see rationing of Food and Clothing at *Australian War Memorial* at <http://www.awm.gov.au/encyclopedia/homefront/rationing/>

<sup>217</sup> Author conversation with John Pollard

<sup>218</sup> For details of the Association see <http://www.mccredie.org.au/soccer/historical/index.html>

Association<sup>219</sup> and social tennis at Pratten Park in Ashfield, better known as the home of the Western Suburbs Magpies Rugby League team between 1912 and 1966.<sup>220</sup> He also found the time to be Superintendent of the Ashfield Methodist Sunday School, leader of the Bible Class, a member of the Choir and a Trustee of the Church. It was an exhausting schedule for the first-time father, but with his usual ease and mastery he succeeded admirably in each of these roles.

The family had strong church connections and Pearl attended every Sunday. She and Alf even started a pre-school at Croydon as part of a Kindergarten Union scheme. As if he hadn't enough to cope with, Alf also became a member of their committee, one that had the former NSW Premier (between 1932 and 1939), Sir Bertram Stevens (1889–1973),<sup>221</sup> as Chairman.

At work, in addition to his new senior role, Alf was invited to present a series of lectures on Fourier Analysis and integrals as applied to periodic functions,<sup>222</sup> and he relished the experience. These were the beginnings of evidence of the insight and ingenuity of a young man, still aged in his mid-twenties, but with an exceptional wealth of background experience that was unique. He had to be inventive when a child on the farm and now that same quality led him to a stroke of exceptional foresight.

Alf convinced them to purchase from the US a 100-centimetre cathode ray tube for class demonstration purposes. This was some fifteen years before television came to Australia. He used it as a supplement to his theoretical lectures to show on the screen how a triangular or saw-tooth wave could be built up by adding a series of sine waves with certain frequencies, amplitudes and phases, and demonstrating how one could be converted to

<sup>219</sup> Now *United Churches*, For details see

<http://mycricket.cricknet.com.au/common/pages/public/entitydetails.aspx?entityID=68&popup=1>

<sup>220</sup> See details at [http://www.sportsnoticeboard.com.au/grounds/Pratten\\_Park.asp](http://www.sportsnoticeboard.com.au/grounds/Pratten_Park.asp)

<sup>221</sup> See *Australian Dictionary of Biography* entry by John Ward, Vol. 12, 1990. Also at <http://adb.anu.edu.au/biography/stevens-sir-bertram-sydney-barnsdale-8650>

<sup>222</sup> For a brief explanation of the mathematics see *Wave-wave interactions: Fourier analysis: Periodic functions* at <http://www.physics.buffalo.edu/claw/Page21/ProjectCLAW-P21.html>

another by changing these factors as the theory suggested. During the course he also set his class one-hour exams on electricity and magnetism, integration, differential equations, transmission lines, amplifiers and oscillators.

So successful were his research methods that before long he had pioneered his own equipment and techniques, and he rapidly applied them to a new device: if any valve was inserted in it, a family of characteristic curves would appear on the screen. Moreover, by simply turning a knob, the effects on these graphs due to changing anode or grid voltage could easily be assessed. The university physicists were astounded, as they had never seen anything like it. His genius and inventiveness were unmistakable.

Being in an academic environment was an exhilarating opportunity, as it was a role Alf had long coveted. In addition, he would be working with eminent Cambridge scientists, including Dick Makinson (1913–79),<sup>223</sup> Jack Somerville (1912–64)<sup>224</sup> and his former lecturer William Smith-White (1909–1986),<sup>225</sup> who treated him as an equal and whose career he had tried to emulate.<sup>226</sup> They became not only colleagues but friends whose company he relished at the afternoon teas they shared every day. These were carefree occasions, and one lasting memory of them was just how much they purported to know about everything from theology to the world's economic problems. As far as Alf could tell, much of what they said was simply untrue and he was alarmed at the number of times they seemed to lack precision, even in their own fields of expertise. They may have been fascinating and intelligent characters but, for his liking, they would too often preface an argument with 'On the one hand this but on the other hand that', and then never reach a definitive conclusion.

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<sup>223</sup> Details of Makinson's life by Eric Aarons can be found in the *Australian Dictionary of Biography* at <http://adb.anu.edu.au/biography/makinson-richard-elliss-bodenham-dick-11043> Vol. 15, 2000

<sup>224</sup> A biography of Somerville can be found at Trove. See <http://trove.nla.gov.au/people/1475025?c=people>

<sup>225</sup> Details of Smith-White's life can be found at the *Encyclopaedia of Australian Science* at <http://www.eoas.info/biogs/P001809b.htm>

<sup>226</sup> Personal notes of Alf Pollard

Despite this Alf treasured their company, and many years later could still recall specific instances of their times together that left their mark on him. One of the more engaging episodes he witnessed arose on a particularly memorable afternoon when Somerville was relating his encounter with the UK postal service. When he graduated from Cambridge, Somerville felt it polite to send a cable to Professor Carslaw with the good news. He handed the following note to the postal officer:

Professor Carslaw  
 Burradoo via Bowral  
 NSW Australia  
 PASSED  
 Jack Somerville

Since cables were relatively expensive and charged by the word, the helpful official suggested that 'Australia' could be omitted since 'NSW' was unique and would suffice. He further suggested that the word 'Professor' be left out as well, assuring the sender that the great man would surely not be offended. Reluctantly, Somerville agreed.

Next was a suggestion that even 'NSW' could be dispensed with, since Burradoo was also unique in the world. And of course 'Bowral' could go as well, not to mention 'Jack', since Carslaw knew who Somerville would be if he was sending it from Cambridge. And so the official helpfully amended the message to read:

Carslaw  
 Burradoo  
 PASSED  
 Somerville

Somerville was by now incensed, and protested in the strongest terms at the brutalisation of his words. But a check of 'Post Offices of the World' revealed that indeed there was only one Burradoo on the planet and he eventually succumbed, largely because the cost of sending the message was now more than halved. Needless to say, the cable arrived exactly as predicted and was well understood by the recipient, who was not insulted in the least.

All the while Alf had been in awe of the brilliance of Professor Bailey who had shown such early faith in him. Apart from his distinguished contributions to physics, Bailey had published many papers in top journals on topics that included animal populations, polynomial equations, number theory and prodigious calculations. He was a man of undeniable talent who enjoyed extraordinary popularity among his colleagues. In early 1944 the Radio Physics Training Courses came to an end, but between 28<sup>th</sup> and 30<sup>th</sup> September 1994 a three-day program, 'Bailey Boys' Golden Jubilee Reunion', was organised by the former students in his honour. It was in celebration of the 50th anniversary of the completion of the six courses and over 70 former students attended the function, the majority coming from Perth and Hobart. Among them were many distinguished guests, including the Air Vice-Marshal commanding the RAAF and the Chancellor of University of Sydney, Dame Leonie Kramer. To his lasting surprise, Alf turned out to be the star attraction. He was touched by the attention he received from many of the participants who had gone on to reach such great heights.<sup>227</sup> The four professors, Bailey, Somerville, Smith-White and Makinson, had all long since passed away.

On 18<sup>th</sup> January 1944 Alf's second son, Geoff, was born at the same hospital as his brother John and two months later an important family decision had to be made, as despite his already staggering accomplishments, the question of Alf's next step was far from settled. He was just 28 years old, but felt strongly that he should continue to do something related to assisting the war effort rather than simply returning to the MLC. It so happened that he received two attractive offers at almost exactly the same time, presenting him with a dilemma.

The first of these was for him to assume the role of a Flight Lieutenant in the Royal Australian Air Force (RAAF), in which he would be seconded to the Acoustic Research

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<sup>227</sup> *ibid*

Laboratory in the medical school at the University of Sydney. There he would work on high-level research projects for the army, air force, navy and civilians.

The second option he found more intriguing. As a result of the new experience of war in tropical areas of Australia and abroad, problems such as fungus growth had caused significant failures of vital radio equipment.<sup>228</sup> As a result, three new senior scientific appointments were to be made, namely a chemist, physicist and biologist, with a stipulation that they be civilians, given the rank or status of a commanding officer in any branch of the armed forces. They were to act independently and with authority. Alf was offered the physicist role by the eminent Dr Ian Clunies-Ross (1899–1959)<sup>229</sup> who was the Director of Scientific Personnel in the Commonwealth Directorate of Manpower and Adviser on the Pastoral Industry to the Department of War Organization of Industry.

The decision between these two offers wouldn't come easily, as both roles were very attractive. Alf spent considerable time discussing the pros and cons of each with Pearl. In particular, he was acutely aware of their effects on her, with two small children in her care. The second option was the more flattering, and an undoubted honour, but he saw difficulties. The downsides included a nagging suspicion that he was not really qualified for the work, and that there would be no staff assigned to him and no backup if things went wrong. Neither was he fond of the idea that if a problem were to arise in some isolated place he would be sent there to fix it. This could include, for instance, being flown to (Papua) New Guinea at a moment's notice without any of the equipment needed to do the job properly. Judging the risk too great he made up his mind to reject it.

On the other hand, being a Flight Lieutenant meant living at home with Pearl and his young family, needing only to travel to the University of Sydney each day. As a bonus, he

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<sup>228</sup> An excellent outline of the problem can be found at The Australian War Memorial, *Tropic Proofing*: <http://static.awm.gov.au/images/collection/pdf/RCDIG1070716--1-.PDF>

<sup>229</sup> Details of Clunies-Ross' life by C.V. Schedvin can be found in the *Australian Dictionary of Biography* at <http://adb.anu.edu.au/biography/clunies-ross-sir-william-ian-9770>

could continue with his other interests such as church and sporting activities. And although acoustics was also a completely new field for him, he did not doubt for a moment his ability to research it on his own and eventually master it.

It turned out to be an extremely wise – and indeed possibly lifesaving – choice: the person appointed to the physicist position was killed in a plane crash in New Guinea just six months later. The unfortunate scientist had been on his way to inspect an equipment failure at a remote outpost. It could well have been Alf involved in the tragedy.

It was 24<sup>th</sup> April 1944 when he commenced his duties as an officer, beginning with attendance at a two-month Officers' Administrative Training Course. This was held at Melbourne University, and he was housed at the picturesque Ormond College (see Fig. 8.1). There were 151 people in all doing the course, and by the end of the program Alf was the only Flight Lieutenant, the other 150 now being Pilot Officers, two ranks lower. His graduation day was spent walking around the unit acknowledging the salutes he received from what seemed like every one of them.

**Figure 8.1** Ormond College, University of Melbourne<sup>230</sup>



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<sup>230</sup> See photo at <http://www.nick-thiwerspoon.com/Footy--06>

The Acoustic Laboratory was located in the university medical school and had a small but select staff. Already there was John Eccles (1903–97),<sup>231</sup> an eminent neurophysiologist and later a Nobel Prize winner who received a knighthood, Archie McIntyre (1913–2002),<sup>232</sup> later Professor of Physiology at Otago Medical School, Stuart Morson,<sup>233</sup> later a top neurosurgeon, and the engineer in charge, Norm Murray. Alf's first task was to design a double glass window for the simulated aircraft noise room so that the researchers could look in on any experiment in progress. The idea was to construct it so that minimum sound would escape when an aircraft engine inside was going full blast.

As a side issue to his main work, it was here that Alf learned to place IQ tests and psychological tests in their proper perspective when employing staff. This arose through a secretary he had been given to assist with his everyday correspondence and other office matters. He was informed that her IQ was outstandingly high and her manual dexterity was almost off the scale.<sup>234</sup> And he was also told that she had 'everything you could possibly want' and he couldn't wait for her to start work. The reality turned out to be not so rosy, as he was simply unable to get her to commence duties before 10.00am and when she did arrive, she spent most of the time gazing blankly out of the window. She may have had everything in large measure but he later bemoaned that she was using none of it.<sup>235</sup>

Despite this setback, Alf found his own operations in the following two years invigorating, to say the least, and it was here that his own outstanding intelligence and creativity came to the fore. Examples of his duties included studying the effect of loud

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<sup>231</sup> Details on Eccles' achievements may be found at *Encyclopaedia Britannica* online at <http://www.britannica.com/EBchecked/topic/177739/Sir-John-Carew-Eccles>

<sup>232</sup> Details of McIntyre's life can be found at the *Encyclopaedia of Australian Science* at <http://www.science.org.au/fellows/memoirs/mcintyre.html>

<sup>233</sup> The Royal Australasian College of Surgeons administers the *Stuart Morson Scholarship in Neurosurgery*. See [http://www.surgeons.org/media/308876/pol\\_2011-04-06\\_stuart\\_morson\\_scholarship\\_in\\_neurosurgery\\_v\\_2.pdf](http://www.surgeons.org/media/308876/pol_2011-04-06_stuart_morson_scholarship_in_neurosurgery_v_2.pdf)

<sup>234</sup> Personal notes of Alf Pollard

<sup>235</sup> *ibid*



gunfire and the influence of bomb blasts on hearing, and designing a complete communication system for use by crews in noisy naval aircraft. For the RAAF, he was given the task of determining which people were likely to be prone to air-sickness – before they were sent to Air Training Scheme in Canada. This involved designing and constructing a lift, external to the building, that was programmed to move up and down for 20 minutes to simulate the motion in an aircraft. To save time, he had the lift built right outside his office window so he could witness first-hand the misery of the strapped-in victims day after day.

There was also work to be done for civilians, and to this end he devised techniques for noise-proofing office machines and advising on other acoustic matters in the workplace. He was especially proud of one of his research projects that concerned 200 4-year-old children who were deaf as a result of their mothers contracting rubella in the 1940 epidemic.<sup>236</sup> This involved obtaining an audiogram of each child that revealed the amount of hearing they had at each frequency. Then a personal amplifier would be designed to increase each of the frequency bands appropriately: with this type of hearing aid their hearing might be close to normal.

The amplifier had to be devised so that the noise would be dampened in the event of a loud bang, such as a door slamming, or else the pain would be such that the child would refuse to wear it. The plan was that these children would ultimately be able to join a normal school. Remarkably, a meeting of thirty ear, nose and throat specialists concluded that the scheme was nonsense because the one autopsy of such a child showed no cochlea, and therefore there was no hearing to amplify. But Alf, and the engineer Murray, were unmoved by this assertion and with characteristic precision and determination they continued with the audiograms.

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<sup>236</sup> For details of Rubella see *NSW Government Health* at: <http://www.health.nsw.gov.au/Infectious/factsheets/Pages/Rubella-German-measles.aspx> Also the 1941 paper by *Congenital Cataract. Following German Measles in the Mother* by ophthalmologist [Norman McAllister Gregg](#) who found 78 cases of congenital cataracts in infants and 68 of them were born to mothers who had caught rubella in early pregnancy.

And so they set to work constructing a purpose built completely closed ‘quiet room’ with walls of rockwool insulation a metre thick, placing each child in it with a collection of toys and feeding into their ear a sound of a given frequency. When the volume was turned up Alf could see through the window whether or not the child had stopped playing, a sure indication that the sound had attracted them. This was the way he obtained the necessary audiograms. He managed to process one audiogram per day, but the work was not always pleasant, as it required the children to utter, indeed shriek, at the top of their voice sounds which of course they couldn’t previously hear.

Alf’s project exceeded all expectations. By the time the experiment was concluded, eight children previously treated as deaf were provided with personal amplifiers he designed, and were able to attend the regular Darlington School nearby.<sup>237</sup> This was a moment of personal triumph, vindication and satisfaction.

About eighteen months earlier, on one of his regular visits to the public library in late 1942, and quite by accident, Alf had come across a handbook of the University of London. Much to his surprise, he found he could enrol, from Australia, in a Bachelor degree in Economics, a Master’s degree and a PhD program by correspondence with no classes, no study guides and no textbooks. But there were also no tutors, no detailed syllabus or past exam papers. In effect, you were entirely on your own, but on the face of it the idea was quite appealing to him.

To gain his Bachelor degree, all he had to do was pass two sets of exams over two years, one at the halfway mark and the other at the end. Because of the slow speed of convoys during the war, mail to the UK took about three months from Australia.

Alf’s indefatigable energy led him to mailing his application that very night, in the hope that he could sit for the mid-exams in July. It was just as well he was quick off the mark, as

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<sup>237</sup> School history can be found on their website at <http://www.darlington-p.schools.nsw.edu.au/our-school/history>

the paperwork arrived in the UK just in time for him to commence his degree. Although he had only three months to prepare instead of the usual twelve, he was no stranger to study and at once immersed himself in the topics. In one instance he had to sit for a paper on economic geography and his only guide – no past exam papers or syllabus was provided – was these instruction:

*The student must have a good knowledge of the economic geography of North and South America, Europe, Asia, Africa and Oceania.*

He surmised that, as this covered almost the entire planet, there would be a choice of questions. Consequently he spent his time learning how to draw maps of only three countries and a little about their economies. His plan was a disaster.

When he finally sat down to do the exam paper, the instructions read ‘Answer FIVE questions, taking one from each of the sections A to E.’ It became apparent that there was no real choice after all, as each section covered only one of the five areas of the world. He had spent no time at all on two of them but had to write essays on ‘The physical and political factors controlling world rubber production’ and ‘the influence of mountain barriers upon railway development in North America’. The gravity of the situation was self-evident. He had to fall back on his imagination, as he had absolutely no idea about either of them.

To make matters worse there was also a 3-hour essay on *one* of the following topics:

1. Xenophobia
2. The dismal science
3. The future of thrift
4. The organisation of world peace
5. The future of Germany
6. The economics of the new education policy

Once again he had little knowledge about any of these topics. He finally settled on ‘The dismal science’, a sarcastic alternative name for economics coined by the historian Thomas Carlyle (1795–1881). Despite his inauspicious beginning, he surprised himself by performing sufficiently well to be allowed to continue in the program.

In September 1944 Alf received the devastating news that his good friend, 30-year-old Hilford Easton, a Chaplain and Flight Lieutenant, had been killed when the plane in which he was travelling crashed into the sea near Peron Island in the Northern Territory. The circumstances involved a search and rescue mission for a missing serviceman, and Easton had volunteered to be an extra pair of eyes for the pilot. During the exercise, the pilot turned on his searchlight at low level over the sea and soon became disoriented. The aircraft then crashed into the water, splitting in half on impact. Easton was not strapped in, and on impact was hurled into the ocean, his body never being recovered.<sup>238</sup> Alf had lost one of his heroes, a close friend for whom he had the greatest admiration and respect.

On 7<sup>th</sup> May 1945 Germany unconditionally surrendered to the Allies.<sup>239</sup> The war in Europe was now over, but Alf’s work in the laboratory was considered by the government of such community importance that it continued for another nine months. And after three years of intense study by correspondence, in July 1945 he was awarded his Bachelor of Economics degree by the University of London, the month after the arrival of his third child, son Graham on 27<sup>th</sup> June.

Even before the celebration of his undergraduate degree had subsided, he was eyeing off yet another academic opportunity. This time he recalled from the University of London calendar that, as an honours graduate, he could obtain a Master’s degree simply by submitting a thesis, passing an exam and paying a £5 examiner’s fee. The temptation was too great. He

<sup>238</sup> See *Roll of Honour* on the Australian War Memorial at [http://www.awm.gov.au/research/people/roll\\_of\\_honour/person/R1704313/](http://www.awm.gov.au/research/people/roll_of_honour/person/R1704313/) Also see [http://www.raafdb.com/view\\_casualty.asp?id=3402](http://www.raafdb.com/view_casualty.asp?id=3402) and <http://world-war-2-casualties.findthebest.com.au/l/29517/The-Rev-Hilford-Charles-Easton>

<sup>239</sup> See, for example, on the *Australian War Memorial* at [http://www.awm.gov.au/encyclopedia/ve\\_day/](http://www.awm.gov.au/encyclopedia/ve_day/)

had done a fair amount of reading and research in mathematical statistics purely as a matter of personal interest, which made the decision an easy one. In no time he had written up all the work he had done into what resembled a thesis, which he painstakingly typed and bound – with stitching, and the aid of hot water, glue and clamps. It consisted of 100 pages of condensed mathematics. It was completed on 1<sup>st</sup> October 1945, and he duly mailed it to the Registrar, enclosing a cheque for the £5. There was no registration, no supervisor and indeed no contact with anyone. He would be awarded his Master's degree just nine months later, subject to him passing exams to be held in Sydney the following May.

On 20<sup>th</sup> February 1946, and still in his twenties, he completed his work in the RAAF and returned to the MLC to resume what he thought was his former role. Doing his best to muster enthusiasm for the drudgery of office work, he was soon to find that his employers had a very unpleasant surprise waiting in store for him.

## 9. BACK AT THE MLC

The end of World War II heralded many significant changes to Australia's way of life and standard of living. The return home of thousands of service men and women to resume their lives saw a rush of marriages and desperation to start a family, resulting in an exploding birth rate. So much so that more than 4 million children were born in the ensuing 15 years – the 'baby boomers'.<sup>240</sup>

And then there was a flourishing housing market, fuelled by this brisk population growth and an influx of immigrants to alleviate the shortage of skilled workers. The government migration program witnessed over one million people arriving in the following decade, many from the UK, Ireland and European countries such as Italy, Hungary, Yugoslavia and Greece.<sup>241</sup> The 'Australian dream' was to own a house in the suburbs, and the rate of home ownership increased from 40% in 1946 to over 70% in the following 15 years.<sup>242</sup>

Even so, the shortage of building materials and labour, combined with a burgeoning demand, saw many houses built from cheap materials such as fibro and concrete, and with corrugated iron roofs. It was estimated that initially around 200,000 families either wanted a new home constructed or renovations on their existing property.<sup>243</sup>

Then there were infrastructure problems, with countless roads remaining unsealed and sewerage services unavailable in many areas. In cities such as Sydney there was high pollution and many of the buildings were covered in grime. And so cars were too expensive for most people. In November 1948, when the first 48–215 Holden (FX) (see Fig. 9.1) rolled

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<sup>240</sup> For details on the post-war baby boomer population in Australia, see *Australian Bureau of Statistics*, Cat. 4102.0 – Australian Social Trends, 2004

<sup>241</sup> See, for example, *Migrant hands in a distant land* by Jack Collins, Pluto Press, Sydney, 1988, 302pp. Also *Fifty Years of Post-War Migration* at [http://www.multiculturalaustralia.edu.au/doc/immdept\\_3.pdf](http://www.multiculturalaustralia.edu.au/doc/immdept_3.pdf)

<sup>242</sup> See <http://www.interiorsinsider.com/directory/r/29/refurbishment/>

<sup>243</sup> *The Oxford history of Australia: Vol. 5 1942–1988: The middle way* by Geoffrey Bolton, Oxford Univ. Press, Melbourne, 1990, 352pp.

off the assembly line, it cost £733 (plus tax and on-road costs) or \$1466.<sup>244</sup> The average weekly wage for an adult male was only £7.80,<sup>245</sup> so all up the price was the equivalent of 94 weeks' wages. In today's terms that would represent about \$118,000.

This was a period when many countries, including Australia, experienced a post-war boom and expansion, with Alf returning from his war service counting himself one of the lucky ones. On the face of it, the MLC had played a crucial role in his life, and he was about to return to what he thought was his previous position as Head of their Actuarial Department in the Martin Place premises.

**Figure 9.1** The first Australian Holden car, the 48–215 FX. (Source: Museum Victoria, <http://museumvictoria.com.au/collections/themes/3563/holden-48-215-motor-car>)



In February 1946 Alf made his way into the city via his well-worn route. After an exhilarating few years assisting with the war effort it gave him some comfort to be back on familiar territory, finally feeling some certainty about his future, even though it was not the academic career he had craved for so long. Most of his former colleagues were still at the

<sup>244</sup> *The History of Holden in Australia* can be found at <http://www.abc.net.au/news/2013-12-11/timeline-holden-history/5150240> Also *The Early History of General Motors in Australia* at <http://my28chev.blogspot.com.au/2012/05/early-history-of-general-motors-holden.html> There are numerous references to the original; price, for example, *What Price the Pioneer Holden* by Peter McKay, 17 August 2001

<sup>245</sup> *Wages – Australia and overseas*. See [http://ipa.org.au/library/publication/1229563340\\_document\\_3-5\\_wages.pdf](http://ipa.org.au/library/publication/1229563340_document_3-5_wages.pdf)

MLC, many of them having returned from the war several months earlier. As far as he could tell, they were all delighted to have their capable manager back among them.<sup>246</sup>

No sooner had he resumed duties in his office, trying to reacquaint himself with what needed to be done, than word came through that Mr Alder wanted to see him without delay. Alf assumed that Alder simply wanted to welcome him back. After an initial exchange of pleasantries, Alder praised Alf's war efforts and beamed as he announced an immediate promotion for him – to Manager of their entire operation in South Australia. He extended his hand, declaring that Alf would essentially start forthwith. Alf was taken aback, and indeed appalled; it was not a request, but a command.

He was also acutely aware that this was the wrong moment to show hesitancy. It seemed to Alf that simply uprooting his family and moving interstate was out of the question. There was also the issue of his parents, who by now were both in very poor health. And, as if this was not enough, he really enjoyed his local sporting and church interests. He thanked Alder, somewhat unenthusiastically, and said he would break the 'good news' to Pearl that evening.<sup>247</sup>

The conversation and mood in the Pollard household that night were decidedly muted.<sup>248</sup> Nobody in the history of the MLC had ever declined promotion before, a fact Alf had been made familiar with not long after he started there. Moreover, there was little doubt that to do so would be terminal for his career. As if his other reservations weren't enough, there was also the issue of his University of London Master of Economics exams, which were to be held in Sydney in three months' time. As Alder had expressly forbidden him from doing any further academic study, Alf had kept these studies secret from everyone except Pearl and the University Registrar, the latter being out of the way in London. Even his parents were

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<sup>246</sup> Alf Pollard personal notes

<sup>247</sup> *ibid*

<sup>248</sup> *ibid*



unaware of them. This was certainly not a reason he could give Alder, and it would be impossible to return to Sydney from Adelaide to do the exams.

There was only one way out, and that was to give a reason Alder would understand and, more importantly, accept. Feeling the gravity of his circumstances, the next morning Alf made it his business to see Alder as soon as possible. There he related a tale of how his invalid parents simply could not survive without his nearby presence and their pressing need to have Pearl visit them every day to tend to their essential needs. As flattering and humbled as he was by the offer of the role in Adelaide, he lamented that he had no choice but to turn it down. Driving his points home, he added that he indeed saw his future at the MLC and hoped that his decision wouldn't prejudice his advancement. All of this was true as he had a very strong moral compass resulting from his religious upbringing, but he did not expect his pleading would be enough.

To his surprise, Alder did not look all that shocked, but simply nodded solemnly as the words came pouring out. He noted that Alder did not look as congenial as he had the previous day and Alf certainly did not expect what was to come. Peering over the top of his glasses, the general manager replied, 'Very well, Mr Pollard, I can accept that.' After a brief moment of awkward silence during which Alf shifted uncomfortably in his chair, Alder added, 'How would you feel about being Head of the Medical Department based in Sydney?'

This was a very different proposition altogether, and no sooner had the offer been made than Alf responded enthusiastically, 'I'll take it.'<sup>249</sup> And so began a long and much valued association with Sir Charles McDonald (1892–1970),<sup>250</sup> the company Chief Medical Officer (see Fig. 9.2).

McDonald, a chain smoker, was later to become Chancellor of the University of Sydney in 1964. In 1970, just three months before his death, he wrote an address that was

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<sup>249</sup> *ibid*

<sup>250</sup> See Sir Charles George McDonald, *Australian Dictionary of Biography*, Vol. 15. 2000, by Gregory Haines

read by his deputy and successor, Sir Hermann Black (1904–90),<sup>251</sup> at the graduation ceremony. It read in part:

*You will learn medicine and learn the wise practice of it only if you listen to your patients, are sympathetic with them as they should be with you, if you study their anxieties and their hopes and if you have a deep sense of devotion to your vocation.*

As this was a philosophy that Alf himself strongly believed in, it came as no surprise that their friendship turned out to be a very close one.<sup>252</sup>

**Figure 9.2** Alf Pollard's close friend, mentor and colleague, Sir Charles McDonald (Source: Sir Charles George McDonald, *Australian Dictionary of Biography*, Vol. 15. 2000, by Gregory Haines)



Three months later and now nicely settled in his new role, Alf sat for his Master's degree examinations and passed with honours. It was now time to turn his attention to the big prize. He decided at once that he would take the opportunity to enrol in, by correspondence, a PhD at the University of London. Again this had to be done in absolute secrecy, as he had no doubt that Alder would take a very dim view of being disobeyed and, whizz-kid or not, he would be instantly dismissed for insubordination. He had seen others let go for much less.

<sup>251</sup> See Sir Hermann David Black, *Australian Dictionary of Biography*, Vol. 17. 2007, by B.H. Fletcher

<sup>252</sup> Alf Pollard personal notes

Faced with a fresh challenge, it was now time to find a suitable topic for his thesis, and by curious chance this proved to be a lot easier than he had anticipated. Only weeks before he had been captivated by a research paper entitled ‘Applications and extensions of the Karmel formula for reproductivity’, written by Colin Clark and R.E. Dyne and published in the June 1946 edition of the journal *Economic Record*.<sup>253</sup> At once he set about his own research, with the publication providing the catalyst for him developing a ground-breaking set of formulas that were later hailed by the eminent Dutch demographer Luitzen Yntema (1916–2006)<sup>254</sup> as ‘The Pollard Equations’.<sup>255</sup> As he delved deeper into his work, Alf devised new techniques of mortality forecasting using what he termed the ‘cause of death’ approach. Curiously, this investigation also led to his developing a means to measure the probability of marriage, taking the relative ages and the relative numbers of males and females into account.

As innovative as they were, the results were at first only theoretical models, so it was necessary to test their validity on actual data. The consequence was that for the next six months he took home a hand calculator from the office and spent every night performing the necessary computations until 1.00am while the devoted Pearl, after having put the boys to bed, transcribed the figures he called out to her.<sup>256</sup>

By the end of the year the necessary research and calculations had been completed and he then spent several months putting it all together, writing explanations, typing it up and having it bound. It was duly dispatched to London, where it arrived in June 1947, the earliest time permitted for him by the regulations – they stipulated that it could not be less than two years after the award of a Bachelor’s degree. And all he had to do now was wait for the outcome from the examining committee.

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<sup>253</sup> Clark, C. and Dyne, R.E., Applications and extensions of the Karmel formula for reproductivity, *Economic Record*, Vol. 22, No. 1, 23–29

<sup>254</sup> Dates of birth and death at [https://openlibrary.org/authors/OL1727961A/Luitzen\\_Yntema](https://openlibrary.org/authors/OL1727961A/Luitzen_Yntema)

<sup>255</sup> See reference made in *Demography - Analysis and Synthesis: A Treatise in Population*, edited by G. Caselli, J. Vallin and G. Wunsch, Ch. 20, p. 261. This four volume collection has a RRP today of \$3,106.

<sup>256</sup> Mentioned later by Alf Pollard in his eulogy for his wife, Pearl

There were other factors at play as well. Even if it was found satisfactory, the rules were that he would have to present himself in person for an oral exam ‘not less than 9 months nor more than 18 months after the thesis submission’. And going to London was a very unusual event in those days: even top company executives rarely travelled there. In Alf’s case the costs were one thing, but the trickiest issue was finding an excuse to take the time required off work.

During this waiting period fate lent him a hand. He received a circular from the Institute of Actuaries in London inviting submissions for a Rhodes Prize,<sup>257</sup> with the winning entry to be discussed at a meeting in London. It was an international competition carrying no monetary award but a great deal of prestige, so competition would undoubtedly be very fierce. The award arose from a generous donation to the Institute by an American academic, Dr Rhodes, an academic from the University of London, and this was the one and only time such a prize was offered in its history. For Alf the timing was ideal – winning it would provide the perfect cover to be in London.

The competition involved writing the most outstanding piece of creative work in any actuarial field, and Alf felt that part of his PhD thesis might well fit the bill. And so he selected an appropriate section that he titled ‘The Measurement of Reproductivity’,<sup>258</sup> which used complex mathematical models to explain birth rates, retyped it as a standalone document of some fifty pages, bound it and sent it off. There was nothing to do now but wait, fully aware that the awarding of his PhD rested squarely on the outcome. It was a very long shot, as the prize generated great interest from the profession worldwide.

He had good reason to remember the day, three months later, when he was to give his first presentation to the Actuarial Society of Australasia. As if this occasion hadn’t made him

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<sup>257</sup> See reference to Alf winning the *Rhodes Prize* in 48 at [http://www.actuaries.org.uk/research-and-resources/document-library/list?page=1&filters=created%3A%5B1948-01-01T00%3A00%3A00Z%20TO%201949-01-01T00%3A00%3A00Z%5D&or\\_filters=type%3Adocument](http://www.actuaries.org.uk/research-and-resources/document-library/list?page=1&filters=created%3A%5B1948-01-01T00%3A00%3A00Z%20TO%201949-01-01T00%3A00%3A00Z%5D&or_filters=type%3Adocument)

<sup>258</sup> The paper was subsequently published in the *Journal of the Institute of Actuaries* [JIA] (1948) 74: 288-337

anxious enough, he was further unsettled by the news of a telegram waiting for him in the MLC mail room. At the conclusion of his seminar, he nervously made his way back to his office where it was sitting unopened on his desk. His anxiety was unfounded as the message simply read ‘Awarded Rhodes Prize. Congratulations’. The research he put together subsequently received accolades beyond his wildest dreams.

The first part of this ground breaking paper, which was published the following year,<sup>259</sup> is shown below. As the paper outlines, this was an attempt to develop more mathematically sophisticated and accurate formulas that would model the growth in a population (reproductivity) if the birth and death rates stayed at the current level. It also looked at why these rates were different for males and females and applied the models to Australian data (see Fig. 9.3).

There was now the issue of his doctorate: would his thesis be accepted if he passed the oral exam? Just two weeks later another cable found its way to the MLC. This one delivered the good news that the examiners all judged his thesis outstanding, but the awarding of the degree was still subject to him presenting himself in London and passing what would undoubtedly be a gruelling assessment of his work. To his lasting surprise, everything had fallen into place exactly as he had hoped.<sup>260</sup>

His wait for the official invitation from the Rhodes Committee ended upon the receipt of a letter dated 9<sup>th</sup> July 1947. It read in part:<sup>261</sup>

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<sup>259</sup> *ibid*

<sup>260</sup> Personal notes of Alf Pollard

<sup>261</sup> Original copy in Alf Pollard notes

*Dear Mr Pollard*

*'The Measurement of Reproductivity'*

*Congratulations on being the winner of this award. As you are probably aware, under the Rules of the Rhodes Prize Essay Competition the successful essay becomes the property of the Institute and I am pleased to say that, this being so, the Council of the Institute are anxious to give it the widest possible publicity and hope that you will see no objection to the proposal which they have to make.*

*They would like your essay to be submitted for discussion at the Sessional Meeting of the Institute to be held on 3<sup>rd</sup> May 1948. What we should all very much like would be for you, as the prizewinning author, to be present in person if that were possible. We have also suggested, for the occasion of your paper, the last meeting of the 1947/8 Session be held on 25<sup>th</sup> June 1948 to be as near as possible to the Centenary Assembly.*

*Is it possible for you to make the trip to this country to include these two dates? I am writing with a similar suggestion to Dr Rhodes, the donor of the prize, in the hope that he too may be present.*

*Hoping to receive a favourable reply.*

*I am*

*Yours sincerely*

*Sir Andrew Howell*

*President*

The PhD thesis was titled 'A Study of Mortality and Fertility Trends and of Various Indices Related Thereto'<sup>262</sup> and was 175 pages in length. It included 24 tables, 44 graphs (see typical graph in Fig. 9.4) and 17 references that were typed on a typewriter with the mathematical symbols drawn in by hand (see a typical page in Fig. 9.5).

The moment was as invigorating as any Alf could remember, despite the issue of having no money to cover the substantial cost of the voyage being ever present. For him, along with the enormous esteem, it was a plausible reason to make a journey to the UK. And if he were to attend both meetings, as the President suggested, it would require his presence there for nearly two months. This was very good news, as it would allow ample time to fit in the final oral exam for his PhD. It was now time to put the next stage of his plan into action.

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<sup>262</sup> The original unpublished thesis has been sighted by the author. It is in the possession of the Pollard family.

**Figure 9.3** A section of Alf Pollard's paper 'The Measurement of Reproductivity' for which he won the Rhodes Prize in 1947

**THE MEASUREMENT OF REPRODUCTIVITY**  
 by A. H. POLLARD, M.Sc., M.Sc. (Econ.), F.I.A., F.S.S.  
*Assistant Secretary of the Mutual Life and Citizens' Assurance Company, Ltd.*

[This paper, for which the author was awarded the **Rhodes Prize** (see Australian Bureau of Statistics, *Year Book Australia*, 1947–48. p.208) was submitted to the Institute of Actuaries for discussion on 2<sup>nd</sup> May 1948]

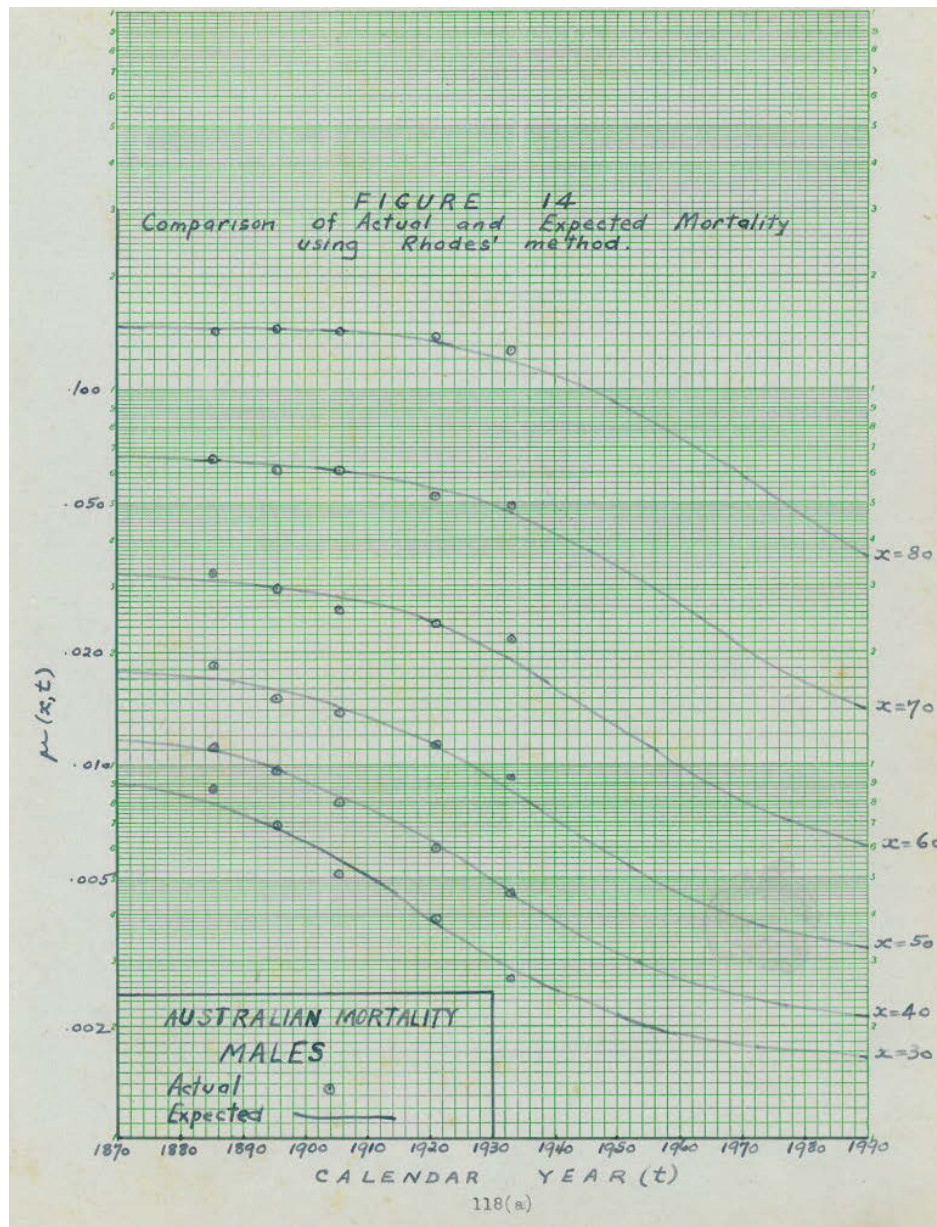
The measurement of the rate of population growth has attracted considerable attention in scientific literature of recent years. This is, no doubt, a result of the continual decline in the birth-rate which has formed the topic of innumerable articles in the popular press and elsewhere. Several attempts have been made to obtain a simple statistical measure of the reproductivity of a population at a particular time—that is, a measure of the extent to which a population will be replacing itself if current fertility and mortality continue indefinitely. It is the aim of this paper,

- in section 1, to discuss the simple approximate formulae that have been suggested;
- in section 2, to discuss some more elaborate and more efficient formulae;
- in section 3, to analyse the effect on the formulae of section 2 of a change in the proportions married at a given age;
- in section 4, to outline the male versus female rate anomaly;
- in section 5, to suggest a formula which avoids the anomaly; and finally,
- in section 6, to discuss the application of these formulae to Australian population statistics.

**1. SIMPLE APPROXIMATE FORMULAE**

**1.1. Crude birth- and death-rates**

Vital statisticians were at first satisfied to study the excess of the crude birth-rate over the crude death-rate. With the marked changes in age structure which resulted from decreasing mortality and fertility, it soon became apparent that this measure was not suitable for comparing the rates at which different populations (which includes the same population at different periods) were reproducing themselves. The crude birth-rates, for example, of two 'equally fertile' populations would be quite different if they had different proportions of women in the reproductive age-group.

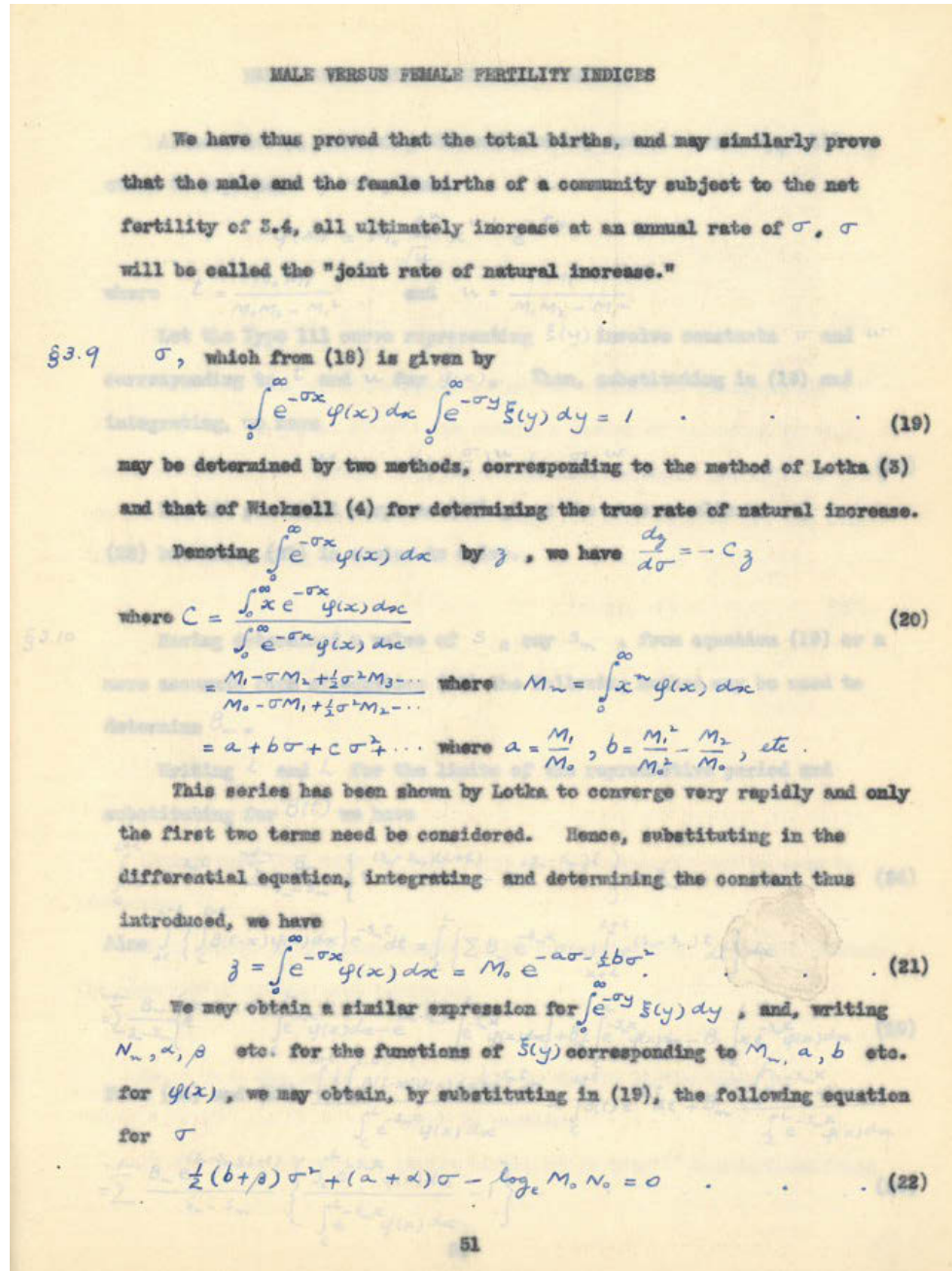
**Figure 9.4** Figure 24 on page 118(a) of Alf Pollard's PhD thesis

With his letter, he was able to make an appointment with Alder, who had absolutely no idea about the Rhodes Prize, let alone the PhD. And for the time being at least the latter would have to remain secret. He told the General Manager about his success and declared solemnly that he had given the matter a great deal of thought and would really like to accept the most kind invitation, doing so by using his two months' accrued annual leave, which would enable him to attend both of the Institute's functions. The question of costs remained: the expense of looking after himself in London for around seven weeks would be prohibitive,



no matter how frugal he was. Alder congratulated him and seemed happy enough for him to use his time for this purpose.<sup>263</sup>

**Figure 9.5** Page 51 of Alf Pollard's PhD thesis showing handwritten equations



Despite the remarkable successes he had enjoyed so far, Alf was far from wealthy, not even being able to afford to buy a refrigerator. The £1030 he had borrowed to buy the home 10 years earlier had now been reduced to just £100, enabling him to take out a second

<sup>263</sup> Personal notes of Alf Pollard

mortgage of £900 to cover his expenses of the trip. It was just like turning back the clock, and he and Pearl, who fully supported him, were under no illusions – paying that back would be a real struggle. But there was no doubting Alf's resolve to see his PhD become a reality. And this typified his character – having a goal and never shifting focus from it, whatever the cost to himself. As will be seen, this personality trait was demonstrated repeatedly throughout his life.

About two weeks later, Alf was again summoned to call on Alder. He was most pessimistic about what the outcome might be – perhaps the MLC had changed their mind about letting him go for so long or even found out about his PhD. When he entered his office, Mr Alder said at once, 'You're probably wondering why you're here, Mr Pollard. I found it necessary to put your winning the prize and the issue of your London trip to the Board.' He then paused, and it struck Alf that this was not going to be good news at all. 'The Board has authorised me to pay half of your return air fare, up to an amount of £325. How does that sound?' Alf was very relieved at what was a partial but significant financial windfall.<sup>264</sup>

At the end of 1947, Fred suffered a slight stroke and essentially became bedridden, requiring John, who still lived with them, to tend to all his physical needs, including assisting him to the bathroom. And by now Flo was unable to turn over in bed, as she was crippled with arthritis that was only eased slightly by copious amounts of aspirin, and had to use a wheelchair to get around. Alf was very concerned about his parents' welfare but knew he had to leave them for a period.

In March 1948 he was greeted with the news that Pearl was again pregnant. But a month later it was time to leave for London, and his MLC work colleagues put on a heartening farewell function for him. Going abroad was completely alien to them and he sensed that most of them had the view he would never return. They had also pooled their

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<sup>264</sup> *ibid*

money to purchase a gift – the thickest travelling rug he had seen, one he thought more suited for Antarctica. They seemed oblivious to the fact that he was going to be in London at the height of summer. It did, however, keep him warm during the long trip on the flying boat on the ‘kangaroo route’.<sup>265</sup>

During the drive home he felt pangs of guilt at the thought of leaving Pearl to fend for herself, not only minding their three young boys, but also now visibly expecting. But it was clear that there was no going back, and leading up to the big day he made meticulous preparations for the journey. The craft he took was a Qantas Hythe flying boat (see Fig. 9.6) that travelled at 240 kilometres per hour at an altitude of 2000 metres whatever the weather.

As hair-raising as some of the journey may have been, the view was magnificent, except when they flew through sandstorms and monsoons. Despite at times adding to the terror of the voyage, these generally enhanced the electrifying experience. In one instance the pilot informed the passengers that they were alternately dropping and rising 600 metres while over the Arabian Desert. Alf found the nine-day trip quite stimulating and arrived in the UK in good time.<sup>266</sup>

At the airport in London he found an advertisement on a noticeboard for an inexpensive room that provided bed and breakfast in the inner-city suburb of Earl’s Court, about 5 kilometres from the centre of London. He made his way to Waterloo on the cheapest bus he could find, and then to the hotel, using the London Underground. It came as no surprise to him that it was a very downmarket establishment. And so, to save money, the ‘free breakfast’ was the only meal he would have each day for the next two months, except for those few times when he was taken out for a lunch or dinner where he did not have to pay. As a result of this regime, his weight plummeted from 89 kg to just 70 kg during his time away.<sup>267</sup>

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<sup>265</sup> Ibid. The ‘kangaroo route’ refers to air routes flown by Qantas between Australia and the United Kingdom via the Eastern Hemisphere

<sup>266</sup> Personal notes of Alf Pollard regarding the trip

<sup>267</sup> *ibid*

**Figure 9.6** A Qantas Flying Boat typical of that which Alf Pollard took from Sydney to England (Source: The Golden Age of Flying Boats in Australia, Club Marine, at: <http://www.clubmarine.com.au/internet/clubmarine.nsf/docs/MG19-6+Feature>)



One luxury he did afford himself was a low-cost bus tour to Switzerland and later on one to Scotland. It was also fortuitous that Milton Alder's brother-in-law was Sir Bertram Stevens (1899–1973),<sup>268</sup> formerly a Premier of NSW and who was well connected in London. It was he who provided letters of introduction for Alf to a number of eminent people, including the charismatic Methodist evangelist and author Reverend Dr William E. Sangster (1900–60), the British politician Colonel Ponsenby (1879–1976) and Sir George Clark (1890–1979), the Provost of Oriel College, Oxford.<sup>269</sup>

As part of his research for his doctoral thesis, Alf had discovered an error in a paper published by the very distinguished statistician and geneticist Sir Ronald Fisher (1890–1962) (see Fig. 9.7), who was a Fellow of the Royal Society.<sup>270</sup> In his own thesis, Alf had pointed out the mistake and provided the correction for it; at the time regarding it as of no great consequence. But the error was repeated not long after in a major text by another eminent

<sup>268</sup> See Sir Bertram Sydney Barnsdale Stevens, *Australian Dictionary of Biography*, Vol. 12, 1990, by John M. Ward

<sup>269</sup> For details see the College website at <http://www.oriel.ox.ac.uk/>

<sup>270</sup> See Fisher's biography at <http://www-history.mcs.st-andrews.ac.uk/Biographies/Fisher.html>

statistician, Sir Maurice Kendall (1907–83).<sup>271</sup> As a result, Alf painstakingly went through the entire 521 pages of the volume, listing over 100 errors and misprints, including Fisher's incorrect result. Sending them off to Kendall, he received a courteous reply merely stating that he would 'look into it'. Alf heard nothing more. That is, until nearly 35 years later, when credit for finding the error was given by Kendall to the Indian statistician Professor Anil Kumar Gayen (1919–78),<sup>272</sup> who discovered it some five years after Alf.

**Figure 9.7** Sir Ronald Fisher who commented favourably on Alf's PhD thesis  
(Source: Ecureed, [http://www.ecured.cu/index.php/Ronald A. Fisher](http://www.ecured.cu/index.php/Ronald_A._Fisher) )



It was now Monday, 3<sup>rd</sup> May 1948, and Alf made his way to the Institute of Actuaries in the Staple Inn Buildings in Holborn, London. This was to be the first of the two sessions at which his prize-winning essay would be discussed. The meeting began on a cordial note and discussion of his paper from the assembled throng was most complimentary. It was then that

<sup>271</sup> See Kendall's obituary at

[http://www.sciconnect.com/index.php?option=com\\_content&view=article&id=20&Itemid=39](http://www.sciconnect.com/index.php?option=com_content&view=article&id=20&Itemid=39)

<sup>272</sup> Biography at *A Forgotten Founder of a University* at <http://www.frontierweekly.com/articles/vol-45/45-9/45-9-A%20Forgotten%20Founder%20of%20a%20University.html>

President Howell rose to his feet and announced expressionlessly that he had received a communication from Sir Ronald Fisher himself and he was assigned the task of reading it aloud. Alf was now quite nervous, as the great man had a well-deserved reputation as a most damning critic. Moreover, because Fisher was not an actuary, Alf was puzzled as to how he even knew his essay existed.

Slowly Howell unfolded the message from Fisher and read it aloud to the hushed audience:

*I should like to congratulate Mr Pollard on his exceedingly ingenious and satisfying treatment of the subject matter. His novel approach is therefore a contribution of substantial value to the advancement of the subject.*<sup>273</sup>

Fisher was lauded by his peers, being openly described as ‘a genius who almost single-handedly created the foundations for modern statistical science’<sup>274</sup> and ‘could be regarded as Darwin’s greatest twentieth-century successor’.<sup>275</sup> Alf was stunned at such a glowing report, as brief as it was, and decided at once to call on it if he ever needed an academic reference. Following Fisher’s tribute, other distinguished actuaries and demographers present that day also spoke glowingly of his essay. Among the most notable were Sir Andrew Rowell (President of both the British United Provident Association and the Nuffield Nursing Homes Trust); Peter Cox (later Fellow and President of the British Eugenics Society); Wilfred Perks (eminent actuary and later winner of the Institute’s Gold Medal); Peter Karmel (later Professor and Vice-Chancellor of both Flinders University and ANU in Australia); William Aylsham Bryan Hopkin (later Sir Bryan, a Welsh economist who was Assistant Secretary to the British Royal Commission on Population) and Herbert W. Haycocks (prominent British actuary and author).

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<sup>273</sup> Alf Pollard personal notes

<sup>274</sup> See Anders Hald *A History of Mathematical Statistics* (1998) at <http://www.economics.soton.ac.uk/staff/aldrich/fisherguide/rafreader.htm>

<sup>275</sup> See Richard Dawkins *River out of Eden* (1995) at <http://www.economics.soton.ac.uk/staff/aldrich/fisherguide/rafreader.htm>

At the conclusion of the meeting, the Chairman and government actuary between 1946 and 1958, Sir George Maddex (1895–1982)<sup>276</sup> invited Alf to join him as the honoured guest of the exclusive Gallio Club for actuaries.<sup>277</sup> There he would dine with a select group at the Butcher's Hall in Smithfield, one of the seven oldest City of London livery companies. In proposing a toast to him, Maddex announced to the assembled throng:

*Pollard is an MSc squared, he has two of them, and I have every reason to believe he will be adding to his qualifications while he is here.*

The cryptic message left Alf flummoxed, and indeed disturbed, since he was sure that nobody apart from Pearl and the Registrar were aware that he was doing a PhD. The announcement made him nervous; he had no doubt that his cover had been blown and that back home Alder was already lying in wait for him.

Finally Maddex finished all the speeches and sat down beside him. Before Alf had a chance to speak with him, the President leaned across and said, 'You're probably wondering what I was referring to just now. I should tell you that I am an examiner for your PhD.' Alf was lost for words, but greatly relieved, as it explained everything.

The following week he arrived for his oral examination, the last step in obtaining his doctorate. It consisted of a discussion between Sir George Maddex, Dr Rhodes from the University of London, and him. The two men had to be satisfied that the thesis was all his own work, a fact that was soon apparent as for several hours they discussed the various causes of death he had researched, a task made easier by the things he had learned in his role as Head of the MLC's medical department.

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<sup>276</sup> Sir George Henry Maddex by Peter R. Cox, *Journal of the Institute of Actuaries*, Volume 109, Issue 02, September 1982, pp. 317-8

<sup>277</sup> *The Club* was founded in 1903. Details at <http://www.actuaries.org.uk/members/pages/gallio-club-0>

At the end of the discussion Maddex turned to Rhodes and said, ‘I think we can tell Pollard, can’t we, that he can confidently expect the outcome to be favourable?’ Rhodes simply nodded and the meeting was over.<sup>278</sup>

The very next morning, 16<sup>th</sup> June 1948, Alf sent Pearl a cable with both 30<sup>th</sup> birthday and 7<sup>th</sup> wedding anniversary greetings for the following week, along with the news that his doctorate had been officially accepted and a note saying that she was now free to make it public. He fully expected that when Alder found out he would explode. Alf was so convinced of this that he had already made up his mind to quit the MLC and become an academic. Two days later he received Pearl’s congratulatory cable in return.<sup>279</sup>

Given the opportunity to reveal her husband’s success and just how proud she was of him, an excited Pearl made it her business to tell as many people as she could, beginning with his parents and then several of his MLC colleagues. From there it took no time at all to reach the ears of the General Manager.

Alf was still in London, and it was nine days until his next formal duty, so he did his best to cram as many activities as he could into those free days. Some of the personal highlights included meeting many distinguished actuaries from all around the world; seeing the sights of London, including in late June the second Test at Lords (where Bradman’s ‘Invincibles’ were playing – Australia won by a thumping 202 runs); watching the tennis at Queens and Wimbledon; viewing English Premier League soccer at Wembley Stadium; being a weekend guest of Sir George Clark at the picturesque Oriel College in Oxford; learning that his research on mortality forecasting had been accepted for publication by the Institute; hearing Beethoven’s 9<sup>th</sup> Symphony at the Royal Albert Hall with the BBC Choral Society and Royal Philharmonic Orchestra. Performers included the renowned soprano Joan (later Dame) Hammond, the English contralto Kathleen Ferrier, the English lyric tenor (William)

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<sup>278</sup> Alf Pollard’s personal recollections in his notes

<sup>279</sup> *ibid*



Heddle Nash and the Australian baritone Harold Williams. He was also a guest of the Actuaries Club at the magnificent Waldorf Hotel located in Aldwych, near Covent Garden and being able to give Sir George Maddex half a dozen eggs that he brought back from his bus trip to France. These were a most welcome rarity, as there was still rationing in England.<sup>280</sup>

Despite the stimulation and thrill of being in London, Alf was very lonely and missed his family terribly. On his first day after checking into his hotel, he walked the 10 kilometres from Earl's Court to St Paul's and back, taking in the magnificent sights but not speaking to a soul along the way. He decided right then that he would never travel overseas again without Pearl, a promise to himself that he was determined to keep.<sup>281</sup>

It also gave him an opportunity to reassess his life values. His days at the MLC were extremely regimented, and he had a standard routine that never varied, even throughout the war. The punishing schedule he set himself is shown in Fig. 9.8.<sup>282</sup>

**Figure 9.8** Alf Pollard's exacting daily routine that he set for himself while working at the MLC

*Out of bed at 6.45am*  
*Shower and breakfast by 7.15am*  
*Catch the 8.03am train from Ashfield to the city (during 1937–40 it was the 7.30am train)*  
*In the office by 8.22am*  
*Start work at 8.30am*  
*Finish work by 4.45pm*  
*Back at home by 5.30pm*  
*Dinner at 6.00pm*  
*Start studying at 6.30pm*  
*Break from study between 9.00pm and 9.15pm to play the piano*  
*Further study until 1.00am, then put out the light, yawn three times and be asleep*

<sup>280</sup> *ibid*

<sup>281</sup> *ibid*

<sup>282</sup> *ibid*

The enormous amount of relentless evening study, combined with close figure work in his job throughout the day placed a great strain on his eyes. In an effort to alleviate the problem of them being constantly sore, when walking to and from Ashfield station he would only open his eyes every 10 metres or so to see that the footpath was clear and then close them again. He found that by the time his trip was finished he could see properly again, and once on the train he would set to work memorising the Life Assurance Act, marking Intermediate papers or doing anything else to pass the time productively.<sup>283</sup>

It was an almost brutal program and especially hard on Pearl, who spent much of her time washing, ironing, cleaning, looking after children and doing the myriad of other household chores. Saturday afternoons were reserved for sport, activities he felt essential for enjoyment, sustaining good health and improving long distance vision. And on Sundays he never studied, but devoted the entire day to Church, Sunday School and visiting either his own parents or his in-laws. This day was all part of their Methodist family tradition.

Alf's time in London was coming to an end and on 25<sup>th</sup> June he attended the Centenary dinner of the Institute at their invitation. It was here that he would become acquainted with some of the biggest names in his field, including the Australian Pat Moran (1917–88),<sup>284</sup> who later was made a Fellow of the Royal Society and Professor of Statistics at the Australian National University. In all there were over 30 of the world's most distinguished practitioners and academics present, although that day he was the undoubted star of the show.

The next morning it was time to leave and, although still on a high from the previous day, he was by now tired and weak, especially having lost so much weight. Making his way to the airport he wondered what lay in store for him back home.

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<sup>283</sup> *ibid*

<sup>284</sup> *Australian Academy of Science*, Patrick Alfred Pierce Moran,  
<http://www.asap.unimelb.edu.au/bsparcs/aasmemoirs/moran.htm>

All through the eight-day return journey on the Qantas Hythe flying boat he dreaded the encounter with Alder, knowing he had deliberately disobeyed him, but felt he did so out of necessity.

## 10. CLIMBING THE CORPORATE LADDER

Although the time away had been exceedingly well spent, his spirits were instantly lifted by the sight of Pearl and the three boys waiting for him at the flying-boat wharf in Rose Bay. Convinced that unemployment would be staring him in the face almost immediately after his first confrontation with Alder, Alf saw himself as soon being an out-of-work 32-year-old PhD who wouldn't be able to get a reference from his employer. With the jobless rate hovering around 3.0% in 1948, it had risen from a low of just 1.1% during the war years.<sup>285</sup> His future, with a young family, pregnant wife and precious little savings after his trip, was quite uncertain.

The next morning was an anxious one for Alf as he sat on his customary train to the office and the 1.7 kilometre walk from Town Hall station to Martin Place seemed interminable. Receiving what could be termed a hero's welcome at the office, his colleagues in the medical department were extremely grateful and excited to have him back, eagerly waiting to hear all the details of his overseas trip – particularly so as he learnt that none of them had ever left the country. It did not escape anyone's notice just how much thinner he had become, although he looked surprisingly fit and even healthier than when he had left. A message was relayed for him to see Alder as soon as possible.<sup>286</sup>

The likely disastrous outcome was all too apparent and, to be honest with himself, he felt he thoroughly deserved whatever was heading his way. Nevertheless, he was also well aware that there were very few people with PhDs in Australia and that all of them had obtained their doctorates overseas. With transport difficulties and escalating costs, studying for a PhD was only possible for those who had won overseas scholarships or academic staff who had studied abroad.

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<sup>285</sup> Australian Bureau of Statistics, 1301.0 – Year Book Australia, 2001, *A Century of Change in the Australian Labour Market*.

<sup>286</sup> Alf Pollard personal note

In fact, the first PhD degrees were not awarded in Australia until 1948 when two women and one male were successful. These three candidates had enrolled in 1946 and their graduation was the only year that the number of female PhDs awarded outnumbered the number of males until 2009.<sup>287</sup> The war and the preceding depression meant that there were few, if any, people with doctorates in the business world. In that respect he was a rare person indeed, and his accomplishments had already been relayed far beyond the walls of the MLC.

When Alf walked into Alder's office, what confronted him was far from what he had anticipated. It was smiles all around as Mr Alder warmly congratulated him on his 'magnificent achievement' and looked forward to him serving the MLC well into the future. But there was clearly something more to it and he was right.<sup>288</sup>

The Australian Mutual Provident Society (AMP) was founded in 1849 as an organisation that offered life insurance, and was undoubtedly the MLC's largest and fiercest competitor.<sup>289</sup> It was not long before Mr Alder was introducing 'Dr Pollard' to all and sundry, and almost immediately the MLC began publicly trumpeting the extraordinary achievements of their new star; and continued to do so at every opportunity.

For once the AMP had been outdone by their smaller rival, but unfortunately the MLC overplayed their hand in one particular meeting when Alder was entertaining Monty Buttfield, the CEO of the AMP. Buttfield was also a formidable cricketer with a fierce competitive spirit (see Fig. 10.1)<sup>290</sup> and Alder's gloating was more than he could take. On returning to his office at the AMP, he vowed there would also be a 'Dr' on his staff as soon as possible. Wasting no time, he requested the CVs of all senior AMP staff, and before long he came across the name of Harold Bell (1921–2008).<sup>291</sup> In no time at all, the bewildered Bell

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<sup>287</sup> *A Short History of the Australian PhD* by Ian Dobson. Also see [http://www.the-funneled-web.com/Old\\_Viewpoints/z-viewpoint120314.htm](http://www.the-funneled-web.com/Old_Viewpoints/z-viewpoint120314.htm)

<sup>288</sup> Alf Pollard personal notes

<sup>289</sup> *ibid*

<sup>290</sup> <http://trove.nla.gov.au/ndp/del/article/58706253>

<sup>291</sup> See Bell's obituary, *Sydney Morning Herald*, 24<sup>th</sup> June 2008

was whisked off to the AMP's London Branch, where he enrolled in a PhD program at the London School of Economics. After successfully completing his studies in 1953, he returned to their Head Office in Sydney, becoming widely known as 'Dr H.F. Bell of the AMP Society'. On learning this, Alf lamented the contrast between the efforts and the AMP's contribution for Bell's PhD and all the secrecy, sacrifice, cost and heartache he had to endure to get his own.

**Figure 10.1** Monty Buttfield (left), CEO of the AMP, watching a coin toss at a cricket match in 1933 (*Source: The Sunday Times, Western Australia, Sunday 15<sup>th</sup> Oct. 1933, p. 25*)



With his stocks on the rise, in a move that reflected the MLC's growing confidence in him, Alf was again offered a brief contract that involved interstate travel. This time it was for only three months, so he willingly accepted, seeing him assume the role of Acting Manager of the entire MLC operation in Victoria. The company was clearly grooming him for more

senior positions down the track,<sup>292</sup> but it could easily have ended as soon as it began. Indeed, he had only been in Melbourne for about four weeks when he received a telegram, the only means of communication in those days, from the lawyer and economist Fred Deer, a colleague in the Sydney office. It read:<sup>293</sup>

URGENT X 384 SYDNEY 15 4 P

EMELSEE MELBOURNE

BOOK ME MRS VAUGHAN MENZIES IF POSSIBLE ONE WEEK TUESDAY THIRD INCLUSIVE .... DEER

The cryptic message puzzled him in that it had two different interpretations. The General Secretary and Chief Actuary of the MLC, Hubert Vaughan,<sup>294</sup> was now nearly 60 years old, some 25 years older than Alf. It was Vaughan who had first interviewed Alf back in 1934 and now he also held the prestigious role of President of the Actuarial Society of Australasia. Firmly of the belief that promotion should be based solely on merit and not on seniority, he was a figure feared by many of his colleagues and underlings. Holding a position second only to Alder at the MLC, he was often described as a ‘disciplinarian of the old school’,<sup>295</sup> which did not go down all that well with some of his ageing contemporaries.

If Alf booked one double room at the Menzies Hotel and Fred Deer and Mrs Vaughan turned up together, as the ambiguous telegram had largely suggested, there would obviously be a real problem. On the other hand, if he booked two separate single rooms and Mr and Mrs Vaughan arrived, he had an uneasy feeling that Vaughan might sack him for wasting company money. Making a judgement call on his own with no evidence either way, he reserved only one double room and was greatly relieved to later meet Mr and Mrs Vaughan at the airport.<sup>296</sup>

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<sup>292</sup> See ‘Master of Codes and Economics’, *Sydney Morning Herald*, 24<sup>th</sup> June 2008

<sup>293</sup> Alf Pollard personal note

<sup>294</sup> *Australian Dictionary of Biography*, Herbert Vaughn by Raymond Nobbs, Vol. 16, 2002.

<sup>295</sup> Alf Pollard personal note

<sup>296</sup> *ibid*

With the success of his PhD, Alf decided to undertake more research that he hoped would be published. And his next effort, based on this doctoral thesis, was a treatise on various methods used for forecasting mortality that can be applied to Australian population data. This was a ground breaking piece of work that proposed a new method on treating each major cause of death in Australia separately and taking into account the latest information concerning treatment and diagnosis. It was submitted to the prestigious *Journal of the Institute of Actuaries* in February 1949 and published by them later that year.<sup>297</sup>

Apart from his many assigned duties in Melbourne, a priority Alf made time for himself was to visit one of the top MLC salesmen who had been admitted to hospital. Alf was a very compassionate man with strong Christian values and, having been raised in a household that had seen much adversity himself with his ailing parents, well understood what the agent was enduring.

Arriving at the hospital, a brief conversation with the surgeon revealed to Alf that there was no prospect of more than short-term survival for the agent: he not only had stomach cancer, but also had liver cancer so advanced that they just sewed him up without doing anything. Lying forlornly in his hospital bed, the unfortunate man looked decidedly yellow, and Alf did his best to provide as much comfort and hope as he could. As depressing as the circumstances were, he marvelled at the patient's strong desire to return to his selling position and assured him that he could do just that as soon as he was better. Deep down Alf was sure the promise was meaningless as there was precious little hope of recovery.<sup>298</sup>

As the years passed by, the cancer-riddled patient began to fade from his memory. Over the next decade the agent's ordeal was almost completely forgotten, but was revived by a curious incident some 14 years later. It turned out that not only had he survived, but had

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<sup>297</sup> 'Methods of forecasting mortality using Australian data' by A.H. Pollard, *Journal of the Institute of Actuaries*, Vol. 75, 1949, pp.151-182.

<sup>298</sup> *ibid*



earned himself a place on the Victorian ten-pin bowling team that was visiting Sydney for an important interstate match. In doing so he took the opportunity to drop into the MLC for a visit to Alf, whom he never forgot had provided him with such comfort all those years ago. The agent had a very rare and inexplicable instance of spontaneous remission and was now cancer-free. Alf found it both astonishing and unforgettable, and the story delighted him no end as he recounted it many years later.<sup>299</sup>

Three months later, after completing his stint in Melbourne, Alf returned to his position as Head of the Medical Department in Sydney, but with the added responsibility for the entire staff in that section. His duties also included spending a great deal of time discussing actuarial and policy matters with Mr Alder, writing letters for his signature and penning the first draft of the chairman's address at the annual Board meeting.

By now Alder had become one of the central and enduring characters in Alf's time at the MLC, although he was not renowned for his keen sense of humour. It so happened that his full name was Milton Cromwell Alder, and while he personally rejoiced in his parents' colourful selection of first names for him, everyone simply called him 'Mr Alder', even those colleagues who had worked with him for nearly 50 years.<sup>300</sup>

Among the many humorous incidents that Alf experienced in his time at the MLC, two stood out enough to be mentioned in his personal papers. These illustrate his keen sense of the ridiculous. The first was an occasion when the MLC was hoping to obtain the superannuation business of the flourishing company Hygienic Containers Limited, which manufactured paper ice cream dishes, spoons, paper picnic plates and cardboard tubes for the textile trade (see Fig. 10.2). The company was led by Managing Director, George Hartmann, a tough, down-to-earth ex-squadron leader. His company at 464 Gardeners Road in Alexandria, Sydney, had started out with just three people in 1923 but the business had

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<sup>299</sup> *ibid*

<sup>300</sup> *Australian Dictionary of Biography*, Milton Cromwell Alder by A.F. Deer, Vol. 13, 1993

grown to the extent that it now had over 200 employees, of whom 150 were on the factory floor and 50 in administration. It would be a coup for the MLC to land such a big contract.

**Figure 10.2** Workers on the shop floor of Hygienic Containers Limited  
(Source: Sydney's Century: a history, by Peter Spearritt, UNSW Press, 2000, p.119)



At a small group meeting that included Alf, Fred Deer, Hartmann and Mr Alder, the conversation was friendly for the first ten minutes, with everyone referring to each other as Alf, Fred, George and, fascinatingly, Mr Alder. Finally Hartmann couldn't stand it any longer and exclaimed exasperatedly: 'What's all this bloody "Mr Alder" business? Haven't you got a Christian name?'

'Yes,' replied Alder nonchalantly. 'It's Milton.'

'Christ,' sneered Hartmann. 'What a bloody awful Christian name. Haven't you got a middle name?'

Realising that 'Cromwell' would be greeted with even more derision, Alder simply replied, 'Call me George.' And so for the next hour only he was referred to as George, but he reverted to 'Mr Alder' for the rest of his MLC career.<sup>301</sup> (The MLC did sign off on the deal,

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<sup>301</sup> Alf Pollard personal note

but tragically the container operation was burnt to the ground in April 1974 and lost forever.)<sup>302</sup>

In the second instance Alf had an even stranger and more personal experience. One of his fellow actuaries and good friend, also with a great sense of humour, Alan Geddes (see Fig. 10.3),<sup>303</sup> was approached by one of his extraordinarily attractive young MLC female employees.<sup>304</sup> She said she had a rash on her arms and enquired as to whether there was a doctor on staff. ‘Why, yes,’ he replied seriously, ‘we have the excellent Dr Pollard as Head of the Medical Department.’ Clearly delighted at the news, she immediately made an appointment to see him.

**Fig. 10.3** Alf Pollard (left of photo) and Alan Geddes walking down Martin Place, Sydney, in 1948 (Source: Pollard family collection)



<sup>302</sup> Trove, *Hygienic Containers paper cups factory burnt down, Alexandria*  
[http://trove.nla.gov.au/work/14081615?q=+%3A%22Hygienic+Containers+alexandria&c=picture&sort=holdings+desc&\\_id=1393490499501&versionId=16640947](http://trove.nla.gov.au/work/14081615?q=+%3A%22Hygienic+Containers+alexandria&c=picture&sort=holdings+desc&_id=1393490499501&versionId=16640947)

<sup>303</sup> Alan Geddes became President of the Institute of Actuaries, Australia, in 1980

<sup>304</sup> Alf Pollard's description of her in his notes

Right on time, she entered his office and said to Alf that she would like to ‘consult him professionally’. He simply assumed that she had some actuarial matter that required his advice. After an initial exchange of pleasantries, to his surprise she then pointed to the rash that had been bothering her, and Alf, wanting to be helpful and sympathetic, asked whether it was limited to her arms. ‘Oh no,’ she exclaimed, ‘it’s all over my body’, and before he realised what was happening she had stripped down to her underwear. After learning the real reason for her visit – and much embarrassment being suffered all around – it was time to refer the glamorous patient to a General Practitioner. Alf later described the episode to his colleagues as one of the better but unexpected fringe benefits of his job.<sup>305</sup>

Even though this was the post-war revival period, in the early years the standard of living was still somewhat Spartan. Bread, milk and ice (there was only an ice chest) were delivered to each home by horse-drawn carts. The horses all knew where to stop and waited patiently until a delivery was completed before moving on. As a bonus of sorts, many people hoped that the horses would drop their manure outside their house and were ready with a shovel to gather it up for their garden.<sup>306</sup> If there was such an opportunity to save money then Alf would take it, this being the mindset of someone who had been raised during the Great Depression. This outlook never left him, forming an indelible imprint.

Just before Christmas 1948, Pearl gave birth to a lovely baby girl, Christine, their fourth child and first daughter. By now Sir Charles McDonald and Alf had developed a growing mutual admiration, and for nearly 20 years, twice weekly, they had lunch together, followed by two hours of dealing with medical issues. McDonald was regarded by Alf as a mentor, father figure and adviser, and he had a profound influence on his life. But despite his

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<sup>305</sup> Alf Pollard personal note

<sup>306</sup> Personal recollection of the author. Other example at Australia’s Community heritage: The Games we played 1940s–50s, part 4. See <http://www.communityheritage.net.au/games-we-played-1940s-50s-part-4>

prominent position at the MLC, Alf felt it was time for a change, and it seemed almost provident that the position of Registrar had opened up at the Australian National University.

After discussions with Pearl, he made up his mind to apply, but after submitting his credentials he thought it only right to inform McDonald who was appalled, strongly advising him to put any such ideas out of his mind. The reason was that, as a Board member, he was acutely aware that the MLC had big plans for Alf and he would soon regret leaving. And so, although not entirely convinced – it was all very vague and he suspected that Sir Charles was simply saying the first thing that came in to his head – Alf withdrew his application.<sup>307</sup>

Twelve months later, when it seemed that nothing had changed much in his career, Alf began to rue the decision to pull out of the running for the position. It was around that time that a wealthy major shareholder of the MLC, a Mrs Mills, advised the company that it would be a good idea to present the current and future leaders with their own parcel of shares. To Alf's great surprise, he, along with Fred Deer and two top executives who were about to retire, were invited to the Mills' home and there were individually presented with MLC shares with a market value of £5000 each. To Alf this represented about five years' salary, and it was tax free. It was then clear that he, now aged 34 and Fred, aged 40, would be the replacements for the two principal roles.

Within days it was announced that both Fred and Alf would be given the title of Assistant Secretary, positions second only to that of Milton Alder. There were wagers made among the staff as to which of them would get the top job when Alder finally retired in a few years' time, opinion being equally divided.

The following year witnessed several important changes in Alf's personal circumstances, not the least of which was the peaceful death in his sleep of his father. Fred

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<sup>307</sup> Alf Pollard personal note

had been bedridden for some years as a result of a series of strokes. Along with Flo and other family members Alf attended the moving funeral service and delivered the eulogy.

During this period Alf had also been busy on his research, this time investigating female mortality in early life and what effect it had on reproductivity. In his own words:

*This paper analyses the difference between the gross and net reproduction rates and measures the percentage contribution to that difference made by each age group and each cause of death.*

The research referred to his earlier work in which he had determined the rates of mortality for Australia for different ages and different causes of death. He was on the way to becoming one of the country's leading demographers and this new work was published in the 1951 *Journal of the Institute of Actuaries Students' Society*.<sup>308</sup>

In November that same year, and with an expanding family, Alf decided to sell the Ashfield house, for £4500, £3470 more than he had paid for it 15 years earlier. Their new home was located at 51 Cliff Road in Northwood (see Fig. 10.4), on Sydney's North Shore, and his next door neighbour was, by coincidence, MLC executive Arthur Gray, who was the company's industrial manager. As he was entitled to drive a company vehicle, Alf ferried Arthur to and from work each day whenever he could.

Early the next year he again undertook more research, this time into the marriage and age distribution of couples. In his own words:

*The aim is to obtain a formula to use in population theory to allow for abnormal age-sex distributions of marriageable persons, and to obtain a marriage level index at a particular time after eliminating any special effects of the particular age-sex distribution at that time.*

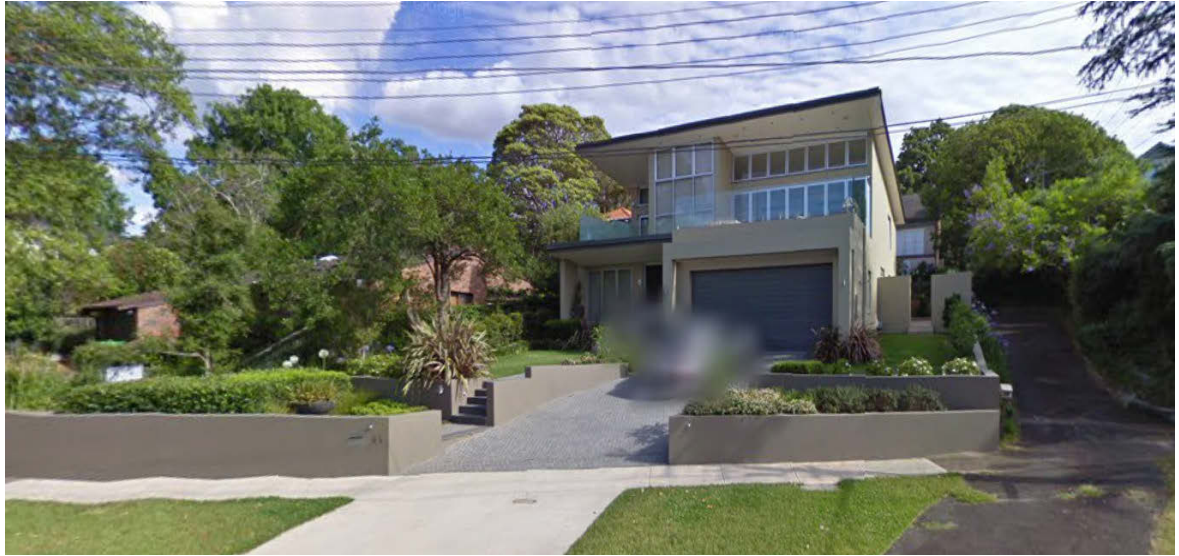
The research compared the number of marriages that would have taken place in a community if it experienced the marriage intensity of Australia in 1933, the year of an Australian Census. He compared the actual marriage rates to changes in the age distribution

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<sup>308</sup> Female mortality in early life and its effect upon reproductivity, by A.H. Pollard, *Journal of the Institute of Actuaries Students' Society*, Vol. X, Part 1, pp. 30 – 38.

and the supply of marriage partners. As with his previous works, the paper consisted of a series of complex mathematical equations (see Fig. 10.5) and was published in a 1952 edition of the *Journal of the Institute of Actuaries Students' Society*.<sup>309</sup>

**Fig. 10.4** The Pollard family home at 51 Cliff Road, Northwood. It was purchased in November 1951 by Alf and Pearl Pollard and today it is owned and occupied by their daughter Christine Butters and her husband Ian. (Source: Google maps)



Later that year, in October, there was an unexpected but welcome development in the Pollard household when Pearl found that she was expecting again. However, she was not looking forward one bit to the hot summer months of pregnancy that lay ahead. As Christmas went by and then the New Year, she found that she was much larger than she had been during her past pregnancies. By coincidence, in March 1953 Alf chaired a meeting of the NSW Statistical Society where the guest speaker, Australian statistician Dr Norma Ruth Macarthur (1921–84),<sup>310</sup> spoke on twinning. Unbeknownst to him, that very day Pearl had been sent for an X-ray, and when he arrived home at 11.00pm he cheerily announced that he was convinced she was having twins. Alf had learned from the presentation that for mothers aged

<sup>309</sup> The measurement of the intensity of marriage with allowance for the relative numbers and age distributions of the sexes, by A.H. Pollard, *Journal of the Institute of Actuaries Students' Society*, Vol. XI, Part 1, pp. 21 – 29.

<sup>310</sup> See Obituary of Dr Norma Ruth Macarthur in *The Journal of Applied Probability*, Vol. 21, No. 3, Sept. 1984, pp. 669-70. Her specialty was blood groups and twinning.



35 years and over, the probability of having twins increases from 1 in 80 to just 1 in 20, still a relatively small chance.<sup>311</sup>

The next day his theory was proven correct when the radiologist confirmed that Pearl was indeed carrying two babies, and with actuarial precision, Anne and Ian greeted the world on 14<sup>th</sup> June, the same day as their brother John's 11<sup>th</sup> birthday.

**Fig. 10.5** Page 23 of 'The measurement of the intensity of marriage with allowance for the relative numbers and age distributions of the sexes', by A.H. Pollard, *Journal of the Institute of Actuaries Students' Society*, Vol. XI, Part 1, pp.21 – 29.

MEASUREMENT OF THE INTENSITY OF MARRIAGE 23

with variance  $\sigma_m^2$ . The probability element is

$$\left(\frac{1}{\sqrt{(2\pi)}\sigma_1}\right)^s \left(\frac{1}{\sqrt{(2\pi)}\sigma_2}\right)^s \dots \left(\frac{1}{\sqrt{(2\pi)}\sigma_r}\right)^s$$

$$\times \exp \left\{ -\frac{1}{2\sigma_1^2} \sum_{n=1}^s (S_n y_{1n} - A_1 - B_1 p_{1n} - C_1 \pi_n - D_1 P_{1nn})^2 \right\} \dots$$

$$\times \exp \left\{ -\frac{1}{2\sigma_r^2} \sum_{n=1}^s (S_n y_{rn} - A_r - B_r p_{rn} - C_r \pi_n - D_r P_{rnn})^2 \right\}$$

$$\times dy_{11} \dots dy_{1s} \dots dy_{rs}.$$

Maximizing by taking logs and differentiating:

$$\left. \begin{aligned} \frac{\partial}{\partial A_m} = 0 & \text{ gives } \sum_{n=1}^s (S_n y_{mn} - A_m - B_m p_{mn} - C_m \pi_n - D_m P_{mnn}) = 0 \quad (m=1, 2, \dots, r), \\ \frac{\partial}{\partial B_m} = 0 & \text{ gives } \sum_{n=1}^s p_{mn} (S_n y_{mn} - A_m - B_m p_{mn} - C_m \pi_n - D_m P_{mnn}) = 0 \quad (m=1, 2, \dots, r), \\ \frac{\partial}{\partial C_m} = 0 & \text{ gives } \sum_{n=1}^s \pi_n (S_n y_{mn} - A_m - B_m p_{mn} - C_m \pi_n - D_m P_{mnn}) = 0 \quad (m=1, 2, \dots, r), \\ \frac{\partial}{\partial D_m} = 0 & \text{ gives } \sum_{n=1}^s P_{mnn} (S_n y_{mn} - A_m - B_m p_{mn} - C_m \pi_n - D_m P_{mnn}) = 0 \quad (m=1, 2, \dots, r). \end{aligned} \right\} (1)$$

$$\frac{\partial}{\partial \sigma_m^2} = 0 \text{ gives } \sigma_m^2 = \frac{1}{s} \sum_{n=1}^s (S_n y_{mn} - A_m - B_m p_{mn} - C_m \pi_n - D_m P_{mnn})^2$$

$$(m=1, 2, \dots, r). \quad (2)$$

$$\frac{\partial}{\partial S_n} = 0 \text{ gives } S_n \sum_{m=1}^r \frac{y_{mn}^2}{\sigma_m^2} = \sum_{m=1}^r \frac{A_m + B_m p_{mn} + C_m \pi_n + D_m P_{mnn}}{\sigma_m^2} y_{mn}$$

$$(n=1, 2, \dots, s). \quad (3)$$

The method of successive approximation may be used to obtain the solution of these simultaneous equations. The work is, however, extremely lengthy. Given  $y_{mn}$ ,  $p_{mn}$ ,  $P_{mnn}$  and  $\pi_n$  we may solve equations (1) by determinants (or otherwise) to find  $A_m$ ,  $B_m$ ,  $C_m$  and  $D_m$  ( $m=1, 2, \dots, r$ ) in terms of  $S_1, S_2, \dots, S_s$ . We can see that each of these quantities will be of the form

$$\sum_{n=1}^s a_n S_n. \quad (4)$$

<sup>311</sup> For a discussion of twins to older mothers see *What are the odds?* By Pamela Prindle Fierro at [http://multiples.about.com/cs/funfacts/a/oddsoftwins\\_2.htm](http://multiples.about.com/cs/funfacts/a/oddsoftwins_2.htm) Some sources place the chance of a mother aged 35 and over having twins at about 1 in 38. See, for example, *TwinsUK* at <http://www.twinsuk.co.uk/twinstips/18/189/multiple-birth-statistics-facts-&-trivia/what-are-the-chances-of-having-twins-triplets-or-quads/>



By 1954 it was time for the 67-year-old Milton Alder to announce his retirement – it was to be the following year – and the decision as to whether Alf or Fred Deer would get the top job. They were both extremely competent, but in vastly different ways. Fred was enormously popular and spoke favourably of everyone, taking a great personal interest in the activities and well-being of not only the staff but also of their children, especially Alf's. Another fine attribute was his ability to remember everyone's birthday, wedding anniversary and other important dates, making a point of showing his genuine interest by congratulating them on these occasions.

He also made it his business to get to know all the top businessmen, citizens, directors and politicians from the Prime Minister down, and they all knew and liked him. There was no doubt he was an extrovert and never happier than when he was with people, telling stories or making speeches at informal gatherings. He was a public relations dream, and had helped to make the MLC very well known to the broader community.<sup>312</sup>

In contrast, Alf was a proven brilliant scholar, mathematician, economist and actuary, rather shy but very well-liked. Highly respected by his peers, he knew the business inside out and understood its financial dealings down to the last letter, his technical expertise being second to none in the organisation. His track record of sound business decisions and investments spoke for itself – he had set the MLC on a very safe footing.

Just before Alder's successor was to be named, in an inspired move, Fred told the retiring CEO that the senior executives and their wives would like to take him and his wife away for a weekend to celebrate his 50 years of service. It was an offer Alder could hardly refuse and Fred, an excellent golfer, arranged for a round of golf to be on the program. It turned out to be an opportunity to impress the decision-makers, especially as Alf had never

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<sup>312</sup> Alf Pollard personal note and family recollection

before played. To make matters worse, at the Saturday evening dinner, without warning Fred called upon Alf to propose a toast and say a few words about Alder.

Totally unprepared, especially after the fiasco of the golf game that day, in which he floundered his way around the course, he struggled to be coherent. Fred, on the other hand, read his well-practised speech and won the night with his clever jokes and smooth delivery.<sup>313</sup> It is also interesting to note that both Alder and Deer (see Fig 10.6) attended the same school, Sydney Boy's High. Alder was in the Class of 1903 and Deer in the Class of 1926.<sup>314</sup>

**Figure 10.6** Fred Deer, appointed General Manager of the MLC in 1955  
(Source: 'The MLC and You', pamphlet of the MLC published in Sydney)



From Alf's point of view the weekend was a total disaster, and it was a bitter pill to swallow the following week when Fred was announced as the new General Manager with Alf

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<sup>313</sup> Alf Pollard personal note

<sup>314</sup> *High Notes*, Vol. 8, No 30, September 28<sup>th</sup>, 2007. See [http://www.sydneyboyshigh.com/publications/document-library/doc\\_view/7691-high-notes-vol-8-no-30-september-28-2007](http://www.sydneyboyshigh.com/publications/document-library/doc_view/7691-high-notes-vol-8-no-30-september-28-2007)

his deputy. Some four decades later, when presenting an Occasional Address to graduates at Macquarie University, Alf had a vivid recollection of these events and the lessons he learned from them.<sup>315</sup>

*The Board of your company would far rather have in the top job a person with personality, well-spoken of in the business community, respected by and popular with the staff than the best cold-blooded statistician, introvert actuary or two-handed economist or unintelligible lawyer. The Board can get these skills from its executive or hire them from outside. Technical expertise alone won't get you to the top – other things are very important.*

The former Chief Justice, Michael Kirby, later sat on the Administrative Review Council with Fred Deer and said of him: 'He had a kind nature and was our voice of integrity and of the high expectations that citizens have of their federal officials.'<sup>316</sup> And these were no doubt qualities that the selection committee for the MLC General Manager position saw in him as well.

And so by the middle of 1954, at the relatively young age of 37, Alf assumed the position of General Secretary of the entire MLC organisation, a title changed to Deputy General Manager seven years later. At the same time Fred assumed the top job, a role he would hold for 20 years, leading to his being knighted and earning a Companion of Michael and St George (CMG) and an honorary Doctor of Science in 1984.<sup>317</sup>

Now Alf and Pearl turned their attention to enrolling their sons in high school. As the eminent private school Shore was nearby, it was an obvious choice. Alf penned an impressive letter seeking the enrolment of John in 1955, Geoff in 1956, Graham in 1958 and Ian in 1964, accompanied by glowing reference letters from Sir Charles McDonald, by then Chancellor of Sydney University, and Bob Cadwallader, a director of the MLC and Chairman of the Shore Old Boys' Union. Because he had received recent favourable publicity in the press due to his

<sup>315</sup> Occasional Address delivered at the Graduation Ceremony at Macquarie University in 1995

<sup>316</sup> Part of a speech given by the Hon. Justice Michael Kirby at the *Administrative Review Council Dinner* on 12<sup>th</sup> December 2001 in Canberra. See [http://www.hcourt.gov.au/assets/publications/speeches/former-justices/kirbyj/kirbyj\\_admin.htm](http://www.hcourt.gov.au/assets/publications/speeches/former-justices/kirbyj/kirbyj_admin.htm)

<sup>317</sup> See honorary awards, *University of Sydney*, <http://sydney.edu.au/senate/HonDeerF.shtml> Also <http://sydney.edu.au/senate/fellows1850on.shtml>

new role, in his view their acceptance would be a formality. The response was swift, arriving in the way of a 'form letter' that declared there were no vacancies but they would be placed on a waiting list.

The rebuttal came as a shock, but in reality there was no avenue of appeal. Not at all satisfied, a few days later Alf was lamenting the regretful state of affairs to a former pupil, who suggested that Alf could nominate John for an Entrance Scholarship: winning this would lead to automatic enrolment. It was an inspired idea and that is just what he did. John was successful and attended Shore the next year. Twelve months later son Geoff sat for the same scholarship and was also triumphant. Throughout the years Alf was never asked to play any role at the school and felt that he was simply regarded as a nuisance. In all that time he did no more than attend as one of the crowd on Speech Days or at major sporting events in which the boys took part. On one memorable occasion Alf said he made an unknown suggestion to the Headmaster of Shore, Leonard Charles Robson (1894–1964).<sup>318</sup> The Principal's immediate reply was, 'If I want your opinion I'll ask for it.' And that was that.<sup>319</sup> It appears that Robson had a reputation for being brusque.<sup>320</sup>

By November 1954 it became quite apparent to the MLC that their business was expanding so rapidly that additional modern premises had to be found. Alf assumed the responsibility for the task. One morning while driving to work down the Pacific Highway with his neighbour and colleague Arthur Gray, on their way to the Harbour Bridge approach, he noticed a severe traffic jam ahead. To go around the congestion, Alf turned his vehicle left from the highway into Berry Street and then right into Miller Street, where to his surprise witnessed numerous children playing cricket in the long back yards of the dilapidated shops.

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<sup>318</sup> See entry by G.E. Sherrington for Leonard Charles Robson in the *Australian Dictionary of Biography*, Vol. 16, 2002

<sup>319</sup> Alf Pollard personal note

<sup>320</sup> *National Dictionary of Biography*, Leonard Charles Robson by G.E. Sherrington, Vol. 16. 2002

It was then that Alf had a flash of inspiration so great that, even if it were the only one he had in his life, it would have been very memorable in itself. And if it were made public would have made him famous. But it all had to be done in secrecy.

In the early 1900s, North Sydney's foreshores were home to boat building yards, ship engineering works, ferry depots, gas works and coal stores. There was a major transport link to the CBD with the opening of the rail line across the Sydney Harbour Bridge in 1932, but by the 1950s, however, the development was still relatively low scale and North Sydney was known as 'a collection of sleepy villages' (see Figs 10.7 and 10.8).<sup>321</sup>

**Figure 10.7** The corner of Miller Street and Lane Cove Road (later the Pacific Highway) in 1928 (Source: Mitchell Library, LH Ref PF898/1)



Thanks to Alf, all that was about to change as he did his homework thoroughly investigating whether it was in the best interest for the MLC to make a radical move away from the CBD and build their new 'state of the art' building in North Sydney. It would be a tremendous gamble for the company being isolated from the commercial hub of Sydney, but

<sup>321</sup> *Designs on a landscape: a history of planning in North Sydney* by Margaret Park, North Sydney Council and Halstead press, Sydney, Chapter 4, 2003 McGrath, *Suburb Profiles*: North Sydney. 240pp

after several weeks of investigation he earmarked no less than twenty-two adjoining sites in Miller Street that would be sufficient for what he had in mind.

He was certain that the location would be not just innovative, but open up the entire district as a commercial hub second only to the CBD. The construction of a massive building would create jobs in the community and breathe life into it with the addition of a variety of stores and other businesses. His evidence and rationale were so far ranging that he single-handedly convinced the MLC Board that it would be a brilliant deal. If they accepted his plan, he stressed, it was imperative the market did not get wind of it – the asking price of the owners for the properties would skyrocket if that happened.

And so, to cover their tracks, each property was purchased in the name of a different MLC executive. It was a ruse that almost came off. Unfortunately, with just three properties left to buy, one of the owners figured out what the MLC was up to and the prices of these final properties did go up, but from any perspective it had been a stunning coup and very much a triumph of Alf's personal vision and genius.

Construction on the building began the next year. The massive project was the first new building in North Sydney for fifty years, heralding a new era for the district that is still evident today. It was also the first time a major institution had set up its main headquarters outside the Sydney CBD, and thus was the initial step in the district becoming the significant business hub it is today. It was Australia's largest commercial building and the first to have a glass curtain wall.<sup>322</sup> Today North Sydney has a workforce of 20,662 with an unemployment rate of only 2.92%, about half the rate for NSW and Australia that stands at 5.7%. Its gross regional product of \$14.58 billion in 2012 made it the second largest economy in NSW after Sydney's CBD.<sup>323</sup>

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<sup>322</sup> Boiling Point, No. 15, p.6, *Modern History*. See <http://issuu.com/zipindustries/docs/bp15>

<sup>323</sup> *Economic Profile Lite*, North Sydney Council Area, see <http://economy.id.com.au/north-sydney/unemployment> and <http://economy.id.com.au/north-sydney/gross-product>

The MLC purchase soon resulted in a significant rise in property values and Alf later regretted not purchasing more of the surrounding dwellings. But this had not been an option, as in those days insurance companies simply did not invest in property other than what they wished to use for themselves.<sup>324</sup>

**Figure 10.8** A train and a tram heading from North Sydney to the harbour bridge in 1958 (Source: Flickr, <http://www.flickr.com/photos/intervene/3850965655/> )



By early 1955 Flo was suffering even more with rheumatoid arthritis and had become completely bedridden. Alf and his sister were heartbroken to see her deteriorate so rapidly and to see the amount of pain she had to endure. She passed away on 1<sup>st</sup> May, having recently turned 70. Alf's grief at having lost both his parents within just a few years of each other was profound.<sup>325</sup>

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<sup>324</sup> Alf Pollard personal note

<sup>325</sup> *ibid*



## 11. OPPORTUNITY KNOCKS

By now it was apparent to Alf that his aspiration to assume the top job at the MLC was forever beyond his grasp, sensing that Deer would in all likelihood occupy the role for a long time to come. And so the MLC corporate structure now comprised a General Manager (Deer), a Deputy (Alf) and a number of senior managers with responsibility for specific areas. Alf found the role of Deputy quite frustrating and there was no ignoring the unpalatable truth that he was essentially redundant: those responsible for important areas such as marketing, investment and actuarial work, along with the state managers, invariably took their major concerns directly to Deer and bypassed him altogether.

Although he acted as General Manager during Deer's frequent short absences, the configuration meant that the decision-making process was slowed down by going through him, and before long he found himself short-circuited and not always aware of what was happening. But despite all these shortcomings, his position did have the upside of affording him more time for worthy outside community activities and to be with his family, as he was now at least able to leave the office at a reasonable hour.<sup>326</sup>

The period between 1954 and 1960 was a time of major building for the MLC, with offices surfacing in every Australian capital city, New Zealand and a number of large country towns. At all of these there were opening ceremonies, usually enhanced by the appearance of a number of popular celebrities to ensure favourable media coverage. There were around twenty such occasions in total and Fred Deer attended them all – Alf was not asked to appear at any of them and so remained at his office desk. The one exception was the company's pride and joy at North Sydney, where his presence at the celebrations might have been welcomed, save for the fact that he had been sent curiously, mysteriously and certainly regrettably, overseas on company business at the time. This ensured there was no question of

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<sup>326</sup> Alf Pollard personal note



his being there where he might receive the deserved accolades for being the driving force behind the whole project.<sup>327</sup>

Despite being left out in the cold, this was a special project that meant a great deal to him – the MLC Building at 105–153 Miller Street, North Sydney. Designed by architects Bates, Smart & McCutcheon,<sup>328</sup> it was officially opened by Prime Minister Sir Robert Menzies on 22<sup>nd</sup> August 1957. Towering a massive 59 metres and boasting 14 floors, at the time it was Australia's largest office building, with over 42,000 square metres of office space. It was also the largest steel structure in the southern hemisphere and the first high-rise building in the country to have a public plaza which set the frontage back 13 metres (see Fig. 11.1).

Apart from its enormous size, it displayed an innovative weather beacon located on the roof so that it could be seen from afar (see Fig. 11.2), a testament to the fact that the architects did not expect any other buildings in the vicinity to reach that height any time soon. Officially coming into operation on 31<sup>st</sup> December 1957, the lights on the beacon either ascended (fine weather ahead) or descended (worse weather ahead) and the lights were either white (fine) or red (rain). Nearby residents were provided with a little card that provided an explanation in simple terms. Even though the beacon was often incorrect,<sup>329</sup> it was indeed a wonderful novelty that simply added to the excitement of the whole project.<sup>330</sup>

It took until the mid-1990s for the building to be dwarfed by even larger surrounding structures and it underwent significant internal and external changes. Sadly, these included the removal of the weather beacon that had stood proudly for nearly four decades. Today the building retains a heritage listing for a multitude of reasons, including its being Australia's

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<sup>327</sup> *ibid*

<sup>328</sup> Known since 1996 as *BatesSmart*. See their website at <http://www.batesmart.com.au/> See history at University of Melbourne Archives at <http://gallery.its.unimelb.edu.au/imu/imu.php?request=display&port=45208&id=46b7&flag=start&offset=0&count=1&view=details&irn=26516&eparties=on>

<sup>329</sup> Personal observation of the author

<sup>330</sup> Said to be visible for 15 kilometres on a clear night. Described in *The Age*, 23<sup>rd</sup> December 1957, p.3

first office block to provide major recreational facilities for the sole benefit of the staff, such as the first air-conditioned squash courts in the country, and for being a large employer in the post-war community, not only during construction but in an ongoing capacity once in operation. And most significantly, thanks to Alf's vision and determination, it established a symbol that heralded North Sydney's growth as a major commercial district.

**Figure 11.1** A modern view of the MLC building in North Sydney (*Source:* The twentieth century heritage society of NSW. See [http://www.twentieth.org.au/north\\_pages/north\\_sydney\\_mlc\\_building.html](http://www.twentieth.org.au/north_pages/north_sydney_mlc_building.html) )



And so, in early September 1957, a number of large sections of the MLC moved from Martin Place to the new, undeniably magnificent, premises in Miller Street. Among these were the entire 7<sup>th</sup> floor, devoted to the calculation, by hand, of agents' commissions, the 8<sup>th</sup> floor, which would later become the Electronic Data Processing (EDP) hub, and the 9<sup>th</sup> floor, the home of the actuarial department, where bright young high school leavers were given the

opportunity to show their mathematical skills in the world of insurance.<sup>331</sup> And then there was the 10<sup>th</sup> floor which housed the MLC Executive team, including Alf.

**Figure 11.2** An early view of the MLC building in North Sydney. The weather beacon can be seen clearly on the roof).  
(Source: <http://interrrobang.wordpress.com/page/2/> )



The shift to the new environment meant a lift in spirits for those MLC staff who were lucky enough to relocate to North Sydney. The building in Martin Place was retained, becoming known as ‘Head Office’ and a number of the staff remained there. In addition to his Deputy General Manager role, Alf assumed direct responsibility for the Medical Department’s staff and risk assessment work at the new North Sydney premises. It was time exceedingly well spent, as he embarked on a period of restructuring and implementing changes in the way that the MLC did business. This involved, for example, the decision that the company would unload those policies that carried substantial risk with one of the world’s largest re-insurers, Zurich-based Swiss Reinsurance Company Ltd (known as ‘Swiss Re’).<sup>332</sup>

<sup>331</sup> Some six years later the author was one of these.

<sup>332</sup> See the Swiss Re website at <http://www.swissre.com/> In 2013 they earned a profit of US\$4.4 billion.

The intention was to spread the exposure to substantial and potentially damaging payments when a claim was made on these policies.

As part of the deal, Alf was given a Swiss Re manual comprising hundreds of pages full of information on how to deal with insuring anyone who suffered from any kind of impairment. It was an astonishingly comprehensive document that left no stone unturned. While browsing through the impressive volume, Alf found one page covering the topic of baldness, which immediately caught his eye. He wasted no time in rushing to tell the almost completely bald Deer what he had found. The conversation began with a general discussion of the handbook, including its 50-page section on how to assess a heart condition and indicative factors that help determine whether or not you have diabetes. With an air of casual indifference Alf recounted the exact words in his notes:

‘And Fred, there’s even a section on hair loss.’

‘What does it say?’ said Deer, leaning forward in his chair, his interest being acutely aroused.

Alf scanned the words silently to himself: ‘usually caused by malnutrition or syphilis’.

‘Fred, you’ve never suffered from malnutrition, have you?’

‘No, of course not. Why?’ he replied indignantly.

‘Because the manual says the only other cause is syphilis.’

Without a further comment on the matter, he went on with another subject entirely, claiming a small but satisfying victory over his superior and former nemesis.

The following year Alf was invited to be the Vice-President of the newly formed Society of Security Analysts.<sup>333</sup> He accepted, and used the position to arrange and chair a number of lunchtime addresses by the CEOs of large corporations of the day, including

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<sup>333</sup> The Society published their own journal between its formation in 1962 until 1969 when it became JASSA, Finsia's quarterly *Journal of Applied Finance*. See <http://trove.nla.gov.au/work/18217567?q=%22Australian+security+analysts%27+journal%22&c=article&versionId=44975107>

Ampol<sup>334</sup> and Custom Credit.<sup>335</sup> The society flourished, and was later known as the Securities Institute of Australia.<sup>336</sup>

**Figure 11.3** Alf Pollard, aged 43, in 1960 (*Source: Family collection*)



<sup>334</sup> Ampol stood for *Australian Motorists Petrol Company* and was first incorporated in 1936 in NSW. It later merged with Caltex and since 1997 has been known as Caltex Australia Ltd

<sup>335</sup> *Custom Credit Holdings* went into liquidation in 2013. See <https://insolyncynotices.asic.gov.au/browsesearch-notices/notice-details/Custom-Credit-Holdings-Ltd-In-Liquidation-000228017/c637a260-b457-47f6-90d4-6d491e124e1b> They had been the subject of illegal activities revealed in 2002. See *Personal Loan Application* at <http://www.infochoice.com.au/personal-loans/news/thousands-overcharged-by-custom-credit/20823/2/23>

<sup>336</sup> In 2005, SIA merged with the Australian Institute of Banking and Finance (AIBF) to form *Finsia* – the Financial Services Institute of Australasia. See details at [https://www.finsia.com/about\\_finsia2/corporate/history1/the-formation-of-finsia](https://www.finsia.com/about_finsia2/corporate/history1/the-formation-of-finsia)

It was a wonderfully energetic period in his career and he found himself holding numerous other positions, although it is remarkable how he found the time to do these in his already busy life. These included:

President of the Northern Suburbs Hardcourt Tennis Association (1959–63)

Vice-President of the NSW Hardcourt Tennis Association (1959–66)

President of the Longueville Tennis Club (1955–75) and largely responsible for overseeing the finances for building the clubhouse

Member of the Finance Committee of the Royal Australasian College of Physicians (1958–66)

Member of the Council of the Australian Squash Association (1960–63)

Board member of the Medical Benefits Fund (MBF) Council (1954–88)

Member of the Radio Community Chest (1955–2000) and

Member of the Sydney University Appointments Board (1955–68).

In late 1958 Fred Deer went on nine months' long service leave that included a world trip, and so Alf, aged 41, as Acting General Manager, was at last given an extended opportunity to showcase his considerable talents in the top job. He was determined to demonstrate what he could have done in the role and during this brief period he did so, managing to chalk up a number of pioneering decisions. He was brilliant at unifying conceptual ideas and this was his chance to shine.

Until that time life insurance and general insurance were two separate industries run by quite different and unrelated companies. Alf instituted a deal with Bill O'Brien, the CEO of New Zealand Insurance, in which the MLC would start offering general (non-life) New Zealand Insurance policies, with rates and contracts with the MLC being substituted on the documents. Alf's proposal was that New Zealand Insurance would carry out the administrative work in their offices and the MLC would share the profits with them. No staff needed to be recruited and the scheme was profitable from the outset. His inspiration and

financial skills received considerable praise in the press, which declared it led the way for the insurance industry in Australia. In fact within six months the MLC's fierce rivals AMP, Colonial Mutual Life and City Mutual, had followed suit.

In June 1958, still during the period of Alf's leadership, Australia's first commercial computer, an impressive IBM650, was installed in the MLC Building at North Sydney. It weighed a massive 5 tonnes and was transported from England by sea to minimise any damage to its myriad valves. It was lifted by crane and installed in its own room on the 8<sup>th</sup> floor. It required its own auxiliary air-conditioning plant to maintain a constant temperature and to keep the salt, dust and moisture content within prescribed limits. A special raised floor was constructed to allow cool air to be channelled beneath it and to provide access for the necessary abundant cabling.

The arrival of the novel electronic marvel that first hit the market in December 1954, was sensational, and the press, along with many radio and television reporters, were there to greet it. Despite its tremendous weight and size, it could take up to 20 million times longer to do complex arithmetic calculations than a personal computer would take today. The monster nevertheless proved to be very popular, with around 2000 units being sold between 1953 and 1962 (see Fig. 11.4).<sup>337</sup>

Alf had a curious involvement in its purchase as IBM, in a spectacular demonstration of computing power, decided to use the miracle machine itself to send the bill – the MLC was to pay cash. The full price was £160,000, a tremendous sum for the day but well worth the money. Unfortunately, the vendor forgot that the IBM 650 had only been programmed for five figures and therefore actually sent an invoice for only £60,000, an embarrassing error that was soon rectified.<sup>338</sup> Support for the world's first mass-produced computer and its

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<sup>337</sup> The IBM 650 *Magnetic Drum Calculator*. See <http://www.columbia.edu/cu/computinghistory/650.html>

<sup>338</sup> Alf Pollard personal note



component units was withdrawn by IBM in 1969, by which time it had become well and truly obsolete.<sup>339</sup>

Due to the novelty of the new building, which had been open a few months, its amazing weather beacon and its mind-boggling computer, Alf received a letter from the Governor General Sir William Slim (1891–1970)<sup>340</sup> requesting a personal guided tour of the premises. He was the first of many inquisitive visitors, whose number included many of the country's leading lights, such as Ken Myer (1921–92), later Chairman of the ABC and Chairman of Myer Corporation,<sup>341</sup> William Buckland, wealthy property owner and philanthropist<sup>342</sup> (see Fig. 11.5) and Dr Solomon Huebner (1882–1964), the 'Father of Insurance Education' in the US and the first person to be inducted into the Insurance Hall of Fame.<sup>343</sup>

**Figure 11.4** An IBM 650 computer (also known as a 'magnetic drum calculator' or MDC) from the period when the MLC purchased one. (Source: <http://www.columbia.edu/cu/computinghistory/650.html> )



<sup>339</sup> The IBM 650 Magnetic Drum Calculator. See <http://www.columbia.edu/cu/computinghistory/650.html>

<sup>340</sup> See *Australian Dictionary of Biography*, Sir William Joseph Slim, by Michael D. De B. Collins Persse, Vol. 16, 2002

<sup>341</sup> See *The many lives of Kenneth Myer* by Sue Ebury, Miegunyah Press, Dec 2008, 621pp.

<sup>342</sup> See the *William Buckland Foundation* at [http://philanthropywiki.org.au/index.php/The\\_William\\_Buckland\\_Foundation](http://philanthropywiki.org.au/index.php/The_William_Buckland_Foundation)

<sup>343</sup> See *Wharton Business School's* description of Huebner at <http://www.wharton.upenn.edu/125anniversaryissue/huebner.html>



As the 74-year-old Huebner was such an international giant in the industry, Alf used his contacts at the Bowater Paper Company<sup>344</sup> to get permission to use their magnificent launch, along with crew and chef, to take the great man and his wife on a spectacular cruise of Sydney Harbour. All was in readiness for the big occasion, but the day turned out to be dampened by a thick blanket of fog, the likes of which had been very rarely seen in Sydney. Alf spent the entire trip saying, ‘If only we could see through the fog over there you could observe the magnificent houses, the Sydney Harbour Bridge, the Zoo’ and so on. But they saw nothing through the murky haze, and soon returned to port. Alf was crestfallen. He needn’t have worried, though, as, Huebner graciously wrote in his biography:<sup>345</sup>

*On the evening of June 28<sup>th</sup> we were the guests of Dr and Mrs A.H. Pollard at a private black tie dinner at the Royal Sydney Yacht Squadron at Kirribilli. The guests were few – only the head executives and their wives of life insurance companies operating in Sydney. Dr Pollard, an actuary, was acting manager of the Mutual Life and Citizens Assurance Company.*

*The day before we were his guest on a launch cruise of Sydney Harbour. It seemed to be an endless cruise of a beautiful harbour of enormous size, surrounded by fine residences and cliffs, and filled with ships from all corners of the earth and wonderfully protected from the sea.*

There was no mention of the all-encompassing fog, and Huebner’s description seemed to be precisely what Alf said he might have seen on a clear day. It reflected in large part the respect and appreciation Alf had engendered in arguably the world’s leading light in insurance.

Another guest he would entertain as Acting General Manager was one who would later play a very significant role in his life. The stockbroker, 50-year-old Bernard Curran (1908–83)<sup>346</sup> discovered that H. (Herbert) G. (George) Palmer (see Fig. 11.6), widely known as ‘Herb’, and the head of a chain of popular electronic stores that bore his name, had attended Canterbury Boys High School at the same time as Alf, although Alf was unaware of him.

<sup>344</sup> The Bowater Paper Company was established in 1919 and located at Rozelle in Sydney. See <http://www.eoas.info/biogs/A000549b.htm> Its trademark was filed on 12 August 1958. See <https://www.ipwish.us/trademarks/detail/reserve--150146>

<sup>345</sup> *The Leader who Changed an Industry* by Mildred F. Stone, R.D. Irwin, 1960, p. 326

<sup>346</sup> See *Australian Dictionary of Biography*, Bernard Augustine Curran by W.J. Murray, Vol. 17, 2007

Curran organised a lunch that really represented an approach by Herb Palmer to the MLC for an arrangement involving a deal that had the potential to net the insurance company a great deal of money. On the surface it seemed quite attractive, Alf placing it before the MLC Board in November 1958 for approval, which they did. The following year Herb Palmer's life was insured by the MLC for £2 million, to be provided in cash in the event of his untimely death.

**Figure 11.5** Alf Pollard (left), William Buckland and Ken Myer in Feb. 1958  
(Source: Pollard family collection)



For the time being at least there was an air of optimism, with everyone well pleased with themselves. There appeared to be every reason to be hopeful that a flourishing arrangement was underway. Palmer was a self-made salesman who began his trade as a teenager during the Depression by selling radios door to door. He managed to rent a shop space in 1932 in Bankstown, a south-western Sydney suburb, and the following year opened his first retail store there. Just six years later he expanded his operations to Wollongong, on the south coast of New South Wales, and then made an all-out assault on the electronics

market, in doing so earning himself a reputation as a respectable businessman and, indeed, an entrepreneur.<sup>347</sup>

**Figure 11.6** H.G. Palmer when he was a member of the state surfing team and Illawarra Club champion. (Source: Port Kembla Life Saving Club. See <http://www.portkemblasurfclub.com.au/Club/PhotoGallery/tabid/78/galleryType/SlideShow/ItemID/807/language/en-AU/Default.aspx>)



Palmer had a nose for a good deal, and after the war, when stocks of electronics became more readily available, his business took off – the white goods market was about to explode and Palmer would lead the charge. In December 1949 H.G. Palmer (Consolidated) was incorporated as a holding company that acquired interests in four family companies.<sup>348</sup>

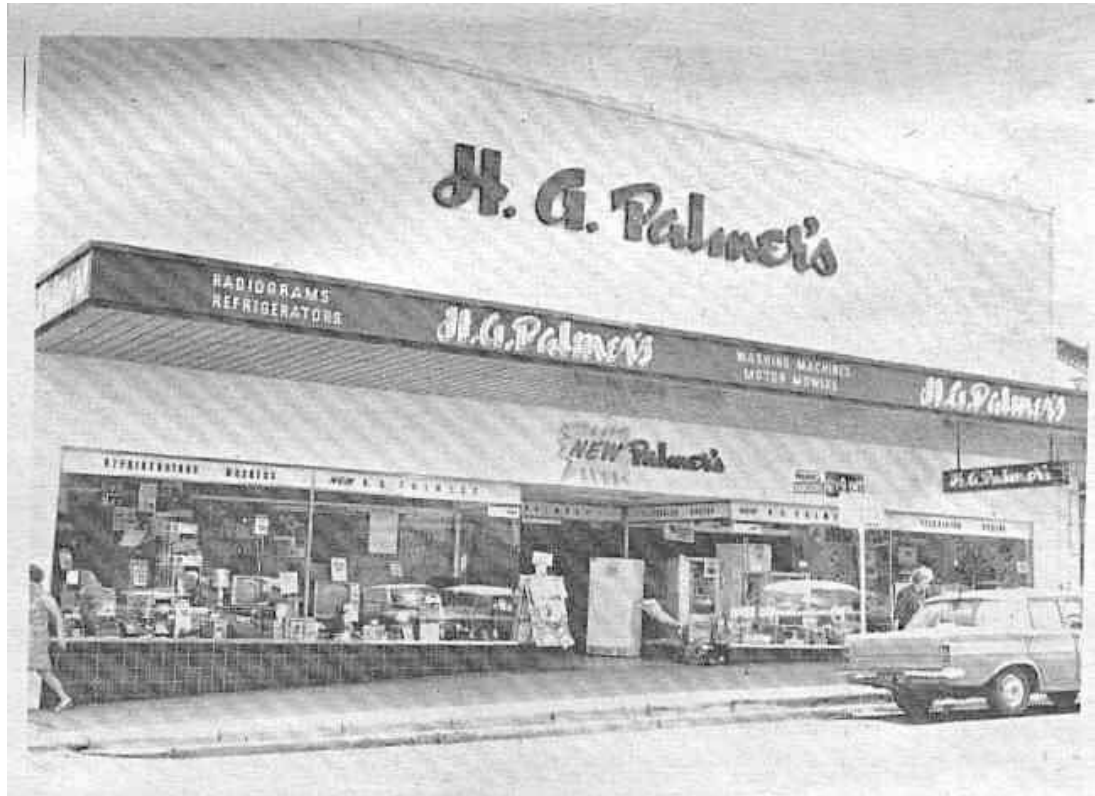
So successful did the company become that it purchased several smaller electrical retailers in an effort to expand its operations. Among these were Crooks (Auburn) Pty Ltd, Manly Electric and Radio Company and Manly Television Co. Pty Ltd. Others were soon to follow, with other group companies undergoing name changes to expand the Palmer

<sup>347</sup> *Creative Accounting, Fraud and International Accounting Scandals* by Michael J. Jones, Wiley, 2011, Chapter 7.1.5.2 "H.G. Palmer, Australia, 1965"

<sup>348</sup> *ibid*

empire.<sup>349</sup> The MLC Board must have been very pleased indeed to be associated with such an organisation (see Fig. 11.7).

**Figure 11.7** A typical H.G. Palmer store shopfront of the 1960s, in Morwell, Victoria (Source: Morwell Historical Society)



When Fred Deer returned from his leave to resume the top job in late 1959, Alf received a wonderful letter of thanks from the MLC Board, chaired by Sir Henry Manning (1877–1963),<sup>350</sup> on his performance while acting in Deer's position. In fact, scanning the names of the members, Alf noted that the Board was curiously the only one in Australia that could conduct a General's court martial as it included three very distinguished directors: Lt-General Sir Leslie Morshead, Lt-General Sir Frank Berryman and the Right Honourable Major-General Sir Victor Windeyer (1900–1987), who was appointed as a judge of the High

<sup>349</sup> *Corporate Collapse* by Franke Clarke, Graeme Dean and Kyle Oliver. Pub. University of Cambridge, H.G. Palmer, p.73

<sup>350</sup> *NSW Parliamentary Papers*, Mitchell Library. See [http://www.parlpapers.sl.nsw.gov.au/display.cfm?parl\\_id=12000](http://www.parlpapers.sl.nsw.gov.au/display.cfm?parl_id=12000)

Court in September 1958.<sup>351</sup> Privately Alf felt that their army knowledge was as extensive as their insurance knowledge was limited.<sup>352</sup>

Now unencumbered with the necessity to display his social skills, Alf once again settled into his subordinate role as deputy, savouring the chance to spend time with his family and be more active in squash, tennis, music, church and other community activities. Six offspring aged, 12, 15, 16 and 18 years, along with 7-year-old twins made for a very full life

His spare time was soon to be curtailed by the absence overseas for most of 1960 by Investment Manager, Milton Allen (1913–2000). Alf was required to undertake Allen's duties as well as his own, as a consequence being appointed a Board member of the Realty Development Corporation (S.A.),<sup>353</sup> Bill Acceptance Corporation<sup>354</sup> and the Alderson Building buildings, in which the MLC had shareholdings.<sup>355</sup> His performance was so outstanding that within months he also found himself a Board member of both Alliance Holdings<sup>356</sup> and Lend Lease.<sup>357</sup> The workload of two senior roles at the MLC was exhausting, and by the time Allen returned Alf was well and truly ready for a break. It was then decided to do something that had always been in his mind – a return visit to Norfolk Island, this time taking Pearl so she could see the farm where he was raised and the old homestead his father had built, and perhaps reliving some of the happy times he had spent there as a boy.<sup>358</sup>

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<sup>351</sup> See *Australian Dictionary of Biography*, by Bruce DeBelle, Vol. 18, 2012. In 1963 he was sworn of the Privy Council.

<sup>352</sup> Alf Pollard personal note

<sup>353</sup> A trademark was filed in August 1965. See <http://www.ipaustralia.com.au/applicant/realty-development-corp-sa-pty-ltd/trademarks/>

<sup>354</sup> Located at 60 Martin Place, Sydney. See <http://www.manta.com/ic/mvm4mkv/au/bill-acceptance-corporation-ltd>

<sup>355</sup> It included two buildings, one at the corner of George and Regent Street, Sydney and the other at the corner of George and Bathurst streets.

<sup>356</sup> Taken over *Mercantile Credits Limited* in March 1986. See <http://www.delisted.com.au/company/alliance-holdings-limited>

<sup>357</sup> The MLC become a key investor in Lend Lease, floated in that year, 1958 to finance Civil & Civic's projects; Milton Allen join Lend Lease's board. See <http://www.bikelease.com.au/bike-lease-articles/2000/8/31/milton-allen/>

<sup>358</sup> Alf Pollard personal note



It was now just on 30 years since he had left the island and he was unsure just how he would feel about it now. The conditions were still quite primitive. Even today there is no public transport – the best way to get around is by hire car or by foot. When Alf and Pearl arrived they were keen to get started on their adventure. Alf was firmly convinced that he knew the way and announced that they would simply walk the few hundred metres until they reached ‘Hurlstone Park’.

But he was wrong and before long the jungle became so thick that they were on their hands and knees, crawling over the undulating terrain in their good clothes though prickly bracken and head-high weeds. However, there was not only no house but no sign of a single banana plant despite the area being home to a massive crop in times gone by. All he found was an old sauce bottle, an old concrete tank and a deep hole in the ground that he immediately recognised as their old toilet. The jungle had reclaimed ‘Hurlstone Park’ as its own.

It was not all bad news though. After they made their way back to civilisation, wherever they walked over the island, and whenever they spotted any elderly folk, they asked if they remembered the Pollard family. Invariably they did, and the meeting would end with yet another morning or afternoon tea and a pleasant chat about old times. He felt that the trip back to Norfolk Island had been worthwhile after all.<sup>359</sup>

By early 1962 the MLC was performing so outstandingly that the Board felt it time to examine the market for any suitable takeover opportunities. Catching their eye at once was the firm H.G. Palmer which had impressed them during their now 4-year association.<sup>360</sup> Particularly noteworthy was the fact that the company hadn’t once called on them for any financial assistance, not even during the tough 1961 credit squeeze. Moreover, their electrical stores had increased in number substantially, from 13 to about 150 in just six years, and they

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<sup>359</sup> *ibid*

<sup>360</sup> See brief history at [http://www.radiomuseum.org/dsp\\_hersteller\\_detail.cfm?company\\_id=15016](http://www.radiomuseum.org/dsp_hersteller_detail.cfm?company_id=15016)

now boasted retail outlets in New South Wales, Victoria, Queensland and South Australia. It appeared they had captured the ever-increasing market perfectly, and had grown into the largest retailer of electrical goods in the country.

Even more extraordinary was that their profits had reportedly increased from £96,000 to £435,000 over the same period.<sup>361</sup> The sales, service and management were highly regarded both in the commercial world and publicly. Investment in it by the MLC was soon recommended by the share brokers. It was viewed as the top company in its field, with the indefatigable Herb Palmer himself, as Managing Director, being largely responsible for its success.

On the face of it, an MLC takeover would reduce the interest rate on H.G. Palmer's high borrowings by an estimated 2%, thereby adding to the company's already excellent profits. If MLC shares were offered to H.G. Palmer's shareholders, thereby giving them a one-third increase in market value, it would only cost the MLC £83,000 in dividend payments owing to the high MLC share premium. In return, the MLC would receive from H.G. Palmer, based on 1962 profits and interest rate savings, an after tax sum of £600,000 per year. It seemed like an unbelievably good deal for the MLC and one that simply couldn't be ignored.<sup>362</sup>

In December 1962 Alf took the figures to Fred Deer who recommended that an opinion be sought from Sir James Kirby (1899–1971),<sup>363</sup> an MLC Director, who was a major supplier of goods to H.G. Palmer – and indeed to the whole industry. Kirby had the added advantage of knowing Herb Palmer well personally.<sup>364</sup> In a separate action, Alf sought the views of two other MLC Directors, Bob Cadwallader, senior partner of the chartered accounting firm

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<sup>361</sup> As reported in Alf Pollard's MLC notes

<sup>362</sup> *ibid*

<sup>363</sup> *Australian Dictionary of Biography*, Sir James Norman Kirby, Vol. 15, 2000. He was knighted in 1962.

<sup>364</sup> Herb Palmer was a major sponsor of the *Summer Science School*, devised by the University of Sydney Science Foundation since 1962. The author was an attendee in 1963. Sir James Kirby had been a past President of the same Science Foundation between 1957 and 1960. See <http://www.physics.usyd.edu.au/foundation.old/Alumni/pdfs/Goldern%20Book1.pdf>

Cooper Bros, and Brian Page (1912–2008), senior partner of Freehill, Hollingdale and Page, solicitors.<sup>365</sup> Although both were initially surprised at the proposed arrangement, they agreed that such a deal was well worth considering in light of the evidence.

The next month Bernard Curran again invited Alf to lunch, pointing out that time was of the essence, as companies borrowing from the public needed an institutional association and H.G. Palmer were approaching the MLC first because they already had a good relationship. Their logic seemed sound, so on 31<sup>st</sup> January 1963 Alf personally placed the proposition before the MLC Board. The Board also considered it an excellent arrangement on the proviso that Herb Palmer was given a 5-year contract to stay on as Managing Director of H.G. Palmer (Cons.) Ltd. and that the whole process be subjected to an independent investigation to confirm the figures that had been presented to them.

W.G. Fisher,<sup>366</sup> who had recently retired as the MLC Auditor, was selected to lead the enquiry. When Alf informed Herb Palmer that the MLC was interested in his proposal but required an independent assessment, he was unfazed, declaring his willingness to provide Fisher with whatever information and assistance he needed and to show him any documents he asked for. The only stipulation he made was that nobody in the H.G. Palmer organisation be told of the background; if asked, he would simply say it was connected with their existing arrangement with the MLC. Fisher started on his research immediately.

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<sup>365</sup> Started in 1947 by Brian Page. Now known simply as *Freehills*. See *The making of a National Firm* at <http://www.lawyersweekly.com.au/features/the-making-of-a-national-firm-freehills>

<sup>366</sup> Fisher had previously been a Senior Partner in the chartered accounting firm *Kent, Brierley and Fisher*. See *The National Archives* at <http://discovery.nationalarchives.gov.uk/SearchUI/Details?uri=C1389848>



## 12. THE BEST AND WORST OF TIMES

Given the task of investigating the accounts of H.G. Palmer (Cons.) Ltd., W.G. Fisher undertook what he considered to be thorough and appropriate checks and before long delivered his report. Encouraged by what he found, the narrative was festooned with superlatives that included the likes of ‘I am very much impressed with the showrooms’, describing Herb Palmer himself as ‘a man of considerable resource and sagacity and indispensable to the success of the company’.<sup>367</sup>

There was much more acclaim to come. ‘However, one man cannot claim the whole of the credit ...’ The report then proceeded to lavish praise upon the company secretary, Mr W.H. Rose, whom Fisher described as ‘a most competent man who was very frank and has an excellent grip of the company’s affairs’, and as ‘a most efficient and intelligent officer’. In the summary he concluded that, provided Herb Palmer continued to be available, ‘I see no reason why H.G. Palmer (Cons.) Ltd. should not continue to flourish, particularly with the resources of the MLC at the back of it.’<sup>368</sup>

Fisher’s enthusiasm was there for all to read and was also quite evident in the ensuing discussions. The MLC Board wasted no time in unanimously approving the takeover offer. It was imperative that for the time being it remain a top secret arrangement. This resulted in Alf personally handing the signed contract to Herb Palmer in a car in a back street of Campsie, a suburb about 13 kilometres west of Sydney’s CBD, so there would be no witnesses.<sup>369</sup> This clandestine behaviour was needed because they did not want the deal leaked prematurely to the market. Even the Chairman of H.G. Palmer (Cons.) Ltd., Sir Norman Nock

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<sup>367</sup> *Report to the MLC Board* by auditor W.G. Fisher

<sup>368</sup> *ibid*

<sup>369</sup> Alf Pollard personal note

(1899–1990),<sup>370</sup> hadn't been made aware that it had taken place, a state of affairs that left him very annoyed. The subterfuge succeeded admirably; evidence was provided by the fact that Palmer shares actually fell three pence the next day.<sup>371</sup>

And so on the afternoon of Monday, 8<sup>th</sup> April 1963, coincidentally Herb Palmer's 45<sup>th</sup> birthday, the second-largest life office in New South Wales made a takeover offer for the issued ordinary capital of H.G. Palmer (Cons.) Ltd. The MLC share bid was estimated to be worth 21 shillings for each H.G. Palmer stock unit, 5 shillings more than the market price beforehand.<sup>372</sup> The commercial reputation of Palmers was greatly enhanced by the deal and the public image of their organisation was that of prosperity; it was described in the press as one of the most heartening success stories in Australian retailing.

The MLC Board's high regard for Herb Palmer and his company was clear in their correspondence, as was their desire for his enterprise to continue as it had always done, without interference from them. They had no aspirations to meddle in what they regarded as an already excellent and highly respected organisation that had consistently delivered big profits. Before long the takeover deal became public knowledge and the MLC suggested that Alf, since the original suggestion of the deal came from him, take a position on the H.G. Palmer Board in case the insurance giant could assist in any way with staffing, premises, office management, etc, without getting in the way. They were keen for H.G. Palmer (Cons.) Ltd. 'to continue to operate in the future with the same management, with the same administration and with the same directors as in the past'.<sup>373</sup>

The takeover offer became public on the day it was made, Monday, 8<sup>th</sup> April 1963, and the Palmer Board accepted it the following day. It was palpably obvious that all the media were favourably inclined towards it from the outset, with flattering headlines spreading with

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<sup>370</sup> *Australian Dictionary of Biography*, Sir Norman Lindfield Nock by Shirley Fitzgerald, Vol. 18, 2012

<sup>371</sup> *Sydney Stock Exchange* share price, 9<sup>th</sup> April 1963

<sup>372</sup> *Daily Mirror*, 9<sup>th</sup> April 1963, p.2

<sup>373</sup> Report in the *Australian Financial review*, 9<sup>th</sup> April 1963

astonishing rapidity, adorning the press at every opportunity. Proving a popular move to begin with, admiration for it increased exponentially as time passed.

The Sydney based morning newspaper, the *Daily Telegraph* on 9<sup>th</sup> April 1963 led with “From the point of view of MLC shareholders the bid will bring benefits of a grand sort. Their directors have done them proud in their first move away from the conservative.”<sup>374</sup> On the same day, the *Sunday Times* in Western Australia and the *Daily Mail* in South Australia both asserted: ‘It is difficult to criticise the MLC’s first use of one of its newly acquired rights to offer shares for takeover purposes’.

There were many more accolades, including the article in the Sydney afternoon newspaper the *Daily Mirror* shown in Figure 12.1. The article in the *Daily Mirror* (Fig. 12.1) pointed out what a coup it would be for H.G. Palmer if the takeover went ahead. It was no wonder that Herb Palmer was personally impressed. The market certainly saw it as a good deal for H.G. Palmer as their share price rose on the news, while those of the MLC fell sharply with the recovery not being up to their original level. There was a also a front page headline involving the takeover in the *Sydney Morning Herald* on the same day. Extracts are shown in Fig. 12.3.<sup>375</sup>

Curiously, adjacent to this article was an advertisement, shown in Fig. 12.2, for a washing machine sold by H.G. Palmer. There was no dryer, although atop the device was a ‘3-way adjustable wringer’. Of special note is the price that would be the equivalent of several thousand dollars today. Moreover, paying off that price at the suggested weekly rate would take about six years. The advertisement did not specify for how many weeks the buyer would be paying the weekly amount as no interest rate was mentioned. The actual time could be a lot longer than that, even extending beyond the life of the machine itself.

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<sup>374</sup> *Daily Telegraph*, 9<sup>th</sup> April 1963, p.1

<sup>375</sup> *Sydney Stock Exchange* data, 8<sup>th</sup> April 1963

**Figure 12.1** Article in the *Daily Mirror*, Tuesday 9<sup>th</sup> April 1963, p.2

## **MLC INSURANCE OFFERS £4 MIL. FOR RETAILER**

**The Board of H.G. Palmer, the electrical retailer, is meeting today to consider a £4,175,000 takeover offer by an insurance company**

This is the first attempt made by an Australian insurance company to move into the retail trade and the whole financial world is waiting on the H.G. Palmer director's decision.

### **Palmer's shares rise**

News of the take-over offer caused Palmer's 5/- shares to rise 3/5 to 19/5 on the Sydney Stock Exchange today. But MLC shares at one stage dropped 1/3 to £6 before rising again to £6/8/-.

The MLC already owns 117,199 H.G. Palmer shares and has provided much of H.G. Palmer's finance over the past five years.

### **£22 million loans**

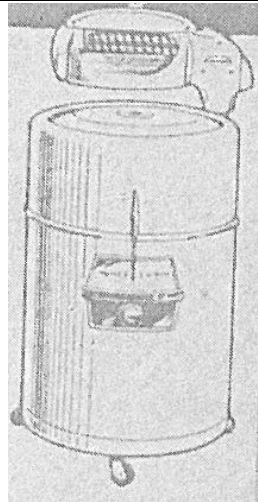
But H.G. Palmer shareholders would receive 19/10 less in annual dividends for every 100 Palmer shares they exchanged. But in a guarded way, Herb Palmer has indicated that he was impressed by the offer. A Sydney broker said today that the Palmer shareholders would wait for a lead from their Board.

Mr Palmer, 48, would remain in control of H.G. Palmer if the shareholders sold out to the MLC. And as an MLC subsidiary, H.G. Palmer would be able to finance its operations by borrowing at cheap rates from the parent company

At present, H.G. Palmer has loans of about £22 million, some of it at 8.25 per cent, but about half at 10 per cent interest. It could to pay two percent less interest on any money borrowed from the MLC. This would save H.G. Palmer about £500,000 a year.

The article in Figure 12.3 went on to add that the MLC was the only one of the major three life assurance companies whose shares are quoted on the Stock Exchange, enabling it to make a share premium rather than a takeover offer. The MLC's main operating subsidiary, The MLC Life and Citizen's Assurance Co. Ltd., was formed in 1886 and has assets exceeding £216 million. Although the MLC had taken 68 years to accumulate its first £100 million in assets, the next £100 million took just seven years and the accounts revealed that it now held policies for a total sum assured of £772 million.

**Figure 12.2** Advertisement by H.G. Palmer for a Westinghouse washing machine (Source: Daily Mirror, Tuesday 9<sup>th</sup> April 1963, p.2)



### **£50 TRADE-IN**

NEW two-speed "Westinghouse" WASHER

£131/5/- or 8/7 weekly

Low speed for delicate fabrics ...high speed for heavy garments. 10lb drying capacity, porcelain enamel tub, Automatic control of washing and heating time. Top value!

### **PALMERS**

246 Pitt Street (near Park St.) MA6341

**Figure 12.3** Extract from article in the *Sydney Morning Herald*, 9<sup>th</sup> April 1963, p.1

## **TAKEOVER WORTH £4M**

### **MLC Bid For H.G. Palmer**

The offer is the first attempt by an Australian Life Assurance Group to enter retailing. The managing Director, Mr H.G. Palmer said he would make a statement after meeting with the Board. "Our Board values greatly the cordial relations and financial associations which exist between the MLC and ourselves."

#### **Financial Associations**

H.G. Palmer, which became a public company in 1949 has grown rapidly in the past 10 years. In 1953 it owned six electrical stores, today it has 104. Net profit has increased every year since 1956, rising to £414,958 in 1961-2.

An editorial in the 'Finance and Business' section of the *Sydney Morning Herald* had the alluring heading 'What the MLC Sees in H.G. Palmer'.<sup>376</sup> Written by the Financial Editor, it began with "The MLC's unexpected offer for H.G. Palmer is best approached, in the first place, as an abstract financial exercise". It goes on to outline in some detail the financial arrangements of the proposed deal: 'These profit figures have evidently persuaded the MLC to forget precedent in moving into total ownership of a business which has been the particular creation of one man and a business whose field of electrical retailing seems to have its most phenomenal growth years behind it.' This was a timely note of caution and overall the editor felt that this would be a good deal for H.G. Palmer more so than the MLC. It concludes with the note that 'No other life office has the share premiums to employ, and any other kind of bidding company would have, to be able to give Palmers the desired borrowing status'. In other words, Palmers had done very well in the deal, but not necessarily so the MLC.

At the same time, a publication titled 'Money Matters', a privately circulated weekly review of Australian Finance, issued a confidential document in which the MLC's takeover offer of H.G. Palmer Consolidated Ltd. was discussed. It outlined that 'while no cash is involved in the Palmer offer – the bid being purely a share exchange – it does confirm the growing tendency for direct participation by banks and in insurance companies in Australian industry'. It further described the move as a "logical and extremely rewarding one" and that 'the MLC investors can ride the MLC star by investment in its £1 shares. This is a favourable climate for the genuine investor as the MLC is a stock which over the years ahead will provide enormous benefits to holders'.<sup>377</sup>

It transpired that the move was received very favourably by both the media and the finance world and it was difficult to hear a word opposing it. It seemed that everyone would

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<sup>376</sup> *Sydney Morning Herald*, Finance and Business section, Tuesday 9<sup>th</sup> April 1963, p.16

<sup>377</sup> *Money Matters*, Vol. 16, No. 14, 11<sup>th</sup> April 1963, Pub. Aust. Press Services Pty. Ltd.

be a winner. The reaction of the money markets was especially important to both parties and they were justifiably heartened to learn that the markets also took to it with almost uniformly unbridled enthusiasm. They rounded off what could only be described as the most favourable critiques from every quarter. Excerpts from examples included:

**Corser, Henderson and Hale**<sup>378</sup>

‘Marriage so attractive .... One doesn’t need the magical crystal ball to see the possibilities inherent in the situation. MLC shares wonderfully good holding.’ It referred to Palmers as a story of “tremendous achievement probably unparalleled in this country’.

**Hattersley and Maxwell**<sup>379</sup>

‘Few stocks offer such basic security with such striking prospects’.

**Patrick Corp.**<sup>380</sup>

‘The projected profit is equal to more than 100% on the capital outlay of the MLC and, of more importance, is equal to some 18% on the total MLC capital after the takeover. This brings us to the crux of the ‘new look’ MLC. The acquisition of H.G. Palmer has not only made the stock look more attractive to potential shareholders but has also enhanced considerably the profit prospects of the group’.

Unsurprisingly, reports soon streamed in to Alf personally from various MLC Branch Managers, all along the lines of:

*All the comments are very favourable to the MLC and you must feel very happy with the response* (Western Australia)

*Nice work* (Queensland)

*Looks very attractive* (Victoria)<sup>381</sup>

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<sup>378</sup> Newsletter, Corser, Henderson and Hale, stockbrokers, April 1963

<sup>379</sup> Newsletter, Hattersley and Maxwell, stockbrokers, April 1963

<sup>380</sup> Newsletter, Patrick Corp., July 1963

<sup>381</sup> Internal correspondence, MLC Ltd., April 1963

The heroes of the day were undeniably Herb Palmer to the public and Alf to the MLC. The remainder of 1963 witnessing a continuation of plaudits for the takeover, along with an endless stream of media reports, extolling the virtues of ‘The MLC’s brilliant takeover of H.G. Palmer’.

It was as if a marriage had taken place between one of Australia’s largest insurance companies and one of the public’s most popular electrical retailers, the general feeling being that it did not get any better than this. At the MLC Annual Meeting, the Chairman, James Ashton, indicated just what the MLC directors thought of the merger. In his address he paid glowing tributes to the H.G. Palmer organisation’s success and indicated his optimism for the future.<sup>382</sup> Having no reason to think otherwise, and taking stock of all the positive vibes everywhere he turned, Alf referred to 1963 as his finest hour.<sup>383</sup> Much of the time was spent by the MLC, and Alf in particular, enjoying the glory of such a marvellous and inspiring deal. Meanwhile, Herb Palmer continued on in his usual lifestyle, being a Foundation member of the School of Physics at the University of Sydney while H.G. Palmer Ltd. was one of the major sponsors of the annual *Summer Science School* for talented final year high school students in Australia. He kept some very eminent company, as can be seen in Fig. 12.4.

Because the MLC played such a dominant and crucial role in Alf’s life, especially during this period, it is useful to reflect on just what sort of organisation it was in the early to mid-1960s. The author has some first-hand knowledge of this, having worked full-time as an actuarial clerk at their Head Office in North Sydney between December 1963 and February 1967. It was extremely conservative with very strict rules for codes of dress and conduct. Staff had to punch a ‘bundy’ clock when arriving and leaving work each day, and even being out by a minute showed up on your individual card and could lead to disciplinary measure. Men had to wear jackets in the staff canteen or else they would not be served and women

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<sup>382</sup> Board minutes, *MLC Ltd.*, November 1963

<sup>383</sup> Alf Pollard personal note



were advised to dress modestly or else they would be sent home. Oddly, one memo stated that ‘beards could not be grown in company hours’, meaning that males could only grow one on annual leave and then come back with it established. However, smoking was permitted in the office at all times.

**Figure 12.4** Professor Harry Messel from the University of Sydney hosting the 9<sup>th</sup> Annual Dinner of the School of Physics in 1963. Others at the table are (from left): third Chairman of the Foundation, Sir Frank Packer; Under-Secretary in the NSW Treasury, William G. Mathieson; and Foundation Governors Herb Palmer and S.E. Chatterton. (Source: The Science Foundation for Physics, 1954–2004. See <http://www.physics.usyd.edu.au/foundation.old/Alumni/pdfs/Goldern%20Book1.pdf>)



Nevertheless, MLC’s somewhat sexist rules were not dissimilar to many other Australian companies in that era. All new employees were issued in these years with a 32-page booklet called ‘The MLC and You’ (see Fig 12.5 and note the weather beacon on top of the Head Office building in North Sydney). Beginning with a ‘Welcome Message’ from the General Manager Fred Deer, it pointed out the virtues of the MLC and what it actually did in its various departments. Then there was a lengthy section titled ‘This Could Be Your Job’. Some of these are outlined below, with any reference to gender italicised by the author.<sup>384</sup>

<sup>384</sup> From the booklet ‘*The MLC and You*’ in the early 1960s

### Enquiry clerks and Receptionists

These are important positions in each branch and district office because the *girls* who hold them are in contact with the public. Therefore we will give these positions to senior *girls* with all-round experience in the office.

### Cashiers

Every branch and district office has one or more cashiers, usually *women*, who must be familiar with the MLC accounting system.

The above position descriptions were accompanied by photos of smiling women, as were the sections on ‘Stenographers and Typists’, ‘Card punch and Verifier operators (these position require *girls*)’, ‘Telephonists’ and ‘Preparation of Policies’. On the other hand, the positions of ‘Property Department’, ‘Computer Operators’ ‘Investment Officers’ and ‘Actuaries (*Boys* who are good at mathematics ...)’ all had photos of suited males accompanying them.

In the section ‘Climbing Up The Ladder’ it specifically mentions under the headings:

**MEN:** ‘The way is open for those *boys* with energy and ability to gain promotion to higher levels ... to a range of senior executive positions.’

**WOMEN:** ‘The responsible positions open to *girls* include cashier, section head, and secretary’.

There were no female executives in the company and no female actuaries, the two top actuaries being Geoff Lane (Chief actuary) and Roger Gilbert (Senior actuary). And above them both was Alf, also an actuary, as Deputy General Manager. And so it was very much a ‘man’s world’ at the MLC during this era.<sup>385</sup>

The year of 1963 rolled on with everyone at the MLC now lifted in spirits after the seemingly wonderful takeover. New staff to the MLC were encouraged to invest part of their salaries in MLC shares to secure their future. But by year’s end not everyone was happy with

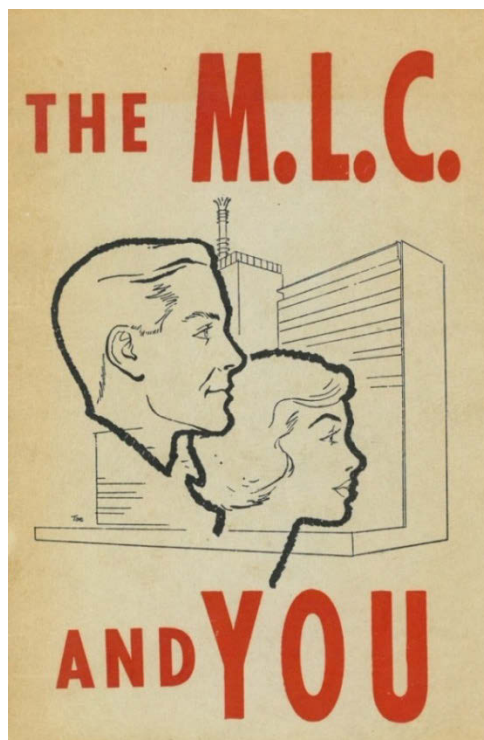
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<sup>385</sup> Also the personal recollection of the author during his time there

the relative amounts of publicity being given to Alf and Herb Palmer, as reflected in an intriguing article ‘More Dr Pollards than Mr Palmers’ in the *Sydney Morning Herald* during November 1963.<sup>386</sup> Penned by the Financial Editor, Tom Fitzgerald, it lamented the trend towards academic education and away from entrepreneurial activities. To illustrate the perceived sad state of affairs, he used the contrasting lives of Alf and Herb Palmer:

*Dr Pollard and Mr Palmer had been classmates together at Canterbury High School in the 1930 Depression. Mr Palmer, a good student, had to leave school. Dr Pollard, an outstanding one, continued on. Mr Palmer is now a millionaire but Dr Pollard’s company has taken him over. Dr Pollard is in ‘Who’s Who’ while Mr Palmer is not. Every mother’s ambition is to rear another Alf Pollard rather than a Herb Palmer. And with great respect to each of these two close friends, that is a pity.*

**Figure 12.5** The cover of the booklet ‘The MLC and YOU’ given to all MLC employees in the early 1960s (Source: Pub. by Muir Maclaren, Public Relations and printed by John Sands Pty. Ltd.)



While being a compliment of sorts to Palmer, it was also a back-hander to the academic brilliance of Alf and his organisation, which the author saw merely as corporate raiders that swallowed up the entrepreneurial ‘little guy’ as soon as he became successful. And the ‘close

<sup>386</sup> ‘Finance and Business’ section, *Sydney Morning Herald*, Fri. Nov. 15, 1963, p.12

friend' remark was far from the truth – they were never in the same class and indeed did not even know each other at school. And their relationship was only on a superficial business level. Notwithstanding this uncharitable view, the end of 1963 saw an atmosphere of great optimism for the MLC and its employees. Nobody at the MLC expressed any cause for concern.<sup>387</sup>

The first hint of possible trouble came courtesy of a most remarkable event. In February 1964, Fred Deer received a curious anonymous letter asserting that H.G. Palmer (Cons.) Ltd. had bad debts of between £2 million and £3 million (between \$50 million and \$75 million in today's currency) and that damning ledgers were hidden in the ladies' toilet when Fisher's investigation of the company took place. Far from simply carrying a threatening or malicious tone, it carried a note of caution, warning that this information was not first-hand and was possibly based on the resentment of a former employee. As such, it went on, the whole thing may be completely unfounded but should be investigated.<sup>388</sup>

Whatever the truth, it was enough to plant a small seed of doubt, which may well have been its objective. The author of the correspondence was never uncovered, but might be considered in today's terminology as 'Deep Throat'.<sup>389</sup> As expected, Deer promptly showed the letter to Alf, who was also completely mystified by the disturbing contents. They both felt it was probably a hoax, but agreed that Alf would take it up personally with Herb Palmer and ask for his opinion and comment.

When Alf confronted him with the letter, Palmer stared at him in disbelief. Palmer swiftly brushed it aside, declaring: 'Of course we have debts, but amounts of this magnitude are ridiculous.'<sup>390</sup> Giving his word that there were no 'concealed ledgers', Palmer discounted the letter as the work of a crank or someone out to simply cause trouble. To reassure Alf,

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<sup>387</sup> Recollection of the author

<sup>388</sup> Alf Pollard's personal recollection in his notes of the letter

<sup>389</sup> A 'Deep Throat' is a person who anonymously supplies information about covert or illegal action in the organisation where they work. First applied to an informant in the Watergate scandal in the USA.

<sup>390</sup> Personal note of Alf Pollard

however, he promised to check with his staff whether any of them had heard a similar claim and, if so, whether there was a grain of truth in it. Several days later Palmer rang as promised and confirmed that his extensive enquiries revealed that the claim had no merit whatsoever and could be dismissed. This was good news indeed. Alf reported his conversations to Fred Deer, both men now happy with the answer provided: there was no evidence of skulduggery apart from the anonymous accusation. The mysterious author now being supposedly discredited, the matter was considered closed.<sup>391</sup>

To an outsider, this was a most naïve decision on the part of Alf. The accusation was very serious and to leave the investigation solely to Herb Palmer was a gross error of judgement. Even more so as Palmer had a great deal to lose if it was true – and possibly he might have even been party to it. An independent inquiry was clearly called for. And it was at this point that Alf made a second innocent, but ultimately critical, error of judgement that would cost him dearly. He believed that Deer, who had the anonymous letter in his possession, had forwarded it, along with an account of Herb Palmer's response, to the MLC Board. Much to his great cost, several years later Alf discovered that this hadn't been done.

In March 1964 Alf was speaking independently with two stockbrokers of whom both alluded to rumours in the financial world of substantial bad debts at Palmers. Puzzled and irritated, and well aware that malicious gossip could be harmful to the MLC, he raised the allegations at the H.G. Palmer Board meeting on 11<sup>th</sup> May that year and was assured again by Herb Palmer and the Chairman, Sir Norman Nock, that there was no substance to them. Again the claims were dismissed and the meeting moved on to other business. Astonishingly, Alf was still accepting everything they told him.<sup>392</sup>

The following month, the Acting Secretary of H.G. Palmer in Secretary Rose's absence, Raymond Guy, flew from Brisbane to Sydney to pay Alf a visit. Guy indicated that

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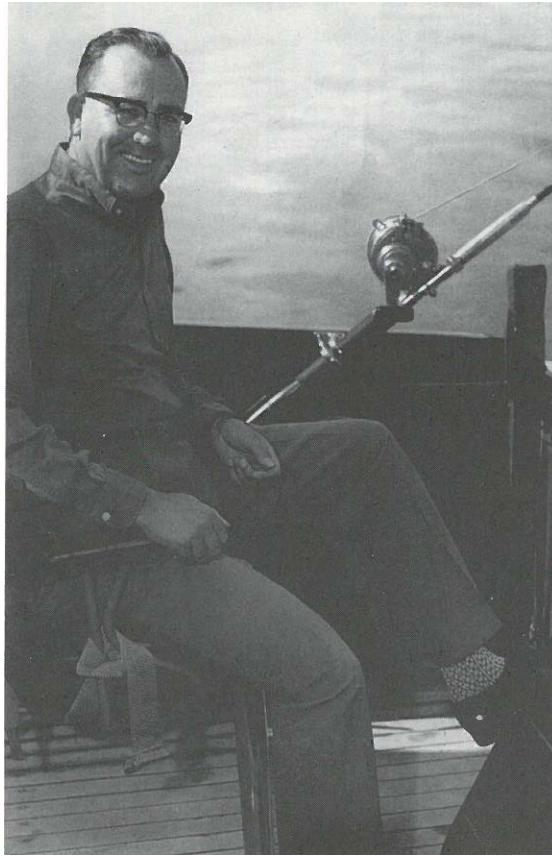
<sup>391</sup> *ibid*

<sup>392</sup> *ibid*

Palmers were unfortunately experiencing a 'short term liquidity problem' and asked Alf whether the MLC might grant them a short-term loan pending the inflow of funds from an upcoming prospectus. Declaring the matter to be 'in the strictest confidence', he expressed his private anxiety at the number of 'clearouts' (bad debts) that Palmers had on their books, stating in general terms that if there were between 10,000 and 20,000, the monetary amount being between £1 million (\$25 million today) and £2 million (\$50 million today). These were not insignificant sums, and naturally prompted Alf to seek clarification about their true extent and ramifications. Shortly after his conversation with Guy, he rang Herb Palmer on another matter and, without mentioning the source, asked whether his company had a large number of bad debts and, if so, whether they presented a problem. Palmer confessed that of course they existed, as they naturally would in any business such as his, but they were more a nuisance than a significant issue. In any case, Palmers were doing their best to chase them up through neighbours, employers, electoral rolls and even the Department of Transport, when drivers' licences were renewed. And although it took time and resources, he emphasised that their methods were proving effective and the situation was well in hand.

Alf accepted the answer on face value, but sensed that chasing delinquent purchasers would consume a great deal of clerical resources which could lead to a significant administrative headache.

**Figure 12.6** Herb Palmer on a big game fishing boat on 14<sup>th</sup> April 1963  
(Source: John Fairfax Holdings Ltd.)



Several weeks later, in June 1964, after witnessing the operations of the H.G. Palmer Board, Alf noted that they were all marketing people. He felt that the Board could benefit by including members who were skilled in accounting and the law. What's more, if the MLC were going to be asked to hand over money in financial support, he thought that Palmer's operations should be more transparent to them. To this end he suggested that Brian Page, a solicitor, and Robert Cadwallader, an accountant, also become Board members. They were approved by the MLC, and joined the Palmer Board on 13<sup>th</sup> July. As such, they could also properly be viewed as representing the interests of the MLC.

There was a vigorous discussion of the 1963–64 accounts at the Palmer Board meeting held on 12<sup>th</sup> October 1964, and it was decided that bad debts of £444,000 (\$11 million today) would be written off. It could be said that the ballooning bad debts resulted from the 1960-61 credit squeeze. After a lengthy dialogue, the conclusion was that, although this was a tidy

sum, it was in step with previous years and not abnormal relative to the size of the business.<sup>393</sup> But by the Board meeting on 14<sup>th</sup> December 1964 it was revealed that the figure for bad debts had ballooned to £750,000 (\$18 million today); even today this might be regarded as a challenge.<sup>394</sup> But, remarkably, still the alarm bells did not ring, assurance again being given that these amounts did not represent an increase relative to turnover and that ‘bad debts were written off as they are proved’. To maintain liquidity, between June and October 1964, the MLC injected £1 million (\$25 million today) into the operation by means of second preference shares.

Despite this state of affairs, H.G. Palmer continued to expand its operations, opening 25 new stores in each year in 1962, 1963 and 1964. By then 146 retailing outlets were running under the H.G. Palmer banner, despite the downturn in retailing.<sup>395</sup> Although the H.G. Palmer logo appeared as the brand name on many white goods, in reality the company did not manufacture anything. Instead, they imported components and had them assembled by various Australian companies. Given their reported sales and record profits, Palmers had little difficulty in establishing credit. All the while, and despite the warning signs, nothing untoward about the takeover or any issues with bad debts had reached the ears of the media. This was illustrated by an article at the end of the year entitled ‘Investment Guide’ by ‘Mary Broker’ that appeared in ‘her regular column of the *Australian Women’s Weekly* on 23<sup>rd</sup> December 1964.<sup>396</sup> In it she was most flattering of the MLC, revealing that the company assets at the end of the previous year were £265 million (\$6.6 billion today), comprising £71 million in Government Securities, £70 million in mortgages and £61 million in shares, debentures and notes. Ms Broker went on to say that soon after listing in 1962 the group took over the electrical goods retailer H.G. Palmer (Cons.) Ltd. Her glowing conclusion was:

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<sup>393</sup> Minutes of the H.G. Palmer Board meeting held on 12<sup>th</sup> October 1964

<sup>394</sup> Minutes of the H.G. Palmer Board meeting held on 14<sup>th</sup> December 1964

<sup>395</sup> *Corporate Collapse* by F. Clarke, G. Dean and K. Oliver, CUP, 1997, Chapter: ‘H.G. Palmer’, p. 78

<sup>396</sup> *Australian Women’s Weekly* on 23<sup>rd</sup> December 1964. Article in the ‘Investment Guide’, a regular column by Mary Broker, most likely a pseudonym



*This move resulted in an increase in capital from £3 million to £3.6 million, but apparently the association is proving extremely successful. Total earnings in 1963 were £857,000, giving an earning rate of 23.6%, which, compared with the earnings of most companies of this size, is excellent.*

No doubt revelling in all these plaudits, at this time the Palmer Board was about to embark on a move that would deliver the company a fatal blow. A legally mandated document, called a 'prospectus', today must be published by every firm offering its securities to the public for purchase, and must comply with strict legal requirements, as well as being filed with the Australian Securities and Investments Commission (ASIC).<sup>397</sup> Among other material, it must include information on the company's objectives, business activities, current financial position, projected financial statements and the underlying assumptions made in any forecast. The penalties for issuing a false or misleading prospectus were, and still are, very severe indeed. In the 1960s Australian company legislation was state-based and each state had its own Companies Act and Companies Office, although similar rules still applied.<sup>398</sup>

As a new prospectus for H.G. Palmer was now being discussed, the issue of whether this write-off (for bad debts not considered recoverable) should appear in it was the subject of vigorous debate at the meeting. Alf, Page and Cadwallader argued strongly that the write-offs, although a possible deterrent, should be included. This turned out not to be the majority view and their objections were set aside. Instead, the prospectus included a letter from H.G. Palmer stating that turnover had been maintained, although with lower profits in the six months to December. It contained assurances that the business had been satisfactorily maintained during these six months and that all bad debts had been gradually written off as necessary. Against the better judgement of the dissenting trio, the prospectus was signed and issued on 5<sup>th</sup> January 1965.<sup>399</sup>

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<sup>397</sup> See ASIC website for details at <http://asic.gov.au/regulatory-resources/fundraising/lodging-prospectuses-and-other-disclosure-documents/>

<sup>398</sup> See definition and terms at *Investopedia* at <http://www.investopedia.com/terms/p/prospectus.asp>

<sup>399</sup> Alf Pollard personal note

Court proceedings later revealed that by mid-1964 H.G. Palmer needed £6 million to meet the repayment of borrowings that were then due as the company was experiencing a net outflow of cash. Herb Palmer himself was informed that the company was living beyond its means, their chief accountant showing that they were living at the rate of £70,000 a week over and above their inflow, this amount relating purely to cash.<sup>400</sup>

Most likely coincidentally, within days of the document's release the MLC began to receive complaints from several suppliers about slow payment of their accounts by Palmers. Herb Palmer contended that this was simply due to difficulties in reconciliation and some of the accounting was several months in arrears. Sensing a pressing need to change this situation, Alf, Page and Cadwallader suggested that the MLC could assist with the accounting side of Palmer's business, an idea that was readily adopted by the H.G. Palmer Board. That may have seemed to solve the immediate problem, but it was barely comparable with what was shortly to come.

Doubt had crept into the minds of some of the MLC Board members, and the very next month they demanded an immediate investigation into Palmer's accounts, requiring a report as a matter of urgency. Those involved in the review were Ted Thompson and Mr Lygo (MLC auditors) along with John McBlane (Palmer's auditor). They quickly provided an interim verbal report that revealed possible bad debts of £2.5 million (\$62 million today) and bad debts of a further £1.5 million (\$38 million today), an exposé that prompted an emergency meeting of the H.G. Palmer Board.<sup>401</sup>

It was disclosed that debts of this magnitude, up to £4 million (\$100 million today) had arisen in discussions between Herb Palmer, W.H. Rose and John McBlane some nine months earlier, in May 1964. At the Board meeting, McBlane explained that he agreed to sign

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<sup>400</sup> Report of evidence before S.M. Scarlett, 7<sup>th</sup> July 1966. Also reported in the *Sydney Morning Herald*, 8<sup>th</sup> July 1966, pp.7-8

<sup>401</sup> Alf Pollard personal note

unqualified accounts on 30<sup>th</sup> June 1964 because Palmers had agreed to write off £750,000 (\$18 million today) during each of the following two years and promised to vigorously attack the problem. In his view, the matter could be resolved over time and signing unqualified accounts simply meant saving a good company.

Nevertheless, good publicity for Palmers continued in the mainstream media. An example was a letter to the Australian Financial Review that they chose to publish, under the caption 'Palmers a Good Buy'. It read, in part:

*In making the investment it is comforting to know that the MLC Insurance Group owns the subsidiary capital of Palmers.*<sup>402</sup>

But the growth of Palmer's debtors was at a faster speed than that of turnover. In a speech to the NSW Legislative Assembly on 9<sup>th</sup> September 1964, the Country Party member for Armidale, David Hughes, revealed that of the 26,000 actions in the Bankstown Small Debts Court in 1963, 18,000 involved H.G. Palmer.

The situation had at last reached a crisis point, the revelations creating an uproar that heralded the beginning of the end. The recently issued prospectus was withdrawn on 15<sup>th</sup> January 1965 because of the misleading statements it contained. Good money followed bad with the MLC, in an attempt to cover the losses, issuing 4 million 20 shilling (£1) 'A' class cumulative redeemable preference shares. MLC hastily subscribed £3,625,000 (\$91 million today) of preference capital in an attempt to ward off prosecution. At the insistence of the MLC, the Palmer family company, Palfam Investments Pty Ltd, put in the residual £375,000 (\$9 million today) of their own money to help make up the loss of the £4 million (\$100 million today). In view of these disclosures, a number of new consultants were engaged, and several existing MLC staff were assigned to projects associated with the debacle. As for Alf,

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<sup>402</sup> Anonymous letter, *Australian Financial Review*, 7<sup>th</sup> August 1964, p.35

he spent all of 1965 at Palmer's headquarters in Bankstown in a valiant attempt to rehabilitate the company.<sup>403</sup>

It was all in vain. The situation had deteriorated so rapidly that in May 1965, Brian Page resigned as a Director of Palmers, declaring a possible conflict of interest with being Director of a company that was a trustee for the debenture holders. Robert Cadwallader also handed in his notice, claiming that he required his Partner's permission to remain on the Board, an agreement that was not forthcoming. And then there was Alf, who pleaded with the MLC to allow him also to leave what was fast becoming a sinking ship. He was instructed that as an MLC employee he had to remain as an unpaid Director. The Chairman of the H.G. Palmer Board, Sir Norman Nock, had gone overseas in March and he too resigned. When the operation later finally went sour, well-known manufacturers and distributors including Email, Kelvinator, Simpson Pope, Kreisler, Hoover and Philips were left with unpaid bills of around £500,000 (\$12.5 million today).<sup>404</sup>

In June 1965 there were screaming headlines about the Palmer episode in the press. There was an unmistakable air of regret in the air as the Chairman, James Ashton went public, hinting that shareholders might not yet have heard the worst."<sup>405</sup> (See Fig. 12.7.)

The article in Fig. 12.7 went on to quote Ashton as saying that: 'The figures announced regarding bad debts and doubtful debts have been based on the results of the investigations made in the limited time available to us. We believe these figures are a reasonable estimate of the position.' He went on to add that the H.G. Palmer Board would be reconstructed with members being Kirby (chairman), Cadwallader (deputy), Page, Deer and Alf Pollard. Moreover, no more MLC funds would be subscribed to H.G Palmer's share capital and "no

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<sup>403</sup> Alf Pollard personal note

<sup>404</sup> *Corporate Collapse* by F. Clarke, G. Dean and K. Oliver, CUP, 1997, Chapter: 'H.G. Palmer', p.78

<sup>405</sup> *Canberra Times*, Friday 25<sup>th</sup> June 1965, p.20

effort is being spared to collect the debts now being written off or for which provision is made”. He also forecasted some “tightening in economic conditions”.

**Figure 12.7** Article that appeared in the press in June 1965, the first time the MLC had admitted publicly that the H.G. Palmer deal had been a huge mistake. (Source: Canberra Times, Fri. 25<sup>th</sup> June 1965, p. 20)

## **FINANCE and INDUSTRY**

### **“A REGRETTABLE INVESTMENT”**

#### **MLC discusses the H.G. Palmer affair**

The chairman of MLC Ltd, Mr J.H. Ashton, devoted a considerable portion of his annual report to shareholders in Sydney yesterday to a justification of the group’s decision to purchase H.G. Palmer Ltd., and to a statement of how the company proposes to deal with the situation that has arisen with the writing-off of about £4 million in bad debts and doubtful debts.

The situation had been made urgent and necessary due to the July 1965 return being due and requiring the signatures of two Directors, but Herb Palmer refused to put his name to it. Anxious to avoid another legal minefield, the only way out was for the MLC Board to change the composition of the H.G. Palmer Board and sacking Herb Palmer himself. Sir James Kirby and Fred Deer both received from the MLC whatever legal protection was necessary to sign off on the return. At the end of September 1965 the preliminary accounts for the year ending 30<sup>th</sup> June 1965 were released, revealing that a significant breach of the borrowing ratio allowed by the trust deed had taken place. The reported loss for the year ending 30<sup>th</sup> June 1965 was £4,350,091 (over \$100 million today).<sup>406</sup>

It was now evident that the negative cash flow from his company couldn’t be sustained. On 25<sup>th</sup> October the MLC requested that the trustee for debenture holders, Permanent Trustee Company of NSW, be appointed as the receiver for H.G. Palmer (Cons.) Ltd. Press notices

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<sup>406</sup> *ibid*, p.81

were quickly released to the media and so began a very long and devastating process that would adversely affect many, many people. It appeared that approximately 90 per cent of the group's business prior to 1965 came from goods sold on credit.

There was a grim media report in November 1965 that Western Australian investors alone had more than £1 million tied up in H.G. Palmer. (See Fig. 12.8). The author was critical of those who had chosen to invest in the company and declared that “without a doubt much of the money invested in the company came from the implied backing of the MLC insurance group.” This was not very good publicity for the MLC at all.

**Figure 12.8** Article in the media in November 1965. (Source: Canberra Times, Thurs. 25<sup>th</sup> Nov. 1965, p.26)

## **WA investors have £1m in H.G. Palmer by a Special Correspondent**

**PERTH, Wednesday. – West Australian investors have more than £1 million tied up in the NSW electrical retailer H.G. Palmer (Consolidated) Ltd.**

This massive NSW-based electrical firm – it has more than 140 branches – is a subsidiary of MLC Ltd. and is now under the control of a receiver and manager.

The company has more than £20 million outstanding to Australian investors in the form of debentures.

The money is invested in debenture stock, unsecured notes and money on deposit. This money was invested in a company that had no property in WA and no retail outlets. It was invested despite the failure of several similar companies, including Reid Murray. A search of the WA branch register in WA today showed that about 1150 investors were listed. These people and institutions had invested a total of £1,050,875 in Palmer as at 30 September.

The Registrar of the court responsible for investigating bad debts soon interviewed Rose, Palmer and McBlane, along with company legal officers, to determine how these grossly overdue accounts could have arisen, apparently so suddenly. Finding their explanations less than satisfactory, the police were called in during November and December 1965. They conducted their own extensive interrogations of all Palmer directors and executives, as well as of Fred Deer and various auditors. To nobody's surprise, Alf was

singled out for special attention, finding himself subject to four interviews, each lasting many hours.<sup>407</sup>

The MLC-Palmer affair quickly became sensational headline news, and was even raised from time to time in both federal and state parliaments. The position of the MLC policyholders was a matter for the Life Insurance Commissioner and Commonwealth Actuary, Sidney William Caffin (1915–2007), to investigate.<sup>408</sup> He carried out a thorough investigation that included interviews with Alf, Fred Deer, the MLC Chairman James Ashton and many others, along with close scrutiny of all records. The Minister responsible for the affair was the Treasurer Harold Holt, who found himself under heavy fire in the House about what he did or did not know about the matter. He asked Caffin to provide him with the full story and prepare a response to the inevitable probing questions from the Opposition. Caffin refused to give him anything, on the grounds that his investigation was incomplete.

It got worse. Heathcote Clifford (Cliff) Mallam (1909–2006),<sup>409</sup> the Labor member of the NSW Legislative Assembly for the seat of Dulwich Hill, made a point of regularly asking questions about the affair in state parliament, along with making accusations under privilege. His doggedness finally led to a full debate, held on 23<sup>rd</sup> November 1965, in which he implied that the MLC Directors, along with Alf, had received shares as a secret commission from Herb Palmer to encourage them to approve the takeover. His suspicions had been aroused when examining the MLC Share Register; he found a note, written in red ink, opposite certain names. In fact, these were shares the MLC had received in the takeover in place of the Palmer shares, but he incorrectly concluded that they were evidence of a bribe to individuals from Herb Palmer himself.

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<sup>407</sup> Alf Pollard personal note

<sup>408</sup> See Society of Actuaries, *2007 Deceased Member — Sidney W. Caffin* at <http://www.soa.org/about/membership/about-2007-deceased-mem-caffin.aspx>

<sup>409</sup> See *Parliament of NSW* description at <http://www.parliament.nsw.gov.au/prod/parlament/members.nsf/1fb6ebcd995667c2ca256ea100825164/1e41ec3c83dca9cfca256e45001d3f95?OpenDocument>

Some years later in 1977, Mallam referred to the H.G. Palmer case that had clearly affected him deeply. He said in the NSW Parliament: ‘I shall never forget how I was thrown out of this Parliament over the H. G. Palmer case. Nor shall I forget the proposition that was put to me at that time. The investigation into H. G. Palmer was delayed so that people would forget what had gone on.’<sup>410</sup>

Although the Directors’ innocence in this matter was established, the rumour mill was well and truly in operation and the situation had become untenable. Something, or someone, had to give. The MLC was now under very intense public pressure, and their reputation was being trashed. There had to be a villain who could be blamed for the disastrous position they found themselves in.

On Friday, 14<sup>th</sup> January 1966, Alf was in the suburb of Canterbury, where his son Ian was competing in the semi-finals of the NSW under-14 tennis doubles competition. While play was in progress, Alf received a phone call made to the clubhouse from the MLC Chairman, James Ashton, asking to see him in his rooms at 4.00pm that same day. Ashton confided that he had been instructed by the Board to ask Alf to sign some documents. Moreover, they were so secret that on legal advice he was further ordered not to discuss them with Alf; nobody else could discuss them with Alf either. It was all shrouded in mystery and, having absolutely no idea what it was all about, Alf continued to enjoy the tennis.<sup>411</sup>

At precisely the appointed hour Alf confronted Ashton who soon handed him a wad of documents. They were, in fact, a pile of resignation letters written in Alf’s name, ‘effective immediately’: from not only the MLC, but all Boards in which he represented the MLC. Alf was devastated, as it was at last painfully clear who the scapegoat for the whole debacle would be. After several minutes in shock as he read the pages, he took the view that if the

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<sup>410</sup> Spoken at 2.25pm on 24<sup>th</sup> March 1977 under the discussion of ‘Investigation of Companies’. See p. 5701 of *Legislative Assembly Petitions* for that day.

<sup>411</sup> Alf Pollard personal note



MLC Board had this attitude towards him his position really was untenable. He signed them all and at 4.10pm he was unemployed.<sup>412</sup>

One thing was palpably obvious – this was not the end of the matter by any stretch of the imagination. It was abundantly evident from the extensive police interviews that prosecutions for signing a false prospectus loomed as a distinct possibility. This was a criminal offence that carried many penalties, including the inability to practise as a director and, even worse, prison. Apart from Alf, those in the firing line were H.G. Palmer executives and Board members, including Page and Cadwallader, who had represented the MLC. Being found guilty would mean the end of holding any Directorships for them, a fate that would be unthinkable. But as far as the MLC was concerned, it was Alf who was responsible. They directed all future police attention towards him. Alf could get no member of the MLC Board to discuss his sacking or the reasons for it with him, even in confidence.<sup>413</sup>

After his dismissal, Alf went straight to his MLC office in North Sydney and said goodbye to all his fellow executives and administrative staff. Everyone was completely mystified by this turn of events, as was Alf himself. Even though he had been the second in charge of the company, his ‘resignation’ was never mentioned in the monthly MLC company newsletter. In today’s parlance, he was being airbrushed from the company.

The trip that evening to his home in Northwood seemed interminable and he rehearsed what he would say to Pearl who, like him, hadn’t seen this coming. She was equally devastated, although fiercely determined to help him clear his name. Knowing it would be deserted, later that evening she accompanied him to his office to collect his personal belongings.

The first thing Alf noticed was that his name had already been removed from the door. His suspicions now on high alert, he searched his desk for the legal document in which the

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<sup>412</sup> *ibid*

<sup>413</sup> *ibid*

MLC had indemnified him for legal costs, knowing it to be in his bottom right-hand drawer. It was gone. The gravity of his situation was now well and truly evident. As far as his former employer was concerned he was now on his own and they wanted nothing to do with him. Despite his feelings of hurt and despair, while in the office Alf took the opportunity to write a report on what a fine job he thought the MLC auditor, Ted Thompson, had done in the whole sorry saga. Before leaving, he carefully placed it in his out basket, with instructions that it be included on Thompson's staff file for future reference. He felt it was the right thing to do, although he felt that any praise from him at the moment may not have carried much weight with the company.<sup>414</sup>

Throughout this period of turmoil, son John was studying for his PhD at Cambridge University and Geoff was touring New Zealand, where he was playing top-level tennis. For the time being at least they were unaware of the dramatic events back home in which their father had been suddenly embroiled. With Alf's remaining personal belongings fitting into just two boxes, the couple left the MLC building and returned home exhausted, soon falling into a deep sleep. The first thing next morning Alf was paid a visit by Dr Geoff McDonald, the son of Sir Charles McDonald. He reported that his father was grief-stricken at Alf's situation, and at the fact that, as an MLC director, he was forbidden to see or talk with him. It was all too much to bear and Sir Charles resigned from the MLC Board the following May.

Alf's bad news kept coming: his superannuation benefits, after 30 years' service, amounted to just 87% of his final year's salary. Protests to the MLC by solicitors acting on his behalf about this paltry sum fell on deaf ears. It was no secret that, having essentially just fired him, they were not in the mood to do him any favours. Perversely, before long the MLC later changed their pension scheme so that a person in Alf's position would receive well over

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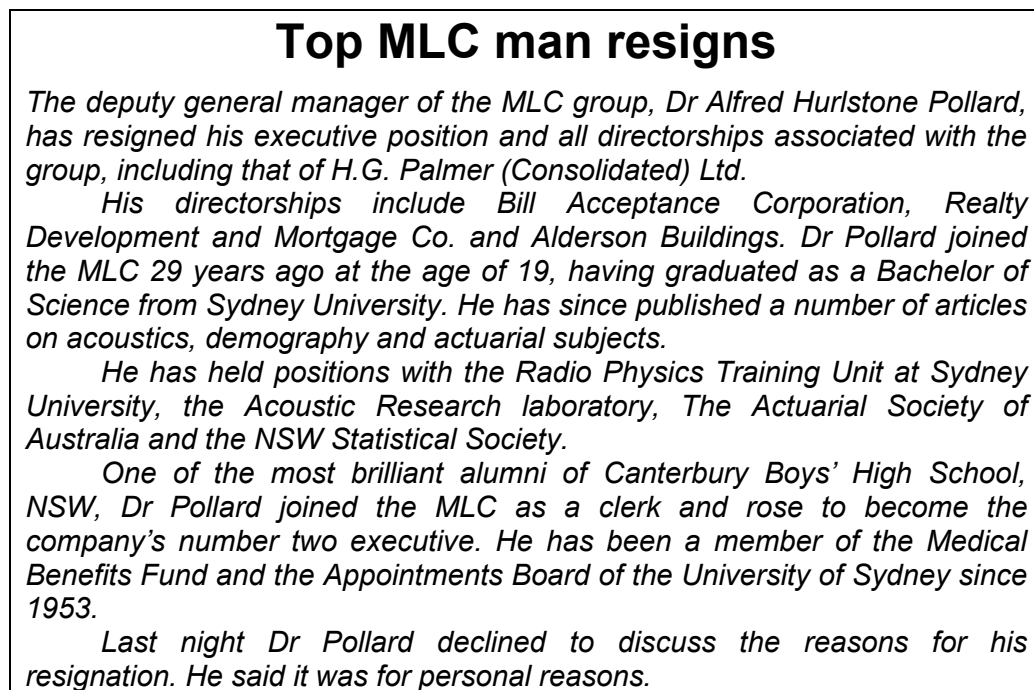
<sup>414</sup> *ibid*

three times what he had received, but not surprisingly, they refused to backdate it to accommodate him.

H.G. Palmer Ltd. was liquidated, leaving debts of over £50 million (\$1.25 billion today), making it Australia's largest corporate collapse at the time.<sup>415</sup>

On Monday, 17<sup>th</sup> January 1966, news of Alf's 'resignation' was released to the media. He braced himself for the fallout. His worst fears were indeed realised, with an avalanche of unwanted headlines. Typical of these was that appearing the very next day on the front page of the *Australian Financial Review*. Accompanied by his photo, part of it is shown in Fig. 12.9.

**Figure 12.9** Article on the front page of the Australian Financial Review<sup>416</sup>



And so there he was, 49 years old and unemployed, with the distinct possibility of criminal charges hanging over his head. He spent the next day working as a voluntary labourer on the Longueville tennis courts where a journalist, desperate for a statement on his

<sup>415</sup> *History of the radio manufacturer H. G. Palmer* (Brand); Sydney. See [http://www.radiomuseum.org/dsp\\_hersteller\\_detail.cfm?company\\_id=15016](http://www.radiomuseum.org/dsp_hersteller_detail.cfm?company_id=15016) The largest corporate collapse today in Australia is estimated to be \$5.3 billion by Health International Holdings (HIH) insurance in 2001 and several of its management went to prison on fraud charges. See *HIH: Inside the Story of Australia's Biggest Corporate Collapse* by Mark Westfield, Wiley, 2003, 350pp

<sup>416</sup> *Australian Financial Review*, Tuesday 18<sup>th</sup> January, 1966, p.1

resignation, found him. Alf refused to comment on the matter, as he did for the remainder of his life.

Alf felt at the time that this was his darkest hour,<sup>417</sup> but he was wrong about that as well: as soon as his resignation appeared in the press, there was a phone call from the police asking him to make an appointment.

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<sup>417</sup> Alf Pollard personal note

## 13. AFTERMATH

Alf knew he couldn't survive for long on what he called his 'miserable superannuation payout' and he was keen to again be part of the workforce. Having been badly burned by the events of the previous twelve months, he made up his mind that whatever he did, it wouldn't be in the business world. Having grander designs but lacking the necessary confidence, he contacted Sydney University to see if they had any vacancies, hopefully as a professor.<sup>418</sup>

Instead of looking at academic vacancies, he decided to approach the newly appointed Deputy Vice-Chancellor, Professor William O'Neil (1912–91),<sup>419</sup> directly, taking with him the two very eminent professors, Oliver Lancaster (1913–2001) (mathematical and medical statistics)<sup>420</sup> and Stuart Rutherford (economic statistics),<sup>421</sup> for reinforcement. The renowned academics had both worked closely with him in the NSW Statistical Society<sup>422</sup> since the time it had been formed nearly 15 years previously, and they held him in the highest regard. The meeting did not exactly go to plan, with O'Neil politely announcing that, although they would love to have him, there were a number of 'procedural issues' to be dealt with. Among these was whether it was more important for the university to employ another professor of economic statistics rather than, say, a professor of French, history, medicine, physics or engineering. A strong argument for his case had to be mounted, a process O'Neil felt would take about three months. And even if this argument won the day, the position would have to be advertised worldwide, taking a further three months. After that, a selection committee had to be formed, interviews conducted and referees' reports obtained. Leaving aside another

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<sup>418</sup> Alf Pollard personal note

<sup>419</sup> See William O'Neil's biography at University of Sydney, [http://sydney.edu.au/science/about\\_us/fame\\_oneil.shtml](http://sydney.edu.au/science/about_us/fame_oneil.shtml)

<sup>420</sup> See Lancaster's obituary by Eugene Seneta, *University of Sydney News*, 1<sup>st</sup> March 2002. Also at <http://www.maths.usyd.edu.au/u/About/lancaster.htm>

<sup>421</sup> Rutherford had become a full professor in 1962. See the history of his department in *Educating for Business, Public Service and the Social Sciences: A History of the faculty of Economics at the University of Sydney 1920–1999* by Peter Gruenewegen, Sydney University Press, 2009, pp. 74–81

<sup>422</sup> See *Statistical Society of Australia – NSW Branch* website at <http://www.statsoc.org.au/branches/new-south-wales/>

three months for that, he suggested that a time frame of nine months would probably elapse before an appointment might be made, if one were made at all.<sup>423</sup>

Disheartened, Alf left the meeting in a sombre mood, giving up all hope of becoming a professor. He had only been home about an hour when he received a call from an excited Stuart Rutherford, who blurted out: ‘Alf, I forgot one thing this morning. We advertised for an Associate Professor in Economic Statistics five years ago and did not make an appointment. It’s still on the books and you can put in a late application.’ Although it was one level down from a full professor position, with significantly lower status and pay, Alf felt it was the best offer he would get in the academic world and so, five years late, he mailed off an application.<sup>424</sup>

Precisely one week later Alf was sitting on his lounge at home, contemplating where life might lead him if the Sydney University job failed to materialise, when another call came in. This time the voice on the other end said, “You probably don’t know me, but my name is Harry Edwards, Professor Harry Edwards: I’ve heard a rumour that you have applied for a job at Sydney University. Would I be wasting my time trying to persuade you to join Macquarie University?”<sup>425</sup> Caught completely off guard, Alf replied: ‘What’s Macquarie? I’ve never heard of it.’ After Edwards briefly explained it was a new university being built at North Ryde, Alf listened attentively before declaring, somewhat haughtily: ‘Sydney University is my university, but I suppose you wouldn’t be wasting your time.’<sup>426</sup> It was clear that he said that only out of politeness, rather than considering the offer seriously, and the conversation ended abruptly on that note. He gave the matter no more thought and waited for news about his application to Sydney University for the Associate Professor position.

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<sup>423</sup> Pollard recollection in his notes of the conversation

<sup>424</sup> *ibid*

<sup>425</sup> Edwards (1927–2012) later served for 21 years in the Federal Government in the Liberal Party as the member for Berowra before retiring in 1993. See details of his career in an article by Jonathan Swan in the *Sydney Morning Herald*, 26<sup>th</sup> October 2012.

<sup>426</sup> Alf Pollard recollection in his notes of the conversation

In his mailbox just two weeks later was a letter from the mysterious Macquarie University. Tearing the envelope open, much to his astonishment he discovered an invitation from the Registrar A.J. (John) Ford<sup>427</sup> for him to be the Foundation Professor of Economic Statistics. He was staggered to learn that Macquarie could do this in two weeks while Sydney would take at least nine months, and with no guarantee of success. It was an easy choice and he rang Ford and said he was going to formally accept. But it still puzzled him how they even knew he had applied to Sydney University; he suspected that there was more to this than he was told.<sup>428</sup>

**Figure 13.1** The academic and politician Harry Edwards who offered Alf the position of Professor of Economic Statistics at Macquarie University in 1966. (Source: Brisbane Times, 26<sup>th</sup> Oct. 2012, See:

<http://www.brisbanetimes.com.au/comment/obituaries/uniting-force-in-economics-20121025-28831.html> )



The circumstances were intriguing. Sydney University required six academic referees, but Alf had supplied it with only those he knew from the business world, as that was where

<sup>427</sup> Ford later became infamous for charging students who took part in the August 1974 riots on campus for 15 breaches of discipline or misconduct. See *Sydney Morning Herald*, 20<sup>th</sup> Sept. 1974, p.13

<sup>428</sup> Alf Pollard personal note

he had worked for the past three decades. The university found them all unacceptable since, as a general rule, they told him that such references pathetically beside the point and full of praise, including meaningless phrases such as ‘pleasing personality’, ‘good mixer’, ‘has drive’ and ‘a leader’ sprinkled liberally throughout. What was required, they claimed, was a critical analysis based on a good knowledge of the candidate, and that could only come from academics. So Alf had thought carefully and come up with six professors he had worked with over the years – some he did not know at all well and others he hoped were at least a little familiar with his research. They were all distinguished, but he worried that they simply did not know enough about him.

Unbeknownst to Alf, one of his selected referees, a man he knew only as a fellow student way back in 1933, Professor Fred Chong (1915–99),<sup>429</sup> had already made the move from the University of Auckland to Macquarie. Upon receiving the request from Sydney University for a referee’s report on Alf, he contacted Harry Edwards (1927–2012) at Macquarie, who agreed that the extraordinarily talented actuary and economist should be coming to Macquarie, not Sydney. Wasting no time, he set up a selection committee and convened a special meeting of the University Council at which the Vice-Chancellor Alex George (Alec) Mitchell (1911–97)<sup>430</sup> announced to the members: ‘We really want Pollard to join us but haven’t got the money to pay him until next year’s allocation’.

There was a deathly silence until a lone voice quietly said, “What does it cost to pay for a professor and a secretary for one year?” It was (Thomas John, later Sir in 1978) Noel Foley (1914–2005),<sup>431</sup> the CEO of Amatil, the Chairman of the Bank of NSW. When Mitchell

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<sup>429</sup> See biography in an article by George Richards in the *Sydney Morning Herald* on Fri. 4<sup>th</sup> June 1999. Also reproduced at <http://www.mathematicians.com.au/mathematicians-articles/1999/6/4/professor-fred-chong/>

<sup>430</sup> See article on Mitchell by Adrian McGregor, *Sydney Morning Herald*, 22<sup>nd</sup> Sept. 1968, pp.26, 99. It describes Macquarie University, then in its second year of operation with 2000 students, as ‘little more than an overgrown high school’.

<sup>431</sup> Foley was awarded the first Doctor of the University degree from the University of Sydney on 28<sup>th</sup> April 1989. See <http://sydney.edu.au/senate/HonFoleyN.shtml>



announced the amount, Foley reached into his jacket pocket and withdrew his chequebook, writing in a figure that would be the equivalent of \$200,000 in today's money. Approval for the exceedingly generous offer was ratified at once by the Council.<sup>432</sup> And so Alf was on the payroll at Macquarie and it was to be Sydney's great loss. But he was still ignorant of many of the details of the new institution, so he set about at once to find out what he could by visiting both Edwards, who would be his superior and Head of School, and Chong.

Macquarie University had its roots in 1964, when the NSW State Government made the decision to build Sydney's third university, after Sydney University and the University of New South Wales. After much debate, a campus location was selected in what was then a semi-rural part of North Ryde, a suburb some 15 kilometres north-west of Sydney's CBD. Named 'Macquarie University' after Lachlan Macquarie (1762–1824),<sup>433</sup> Governor of the colony of New South Wales between 1810 and 1822, the buildings were designed in the Brutalist style<sup>434</sup> of architecture with striking repetitive angular geometries and a great deal of concrete. The University planned to open its doors to undergraduate students on 6 March 1967, with the Australian Universities Commission (AUC) allowing for a modest 510 effective full-time students (EFTS), owing to the absence of any school leavers at the end of 1966 because of the transition from the old five-year Leaving Certificate to the new six-year Higher School Certificate when the Wyndham scheme was introduced. The forecast proved to be wildly inaccurate: the actual figure of 622 EFTS revealed that they had grossly underestimated the subsequent popularity of the fledgling institution. Moreover, it had a budget for a staff of 75 but in fact 90 were needed, leaving a shortfall of over \$4 million in salary and other costs (in today's currency).<sup>435</sup> In mid-February 1966 the front page headlines

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<sup>432</sup> Macquarie University Council Minutes, 1966

<sup>433</sup> See *Australian Dictionary of Biography* entry by N.D. McLaughlin, Vol. 2, 1967

<sup>434</sup> See article 'What is Brutalist Architecture', 27<sup>th</sup> June 2011 at <http://sydney.edu.au/senate/HonFoleyN.shtml>

<sup>435</sup> 'Liberality of Opportunity: a history of Macquarie University' by Bruce Mansfield and Mark Hutchinson, *Hale & Ironmonger*, 1992, Chapter 1. The author of this thesis was one of that original intake of students.

again threw H.G. Palmer into the spotlight with the announcement that some of their executives had been summonsed (see Fig. 13.2). For the time being at least, Alf was not one of them, but he suspected that his time was not far off. The charged trio had refused to answer any questions surrounding the hiding the debtors' ledgers in the ladies' toilet during the Fisher investigation.

Just four days before the article appeared, decimal currency had been introduced into Australia, so that for the time being mentions of money in media releases were often expressed in both pounds and dollars.<sup>436</sup>

**Figure 13.2** Newspaper article on the result of the investigation into H.G. Palmer (Cons.) Ltd. (*Source*: Canberra Times, Fri. 18<sup>th</sup> Feb. 1966, p.1)

## H.G. PALMER CASE

### Former executives summoned

**SYDNEY: Thursday. – Three former executives of H.G. Palmer (Cons.) Ltd. have been summoned after a special investigation into the company's affairs.**

The summonses were served by detectives on Herbert George Palmer of Sylvania, William Howard Rose, former secretary of the company, of St. Ives and John McBlane, auditor, of West Chatswood.

The summonses, taken out under the Crimes Act, allege the issue in January 1965, of a false prospectus. The Act provides for a maximum penalty of 10 years gaol for conviction.

The Attorney-General, Mr. McCaw, said in the Legislative Assembly yesterday that he had "taken initial action" to implement certain recommendations made to him in relation to the Palmer company case.

Losses amounting to \$20 million (£10 million) were announced in December.

Four weeks later Alf began his academic career at Macquarie on 21<sup>st</sup> March 1966. When his appointment reached the press, all reported favourably, with photos, and details of his qualifications and career. Astonishingly, even though he was expecting to be charged,

<sup>436</sup> For details see *Year Book Australia*, 1965, at. 1301.0, at <http://www.abs.gov.au/ausstats/abs@.nsf/94713ad445ff1425ca25682000192af2/a62514f23f32cb32ca256f2a00073479!OpenDocument>

there was no mention in any of them of the H.G. Palmer debacle, but merely references to his time at the MLC. Typical of these announcements was that in Fig. 13.3.

The response was overwhelming: Alf received a flood of congratulatory letters and phone calls. One example was that by the eminent academic Professor Wilfred Borrie (1913–2000),<sup>437</sup> Australia's first full-time researcher in demography, someone that Alf had asked to be a referee for the Sydney University position. In it he wrote:

*I am indeed honoured to be asked to give a reference on your behalf. Indeed I think it rather presumptuous that I be asked to do so. If we can attract you back the reputation of Australia will benefit.*<sup>438</sup>

**Figure 13.3** Newspaper article announcing Alf's appointment to Macquarie University (Source: The Daily Telegraph, Mon. 21<sup>st</sup> March 1966, p.11)

## MACQUARIE POST FOR DR POLLARD NOTABLE CAREER

Dr. A.H. Pollard, a former President of the Statistical Society of NSW, has been appointed professor of economic statistics at Macquarie University.

Prof. Pollard has written books on his research into world population problems. He has wide experience as a university teacher, including lectureships in radio physics and demography at Sydney University.

Dr Pollard resigned as deputy general manager and a director of MLC Ltd in January this year after more than 25 years with the company.

He has won world-wide recognition through his published work in the field of reproductivity and the associated techniques for measuring fertility, mortality and marriage. His publications are standard reference works and statistical measurements currently used in this field owe much in his original contributions. He was awarded the Rhodes prize by the London Institute of Actuaries for a research paper in this field.

Alf's flagging morale was boosted by such glowing tributes, and was further enhanced by a phone call from Sir John Marks (1916–82),<sup>439</sup> Chairman of the Development Finance Corporation, Chairman of the Finance Committee and Member of the Council of Macquarie

<sup>437</sup> *Obituaries Australia*, Wilfred David (Mick) Borrie by Charles A. Price, *ANU Reporter*, 18<sup>th</sup> Feb. 2000. Also see: <http://oa.anu.edu.au/obituary/borrie-wilfred-david-mick-133>

<sup>438</sup> Alf Pollard personal note

<sup>439</sup> *Australian Dictionary of Biography*, Sir John Hedley Douglas Marks, entry by Jim Bain, Vol. 18, 2012 See <http://adb.anu.edu.au/biography/marks-sir-john-hedley-douglas-14929>

University. Marks had been a personal friend and supporter of Alf throughout the Palmer affair and was aware that his income would be now less than 50% of what he had earned at the MLC, and that he no longer had a company vehicle. To help financially, Marks offered him a part-time position as Consultant Economist to Development Finance Corporation.<sup>440</sup> This would entail him writing a monthly booklet called *Australian Economic Trends*.<sup>441</sup>

Paying an annual fee of \$2000, the then maximum allowable outside earnings for a professor, it also provided a car, plus club fees and entertainment expenses. It was an offer too good to refuse and had the added benefit of enabling Alf to keep his contacts with the business world. The booklet ultimately had a circulation of 4000, which included executives, politicians and community leaders. Other encouraging and comforting phone calls came his way, including one from Les Oxby (1914–2007),<sup>442</sup> Chief Actuary of the MLC's fierce rival, AMP.

**Figure 13.4** The retailer Sir Norman Linfield Nock (Source: Sydney's Alderman. See <http://www.sydneyaldermen.com.au/alderman/norman-nock/>)



<sup>440</sup> *Development Finance Corporation* was taken over by Australia and New Zealand Banking Group Limited on 7<sup>th</sup> Dec. 1983. See <http://www.delisted.com.au/company/development-finance-corporation-limited>

<sup>441</sup> *Australian Economic Trends* was prepared by Alf Pollard for the Lumley Corporation

<sup>442</sup> See *Society of Actuaries* obituary at <http://www.soa.org/about/membership/about-2007-deceased-mem-oxby.aspx>

But there were others that weren't so welcome. The police still had Alf in their sights, inviting him to come in for an interview on 30<sup>th</sup> March 1966. On the appointed day, an unsmiling Sir Norman Nock was leaving the interview room as Alf entered. No words were exchanged. Neither were the police in a pleasant mood when they proceeded to grill him on the discussions surrounding the Palmer bad debts and the information submitted at the Board meeting some 20 days before the prospectus was withdrawn. The interrogator said grimly: 'I should warn you that we have just interviewed Sir Norman Nock and he said there were such discussions'.<sup>443</sup>

Alf was alarmed. Choosing his words carefully, he replied: 'With due respect to Sir Norman, if he said that, his memory is wrong. There were no such discussions until the Board meeting at which we withdrew the prospectus.' The great concern was that if there had been these discussions, their guilt would have been proven beyond doubt. It turned out later that, when the case started and all the transcripts had been tabled in court, the police had been bluffing. Sir Norman had said no such thing and like Alf, he had denied the allegations.<sup>444</sup>

At this meeting the police asked Alf why he had left the MLC and he showed them the resignation letter that had been thoughtfully typed up for him to sign. It simply said his departure was for 'personal reasons' and that the MLC Chairman of the Board did not permit him to discuss it; nor was any Board member allowed to discuss it with him. The police were far from satisfied with his perceived evasiveness, next inviting the Chairman, James H. Ashton,<sup>445</sup> in for an interview where they put exactly the same questions to him. Ashton gave precisely the same answer as Alf, repeating that he was instructed not to talk about it to anyone, and that included the police.

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<sup>443</sup> Alf Pollard personal note

<sup>444</sup> *ibid*

<sup>445</sup> See notice of his appointment as Chairman of the MLC Board in the *Sydney Morning Herald*, 5<sup>th</sup> April 1962, p.21

Now fed up with being stonewalled, they then tried Sir Charles McDonald, and one other Director, but both refused to be interviewed. By now sensing a cover-up, the police told the MLC that they had better send somebody down to talk to them forthwith or there would be trouble. As a result, the MLC engaged the services of Rod McLeod, a partner of Brian Page in the firm of Freehill, Hollingdale and Page,<sup>446</sup> and he made his way to the station as requested. This too was a fruitless exercise, as he also told them he could say nothing about the matter. Completely fed up, the constabulary then decided that the only way to find out anything was to charge all the directors of the H.G. Palmer Board, and that is exactly what they did. All the other Palmer Directors, including Alf, were charged on 11<sup>th</sup> May.

The headlines were sensational. The announcement occupied three columns on the front page of the *Sydney Morning Herald* and included photos of both Sir Norman Nock and Alf (see Fig. 13.5).

**Figure 13.5** Newspaper article on the summoning of the six former directors of H.G. Palmer (Cons.) Ltd. (Source: Sydney Morning Herald, Thu. 12<sup>th</sup> May 1966, p.1)

## **H.G. PALMER'S EX-DIRECTORS SUMMONSED**

**Six former directors of H.G. Palmer (Consolidated) Ltd were served with summonses yesterday alleging they knowingly took part in issuing a false prospectus.**

Those who received a summons are:

- Sir Norman Nock, former Chairman of the company
- Mr Robert Cadwallader, former deputy chairman, an accountant
- Dr Alfred Hurlstone Pollard, former deputy general manager of MLC Ltd
- Mr Brian John Downey Page, solicitor
- Mr Norman Hector Palmer
- Mr Cecil Howard Trenham
- Mr William H. Rose, company secretary

<sup>446</sup> See details at <http://www.helplinelaw.com/login/lawfirm.php?lawyer=3523&proid=1956> Commencing in 1947, it is now one of Australia's largest law firms. See <http://www.lawyersweekly.com.au/features/the-making-of-a-national-firm-freehills>

But there were more, with others including a prominent mention in the *Canberra Times* on the same day (see Fig. 13.6). This article, shown in Fig. 13.6, listed Alf as ‘recently appointed a professor at new Macquarie University, Ryde’ while it revealed that Norman Hector was the brother of Herb Palmer and that Sir Norman Nock was a former Lord Mayor of Sydney. On 17<sup>th</sup> May it was announced that the court hearing would commence on Tuesday 24<sup>th</sup> May 1966. Alf’s name was again mentioned among the seven former directors and two former officers of the company who were now all defendants.<sup>447</sup> The hearing would be sensational and attract almost daily headlines. The next day some of the details were announced in the media (see Fig. 13.7) and it was shaping up as being one of the trials of the century expected to last for up to four months and around 200 witnesses in line to be called.

**Figure 13.6** Newspaper article on the summoning of the six former directors of H.G. Palmer (Cons.) Ltd. (Source: Canberra Times, Thu. 12<sup>th</sup> May 1966, p.3)

## **More directors of H.G. Palmer summonsed**

**SYDNEY, Wednesday. – Detectives served summonses today on six former directors of H.G. Palmer (Consolidated) Limited alleging they were party to an issue of a false prospectus.**

They were issued under the direction of the NSW Registrar of Companies, Mr. F.J. Ryan and are returnable to the Central Court.

### **Text of allegations**

The summonses issued today alleged that each man:

“Being a director of a company, H.G. Palmer (Consolidated) Ltd. with intent to induce persons in advance property, that is to say, money, to the said public company, did concur in circulating and publishing a certain written statement being a prospectus of an issue of £500,000 debenture stock and unsecured deposit notes of the said public company, which said statement was false in certain material particulars as he then knew”.

<sup>447</sup> Article in the *Canberra Times*, Tues. 17<sup>th</sup> May 1966, p.3

**Figure 13.7** Extract from a newspaper article on the summoning of the six former directors of H.G. Palmer (Cons.) Ltd. (*Source: Canberra Times, Thu. 12<sup>th</sup> May 1966, p.3*)

## **200 witnesses for Palmer hearing**

SYDNEY, Tuesday. – Two hundred witnesses are expected to be called in the hearing of charges against seven former directors and two former officers of H.G. Palmer (Consolidated) Ltd.

The hearing was expected to last from two to four months, the Crown Prosecutor, Mr. C.R. Shannon QC told Mr. J.R. Scarlett, SM, in Central Summons Court today. Mr Shannon said that a great number of documents would have to be presented to the court and up to 180,000 cards would have to be produced.

Just six weeks later as the hearing was about to commence there was another sensation and the case was adjourned. The Crown prosecutor, Carl Shannon QC, told the court that a managing director's report in the prospectus had been changed from its original form. A descriptive outline of this event was given in an article in the *Canberra Times* (see Fig. 13.8). The Crown's case revolved around the premise that statements given in the report were false as they did not allow for the fact that the company had a large amount of bad and doubtful debts, but the assets had been shown to be not realisable. The Crown asserted that this rosy picture of H.G. Palmer was 'unclouded and optimistic' and suggested that the company had very good prospects. The evidence against the accused was that when the prospectus was being signed the company had a 'grave, immense and growing bad-debts problem' that was unacknowledged.

Mr Shannon stated that the seven Board members, including Alf, had been present at the meeting on 23<sup>rd</sup> February 1965 when Herb Palmer had presented his report. This had revealed to them clearly and unambiguously that the company was trading at a loss at that the deterioration had started in December 1964. In his report, Palmer had said: 'positive and effective action' would have to be taken "in view of the serious trend in turnover and profits".



He also reportedly told the meeting that ‘we’ll all go broke if a fall in turnover and profits continued’.<sup>448</sup> Even as far back as 1962, a Victorian firm of chartered accountants had told John McBlane that \$1.6 million was needed for the provision of bad debts. They also told him that he would be a fool to sign the accounts as auditor. But McBlane chose to sign them anyway, without any qualification, and even at this early stage of proceedings it seemed that he was in big trouble.

**Figure 13.8** Extract from a newspaper article on the adjournment of the hearing of the nine former directors and officers of H.G. Palmer (Cons.) Ltd. (*Source*: Canberra Times, Wed. 29<sup>th</sup> June 1966, p.13)

## **Palmer hearing: Report changed says Crown**

**SYDNEY, Tuesday. – The hearing of charges against seven former directors and two former officers of H.G. Palmer (Consolidated) Ltd was adjourned until Thursday in Central Court of Petty Sessions today.**

Mr Shannon told the court that from the managing director’s report as it was published in the prospectus, a reader would formulate the impression that there was no bad debt problem. Substitution of the third paragraph in the report had the effect of removing any hesitancy or warning which was implicit in the report as it stood in the original draft.

The third paragraph had been removed by the defendant directors in December 1964 and that the Crown case would assert that any reasonable reader on reading the managing director’s report would be as follows:

Turnover had been at a record level

This record turnover had been maintained

Trading had become somewhat more competitive and for this reason profits were somewhat lower.

### **Debtors were main asset**

It was clear that the main asset of the company structure as shown in the statement was the amount outstanding in debtor transactions.

“One finds tangible assets at \$78 million”, Mr Shannon said, “Of this, nearly \$48 million is represented by the amount outstanding in debtor transactions”. This figure loomed up as being the company’s most vital asset.

<sup>448</sup> Article in the *Canberra Times*, Fri. 1<sup>st</sup> July 1966, p.7

It was on the third that the first witnesses of the hearing appeared, the first one for the Crown being Detective Senior Constable R. B. Sainsbury who was with the investigation and prosecution division of the Registrar of Companies. He stated that he agreed that the turnover in the six months to December 1964 had been \$18,989,338 while for the same period in the previous year it had been \$24,557,180. But Sainsbury had grave doubts on the accuracy of these figures.<sup>449</sup>

**Figure 13.9** Herb Palmer flanked by two H.G. Palmer Board members leaving Central District Court during the hearing in 1966. (Source: Creator, Barry Doherty, Australian Photographic Agency – 22844, Digital Order No. d7\_22844)



The hearing lasted for three months, from 28<sup>th</sup> June 1966 to 29<sup>th</sup> September 1966. On the very first day the Crown sensationally alleged that H.G. Palmer (Cons.) had \$8 million (\$200 million today) in bad debts. In fact, Carl Shannon QC asserted that ‘if the Crown case is correct, as at 30<sup>th</sup> June 1964 the company had debts of \$13 million (\$325 million today)

<sup>449</sup> Article in the *Canberra Times*, Sat. 2<sup>nd</sup> July 1966, p.7

that should be treated as bad or doubtful’.<sup>450</sup> The transcript of the entire hearing would cover some 1400 singled-spaced foolscap size pages. Involved was one of the most impressive line-ups of legal talent ever seen in the country, including six barristers who later became judges: Russell Walter Fox, John Patrick Slattery, Raymond G. Reynolds, [Charles] Leycester Meares, Carl Shannon and Gordon J. Samuels); one who became Chief Justice of the High Court (Murray Gleeson); one who became a member of the High Court (William Deane); one who became Governor of New South Wales (Gordon Jacob Samuels, QC); and two who became Governors General (John Kerr and William Deane).

Alf was represented by Gordon Samuels, from the firm Stephen, Jacques & Stephen<sup>451</sup> and assisted by Alec Shand (1929–2011),<sup>452</sup> who also later became a leading QC. The Crown was represented by Carl Shannon, QC. It was an experience for all those present to see such a wonderful array of legal talent at work. In particular, Alf thought Page’s barrister, Jack W. Smyth, QC, was brilliant in cross-examining police witnesses, but not brilliant enough to prevent the police proceeding against his client.<sup>453</sup> In 1961 Smyth had given a lecture in the Bar Association Common Room on cross-examination. This was such a noteworthy seminar that a transcript of it was said to be in the top drawer of many leading barristers and referred to regularly.<sup>454</sup> Indeed, all of the counsels were reportedly magnificent and every day more interesting items came to light. The press had a field day and it was a source of constant attention, usually on the front page. Among the more significant pieces of evidence to emerge were:

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<sup>450</sup> Article in the *Sydney Morning Herald*, 29<sup>th</sup> June 1966, p.7

<sup>451</sup> For a history of the firm see an article in the *Lawyers Weekly*, 2 June 2011 at

<http://www.lawyersweekly.com.au/features/the-making-of-a-national-firm-mallesons-stephen-ja>

<sup>452</sup> See biography in the *Sydney Morning Herald*, ‘Barrister in step with his forefathers on silk road’, 28<sup>th</sup> July 2011. It is now known as ‘Mallesons Stephen Jaques’

<sup>453</sup> Alf Pollard personal note

<sup>454</sup> ‘The Art of Cross Examination’ by J.W. Smyth, Extract, Bar News, Autumn 1988. The transcript is at: [http://www.nswbar.asn.au/docs/professional/prof\\_dev/BPC/course\\_files/The%20Art%20of%20Cross%20Examination,%20Bar%20News%20Extract%20-%20Smyth%20QC.pdf](http://www.nswbar.asn.au/docs/professional/prof_dev/BPC/course_files/The%20Art%20of%20Cross%20Examination,%20Bar%20News%20Extract%20-%20Smyth%20QC.pdf)

*Bad debt ledgers (known as 'black ledgers') were hidden in the ladies' toilet of Palmer's headquarters when the auditor Fisher was conducting his investigation.*

*Bad debts at Palmers were longstanding, well before the MLC takeover.*

*It is likely that H.G. Palmer (Cons.) Ltd. had never made a real profit. Indeed, the Editor of the Sydney Morning Herald in 1965, when commenting on the celebrated H.G. Palmer receivership that, 'after retrospective accounting restatements, ... H.G. Palmer has never been a profitable business since it came on to the Stock Exchange in 1949'.*

*There had been discussions with senior Palmer staff about bad debts in 1964, with information deliberately concealed from the directors.*

*The auditor, John McBlane, agreed in writing to sign unconditional accounts provided Herb Palmer agreed to write off debts over three years. They took the view that this would save 'a very fine company'.*

*The office manager, William. Rose, although not a director, knew everything that was going on.*

On the 23<sup>rd</sup> day of the hearing, sensational evidence was given by a former senior audit clerk of the H.G. Palmer group, Fred Herbert Davies, that seven or eight companies in the group were just names and only four companies in it were really operational. Crown prosecutor Shannon said that 'anyone who questions him will have to say who they are' as Davies was almost blind and not able to recognise anyone in the court. He said he had accompanied McBlane to the Bankstown office in June 1964 to examine the debt situation and mentioned to him, before the visit, that he would like to examine the bad debt ledgers. He felt the assertion that most of the bad and doubtful debts would be collected was fanciful.<sup>455</sup>

Each defendant was charged under Section 176 of the *Crimes Act 1958* (NSW) with knowingly issuing a false prospectus (the onus of proof being on the Crown)<sup>456</sup> and under Section 47 of the *Companies Act 1961* (NSW) (a section under which the onus of proof was placed on the defendant).<sup>457</sup> Herb George Palmer, Norman Hector Palmer, William Howard

<sup>455</sup> Article in the Canberra Times, Sat. 27<sup>th</sup> August 1966, p.8

<sup>456</sup> See details of section 176 Crimes Act NSW) at [http://www.austlii.edu.au/au/legis/vic/consol\\_act/ca195882/s176.html](http://www.austlii.edu.au/au/legis/vic/consol_act/ca195882/s176.html)

<sup>457</sup> This was Version No. 061 Companies Act 1961 No. 6839 of 1961. It was revised incorporating amendments as at 11<sup>th</sup> January 201.0

Rose and John McBlane were sent to trial on both charges without giving evidence. Brian Page and Robert Cadwallader, who had been directors only for several months, were both discharged without giving evidence. An alternative charge against McBlane was dismissed. After one of the longest ever hearings before the summons court, Mr Scarlett, SM, said that he was satisfied that there was enough evidence to go before a jury. The trial date was set for Herb Palmer on 4<sup>th</sup> October while the other three were each granted bail of \$500. Alf's fate was as yet undecided.<sup>458</sup>

Alf had only recently changed careers, from businessman to academic, and at the age of 50 was still feeling his way into life as part of a university faculty. Throughout the three months of exhausting hearings he did his best to continue with his work, as well as deal with visits from the police and numerous consultations with his legal team. Furthermore, he had promised the Institute of Actuaries of Australia that he would write a paper on 'Fertility in Australia' for their August meeting. However, as he was consumed with his court appearances and book writing, it had slipped his mind. He found the only time available was during the hearing itself, so day after day he sat in court next to Sir Norman Nock, who was astonished at the amount of calculation Alf could do while keeping an ear out for everything the legal profession was saying. The finished paper was finally presented jointly with his son Geoff, and was awarded the prestigious Messenger and Brown Prize for 1969, the very first time the prize was awarded to a paper that was presented to the Australian Institute.<sup>459</sup> Although the honour garnered prominent accolades in the Australian press, it had nowhere near the amount of publicity the hearing was receiving.

The case was having severe consequences for the Pollard family, typified by the local bowling club, where Pearl noticed that women suddenly stopped talking when she came into earshot. It was painfully obvious that they were discussing the morning's newspaper articles

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<sup>458</sup> Article in the *Canberra Times*, Tue. 13<sup>th</sup> Sept. 1966, p.1

<sup>459</sup> Mentioned in *The Shore Weekly Record*, Vol. XXX, No. 14, p.55

on her husband. And their son Ian, when batting in a cricket match for Shore against Newington, had one the fieldsmen say to him; 'Is your father in gaol yet?'<sup>460</sup>

On the other side of the world, in Cambridge, John had learned of his father's 'resignation' from the MLC in a letter from Alf dated 17<sup>th</sup> April 1966, which he received three days later. It was clear to him that his father was trying to put a brave face on the situation. As the news became worse Alf thought it prudent not to discuss the details in letters, in case they were intercepted and his comments misinterpreted. So as the months dragged by, John visited Australia House in London regularly simply to read the newspapers and see if anything about the case appeared in them.

Meanwhile, son Geoff had first heard of Alf's resignation when he visited the MLC's office in Auckland. Now back in Sydney, it was he who went surety for his father at the Chatswood Police station for bail of \$400. Just as disturbing was the fact that the Pollard home in Northwood was broken into and robbed three times during this period; luckily, on each occasion nobody was home. And then there were the threatening anonymous phone calls that were never traced.<sup>461</sup>

During this period Alf was busy trying to commence his career as an academic and the distraction of the possibility of going to prison still loomed large. He did not have to wait long. The press headlines just two days later were about as bad as he had feared.

Sir Norman Nock, Howard Trenham and Alf were found to have no case to answer on the major Crimes Act Section 176 charge, but were all sent to trial on the lesser Companies Act Section 47 charge where they could reverse the onus of proof being on them by agreeing to give evidence subject to cross-examination. All three chose this path, and Nock and Trenham were ultimately discharged.<sup>462</sup> As it turned out, a Palmer employee, the former

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<sup>460</sup> Recollection by Ian Pollard

<sup>461</sup> Alf Pollard personal note and author conversations with Alf Pollard's children

<sup>462</sup> Article in the *Canberra Times*, 'Director Discharged', Thurs. 29<sup>th</sup> Sept. 1966, p.18

assistant secretary and acting secretary of H.G. Palmer (Consolidated), Raymond Guy, presented evidence that conflicted with Alf's testimony of what he supposedly knew about the bad debts. This resulted in Alf was sent to trial because Mr. Scarlett stated that disagreements in testimony had to be resolved by a judge and jury.

The headlines were devastating to Alf from many perspectives, not the least being the embarrassment it afforded Macquarie University to see one of its prominent foundation professors landing in court before it had even opened its doors. Typical of the media headlines were those in Fig. 13.10. It is worthwhile producing it here in full, as it relates solely to Alf and what he was being accused of. Another of the many newspapers to give prominence to Mr Scarlett's decision was the *Daily Mirror*, published in Sydney, that also mentioned that he was let out on bail pending the court case (see Fig. 13.10).

Despite these unfortunate headlines, Alf had previously accepted an invitation to conduct a course in demography at Sydney University and was now in the middle of teaching it. On this occasion he bought a copy of the *Daily Mirror* newspaper on his way to the evening class before noticing the article in Fig. 13.11. There was much more publicity, none of it flattering with the *Daily Mirror* article in Fig. 13.10 continuing past the front page. As Alf walked into the lecture theatre he noticed several of the students holding the folded paper under their arm, and one actually reading the article. He was expecting a comment from the group, but they were all too polite to mention the elephant in the room.

In his later years Alf described himself as a 'babe in the woods' during this period of turmoil in his life. Part of this stemmed from his failure to seek legal advice from the outset, and instead simply doing what he felt was the right thing at the time. It had been a huge mistake to sign the 'resignation' letters. Had he not done so, it would have forced the MLC to sack him, opening the way to claim substantial damages for unfair dismissal.<sup>463</sup>

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<sup>463</sup> Alf Pollard opinion expressed in his notes

**Figure 13.10** Typical headlines the day after Alf Pollard was committed to stand trial under the Companies Act (*Source: Canberra Times, Thurs. 15<sup>th</sup> Sept. 1966, p.15*)

## **H.G. PALMER CASE**

### **Doctor to face one charge**

**SYDNEY, Wednesday.** The Crown has established a *prima facie* case against Dr Alfred Hurlstone Pollard, a former director of the H.G. Palmer group, Mr. J.R. Scarlett, SM, ruled in Central Summons Court today.

Mr Scarlett said Pollard had to answer a case under the Companies Act charge. He discharged Pollard on a second charge under Section 176 of the crimes Act.

Section 47 of the Companies Act charges Pollard with having made untrue statements and with wilful non-disclosure in a H.G. Palmer (Consolidated) Ltd prospectus. The case against Pollard was adjourned until tomorrow morning to enable him to consult his legal advisers.

Earlier in the hearing Mr Scarlett discharged Pollard on the Crimes Act charge. He said that the Crown had not proved that Pollard came into jurisdiction under the Crimes Act. Pollard had made enquiries from other directors and executives of the company in relation to bad debts and this was sufficient to discharge him under the Crimes Act.

Mr G.J. Samuels QC for Pollard told the court he notify the Crown of the course he proposed to adopt in relation to Pollard.

### **'All was not well'**

Mr Scarlett said that Pollard was informed on January 11 of a possible bad debt write-off of \$1.5 million for the year ended June 30 1965. "Following that, several events occurred which the Crown says should have indicated to him that all was not well with the company and it was not trading profitably", Mr Scarlett said.

"I do not agree that these matters are sufficient to enable me to say that he knew of the falsity of the prospectus within the meaning of Section 176". He held that Pollard had to show that he had grounds to believe that statements in the prospectus were true and that he was not criminally negligent in failing to make more enquiries than those he did make".



**Figure 13.11** A typical headline the day after Alf Pollard was committed to stand trial under the Companies Act (*Source: Daily Mirror, Thurs. 15<sup>th</sup> Sept. 1966, p.1*)

## **DR POLLARD TO STAND TRIAL**

Former director of H.G. Palmer (Consolidated) Ltd, Dr Alfred Hurlstone Pollard, was committed for trial today. Mr J.R. Scarlett, S.M., in Central Court, committing him under a section of the Companies Act, alleging he authorised a prospectus containing untrue statements and a wilful non-disclosure.

The magistrate said there were circumstances which a jury might consider ... Pollard was the deputy general manager of the MLC Ltd which took over the company and was allowed \$400 bail. The Court assembled at 11.20am for Mr Scarlett to give his decision on Dr Pollard.

His second error was made in February 1966, three months before he was charged, when he offered the Crown his entire collection of H.G. Palmer notes and files in case it would assist them in sorting out what had happened. The collection was about 30 centimetres high. He said he would like them back as he had not made any copies. It did not occur to him that they might be used against him in what he felt was a dishonest fashion. The treatment he received stayed with him all his life and never failed to shock him when he recalled it.<sup>464</sup>

After Scarlett's decision to send him to trial, Alf's legal team made a detailed submission to the Attorney-General, Sir (Malcolm) Kenneth McCaw (1907–89),<sup>465</sup> stating that, in their opinion, the case against him should be dropped. Among the many reasons cited, they stated; 'many people holding prominent positions in the community would like to speak on Dr Pollard's behalf, including Sir Charles McDonald, Sir Walter Scott, Sir Ronald Grieve, Sir Keith Yorston and Sir John Marks'. The Crown officers examined the proposition and after a short time supported it. A brief telegram was sent from Ken Downs, the NSW Under Secretary of Justice, that simply read: 'The Attorney General has directed that there be no further proceedings in your case.' For Alf, this part of process was finally over but there were no doubt some who felt that prominent friends in high places (seen by the fact that five of

<sup>464</sup> *ibid*

<sup>465</sup> *Australian Dictionary of Biography*, Sir (Malcolm) Kenneth McCaw by Chris Puplick, Vol.18, 2012

them had knighthoods) can get you off rather than facing the music and letting a court decide your guilt or innocence. The press, who had previously savaged him, barely made mention of his reprieve.

In a curious aftermath, less than two years later the NSW Minister for Justice set up an Advisory Committee for the Bureau of Crime Statistics and Research, chaired by Ken Downs. They invited Alf to be a foundation member and he remained on the committee for many years, until it was disbanded. And with the dropping of charges against Alf, he received a flood of phone calls, personal visits and letters from well-wishers who had believed in his innocence from the beginning. The most remarkable was a hand-written note from James Ashton, the Chairman of the MLC Board, who had sacked him 15 months earlier. It read:<sup>466</sup>

*Dear Alf*

*I was very relieved and thankful to read that the Crown will not proceed with the charge against you.*

*It has been a terrible experience for an honest man to go through and you and your fine family must have suffered greatly.*

*I trust the time is not far off when the memory and suffering of it will start to get out of your thoughts.*

*Yours sincerely*

*Jim Ashton*

Alf described it as ‘a sincere letter from an honest gentleman’ and it meant the world to him.<sup>467</sup> Shortly after this event he had a private lunch with Sir Keith Campbell (1928–1983),<sup>468</sup> Chairman of the Hooker Corporation Ltd., who asked him to become a director of the organisation in the future. He added that now was too soon to take up the role: ‘I wouldn’t ask anyone to become a director until I have straightened things out. That will take a couple of years.’ Alf replied, ‘Longer than that with my Palmer background.’ Campbell brushed off

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<sup>466</sup> *ibid*

<sup>467</sup> Alf Pollard personal note

<sup>468</sup> *Australian Dictionary of Biography*, Sir James Keith Campbell by Peter Spearitt, Vol.17, 2007

the remark with: ‘You will be all the better for that experience’, but Alf was unconvinced that any good could come of it all.<sup>469</sup>

In February 1969 the case against McBlane, Rose and the two Palmers, Herb and Norman, opened in the Supreme Court before Judge Frank Lee. Curiously, there was a press announcement on 29<sup>th</sup> March that McBlane had run out of money, his lawyer, James Henry Staunton, stating that his client had ‘come to the end of his financial resources’. However, Staunton said that he would continue to appear ‘whenever possible’ and that his junior, Mr. Cook, would look after McBlane’s interests if he was not there.

This time the trial had one huge difference from the earlier hearing – Alf was now a principal witness for the Crown. This entailed several meetings with the Crown’s advisers, signing a long statement and three gruelling days in the witness box. The QC for Palmers was Leycester Meares AC CMG QC (1909–94),<sup>470</sup> a former squash partner of Alf’s at the University Club. Any friendship soon vanished as he launched into his cross-examination of Alf about events that took place 4–10 years earlier. Meares had made up his mind to paint Alf as an unreliable witness, and unleashed three assistant barristers to fire questions at him.

One of these had the 1400 pages of transcript from the lower court, another had the police report and the third one was armed with the Palmer Board Minutes and other relevant documents. These had all been indexed and cross-referenced, with particular note made of any statements made previously by Alf so that these could be produced at a moment’s notice. Alf, as is often the case with witnesses and defendants, was not permitted to have any notes at all, and had to rely solely on his memory.

An idea of the detailed examination may be gleaned from the following fascinating exchange from court transcripts:

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<sup>469</sup> Alf Pollard personal note

<sup>470</sup> See brief biography, on 11<sup>th</sup> August 1994, by Michael Kirby and Roddy Meagher at [http://www.michaelkirby.com.au/images/stories/speeches/1990s/vol32/1994/1151-Obituary - The\\_Hon\\_C\\_L\\_D\\_Meares.pdf](http://www.michaelkirby.com.au/images/stories/speeches/1990s/vol32/1994/1151-Obituary - The_Hon_C_L_D_Meares.pdf)

*Meares:* A committee was set up at the December 1964 Board meeting. Who was on it?

*Pollard:* Herb Palmer, Brian Page and Sir Norman Nock.

*Meares:* Are you sure?

*Pollard:* Yes.

*Meares:* I should remind you, you are speaking under oath. Would you like to pause and think about your answer?

*Pollard:* No, thank you. I am certain.

*Meares:* Do you know that you were asked about this in the lower court?

*Pollard:* Yes.

*Meares:* Do you realise the answer you have given here is different from that given by you in the lower court?

*Pollard:* The answer I gave here and the answer I gave there are the same. If the transcript does not bear that out, the transcript is wrong.

*Meares:* Would you like me to read what you said in the lower court as recorded on page 1032 of the transcript?

*Pollard:* Yes.

*Meares:* (Reading) The Committee consists of Herb Palmer, Brian Page and me.

*Pollard:* If you look just a little earlier in the transcript you will note that the magistrate had just asked me to use the actual words spoken by people when quoting them, and here I was quoting a statement made to the Board by the Chairman, Sir Norman Nock. You will note that it is in quotation marks and therefore 'me' refers to the speaker, Sir Norman Nock.

Meares had been outdone by Alf and immediately dropped the subject. Other witnesses were also cross-examined by counsel, and only once did Judge Lee pause to stop the questioning, when he turned to Alf and asked:

*It would help me, Doctor, if you would tell me to what extent you and others as investment managers depend on audited accounts as a guide to your investments.*

Alf replied without hesitation:

*We depend almost entirely on them. They are usually our only source of reliable information.*

Lee even held up proceedings while he wrote this answer in his book, and Alf had a sinking feeling that he had just sentenced the auditor McBlane, whom he regarded as a decent person, to a term in prison. It was a sensation that he couldn't explain, but it weighed heavily upon

him at the time and later.<sup>471</sup> On Wednesday 30<sup>th</sup> April 1966, in court McBlane finally conceded that he had made a mistake in 1962 by not taking seriously enough the company's bad debt position. Moreover, he agreed with the Crown that in June 1962 he had received a letter from the Melbourne branch of auditors which showed an alarming debt position. He said that he rejected the description 'alarming' as he felt that it was the credit squeeze that was affecting payments. It was not looking good for him at this stage.<sup>472</sup> On Tuesday 27<sup>th</sup> May a 12-man jury found the 44-year-old John McBlane guilty of two charges in connection with the issue of an allegedly false prospectus. He was remanded in custody at Long Bay gaol until 4<sup>th</sup> June, facing up to 10 years in prison on the charges. The jury returned its verdict after retiring for 4 hours and 35 minutes at the end of the 65-day hearing, the then longest criminal trial in NSW history. On the same day Norman Palmer was acquitted on both charges, sighing and bowing his head to the jury foreman when he announced the verdict. And so McBlane joined Herb Palmer in Long Bay goal where they would both await their fate.<sup>473</sup>

On the other hand, William Rose was acquitted two days later on Thursday 29<sup>th</sup> May, and rang Alf to thank him. He explained that it was apparently something Alf had said that cleared him, namely his explanation that Rose was completely under the domination of Herb Palmer, guilty only of loyalty to his CEO and staying very much in his place.<sup>474</sup> The headlines that appeared on Thursday 5<sup>th</sup> June 1969 said it all (see Fig. 13.12)

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<sup>471</sup> Alf Pollard personal note

<sup>472</sup> Article in the *Canberra Times*, 'Mistakes over Bad Debts admitted', Thurs. 1<sup>st</sup> May 1969, p.18

<sup>473</sup> Article in the *Canberra Times*, 'The Jury Acquits N.H. Palmer', Sat. 31<sup>st</sup> May 1969,, p.8

<sup>474</sup> Article in the *Canberra Times*, 'Former Auditor Found Guilty, Fri. 30<sup>th</sup> May 1969, p.7

**Figure 13.12** Headlines proclaiming the sentencing of Herb Palmer and John McBlane (Source: Canberra Times, Thurs. 5<sup>th</sup> June, 1969, p.8)

## FALSE PROSPECTUS

# Palmer to serve at least 2½ years

SYDNEY, Wednesday. – The former managing director of H.G. Palmer (Consolidated Ltd.), Herbert George Palmer, was sentenced to four years' goal and director, John McBlane to three years' goal.

Mr Justice Lee, passing sentences in the Central Criminal Court, set non-parole periods of two and a half years for Palmer and two years for McBlane. He said that people who sought to obtain money by falsely portraying a company's financial position must be punished.

The court was told earlier that Palmer was facing a civil action for \$10 million for alleged negligence and could be liable for further law suits.

The civil action referred to in Fig. 13.12 included the MLC wanting to sue him for \$5 million, but all his shares and assets were held in his family company and couldn't be touched. For good measure, they also wanted to sue McBlane for \$2 million for professional negligence, as his firm held a policy for this amount. Unfortunately for them, the policy did not cover cases where there was a conspiracy and clearly that was the case here. The insurance company came up empty on both counts.

And so the saga of one of Australia's classic legal cases came to an end, with the company H.G. Palmer Pty Ltd. being delisted at the request of the receiver on 22<sup>rd</sup> June 1973 after being registered on 23<sup>rd</sup> February 1955.<sup>475</sup> In his summing up, Judge Lee observed:

*Investment by the public in companies plays an important part in the commercial life of the community and it is of the utmost importance that prospectuses ... should be true and accurate in the statements they contain.*

<sup>475</sup> ASIC website, <http://www.search.asic.gov.au/cgi-in/gns030c?acn=008306205&juris=9&hdtext=&srchsrc=1>

Remarkably, even today, some 50 years later, there are still items for sale that bear the H.G. Palmer label. Several H.G. Palmer ‘Princess’ Sewing Machines were listed for sale on Australian *eBay* in mid-2014,<sup>476</sup> and a ‘Vintage Reel to Reel H.G. Palmer Tape Recorder Player Original Condition’ for \$99.99.<sup>477</sup> Even an H.G. Palmer badge was offered for \$9.99, described as an ‘H G Palmer Old Antique 1960s Electric Sewing Machine Badge Decal’ (see Fig. 13.13). It seems that the Palmer brand will live on for some years yet.

**Figure 13.13** H.G. Palmer memorabilia sold on *eBay* about 50 years after the trial  
(Source: *eBay*, [http://www.ebay.com.au/itm/H-G-PALMER-Old-Antique-1960s-Electric-Sewing-Machine-Badge-Decal-FREEPOST-/331174947186?pt=AU\\_Sewing&hash=item4d1b90a972](http://www.ebay.com.au/itm/H-G-PALMER-Old-Antique-1960s-Electric-Sewing-Machine-Badge-Decal-FREEPOST-/331174947186?pt=AU_Sewing&hash=item4d1b90a972))



During his time as Deputy General Manager of the MLC, Alf came across many unusual people, including Bob Mitchell,<sup>478</sup> who he met in 1960 and who he had befriended. Mitchell lived in one of the remaining mansions with a tennis court, at 612 St Kilda Road, Melbourne, and represented Queensland in the Lawn Tennis Association of Australia (LTAA). He had always wanted to be a medical practitioner but missed out on admission to medicine at the University of Melbourne after World War II, when preference was given to returned soldiers. Instead, Mitchell established and owned a medical clinic at 421 St Kilda

<sup>476</sup> For example, see [http://www.ebay.com.au/itm/H-g-palmer-princess-vintage-sewing-machine-/321375439588?pt=AU\\_Sewing&hash=item4ad3780ae4](http://www.ebay.com.au/itm/H-g-palmer-princess-vintage-sewing-machine-/321375439588?pt=AU_Sewing&hash=item4ad3780ae4)

<sup>477</sup> [http://www.ebay.com.au/itm/Vintage-Reel-to-Reel-H-G-Palmer-Tape-Recorder-Player-Original-Condition-/271452428981?pt=AU\\_Electronics\\_Vintage\\_Electronics&hash=item3f33d35ab5](http://www.ebay.com.au/itm/Vintage-Reel-to-Reel-H-G-Palmer-Tape-Recorder-Player-Original-Condition-/271452428981?pt=AU_Electronics_Vintage_Electronics&hash=item3f33d35ab5)

<sup>478</sup> Mentioned in *The Great Fletch; The dazzling life of Wimbledon Aussie larrikin Ken Fletcher* by Hugh Lunn, ABC Books, 2008. Mitchell was referred to as the ‘mystery man of tennis’. Also see <http://www.theaustralian.com.au/archive/news/rebels-were-on-the-money/story-e6frg7mo-1111117718541>

Road. He dreamt of buying the nearby Chevron Hotel at 539 St Kilda Road<sup>479</sup> and converting it into a ‘Mayo Clinic’<sup>480</sup> equivalent for Melbourne. He came to see Alf because he needed a seven-figure life assurance policy as protection against the borrowings in this bold endeavour.<sup>481</sup>

Alf mentioned to Mitchell that he had a son who was a promising young tennis player in NSW – Geoff – and Mitchell invited them both to come to Melbourne for the January 1961 Australian Championships at Kooyong. Mitchell also arranged for the tennis professional Mervyn Rose (b.1930)<sup>482</sup> to coach Geoff for a week beforehand. The unseeded Geoff then surprised all by reaching the final of the Australian Junior Championships, where he lost to John Newcombe (b.1944).<sup>483</sup> Geoff stayed on for another ten days as a late addition to Harry Hopman’s LTAA junior training squad.<sup>484</sup>

Mitchell was an enigma to the LTAA and was referred to in the newspapers as ‘the mystery man of tennis’. He was unhappy with the way the LTAA was treating the players, then all amateurs, and he personally sponsored a number of leading Australian players, enabling them to concentrate on tennis. A friendship soon developed between Alf and Mitchell, and the Pollard and Mitchell families had a couple of holidays together in the early 1960s and met many of the leading players at Mitchell’s home. But there was a major credit squeeze during this period, and in the following years a number of well-known corporations collapsed, among these Latec Investments, Stanhill Development Finance, Reid Murray and H.G. Palmer.

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<sup>479</sup> The hotel has since been converted to apartments. See

[http://www.walkingmelbourne.com/building892\\_chevron-hotel.html](http://www.walkingmelbourne.com/building892_chevron-hotel.html)

<sup>480</sup> Located in the state of Minnesota in the USA, the *Mayo Clinic* is a world famous and very prestigious not-for-profit medical institute. For details see <http://www.mayoclinic.org/>

<sup>481</sup> Alf Pollard personal note

<sup>482</sup> See player profile at <http://www.tennis.com.au/player-profiles/mervyn-rose>

<sup>483</sup> See player profile at <http://www.tennis.com.au/player-profiles/john-newcombe>

<sup>484</sup> *Australian Dictionary of Biography*, Vol. 17, 1981–90, A–K, pp. 548–51.



Bob Mitchell was a director of Latec,<sup>485</sup> and Alf realised that contact with Mitchell at this critical time in their lives might be misconstrued. As a result they ceased all communication and the pair never made contact again. This turned out to be a very wise move on Alf's part as Mitchell was later charged with offences under companies legislation and sent to prison.

During the Palmer hearing and trial, it was incredible that Alf was still able to do outstanding research, much of it in the courtroom during proceedings. Apart from the 'Fertility in Australia' paper referred to earlier, another 1968 paper 'On the growth rate of economic time series' was a mathematical discussion of how he had found a more elegant solution to estimators of the underlying rate of growth, it being so outstanding that it won the prestigious H.M. Jackson Prize for 1969 at the Institute of Actuaries of Australia and New Zealand.<sup>486</sup> The following year he had published, with son John, 'A stochastic approach to actuarial functions', also mathematical in flavour where he challenged the 'classical' approach to certain actuarial problems that used deterministic models and suggested that stochastic models might be better suited. Astonishingly, this paper also won the H.M. Jackson Prize, this time for 1970.<sup>487</sup>

Alf also found the time in 1967 to write three books that would be used as texts for the Macquarie University students in 1968. The fields were Statistics,<sup>488</sup> Demography<sup>489</sup> and Mathematics of Finance.<sup>490</sup> With the memory of the H.G. Palmer affair now behind him, but certainly not forgotten, Alf was preparing himself for a new chapter in his life. He had a

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<sup>485</sup> See Government report into Latec's affairs in the *Report of Inquiry Into the Affairs of Latec Investments Limited and Its Subsidiaries*, NSW Parliament, 1965, 339pp.

<sup>486</sup> On the rate of growth of an economic time series, *Bulletin of Inst. Actuaries of Australia and new Zealand*, 1968, pp. 137–147

<sup>487</sup> 'A stochastic approach to actuarial functions', *Journal of the Institute of Actuaries*, Vol. 95, part I, No. 400, Dec. 1969, pp. 79–113.

<sup>488</sup> *A Service Course in Statistics*, Pergamon Press, Sydney, 1968, 217pp. A 2<sup>nd</sup> edition appeared in 1972

<sup>489</sup> *Demography: an introduction*, Pergamon Press, Sydney, 1968, 92pp.

<sup>490</sup> *An Introduction to Mathematics of Finance*, Pergamon Press, Sydney, 1968, 83pp. A 2<sup>nd</sup> edition appeared in 1977

chance now to properly fulfil the dream he had harboured from a young age: to be an academic.

## 14. TRAGEDY

The first few years at Macquarie were a steadying influence on Alf after the often ruthless world of business. His spirits never failed to be lifted by his children, each of whom were gifted in their own way and excelled in a variety of fields. His eldest child, John, was awarded his PhD in statistics from Cambridge University; Geoff won a gold medal in tennis at the Tokyo World University Games; Graham graduated from the University of Sydney with an honours Bachelor's degree and two university Blues. Not to be outdone, Alf himself was made a Fellow of the Academy of Social Sciences in Australia,<sup>491</sup> only the second person from Macquarie University to achieve this distinction.

Alf also served on the Council of the Medical Benefits Fund of Australia (MBF), a role he would hold for 16 years, and during that time had a memorable experience, involving one of the strangest incidents he ever encountered. MBF decided to send him as a representative to an international health funds conference in Chicago, and he duly sent off his registration. Within a couple of weeks he received a telegram from the organisers that read 'Would Professor Pollard speak on Kidney Transplants and Dialysis?' Even though he strongly suspected they mistakenly thought him to be a medical professor, he felt he could not refuse.<sup>492</sup>

Alf was essentially a child of 'Victorian era' parents – Christian with a strong work ethic and family values. As such he was somewhat of an 'innocent abroad' as demonstrated by his experiences in the corporate world and giving a talk to an international audience on a topic on which he knew nothing demonstrated his sense of duty to do what he thought was the 'right thing'. To prepare for the occasion, he spent the next three months interviewing transplant surgeons in Sydney, finding out just how kidneys are transferred from donor to

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<sup>491</sup> For details see their website at <http://www.assa.edu.au/>

<sup>492</sup> Alf Pollard personal note

recipient, matching arrangements, cost structures and survival rates. He even approached Sir Lionel Coppleson (1900–1990),<sup>493</sup> President of the Australian Kidney Foundation and Institute of Urology, who lent him two extremely thick bound volumes of press cuttings to aid in his research.

At last the big day came in Chicago, and Alf felt he knew enough to give a brief presentation on the subject. To his horror he discovered that his session was three hours long and would be attended by Professor David Derek Gellman (1926–2003),<sup>494</sup> eminent Head of the Transplant Unit at Winnipeg Hospital<sup>495</sup> and Vice-President of the Manitoba Medical Association. Alf immediately informed the audience was that he was not a professor of medicine. After giving what he felt was most likely a somewhat boring presentation for them, he was dismayed to learn that there would be a Question and Answer session immediately following. Gellman had his hand up for the first question and Alf sensed big trouble.

His fears were put to rest as the eminent specialist merely asked: ‘What are the average weekly earnings in Australia?’ It seemed he was simply having difficulty converting the Australian dollars in Alf’s address into Canadian currency. With his mind focused squarely on kidneys, Alf, wrong-footed, was unable to tell him on the spot. He later learned that the reason they wanted an Australian to talk was that Australia had the best kidney transplant survival rates in the world.

Over five years at Macquarie Alf saw a dramatic transformation in the campus, with new lecture theatres, tutorial rooms and administration blocks and a substantial increase in the number of both students and faculty. Building any university from the ground up is never easy, and so it was here, with Macquarie at first living in the shadows of the well-established

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<sup>493</sup> See details on Trove at <http://trove.nla.gov.au/work/35885612?q&versionId=45565460> Also see article on his work by Shaun McIlraith in the *Sydney Morning Herald*, 22<sup>nd</sup> April 1969, p.4

<sup>494</sup> See details at Manitoba Medical Service Foundation at [http://www.mmsf.ca/docs/mmsf\\_book.pdf](http://www.mmsf.ca/docs/mmsf_book.pdf) Also Obituary at [http://passages.winnipegfreepress.com/passage-details/id-78838/name-David\\_Gellman/](http://passages.winnipegfreepress.com/passage-details/id-78838/name-David_Gellman/)

<sup>495</sup> See details on the transplant program at <http://www.transplantmanitoba.ca/transplant-program/adult-kidney-transplant-program>

University of Sydney and University of New South Wales, but there was an undeniable excitement and enthusiasm in the air that energised everyone involved.<sup>496</sup>

During this period of intense teaching and research, Alf worked on setting up the first actuarial program to be recognised outside the UK. What was initially referred to by the Institute of Actuaries in London as ‘the Macquarie experiment’ soon became known as ‘the Macquarie success’. It was to become one of the most prestigious programs not just on a university campus but in Australia. So successful was it that Alf was invited to London to advise on the implementation of a similar program at City University.<sup>497</sup> He did just that, and his model was soon copied around the globe, to international acclaim. The actuarial program he instituted at Macquarie has since produced many hundreds of Australia’s most outstanding actuaries and continues to do so today.<sup>498</sup>

By the time 1971 arrived, Alf was now well into his lifelong dream of being a leading academic, the role turning out to be everything he had hoped for and much more. Such was his reputation on campus that the Vice-Chancellor, Alex Mitchell, decided to appoint him Head of the School of Economic and Financial Studies.<sup>499</sup> This was by far the largest faculty on campus, and was made up of the departments of accounting, finance, economics, business law, the graduate school of management, statistics and, of course, actuarial studies. This was a leadership role Alf would relish, although it turned out to be very time consuming, and not made any easier by the fledgling university soon finding itself in a time of turmoil with considerable student unrest on campus.

Among the many student complaints in the ensuing years were those about lack of student housing and the ill-advised decision by the administration to locate a Staff Club for

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<sup>496</sup> Author’s personal experience

<sup>497</sup> For details on the actuarial program at *Cass Business School* at City University, London, see <https://www.cass.city.ac.uk/courses/masters/courses/actuarial-science>

<sup>498</sup> Author personal observation

<sup>499</sup> This was by far the largest School on Macquarie University’s campus. It was later changed to *The Faculty of Business and Economics* (FBE) under a restructure.

the exclusive use of faculty right in the middle of the student union building. This was bad enough, but these years were also very tense politically. There were many on campus who opposed the war in Vietnam both passively and actively, through noisy and prolonged demonstrations. It was also a time of National Service,<sup>500</sup> with vast numbers of students just at the age at which they might be called up to serve their country. Emotions ran high.<sup>501</sup>

In December 1972 Gough Whitlam (b.1916)<sup>502</sup> was elected Prime Minister and universities across the nation were blossoming, with plenty of money being spent on education; this was a state of affairs that couldn't, and did not, last beyond the term of his government.

Alf led the School through these troubled times, managing to secure substantial funding for it – and indeed for the University – including lucrative prizes for outstanding students. It was not just academia that was benefitting from his experience, however; he had already been responsible for setting up a number of unique sporting facilities at Macquarie, in particular six squash courts which were in constant use during that period. They are still there today, some 45 years later, and recent reports suggest that the demand for new courts in the community is increasing as the sport is making something of a comeback, especially in regional areas of Australia.<sup>503</sup>

In June 1972 Alf received a letter that again invited him to represent the Medical Benefits Fund of Australia, this time at a conference in London. This required taking leave from the university, which readily gave him permission to do so, not just because of the honour of being asked but because he hadn't yet taken any annual leave. After discussing the trip with Pearl, they decided to go together and turn it into a kind of world tour that would

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<sup>500</sup> National service ran in Australia between 1965 and 1972. See *National Archives* at <http://www.naa.gov.au/collection/fact-sheets/fs164.aspx>

<sup>501</sup> *Time of hope: Australia 1966-72* by Donald Horne, Angus and Robertson, Sydney, Sydney, 1980, 186pp

<sup>502</sup> See details of Whitlam's life in *Australia's Prime Ministers* at <http://primeministers.naa.gov.au/primeministers/whitlam/fast-facts.aspx>

<sup>503</sup> See article in the *Queensland Times* on 6<sup>th</sup> Jan. 2012 at <http://www.qt.com.au/news/squash-making-bouncing-comeback-ipswich-courts/1229296/>

take in Europe. It would be their first opportunity for international travel together in some years. This trip is especially noteworthy as it witnessed one of the most major and serious incidents in Alf's life that affected him deeply.

The first stop was Italy, followed by France, Switzerland and Germany before proceeding on to London for the conference. They travelled in a hire car, although by necessity a rather small Mini Cooper (see Fig. 14.1), as their money was still very tight.<sup>504</sup>

**Figure 14.1** A Mini Cooper similar to the model in which the Pollards had their accident.

(Source: <http://bringatrailer.com/2009/07/07/little-devil-1974-innocenti-mini-cooper/> )



Before making the long journey, the travel agency informed Alf that Qantas would not issue the tickets unless they sighted valid passports. As this was simply normal procedure, he provided them to the agent and presumed that both the agency and Qantas were satisfied. Alighting in Rome, they picked up their vehicle and for the next two weeks meandered through over half a dozen countries. For the most part they stayed at pensiones,<sup>505</sup> many run by widows who did not speak a word of English. But this was all part of the richness of life

<sup>504</sup> Alf Pollard personal note

<sup>505</sup> See definition of the Italian word 'pensione' at <http://www.yourdictionary.com/pensione>

for the Pollards and adequate communication was able to be made in almost all circumstances.<sup>506</sup>

As far as possible they had kept to main roads, but they took the B-roads whenever they felt there was something worthwhile to see. After completing the Swiss leg of the tour, they headed for the Swiss-German border to visit the last country on their itinerary before England. Alf eased the car along the queue of vehicles that were patiently lined up at the checkpoint until finally it was their turn and Alf wound down the window to hear the familiar barking ‘Passports please’ as the German official held his hand out. He duly handed them over and there was some tension as the unnerving ‘You will wait here’ was bellowed into the car. The guard took their passports into his office. There they could see him deep in discussion with a colleague.

After some time and a great deal of anxiety on their part, the officer marched briskly back. Arriving at their vehicle, he stuck his head halfway through the open window and announced abruptly, ‘Your passports are not valid. They have both expired, and so I am not supposed to let you in.’ He handed the passports back to them and a check revealed that it was in fact their visas that were out of date; remarkably, not one other border security official in any country had noticed.

The official continued: ‘I will let you through if you promise to drive straight to Munich and have your passports stamped. Can you do that?’ They readily agreed to go there immediately and he waved them on and began the task of dealing with the long queue of motorists who had been held up by all the commotion.<sup>507</sup>

Munich is the capital of Bavaria and the third largest city in Germany.<sup>508</sup> It is located on the River Isar, north of the Bavarian Alps. This was only weeks before the ill-fated 1972

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<sup>506</sup> Alf Pollard personal note

<sup>507</sup> This incident is as recalled by Alf Pollard in his notes

<sup>508</sup> See description of Bavaria at [http://www.germany.travel/en/travel-information/federal-states/bundeslaender\\_1/bavaria/bayern.html](http://www.germany.travel/en/travel-information/federal-states/bundeslaender_1/bavaria/bayern.html)



Summer Olympics – they were due to begin on 26<sup>th</sup> August, and were to witness the killing of 11 Israeli athletes.<sup>509</sup>

It was about 3.00pm on Saturday 9<sup>th</sup> July and the traffic was light for the anticipated 2.5 hour drive through the sparsely populated countryside. Under cloudless skies they drove on, their car by no means powerful and Alf steered the little Mini along the single lane carriageway of a German B road<sup>510</sup> (short for Bundesstraße or Federal Highway). The speed limit was only 100 km/hour, as B roads are not as good in quality as the renowned Autobahns, which have no general speed limit. Nevertheless, drivers of fast cars were often impatient on B roads, especially if the lane was occupied by someone they regarded as not going quickly enough for their liking.

They were travelling at only about 40 km/hour and, along with being a single lane in each direction, there was no room to pull over and stop. The highway ran alongside the railway line, and as they drove along they saw some of the colossal freight trains snaking their way to their next stop.

They had been driving for about an hour and were wondering whether they might have their dinner in Munich itself or turn off at one of the villages whose names appeared on the exit signs from time to time. It had just gone 4.00pm when Alf glanced in the rear vision mirror and saw in the distance what seemed to be a huge vehicle that was closing in at very rapid speed. He was unfazed, as cars had been overtaking them from the outset, assuming that the driver would soon indicate that he was moving to pull out, and then would be gone in a flash. Alf gave it no more thought for several seconds, but then had the presence of mind to check it again. There was no time to speak as he saw the massive car now only about 20

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<sup>509</sup> See details in *Munich Massacre* by Jennifer Rosenberg at <http://history1900s.about.com/od/famouscrimesscandals/p/munichmassacre.htm>

<sup>510</sup> See definition at <http://www.interglot.com/dictionary/de/en/translate/Bundesstra%C3%9Fe>

metres behind them and showing no signs of slowing down. It later emerged that it was travelling in excess of 150 km/hour.

In a split second there was a tremendous bang as their Mini became airborne. Pearl screamed and Alf gripped the steering wheel as tightly as he could to regain control; a fruitless manoeuvre as all four wheels were off the ground. Their car was spinning in the air for what seemed like an eternity – they were suspended upside down – before piling headlong into a telegraph pole, splitting it in two as it snapped off at the base. Their wheels landed on the grassy slope of a steep embankment and the car continued its journey, rolling over and over before finally coming to rest on its roof in the middle of the railway track.

Neither Alf nor Pearl was wearing a seat belt. Alf was catapulted through the shattered but largely absent front window and landed on his back some metres away in the scrub. He was incredibly lucky: the bracken had broken his fall and he escaped with only cuts and bruises. It turned out that he had missed almost certain death by only centimetres. He crawled his way over to the mangled pile of metal that had once been his new hire car and saw that the rear bumper bar had wrapped itself around the steering wheel with a sharp section like a dagger pointed directly into the driver's seat. All the while he was yelling out for Pearl, assuming that she too had been thrown clear since there was almost nothing left of the vehicle. But she was not responding to his cries as he limped and crawled in the surrounds of the wreckage to see where she was.

It was a minor miracle that a group of Germans had been travelling some distance behind them and had witnessed the collision. The driver of the offending vehicle was not much the worse for wear, but was in a state of shock as he sat in the cabin of his own car, which hadn't suffered much more than a smashed-in bonnet. The fact was that the man simply did not see them in the lane, most likely having been distracted himself. And with the difference in speed between the two vehicles being over 100 km/hour he would have been on

top of them before he knew it, hitting them with full force. The closing in speed was approaching 30 metres/second and so even in three seconds of taking his eyes off the road he would have travelled the length of a football field. It emerged later that he was not only extremely drunk but had been showing off to his uninjured passenger just how fast and powerful his vehicle was.

The helpful Germans and Alf were still searching the surrounds of the crumpled wreck, initially covering a 20-metre radius of scrub surrounding the track. The chilling thought now struck him that it was possible she may have been flung even further. That would be very bad news indeed. Still in shock, it was then that he heard a shriek of ‘*Kommen schnell*’<sup>511</sup> coming from near the car. Arriving on the scene as fast as he could, Alf made out a badly cut leg jutting out from the twisted metal. By now there were more people gathering around the scene, as luck would have it including a mountain ranger who was passing by on his way back from a holiday.

The entire throng worked as one in lifting what was left of the Mini and, casting it to one side, saw lying underneath the lifeless shape of Pearl with an indentation the size of an eggcup in her forehead. Blood was oozing from her mouth, covering most of her front. One of the men knelt beside her and listened for any signs of breathing. ‘*Sie lebt! Sie lebt!*’<sup>512</sup> Many rescuers carried the unconscious Pearl up the treacherous slope and laid her on the ground next to the ranger’s enormous 4WD vehicle. He called his two-way radio for an ambulance and the police. Alf remained kneeling beside her as she lay motionless, her head resting on a makeshift pillow in the form of a pile of old towels, a grubby blanket having been hastily thrown over her.

Pearl’s left hand was all but completely severed, seemingly being held onto her wrist only by a few sinews of muscle. Great care was taken not to detach it completely and it rested

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<sup>511</sup> ‘Come quickly’ in English

<sup>512</sup> ‘She’s alive. She’s alive’ in English

on a small plank of wood to keep it stable for as long as possible. Pearl was unconscious and there was no telling what internal damage had been done.

As he did not speak one word of German, Alf's conversations were all undertaken in the form of gestures. For the most part their meaning was discernible, as everyone had been focusing on the accident and now on the stricken Pearl. As it happened, the police were the next to arrive on the scene. They made Alf undergo a breathalyser test, which showed no traces of alcohol whatsoever, but the offending driver was not so lucky and was arrested before being escorted to the back of the police vehicle. He had not spoken to Alf but, even if he had, the German wouldn't have meant anything to him.

After a further 20 minutes a huge Mercedes ambulance screeched to a halt and two paramedics emerged with a stretcher, sprinting over to Pearl before placing her gently on it and hoisting her into the back. An oxygen mask was placed over her face. She was still breathing, but there was no movement from her body. Alf motioned for permission to ride with her and they signalled that this would be all right. The nearest hospital was at Sigmaringen (see Fig. 14.2) in the Danube valley,<sup>513</sup> some 32 kilometres away.

After about 20 minutes they arrived at 40 Hohenzollernstrasse with the unmistakable hospital sign *Kreiskrankenhaus Sigmaringen*<sup>514</sup> displayed so it could easily be seen from all directions. Surrounded by wooded hills and located about 40 kilometres from Lake Constance,<sup>515</sup> the city was well known for having an impressive castle but was not near any major city – it was just over 200 kilometres from Munich.

The vehicle pulled up to the Accident and Emergency bay and in no time the unconscious Pearl was transferred to a trolley and quickly wheeled inside. Alf was by her

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<sup>513</sup> The town of Sigmaringen is dominated by a castle (schloss). See <http://www.schloss-sigmaringen.de/the-family.html> Also for a description of the location see <http://sigmaringen.jugendherberge-bw.de/en/Arrival>

<sup>514</sup> For location see *Geodruid* at <http://www.geodruid.com/places/DE:germany/sigmaringen:33551/hospital:45>

<sup>515</sup> See *The Complete Guide to Lake Constance* at <http://www.independent.co.uk/travel/europe/the-complete-guide-to-lake-constance-448409.html>

side and, although there were animated conversations all around him, he had no idea what they were saying. As the sun was now setting on that fateful Saturday evening, the small hospital appeared largely deserted and there seemed to be very few staff on duty. Alf hoped that at least there would be an available doctor. The police remained there as well and the paramedics motioned for him to go with the two officers. They simply did not want him there while the medical staff were trying to work on his wife. With little choice, Alf trudged forlornly to accompany the Landespolizei<sup>516</sup> on the short ride to a nearby bar, about one kilometre away. Once there, they left him to his own devices and sped off.

He went into every nearby shop, hotel, and even the railway station in an effort to find someone who spoke English. It was all to no avail in that small part of Germany in 1972. But at one inn he could at least make it understood that he wanted a room for the night. Fortunately, he had travellers cheques, the currency of choice of the times, to pay for it. Almost all of their luggage had been in their hire car and precious little was able to be saved. Indeed, the salvage value of the wrecked vehicle itself was later assessed at below ten dollars.

Early the next morning he donned a pair of shorts and a T-shirt and walked to the hospital, a journey of about 15 minutes where it seemed even more deserted than the night before. He soon found Reception, where he politely asked for Mrs Pollard's room. The two bewildered ladies behind the counter could only shrug their shoulders and smile. He even wrote it down, but English was meaningless to them. He wandered around the mostly empty corridors asking everyone he saw whether they knew where his wife was, every time being met with the same shake of the head.

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<sup>516</sup> For information on police in Germany see  
[http://polis.osce.org/countries/details.php?item\\_id=17#Country\\_Profile\\_Section\\_212](http://polis.osce.org/countries/details.php?item_id=17#Country_Profile_Section_212)

**Figure 14.2** The town of Sigmaringen in south-east Germany where the Pollards had their accident. (Source: <http://www.kath-sigmaringen.de/> )



After 30 minutes of pacing along the maze, he came across a nurse who had been on duty the previous evening and she recognised him. Although she also did not speak a word of English, she took his arm and led him past a multitude of doors that ended outside a room marked 'Privat'.<sup>517</sup> Inside he could see Pearl lying motionless, with intravenous drips, and hooked up to an array of monitoring devices. Her left hand couldn't be seen, because it was covered by an enormous thick bandage and he assumed that it had been amputated and the stump sewn up. He was suddenly overcome with exhaustion and sat down on the only chair in the room, where every 15 minutes a nurse came in to take Pearl's temperature, blood pressure and pulse, and to check the readings on the machines. They did not give him any information.

Alf sat there into the night and did not move from his seat. When darkness fell it was clear that nothing more could be achieved by his staying, so he made his way back to the hotel. The next morning Alf returned to the hospital and this time he knew the way and soon he was at the room where he had spent most of the previous day. He opened the slightly ajar door, and was looking at an empty bed, covered by a clean white sheet. Since he knew of no reason to move her, the notion that she had passed away in the night flashed across his mind. By chance, the same helpful nurse suddenly appeared and led him by the hand down three

<sup>517</sup> For definition see *Interglot* at <http://www.interglot.com/dictionary/de/en/translate/Privat>

more passages. Alf had no idea where they were going, but hoped it was not the morgue. Finally she stopped outside a room with very large doors. On it hung, resting on two pegs, a large sign that read 'Betrieb im Gange'.<sup>518</sup> Judging by the look of the place he guessed that it said something along the lines of 'Operation in Progress'. The nurse pointed to a chair a few metres away and indicated that he should sit, then left. If he was nothing else, he was patient.

At around 2.00pm the theatre doors burst open and Pearl emerged, lying on a trolley that was trundled out at a rapid pace, only to be parked a few metres from him. He stood up to say something but everyone quickly disappeared. There he was, all alone with his unconscious wife after her surgery. They remained like this for the rest of the day; not one person came back to check on either of them.

As darkness was beginning to fall, a male nurse appeared and wheeled Pearl back into the original room. No words were exchanged. Alf followed and sat with her while again she was hooked up to the bewildering array of equipment. At around 9.00pm he left, not having eaten all day.

Every day he continued the ritual, staying by Pearl's bedside from after breakfast until about 9.00pm. All the while she remained unconscious and his greatest fear was that she would never emerge from it. His perseverance was finally rewarded when, after a week, she opened her eyes and turned her head to stare at him. Alf held his breath as she whispered, 'My brain's all right.' He soon learned that she would need to spend a further five weeks there recovering and it was only then that he shared the bad news of the accident with the family back home.

Now Alf discovered precisely what the mysterious operation had been – he still hadn't encountered anyone who spoke a word of English. It turned out that Dr Raff, who had been

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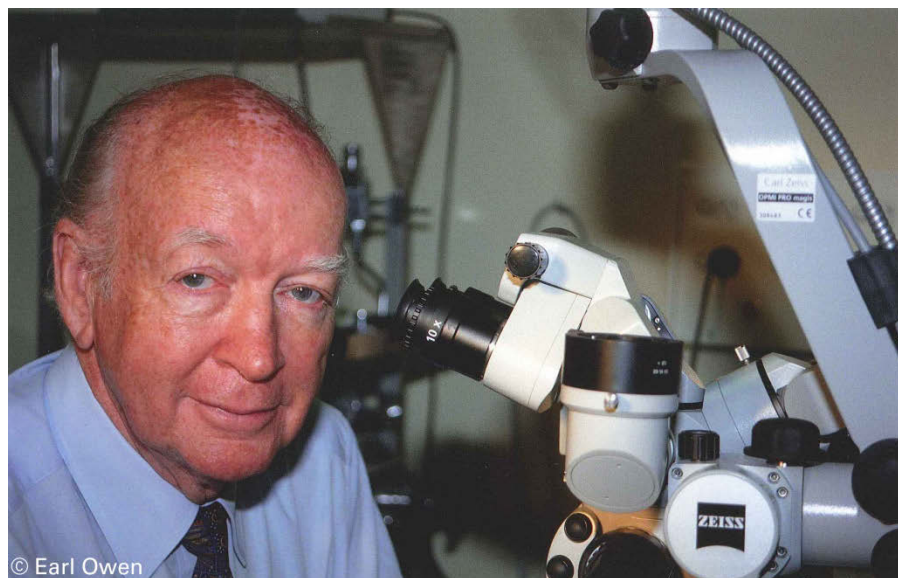
<sup>518</sup> 'Operation in progress' in English. See <http://translate.google.com.hk/?q=Betrieb+im+Gange%E2%80%99&ie=UTF-8&sl=de&tl=en&sa=X&ei=FBxZU8DhA42liQeJioHoBg>

the duty surgeon on that fateful night, was determined to try to save Pearl's left hand. This was a truly remarkable decision, as not only was he a general surgeon at a country hospital, but micro-surgery in Europe was still three years away, and it was twelve months before the renowned Australian micro surgeon Dr Earl Owen (b.1934)<sup>519</sup> (see Fig. 14.3) toured Germany to explain how it would work. In fact, the Microsearch Foundation of Australia<sup>520</sup> was not founded until 1973, with Dr Owen as its founding Medical Director. It would be a further 26 years before he led the first hand transplantation team in Lyon, France, in September 1998.<sup>521</sup>

**Figure 14.3** Dr Earl Owen, the Australian pioneer microsurgeon

(Source: see biography and image at Random House

[https://www.google.com.au/search?q=dr+earl+owen&source=lnms&tbm=isch&sa=X&ei=FJjhU-TQFZSD8gWRqoCoCA&sqi=2&ved=0CAcQ\\_AUoAg&biw=1567&bih=785#facrc=&imgdii=\\_&imgsrc=V9gV3SW\\_KRIPoM%253A%3BFdHqJ-7pUV5BQM%3Bhttp%253A%252F%252Fwww.randomhouse.com.au%252Fbooks%252Ffearl-owen%252Funder-the-microscope-9780857981196.aspx%3B2998%3B1923](https://www.google.com.au/search?q=dr+earl+owen&source=lnms&tbm=isch&sa=X&ei=FJjhU-TQFZSD8gWRqoCoCA&sqi=2&ved=0CAcQ_AUoAg&biw=1567&bih=785#facrc=&imgdii=_&imgsrc=V9gV3SW_KRIPoM%253A%3BFdHqJ-7pUV5BQM%3Bhttp%253A%252F%252Fwww.randomhouse.com.au%252Fbooks%252Ffearl-owen%252Funder-the-microscope-9780857981196.aspx%3B2998%3B1923)



<sup>519</sup> University of Sydney at <http://sydney.edu.au/medicine/foundation/microsearch/about/history.php>

<sup>520</sup> In 2006, Microsearch became a Division of Sydney Medical School Foundation, the University of Sydney.

See <http://sydney.edu.au/medicine/foundation/microsearch/>

<sup>521</sup> See *Hand Transplant History* at

<http://www.handtransplant.com/TheProcedure/HandTransplantHistory/tabid/96/Default.aspx>



But on that very special Saturday night on 10<sup>th</sup> July 1972, Dr Raff decided that he could save what was an almost totally severed hand. There is no doubt that almost every other surgeon in the world would have simply cut the few remaining strands holding it on, sew up the stump and throw away the useless hand. By some miracle this remarkable medico found a piece of ox bone, placed it between the two wrist bones and secured it with stainless steel bolts. This was the easy part. The difficult task was to ensure an adequate blood supply and connect the nerves so the hand could be controlled by the brain.

Painstakingly he joined the arteries and veins, followed by the muscles, sinews and nerves, before stitching up the skin and placing the arm in plaster. He did the 10 hour operation himself, assisted only by theatre nurses and a sister. Even though Alf had sat by his wife's bedside for a week, he was still unaware that the hand was there, as it was covered in plaster and bandages. He learnt that, apart from the unknown future of her hand, Pearl would have no other lasting problems resulting from the accident.

Finally it was time to leave the hospital, but the issue of their invalid visas remained. The German authorities decided to overlook the problem if they agreed to travel the 150 kilometres to the nearest airport, at Friedrichshafen,<sup>522</sup> and consented to Dr Raff's demand that they go immediately to hospital in London. They did just that, arriving in London still in something of a state of shock at their circumstances, but delighted that the English customs also did not latch onto their out of date travel documents.

True to his word, Alf took Pearl to a London hospital every day for a month until they said there was nothing more they could do but wait and see whether the hand recovered or had to be removed. They feared the latter, as Pearl felt nothing in the hand and it had been now a full ten weeks since the surgery. The hand did not look withered; it was only that there was absolutely no sensation in it and it just hung there, completely useless.

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<sup>522</sup> *Friedrichshafen* is a university town on the shores of Lake Constance. See <http://en.friedrichshafen.info/>

While the drama was unfolding in Sigmaringen, word of it had reached the ears of one of Alf's closest friends, Sir John Marks who, on the day of Pearl's accident had lost his son-in-law in a boating accident on Sydney Harbour. Despite his own deep sorrow, he penned a fine letter sent by special delivery via London, finally handed to Alf while he sat at the kitchen table in his hotel in Sigmaringen. It was covered in stamps that revealed the timeline of its journey:

Sydney GPO 2.30pm

Mascot Airport 3.30pm

Frankfurt Airport 4.30am

Tubingen Station 6.00am

Sigmaringen Station 7.30am

As there was nothing more the London hospital could do to treat Pearl's injuries, the couple returned home to Sydney. For three months Pearl's hand hung like an ornament and she couldn't move it, no matter how hard she tried. It looked completely lifeless. There was now serious thought given to having it removed altogether.

Remarkably, one Saturday morning at their home in Northwood, while they were having breakfast, Pearl shrieked that she could feel the top of her left index finger. She raised it ever so slightly, and Alf was dumbfounded.<sup>523</sup> It was the beginning of a process that would span three years but she persevered, and eventually was able to move all the other fingers. And, as if by some miracle, the sensation slowly but surely returned to her whole hand. It became almost as good as new, but she always remained wary of it.

Three years following the accident the couple decided to again travel to Europe where they made a special point of visiting the hospital in Sigmaringen. This time they were accompanied by their 22-year-old son Ian, who was fluent in German. On arriving at the reception desk, they were delighted to find that Dr Raff was still working there and,

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<sup>523</sup> Alf Pollard personal note and family recollection

moreover, was on duty. He was paged and was shocked to see them standing there unannounced. Alf said, 'You won't remember us but you did this', and Pearl held out her hand.

The surgeon stroked it gently, and with great interest moved each of the fingers and then the wrist, giving it a careful examination. He replied: '10<sup>th</sup> July 1972'. They were flabbergasted, Alf blurting out: 'You've got a great memory'. 'No', he replied softly in very broken English, 'I've only done two of these in my life and you were the first.' When Alf praised him as a marvellous doctor he added, 'No, it takes three people to achieve this – the doctor, the patient and God.'

In an extraordinary revelation, he remarked that they were very lucky to catch him as he was leaving the very next day for seven weeks' leave – he was going to work in a Mission Hospital in South America.

In later years Alf would often make mention of the whole experience of that night, when they were brought to the outpatient department of a remote hospital, only to encounter an outstanding doctor who was not there just to do a job or earn some money but was dedicated to excellence. Alf remarked that he thanked God whenever he saw Pearl pouring him a cup of tea, holding the teapot in her left hand.

As horrible as their whole experience had been, it had made them stronger as people and enabled them to witness an extraordinary act of humanity and professionalism that they otherwise would never have seen. Alf mentioned Dr Raff in many of his presentations from that point onwards, the man having left a deep and lasting impression on him.

## 15. LIFE AS AN ACADEMIC

Back at Macquarie to commence the 1973 academic year, Alf referred to his first six years out of what he called ‘the hurly-burly of the business and legal world’.<sup>524</sup> He had settled in nicely, in fact better than even he had expected, and was relishing building a team of enthusiastic and dedicated teachers, along with a very efficient administrative staff. To an outsider it may have seemed somewhat of an easy existence, with only 26 weeks of teaching each year. But Alf had still taken nowhere near the official annual leave due to him in all that time.

Upon his arrival at Macquarie in 1966 a great deal of planning had been necessary as the first students were arriving in the following year with no established courses yet in place. He soon introduced Australia’s first full undergraduate program in demography along with courses for economists and accountants in the mathematics of finance. These subjects still exist, all part of a legacy that saw him given the added responsibility for all statistical teaching and learning. In addition, time still had to be found to produce world-class research.

After being at Macquarie for just one week, Alf was approached by Les Oxby, Chief Actuary of the AMP, with a request to commence a university-based actuarial studies program. This stemmed from a suggestion that was made by Alf himself in a speech some 13 years previously. Of course he now appreciated the opportunity, and had the backing of the actuarial profession and life offices – they later donated enough money to pay for a professor and secretary for five years. Alf soon identified two critical issues that had to be addressed:

1. Could a university program be staffed with actuaries who had university qualifications, in view of the high salaries they could command in practice?

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<sup>524</sup> Alf Pollard personal note

2. Could students of sufficient calibre to pass the Institute of Actuaries examinations be found?<sup>525</sup>

It was here that his determination and extraordinary entrepreneurial skills came to the fore. His first task was to build up a talented team of nine academics, some with practical business experience, some excellent at research and others who were teaching specialists. The second issue was addressed when various life offices offered 21 scholarships to the program, these being so attractive that it was very difficult for students to refuse them if offered. So outstanding were these students that they upwardly skewed the grades of every non-actuarial subject they enrolled in.<sup>526</sup>

Before long the high standards set by Alf were quite evident, and as a result the Institute of Actuaries in London decided to grant exemptions from its examinations to Macquarie students who obtained an A or B grade, the highest grades possible, in equivalent subjects. Since that time the program has gone from strength to strength, and today it is the foremost method of becoming an actuary in Australia. As early as 1973 the retiring President of the London Institute, Ronald Sidney Skerman (1915–2002),<sup>527</sup> lamented:

*One of my failures during my term of office as President is that I have not been able to initiate a course of the same sort of quality as the Macquarie one. I certainly hope we shall be able to take positive steps in that direction. I fear that, if we do not, the centre of actuarial education will move from England to Australia.*

There have been some outstanding consequences of the actuarial program that Alf introduced at Macquarie. In 1992, for example, one of the program's early students, Professor David Knox,<sup>528</sup> set up the Centre for Actuarial Studies at the University of Melbourne.<sup>529</sup> Several years later, in 1998, another former Macquarie actuarial student and later a faculty

<sup>525</sup> *ibid*

<sup>526</sup> Personal observation and experience of the author

<sup>527</sup> See details of Skerman's achievements at [https://groups.google.com/forum/#!topic/alt.obituaries/jp1\\_4NovT7A](https://groups.google.com/forum/#!topic/alt.obituaries/jp1_4NovT7A)

<sup>528</sup> Knox is currently a Senior Partner at *Mercer* and Senior Actuary for Australia. His biography can be found at <http://www.rijpm.com/author/david-knox/62>

<sup>529</sup> The Centre is located in the *Faculty of Business and Economics* at the University of Melbourne. For details see <http://fbe.unimelb.edu.au/economics/ACT>

member, Professor Michael Sherris,<sup>530</sup> began a similar actuarial program at the University of New South Wales.<sup>531</sup>

A generous donor to Alf's Macquarie program was Peter Hains, who had become a shrewd investor in his adult life and was a remarkable man in many ways. He had been badly crippled by infantile paralysis, leaving him with the use of only one hand and little feeling in his legs. He was a good friend of both Alf and the university and in 1968 had donated a sum of \$10,000, a very large amount for the time (well over \$100,000 in today's currency), with the intention that the interest be used to provide prizes for outstanding students. This award, now known as the *Peter Hains Memorial Prize for Actuarial Studies*,<sup>532</sup> is still in place, over forty years later. He gave a further \$10,000 for any activity that would help foster the relationship between academia and industry.

Alf's tenure as Head of by far the largest School on campus was often a tumultuous one, although the tumult was rarely of his own making. It invariably involved the expected teething problems faced by a fledgling institution finding its way and trying to make its mark on the world. There was anger from some quarters on many issues, but one of great moment was the principle of 'academic freedom', a principle that allows faculty to speak their mind without fear of retribution or the threat of dismissal.<sup>533</sup>

In one instance the accounting staff claimed that the syllabus for the actuarial program was too heavily influenced by the London Institute of Actuaries, and that this naturally meant that they interfered with Macquarie being the masters of their own destiny in deciding what

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<sup>530</sup> Sherris is a former head of the *Australian School of Business* at UNSW. See <http://www.asb.unsw.edu.au/schools/Pages/MichaelSherris.aspx>

<sup>531</sup> The program is now known as *The School of Risk & Actuarial Studies* at UNSW. For details of the current program see <http://www.asb.unsw.edu.au/schools/actuarialstudies/Pages/default.aspx>

<sup>532</sup> This prize is now awarded for proficiency in the unit *ACST355 Contingent Payments 2* at Macquarie University. For details see [http://www.businessandconomics.mq.edu.au/undergraduate\\_degrees/prizes\\_scholarships/prizes\\_scholarships2](http://www.businessandconomics.mq.edu.au/undergraduate_degrees/prizes_scholarships/prizes_scholarships2)

<sup>533</sup> A formal definition is given by *Encyclopaedia Britannica* at <http://www.britannica.com/EBchecked/topic/2591/academic-freedom>

should be taught. Committees were formed and Alf was savagely grilled by both senior and junior academics on whether any perceived freedoms were being compromised. In the end it was decided that they weren't and the whole distasteful episode eventually faded away.<sup>534</sup>

There were other incidents, not the least of which was one actuarial staff member being very critical of the life offices in terms of their high expenses and poor returns. The barrage continued, via a journalist, week after week. The Life Offices' Association of Australia approached Alf with a demand that, as they were helping to fund the program, the culprit be sacked.<sup>535</sup> Alf had the unenviable task of explaining that this was not the business world, where this would certainly have been possible, but academia, and that 'academic freedom' was alive and well.

However, the matter was not allowed to rest there. The School carried a motion requiring Alf, as the Head, to write to the Life Offices' Association and tell them in no uncertain terms that making a large donation to the university did not give them the right to try to influence the staff, or indeed any aspect of the university: in other words, telling them to mind their own business. Fortunately, Alf was able to point to a regulation that said a Head of School had no power to communicate directly with outside bodies; this was the domain of the Vice-Chancellor.<sup>536</sup>

One of the more disturbing events took place at the end of 1975 when the faculty in Alf's School decided to mount the first academic strike in the history of the university. This came in the form of withholding student exam results until certain of their demands were met. This was considered extremely serious, as all the students – those graduating and those partway through their courses – would not know whether or not they had passed until the following year. In a vain effort to placate the staff, the Vice-Chancellor (Alex Mitchell),

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<sup>534</sup> Alf Pollard personal note

<sup>535</sup> *ibid*

<sup>536</sup> *ibid*

Deputy Vice-Chancellor (Sam Cohen) and the Registrar (John Ford) all addressed the School to resolve the impasse, but to no avail. The war with the university administration continued, although, curiously, no other School on campus joined in. It was finally resolved when the incoming Fraser Federal Government announced that funding for universities would be cut.<sup>537</sup> This would have a sizeable impact on academic workloads and research time; academics and university administration now had a common enemy. The students' results were mailed out on time.<sup>538</sup>

The inner workings of a tertiary institution can be a mystery to an outsider and often also to those who work in it. Chief among these is the appointments process, which sometimes relies on referees' reports. In days gone by these were highly confidential, but in more recent times, in some instances applicants may have the right to see what has been written about them. A prudent academic committee will take little heed of a report that a candidate has seen or could see. Alf was of course well versed in all the difficulties associated with recommendations and was known to quote a statement made by Cambridge Fellow (Samuel) Gorley Putt (1913–95),<sup>539</sup> a former Director of the Commonwealth Fund's Division of International Fellowship.<sup>540</sup> He wrote:

*I have been appalled over the years by the ineptitude of so many letters of reference written on behalf of candidates by prominent – and sometimes exalted – businessmen. They are very often as pathetically beside the point as the occasional paeans of praise from kindly neighbours or uncritical persons. Many professors send us beautifully apt single page character sketches.*

Indeed Alf had his own tale to tell on the subject.<sup>541</sup> While acting for a non-university organisation as a member of a selection committee of three, four short-listed candidates were

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<sup>537</sup> Details on university cuts from various governments, including that of Fraser, can be found in *Green Left* at <https://www.greenleft.org.au/node/18779>

<sup>538</sup> Personal experience of the author who was a lecturer there at the time

<sup>539</sup> See brief biography on 8<sup>th</sup> May 1995 in *The Independent* at <http://www.independent.co.uk/news/people/obituary--s-gorley-putt-1618646.html>

<sup>540</sup> Now known as the *Harkness Fellowship*. See <http://nla.gov.au/nla.ms-ms9258>

<sup>541</sup> Alf Pollard personal note



interviewed. The Chairman declared at the outset: 'This won't take long – clearly there's only one outstanding candidate.' Alf bristled and said he had a suspicion that although the applicant presented himself well, he felt him a little superficial. He asked for permission to write to the professor of the department where this applicant was working. The committee agreed and, Alf penned a letter detailing the requirements of the position and the sort of person they were seeking.

It did not take long for the reply to appear. It is reproduced below with symbols used to preserve anonymity.<sup>542</sup>

*Dear Professor Pollard*

*Thank you for your letter. I found the full explanation very helpful and shall try to reply with the frankness you desire.*

*X is physically fit, extroverted, gregarious, egotistical, ambitious, a member of the ALP and a good public relations man. He has organising ability and has been successful as the foundation Secretary of the XXX Society. His undergraduate lectures are competent and delivered with obvious pedagogical style. He has a ready grasp of others' ideas and is an enthusiastic implementer. He has the virtue of being able to present things simply and agreeably and these qualities have served the Department well. We are not keen to lose him.*

*However, he is not a critical thinker or original researcher and does not show intellectual creativity, initiative or imagination. His postgraduate seminars tend to be pedantic and still show a rigidity which Professor Z detected in him during selection for his current position. He understands the need for professional innovation and responsibility but his judgement is often awry.*

*In particular, W found this to be the case in the one report he [X] had given. He has had no experience of policy determination and direction and is unresponsive when such questions are raised. He is keen to impress but does not offer ideas outside the terms suggested by his superiors.*

*I note that his present application refers to three pieces of research.*

- (i) The study of ... is substantial and useful. However, the work was done principally by two other staff members, one of whom initiated it while the other did the programming.*
- (ii) His study of ... is only a slight exercise and the computer analysis for it was actually done by someone else.*
- (iii) '...' is a useful study to which I made a considerable contribution. I note that he has not acknowledged me at all.*

*Although he has many attractive strengths, I am somewhat hesitant about commending him to you as a director of research.*

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<sup>542</sup> *ibid*

*I hope these comments are of some help to you.*

Academic reports such as this were a new concept for the selection committee and the other two members read it with great interest. Surprisingly, they were suitably impressed with the candour and another candidate was given the position. Alf secretly wondered what had been written about *him* when he came to Macquarie right after the H.G. Palmer debacle.<sup>543</sup>

Meanwhile, Alf's elder children were achieving success at university and postgraduate level and his youngest son Ian was carving out a remarkable life of his own. After completing his Higher School Certificate at Shore in 1970, where he was the top student of the school and collected many prizes, he also came second in New South Wales in overall performance. Along the way he represented his school in tennis, squash, cricket, rugby and athletics. He then enrolled in the actuarial program at Macquarie. By the end of his first year, Ian had:

- won the Shell prize<sup>544</sup> for the best performance at any NSW university in a Faculty of Economics, having obtained A grades in all his subjects (he went on to achieve A grades in every subject throughout his degree, the first person to do so in the history of Macquarie)
- won many State and Metropolitan tennis titles
- been named Captain of Australia's Junior Davis Cup team,<sup>545</sup> and member of the Davis Cup squad,<sup>546</sup> the only junior in the team (see Fig. 15.1).

And *before* age 21 he had:

- graduated with 79 credit points, 12 above the minimum required, and in just 2½ years
- represented Macquarie in five sports: rugby, tennis, squash, baseball and cross-country running
- become the youngest person in the 125-year history of the profession to qualify as a Fellow of the Institute of Actuaries
- completed a year at the University of Oxford.

As if this was not enough, it was announced at the Shore Speech Day that Ian had been awarded a Rhodes Scholarship for 1973.

By this time Alf was about halfway through his term as Head of School. He felt that in the previous 18 months he had weathered many storms but things were back to normal and

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<sup>543</sup> *ibid*

<sup>544</sup> The prize is no longer offered

<sup>545</sup> For details see <http://www.daviscup.com/en/organisation/junior-davis-cup.aspx>

<sup>546</sup> The history of the *Davis Cup* can be found at <http://www.daviscup.com/en/organisation/davis-cup-history.aspx>

everyone was happy in their work. That was all about to change. In November 1973 he was approached by his secretary who was waiting for him in the car park. She warned him that there was a media scrum of reporters and photographers outside his office, ready to pounce on him as soon as he arrived. With no idea what it was about, as well as having no choice, he confronted them.

The reason for the sudden revived interest in him had arisen from a statement made in parliament by Bill Hayden (b.1933),<sup>547</sup> then Minister for Social Security in the Whitlam Labor Government. In a sensational claim, Hayden announced that Alf and ‘a police officer tracking down the officer’s estranged wife’ had gained access to and subsequently used private security files to track down the woman. Knowing this to be ridiculous, Alf felt this was simply an opportunity for them to get even with the previous Liberal government, and in particular with the Australian Medical Association (AMA)<sup>548</sup> and Medical Benefits Fund (MBF).

**Figure 15.1** Ian Pollard in action on the tennis court in 1973 (Source: <https://www.mq.edu.au/on-campus/sport-and-recreation/hall-of-fame/inductees/> )




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<sup>547</sup> See *Hayden*, an autobiography by Bill Hayden, Angus & Robertson, pub. 1996

<sup>548</sup> For details on the AMA see their website at <https://ama.com.au/>

The Labor Party was trying to highlight the lack of concern by these organisations for privacy at a time when these organisations were being vocal about all the information the government was receiving. And here was Alf, not only an adviser to both the AMA and MBF, but having access to ‘secret’ files. The headlines carried the story the very next day all over the country. Typical were those in the Hobart *Mercury* on Thursday (see Fig. 15.2).

**Figure 15.2** Headlines accusing Alf of secretive behaviour (*Source*: Hobart

*Mercury*, Thurs. 15<sup>th</sup> Nov. 1973, p.2)

<p style="text-align: center;"><b>Confidentiality Shock</b></p> <p style="text-align: center;"><b>‘I saw files’ claim</b></p> <p>CANBERRA – An economics professor who is a special adviser to the Australian Medical Association has admitted he had access to personal files of Social Security Department clients.</p> <p>He is Prof. A.H. Pollard of Macquarie University who is also a member of the New South Wales Medical Benefits Fund board of management and who was given the government files for ‘quite legitimate purposes’.</p> <p>‘The files I saw had nothing to do with the AMA or the MBF,’ he said. Professor Pollard said he could not reveal what the ‘legitimate purposes’ were because of the confidential nature of his work.</p> <p>‘I will detail these matters fully, if not tomorrow, then early next week, in parliament,’ Hayden said.</p>
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And there were others (see Fig. 15.3). The headlines appeared for several weeks in the press in every state and Alf was grateful that the university was on its summer break, although he felt obliged to defend himself in numerous radio and television interviews.

As it turned out, the truth was very different from that alleged by Hayden. It so happened that in late 1969 Alf had been approached by a senior official of the Department of Social Security at a time when there was a Liberal Government, led by John Gorton (1911–2002).<sup>549</sup> The request was for him to do some research on statistical data from disused child endowment files. Alf said he was too busy. In April 1971 he was asked again, and again refused. On 18<sup>th</sup> August 1971 the Director General of Social Security wrote, ‘I would like to

<sup>549</sup> See *Australia’s Prime Ministers* at <http://primeministers.naa.gov.au/primeministers/gorton/>

renew our offer of cooperation and look forward to a profitable association with you.’ Again Alf refused.<sup>550</sup>

**Figure 15.3** More headlines accusing Alf of secretive behaviour  
(Source: Canberra Times, Thurs. 15<sup>th</sup> Nov. 1973)

### **Professor saw private social security files**

A private health insurance fund member had access to confidential social security files under the previous Federal Government, Mr Hayden said yesterday.

In Federal parliament, the Social Security Minister named the man as Professor A.H. Pollard, Professor of Economic Statistics at Macquarie University, Sydney and a council member of the Medical Benefits Fund.

Mr Hayden said he would make public full details of all agencies given access by previous governments to the social security files today or early next week. The list included State and Commonwealth police, State housing authorities who wanted arrears in rent collected, power generating and distributing authorities and such voluntary agencies as the RSL.

Mr Hayden said the Government would take steps to preserve people's rights. This would be done in an effective way. 'We will not merely mouth homilies,' he said. 'We will effectively act.' Mr Hayden said he confirmed reports that it was a practice tolerated by the last Federal Government and previous governments to allow widespread access to information in the personal files of clients of the Department of Social Security.

#### **Police**

The most obvious was the police departments of all States and the Commonwealth Police. One such case was a policeman who was constantly tracking down his estranged wife by using the department's endowment files, he said.

He said information was also used for the collection of debts. State housing authorities, for instance, were given access to files for arrears of rents. Others included power generating and distributing authorities and voluntary agencies not associated with government, such as the RSL, Mr Hayden said.

'I have arranged for comprehensive information to be supplied to me on these matters and I will make a statement in the House tomorrow or early next week,' he added.

He was also aware that confidential files of people had been made available for academic research and particularly referred to the attitude of certain people towards that.

By February 1973 the new Labor Government, led by Gough Whitlam, had been in power just three months and the Department of Social Security raised the matter with Alf. Although he was already swamped with work, Alf now reluctantly agreed to begin the study and did so two months later. It was therefore Hayden's own department that had asked him to

<sup>550</sup> Alf Pollard personal note

take on the role – Alf had a letter from the Director General who pleaded with him to do the research. By now it was obvious to Hayden that the story was a ‘beat up’ and the headlines now changed somewhat, typified by those in Fig. 15.4.

**Figure 15.4** Headlines outlining Bill Hayden’s apology to Alf (*Source:* Canberra Times, Thurs. 15<sup>th</sup> Nov. 1973)

### **Pollard refutes files charges**

CANBERRA – The Minister for Social Security, Mr Hayden, may be forced to back down on charges that the past Government gave an economics professor access to confidential social security files.

Professor A.H. Pollard of Macquarie University said yesterday that he had seen a random selection of files as a financial consultant to the Federal Government’s repatriation enquiry. Professor Pollard said, ‘In both cases the approach was made to me and the first time the files were available was this year.’

That was the end of the matter, as not only did it have nothing to do with the previous Liberal Government but the work was undertaken during the reign of the then Labor Government. The whole episode was very embarrassing for Hayden’s Director General and his staff.

Although he was enormously busy in building a world class actuarial department and running a large School, Alf found the time in those early years to undertake outside consultancies that enabled him to meet and work with many interesting people, who provided him with an insight into a wide range of activities. It also enhanced the stature of the new university’s reputation with business, something that was vital if the graduates were to be accepted in the marketplace alongside those from the more established universities.

## **Crime**

Alf was appointed to the Advisory Committee of the NSW Bureau of Crime Statistics and Research,<sup>551</sup> giving him a better understanding of not just their statistics but the prison system, parole, policing procedures, inconsistencies in sentencing, recidivism and crime trends.

<sup>551</sup> See their website at *Lawlink, Police and Justice*, at <http://www.bocsar.nsw.gov.au/>

## Australian Medical Association (AMA)

As a member of a small AMA Advisory Committee he carried out surveys of medical practices, cost and income studies, along with deriving a formula for medical fees and for their annual upgrading in preparation of the case for the Medical Fees Tribunal. Other members of the committee included the eminent surgeon Sir Keith Stephen Jones (1911–2012),<sup>552</sup> who at the time was the first National President of the AMA and a member of the NSW Medical Board. He was to live a remarkable life with many achievements, among which was reaching the age of 100. Sir Keith and Alf were firm friends for many years.

## Repatriation Enquiry

This role was as an advisor to the Commissioner, Paul Burcher Toose (1918–2002),<sup>553</sup> a judge of the Supreme Court of New South Wales.<sup>554</sup> During a study that took four years, Alf made a complete outline of the history and current state of the system and made major recommendations for its reform.

## Qantas

Qantas<sup>555</sup> management and its air crew were in dispute about their superannuation plan, which was managed by the AMP. The issue was whether the AMP Society should be allowed to continue in that role. Management and the air crew both had their own actuary and Alf was invited to be the independent chairman of the actuarial committee. Among his tasks was a lengthy cross-examination of Alan Coates,<sup>556</sup> the investment manager of the AMP Society, a person Alf knew well from his own days at the MLC.

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<sup>552</sup> A biography can be found at <https://www.mja.com.au/journal/2012/197/3/sir-keith-stephen-jones-mb-bshons-frcs-fracs-facem-fracgp>

<sup>553</sup> A copy of the report, published in 1975, can be found at <http://www.abebooks.com/products/isbn/9780642018915/Paul+Burcher+Toose/Independent+Enquiry+into+the+Repatriation+System%3A+Report/>

<sup>554</sup> See details of the court at <http://www.supremecourt.lawlink.nsw.gov.au/>

<sup>555</sup> Details on Qantas can be found at <http://www.qantas.com.au/travel/airlines/about-qantas/global/en>

<sup>556</sup> Coates retired from the AMP in July 1986. Some of his work can be found in the *Sydney Morning Herald*, 25<sup>th</sup> July 1986, p.23

## Pension updating

Just before he lost the December 1972 election, Prime Minister William McMahon (1908–88)<sup>557</sup> asked Alf to be the sole Commissioner in charge of an enquiry into the way Commonwealth Public Service pensions should be adjusted with inflation. This was a tremendously prestigious role and the offer was later confirmed by the incoming Prime Minister, Gough Whitlam. The task involved holding public hearings in Sydney, Melbourne and, in one instance, Canberra for one person alone: Sir Lenox Hewitt (b. 1917).<sup>558</sup>

To give proper attention to this assignment, Alf was granted three months' special leave from Macquarie and set up an office in Sydney's CBD. He began proceedings on 14<sup>th</sup> January 1973 and was given until 31<sup>st</sup> March 1973 to file his report. This was not much time at all given the magnitude and importance of the issues involved, especially as he would do it all on his own. But complete it he did, and on schedule. He was called into Whitlam's office to hand over his findings and recommendations personally. Alf hadn't met the new Prime Minister before but was very impressed by what he saw. He was waiting in the foyer when he said a 'giant figure' came out and, with a welcoming smile, held out his hand and said 'Hello Alf' – not 'Alfred', as he would have said had he simply looked in the biographical publication *Who's Who*.

## Commonwealth Superannuation Scheme

Tig Melville (1926–2010),<sup>559</sup> an actuary who later became Life Insurance Commissioner in Canberra, and Alf were asked to report to Federal Treasurer Frank Crean (1916–2008)<sup>560</sup> on proposals which had been put forward for a new superannuation scheme for Commonwealth public servants. After numerous consultations with Treasury officials and politicians from

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<sup>557</sup> See brief biography at *Australia's Prime Ministers* at <http://primeministers.naa.gov.au/primeministers/mcmahon/fast-facts.aspx>

<sup>558</sup> See his thoughts on the reform of Australian government administration, 1999, at [http://www.dpmc.gov.au/consultation/aga\\_reform/pdfs/0086%20Sir%20Lenox%20Hewitt%20OBE.pdf](http://www.dpmc.gov.au/consultation/aga_reform/pdfs/0086%20Sir%20Lenox%20Hewitt%20OBE.pdf)

<sup>559</sup> See obituary, *Sydney Morning Herald*, 21<sup>st</sup> September 2010.

<sup>560</sup> *Biography* by John Hawkins in the *Economic Roundup*, Issue 2, 2013



both sides, they finished a report that, combined with Alf's report from the 1973 enquiry, was accepted by both the Government and Opposition and subsequently implemented.

## Health insurance

In his capacity as Minister for Social Security since December 1972 in the Whitlam government, Bill Hayden refused both the MBF and HCF permission to raise their contribution rates, declaring that the funds should use up their reserves before he could approve such a proposal. Since it meant a loss of \$40 million to MBF alone, both funds appealed the decision in the Supreme Court. It was heard by Judge Ian Sheppard (1927–2012).<sup>561</sup> Alf was the principal witness for the funds and for the Crown it was Sid Caffin (1915–2007),<sup>562</sup> the Government Actuary. The Crown retained Murray Gleeson QC (later Chief Justice)<sup>563</sup> while MBF retained Trevor Morling QC<sup>564</sup> who was later to become a judge of the Federal Court and Head of the Royal Commission into the disappearance of the baby Azaria Chamberlain.<sup>565</sup> Morling and Alf spent all Saturday and Sunday at Morling's house in Longueville and, so well did Alf instruct him for three hours, the barrister gave a magnificent outline of the MBF case, which lasted a full three hours from 9.30am the next day.

Then it was Alf's turn to be cross-examined and he relished it, in the knowledge that he knew more about the subject than anyone else in the courtroom.<sup>566</sup> The maths was simple – hospital charges had increased by 53% and the funds had applied for an increase of just 40%. But the minister had said no increase at all.

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<sup>561</sup> See *Trove* at <http://trove.nla.gov.au/work/35913154?q=subject%3A%22Sheppard%2C+Ian+Fitzhardinge%2C+1927-%22&c=collection&versionId=45593013>

<sup>562</sup> See biography at *Society of Actuaries*, <http://www.soa.org/about/membership/about-2007-deceased-mem-caffin.aspx>

<sup>563</sup> See biography at *High Court of Australia*, <http://www.hcourt.gov.au/justices/former-justices/former-chief-justices/anthony-murray-gleeson-ac-qc>

<sup>564</sup> See biography at *Former Judges*, <http://www.supremecourt.nt.gov.au/judges/former/morling.html>

<sup>565</sup> Details of the case can be found in *The Australian Dictionary of Biography*, Azaria Chantel Chamberlain by Chris Cunneen, Vol. 13, 1993. See <http://adb.anu.edu.au/biography/chamberlain-azaria-chantel-9719>

<sup>566</sup> Alf Pollard personal note

Ultimately Judge Sheppard delivered a judgement in favour of the two health funds. In summing up he said:

*In coming to my overall conclusion, I have been greatly influenced by the evidence of Professor Pollard which I completely accept and to which I do not feel it necessary to go into any more detail than I have already done.*

*On the question of taking into account the buildings in which the funds operate at cost rather than at market value, I have formed the view that the approach made by the Professor is the one to be preferred.*

## National Properties

When Alf was invited to become a director of National Properties,<sup>567</sup> a listed public company, Macquarie University refused to allow his taking the role despite his persuasive arguments about the advantage to his teaching and knowledge he would gain. Their rationale was that giving such permission would create a possible conflict of interest. Undeterred, Alf then assumed the role of a consultant, which in effect had all the powers, remuneration and rights of a director. The activities in which he became involved included shares and property investments. This provided considerable business connections for the university, just as he had said it would.

There were many other roles Alf undertook during this period, including lecturing for the Institute of Psychiatry, the University of Sydney and the Insurance Institute, along with serving on Advisory Committees at both the University of New South Wales and the University of Technology, Sydney.<sup>568</sup>

By 1975 the actuarial group at Macquarie had grown in size and reputation to the extent that it became a department in its own right and separated from the statisticians, who would go on to themselves become the largest such faculty in the country.<sup>569</sup> During the

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<sup>567</sup> Now deregistered, see ASIC website at <https://creditorwatch.com.au/express/asic/organisation/098748184>

<sup>568</sup> Alf Pollard personal note

<sup>569</sup> See brief details at [http://stat.mq.edu.au/our\\_staff/staff\\_-\\_alphabetical/staff/don\\_mcneil/](http://stat.mq.edu.au/our_staff/staff_-_alphabetical/staff/don_mcneil/)

following year the university appointed an Australian, Donald Roy McNeil (b.1940),<sup>570</sup> who had been on the faculty at Princeton University in the US, as its Foundation Chair of Statistics. During his tenure of 20 years McNeil showed he was a person of many innovative and visionary ideas, and he transformed the statistics department into one which steadily grew in stature.<sup>571</sup> Now Alf could concentrate all his efforts on the Actuarial Department of which he remained Head.

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<sup>570</sup> Now *Emeritus Professor* since his retirement from Macquarie University in 2000.

<sup>571</sup> Personal observation of the author who was a member of the department

## 16. BRUSH WITH DEATH

While visiting London in mid-1975, the 59-year-old Alf was invited to lunch by the President of the London Institute of Actuaries, the eminent Gordon Bayley (1920–2004)<sup>572</sup> and other senior members of the profession. In the middle of the first course, Bayley turned to him and said, “By the way, we’d like your advice on something Alf. The Council has decided to award you its Silver Medal. Would you like the presentation to be in London or would you rather have it in Australia among your friends?”<sup>573</sup>

It was dropped into the conversation so casually that the significance and prestige of it was initially lost on Alf. This was a rare and very significant honour for any actuary worldwide and no other Australian had ever been awarded one. He replied that Australia would be fine and three months later the ceremony took place at the 10<sup>th</sup> Biennial Convention of the Institute of Actuaries of Australian and New Zealand in Melbourne on the second night, 8<sup>th</sup> October 1975.<sup>574</sup> The transcript of the presentation is shown below to highlight the enormous esteem in which Alf was held by his peers internationally.<sup>575</sup>

***The President of the London Institute of Actuaries (Mr G.V. Bayley):*** *This is a truly historic occasion, and a particularly attractive and memorable one for me to be able to present the Silver Medal awarded by our London Institute to Professor Alfred Hurlstone Pollard. You can readily discover that the award of a silver medal is a rare and distinguished event; it is the first time the Institute has awarded a medal to an overseas member, and to a member of one of our associated bodies overseas.*

*Alf Pollard qualified as a Fellow in 1940, and took a PhD degree at London University in 1948. He served on a number of occasions on the Council of the former Actuarial Society of Australasia, and of this Institute, and was, of course, President of the Society in 1955. It is well known that his efforts did not end there. He has contributed frequently to the journal Transactions, notably on demographic subjects, and on others as well. He has contributed four papers to J.I.A., and one of them in 1948 was awarded the Rhodes Prize. He has been author or joint author of at least half a dozen books*

<sup>572</sup> Bailey was considered as ‘an outstanding actuary of his generation’. See memoir on him by Kevin McBrien in the *British Actuarial Journal*, No. 10, Issue 2, 433–34, June 2004

<sup>573</sup> Alf Pollard recollection in his notes of the conversation

<sup>574</sup> For reference to the conference, see *Association Internationales*, p.376, 1975, at [http://www.uia.org/sites/uia.org/files/journals/International\\_Associations\\_1975\\_6-7.pdf](http://www.uia.org/sites/uia.org/files/journals/International_Associations_1975_6-7.pdf)

<sup>575</sup> Taken from conference proceedings.

*published in Australia covering the different subjects of demography, statistics and the mathematics of finance.*

*All those contributions are on record, and they have earned him a reputation which is worldwide. However, in my own country, as well as, I suspect, in Australia, he is specially renowned for his success in establishing the profession at Macquarie University, where he became Professor of Economic Statistics in 1966 and, a year after that, Director of Actuarial Studies. In that capacity he has enhanced the knowledge and reputation of the profession in Australia, and attracted to our professional ranks many able people whom we might otherwise have missed. Progress at Macquarie has, I may say, been closely watched, and indeed envied, in London. It would, for example, be correct to conclude that it greatly influenced the Institute, in 1972, to sponsor a similar chair at the City University in London, where Professor Bernard Benjamin became our first professor in actuarial science.*

*Alf Pollard must therefore be one of the most well-known and admired actuaries in both our countries. But I can speak with rather greater authority on what he gets up to when he comes to England. Try as I might, I have been unable to discover anything more scandalous than a very human weakness for Wimbledon rather than actuarial science on a mid-summer afternoon. His many contacts in London are evidence of his wide breadth of interest in our professional activity, and it is no surprise to me to find him, uniquely, on one of our Council Committees – the Research Committee.*

*I know from my own experience the power of his intellect and his knowledge of our science. His wisdom and experience have obviously been invaluable to students – and Fellows – in Australia, by encouraging them to attain the highest professional standards. To be truthful, we are envious, Mr President, that you see more of him than we do.*

*No tribute to Alf Pollard would be complete without a brief reference to Mrs Pollard and their talented family. Onlookers cannot really know who has helped whom most, but it would be characteristically modest of Alf to claim he was the principal beneficiary.*

*To come finally to my purpose, this Silver Medal is awarded formally in recognition of services of especial importance to the profession. It is obvious from what I have said that those services have been outstanding by any criteria. The Medal itself, presented by our London Institute, is a symbol of the national and international recognition of Professor Pollard's stature in our profession. I have the greatest pleasure in asking him to accept it.*

Alf's response was made with the humility and gratitude that had been his trademark throughout his life. It included a reference to his parents and a mention of his formative years on Norfolk Island: he really felt he would still be 'milking cows and growing bananas' save for their faith in him.<sup>576</sup>

**Professor A.H. Pollard:** *'As cool water to a thirsty soul, so is good news from a far country.' So says the proverb. Cool water is indeed very pleasant for a thirsty soul but nowhere near as pleasant as today's good news from a far country.*

*A presentation in that hallowed hall at Staple Inn would have been a delightful experience; but it just had to be in the presence of my colleagues, to whom I owe so much, and we could not expect you all to go to Staple Inn! It is appropriate too that it should be in Melbourne. Although I am credited with being a Sydney-sider – or debited, depending on your point of view – Melbourne is my birthplace and the home of my forebears almost since the first settlement. They ran the first steamship on the Yarra, built*

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<sup>576</sup> *ibid*

*the first pipe organs in the churches and owned the first sawmill, which, as it happens, was located in Collins Street.*

*I am not in the habit of looking back, as there always seems to be so much to look forward to. But as I do this afternoon it is quite clear that had I had my own way I would not have been in this present happy position. I am only here because of two tragedies which at the time seemed to have ruined my career. The first was at 19 when my ambition to go to Cambridge and spend the rest of my days as an academic was just about to be fulfilled; family circumstances, however, forced me to get a job and very, very reluctantly I became an actuary. The second was at 50 when I planned to spend the rest of my days as a senior life office executive; my employers, however, decided otherwise and I found myself at Macquarie. But for these two tragedies I would not even have been in the running for a silver medal, let alone been awarded one. Certainly these two dark clouds had a silver, literally silver, lining.*

*I am indebted to many people. But for my parents I would not be here. That is a truism. It is more than that. When I was 13 my parents, who had been farming on Norfolk Island for many years, left everything and came to Sydney for my education – to economically inhospitable Sydney, for this was 1930 and the beginning of the Great Depression. With no assets, no income, no job and food given us by a local bank manager they saw me through school and university. But for their sacrifice I probably would still be growing bananas and milking cows on Norfolk Island. My parents never recovered from this ordeal, yet if they could have been here today I am sure they would say their sacrifices were worthwhile.*

*And then there is this unique profession of ours. I well remember as a young F.I.A. the peculiar relationship which existed between senior actuaries of competing life offices – a relationship of friendship, of trust and sharing confidences. It was quite different from the relationship between sales managers, branch managers and even general managers, who seemed to treat their counterparts with some suspicion. But it was in 1948 that I learned what a unique profession ours is. For it was then that I was invited to London by the President, Sir Andrew Rowell, to attend the discussion on my paper, and also the Institute centenary. I was young, poor, not even a junior executive, just one of the boys. But I was an actuary and an actuary from a far country. That was enough. No actuary of 40 years' standing, no general manager, no president of an actuarial body could have been better treated. Entertained by Sir Andrew Rowell at the Oxford and Cambridge Club, by Sir George Maddex at the Reform Club, Ken Usherwood and Hon. Sec. Charles Wood at their homes, J.I.A. Editor Maurice Ogborn and so many others, lunch in the Prudential Board lunchroom, guest of the Actuaries Club and the Gallio Club – all this was well above the level to which I was accustomed. Such friendship has continued with later generations of actuaries to this day.*

*In addition to friendship, there is another remarkable aspect of our profession; books on professionalism refer to it as 'the tradition of mutual help'. Let me mention an experience I had in 1973 when I was asked to report within a few weeks to the Australian Government on pension updating. I thought my report should refer to the position in the United Kingdom, the United States of America, Canada and New Zealand. I wrote to Peter Cox in the UK and Vic Thomson in NZ and almost immediately received back letters summarising the position and including relevant documents. Canada and the USA posed a problem as I did not know personally any senior actuary in government circles. I knew the name Dr R.J. Myers and something of his background so I took the liberty of writing and explaining my predicament. Quickly a reply came back starting 'Dear Alf', containing all I wanted to know and adding that he had sent my letter to four other actuaries in the USA and Canada with different backgrounds. They would reply direct in view of the urgency. They all did. Indeed one included replies from three further actuaries to whom he in turn had sent my letter!*

*Surely in both friendship and in the degree of mutual help our profession is unique. Perhaps being small helps. I know Shakespeare was not referring to actuaries – but he could have been – when he said: 'We few, we happy few, we band of brothers.'*

*I am conscious that all I have said refers to the profession overseas. This is deliberate, firstly because it is the more remarkable and secondly because I hesitate to single out individuals among local actuaries. Please do not infer, Mr President, that I have no friends here where they know me better!*

*In this context I would like to refer in a general way to Macquarie. The scheme has been more successful than I had even dared to hope, frankly because I underestimated the mutual help of our profession. The moral support and the personal help of members of the profession in Australia, the financial backing and the scholarships offered by the employers of actuaries, the exemption arrangements granted long before we had proved ourselves, by the Institute, who under Bernard Benjamin's leadership showed greater vision than I at the time possessed, my very able and keen staff which now totals six Fellows and four Associates and particularly the students who, I am sure, will be an acquisition to the profession – all these have contributed to a development 'of especial importance to the profession'. In this play I have been fortunate to have a lead role but all the cast should take this curtain call. This Medal which I hold is a recognition of our joint efforts. I believe it indicates also the growing stature of the profession in Australia and at the same time our unity with the profession in the UK.*

*Lastly, I must say how delighted I am that my wife Pearl is with us this afternoon. I am especially delighted because she will hear me say to others what, I must confess, I have never said to her. It is only her support, her encouragement, her tolerance and particularly her sacrifices which have made possible what has been achieved. The wives of actuaries who worked for their F.I.A. after they were married and had children are aware of the problems and sacrifices involved in part-time study. Pearl knows more about this than anyone, for after marriage we, and I say 'we' intentionally, completed one full bachelor degree course and three higher degrees all on a part-time basis. I remember early in our married life, with me operating a non-electric calculator and Pearl copying down the figures, we solved a set of 150 simultaneous equations by successive approximation.*

*It took six months working several hours each night. I do not think anyone who read a couple of innocent pages in J.S.S. realized what work lay behind them. All this night study began again when I tried to catch up academically on joining Macquarie. Through all this Pearl has managed to bring up a family of six children of whom we are very proud; three, we hope, will make their contributions to the profession. No doubt some say she should have been liberated. She hotly denies it and believes she has had a most useful and rewarding career. I know she has. When I get home I shall make a quiet presentation of a silver medal to one whose work, unbeknown to the public, has been of special importance to the actuarial profession.*

The event was well covered in the Melbourne press, which set out his life story, with photos.

Nevertheless, some of the headlines were curiously less than flattering, the *Melbourne Herald* leading with:

### **Axed MLC Actuary gets award<sup>577</sup>**

*The Age* was not much better:

### **An honour for the 'Survivor'<sup>578</sup>**

<sup>577</sup> *The Melbourne Herald*, 9<sup>th</sup> October 1975

<sup>578</sup> *The Age*, Melbourne, 9<sup>th</sup> October 1975

It seems that some journalists still hadn't forgiven him for his involvement in the H.G. Palmer affair. As one of Alf's greatest supporters, Sir John Marks took great pleasure in sending all MLC Directors a copy of Gordon Bayley's remarks when making the presentation, along with a personal note that read 'For information – thought it might be of interest'.<sup>579</sup>

The following month, on 11<sup>th</sup> November 1975, witnessed the infamous sacking of the Federal Labor Prime Minister Whitlam along with his government,<sup>580</sup> but in contrast Alf's star was very much in the ascendancy, especially with his new honour fresh in people's minds. As he was held in such enormously high esteem by both sides of politics, it came as no surprise that he was asked by the NSW Premier Tom Lewis (b.1922)<sup>581</sup> to head an enquiry into state taxation (see Fig. 16.1).

An onerous task, it would involve obtaining 234 submissions from a wide range of public servants, senior managers, judges and officials as well as analysing current and potential sources of state tax revenue. It was due in Lewis's hands by 31<sup>st</sup> March the following year, affording Alf only four months to do everything. As it was a quieter time on campus with the students heading off on their summer break, along with his term as Head of School coming to an end, Alf agreed to do it.

But he was acutely aware of what this would mean to his family life and especially to Pearl who, as it was, had endured his many absences while working on such endeavours. And on top of that, their daughter Christine had just completed a month of radiotherapy for treatment of cancer and was advised to have a holiday before beginning an exhausting few

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<sup>579</sup> Alf Pollard note received from John Marks

<sup>580</sup> Many articles have been written on the 'dismissal' of the Whitlam Government. One comprehensive review can be found at <http://whitlamdismissal.com/>

<sup>581</sup> Details of Tom Lewis' career can be found on the *NSW Parliament House* website at <http://www.parliament.nsw.gov.au/prod/parlament/members.nsf/0/2070564006de0656ca256cb7007de356?OpenDocument>



months of chemotherapy. Alf had taken little annual leave in the 10 years since commencing at Macquarie and he knew that he needed to have a break that also included his family.

**Figure 16.1** Tom Lewis, the Premier of NSW who gave Alf Pollard the onerous task of writing a huge report in a very short space of time. (Source: Public domain, see [http://en.wikipedia.org/wiki/Tom\\_Lewis\\_\(Australian\\_politician\)#mediaviewer/File:Thomas\\_Lewis.gif](http://en.wikipedia.org/wiki/Tom_Lewis_(Australian_politician)#mediaviewer/File:Thomas_Lewis.gif) for details)



The Pollards had a friend who had a holiday home in the coastal city of Coffs Harbour,<sup>582</sup> 540 kilometres north of Sydney, and Alf said decisively that he would take Pearl, Christine and her family there on a vacation in February. One provision was that he would have to work on the Lewis report, forgoing the recreational break that academics usually have during this period. Nevertheless, it was agreed, and everyone, even Alf, looked forward to getting away for a few weeks.<sup>583</sup>

Until then, in the period before Christmas and during January, the enquiry was taking all of his time; he worked on it virtually non-stop each day from 9.00am until 9.00pm. At this time his son John was an Associate Professor in Actuarial Studies in his department working alongside son Geoff, who was a Lecturer in Demography. And Ian, now completing his

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<sup>582</sup> Ibid and author conversation with Christine Butters

<sup>583</sup> *ibid*

Rhodes Scholarship, had gained a Master of Arts with First Class Honours in Mathematics from Oxford, captained the Oxford University Lawn Tennis Club and won an Oxford Blues in both tennis and squash. Ian's twin sister Anne was completing her medical degree and Alf's third son, Graham, lectured in statistics at the then Canberra College of Advanced Education (see Fig. 16.2).<sup>584</sup>

On 6<sup>th</sup> February 1976 the Pollards (Alf and Pearl) and the Butters (daughter Christine, her husband Ian and their two young sons) made the long drive to Coffs Harbour. A few days into the holiday Alf began to experience back pain so intense that he couldn't rid himself of it whether he stood up, lay down or sat in a chair. There was no prospect of sleep for him and very little for Pearl. Apart from the agony, he also looked decidedly unwell. Through the night, he suffered from so much pain that Pearl, at first light the next morning, helped him walk to the car where she laid him down on the back seat and drove him to Coffs Harbour Hospital. She had already telephoned ahead and Alf was admitted to intensive care on arrival.<sup>585</sup>

**Figure 16.2** Graham Pollard, Alf's third son, who was working at Canberra CAE at the time of his father's heart attack. (Source: <http://www.jssm.org/vol5/n4/11/v5n4-11text.php> )



<sup>584</sup> The *Canberra College of Advance Education* later became the *University of Canberra* under the sponsorship of [Monash University](http://www.monash.edu.au) in 1990. See <http://www.canberra.university-guides.com/>

<sup>585</sup> Author conversation with Christine Butters

In a self-diagnosis, he told the doctor as he was wheeled into his private room that he must have had a heart attack during the night; he also told them he thought he was now having another one. He was monitored with an ECG.<sup>586</sup> Remarkably, it indicated that not only was he correct in that he was indeed having one at that very moment, but there had been other attacks in the previous week. For the next three days he was in a very serious condition.<sup>587</sup>

The atmosphere took a marked change for the better on the fourth day. His spirits had risen markedly, but Pearl was floored by his suggestion that she should bring him some work files that he needed to look over. Initially, she refused, but she soon realised his insistence was so fervent it was causing him agitation. He explained the reason, detailing to her a promise he had made to write a paper for the Institute of Actuaries; it had to be completed now as he knew he would have to return to the Lewis enquiry very soon. Fearing that a further confrontation would trigger more trouble for his heart, she reluctantly gave in, and for the next few days carted in piles of papers. He had not only listed them for her, but told her exactly where they were in their 'holiday house'. It occurred to her that he had planned to undertake an enormous workload on the 'holiday' all along, instead of relaxing with the rest of the family.<sup>588</sup>

And so for the next six days Alf sat up in his hospital bed in intensive care, surrounded by numerous batches of notes scattered in piles of varying size all over the blankets. His doctor was furious and warned him that he needed to rest or he was risking another attack, possibly a fatal one. As the patient insisted it simply had to be done, the doctor felt moved to write a letter to Alf's GP in Sydney that referred unflatteringly to his patient who did not

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<sup>586</sup> An *electrocardiogram* is commonly called an ECG or EKG and uses a machine to *measure and record (on paper or a computer screen) the electrical activity in the heart*. Further details at MyDr at <http://www.mydr.com.au/tests-investigations/electrocardiogram-ecg>

<sup>587</sup> Christine Butter's personal recollection to the author

<sup>588</sup> *ibid*

know when to stop.<sup>589</sup> To a large extent he was correct, but Alf was banking on the fact that he knew his own limitations better than anyone else. Nevertheless, it was very risky behaviour to say the least.

After nearly a week of furious writing, the article was finished in the nick of time and Pearl mailed it off. The paper he wrote was so outstanding it received international acclaim; it also won the prestigious A.M. Parker Prize for the best paper published in the Actuarial Institute of Australia's *Australian Actuarial Journal* in 1976.<sup>590</sup> Alf never revealed the circumstances of its writing, but no doubt they would have been astonished had he made it known.

After ten days of recovery, on 16<sup>th</sup> February 1976 Alf was deemed well enough for discharge from hospital, his 'holiday' time now being well and truly over. Now it was straight back to work on the Lewis enquiry when he got home. Annoyed that his heart issues had robbed him of valuable time, the pace of his work showed no signs of relenting and he spent long hours every day over the next six weeks covering as much ground as he could. This was an attitude that took a severe physical toll on him and, although he never complained of any discomfort, he did, however, obey his doctor's instructions to the letter, including walking one kilometre each day on flat ground. He did this without fail, choosing to do so along the path in front of his house in 51 Cliff Road, Northwood.<sup>591</sup>

True to his word, and precisely on the due date of 31<sup>st</sup> March, he personally handed the report to NSW Premier Eric Willis (1922–1999),<sup>592</sup> who had replaced the former premier Tom Lewis, the latter being ousted from the position by his own party on 20<sup>th</sup> January. Willis

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<sup>589</sup> Alf Pollard personal note

<sup>590</sup> See details of the prize on p.17 of <http://www.actuaries.asn.au/Library/AA/2012/Actuaries-DEC2012-web.pdf>. The A M Parker Prize is awarded annually for the best paper published by the Actuaries Institute in the *Australian Actuarial Journal* or presented to a conference that was run by or on behalf of the Actuaries Institute.

<sup>591</sup> Author conversation with Christine Butters. Current home of Ian and Christine Butters and family

<sup>592</sup> Willis' career can be found on the NSW Parliament website. He was knighted in 1975. See <https://www.parliament.nsw.gov.au/Prod/Parlment/members.nsf/72d0ddea395c958cca2572ba0023fc76/4b7cb5e668c84684ca256cb7007e8a40?OpenDocument>

was astonished to receive it as he had heard of Alf's medical troubles. Nevertheless he was extremely grateful for some good news, as his government was soon to face a difficult state election. It was to no avail. On 1<sup>st</sup> May 1976 the Willis Liberal Government was swept from power after suffering a 3.2% swing against it<sup>593</sup> by the Labor Party headed by Neville Wran (1926–2014).<sup>594</sup> As a result, Alf's brilliant work was all for nothing and never again saw the light of day as the newly elected Labor Party expressed no interest in it.

Not quite 60, and with his medical issues still fixed firmly in his mind, it was time to take stock. Alf made the difficult decision to retire from Macquarie University on the grounds of ill health. But there were other motives behind the move. He had been there 11 years, had helped set up a new university, along with establishing a world-class actuarial program – he described his time there as 'more than a decade of challenge and excitement'.<sup>595</sup>

Alf took the view that his son John was by far the best qualified person in the world to take over the position to head the program, but was aware that John was then seriously considering leaving Macquarie for a senior business opportunity. To Alf this would have been a great loss for the profession and the faculty, but he was also aware that John may not be the successful applicant even if he did apply as it was an open international search.

A secondary reason to contemplate retirement was that Alf had recently received an offer from Sir John Marks of three attractive directorships (Chairman of Delfin Discount Company,<sup>596</sup> Director of Delfin Industrial Finance Company and Director of the holding

<sup>593</sup> For details of the swing against the NSW Liberal Government see table by Malcolm Mackerras at [http://mumble.com.au/misc/mackerras\\_2pplosinggovernments.html](http://mumble.com.au/misc/mackerras_2pplosinggovernments.html)

<sup>594</sup> Wran's career can be found on the *NSW Parliament* website. See <http://www.parliament.nsw.gov.au/prod/parlment/members.nsf/1fb6ebcd995667c2ca256ea100825164/34bbaf980c2a8174ca256cb7007f0867?OpenDocument> Also a biography, *Ascent to Power: Wran and the Media*, by Brian Dale, Allen & Unwin, Sydney, 1985, 148pp

<sup>595</sup> Alf Pollard personal note

<sup>596</sup> In 1953 Marks set up an investment banking service, *Development Finance Co. Ltd.* (DFC) to assist Australia's industrial development by providing long-term finance and permanent capital to Australian companies. It had become a public company in 1957 and was listed on the stock exchange in 1959. Among DFC's subsidiaries were *Delfin Discount Co. Ltd.*, an official dealer in the authorised money market, and two merchant-banking companies associated with the Bank of New York and the Dai-Ichi Kangyo Bank of Japan. See details at <http://adb.anu.edu.au/biography/marks-sir-john-hedley-douglas-14929>

company of Australian Fixed Trusts)<sup>597</sup> if he retired at once, with the warning that these would most likely not be available if he stayed on at Macquarie until age 65.

**Figure 16.3** John Pollard, Alf's eldest son, who succeeded his father as Head of the Actuarial Studies at Macquarie University. (Source: [http://www.businessandconomics.mq.edu.au/contact\\_the\\_faculty/emeritus\\_professors/emeritus\\_professors/john\\_pollard](http://www.businessandconomics.mq.edu.au/contact_the_faculty/emeritus_professors/emeritus_professors/john_pollard) )



The vacancy of the Head of the Actuarial Studies Department resulted in an international search for the best candidate and Alf played no part in the process. But his instinct was correct, as John, at the relatively young age for a professor of 34, was successful in gaining the position (see Fig. 16.3). It was a role he would hold with distinction for 26 years; it included a term as Head of the entire School, the same position his father had held before him.<sup>598</sup>

And so at an age when many men would have simply retired and 'put their feet up', Alf Pollard was simply preparing for the next phase of his working life.

<sup>597</sup> DFC had also taken over *Australian Fixed Trusts* in 1957

<sup>598</sup> Personal experience of the author. Also see an interview with John Pollard in *The Actuary* at <http://www.theactuary.com/archive/old-articles/part-6/in-the-hot-seat-3A-john-pollard/>

## 17. LIFE AFTER MACQUARIE

Alf made no effort whatsoever to wind down the hectic lifestyle that had been the hallmark of his working life. As well as the three promised directorships he took up from Sir John Marks, there were others that followed in rapid succession. Among these were:

### **Citicorp**

It was around this time that Citibank<sup>599</sup> decided to venture into the life insurance market. They hired the actuarial consulting firm of Palmer, Trahair, Owen & Whittle (PTOW)<sup>600</sup> to assist them in their application for a licence. It soon reached the stage where the Commissioner said that the licence would be granted as soon as two directors with life insurance experience could be appointed to the Board. PTOW suggested Alf as one such person, to which the Commissioner replied: 'If Professor Pollard is a director then only one will do.'<sup>601</sup> And so Alf became Chairman of Citicorp Life and Citicorp General, a position he held with distinction for the next 20 years.

### **Olivetti**

Olivetti<sup>602</sup> was established in 1908 in Ivrea (near Turin in Italy) to manufacture typewriters. Over the years it underwent a number of transformations, adapting to changing technology and communication markets. The 1950s saw extraordinary growth under the leadership of Adriano Olivetti, such that the company became the undisputed leader in mechanical office product technology: by 1958, some 50 years after its foundation, Olivetti had more than 24,000 employees, of whom approximately 10,000 were in its 17 overseas subsidiaries.

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<sup>599</sup> For details on the operations today of Citibank see <http://www.citibank.com.au/productoffers/?cid=PS-Google-Brandterm-102013>

<sup>600</sup> Acquired in 1982 by the US based insurance giant *Towers, Perrin, Forster & Crosby*  
See <http://archive.today/46K9C>

<sup>601</sup> Alf Pollard personal note

<sup>602</sup> Details of Olivetti's current operations can be found at <http://www.olivetti.com/>

About 60% of production was exported. The expansion of the overseas sales and operations was enhanced in 1959 by the acquisition of the major typewriter manufacturer Underwood.

It was during the 1970s that Olivetti (Australia) invited Alf to join their Board as the only director not employed by the company in a group of three Australians. In this position he had the authority to sign off on their annual accounts.

## **Medical Benefits Fund of Australia (MBF)**

MBF was restructured shortly after Alf left Macquarie and he became the first Chairman of the Board, a position he subsequently held for 12 years. He described it as ‘an effective and happy team of management and directors’.<sup>603</sup> They were instrumental in building a new head office, buying hospitals and getting non-registered insurers out of the health insurance field. In addition, he supervised investments involving Country Comfort motels<sup>604</sup> and managed the diversification of the business by organising the MBF to become an agency for both Citibank and the AMP.

Alf’s final engagement with MBF was to represent them at the international conference of the International Federation of Voluntary Health Service Funds<sup>605</sup> in Vancouver. It was the least enjoyable international conference he had attended, as several Australian delegates seemed to be avoiding him – on account of his opposition to a merger with several other funds in Australia, he thought.

## **Other boards**

Alf’s expertise, professionalism and knowledge made him hot property, and soon many other directorships augmented his already impressive portfolio. Among these were:

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<sup>603</sup> Alf Pollard personal note

<sup>604</sup> As their name suggests, *Country Comfort* hotels motels are largely located in Australian country towns rather than capital cities. They also have hotels in New Zealand, Thailand and Laos. See <http://www.countrycomforthotels.com.au/>

<sup>605</sup> The headquarters are located in London. See <http://www.ncbi.nlm.nih.gov/books/NBK218360/>



Ernst & Young Advisory Board (finance)<sup>606</sup>

National Properties (share and property investor)<sup>607</sup>

H.W. Cottee (Wesley Mission's large orange orchard in South Australia)<sup>608</sup>

Development Capital Corporate Services (an advisory subsidiary of Development Capital of Australia)<sup>609</sup>

## Government enquiries

Astonishingly, during these early years post-academia he also found the time to head two major government enquiries. The first of these was on behalf of the NSW Public Accounts Committee<sup>610</sup> and involved hearings, surveys and reports from statutory authorities concerning the unfunded liabilities of the statutory authorities and the investment performance of the State Superannuation Board.

The second public enquiry took place in 1978 in Darwin. Alf was asked to report on terms and conditions for a pension scheme for members of the new Northern Territory parliament. To add to his load, later that same year he was commissioned to write a report for the Federal Minister for Health in the Fraser government, the Hon. Ralph Hunt (1928–2011),<sup>611</sup> on the size of reserves for health insurance funds.

And there were the numerous consultancies that on occasions enabled him to travel the world. Chief among these was the Munich Reinsurance Company of Germany, who engaged him to present two-week seminars on 'The Actuarial Management of a Life Office' virtually every year from 1976 to 1987 inclusive. These seminars were held in many different

<sup>606</sup> A multi-national professional services provider with headquarters in London. See <http://www.ey.com/AU/en/Home>

<sup>607</sup> Since deregistered by ASIC. See <https://creditorwatch.com.au/express/asic/organisation/000487561>

<sup>608</sup> In 1965, Cottees was acquired by the American company General Foods, and in 1984 by Cadbury Schweppes. Schweppes Australia was acquired by Asahi Breweries in 2009. For details of the orchard that was located at Paringa, South Australia, see <http://www.gordonmoyes.com/2006/10/05/obituary-of-harold-spencer-cottee/>

<sup>609</sup> Deregistered by ASIC on 17<sup>th</sup> Nov. 2000. See <http://www.delisted.com.au/company/development-capital-of-australia-limited>

<sup>610</sup> The committee was established on 4<sup>th</sup> September 1902

<sup>611</sup> A summary of Ralph Hunt's career can be found at <http://parlinfo.aph.gov.au/parlInfo/search/display/display.w3p;query=Id%3A%22handbook%2Fallmps%2FGH4%22;querytype=;rec=0>

locations, including Jakarta, Athens, Singapore, Cyprus, Hong Kong, Lagos, Nairobi, Johannesburg, Taipei and Sydney. Audiences comprised about 1000 senior executives from 30 countries and, as all had to speak English, they really were at the top of their companies.

Despite his heart attack two years earlier, Alf did not slow down; indeed he substantially increased the volume of work he undertook. He was also commissioned on projects that included investigating funding and reserves for retirement villages, providing financial condition reports on mortgage insurance, premium rating calculations for Compulsory Third Party motor insurance (CTP), creation of the ‘Pollard Index of Pharmaceutical Prices’ that was published three times a year for over 15 years, efficient voting systems for the Boards of large partnerships, a study of long service leave, interpretation of trust deed entitlements in superannuation funds; as well, he continued as the writer of the monthly publication *Australian Economic Trends*.<sup>612</sup>

There were many more roles, peppered by invitations to present keynote addresses at international conferences. More honours were to follow for his prodigious efforts. In 1982 he was awarded Macquarie University’s first Doctor of Science (DSc) degree, the highest award that a university can bestow on anyone, for his research into human populations. In 1984 he was again presented with the annual H.M. Jackson Award by the Institute of Actuaries of Australia, this being for the most outstanding paper published by, or presented to, a body other than the Institute itself. These papers usually appear in an overseas journal, presented to an international or foreign conference, or published in or presented to an Australian non-actuarial journal or conference.

Alf was invited to present Speech Day addresses at a number of high schools, including Shore,<sup>613</sup> Knox Grammar School<sup>614</sup> (in the Concert Hall of the Opera House), Pymble

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<sup>612</sup> Alf Pollard personal note

<sup>613</sup> This is the school at North Sydney that Alf’s four sons attended. See <http://www.shore.nsw.edu.au/>

<sup>614</sup> Located at Hornsby on Sydney’s upper north shore since 1924. It has always been a boys only school. See <http://www.knox.nsw.edu.au/school-founders.html>

Ladies' College,<sup>615</sup> Barker College<sup>616</sup> and Masada College.<sup>617</sup> Other presentations included two Occasional Addresses at Macquarie University graduation ceremonies, one the Biennial National Conference of the Australian Family Association<sup>618</sup> (which promptly made him their patron), the Morgan Bryant memorial lecture on behalf of the Wesley Central Mission, Speaker of the Year and Australian Father of the Year presentations in 1987<sup>619</sup> along with numerous talks to Rotary Clubs, District Conferences, Probus, Legacy and many others. In 1991 he was inducted into the prestigious International Insurance Hall of Fame (see Fig. 17.1) at a glittering reception held in San Francisco. Since its inception in 1957, fewer than 100 people worldwide have had such an honour and Alf was the first Australian to do so.<sup>620</sup>

Following his Australian Father of the Year award ceremony in 1987, Alf recounted that a stranger approached him with the opening line, "I'm a solicitor and I want to do something for homeless children. I can raise some funds but I know nothing about how to go about it. Can you help me?"<sup>621</sup> Of course Alf said he would, and his assistance led to the formation of 'Stepping Stone House',<sup>622</sup> an organisation that raises hundreds of thousands of dollars each year for 'helping youth create their future', this now being their motto. The lawyer was Max Connery, and he is still heavily involved in their fundraising activities, with a number of corporate sponsors.

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<sup>615</sup> Located at Avon Road, Pymble NSW, PLC is one of the most picturesque private girls' schools in the country. See <http://www.pymblelc.nsw.edu.au/>

<sup>616</sup> Located at Hornsby on Sydney's upper north shore since 1896, Barker. A boy's school only for 80 years, it admitted girls to years 11 and 12 in 1975. Details at <http://www.barker.nsw.edu.au/About-Barker/a-proud-history>

<sup>617</sup> Located in the northern Sydney suburb of St Ives since 2014, prior to that since 1962 Masada College's principal campus was in Lindfield. It is a co-educational school that caters largely for the Jewish community. For a brief history see <http://www.masada.nsw.edu.au/about-us/our-history>

<sup>618</sup> The association, located in Balwyn, Victoria, has the aim of 'supporting and strengthening traditional family values'. Details are on their Facebook page at <https://www.facebook.com/AustralianFamilyAssociation>

<sup>619</sup> See history of the award, including Alf's name listed as the 1987 winner, at <http://archive.today/mP9lv>

<sup>620</sup> See Alf's biography for the occasion at <http://www.insurancehalloffame.org/laureateprofile.php?laureate=22>

<sup>621</sup> Alf Pollard personal note

<sup>622</sup> *Stepping Stone House* is a supervised residential service for young people. For details see <http://steppingstonehouse.com.au/> It's history, which mentions Alf, is at <http://steppingstonehouse.com.au/about-us/history/>

The next year Alf gave an after-dinner talk to a group at the Hornsby Uniting Church,<sup>623</sup> where he related the Stepping Stone House story. The Wesley Mission soon decided to take over, develop and run a large property in Mangrove Mountain on the Central Coast of New South Wales. And so began the Forest Farm Community, an activity to rehabilitate homeless and unemployed young people; it was a project of the Homeless Children's Association.<sup>624</sup> Today, Stepping Stone House is run by the Wesley Mission and located at 227 Wardell Rd, Dulwich Hill. It is open to both sexes aged between 14 and 20 and 'aims to provide a place where young people can build skills towards a healthy and happy life'.<sup>625</sup>

**Figure 17.1** A portrait commissioned for Alf Pollard on the occasion of his induction into the International Insurance Hall of Fame in 1991. He was aged 74. (Source: Insurance Hall of Fame, <http://www.insurancehalloffame.org/laureateprofile.php?laureate=22> )



An unusual request that required Alf's expert statistical skills and logic came his way at the 25<sup>th</sup> May 1991 NSW state election. The sitting Liberal Party Member for the Entrance, on the Central Coast, Bob Graham,<sup>626</sup> had won the seat by 116 votes. However, due to the late completion of the 1991 redistribution, 238 voters received absentee ballots for Gosford in error. There was also some confusion over the use of ticks and crosses, with many Labor

<sup>623</sup> Located in Hornsby on Sydney's upper north shore. <http://hornsby.nsw.uca.org.au/>

<sup>624</sup> *The Association* operated between 1981 and 1983 at Darlinghurst in inner Sydney. Hundreds of children passed through its doors. See <http://www.findandconnect.gov.au/guide/nsw/NE01472>

<sup>625</sup> See [http://www.newtowncentre.org/pdfs/supported\\_accom.pdf](http://www.newtowncentre.org/pdfs/supported_accom.pdf)

<sup>626</sup> A brief career summary for Bob Graham is at <http://www.wyong.nsw.gov.au/about-council/councillors/councillor-bob-graham/>

votes being declared invalid. Not surprisingly, the Labor candidate, Grant McBride (b.1949) (see Fig. 17.2), disputed the victory.

The result was the case being argued before the Court of Disputed Returns before a single judge.<sup>627</sup> Then an anonymous resident living in the Blue Mountains west of Sydney, but nowhere near either seat, decided to step into the argument. He wrote a letter to the Court stating it did not matter that the votes were not counted as the probability of McBride winning was an infinitesimally small figure. So it was left to Alf as the ‘expert’ witness statistician to decide the truth of the matter.

In Court, Alf gave evidence that if the 238 votes were representative of the rest of the electorate then the probability of the outcome being altered if they were counted was 1 in 1,000,000,000,000. Even if they reflected the strongest Labor stronghold in the electorate, the chance of McBride making up the deficit was 1 in 300,000. The judge said ‘So it *could* happen’ and the dispute was upheld by the Court, which ordered a fresh by-election the following January. Judge Lee was in no mood to settle the case merely by remote statistical chance,

Contrary to expectations, it was won by McBride, who was also re-elected in 1995, 1999, 2003 and 2007. Along the way he became the Minister for Gaming and Racing and then Assistant Speaker of the NSW Legislative Assembly until his retirement from politics in March 2011.<sup>628</sup> McBride must have been delighted that the judge did not take much stock of Alf’s figures and rode on the wave of by-elections often going against the sitting government.

By his own admission, Alf’s philosophy mirrored that of his father, Fred, who reminded his children that ‘if a thing’s worth doing then it’s worth doing well’. Although many might disagree, he did not see himself as a ‘workaholic’ despite the long hours of toil

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<sup>627</sup> See *Parliament of NSW* at

<http://www.parliament.nsw.gov.au/prod/la/precedent.nsf/0/87057D8B8B920E854A25669F001F17D4>

<sup>628</sup> See McBride’s career highlights at

<https://www.parliament.nsw.gov.au/prod/parlment/members.nsf/0/8E1721D1B8F134FD4A2567450001657C>

that occupied his time. Rather, he referred to himself as a ‘do-aholic’, taking on many tasks and causes in which he believed, and all with the same unswerving dedication. In everything he did there was the continual desire to succeed to the best of his ability, and then enjoy the winning feeling if it came his way. All these ambitions he attributed to Fred.<sup>629</sup>

**Figure 17.2** The former State Labor politician Grant McBride who was the subject of a case in which Alf appeared as an expert witness to declare that a new election was not necessary and so McBride would have lost his seat. Alf’s advice was ignored by the court.

(Source: Photo from [http://en.wikipedia.org/wiki/Grant\\_McBride](http://en.wikipedia.org/wiki/Grant_McBride) )



Alf had very strong views on many subjects and these were central to his character. He expressed these views both in writing and verbally many times and they help give an insight into his philosophies. His strong religious beliefs invariably involved passages from the Bible that meant a great deal to him. Above all he believed in *work*, since he felt it was his duty to make the most of the abilities he had been given. Among his other strong beliefs were:<sup>630</sup> *Sport*; because ‘exercise is food for the body’, promoting teamwork and building alliances. To him, friendship represented life and lack of it was death. He felt that anyone who spent a great deal of time reading or doing close work, such as he did, needed to give their eyes

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<sup>629</sup> Alf Pollard personal note

<sup>630</sup> Ibid and author personal conversations with Alf Pollard’s children

exercise to better observe moving and distant objects. This was something that sport did very well.

*Church;* as he was convinced that ‘society needs to be run on Christian principles’ and it is the Church that provides the appropriate and necessary training ground. It is a place where ‘strangers can come and know they will be welcome and will provide for those in need. And it promotes friendship which an essential ingredient for a good life.’

*Community activities;* not just sport, but worthy organisations, including the scouts and various charities. But it was the performing arts, particularly choral music, that most attracted Alf. He attributed this fascination to the way it allowed the blending and working together of common interests to develop friendship, harmony, and mutual respect and understanding between people, sometimes with very different racial and socio-economic backgrounds. It was such activities that provided ‘preventative medicine for the younger generation in the development of a positive, purposeful attitude to life, keeping them away from less desirable activities that are the product of idle hands’. As a bonus, these activities also helped to bridge the generation gap between parents and their children.

As for his own sporting involvement, at the age of 35 Alf discovered that with a growing family it was impossible to continue his participation in soccer and cricket, so he concentrated instead on squash and tennis. True to form, he was the University Club Squash Champion (one of the top teams playing in the highest grade) for five years, representing New South Wales in interstate matches in Perth and winning the NSW Senior title (for those aged over 40) for the three years in which he entered.

There were the great lifelong friendships, in particular the one he made through his sporting activities, one being a solicitor, John Cheadle.<sup>631</sup> He was extraordinary by any measure, winning the NSW Squash Championship six times during the 1950s and 1960s,

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<sup>631</sup> See brief biography of Cheadle at <http://www.mosman.nsw.gov.au/sportingwalloffame/sportsperson090.html>

playing first-grade cricket with Mosman for over 10 years and being awarded the Australian Sports Medal from the Federal Government in 2000 for services to sport. In 1957 he was the playing captain of the first Australian squash team to tour New Zealand, where he won the New Zealand Squash Championship. During this year he was also the Australian Squash Champion. Alf learned a great deal from Cheadle's expertise, and regarded him not only as a great gentleman but also as a close friend.<sup>632</sup>

And then there was John Waddell (see Fig. 17.3), whose close connection with the whole Pollard family made him almost a part of it. He and Alf played singles tennis every week for over 25 years, totalling over 8000 sets. Among his many activities, Waddell was the superintendent of a detention centre for 16 years and travelled through 57 countries leading young offenders, Legacy and police orphans on hiking tours.<sup>633</sup> He was awarded an Order of Australia Medal for Public Service for his work with Legacy and Police Legacy and his leadership at the detention centre. In fact, it was a matter of some delight that both Alf and John Waddell received their Australian honours at the same ceremony at Government House, Sydney.

But for all his sporting interest and prowess, it was the church that had left the most indelible mark on Alf from his early years. He described it as 'a perfect church in action' and was well aware and eternally grateful for how it saved his family when they returned from Norfolk Island in such dire circumstances. He had played an active role in many facets of church life, including sport, religious activities, as a youth leader in both the local church and the state-wide Crusader movement, as a preacher, a Sunday School superintendent and a member of the choir.

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<sup>632</sup> Author personal conversation with John Cheadle

<sup>633</sup> See brief self-biography of Waddell at <http://www.aussiew.net/NSBHS-Waddell.htm>



**Figure 17.3** Alf's very close friend John Waddell with whom he played over 8000 sets of tennis during a 25 year period.  
(Source: <http://www.aussiew.net/NSBHS-Waddell.htm>)



In his forties, and still working at the MLC, Alf's business experience was invaluable in assisting the church with its administration and finances. So much so that in 1964 he was invited to join the Finance Committee of the Presbyterian Church in New South Wales; he remained in that role for an astonishing 31 years, until he was aged nearly eighty. But it was in 1969, with the unfortunate H.G. Palmer episode well and truly behind him, that Alf was invited by Sir Alan Walker (1911–2003)<sup>634</sup> to join the Board of the Wesley Mission. By the time Dr Gordon Moyes (b.1938)<sup>635</sup> became superintendent in 1978, Alf had accepted an offer to become the Honorary Secretary, a position he held for over 17 years.

A Parish Mission of the United Church in Australia, Wesley Mission was always highly regarded by Alf who considered it a major business with an important pastoral role involving many congregations, holding about 30 services each week, along with Christian radio and television sessions, counselling work and other religious meetings. Today their enterprises have expanded to include services in aged care, disability, homelessness, mental health,

<sup>634</sup> See *Remembering Alan Walker*, 2<sup>nd</sup> Feb. 2003, at <http://www.abc.net.au/sundaynights/stories/s1238296.htm>

<sup>635</sup> See biography of Moyes at <http://www.gordonmoyes.com/about-gordon-moyes-2/>

youth, training and education, counselling, child and family support, along with camps and conferences.<sup>636</sup>

Alf served as one of over 2000 of their volunteers. He felt that their contribution to the community could not be measured in dollars, although today some economists are trying to do just that, and he was honoured to be associated with it.<sup>637</sup> Among his many roles was membership of the Uniting Church's Aged Care Review Committee and then Chairman of their Aged Care Working Group; he wrote a major account of the financial aspects of aged person accommodation and another on the management structure of Boards. He also wrote reports on retirement villages for the Baptist Church and on the long-service leave fund of the Presbyterian Church, and in 1988 he assumed the role of Trustee of the Milton Corporation Foundation,<sup>638</sup> alongside Sir Roden Cutler (1916–2002)<sup>639</sup> and Judge Trevor Morling.<sup>640</sup>

There was no doubt in Alf's mind that his love of music was inherited from his parents. It resulted in his singing in or conducting church choirs, managing and arranging music for the Pollard Singers, singing with the St Nicholas Chorale and the Christian Singers, being Treasurer or Chairman for 50 years of the Radio Community Chest, an organisation which has presented, and still presents, Handel's 'Messiah' in the Sydney Town Hall each year. In 1983 he became President of the Lane Cove District Music Club.<sup>641</sup>

During 1987, the Sydney Eisteddfod Council asked him to join them – several times – but he declined, as he was already overloaded with other activities. However, he finally succumbed, remembering how he was himself helped when in need, and finally he decided

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<sup>636</sup> See services offered at the *Wesley Mission* website at <http://www.wesleymission.org.au/>

<sup>637</sup> Volunteering facts, see <http://www.volunteeringaustralia.org/research-and-advocacy/the-latest-picture-of-volunteering-in-australia/>

<sup>638</sup> *The Foundation* has a focus on disadvantaged people. See <http://www.milton.com.au/> In 2013 it was accused of a massive fraud for being involved with a 'Ponzi scheme'. See <http://barnabyisright.com/2013/04/18/massive-fraud-in-australian-listed-investment-company-lic-sector/>

<sup>639</sup> For Cutler's biography see *Australian War Memorial* at <http://www.awm.gov.au/people/P10676274/>

<sup>640</sup> For Morling's biography see *Former Judges* at <http://www.supremecourt.nt.gov.au/judges/former/morling.html>

<sup>641</sup> Alf Pollard personal note

that the least he could do now was to lend them a hand. This was after they revealed that they had a serious financial problem, with which it was thought he could be of assistance. It turned out that the Sydney Eisteddfod had a bank overdraft of \$85,000 and was making further losses each year. Even though it had been operating since August 1933, its situation was untenable and it would have to go out of business unless a large amount of money was raised.

Alf's advice was to set up a Foundation with the aim of raising a \$1 million, and to oversee the operation he accepted the position of its Chairman. A few days later he was informed that, as chief fundraiser, he would have to 'set the standard' by also becoming a Governor and donating \$50,000 of his own money (this being over 75% of his entire lump sum retirement payment from Macquarie University, which was \$65,000).<sup>642</sup>

The following year he did little else but attempt to raise money. Not unexpectedly, there were many disappointments mingled with successes. The committee comprised mainly artistic people with essentially no fundraising experience, so the task fell to him alone. Raising money for the arts, he quickly discovered, was very hard going.<sup>643</sup>

In all, he personally wrote to 160 CEOs or Chairmen of the Boards of companies, about half of whom he knew on first-name terms. Only about 70 bothered to reply, and although all of these wished him well, not a single one made a donation. Crestfallen but not beaten, he then penned a letter to the Editor of the *Sydney Morning Herald* in which he got stuck into the stinginess of big business. This managed to prick the conscience of the Secretary of Citibank, who sent a cheque for \$5000. Shortly after, still having no response from any other company, he received a letter from an invalid pensioner. Enclosed was a cheque \$100 with a note saying that he had had heart disease and diabetes for 10 years, and was sorry he couldn't afford to give more.<sup>644</sup>

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<sup>642</sup> Author personal conversation with Alf Pollard's children

<sup>643</sup> *ibid*

<sup>644</sup> *ibid*

But these donations were nowhere near enough and Alf decided to try a different approach. In an inspired decision, he offered McDonald's sole naming rights for \$70,000 a year for each of five years, a deal they accepted the same day. Today they continue to be the major sponsor. When news of this coup filtered through to the media, MBF, where he was Chairman, and State Bank each put in \$20,000 a year for five years. Other donations followed, including \$50,000 from Sir Vincent Fairfax, and before long Alf had managed single-handedly to raise \$1.3 million. This enabled the Sydney Eisteddfod's overdraft to be paid, covered their operating losses, and left them with about \$910,000 in hand. With the renewal of McDonald's support for a further period the future of the Eisteddfod was assured, and it remains one of the most admired events in the arts calendar. Alf's contribution is still prominently acknowledged on their current home page:<sup>645</sup>

*When the State withdrew its annual grant in 1987, the festival floundered on the brink of ruin, but a saviour emerged in Emeritus Professor Alfred Pollard AO of Macquarie University. Not wanting to see the demise of such a valuable cultural institution, he stayed its execution by applying a financial bandaid from his own pocket. Then, after establishing the Sydney Eisteddfod Foundation with a \$50,000 donation, he began canvassing the business community for support. This brought results and, realising the value of the competition, McDonald's Australia stepped in and became principal sponsor. From 1989 until 1992, the competition ran as McDonald's Sydney Eisteddfod. In 1993, it changed its name to the McDonald's Performing Arts Challenge, but to tie in with its seventy-fifth anniversary celebrations in 2008, the Sydney Cultural Council reverted to the name Sydney Eisteddfod and the 2009 festival was renamed the McDonald's Sydney Eisteddfod.*

In 1990, in his capacity as Chairman of the Sydney Cultural Council, Alf decided to hold an International Choral Festival in the Opera House. The idea was that choirs would pay their way to the airport at Mascot and the Council would provide accommodation, transport and incidental expenses for the week in Sydney. At his personal urging, the three District Governors of Rotary Australia<sup>646</sup> said they would arrange billeting of the choir members and the Sydney City Council verbally pledged it would provide \$30,000. It was then all systems

<sup>645</sup> See [http://www.sydneyeisteddfod.com.au/The\\_Eisteddfod\\_History.htm](http://www.sydneyeisteddfod.com.au/The_Eisteddfod_History.htm)

<sup>646</sup> See history of Rotary at <http://www.rotary.org.au/en/FOUNDATION/Pages/default.html>

go and the international call for entries went out. The result was outstanding, with interest expressed from choirs in Germany (2), Italy (4), Spain (4), Bali, South Korea, New Zealand and Chile. Alf was very satisfied with the response and there were congratulations all around.

Just a week before closing of entries, Rotary said they had put billeting to their members and every one of them had declined. Accommodation was now going to be an issue, but there was worse to come. Alf then asked the Sydney City Council for their promised \$30,000, but they now claimed to know nothing about it and were not prepared to provide any funding whatsoever. He then had every reason to panic, as his organisation was suddenly staring down the barrel of footing the entire estimated \$250,000 bill itself. This was out of the question – they did not have anywhere near that amount. Alf checked to see the situation on the closing day for entries and was greatly relieved to learn that not one entry had arrived. He then wasted no time in sending a fax to all choirs who had expressed an interest, thanking them but also informing them that the event had been cancelled. He felt this had been a narrow but very lucky escape from financial disaster.

The unexpected then happened, within two hours. Return faxes came in from a German choir, an Italian choir, a Bali choir and a New Zealand choir disclosing that they had all already paid their fares and couldn't get a refund; some had even made other commitments en route. It was quickly turning into the financial disaster Alf had feared and it was clear that he had to arrange somewhere in Sydney for them to stay. Fortunately, three of the choirs had made their own accommodation arrangements, leaving the only requirement to find accommodation for the German choir plus the staging and incidental costs for each entrant.

Alf had no choice but to fax each of these four groups to advise them that the event was on again, thinking he would appear to them as quite unhinged. Despite all the trauma, it turned out to be a magnificent week, so much so that the Sydney City Council agreed to fund the net loss of \$17,000. Alf used the occasion to approach the Sir Vincent Fairfax

Foundation<sup>647</sup> once more, and again he received a cheque for \$50,000. After all the worry and panic, it ended up remarkably well thanks to Alf's fierce determination and entrepreneurial skills.

An important ally of Alf's in his fundraising efforts was once again the solicitor Max Connery, who sang in the Philharmonia Choir and spent a lot of his energy raising \$150,000 from the legal profession and other sources for Stepping Stone House. Alf invited Max to one of his own fundraising functions and he reciprocated by inviting Alf to one of his. Alf donated \$1000, declaring he couldn't do more because everything he had was put into the Eisteddfod Foundation. Despite his own interests, Connery generously gave him \$10,000 in return.<sup>648</sup>

The Sydney Eisteddfod, known as *McDonald's Sydney Eisteddfod*<sup>649</sup> since 2009, for many has been an entrée onto the world stage. Its greatest successes include singers Dame Joan Sutherland, Dame Kiri te Kanawa, Dame Joan Hammond, June Bronhill, Richard Bonyng, tenor Eric Ronald Dowd, violinist Ernest Llewellyn, conductor Donald Hazelwood, pianists Roger Woodward, Geoffrey Parsons and Sonya Hanke, actor/director Robin Lovejoy, actress June Salter, dancer Marilyn Jones, singer Kamahl, singer Amelia Farrugia, pianist Simon Tedeschi, conductor Nicholas Milton and ballet dancer Stephen McRae. Although only a few of the 30,000 participants each year from Australia, New Zealand and beyond are in this class, there are many more who receive just as much satisfaction.

Alf also felt strongly that life without such 'extra-mural activities' was incomplete and that the quality of life of both participants and organisers was greatly enriched by them. But for all his outstanding accomplishments, there was no greater love in Alf's life than that for his family. They meant the world to him and it shone through in everything he said, wrote

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<sup>647</sup> Details of the *Foundation* may be found at <http://www.vfff.org.au/Home.aspx>

<sup>648</sup> Alf Pollard personal note

<sup>649</sup> See their home page at <http://www.sydneyeisteddfod.com.au/>

and did. His affection for Pearl and their six children was singled out as the highlight of his life and he rejoiced not only in their many successes but in the fact that he was there to play some role in them. Much of what follows here are views expressed in Alf's own words in the notes that he made and author personal conversations with Pollard children.<sup>650</sup>

At seemingly every opportunity Alf, would recount their many achievements, even at a very early age. The three elder boys, John, Geoff and Graham, all went to Croydon Kindergarten from the very young age of two, and their proud parents felt it was a very fine institution that provided nutritious meals, adequate sleep and other activities, as well as issuing school reports. John's fascinating statement from the school was the very first report they received, and it heralded a stream of outstanding achievements, for all the children, that flowed in for the next three decades.

Alf's philosophy was one that was first written some 2500 years previously in Ecclesiastes 9:11, that 'The race is not to the swift, nor the battle to the strong.' He would also quote a book edited by Professor Benjamin Bloom (1913–99) titled *Developing talent in young people* that studied the lives of 120 famous people and concluded that 'Genius is 1% inspiration, 99% perspiration.'<sup>651</sup> Alf and Pearl were both of the view that their role was to encourage and to provide the right environment for their children to succeed.

Pearl being available 24 hours a day meant a great deal in the pre-school years, but in school years it led to the family life being ordered and programmed, indeed regimented, so that the children could timetable their study, their sport and their music for maximum efficiency. It was Alf who devised the following regime for the children. It bore the stamp of the schedule he set for himself when working at the MLC as a young man (see Fig. 17.4)<sup>652</sup>

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<sup>650</sup> Alf Pollard personal notes and conversations by the author with his children

<sup>651</sup> *Developing Talent in Young People*, edited by Benjamin Bloom, *Ballantine Books*, New York, 1985

<sup>652</sup> Author conversations with the Alf Pollard's children

**Figure 17.4** The timetable Alf devised for his children when they were still at school

*After school sport, when possible, they were picked up by car to save their time.*

*Between then and 6pm, it was table tennis with Alf on the back verandah or music or tennis practice with him.*

*If there was no school sport it was a trip up to the tennis club to practise some particular shot. They were always there for a purpose.*

*Dinner was usually at 6.00pm with all the family (including Alf) present whenever possible.*

*At 6.30pm the children all left to study.*

*At 10.00pm the children emerged from their various rooms for supper together, with a freshly made cake, then bed or further study, depending on age.*

*They could be exempt from washing up or making beds provided they studied.*

With shorter working days and no television in the early years at least, most families developed a daily routine that they tried to adhere to. By today's standards, a rigorous schedule such as the Pollards' may seem Draconian, but to them it was accepted – it was their way of life – and there was little complaint. Alf's view was that as there were so many things to do and so little time, efficient use of their resources was essential and it was the parents' role to see that that happened. 'If parents cannot plan their part of the programme, how can they expect children to plan theirs? If parents don't act as if time is a most valuable commodity, how can children be convinced it is?' His thoughts were that if parents, sometimes at great inconvenience, put themselves out to save children's time for study or music or sport, then children will develop a philosophy on the importance of time.

He and Pearl ensured that their children learned the value of time and the importance of having a fixed and full program, gaining this from their parents' actions, their availability and the way in which they organised their home. Alf in particular felt this viewpoint was



vindicated by the research of the American Dr Paul Fleisher (b.1948)<sup>653</sup> who, for most of his teaching career between 1978 and 2005, worked with gifted children at the elementary and middle-school level. He stressed the importance of ‘mothers at home’ to a child’s development. Alf was especially impressed by the June 1993 issue of the Galton Institute Newsletter, which reported on a one-day seminar on ‘The Development of Giftedness’, declaring:

*To succeed, a gifted person needed motivation and a single-minded concentration, with satisfaction as the reward, rather than any concern for other recompense. And, of course, an emotionally involved and integrated family who organised a smooth and harmonious background was helpful, along with stimulating parents who freely made any necessary modifications to family plans to aid the success.*

Alf always regarded the family as a team, and it was when the children were young that the term ‘generation gap’ came into vogue, soon followed by the aphorism ‘The family that plays together stays together.’ The latter formed an important part of his philosophy as he felt strongly that teamwork was part of the ‘proper environment’ – from a very young age the family had tennis and squash teams that comprised Pollard 1, Pollard 2, Pollard 3 and Pollard 4. There were many men’s doubles and mixed doubles combinations and they always managed to find the time to train together most days of the week. In this way they developed a common purpose, planning together, helping one another and developing a team spirit that did not disappear when they left the court. It even continued in the car on the way home and at the meal table, and the bond created with sport extended to studies, music and the philosophy of life.<sup>654</sup>

Alf’s view was that the family should play a major role in the children’s education and that most parents expected far too much from the school and the teacher. ‘The key to a good education is the home and not the school,’ he would say, adding:

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<sup>653</sup> See biography of Paul Fleisher at [http://www.prufrock.com/cw\\_contributorinfo.aspx?ContribID=267&Name=Paul+Fleisher](http://www.prufrock.com/cw_contributorinfo.aspx?ContribID=267&Name=Paul+Fleisher)

<sup>654</sup> Author personal conversation with Alf Pollard’s children

*Only in the home do we learn the essential building blocks of a good education. And it is only in the home where we learn study habits, time planning, attitude to work and play, priorities, ambitions, self-discipline, a sense of responsibility, motivation and satisfaction in achievement. A child that has these will get a good education at any school.*

He added that you could have the best tennis coach or the best maths master in the world, but without these qualities you will not succeed.<sup>655</sup>

His attitude in this regard was ‘You can lead a horse to water but you can’t make it drink’, and he noted that there were plenty of children in Sydney from wealthy families with the best study facilities and private coaches, but they never get anywhere because they hadn’t developed these qualities, which are in their own hands and which are learned in the home. The key to education in its broadest sense (academic, sport, the arts, moral standards), he felt, is the family.<sup>656</sup>

Approaching the age of 80, it was now that Alf’s final roles as a ‘senior partner’ in the business world and the community began to gradually slow down, although they still included a number that also involved his children:

Chairman of Colonial Mutual Discount Co., with Ian as a director;  
 Chairman of Radio Community Chest, with John as a director;  
 Joint author, with son Geoff and Farhat Yusuf, of the book *Demographic Techniques*;<sup>657</sup> and  
 President of the Lane Cove District Music Club<sup>658</sup> with daughter Christine as  
 Treasurer/Secretary.

One of Alf’s most respected friends and colleagues over many years, Sir John Marks, was an admirer of those who held high moral standards. Chief among these were that one’s word was one’s bond, that a contract was a contract and that a reputation for such qualities

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<sup>655</sup> *ibid*

<sup>656</sup> *ibid*

<sup>657</sup> *Demographic Techniques* by A. Pollard, F. Yusuf and G. Pollard, Pergamon Press, 1990, 185pp

<sup>658</sup> Now operating as *Lane Cove Music*. See St Andrews Uniting Church Longueville at <http://www.longueville.unitingchurch.org.au/about-us/>

was more important than experience and ability. This is evidenced by the fact that on two occasions he sacked very capable senior executives because of their ‘marital infidelity’. Sir John had two daughters and no sons, but in reality he treated some others, including Alf’s son Ian, almost as his own. So much so that he made a special request for Ian to be editor of his autobiography, *Reflections*, along with Marks’ sister Mary Drake. The project was discussed with Ian week after week at home during Sir John’s last months when battling cancer.

Alf always remembered the last phone call received from Sir John, in October 1982, when he said, ‘I am just about to leave for the hospital and I shall not be coming back. Would you do something for me?’ It was a request for Alf to become a director of his family company Garratt’s,<sup>659</sup> a listed public company of which he was Chairman. Of course Alf agreed. Sir John passed away just two days later. *Reflections* was published in January 1984.<sup>660</sup>

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<sup>659</sup> See Garratt’s 1999 Annual Report at <http://www.academies.edu.au/Annual%20Reports/1999AnnualReport.pdf> for an outline of their activities. Alf seemed to have no involvement. In 2004 it came under unfavourable notice from ASIC. See <http://www.asic.gov.au/asic/asic.nsf/byheadline/04-112+Financial+reports%3A+valuing+options,+audit+and+international+accounting+standards?openDocument>

It is still registered as an Australian public company located in Sydney. See <https://creditorwatch.com.au/express/asic/organisation/000003725>

<sup>660</sup> *Reflections* by Sir John Marks, pub. 1984, hardback, 178pp

## 18. THE TWILIGHT YEARS

Despite him denying that he was a ‘workaholic’, the list of Alf’s activities and commitments revealed a schedule that very few octogenarians could maintain. Some of the many roles he still held into his eighties are shown below and illustrate the physical fitness and sharpness of mind that he still possessed.

### **Chairman, Citicorp Life and Citicorp General (since 1978)**

This role included dining with General Colin Powell and Dame Margaret Thatcher as part of the Citicorp Leadership Program. They were each happy to pose for photographs with him.

### **Chairman, Sydney Eisteddfod Foundation (since 1987)**

After several years, virtually single-handedly Alf had raised over \$2.2 million so that the funds in hand were now \$1.55 million. The Eisteddfod continued to produce opera, ballet, piano and instrumental stars and attract 26,000 entrants a year. In 1997 the GIO ceased sponsoring the major ballet scholarship, which for 25 years had produced some of the world’s top ballet performers. Alf could not see it go unsponsored so he decided to sponsor it himself, naming it the ‘Pearl Pollard Ballet Scholarship’ in honour of Pearl and bearing in mind that she had been an exhibition ballroom dancer when he met her. McDonald’s were so perturbed that someone who gave so much time to the Eisteddfod should have to sponsor a major event that they immediately volunteered to provide two ballet scholarships; one for the best male and one for best female.

And there were many other positions he held that included:

*Director of the Australia Operations of Reinsurance Group of America (RGA).* This was a role he assumed at the age of 80, in 1996; *Director, Ernst & Young (since 1990); Director, FIW Cottee Pty Ltd.* This was during a time of expansion from citrus fruits into almonds; *Economist, Lumley Corporation;* Alf had written *Australian Economic Trends* since 1966, and it was now up to Issue 416. It was still receiving letters of commendation and

appreciation and requests to be placed on mailing list and for it to be put on the internet; *Hon. Secretary, Wesley Mission (since 1978)*. Wesley Mission had its origins in the first Methodist Church established in Sydney, in 1812. The organisation had expanded from 20 programs and centres in 1980, to 150 in 1990, 230 in 1995 and 453 in 2000. By then it had 2556 paid staff and 90 offices throughout New South Wales; *President, Lane Cove District Music Club (since 1985)*; *Chairman or Treasurer, Radio Community Chest (since 1948)*.

In addition to this punishing workload, three years earlier Alf had accepted the positions of Chairman of the Accreditation Committee of the NSW Retirement Village Association, Trustee of the Aged Persons Welfare Foundation (with assets of \$12 million) and continued as Trustee of the Milton Foundation. He still held these roles.

In 1996, at the age of 80, he was invited to become a director of the International College of Tourism and Hotel Management, a subsidiary of the company which also owned the Country Comfort Motel chain. The College occupied the magnificent historic edifice in Manly which was formerly St Patrick's Seminary. He proposed to the Board that the College should hold an Annual Oration named the *Cardinal Moran Oration* after Patrick Francis Moran (1830–1911),<sup>661</sup> who was the third Roman Catholic Archbishop of Sydney. They agreed and it was immensely effective. Alf arranged orators, singers, invitees, programs, being Master of Ceremonies and speaking. The College was also extremely successful, with a full capacity of 500 students coming from 71 countries. With a change of ownership new directors replaced the old, but Alf continued as Chairman of the Academic Board of Advice.

The Oration was inaugurated to remember the early vision of Cardinal Moran to establish St Patrick's College,<sup>662</sup> the illustrious history of the College and the 1714 men who over a century trained there to serve the community. Alf's hope was that it would cement

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<sup>661</sup> See *Australian Dictionary of Biography* entry by A.E. Cahill, Vol. 10, 1986. Also at <http://adb.anu.edu.au/biography/moran-patrick-francis-7648>

<sup>662</sup> For details see *Our Works and Community* at <https://www.sydneycatholic.org/works/cerretti/>

relationships between the owner, the Church, and the College, illustrating that the College was not merely interested in 'the bottom line'. The Oration would also publicise the existence of the new College. The realisation of all these goals was even greater than Alf had imagined.

It would be a 'black tie, decorations and academic dress' function, with a colourful Official Party followed by students carrying the flags of all the nations represented at the College. The Oration was held in the magnificent Cerretti Chapel (see Fig. 18.1) and was always followed by supper in the equally impressive Great Hall. Alf was instrumental in the Diploma course becoming affiliated with Macquarie University and ultimately becoming a degree program.

**Figure 18.1** The College and the Cerretti Memorial Chapel, 1939 (Source: "Manly" Vol.6 No.1 1939.  
(Source: <https://www.sydneycatholic.org/works/cerretti/history.shtml> )



The attendees included Chancellors, Vice-Chancellors, Pro-Vice-Chancellors, professors, judges, doctors, school principals, company chairmen, directors, politicians, church dignitaries and other leading citizens. They were all personal friends of Alf. The

Governor-General and the NSW Governor also attended, and several of the orators have had an honorary doctorate conferred upon them by Macquarie University during the proceedings.

Alf chose and invited orators from different fields, all of them people who had set an outstanding standard of community service. These speakers were unique in that they had never before spoken publicly in Australia. The inaugural orator was the cardio-thoracic surgeon Dr Alan Gale,<sup>663</sup> who carried out, in an honorary capacity, major surgical procedures in Nepal, Tonga, Fiji, Papua New Guinea and other third world countries. The second, General Eva Burrows, AC, served the Salvation Army in many countries before becoming world leader in 1986 until 1993.

**Fig. 18.2** The renowned cardio-thoracic surgeon, Dr Alan Gale, the inaugural speaker selected by Alf for the *Cardinal Moran Oration series*.

(Source: <http://www.rotarnet.com.au/users/9/96829/live/International/Vietnam/Vietna6.jpg>)



The College, in appreciation of Alf's contribution, awarded him an inscribed gold watch and chain after the first Oration, and later a splendid 40cm x 60cm framed photo of

<sup>663</sup> Now practicing at Chermside, Queensland. See <http://www.doctoralia.com.au/healthpro/alan+gale-11582017> He is also a past president of Rotary Club, Northbridge and led the first Heart Surgery team visit to Vietnam November 2000. See <http://www.rotarnet.com.au/users/9/96829/live/International/Vietnam/Vietnam.htm>

him taken in academic dress with decorations, and also suitably inscribed. They also presented him with framed photos of the Official Parties and of him alongside the various distinguished Orators.

The City of Sydney Cultural Council honoured Alf by naming their Board Room the ‘Pollard Room’ and Wesley Mission did likewise.<sup>664</sup> The meeting room has a capacity of up to 35 people and is currently described as ‘a quiet boardroom or meeting room away from the hustle and bustle of your office. Business facilities, internet, fax, phone, audio conferencing are all available to keep you in touch with the outside world.’

In March 1992 Pearl and Alf were invited to attend the official opening at the University of Tuscaloosa, Alabama, of the magnificent new building built to be the home of the International Insurance Hall of Fame, into which Alf had been inducted the previous year. His daughter Anne’s fine painting of him in Doctor of Science robes originally hung there, but was later transferred to New York to enable better access to it by international business people. In fact, Anne painted another of her father to replace it in his study, and it now hangs in the Pollard Room at the Wesley Mission.<sup>665</sup>

Following the Alabama opening they spent three weeks driving around the eastern states of the US. It was to be their last overseas trip together and they had a truly wonderful time. Pearl’s first signs of illness appeared on this trip, but little did they realise that she would never be well enough to tour again.

In 1995 there was a move to hold the 1998 International Insurance Seminar in Sydney. As a Laureate of the International Insurance Hall of Fame it was unanimously suggested that Alf should go to the 1995 Washington Conference to present the case for Sydney. He wrote a special edition of *Australian Economic Trends* indicating that in terms of cost, popularity among tourists, weather and scenery, Sydney ranked No. 1 in the world. He arranged a

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<sup>664</sup> See details at [http://www.wesleymission.org.au/centres/wesleyconference/Facilities/our\\_rooms.asp](http://www.wesleymission.org.au/centres/wesleyconference/Facilities/our_rooms.asp)

<sup>665</sup> Author personal conversation with Anne Pollard



supply of koalas from the Tourist Board, and photos of the Opera House and the Harbour Bridge from conference members' hotel bedrooms. The conference was held on a typically beautiful winter's day, with Sydney's signature blue skies and magnificent wintery blue harbour.

Alf was called upon to make the presentation to the Board and about 50 executives, later describing the occasion as 'one of the most enjoyable moments' of his life. In their official publication 'The Governor's Journal', the following report appeared:

*During the annual meeting of the Board of Directors on July 9, 1995, Dr Alfred Pollard, Emeritus Professor of Actuarial Science at Macquarie University and a Laureate of The Insurance Hall of Fame, extended an eloquent, energetic and amusing invitation – complete with a bag full of props – to the Society to meet in Sydney in 1998. Having been regaled with tales, facts and figures about the wonders of the city as a meeting site for an international group, and having been assured of the full support of the Australian and New Zealand insurance industries, the Board enthusiastically accepted the invitation.*

A letter from the Executive Director to Alf later declared, 'You win the prize for the best Board presentation ever.'

Alf played a key role in organising the 1998 International Statistical Institute (ISI)<sup>666</sup> Conference in Sydney, booking hotels, conference locations, dinner venues, lining up sponsorships, getting the opening speaker, harbour cruises and the like. Again he was lucky, with fine weather during the conference, and the whole affair was voted a great success. The year before he had been a guest speaker at the Pacific Insurance Conference, and in 1999 at the Ernst & Young Asia Pacific Conference, followed by the Finance Industry Conference in Cooloom in 2000.

On 22<sup>nd</sup> August 1997, just after Alf's 81<sup>st</sup> birthday, Macquarie University decided to hold a Research Colloquium in his honour. Papers were presented by experts from Chicago, Pennsylvania, Waterloo, Wisconsin and Oslo as well as by his good friends John Allison, Bill

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<sup>666</sup> ISI is a professional association of statisticians. See details at <http://www.isi-web.org/>

Bartlett and Brent Walker. Others to deliver presentations included a former student, David Knox, who in 2000 became the President of the Australian Institute of Actuaries,<sup>667</sup> former staff colleague and demographer Farhat Yusuf, former student John Shepherd and Alf himself.

The Colloquium was opened by the Vice-Chancellor Professor Di Yerbury<sup>668</sup> and the papers were published in a book entitled: *Birth to Death: Modelling the Risks of Life. Selected Proceedings of the Macquarie University Research Colloquium in honour of Emeritus Professor Alfred Hurlstone Pollard*. The book, which was edited by Clare Bellis,<sup>669</sup> also contains a Foreword about Alf, a listing of his publications and reprints of five of his major papers, with discussion.<sup>670</sup>

The first signs of Pearl having a serious medical problem occurred in Alabama in March 1992 when she cried out in pain that she was unable to continue walking up a moderately steep road to take in the stunning view. It was quite unlike her, but there was no indication of the drama to follow. The weakness and pain continued unabated over the next few days, and on returning to Sydney she consulted several specialists in case it was a spinal problem. Nothing untoward was immediately found and, now aged 74, she was admitted to the Mater Hospital in North Sydney for further investigation.

The reason was soon found to be ‘polymyalgia rheumatica’<sup>671</sup> as the value of 279 for her C-Reactive Protein (CRP), one found in the blood that rises when inflammation is present, was substantially outside the normal range: 0–5. This is a debilitating ailment that causes aching and stiffness about the upper arms, neck, lower back and thighs. The symptoms

<sup>667</sup> Details at <http://www.rijpm.com/author/david-knox/62>

<sup>668</sup> Some of Di Yerbury’s achievements can be found at <http://au.linkedin.com/pub/di-yerbury/7/52a/412>  
She was Vice-Chancellor of Macquarie for 19 years between 1987 and 2006.

<sup>669</sup> Since 2007 located at the University of Kent, UK, as a senior lecturer in actuarial science. See [http://www.kent.ac.uk/casri/our-people/profiles/bellis\\_clare.html](http://www.kent.ac.uk/casri/our-people/profiles/bellis_clare.html)

<sup>670</sup> Published by *Dept. of Actuarial Studies*, Macquarie University in 1998, the book consists of 398 pages.  
Further details at <http://trove.nla.gov.au/work/32618069?selectedversion=NBD20109164>

<sup>671</sup> For details of the disease see *Better Health* at [http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Polymyalgia\\_rheumatica](http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Polymyalgia_rheumatica)

tend to come on quickly, over a few days or weeks, sometimes even overnight, with both sides of the body being equally affected

Throughout 1994 she had all kinds of treatment from the Pain Clinic, including the use of a Transcutaneous Electrical Nerve Stimulation (TENS) machine that produced an electric pulse to stimulate her nerves for therapeutic relief.<sup>672</sup> Added to this were an assortment of tablets, ointments, acupuncture and even a morphine implant – that was unsuccessful because she continually vomited.

The following year, having gained little relief, she underwent surgery to determine whether a spinal problem might have caused the pain. This procedure involved cutting three ribs to get at the spine. Unfortunately, it too made no difference to her agony. The discomfort was now so severe and continual that Pearl often said she would have chosen euthanasia had it been available, adding that ‘People are kinder to dogs than they are to humans.’<sup>673</sup>

Despite this debilitating and painful condition, Pearl accompanied Alf as his partner whenever she felt she should, including events such as many Sydney Eisteddfod functions (opera, ballet, piano, choral finals, fund raising dinners, Grose-Thew Awards and concerts), Wesley Mission functions (volunteers’ dinners, carol services, Spring Fair, Couples’ Club, Management Committee dinners, special church services), MBF 25-year service dinners, every concert of the Lane Cove District Music Club, every Australian Tennis Open for two full weeks, attending every session day and night, all family parties and dinners, playing cards twice a month at the Yacht Squadron to make up a four, local church services and fêtes. She even went along with Alf and their son Ian’s family to Norfolk Island for a holiday.

It was around 5.00pm on Sunday, 20<sup>th</sup> August 2000 when she began to experience pain in a different location from where she felt it constantly from the shingles. Alf immediately

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<sup>672</sup> For further details of the TENS machine see <http://www.mydr.com.au/pain/tens-transcutaneous-electrical-nerve-stimulation>

<sup>673</sup> Alf Pollard personal note

called for an ambulance to rush her to hospital where she was diagnosed as having pancreatitis.<sup>674</sup>

The conservative treatment she underwent for two weeks was ineffective, so surgery was undertaken to remove a section of the pancreas. Four hours later she was haemorrhaging severely internally and had to be operated on again: her spleen had been cut accidentally and had to be removed. She remained in intensive care on life support systems with bouts of consciousness for eight weeks.

Alf was her constant bedside companion and received little cheer from yet another honour in the form of a letter dated 17<sup>th</sup> October 2000 from the Governor-General, Sir William Deane (b.1931),<sup>675</sup> advising that he had been awarded the *Australian Sports Medal*<sup>676</sup> in recognition of his services to tennis. It was accompanied by the 'warrant' and the Medal.

After her prolonged terrible ordeal Pearl finally passed away just two weeks later, on 30<sup>th</sup> October 2000. In the words of Alf, 'A great lifetime of as a perfect wife, mother, grandmother, companion, friend, came to an end.'<sup>677</sup> The decision was made to have a private family service at the crematorium on Wednesday, 1<sup>st</sup> November 2000, and a Thanksgiving Service at Wesley Church Sydney (see Fig. 18.3) on Monday, 6<sup>th</sup> November. At the family service Alf made a moving presentation, part of which is shown below.

*At this short private family gathering there is no need for me to detail Pearl's life of service to others, her dedication to the family, to me and to our numerous interests, her compassion, her friendship, her leadership of women at The Royal Sydney Yacht Squadron, The Lane Cove Bowling Club, The Lane Cove District Music Club, School Parents' groups and many church groups.*

*I know what everyone thought of her as I often answered the phone when Pearl was not there. They told me so often what I already knew, but was nevertheless glad to hear: what a wonderful person my wife was. I need say no*

<sup>674</sup> This is inflammation of the pancreas. Further details at <http://www.mydr.com.au/pain/pancreatitis>

<sup>675</sup> Details on Deane at <https://www.gg.gov.au/former-governors-general/sir-william-and-lady-deane>

<sup>676</sup> For details of the medal see *It's an Honour* at [https://www.itsanhonour.gov.au/honours/awards/medals/sports\\_medal.cfm](https://www.itsanhonour.gov.au/honours/awards/medals/sports_medal.cfm)

<sup>677</sup> Part of Alf pollard's funeral eulogy

*more about the life story of Pearl, whom you all knew so well. The occasion for that is the Thanksgiving Service on Monday.*

*I would like to pay tribute to her through these two readings from the Bible because they speak to me, and I'm sure to you, of Pearl. The first reading, Proverbs Chapter 31, was written 2500 years ago in the socio-economic environment of that time, but it translates so easily into the life of the Pollard family in the 20th century. I can picture Pearl in every sentence.*

*Pearl treated the least as she treated the greatest. She would chat for a quarter of an hour with the 16-year-old butcher's boy who delivered the meat once a week to our home. He became a real estate executive but still asks after her.*

*An elderly invalid pensioner at the Mission who admitted she is 'not as bright as she should be' always asked after Pearl and rang me more often than anyone else while Pearl was in hospital, sending the first sympathy card I opened yesterday.*

*It is also a message for all of us who have been the recipient of Pearl's kindnesses. I have another reason for playing this hymn. All the family, without exception, had successes at school, at university, in sport, music, art, business. We all acknowledge that behind it all was the hand of Pearl. She made it all possible. She was the unsung hero, not seeking recognition or publicity. Her reward was the pleasure she experienced in the successes of others – like the manager of a soccer team quietly rejoicing while the crowd cheered the triumphs of the players, or Timothy Collins quietly rejoicing in the success of his pupil Nikki Webster at the Opening and Closing Ceremonies of the Sydney Olympic Games.*

*We remember today one who was the personification of kindness, compassion, love, self-sacrifice and dedication to others. As someone wrote in a letter to Chris and me yesterday, 'She will stay alive in the hearts and memories of all who have known and loved her.'*

The crowd of about 500 people who filled Wesley Church was a fitting tribute to Pearl's friendliness, compassion and love for others. Afterwards, over 200 gathered for afternoon tea in the adjoining room and the general spirit of friendship and sharing memories brightened the day for Alf and the entire family. They all felt it was a fitting tribute and farewell with the Rev. Dr Gordon Moyes conducted both services in a most touching and friendly fashion.

It was now time for him to face an uncertain and very different future. Pearl's passing was simply devastating for Alf and life was now proving very difficult, but he made the decision to stay in the same house, determined to keep a similar routine that had served him well all his life. For the first few weeks he had his evening meals with daughter Christine and

her husband Ian, who lived right next door. But after about a month he announced that it was time to stand on his own two feet, learn to cook for himself more often and generally get on with his life.

**Figure 18.3** Inside the Wesley Church, Sydney, where the funeral service for Pearl Pollard was held on 6<sup>th</sup> November 2000.

(Source: <http://www.sydneyorgan.com/Wesley.html> )



It was during this time that there was a curious turn of events, Alf wrote a section in a diary that he headed ‘2001 update’ and referred to ‘turning 85 this year’. It was clearly written by a man confident of living for some time to come, but sadly he wouldn’t even see the end of the year 2000. Nevertheless, in November that year he described himself as being as active as ever<sup>678</sup> and indeed he was, showing no signs of slowing down. He continued to play singles tennis against his close friend John Waddell every Monday, Wednesday and Friday at 6.30am, a time when many only a fraction of his age are still asleep. They chose such an early hour so as not to interfere with their full timetables of events during the day.

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<sup>678</sup> Alf Pollard personal note

On the morning of Monday, 4<sup>th</sup> December 2000 he played his usual early morning tennis set with Waddell before returning home. Shortly after having a shower, he suffered a massive heart attack, from which death was immediate. He was found that night by his daughters Christine and Anne.<sup>679</sup> It was five weeks to the day after the death of their mother.

Alf was cremated and his ashes laid alongside those of Pearl at Northern Suburbs Memorial Gardens at North Ryde in Sydney. On 18<sup>th</sup> December 2000 a Thanksgiving Service was held for Alf at Wesley Church in Sydney. The minister officiating was again Rev. Dr Gordon Moyes. Over 600 mourners were in attendance, including former premiers, politicians, prime ministers and key identities of the corporate and academic worlds.

Among the many tributes, two are especially worthy of mention. The first was that of the Rev Gordon Moyes who recounted a marvellous anecdote involving Alf. The other was provided by The Hon. John Howard, the then Prime Minister of Australia. These are both provided in full in Appendix E.

And so Alf and Pearl were together again, alongside each other at Northern Suburbs Memorial Gardens at North Ryde. As there was only five weeks between their passings, the plaque for Pearl was not yet complete and the family was able to place both names on it.

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<sup>679</sup> Author personal conversation with Christine Butters

## CONCLUSION

This section encapsulates Alf Pollard's life and achievements and puts them into a context of the way they shaped his life and made him the outstanding individual he was. It will also demonstrate why his life, deeds and contributions to society are worthy of this research.

Alf was born in 1916 in Melbourne to a working class family who had a love of music and a deep devotion to Christianity. These were attributes that he inherited and stayed with him all his life. He also passed them on to his children. His early years would have been relatively normal for a young boy growing up in Australia in that period, but that would all change when his father's business folded and at the age of seven, his parent's dwindling fortune meaning he was forced to change schools and leave his school friends behind. For most young children this would have been quite traumatic, but worse was to come when within 12 months he found himself on a ferry headed for a new life on a faraway island he knew nothing about.

Whether Alf was excited at the prospect or devastated at leaving the known quantity of his birthplace is not known, but what is apparent is that his next six years living on Norfolk Island had a great deal to do with shaping his later life. He was made to be independent by necessity and, through the lack of other children, had to make his own entertainment which he seemed to do quite well. His notes indicate that he was never lonely and in fact enjoyed his own company. In his later life he was considered by some to be somewhat of a loner and many of his accomplishments were done by himself and not jointly. This extended to his research publications which were almost all either done alone or with one his children. The fact that with one exception, his *only* joint work was with his children meant that he most likely was giving them a helping hand on the academic ladder and he saw no need to collaborate with colleagues. It may have also stemmed from his deep Christian values and sense of family to assist them when he could.



Working by himself could well have stemmed from his time on Norfolk Island when he developed a greater self-reliance and had to make new connections and rely on his own abilities.

A curious aspect of his personality he had throughout most of his life was his incredible shyness. This has been borne out by private conversations of the author with his children and colleagues, but one would be hard pressed to pick this given his outstanding achievements. Another interesting facet was that, in his adult working life, he rarely, if ever, told his friends and colleagues that he spent time on Norfolk Island. He never volunteered it, his secretaries I interviewed had no idea and the author certainly had no inkling. I do not believe that he was ashamed of it but simply did not consider it relevant. This was also another demonstration of his 'privateness' and even his shyness as he did not want to deal with the inevitable fuss if it was revealed.

Alf would have expected, as did his parents, that his life may well have been mapped out on Norfolk Island following in his father's footsteps. In the early good years there would have been no reason to think otherwise and Alf had learned many of the skills that would be required. He appeared to have little or no interest in educating himself, not reading any of the hundreds of books that were in his home but rather spent his time amusing himself with outdoor activities, largely by himself. There is no evidence that he made any particular or special friends from any of the schools he attended, although these institutions were largely not designed for the pupils to learn anything. And for the most part they did not. One remarkable feature of his schooling was that his father insisted on him wearing a tie each day (see Fig. 4.8). Although a business suit would be his work attire for most of his working life, the author remembers him after his retirement attending many University Council meetings being the only male not to be wearing a tie. Alf was indeed his own person and once he

decided on 'his' uniform he stuck with it. In his eyes, a 'retirement uniform' was quite different from a 'working uniform'.

So far in Alf's life there was nothing to suggest anything other than he was quite an unremarkable child who seemed to enjoyed life as it came and with seemingly no interest in education. It was the next three years when all that changed in a way that may even have surprised him. To be dragged into a school where he clearly was not wanted by the headmaster, to be at the bottom of the class in almost every subject and thrust into third year at the age of 13 when most of the other pupils were 14 or 15 must have been daunting beyond words. In his notes he indicates that he was very shy at school and in that year every week he was called out for the cane and 'practically every lunchtime in the headmaster's detention room during that first year'. These were all tactics no doubt designed by the headmaster to get him to leave the school.

Alf made a recollection in his notes of this vital period in his development. In his own words:

*I was generally last in every subject. It was bad enough being new and a stranger, but being last as well was embarrassing. I decided that I would make an effort at least to get off the bottom of the class. It turned out to be a case of 'overkill'. In the May vacation I read the history book through from beginning to end like a novel. I found it interesting and got a better overall picture of what was happening around the world than the rest of the class who proceeded slowly at a chapter every two weeks. As a result I came second in the class in history.*

*I recall playing in the streets of an evening but cannot recall doing any homework or working hard during that year of 1930, except for reading the history book. I feel that my Intermediate Pass of 4As and 3Bs flattered my actual knowledge.*

His use of the word 'embarrassing' is most likely a link to his shyness as he would have not at all liked being highlighted out for special attention for any reason. And his notes indicate that many of the pupils in that first year referred to him at that 'kid from Norfolk Island', just as the headmaster did.

Although he did not think it remarkable, to complete and pass each subject in the Intermediate with just a single year's education, and at such a young age, was simply

astonishing and unparalleled, and no doubt his parents saw that and made sure he went on to do the final two years of high school to obtain the Leaving Certificate. I believe that these two years were the making of him, at least academically and competitively. He recalled an overheard conversation between the top students at his school:

*I realised for the first time the fierce competition between the top pupils and I was now considered one of them, in maths at least because I had two A passes in maths. But I only obtained 51 in English while one of them had a mark of 90. But from then on I was determined at least to hold my top position in maths and worked long and hard to do so.*

On Norfolk Island Alf had been free of ‘metrics’ – no measurements were ever taken of his academic abilities, but at Canterbury this all changed and he was compelled to be ranked alongside other pupils. After being a dismal failure at first, it was probably only now in his 4<sup>th</sup> and 5<sup>th</sup> years of high school that Alf realised just how good he was academically, exemplified by his topping the state in the Leaving Certificate having just turned 16. It signalled the beginning of a competitive streak. He now had a taste of success and he liked it, noting that at no stage did his parents press him to do more work – in fact the opposite as he said his mother often suggested he stop his studying at night to get more sleep. Another of his notes read:

*If there is a determination to make good, a self-discipline, a motivation which proves one thing – it can be done if you really want to.*

And there is no doubt that this was a philosophy that he adopted throughout his life and instilled into his children. Alf’s abilities were such that he succeeded in just about everything he turned his hand to. His self-reliance in the early years was now shaped by a sense of achievement through competition.

A description of his university years is given in this thesis, but again he succeeded in being awarded the only first class honours in mathematics. That was one thing, but he turned down a prestigious scholarship to Cambridge University to stay in Sydney to take a job he

really did not want to take care of his parents financially. He was still a teenager with the world at his feet and there would be very few of that age who would have done that. Moreover, the following year he borrowed enough money to buy a house for his parents to live in so they would not have to pay rent, a mortgage he would personally pay. These deeds were all part of his deep Christian values and love of family, self-sacrificing for the good of others, especially family.

His early years at the MLC have been outlined in this thesis and the difficult time he had trying to further his education as the MLC had forbidden it. His determination again was evident when he went around them to astonishingly obtain his PhD in an utterly independent and self-sufficient manner.

Alf's personal contribution to acoustics during the war and the enabling of deaf children to hear for the first time should have earned him great plaudits. But he was still a modest and shy man who did not want the limelight, simply the satisfaction of a job well done. As his father repeatedly told him 'if a job's worth doing it's worth doing well' and there is no doubt he was determined to make those children hear despite everything thing the medical practitioners had said to the contrary.

And then it was he alone who had the flash of brilliance to see North Sydney as the thriving metropolis it is today. The MLC building there heralded the district as a leading business centre, but over time it has been long forgotten who was largely responsible for this.

As he worked his way up the MLC ladder, it must have been obvious to the executives that they had a genius on their hands, although he was not 'social' and preferred to be a 'back-room' person whose mathematical brilliance took the company to great heights. As was seen, this led to him missing the top position in the company to his rival Fred Deer who had no maths skills but excellent people skills. Although he must have been bitterly

disappointed at first, on reflection he later said they had made the right decision and he almost surely meant it.

There is no need to recount here in detail the H.G. Palmer debacle, but one can only imagine what it meant for an honest man to be accused of a criminal act and to be hauled before the courts. As Alf said, it was his darkest hour when it was over and he found himself unemployed and realising who his fair-weather friends were. He was still aged in his forties and, although he did not know it, his best years were ahead of him.

It was incredibly fortuitous that the position at Macquarie appeared at exactly the right time and his amazing efforts in almost single-handedly building up a world-class actuarial program are still the topic of great admiration and conversation. As mentioned previously, the author started as a student at Macquarie just one year after Alf took up his role and seven years later Alf gave the author a position in his department, even though I had never met him personally.

He took a big risk in retiring from the university at age 59 in the expectation that his son John would obtain his position. He would have been devastated if he had not done so. He may have suspected that there may not have been a large field, largely due to the fact that academics were so poorly paid in comparison with senior practising actuaries of the calibre who they were seeking were making two to three times, and more, the salary on offer. But John simply enjoyed being an academic and doing research rather than life in the business world.

The astonishing workload Alf continued throughout the next twenty years of his life has been documented in this thesis, but especially noteworthy was the manner in which he 'saved' the Sydney Eisteddfod and the tremendous amount of charity and pro-bono work he did. From the author's point of view, it seemed beyond any human's capability that

somebody could do all the things that he did, but his children assure me that he did every one of them.

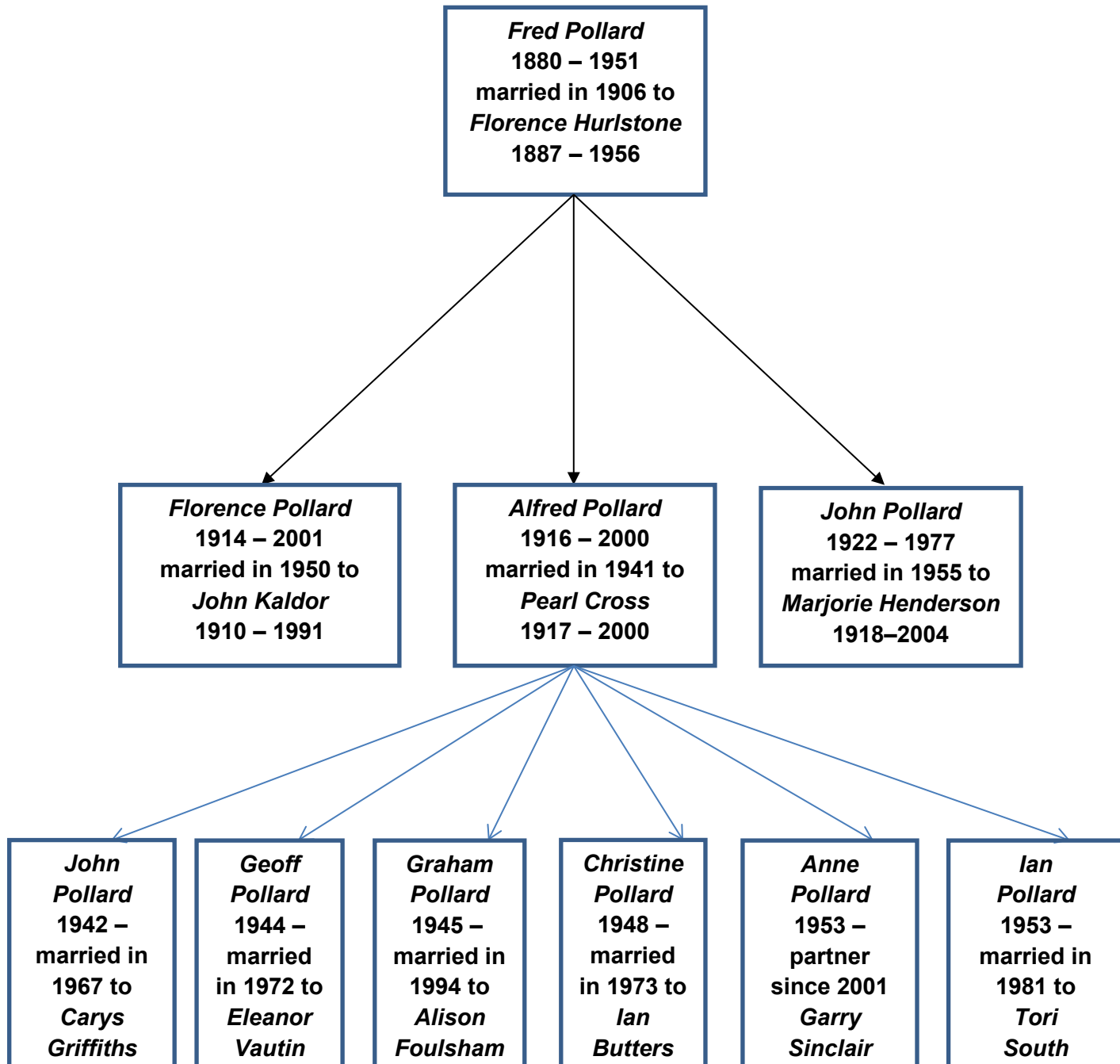
Above everything, Alf had his greatest love in his wife and family and to him ‘family is everything’. He was a child of the Great Depression and watched his parents struggle in very difficult circumstances had a tremendous effect on his philosophies and beliefs. Chief among these was that nothing material should be wasted, and in Alf’s case this extended to his time, which he regarded as so precious. By his own admission he saw little value in simply sitting idly, instead opting to go at full speed in every waking hour with his mind seemingly never able to rest.

He was man of his time, a quiet, shy achiever with outstanding entrepreneurial skills. He was not a brash businessman who would any means at his disposal to reach the top and I would like to think that, even in today’s sometimes dog-eat-dog world of often cutthroat business, he would have been every bit as successful.

Although it has now been some 14 years since Alf’s passing, his legacy lives on in so many ways – including the Sydney Eisteddfod, Wesley Mission, numerous charities and the brilliant actuarial program at Macquarie University. Life was not always easy for him but he will long be remembered for outstanding achievements and the ability to connect with people from all walks of life. And for the great love he had for his family.

## APPENDIX A

### A BRIEF FAMILY TREE



## APPENDIX B

### A 1998 INTERVIEW WITH RUTH POLLARD

This is one of the few recorded interviews with Alf Pollard in which he speaks to the interviewer, Ruth Buchanan, about his life and upbringing. It provides an insight in how he felt as he reflected on his life and achievements. The interview took place in 1998 when Alf was aged 82.

(Source: <http://www.handelsmessiah.org.au/Achives.html>)



*Professor Alf Pollard*

#### FIFTY YEARS OF SERVICE TO THE RADIO COMMUNITY CHEST

##### An interview with Professor Alf Pollard, A.O.

by Ruth Buchanan

*There's a Sydney of place you can see in buildings and streets, the one we recognise in postcards of the harbour and Opera House and bridge; and there's a Sydney of people and their achievements, less visible but no less worth seeing. Perhaps it's only in the later part of a long life that the patterns come clear.*

"The first time I took my wife-to-be out was in 1934 and it was to a performance of *Handel's Messiah* in the Lyceum. It was Depression time and I couldn't afford to take her anywhere



and it was free. The Wesley Mission had a good choir in those days.” Professor Alf Pollard is now Secretary of Wesley Mission and has been Treasurer and then Chairman of the Radio Community Chest, organisers of the Combined Church Choirs presentation of *Messiah*, for fifty years. Interviewing him is not only an opportunity to learn about Frank Grose, Richard Thew and the history of Radio Community Chest, but also to learn about the life of a remarkable man.

He was born in Melbourne and grew up in a Christian and musical household.

“My father was a good tenor singer and my mother was a soprano and a very good pianist. When she was thirteen she was touring with visiting Italian singers, accompanying them and playing solos. She was written up in the English magazine *Punch*.” In his early childhood, the family lived comfortably, with his father in the wholesale clothing trade. “We had a nice home in Melbourne and my father was active in the building committee and the church and the choir. He ran a boys’ club which was very successful.”

His earliest musical memory is of putting on an item in a concert at Mentone Grammar School when he was six. He can still remember the song he sang as part of a trio.

*When he cracks his whip you’ll know  
He’ll go fast o’er ice and snow  
Oh a happy life has the Eskimo  
Jolly little Eskimo*

The family’s fortunes changed in the 1920s when his father’s business went broke in a year when this happened to all but one of the twenty clothing wholesales in Flinders Lane. At the age of eight, he went with his family to Norfolk Island. “My father heard that there was land over there, so with virtually no money we went on the land, growing bananas.” Norfolk Island was a very isolated community in 1925. “The only communication with the outside world was the boat that came there once a month. I can remember my mother sniffing the air and saying ‘Some bad bushfires somewhere’. We thought she was joking, but two weeks later the ship came in with the local papers and it recorded that worst bushfires in Australian history had occurred throughout Victoria in February 1926. She had smelt it over the air in Norfolk Island nearly two thousand miles away”.

His father assembled a radio from parts he had ordered. “We’re talking about 1926, very early in the history of radio. We had an aerial, which went from the top of one Norfolk Island pine to another, about 150 feet high, as you needed to get radio waves from far away. I remember the tune that 2BL used to have: *Tune in, tune in, and mind you do it well, you’ll get the best of everything from station 2BL.*”

The business did not prosper, and so after five years they returned to Sydney. It was the start of the Depression.

"It was quite a shock coming to the big world from the little island. We were saved completely by the church", the family joined Hurlstone Park Methodist Church. "We were greeted as one of the family." Alf joined the cricket team, the football team and the tennis team, Christian Endeavour and gymnasium and Boys Scouts, all associated with the church, which was central to the family's social life.

It was a full life, successfully managing his commitment to study and church. In his important last year of university, in a programme he now describes affectionately as 'crazy', Professor Pollards spent four nights a week at church functions. He belonged to both the Hurlstone Park Methodist Choir and the Ashfield Methodist Choir, with fellowship and a boys' club taking up the other nights, quite apart from church on Sunday.

"My home training was that you never did anything on Sunday except go to church, you never did any study or anything like that." Professor Pollard credits his church background, rather than the poverty of his youth, as the reason for his involvement, throughout his life, with church work, Radio Community Chest and other community organisations.

"The only income we had coming into our family during my three years at university were scholarships and prizes we won and rest was food given to us by Sunday school teachers. It was a pretty tough period." However, tough it became, the piano never went – there was always a piano in the house. His plans to attend Cambridge University as a scholarship student were upset by a further change in the family's circumstances. "I finished my third year at the end of 1935 and then my father had a stroke. No one at home was working so I stayed in Sydney and got a job. I felt I couldn't go away and leave them all by themselves." His father's health did not improve. The first stroke was followed by others and he became bedridden. Alf began work as a trainee with MLC Insurance Company in 1936. He had already met his future wife, Pearl, when he worked at MLC as a trainee in 1934. They were married in 1941.

In 1942, as a civilian, he was put in charge of training in radar for the Army, Navy and Air Force, and then in 1944 he joined the RAAF in a research unit at Sydney University. In the 1940s, while doing teaching and research in radar and acoustics, he was also gaining an impressive range of postgraduate's degrees in Maths, Statistics, Economics and Demography, studying as an external student at Sydney University and London University. His children were born in 1942, 1944, 1945, 1948 and 1953, four boys and two girls.

He readily acknowledges the importance of his wife's contribution in keeping the household and family running well with so many commitments to church, sport and the community. She also worked with him. "I wrote a technical paper which involved solving 125 simultaneous equations which took us six months. All had to be done manually, now you do it on computer." There is, he says no substitute for a long and happy marriage and the strength of family ties. Their children's lives confirm the quality of time, parenting and love they received, with many achievements and successes of their own.

Through a career in business and academia and marked with professional recognition such as being elected as a Laureate of the International Insurance Hall of Fame that Edmund Halley also belonged to (Halley drew up the first mortality tables on which life insurance was based). Professor Pollard was always involved in community work and church organisations. His involvement over the last ten years with the Sydney Cultural Council which runs the Sydney Eisteddfod and his expertise enabled this institution to continue to exist and to grow in strength through business and community support: it had a deficit of \$80,000 when he joined; it now has funds totalling over \$1.3 million invested. His involvement with the Wesley Mission began in the 1960s.

Fifty years ago, Frank Grose invited him to become Treasurer of Radio Community Chest. Frank Grose began Radio Community Chest in the early days of radio, beginning on 2BL or 2FC, then 2UE and finally on 2GB.

“He too had a rather desperate childhood. His father died when he was six, and Frank was the eldest of seven children. So he knew what need was and I think that spurred him to help his fellow man. He was a padre in the army, involved in the YWCA and other community based movements until he set out on his own.”

The programme only ran for an hour a week and Frank Grose did most of the work on Radio Community Chest single-handed. “To me he was like a Wesley Mission and a Lifeline in miniature – just run by one person. He had mention on the programme some couple who badly needed a refrigerator or whatever it might be, appeal for someone to produce it and then he had go out there in his car and pick the thing up and deliver it to the family. Uncle Frank’s approach was that nothing was done for institutions, it was all done for individuals, needy families and disadvantage people.” Frank Grose had to sell courses for the Metropolitan Business College to make a living, but spent “only enough on the selling courses to keep them alive.” He also ran up to three classical concerts a week for a number of years to fund the charitable work of Radio Community Chest.

“I always thought it was a great inspiration to work with Frank Grose, to see what he was doing and know there was at least one person who thought of nothing of himself but thought simply of other people all the time.” Carols by Candlelight, the Dawn Service for Anzac Day and the Combined Church Choirs are Frank Grose’s most lasting achievements. “I think the original idea of having the Messiah was to train people in learning the Messiah music. In those days, most churches had a choir but it would be for basses, one tenor, three altos and ten sopranos, not big but balanced enough to put on the Messiah. Frank Grose felt that if you got them all together they could learn the music, learn what a fine piece of music it was. Perhaps sing some of it back at their churches.”

The choir’s greatest strength, according to Professor Pollard, is their enthusiasm, sincerity and conviction in singing Messiah, in which their church background is an influence. “Once having sung it and enjoyed the experience of both practising and performances, they look

forward to doing it again.” New members come through word of mouth. Up to 100 of the 500 singers each year are new. He finds the massed voices capable of “sending a shiver down your spine.” Professor Pollard himself, though he has been singing for much of his life, he remains a member of a Church-based singing group, has sung in this production of *Messiah* – “they are so tough on attending practices”, he says. He most enjoys the choruses, particularly *Worthy is the Lamb*, while *The Trumpet Shall Sound* is his favourite solo piece and attends at least one, and sometimes both performances.

Richard Thew was the first conductor of *Messiah*, serving for over 20 years. “He was very well known as a teacher, particularly of voices. Some members of the choir have told me that they were taught by him. He was very well regarded as a choirmaster and he had choirs at the Eisterfod in the 1930s, 1940s, 1950s, 1960s, 1970s. He would be conducting about three or four choirs at one time – Rockdale Congregational Church Choir was regarded as one of the best amateur choir anywhere in Australia, they drew people from all over Sydney to hear them sing. He conducted the Police Choir for many years and they too were a very very fine choir.” The annual Grose Thew Awards, involving the Sydney Cultural Council and Radio Community Chest, commemorate the work of these men.

Richard Thew was succeeded by Clive Pascoe. “When Dickie Thew decided he had had enough, we really wondered whether the *Messiah* could carry on because we did not think we could get anyone who could be his equal. Somehow or other Clive came to the fore and he’s been super. Quite a unique personality – quite apart from his knowledge of music, his personality and charm keep the choir together so well. People enjoy the practices as much as the performances.” While the production has had a number of organists, Professor Pollard gives high praise to Peter Kneeshaw, who has been involved with the production for 15 years.

When Frank Grose died in the mid-1970s, there was no one able to replace him and all he did, for broadcasting and welfare work, so the activities of Radio Community Chest were wound back. The Dawn Service and Carols by Candlelight were taken up by other organisations, but *Messiah* continues. The Administration of Radio Community Chest is an ongoing commitment throughout the year for the Committee of Professor Pollard, his son John Pollard, and Don Mayes. Each year the proceeds for the performances are given in sums of two or three thousands each to church-based organisations such as the Salvation Army, Exodus Foundation, Wesley Mission and Anglicare.

Professor Alf Pollard is a modest man whose achievements are great, though he experienced a childhood of want and difficulty circumstances. There are many who have benefited from the service he has done, and continues to do, for the people of Sydney and his high standard in professional achievements and community service are echoed in the achievements of his children. The threads of Christianity and Music run through his life and come together in *Messiah*.

## APPENDIX C

### Occasional Address delivered by Emeritus Professor Alf Pollard to Macquarie University graduates on Thursday April 22<sup>nd</sup> 1993

This is a copy in its original form of the address given by the 76-year-old Alf Pollard on the occasion of him receiving his honorary Doctor of Letters (DLitt) degree. The author was fortunate enough to be present at the ceremony and Alf spoke with almost no reference to his notes. Many of those who were in attendance that day felt it was one of the finest Occasional Addresses ever presented at Macquarie and many wanted a copy of his notes. Fortunately, Alf was willing to give these to the university and the author obtained a copy. The underlinings are left in just as Alf had them, as they showed the points he especially wanted to emphasise.

This document provides a valuable insight into the sort of person that Alf admired and respected. These were ‘unsung heroes’ in his eyes and he clearly held them in the highest regard.

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Mr Chancellor, distinguished guests, members of the University, graduates and friends — this occasion brings back happy memories of my own graduation ceremony about which I’d like to say three things. Firstly, I have no recollection of the occasional address. Secondly, Macquarie’s School of Economic and Financial Studies alone, today and tomorrow, will graduate 137 more people than graduated from all university faculties in all of NSW in the year in which I graduated, namely 1936. Such is the explosion of learning in less than a lifetime. Thirdly, we, like you, then wondered what lay ahead of us. You have to wait and see. We now know. Amongst our number were a future:

Governor General of Australia

Lord Mayor of Sydney

Fellow of the Royal Society

Head of the Federal Treasury and Advisor to many Prime Ministers

Head of Foreign Affairs

Federal Cabinet Secretary      and to my knowledge

4 judges, 9 Professors, 2 CSIRO Chiefs, the CEOs of MLC Assurance, AGL, TNT, AFT and other companies and some distinguished doctors

The first Vice Chancellor, first Deputy Vice Chancellor and first Bursar of Macquarie University.

Lady Cornforth, who shared the University Medal with our FRS, took the occupation 'home duties' and helped her husband, who was stone deaf from birth, to become NSW's only ever Nobel Prize winner.

What exciting future lies ahead of today's graduates? The great thing about life is that vocational excellence is largely in our own hands.

I have won this medal today for the first time, because it is related to my subject. It is an award for vocational excellence. When I read the names of other winners I was very impressed — Joan Sutherland, Roden Cutler, Victor Chang, Fred Hollows, Thomas Keneally ... Yet, when I thought about the remarkable people I had met over the years who had achieved vocational excellence, they were not the famous names; they were just ordinary people.

I thought of John Waddell, my regular tennis opponent against whom I have played 8000 sets of singles tennis over 25 years. He is not a graduate; he obtained a modest pass in the HSC, joined the Public Service and found himself running juvenile jails. What would you do to rehabilitate inmates if you were a gaoler looking after juveniles?

John first started a radio station within the jail, run all day by inmates for inmates. They had a sunrise show, news, sports, quizzes, etc. Kurri Chamber of Commerce asked if a program could go to the 13 stores in their shopping centre and then 2NUR-FM asked them for a program on their 5-station network and today, 25 years later, the "IN program for the captive audience" (as it is known) still goes to the public, still run by the inmates.

John introduced orienteering, and 4000 young offenders under his care have taken part; 15 went to the World titles in Bendigo and some have won State titles. When the Olympic Games were on they had their own "Olympic Games". The 200 inmates were divided into 16 teams representing 16 nations. They had national flags, a march past, individual events, team events, a victory dais, national anthems, the lot.

In 1976 he conceived the idea of taking six inmates on a tour of NZ and the Milford Track. He would take his annual leave, pay his own expenses and those of the inmates that they could not raise themselves. The Head of Corrective Services said "No way will I allow criminals out of the country". It was referred to the Minister, Rex Jackson. He said "No way will I allow b.... criminals out of the country". It then went to the premier Neville Wran who said "Why not?"

All went well, and every year since 1976 John has taken a group of 6 at considerable expense to himself, for five weeks covering the Kokoda Trail, the National Parks of the USA, the Himalayas, Mt Fuji, the Surak Mountains in Korea, the Rockies, the Andies, Mt Kilimanjaro, Alaska, the North Cape, Mt Sinai, Mt Olympus, the Atlas Mountains, the Pyrenees, Greenland, Iceland, the Great Wall of China and Chile down to terra del Fuego.

You would not be surprised to learn that his initiatives have bridged the gap between gaoler and criminal and given meaning and purpose to life. You would not be surprised to learn that Worimi jail set an all time record of no abscondings for a 20 month period when similar establishments had 100 a year and two had over 300.

What he achieved is illustrated by this story. A couple of years ago 2GB had a competition for a 30 second commercial. John encouraged inmates to enter. They did. One girl, Amanda, put in this entry:—

“Why don’t you make a break from your regular holiday routine? There’s a holiday with a difference waiting for you in Newcastle. Motel-style accommodation, in-ground swimming pool, handy to three surfing beaches, grouse meals and a ratio of one staff member to each guest. And it’s all free! There’s still more. We’ll give you an education no university can give. During your 3 months holiday we’ll tell you what house alarms are easiest to defeat, and how to break into cars and get them started with a once cent coin.

So go a few rounds with your nearest copper and join us at Worimi Youth Detention Centre, Newcastle.”

Of course she beat the other 300 entrants and won the prize — two weeks advertising training with George Patterson’s Agency. She recently wrote to her former jail Superintendent:

Dear Mr Waddell,

Thank you for everything you’ve done for me. You’ve taken my criminal life and moulded it into a career and many very enjoyable times! Without the help and care of both you and the officers at Worimi I think I’d still be out there causing havoc and kaos but instead I’m finally fitting the bits to the puzzle of life and doing well! You’ve been great, and without you I wouldn’t have come this far!

THANK YOU VERY MUCH

Love Amanda

Surely this is unobtrusive vocational excellence of the highest order.

And then I think of Jack Massey — a demographer. He got tired of searching for census data then only availably on 1500 floppy discs. In a hotel bar in Washington he met a lady who worked on compact discs. It gave him an idea. He set up a company in Melbourne with a staff of six and put the Australian census data on to one compact disc. Here it is. Those original census forms, if piled one on top of another, would make a pile 7 kms high and weigh 1000 tonnes. That information is here; this contains 276,000 pages of data. Put it into a reader, connect to your personal desk-top computer, and you can immediately read the census data in the form of tables, or coloured graphs or coloured maps. He has put the censuses of the UK, Sweden, NZ and Hong Kong on to a compact disc. He is currently putting the Registrar General’s data for the 900 million population of India on compact disc. You know the Sydney Yellow Pages telephone directory with its 3200 pages. There are 55 of these to

cover all Australia. They are all on one compact disc. Instruct your keyboard and you can print immediately address labels for (say) all hardware stores in Australia.

I think also of Dr Raff, a country doctor in Germany. In 1972 my wife and I were driving along a German country road on a fine Saturday evening at about 25 mph in our new mini minor, when I noticed in the rear vision mirror a big car approaching “like a bat out of Hell”. Evidence later established that he was doing about 90 mph and was completely drunk. He went straight into our road; we rolled 2½ times, crashed into a telegraph pole, broke it off like a match and ended up on a railway line. The insurers got four pounds for the wreckage. I got out unhurt, but my wife was removed unconscious with a dent in her forehead the size of an eggcup, fractured ribs and other injuries in particular her left hand torn off at the wrist.

That Saturday night the surgeon on duty at a small country hospital got a piece of ox bone, placed it between the two wrist bones and bolted it on with stainless steel bolts. He then took the hand and bolted it also to the ox bone. He then joined up the arteries and veins because a hand is no good without blood. He then joined the muscles and sinews and nerves, stitched up the skin, placed the arm in plaster, and hoped for the best. The remarkable thing is, not merely that he was just a general surgeon in a country hospital, but that this was before the days of microsurgery. It was a year before Dr Earl Owen toured Germany lecturing on the techniques of microsurgery. Why he did not just sew up the stump and throw the hand away, I’ll never know.

For a week my wife lay unconscious but finally survived. For months the hand was like an ornament from a toy shop. Nothing moved however hard she tried. Then one day after a few months she said “I think I can move the top of this finger”. We agreed that she could. After three years of great perseverance and practice, power and movement gradually came back. We made a special trip back to the hospital. Dr Raff was still there. We said “You wouldn’t remember us, but you did this. We thought you might like to see it”. He held the hand tenderly, and with great interest he moved it and the fingers and said “10<sup>th</sup> July 1972”. I said “You’ve got a great memory”. “No”, he replied, “I’ve only done two of those in my life and that was the first”. I said “You must be a marvellous doctor”. “No”, he said. “It takes three people to achieve this — the doctor, the patient and God”. Then he said “You were lucky to catch me; tomorrow I go on 7 week’s leave”. I asked him where he was going. He said “To a Mission Hospital in South America”.

Whenever I see my wife pour me a cup of tea holding the teapot in her left hand, I thank God that on that Saturday night in that Outpatients’ Department we fell into the hands of a doctor who was not there just to do a job or to earn some money but who, though not famous or honoured or distinguished, was one dedicated to vocational excellence.

These are just some of the people I have met along the way. They are all ordinary people, just doing their job. But they became extraordinary people by adding to their basic skills qualities available to all of us — imagination, determination, dedication, an urge to excel, and usually a concern about the welfare of others. They stand out from the field. We find them in all walks of life — in teaching, in medicine, in the law, in small business in big business, in the Public Service, in welfare work and in home duties.



For every Fred Hollows or Arvi Parbo or Victor Chang there are probably a thousand teachers or doctors or business men who in their own sphere achieve vocational excellence. I believe these numerous unsung heroes add more than the few famous do to our standard of living and our quality of life. They are the foundation of the nation.

They will all tell you that each goal achieved is a stepping stone to further achievement; there is always something beyond. Make it a stepping stone to vocational excellence. Your reward may be fame; it may be wealth; but it certainly will be the satisfaction of achievement and the admiration of all who know of your work.

That you may achieve vocational excellence is the wish of your teachers, of your University, of your friends and of the whole community.

## **APPENDIX D**

### **REFLECTIONS OF FRIENDS AND COLLEAGUES**

The author sought out some of the more important people in Alf's life and asked them for a frank assessment of their thoughts. The sections below came from personal interviews and requested written thoughts. They provide an insight into the respect he had from those he worked with and knew well. .

#### **Rosina Gallace, personal assistant, 1972–76<sup>680</sup>**

I first met Professor Pollard in 1970 when I was just 17 years old, having started my very first job after completing my Business Diploma from TAFE, as the Receptionist for the School of Economic and Financial Studies, Macquarie University. Two years later I was asked if I would consider working as Alf's personal secretary in his capacity as Director of Actuarial Studies/Head of School as well as working for the 16 other academics within the Actuarial Studies section. I jumped at the opportunity, not really knowing very much about him, but I was soon to find out.

When I walked into his office on my first day of work with him, I saw this well-groomed man sitting at a large desk at the end of the room, surrounded by bookshelves filled with books and papers. And there he was, greeting me with his big welcoming smile. I knew then that I would be fine, as I sensed he was a good man. I went home and told my parents all about him, and many years later they were the ones who informed me of his passing (having read about it in the local paper), as I was overseas at the time. I was deeply saddened by the news.

Working for Alf (as everyone called him) was an absolute delight and he was a true gentleman – although no doubt he must have initially wondered what he had ahead of himself with such a young secretary. Nevertheless, he proceeded to train me in the skills of being his personal assistant, working tirelessly in his many roles and capacities. It was my great pleasure and privilege to work alongside him during my next five years in the job, assisting him in progressing and leading the way for actuarial education at Macquarie University. He also introduced me to the world of demography, statistics and mathematical finance.

I had graduated from TAFE with 120 wpm in shorthand, and Alf put that to the test almost every day in his correspondence, along with making me familiar with difficult shorthand forms for words such as 'stevedoring', 'stochastic processes', 'combinatorial probability', 'statistical analyses', etc which were all totally new to me at that time. He entrusted to me the difficult task of complicated statistical typing of many lecture notes, and papers/chapters for his many publications and class presentations – he was always so encouraging and supportive.

There were times when my friends would comment to me about all the academic and sporting achievements for which Alf was well known – to which I would respond 'he's a humble and kind man who understands the values of a strong work ethic'. I was later to read about his early life, schooling and financial hardships in gaining his PhD and understood

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<sup>680</sup> Written thoughts received on 24<sup>th</sup> January 2013

perfectly what he meant by these remarks. I also soon realised that Alf liked to play too – tennis, that is – and I have fond memories of him casually walking into the office at the start of the day in his tennis gear, after a pre-work tennis match, sitting down at his big desk to commence his morning's work. I think it irritated him that I played competition squash!

Many years after knowing and working with Alf at Macquarie University, I had occasion to be working at the Independent College of Management in Manly (who shared a partnership with Macquarie University) as their Student Administration Manager, when, during my induction there, I came across the 'Pollard Resource Centre' building. Upon entering this Centre, I found it to be a well-stocked library for the students; it was named in honour of all the support that Alf and his family had given the College over the years. Standing in the entrance to the Library is a very large photo portrait of Professor Pollard, and I experienced a very surreal moment, immediately reconnecting with him.

From the day I started working with him way back in 1972, to the day he left due to illness, I shall always remember Alf's gentle manner, his kindness and, of course, his welcoming big smile.

## John Waddell, good friend and tennis partner for many years<sup>681</sup>

Alf and I played tennis against each other for over 30 years and records showed we played more than 8000 sets. At each change of ends he had have a two-to three-minute rest, so I had the privilege of talking with him during this time for about 1000 hours. Incalculable, though, was his influence on me, as I learned so much from him during all those breaks.

Alf assured me that the key to family success was involvement in church, education, sport and music. His church work was dedicated to Sydney's welfare-oriented Wesley Mission. Its former long-time superintendent, Gordon Moyes, recalled asking Alf, as his first job, to check its financial records. Alf's verdict: the bad news is the mission's situation is grim, but the good news is the books are in such a mess that no one will ever know. Gordon was grateful to him for ensuring the financial survival of the mission. Alf's voluntary work for Wesley Mission for 32 years helped improve the quality of life for tens of thousands.

Naturally, Alf valued school and university education. However, he showed that you can also succeed from studying independently. He topped the state in the Leaving Certificate although he had almost no schooling on Norfolk Island. I was fascinated to learn from Alf of his experience in assisting his university students, including instilling honesty. One of his clever tricks for minimally-supervised exams was to secretly issue alternate columns of desks with papers that had a different figure in one question. In post-exam discussions, he was interested to hear explanations of how the student obtained an answer that belonged to the adjoining column's question.

Not only did Alf and then his family excel in education, but the same outcome was seen in sport, showing how you can achieve in totally different areas. He could analyse tennis as well as maths: for example, pointing out that if you complete a match without serving a double fault, all that proves is that you're not doing enough with your second serve.

Sharing music or attending concerts as a family was an important diversion from studies and sport. Piano, violin, flute, organ and singing were all actively encouraged, and are still greatly enjoyed today. He trained a group who competed in the Sydney Eisteddfod, then the world's largest, and I don't need to record what place they were awarded.

Alf aimed for perfection, but never claimed it. Yet I saw him as a perfect example. Achieving one per cent of what he did would be cause for feeling very proud of oneself. His influence lives on in his sons and daughters. Two were their schools' athletics champions,

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<sup>681</sup> Written thoughts received on 30<sup>th</sup> January 2013

two became university professors, another was president of Tennis Australia for 22 years and one was the world's youngest Rhodes Scholar and actuary. Two represented Australia in tennis after being coached by Alf.

Those are just samples from a much longer list of similarly extraordinary credits. Yet, in spite of all their achievements, the sons and daughters are the same as Alf: unassuming and dedicated to the welfare of others, as well as all getting on famously together. Might we not consider that to be Alf's and Pearl's greatest achievement?

## Piroozi Desai-Keane, Chief Executive, Sydney Eisteddfod<sup>682</sup>

Professor Alfred Hurlstone Pollard came into our lives at a time when Sydney Eisteddfod desperately needed a saviour.

In 1988 Sydney Eisteddfod was in dire financial straits and Alf Pollard stepped up to the challenge to ensure its future viability. He established The Sydney Eisteddfod Foundation to bring together people and assets for the advancement of all cultural activities in Sydney and Australia. The Foundation was designed to generate short and long-term funds to meet the present and future needs of Sydney Eisteddfod.

In his role as Chairman of the Establishment Committee of the Foundation he believed that his investment in setting it up was to secure the future of the vital role the Eisteddfod plays in Australia's cultural life.

Alf enjoyed telling a story about Prestons Primary School at Liverpool where, with students playing truant and refusing to wear the school uniform, morale hit rock bottom. The situation changed, however, when a new teacher came to the school and took a stand against his colleagues, who had tried everything twice and had nothing more to give. The new teacher formed a choir and entered it in the Sydney Eisteddfod. Much to everyone's surprise, the choir outsang its rivals from top private schools and collected a handsome trophy. This marked a new beginning and the Prestons Primary School Choir became something of a local status symbol. The previously defiant children wore their uniforms with pride and, with parents who wanted their kids to become members of the choir clamouring to enrol them at Prestons, it soon gained reputation as one of the best schools in the area.

Similarly, Alf liked to tell people about the children from Hermidale Primary, a tiny outback school where several students were found to have severe literacy and language problems. After three years of remedial coaching, the school entered its ten Little Bush Scallywags in a Verse Speaking Choir event at the Sydney Eisteddfod. They won first prize and their grateful teachers attributed the improvement in their self-esteem and confidence to the encouragement they received from their eisteddfod victory.

Alf was a mentor and adviser to me personally. A gentleman in every way, he always had a ready smile and an unlimited patience in guiding everyone. It is because of this guidance and sterling advice that I and other staff members continue today in our endeavours to annually present a Festival which is acknowledged as one of the largest and most successful competitive events of its type in the world.

He will always be missed by his friends at the Sydney Eisteddfod, and never a year goes by without some reference to Alf and his contribution to the Sydney Eisteddfod. We are truly indebted to this fine gentleman.

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<sup>682</sup> Written thoughts received on 24<sup>th</sup> January 2013

## Greg Taylor, actuary, colleague and friend<sup>683</sup>

There was a pregnant atmosphere at the Adelaide branch of the Mutual Life and Citizens Assurance Company Limited (MLC) as word had been received that ‘Doctor Pollard’ was coming to town. The news had been circulated in hushed tones, much as if Apollo, drawing his shining chariot, was to descend on us.

This was the early 1960s. I don’t recall precisely when, but some time before the H G Palmer crash in 1965. As the only actuarial student in the MLC’s Adelaide office (there was at the time only one other actuarial student in the whole of Adelaide), I was granted a private audience with the Doctor. This was my first encounter of Alf.

We did not meet again until 1968. I was now working with the MLC in North Sydney but, before departing Adelaide, had received a tip-off that a new university (Macquarie) had been established and that it was to teach an actuarial course headed by none other than Doctor (now Professor) Pollard. I was determined to pursue the possibility of an academic career and was duly granted an appointment with the Professor.

This second meeting took place under the most unpromising of circumstances. I presented myself as a less than prepossessing candidate for employment who had just managed to transport a substantial volume of thick, highly glutinous, red mud from the exterior construction site to the interior university carpet along an extensive path that ended with a distinct track into Alf’s previously pristine office.

In the event, this did not count against me sufficiently to preclude me from the academic position I sought. And this began an 8-year association with Alf as a member of his staff. I owe him a huge debt of gratitude over this period. I had entered academia with a hope of ‘doing research’, though with no tertiary qualification other than my actuarial fellowship, no research experience, and without a particularly clear or mature idea of what my prospective research might entail.

Despite the fact that I was really rather junior for some years, Alf seemed to support me in my ambitions. I felt that, somehow, my teaching load was always lighter than it logically ought to have been. I benefited greatly from the additional time available to me to gain the necessary academic qualifications and follow the research interests that I was gradually developing.

One observation I have made over my career has been that, in my dealing with others, the mightier the reputation of the person, usually the more approachable, less pompous, and more willing to listen to the views of others with genuine curiosity, and respond with thoughtful and constructive, rather than doctrinaire, comment they are. Alf was no exception to this rule.

Just a brief reminiscence from that period. Alf was well liked by students, but he was also respected and occasionally capable of striking fear into their hearts. There is the famous example of a class test in a 300-level subject in which the top mark awarded was 1 out of 20, with many candidates scoring less than this. Alf could never be accused of having low expectations.

## John Shepherd, former student<sup>684</sup>

As a student in the first class (1968–70) to tackle the ground-breaking Actuarial Studies program at Macquarie University, I first encountered Alf Pollard as my teacher, and as author of three first-year textbooks (statistics, demography and maths of finance).

<sup>683</sup> Written thoughts received on 29<sup>th</sup> January 2013

<sup>684</sup> Written thoughts received on 5<sup>th</sup> June 2013

Alf's teaching in such applied mathematical subjects was heavily focused on problems. Armed with coloured pens he stood at an overhead projector while he explained and wrote down, step by step, solutions to problem after problem. His textbooks too were problem based and any new concepts were illustrated with worked examples. Plenty of exercises gave learners scope for testing their understanding.

By third year we had learned some basic actuarial techniques, but now we needed to know how to apply these techniques to the financial management of life insurance and superannuation. The standard UK textbook seemed to have been written not for students but for seasoned practitioners, and we found it mostly impenetrable. Alf gave us a written set of questions for each chapter of the book, these prodding us to think how the principles being expounded might be applied in specific practical situations. We brought our answers to class where, in a round table setting, Alf chose someone to give their answer. From this usually shaky first iteration, through a combination of further questioning, discussion and input from Alf, pennies would start to drop. Alf threw in many asides, realising the power of anecdotes, drawing on both commercial and personal experiences. He also invited prominent actuaries as guest lecturers, to expose us to a mix of roles and perspectives, and we began to develop our understanding technically, commercially, professionally and morally.

After we graduated and tackled professional exams and first jobs, Alf continued his interest and support. He treated us as colleagues, always greeting us warmly and keeping up with our professional and personal lives.

Having taken a couple of decades to learn the art of teaching in my own career, I can admire the way that Alf Pollard adapted his teaching methods to best stimulate his students to think for themselves at their current stage of development. My guess is that Alf might have regarded this not as technique but as common sense. If so, he was uncommonly good at it!

## Trevor Matthews, former student and actuary<sup>685</sup>

I am one of the thousands who owe a colossal debt of gratitude to Professor Alf Pollard. For I was an early participant (1970–72) in the Macquarie University Actuarial Studies program that Alf established in 1968. Without his pioneering foresight, which brought actuarial education in Australia into line with that for the other professions, I doubt that I would have become an actuary, a profession that I love, that has served me well and to which I hope I have contributed.

Alf's actuarial experiment was soon followed by the profession and universities in other mainly British Commonwealth countries, with great success. It is interesting that his concept, of harnessing the power of universities to deliver the first part of the actuarial qualification, is now finally being considered in North America.

Our time at university was challenging, exhilarating and fun. (I note that one tends to remember the good times rather than the hours of study and those dreaded examinations.) Alf was indeed a master of his craft, hugely respected, a top academic and an inspiring teacher and later mentor. I remember one early institutional investment lesson when he asked our class to come up with a list of questions we might ask on a company visit. Collectively we could only think of three. When he returned to the classroom he was not pleased. Over the next 40 minutes he helped us fill the blackboard with scores of relevant enquiries. That image and the importance of curiosity and asking searching questions have stayed with me forever. I also remember how he cunningly organised our university timetable so that we had classes commencing at 9.00am during our final year. He explained that this was to help us ease from the more flexible academic life into the rigours of working. In the final year we were treated

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<sup>685</sup> Written thoughts received on 12<sup>th</sup> June 2013

to guest lectures from some of Alf's senior business colleagues, industry leaders we read about in the newspapers. These too were important and impressive sessions.

Alf's reach extended far and wide and I know he helped shape and guide many careers during those early years after university (including mine). In spite of his many achievements Alf was a modest man and clearly strongly devoted to his talented and large family – a wonderful role model for all his students.

I consider myself very fortunate to have been prepared for my working and professional life by Alf Pollard.

## APPENDIX E

### EULOGIES FOR ALF POLLARD

This section contains the eulogies delivered by the Reverend Gordon Moyes, the then Superintendent of the Wesley Mission, and The Hon. John Howard, the then Prime Minister of Australia, at the funeral of Alf Pollard on 18<sup>th</sup> December 2000 (see Chapter 18).

#### Reverend Gordon Moyes

*Alf Pollard served the Methodist church as lay preacher, as Sunday School superintendent, study circle supervisor, member of many youth groups, secretary of the Methodist youth department, member of committees innumerable. He also served the Presbyterian Church on its finance committee and its investment committee. He had a home membership in the Longueville Uniting Church where he was choir master, and served the Uniting Church Synod on its aged care review committee and its work committee and here at the Mission he served ever since 1940, when he brought Pearl here on their first date to hear songs of the 'Messiah'. [He was] a member of our executive since 1970 and for 30 years served our Board well.*

*In 1979 I asked Alf to become our Honorary Secretary. In the life of Wesley Mission there is a famed story. Not long after I began I was very disconcerted with the financial position. Taking a load of books I visited Alf at his home, where I met him for the first time. I indicated I knew he was a very important man and very busy, but could he do a study of our finances and let me know the true situation. He called me back after a few days and said, 'Do you want the good news or the bad news?' I said, 'Give me the bad news.' He said, 'Technically, the Mission is bankrupt. You don't have enough cash to pay salaries; in point of fact the salary after next you will not be able to pay. You have got some good assets but you can't sell them. You cannot sell a hospital and put patients out in the street. You've got 23 buildings but none of them are available for sale. You need to borrow a quarter of a million dollars immediately.'*

*I replied, 'I asked two things – tell me the good news!' He said, 'Your books are in such a bad state no one will know!' I said, 'Where can I borrow a quarter of a million dollars instantly on assets that can't be realised?' He said, 'I've made an appointment on Thursday morning with the Chief General Manager of the Commonwealth Bank on the corner of Pitt St and Martin Place.'*

*I walked in the door of the Chief General Manager, told him my story and he said, 'How much do you want?' I said, 'A quarter of a million dollars.' He said, 'Oh, is that all!' And I knew I had the Commonwealth Bank! I said, 'But I want it for no interest!' He said, 'That's legislatively impossible – I can't do that.' I said, 'Will you give it to me for 1%?' He said, 'All right, you can have it for 10 years at 1%.'*

*Three years later we were in a financial position where I had a surplus of a quarter of a million. I told Alf I was going to go down to pay off the debt. He said, 'No you won't – you've got that for 10 years at 1% – take the quarter million and invest it for 7%.' There began 22 years of mentoring. I asked Alf if he would give me 10 hours a week without any remuneration to help develop this Mission. His comment was, 'I've been waiting all my life to do something like that.' With Dr Pendlebury here, he and I met together at least twice a week*



*for the last 22 years and every decision that we have made here has been under his advice and direction. He was Chairman of our David Morgan Enterprises and Director of Harold W. Cottey Pty Ltd, one of the largest citrus orchards in Australia.*

*As we developed buildings from the original 23 buildings now to 450 buildings and from being in a parlous financial position to being probably the best endowed and most stable financial charity in Australia, Alf has been a wise counsellor in every way. He was an investor in our original Wesley Film Productions which 15 years down the track has seen 41 films made, distributed in many languages and sold and seen around the world.*

*In 1979 I had a vision of clearing two acres of property here in Pitt Street, and this 40-storey office tower to the left, 5 storeys under our feet in car parking, the shopping arcade and all else surrounding this property is tribute to his advice and guidance as we rebuilt on this site. He was my mentor; he was my friend. The Church is proud that he was a servant of God and that he served God with us.*

## **The Hon. John Howard**

*Anything that I might say on behalf of Australia to thank God for the life of Alf Pollard would pale into insignificance beside the eloquence of the tributes paid by his children and by the members of his family. Indeed we've had on display today the crowning achievement of his life and that was the raising and the holding together of a loving and successful and affectionate family, and from all that I knew of Alf I know that there'd be nothing of which he would be more proud than the things that have been said of him by his wonderful family.*

*I had the privilege of knowing him I suppose in a way as his local Member, because for 18 years he was a constituent of mine. He was an active local constituent. If something was going wrong he let me know, but he was a very good and a very faithful supporter. But the thing that struck me most about Alf was that of the many people I have known I can't think of anybody who more closely approximated the description of the total citizen. It's very hard to think of anything that he did not do.*

*So many people we know who are dedicated in business, they don't have much time for sport and they often don't have enough time for their families and they certainly don't have enough time for their communities. I know plenty of people in sport who neglect their communities and neglect their other interests. I know plenty of people in public life who don't pay enough regard to all their other responsibilities, but somehow or other he was one of those quite remarkable people who managed to fit it all in and it's an extraordinary quality that he not only managed to fit it all in but he did it extraordinarily well.*

*Others have spoken of his academic achievements, of those 12 scholarships and prizes at Sydney University, of the litany of degrees, of the international actuarial honours, of his remarkable contribution to business and his courageous fightback from his very unfair implication in circumstances for which he was not responsible, and respect for his great professional integrity is deservedly there.*

*He was also, of course, a prolific writer, and of all his publications, not surprisingly, as a former Federal Treasurer I became most interested in Australian Economic Trends, which he began writing in 1966 and I began reading in 1977 when I became Treasurer and continued reading years after being Treasurer because they represented a lucid and often different economic point of view on what was being challenging in the economic life of our country.*

*I found him a very engaging, understanding person. He had that remarkable quality of being able to communicate with people of all ages. I've never forgotten a Shore speech day 8 or 9 years ago when he delivered the address. It was filled with humour. He had all sections of the audience – the boys, the parents and even the staff – rolling with laughter. It did not go*

*on too long, but it went on long enough and it also contained a strong moral imperative and a few lessons that were not forgotten by those present. He did therefore have a very remarkable gift of oratory.*

*He was an adviser to both State and Federal governments, living through periods of economic boom and also periods of economic recession. As a person who had a very close understanding of the Australian economy, a very good understanding of the Australian economy, he was one of the few people who lived through the Depression, the great post-war economic expansion, the economic contractions of the 1970s, the great economic reforms of the 1980s and 1990s and into a period of very strong economic growth.*

*Throughout all of those times he contributed. He contributed in his profession, he contributed in business, he contributed remarkably in academic life, he contributed in his community, but most importantly he gave the greatest gift that any man or woman can give to a nation: that is, the wonderful example of a fine, loving and united family, and that will always be his greatest contribution to Australia.*

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Numerous references were used in researching this thesis, including nearly 600 that appear as footnotes in the chapters. Among these were a number of notes left by Alf Pollard that were collected after his death and lent to the author for use in this thesis. These notes have not beyond the family and that author was privileged to have use of them. Also invaluable were the conversations I had with the Pollard children, his colleagues and friends that all provided an insight to the character of the man.

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