# *They called him "Dicky"*

THIS IS THE FIRST OF A NEW SERIES OF ARTICLES DEALING WITH MEN WHO MATTER IN AUSTRALIAN AVIATION.

**By NORMAN ELLISON**

*Air Marshal R. D. ("Dicky") Williams, C.B., C.B.E., D.S.O., former C.A.S., R.A.A.F., and now Director-General of Civil Aviation.*

DURING the hectic periods of World War I, in the Middle East, airmen became increasingly aware of a human phenomenon.

He was Major R. Williams, D.S.O., C.O. of No. 1 Squadron, Australian Flying Corps. What made him different from his fellows was the fact that he, an Australian, skipper of a unit renowned for its dash, and widely known for red-blooded delight in fun and games, did not drink, smoke, swear, or do this or that.

His officers and men called him "Dicky" (for Richard). That homely nickname was one proof of the affection they bore him. But no one ever addressed him as such.

Now, 30 years later, he is Air Marshal Williams, C.B., C.B.E., D.S.O., Director-General Civil Aviation. Now, scores of thousands of airmen know him—as "Dicky" Williams. But still there is no proof that anyone has ever used his nickname in his hearing. It's not fear or awe that is the brake—but one just doesn't take even so small a liberty with Williams.

Probably the basic reason is his intense shyness—and the protective armour of dignified propriety he has donned. But also he has always been a stickler for the militarily done thing; and almost throughout his working life he has worn uniform.

A South Australian, he took up soldiering as a profession. He graduated as an officer in the first military school under the Kitchener scheme for the building up of a permanent Australian Army.

But when the first flying school began at Point Cook, Lieut. Williams (A. and I. Staff) was one of the first four trainees chosen to do the course. He won his wings.

In 1916, the first numerically complete Australian flying unit sailed for Egypt, with Capt. Williams O.C. of a Flight. It was without instruction in gunnery, bombing, armament and photography. In fact, many of the men had not even seen an aeroplane!

That was the nucleus of what was to become No. 1 Squadron, Australian Flying Corps. No. 1 was to develop such men as Ross Smith, Hudson Fysh (founder of Qantas), Murray Jones (who put Australian de Havillands into splendid flight), "Pard" Mustar (who in New Guinea gave the world a new technique in air-freighting), and McNamara (Australia's only air V.C. of World War I).

It was to earn from the R.A.F. commander in the Middle East this magnificent compliment: "No. 1 Australian Squadron is one of the best squadrons in the Air Force . . . the results that have been achieved by the R.A.F. in the Middle East have been, to a very marked degree, due to the work of No. 1 Squadron."

The man who built up and commanded this ace unit had a magnificent organising ability, and pluck and powers of leadership. And his memory was prodigious. It is said of him that he knows every man who ever served with him by name, rank, regimental number, previous unit and qualification.

When the Australian Flying Corps was demobilised, Colonel Williams remained a soldier of the air. He went into the Australian Air Corps—as its senior officer. That post he retained when, a quarter of a century ago, the R.A.A.F. was established.

As Chief of the Air Staff, Williams had a stormy passage. His was the Cinderella of the fighting services. As a legacy of R.F.C. versus R.N.A.S., there was within his service a faction fight that, apparently, never ends, and Williams did not know and wouldn't try to learn, the political angles. But he maintained a splendid discipline, and this war has proved the calibre of the young men he trained for war.

Years ago an inter-Empire scheme was begun by which young men in the Dominions who wished to enter the R.A.F. were given the option of doing the first year's training in their home air force. After the first year, news percolated here that when these Dominion trainees went into the pool in England, R.A.F. commanders used to compete vigorously to get the R.A.A.F. trainees. The corroboration of that news was, I think, one of the happiest moments of Williams' life.

He was in England, an acting Air Marshal, when World War II broke out. Promptly he was given a senior post in Coastal Command. He was succeeded as C.A.S., R.A.A.F., by Air Chief Marshal Sir Charles Burnett, R.A.F. Thereafter

*Continued on page 21*

# On Dealing With Your Banker

By L. A. COOMBE

## *To Strengthen Your Step in Civvy Street*

MANY dischargees, for the first time in their lives, are opening "current" accounts with banks. Sometimes an account is so opened with a view to using the funds for the establishment of a business; sometimes it is a temporary measure pending disposal of the funds in a specific direction, such as housing, investment, or the re-making of a home.

To those dischargees who open a current account at a bank with the idea of conducting it permanently, or at least indefinitely, I offer these items of advice:—

Although it isn't *necessary* to do so, at the time of opening the account, or as soon after as conveniently possible, arrange to meet the manager. (I speak of the average suburban or country branch of a bank—not of a large, very busy office where it is impracticable for a manager to meet every new customer.) Most bank managers like to meet their customers rather than to know of them merely as names in the ledger.

If you can, arrange for an existing customer of the bank, to whom you are favourably known, to introduce you. By doing this, you tend to establish a degree of cordiality and some initial confidence as to your "antecedents." Explain briefly to the manager your purpose in opening the account, and outline your plans.

Having met the manager, regard him therefrom as your "banker," and look to him as an intimate confidant in your financial affairs.

Assuming that you are starting a business and are "breaking ground" with wholesale suppliers who have no previous knowledge of you, don't name your banker here and there, by way of "reference," without first telling him that you propose doing so and satisfying him that you are not entering into commitments lightly. (A "report" by a bank can be most helpful and valuable, but it is not given carelessly. If you are a new customer, and have not first advised your banker that he may receive an enquiry, you cannot expect more than a non-commital report. This will not help you at all.)

As you acquire deeds, or documents of value, lodge them with your banker for custody. They are evidence of "substance" and assist your banker in assessing the extent to which he can help you if necessary. In any case, the bank is the safest place for them.

If you need financial assistance, and are doubtful whether your proposition is suited to bank-finance, approach your banker frankly, explain what you want, the purpose for which you desire it, for how long you estimate that you will need the assistance, and ask his advice as to the best means of having your requirements covered. If the proposition is suited to bank-finance, he will almost certainly suggest an advance by way of overdraft; if it is not, he may be able to indicate a good "outside" source for your purposes.

It is a wrong approach to say to your banker: "I have a house property worth £1,000. *How much will you lend* against it?" It is for you to say *how much you need*, and for your banker to decide whether you may have it.

(Security is not the only consideration when a banker makes an advance. He considers also your "antecedents" and general reliability, your ability and ambition to repay within a reasonable time, and *whether or not the transaction is likely to profit you.* Although the security may be ample, a banker will rarely lend for a cranky or unprofitable purpose. If you are determined to embark upon something which is unsound, or has little chance of success, he will not assist you to it; your alternative, if you *will* be foolish, is to sell your security and use the proceeds.)

Be cordial and reasonable in your dealings with the staff. Don't keep your passbook in a drawer for six months and then take it to the ledger-keeper with the request that he make it up straight away, and say that you'll "call back for it in ten minutes' time." Avoid always going to the bank "on the death-knock."

It creates a bad impression if you complain at bank charges—interest, the half-yearly current account fee of five shillings, and "exchange." Bank charges are negligible in relation to the services extended.

Don't change your bank without good reason. There is an old Scottish saying to the effect that he is a poor fellow who falls out with his banker. (I have heard fanatical old customers say that they "would rather change their religion.")

When you open a current account and set about building up with your banker a reputation for reliability, you have the opportunity of establishing a cordial business association which can prove most helpful to you throughout your life. Many successful business men admit frankly that they owe a great deal to the early advice, encouragement and assistance which they received from their bankers.

It is, naturally, to your banker's interest that *you* grow and progress. The average banker will encourage you at the right time, curb you when he considers it advisable, and help you whenever he can do so reasonably. Of course, it really is largely up to you.

*Continued from page 1*

Williams was on the war "outer." He became a "desk" man — first as A.O.C., R.A.A.F. Overseas H.Q. in London, and then as Australian air representative at Washington.

Williams is still lean, trim, and with soldier-square shoulders. That physical fitness is a slight indication of how hard a blow it was for him to be kept out of the fighting war.

He must feel sore, too, at the shabby deal Air Force had in Australia's family of fighting Services.

Always Air Force has been ranked by Navy and Army. But what rubs salt into the wound is the fact that whereas Navy and Army have had titles and other illustrious upper-crust decorations, the highest award to Air Force has been only a C.B.

His appointment as Director-General of Civil Aviation follows an earlier tradition. Britain's first occupant of the post was ex-Air Force. Australia followed suit (with Colonel Brinsmead), and he was succeeded by another ex-Air Force man. Then the Federal authorities made a dual detour. First there was appointed an ex-Director of Posts and Telegraphs, and then a holder of that job went into Civil Aviation's chief chair.

Now, the old "dynasty" has been restored. The result cannot be foreseen—especially now with such radical things happening in our aviation.

But if the political "weather" is sound, "Dicky" Williams can be depended on to fly a true course.

He is a proved leader. His is a scrupulously clean record. He is part of the very fabric of our military aviation. After 30 years of flying work, with the last three years in America's administrative "stratosphere," he certainly should have an excellent knowledge of the possibilities of the air age.

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