

Our Bank

LOOKING AT PEOPLE AND EVENTS IN STATE BANK VICTORIA

MAY 1987

State Bank moves into insurance

State Insurance Office link

Victorians will soon be able to insure through State Bank branches.

Branches in Gippsland region will start selling a package of off-the-shelf insurance products in May as a forerunner to the state-wide introduction of the new service.

The package will include building and contents, and mortgage protection insurance underwritten by State Insurance Office and marketed as State Bank Insurance Services.

Premiums will be the same as those charged by SIO.

The Bank's move into insurance follows an agency agreement signed with SIO in February and will complement State Bank's current property insurance for housing loan borrowers.

Deputy chief executive Max Carr says insurance is a natural extension of our Bank's diversification.

"We are aiming to provide a full range of financial services to complement our traditional banking products - insurance fits the bill neatly," he says.



Max Carr

The new insurance products are simple to sell, have a minimum of paperwork and will be processed by computer.

Selected branch staff will be specially trained and branches will earn commission on all insurance sold.

The arrangements with SIO have been developed by Eb Breitzke, project manager, insurance department in conjunction with staff from various head office departments.

The 34 branches in Gippsland region have been chosen for the pilot scheme so wrinkles can be ironed

out before the scheme goes into full operation by the end of the year.

"Initially, we will be limiting the range of products so procedures and other aspects of the scheme can be tested," says Eb.

"We are training one person from each branch and some regional office staff to handle insurance inquiries and sales.

"We have chosen insurance products that are simple to understand and easy to sell over the counter.

"It is a service staff will find relatively simple to sell at the side-counter."

State Bank strikes gold

State Bank's 1986 annual report has won the Australian Institute of Management's gold award for excellence.

The award will be presented in Sydney on May 19.

Last year's report was awarded the institute's bronze award.

Inside

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Premiership to State Bank bowlers - page 7

Williamstown clocks up 100 - page 12

Branches will be backed by an SIO referral service to handle complex inquiries and problems.

"An SIO representative will be delegated to each region to handle more involved insurance questions which might be posed by customers," says Eb.

"If a farmer or business proprietor has a more involved inquiry, staff will be able to ring the SIO rep and arrange a meeting for the customer.

"What's more, the processing system will be computerised, minimising the sorting of forms, balancing and reconciling by branches and insurance department staff."

Information will be gathered daily, keeping track of the number of policies issued, premium income and commission earned by each branch.

"The information will be available for the annual profit and loss statement on June 30 when branches will be provided with details of their annual commission earned," says Eb.

"This is an exciting project and it's finally coming together after many months of hard work."

Summer on the way

Fashion Update

The new styles for the third State Bank Collection are off the drawing board.

It's another winner – with new look fabrics, new dresses and tie, more durable knitwear, more short-sleeved shirts for summer, a women's collarless jacket and the best sellers of previous Collections to keep State Bankers the trendsetters in banking.

"The first Collection has been a runaway success," says Y'vonne Akerley, your fashion coordinator.

"We've had excellent feedback from all of you who ordered the first Collection, despite our delivery problems," says Y'vonne, who is delighted with the number of constructive comments she has been receiving.

"I've passed on your suggestions to Prue Acton.

"Of course, she can't include everything that's suggested but she has listened to what we've had to say and what we wanted in future ranges and I think you'll see some of these included in the new range.

"Without doubt, the very flattering Victoria Heath print has been the biggest hit of the women's range and Prue has designed a

striped version of this which is sure to be just as popular."

Y'vonne says Prue has added more short-sleeved shirts for men and women to keep cool and comfortable while working through the heat of summer.



While the Bank is continuing its staff subsidy to encourage you to continue buying the Collection, there are some important points for you to remember.

They are: a limit of one fully-subsidised pack a year and a new top-up offer.

As a result of many requests, you'll now be able to 'top-up' with styles you like from other packs or replace worn-out clothes in your wardrobe with individual items.

"This will help you keep your wardrobe looking smart and up-to-date," says Y'vonne.

"These items are not subsidised but the price is attractive.

"Now, the limit on packs. We have taken into account that many of you will not need to buy a pack from each new range of the Collection.

"After all, the clothes are made from hardwearing fabrics so they'll last, especially the knitwear, and the top-up offer is designed to reduce the need for you to outlay your money on unnecessary garments.

"What it means is this: if you order a full pack from the new Collection you can top-up from the next," she says.

"Another important point I want you to remember is: your orders should be in by May 14.

"Sportscraft's production schedules are finely tuned to suit all their customers' orders as well as their own range of clothes.

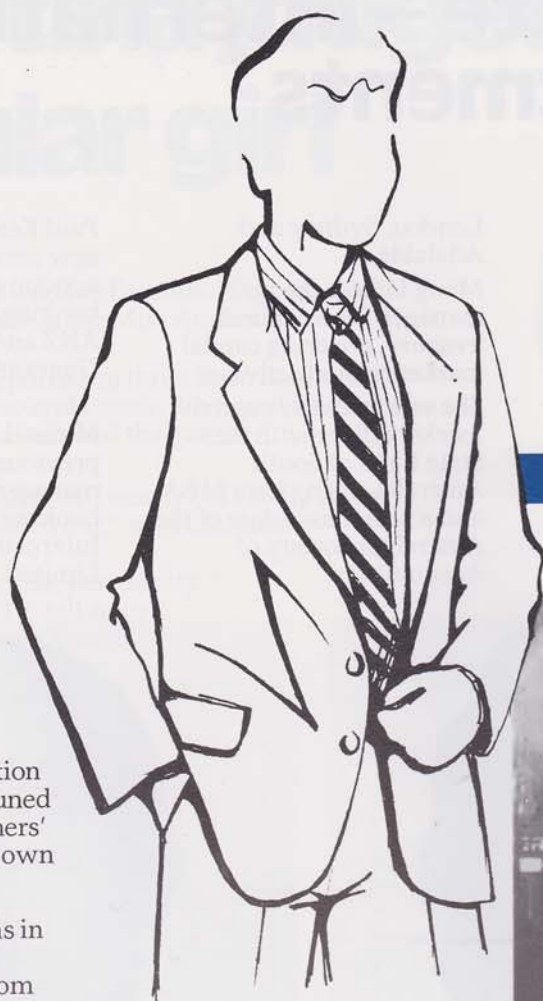
"Some of the problems in delivery of our first Collection resulted from your huge response. We just did not anticipate such an overwhelming number of orders, consequently it threw our estimates out wildly.

"When we received so many extra orders, Sportscraft had great difficulty in obtaining sufficient fabric supplies from mills all over Australia and the resulting delivery problems were beyond the Bank's control."

Staff acceptance of the wardrobe had to be estimated two years ago and fabrics ordered from Australia and overseas before people ordered their Collection.

Estimates were exceeded by nearly 20 per cent, so extra cloth had to be ordered.

The dip in the value of the Australian dollar meant many clothing makers switched from



manufacturing overseas to manufacturing in Australia.

Says Y'vonne: "To add to our problems, the mills closed down for most of January and we rejected some fabrics with manufacturing defects and we were forced to accept staggered deliveries.

"Our strategy was to deliver to as many people as possible in city and suburban branches in November followed by country branches and head office.

"The manufacture and delivery of the first Collection was not an easy task and lessons have been learned.

"I think we've ironed out most of our teething problems and your winter Collection is on schedule for delivery in June and the next in November."

Fashion Milestones



News in Brief

Christmas party

The date to remember for the staff family Christmas party is Sunday, November 29.

Football draw

The draw for State Bank in the newly-formed H-grade in the Victorian Amateur Football Association is: April 11 Richmond Central; April 25 North Old Boys; May 2 Therry; May 9 bye; May 16 Old Xaverians; May 23 Old Brighton; May 30 St Kilda CBC; June 13 St Kevin's; June 20 Eltham; June 27 Power House; July 4 North Old Boys; July 11 Therry; July 18 bye; July 25 Old Xaverians; August 1 Old Brighton; August 8 semi-finals; August 15 preliminary final; August 22 grand final.

As reported in March Our Bank, State Bank will field three teams this season in the VAFA, seniors and reserves in E-grade, and a side in the new H-grade.

Branches' birthdays

Rochester and Yea branches have celebrated their 75th birthdays. A highlight of Rochester's celebrations was the cutting of a cake by north-central senior regional manager Peter Shepard and branch manager Peter Kent. As part of the birthday activities, State Bank sponsored the Rochester Churches and District Tennis Association tournament.

At Yea, manager Pat Lay and his staff had a cake to celebrate the birthday of the branch which opened on March 25, 1912, one of 37 country and city branches opened that year.

Corporate – international appointments

State Bank has appointed four new senior managers in the corporate and international division.

John Byrne has been appointed chief manager, international, responsible for operations, systems, lending and administration. He was formerly with Australian Bank Limited and has also had senior banking appointments in

London, Sydney and Adelaide.

Meng Loke is the new manager, international treasury, covering capital market-related activities.

She was formerly capital market officer with the State Bank of South Australia. Meng is an MBA and a senior associate of the Australian Society of Accountants.

Paul Kerwick one of two new senior managers to be appointed in corporate banking, has worked for ANZ and Morgan Guaranty.

Michael Palmer was previously a senior manager in corporate banking with Midland International Australia Limited.



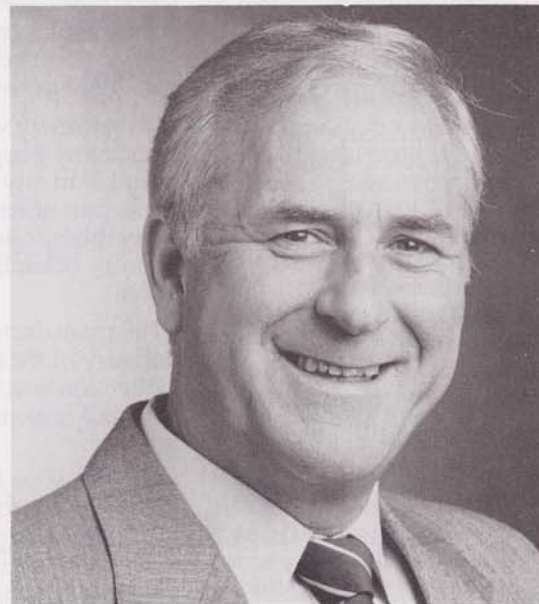
Paul Kerwick



Michael Palmer



Meng Loke



John Byrne

Christina judged popular girl

Christina Faraday has won the Essendon Popular Girl Quest and may compete in the Miss Australia Quest.

February Our Bank reported on three State Bankers, Christina, Anne Marino and Leonie Brown, of Moonee Ponds branch, who had entered the quest.

"My win was such a surprise I nearly fell off my chair when my name was called out," says Christina.

"We were judged on dress, personality and deportment. I had to tell actor Reg Gorman, on stage, in front of about 300 people, about my interests, hobbies and clothes.

"It was a really lovely day."

After the judging, Christina had afternoon tea with tv personality Greg Evans, and quest officials.

Christina's prizes include a 15-day Aussie Pass, gift vouchers from stores in the area and \$100 cash.

On the strength of her win, Christina has been offered a possible spot on Greg Evans' tv show, Say G'Day.

Christina is now learning to be a personal computer instructor with Information Systems Department.



Christina Faraday

Picture: Community and Real Estate News.

Stories waiting to be told

Do you know any Australians whose stories deserve to be told, whose achievements have never been recognised?

You might work with them, perhaps they live next door. They might be entering the work force or have retired long ago.

They might have been through two world wars or be too young to remember any war.

The Australian Bicentennial Authority, headed in Victoria by chief executive Bill Moyle, wants to record the achievements of some Australians with its project,

The 200 Greatest Stories Never Told.

The project aims to reflect the character of Australia and its people.

It is a search for people who deserve recognition for achievements often taken for granted.

Nominations should be in the form of 250-500 word outlines on why the people, living or dead, deserve to be recognised as Australia's unsung heroes.

Nominations should be sent to The 200 Greatest Stories Never Told, PO Box 1628, Sydney 2001. Entries close May 31.

Andrew wins Jogorun

Andrew Lloyd, 27, shows his delight at winning the 10-kilometre State Bank-sponsored Moomba Jogorun in 28 minutes and 18 seconds.

More than 4000 runners took part in the run from Flagstaff Gardens to the Shrine.

The first woman to finish was Jackie Perkins, 21, in

32 minutes and 16 seconds.

Last year's winner, Adam Hoyle, finished second.

State Bank paid \$1000 into the Amateur Athletic Union trust funds of Andrew and Jackie after their wins.

Two \$1000 State Banking System accounts went to two runners picked at random from pictures published in the Herald.



Manager community affairs Ross Barnett with Jackie Perkins, first woman across the line.

BMS officers appointed

Branch marketing support officers have been appointed to each of State Bank's regions.

The group's manager, Dick Clements, says the work of the support officers includes guiding branch customer service staff, setting up marketing information for each branch in the regions, assessing the marketing potential of each branch and helping branch managers develop internal marketing.



BMS officers Peter North (Gippsland), Kevin Campagnolo (Heidelberg), Rick Sillett (Ormond North), Garry McQueen (north-central), Andrew Jordan (south-central), Pat Mifsud (Parkville West), Neville Morey (Parkville South), Robert Hartney (Box Hill North), front Trevor Geitz (Frankston), Bernie Finnigan (north-east), BMS manager Dick Clements, Lyn Kirkham (Ormond South), Peter Alexander (north-west), George Yacoub (Parkville North), Bob McInnes (Box Hill South).

Bowling 'em over

State Bank bowls club has won the combined banks' pennant with a 40-36 victory over Commonwealth Bank at Brighton.

The club last came close to winning the pennant two years ago but was defeated by National Australia Bank.

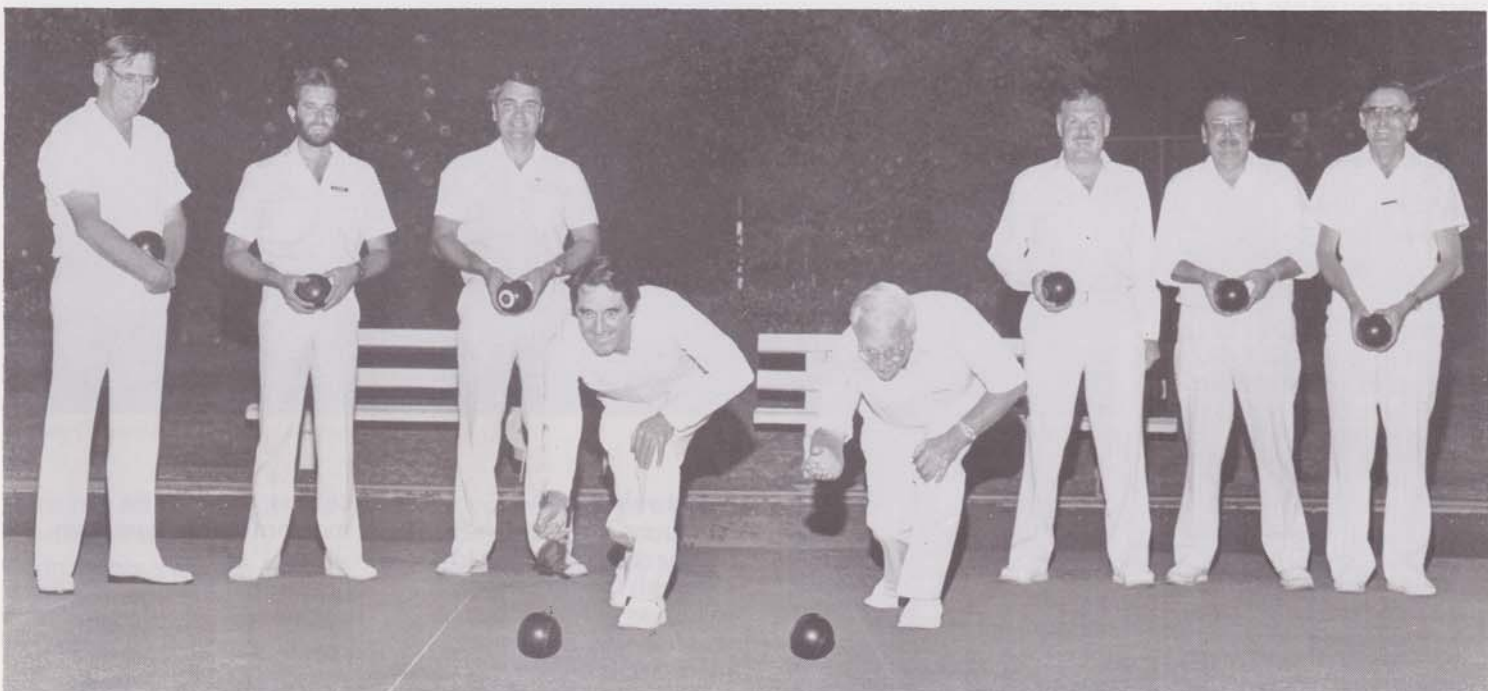
Playing for State Bank were Ken Thompson, Max Mannik, Brian Thompson, John May, Les Blackbell, Ian Young, Jim Ball and John Smith.

"We are a very happy group because the pennant is something we all strive for," says club secretary Ken Thompson, who is also celebrating a win in the Division 1 metropolitan pennant bowls final at Beaumaris, when he played for Doncaster which defeated Burwood 114-71.

Chief manager personnel John Williams, also a keen bowler, accepted the premiership cup on behalf of State Bank and presented it to club president Brian Thompson.



Thumbs up from State Bank's champion bowlers: back row - John Smith, senior manager South Central regional centre; Jim Ball, of Footscray Barkly Street; chief manager personnel John Williams; John May, of Caulfield North; Brian Thompson, of relieving staff; front row - Ian Young, of relieving staff; Max Mannik, of Burwood; Ken Thompson, of reserve staff; Les Blackbell, of provident fund.



State Bank's champion bowlers: Jim Ball, of Footscray Barkly Street; Les Blackbell, of provident fund; Max Mannik, of Burwood; John May, of Caulfield North; John Smith, senior manager South Central regional centre; Brian Thompson, of relieving staff; Ian Young, of relieving staff; Ken Thompson, of reserve staff.

Doug's safari

It is a sad fact that many of us never give ourselves time to see the wonders of Australia.

Many choose to go overseas before looking closely at all Australia has to offer.

This wasn't the case with Lancefield manager Doug Hennebery.

Doug's long-held dream of a trip around Australia was realised when he took his long service leave.

"It took me 36 years to get there, but it was worth the wait," says Doug.

Doug and his wife, Pam, spent nine weeks driving their Toyota Corona and trailer on a 20,000 - kilometre, once-in-a-lifetime trip.

"It was Pam's first taste of camping and it came as quite a shock," says Doug.

"We took a coastal route, taking in Adelaide, Port Lincoln, the Nullarbor, Esperance, in fact, just about everywhere.

"Camping is a whole different way of life, but you get used to it.

"You learn to pack well, I'll guarantee that.

"What's more, a whole different world opens up.

"When you head up from Perth you begin to realise just how huge Australia is . . . and how intriguing."

A highlight was Coral Bay, West Australia, which Doug describes as "an idyllic little spot" where the water is full of coral, right to the beach.

"Coral loses its colour out of the water so the best thing about it is looking at it and leaving it for the next person," he says.

Doug was also impressed by the 'olde worlde' charm of Broome.

"Broome's a lovely old pearling port which hasn't



Christopher Hennebery at Port Douglas.

changed much in 100 years," he says.

The Henneberys remained undaunted by the rigorous crossing of the Simpson Desert because they were "pretty seasoned travellers by then".

The hot springs at

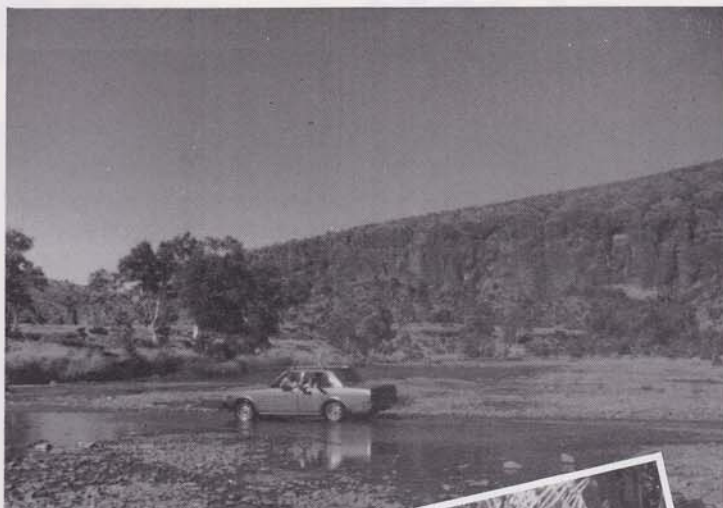
Matarankah in the Northern Territory were another feature of the trip although they are not as restful as they sound. The water is fast flowing and 4.5 metres deep.

Nevertheless, being crystal clear and 32 degrees

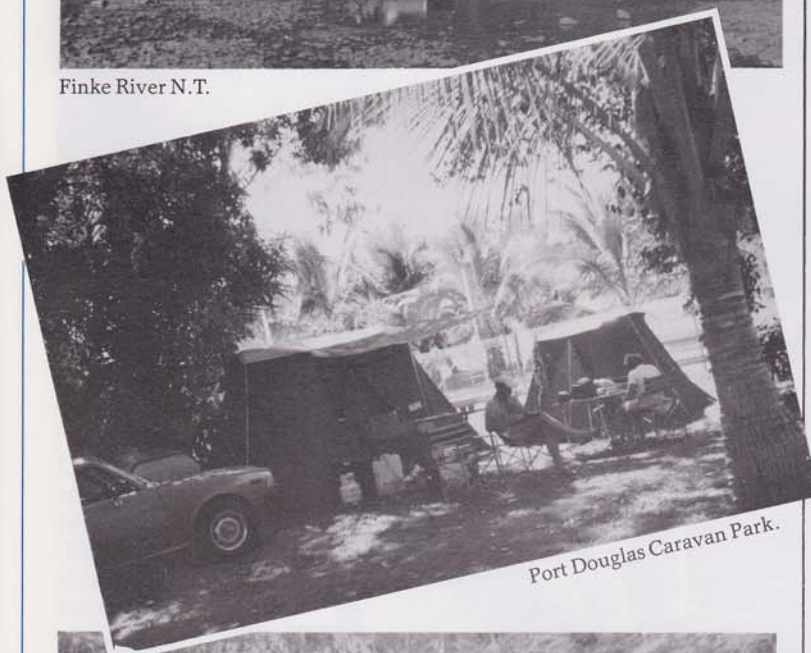
celsius, they were a memorable phenomenon.

The one negative aspect of the trip was their journey to Coober Pedy to collect pieces of opal.

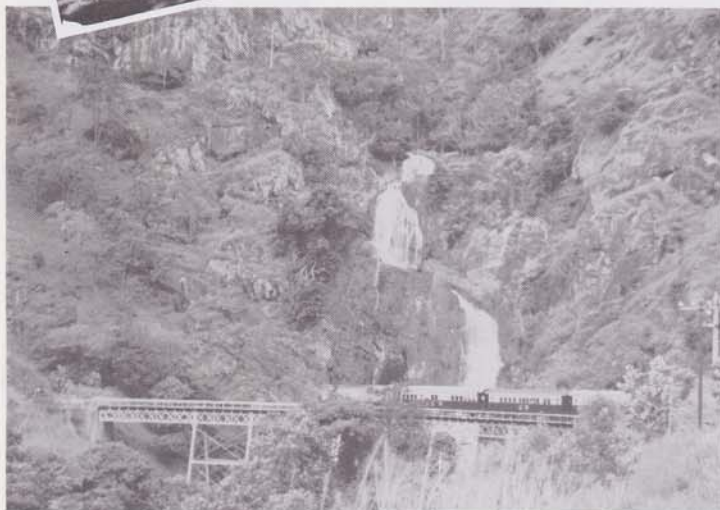
Doug and Pam spent 36 hours driving 250 kilometres on a wet road -



Finke River N.T.



Port Douglas Caravan Park.



Stoney Creek Falls - Kuranda Railway.

not a bad effort for a Toyota towing a trailer.

What was the best part of the trip?

"The Red Centre," says Doug.

"It's indescribable. The scenery, the colour. The clear, warm spring weather.

When you look at the whole trip, the highlights would have to be Ayers Rock and the Olgas.

"You're dumbfounded when you first see the Rock. Watching it change colour is the most amazing experience."

Martyn blows the whistle

Penetrating the mysteries of Australian football is no easy task for a Yorkshire lad. Martyn Scrimshaw, however, has succeeded admirably. He is now up to his ninth season of umpiring.

Martyn, 26, lending officer at Gippsland regional office, Traralgon, is involved in all aspects of umpiring, central, boundary and goal.

But, he has never played the game. So, how did he become interested in umpiring?

"I originally came from Croydon in Yorkshire when I was 12, so I knew nothing about footy then. Later when I got married and moved to Rochester, my brother-in-law introduced me to the game. He asked me, 'Why not try boundary umpiring?' so I did" he says.

Dedicated to his new sporting interest, Martyn tried to gain a knowledge of all the rules of the game. As

a result, he became a little over zealous in his rulings. But through observation, he has learned that there are many difficulties in playing which he was previously unaware of, and which he now takes into consideration.

"I learned by experience. I missed a fair bit, at first," says Martyn.

"I have now umpired about 220 games, 130 as central umpire."

When he began umpiring in Rochester, he had a senior umpire with him, to make sure he did not miss anything. He now umpires with no senior umpire for Traralgon and District Junior Football League.

"I prefer central umpiring," says Martyn.

"You're more into the game. You're in control. You're the one who makes the game work."



Martyn Scrimshaw - minus whistle.

Action centre opened

Chief executive Bill Moyle gets behind the wheel of a tractor after officially opening State Bank Action Centre, Lardner Park, near Warragul, the site of the Gippsland Field Days.

The centre is a specially-designed area which

exhibitors can use for demonstrations of rural machinery.

In the past 12 months, about \$100,000 has been spent by the field days committee to upgrade the 80-hectare centre before the opening of the 1987 field days.

Premier John Cain opened Farm World 87 in March, the silver jubilee of the Gippsland Field Days, sponsored jointly by State Bank and Mobil.

Mr Moyle was a guest at the opening, having flown to the field days in State Bank

Firebird, the Bank-sponsored Country Fire Authority helicopter.

The State Bank caravan at the field days was staffed by Farm Point, insurance and marketing people from Gippsland regional centre and head office.



feedback...

Letter 1

The content of this periodical is usually made up of head office departments' personnel and their achievements.

Don't you think you should recognise that branch staff contributed approximately 90 per cent of the Bank's profit in the past financial year?

How about recognising the importance of branch staff?

Coburg West branch.

Letter 2

Disappointed that again this publication concentrates on head and regional office personnel, Bendigo, New York etc.

What about the people who staff the 527-odd branches? *Werribee Plaza branch.*

Corporate communications manager Clive Walters replies:

Both letters point out an often-faced problem.

It is important to remember that communication is two-

way. We welcome news from branches and we do everything we can to encourage branch people to let us know what is going on in their world.

We try to balance contents between head office and branches, but achieving our aim of 50-50 is not easy.

In October 1985, head office stories made up nearly 80 per cent of *Our Bank*.

In September 1986, about 80 per cent of the stories were about branches.

Complaints come from both sides.

In the past 18 editions of *Our Bank*, nine of the page 1 pictures have been of people in branches.

Regional offices are also representative of part of our Bank and we need to learn of their activities.

With more than 520 branches and offices in New York, London and Hong Kong, it is a continual challenge for us to keep in touch with the branches.

Doug is the leader of the band



When you have had 35 years of playing the tenor horn, where do you go from there?

Doug Trottman, 44, manager advances settlements in legal department, found a solution in becoming a band leader.

He is musical director of the Victorian State Youth Brass Band, which recently returned from its latest

camp. The band toured Victoria and New South Wales, and played at many unusual venues.

"We drew in huge audiences when we played at Flinders Street railway station and Sydney's Central station. A tape we had made of the band sold like hot cakes, and the station master at Flinders Street was rapt to have us," says Doug.

The band, which has 48 members from all over Victoria, averaging 15 years of age, also played in Hyde Park, on the Manly Ferry and outside the Sydney Opera House. The members played mainly light, entertaining music with a few heavier pieces.

"It's great to see the kids getting so much confidence from each other," says Doug.

"I want to give them the chance to gain a level of public exposure which I never had at their age."

Players from 23 bands, mostly country, form the Victorian State Youth Brass Band. Doug gathers them each month for rehearsals, and they tour for a fortnight each January, ending in a concert.

"They're pretty keen players. The current band has the best repertoire they've ever had. I have to be a bit harsh with them sometimes, but all in all there are only a few who give me any real trouble," says Doug.

Involvement with a music camp needs stamina. A week of practice is involved, plus 90 minutes of marching each day, rising at 4.30 a.m. for early performances and getting to bed late. But Doug says the players had a lot of fun, enjoying the travel and taking souvenir photographs.

One of the band's members is Doug's daughter Jodie, 13, who also plays the tenor horn (which is like a small tuba). It can't be easy for a budding player to have a father who judges A grade bands in State and national championships all over the country. Last October, Doug was senior judge at the NSW championships, and also judged competitions in Victoria and South Australia. This Easter, he was senior judge at the Queensland State championships.

Doug is also musical director of the Kew Citizens' Band, which performed in the Moomba procession and is consistently in the top two placings at State and national levels. In August, Doug and the Kew band set off for Europe to compete at the Edinburgh Festival.

Staying afloat



Some newspapers and television programmes boast that they bring you the news behind the news.

So does this picture.

March Our Bank had a picture of State Bank swimmers Ann O'Leary and Andrew Hicks in the pool of the President's Club, State Bank Centre.

The picture was taken by Andrew Chapman in the pool.

How did Andrew stay above the water and in position for the shots?

The picture is worth a thousand words.

Williamstown celebrates its centenary

Hot on the heels of St Arnaud branch's centenary celebrations at the beginning of March, came Williamstown branch's 100-year celebrations in suitably historical style.

Staff had a lot of fun dressing up in the fashions of yesteryear, while oldtime songs were sung by a trio of songsters outside the branch, and the Mayor of Williamstown was carried in style by Cobb and Co. coach to attend the branch's party and cake-cutting ceremony.

The day started with the coach taking Mayor Graham Proctor from the

council offices to the branch in Ferguson Street.

The branch's two oldest customers, Thomas Leek and Thomas Clark, and its two youngest, four-month old Raymond Wakefield and five-month old Michelle Louise Baker, also went along for the ride.

The coach was met by Parkville West senior regional manager George Crockett, regional manager Kevin Lloyd and branch manager Alan Pritchard.

In the ceremony that followed, Mr Clark, who began banking with us in 1910, and Mr Leek, who opened an account in 1911,

were presented with a book on Victoria's history, while Raymond and Michelle were given \$50 SBS accounts to encourage good savings habits when they're older!

Councillor Proctor then cut the branch's 100th birthday cake.

Manager Alan Pritchard, who has been with the branch four years, says: "It was a day of really good fun.

"The weather was perfect and the Cobb and Co. coach created a lot of interest in the town because of Williamstown's historical heritage.

"We displayed old branch and other historical photos from Williamstown Historical Society and the staff looked the part in their fashions.

"At the end of the day, we had a party in the branch."

The branch's history dates from 1886, when Williamstown's population was 12,000 and the Bank bought the site in Ferguson Street.

The branch cost \$3725 to build.

On the first business day, 52 accounts were opened and by the end of the first week, the branch boasted 176 accounts.

