

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

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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 education¹ 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 Elliott² or Richard Pratt³ 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,

¹ *History Learning Site*, Pierre Bourdieu. See http://www.historylearningsite.co.uk/cultural_capital.htm

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

³ *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.⁴

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. Becker⁵ 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.⁶ 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.^{7,8} 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

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

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

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

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

⁸ *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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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.