

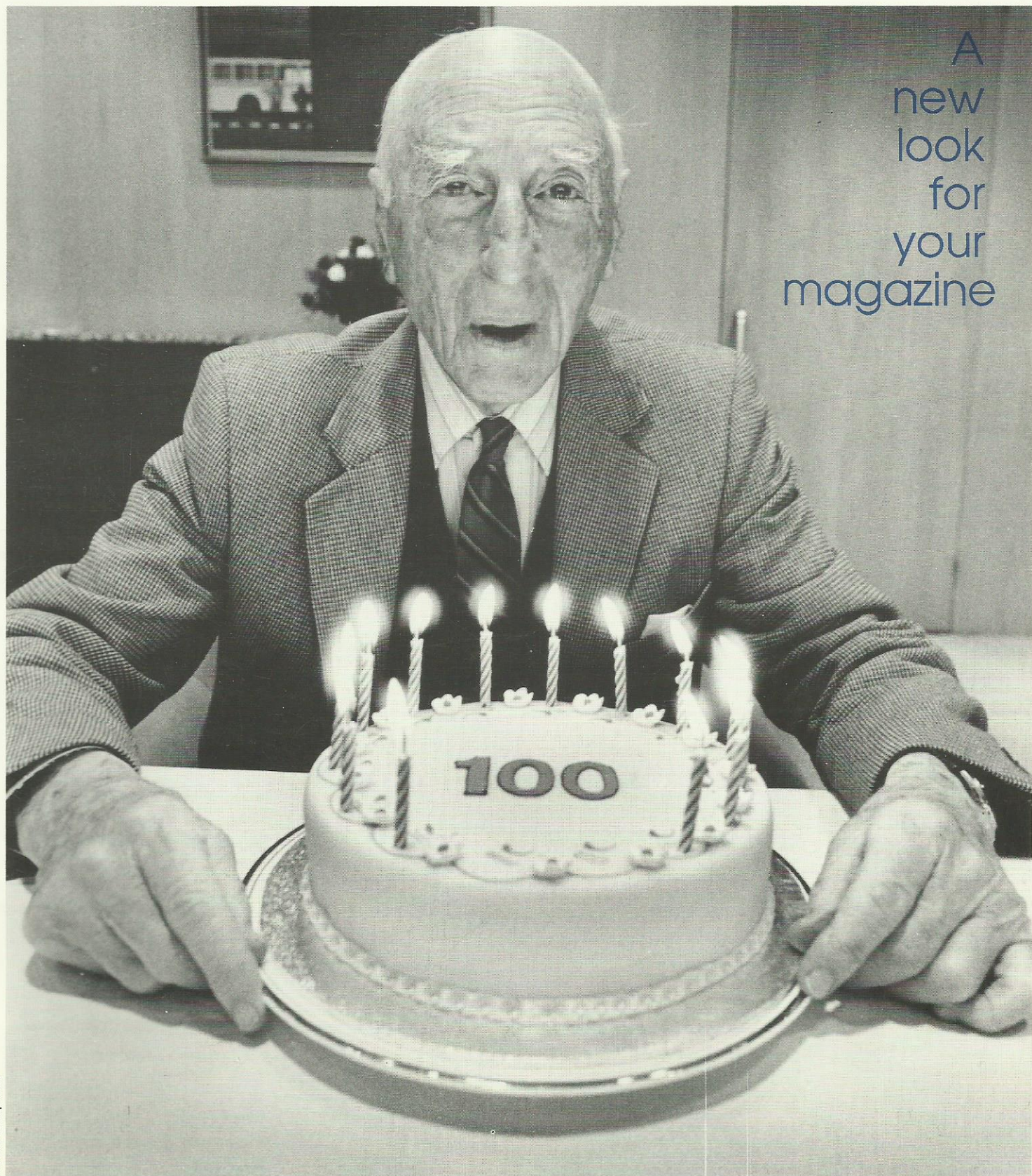
State Bank  Victoria

Our Bank

CYRIL CELEBRATES HIS CENTURY

June 1987

A
new
look
for
your
magazine



Communication in your Bank is on the verge of a dramatic change. Moves are underway to create a new communications department in the Chief Executive's Division.

This department will tackle a key issue in the Bank – the need for further improvements in the flow of information between management, departments and branches.

It is too early to discuss the final form of the department but the change is aimed at more effective communication to fully inform you on what is happening in your Bank; its products and services, business development and changes on the personnel front.

With the public launch of our new corporate image, we felt it was also a good opportunity to revamp the look of your monthly newsletter, *Our Bank*.

This issue has been designed and produced on a computer desktop publishing system, the latest development in communications which gives greater flexibility to publication production.

We hope you like the changes and welcome your comments and suggestions on how it can be improved.

We have dedicated the last page as a public forum for your comments, views and questions.

If you want to raise any issue, ask a question, or merely air your views on work or banking in general, please write to us.

As we go to press, news has come in that last year's staff report and overall employee communication program have won Gold Awards in the annual Enterprise Australia awards. More details in July.

Clive Walters
Corporate Communications Manager

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Our Bank
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New Faces

Same name, different job!

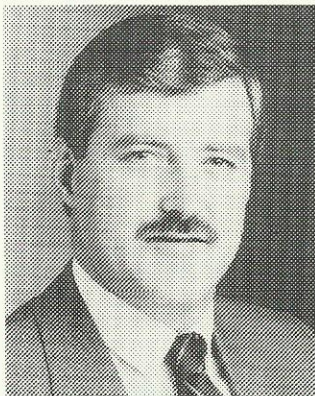
Make sure you have the right name when writing to or ringing international's two chief managers, or else there could be some confusion!

Both are **Byrnes**.

Laurie Byrne is now head of capital market and foreign exchange activities.

Laurie has joined **John Byrne** who controls operations, systems, lending and administration.

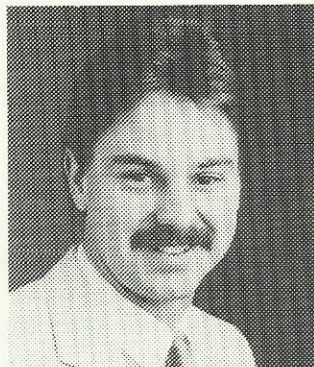
Laurie came from Myer where he managed domestic and international funding as well as interest and exchange rates. Formerly he was with ANZ where he worked in foreign exchange, had assignments in London and Singapore, set up the currency hedge market and developed its corporate foreign exchange desk in Melbourne.



Laurie Byrne

New recruiter

Peter Woodward has joined personnel as recruiting manager after three years in a similar role at the giant retail chain, Safeway-Woolworths.



Peter Woodward

Peter, who is 29, has a degree in psychology and experience in personnel management in previous jobs at the Federal Department of Transport and General Electric.

Focus on Gippsland

Gippsland was our Bank's first region to open and the first region to be selected for selling insurance under the State Insurance Office (SIO) agreement.

It is now the first and only region to have a woman, **Lorraine Smith**, appointed as a business development manager as part of our drive toward helping



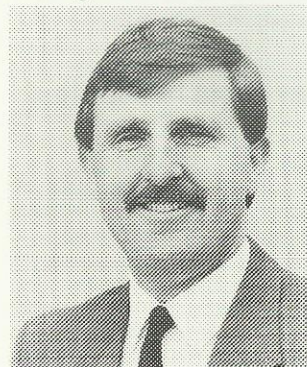
Lorraine Smith

small and medium businesses through the regional offices.

Lorraine, who has a background in public accounting, is responsible for developing new business accounts and rural finance.

"We are now concentrating on small business people," she says. "I also assist the branch managers in Gippsland region with their business development. "It's certainly not a 9-to-5 job."

Meanwhile, **Gerald Geraghty** is enjoying his role as Gippsland's new administration manager.



Gerald Geraghty

Gerald, who joined our Bank at Maffra in 1965, was in current loans before moving to Traralgon.

New chaplain

Jan Wade is our new industrial chaplain who has taken over from **Adrian Scott**, now a full-time administrator with Inter-Church Trade and Industry Mission (ITIM).



Jan Wade

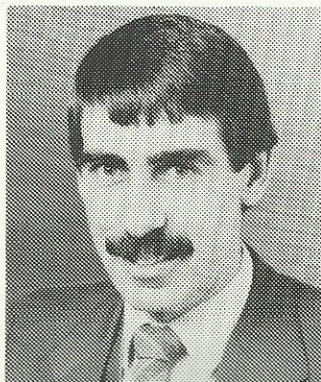
Jan, who has a degree in theology, is also a part-time counsellor at Melbourne's Peter MacCallum Cancer Institute.

She says ITIM chaplains are committed to caring for people at work and have a strict code of confidentiality. Her office is in the occupational health centre in the lower banking chamber and she visits on Mondays and Tuesdays. Jan can be contacted on (03) 604 7488 or at the ITIM office (03) 642 1366.▼

News Roundup

Special posting

Noel Wild has been seconded to the Australian Chamber of Manufactures as a banking consultant to promote our Bank to the manufacturing and related industries. The secondment is part of our new thrust to gain a larger share of the business finance market.



Noel Wild

Noel, commercial accounts manager in business finance, is the first State Banker to be appointed to the Chamber's services division, Australian Industries Management Services (AIMS). AIMS provides counselling services, market feasibility studies and business plans to about 1500 business people a year. "Some of those people have never had exposure to the Bank," he says. "I attend AIMS client meetings. "I've got a two-fold role,

looking at finance opportunities and also marketing the Bank in finance and banking generally. "Through the scheme, Victorian manufacturers are getting an idea of what State Bank can do for them. "One of the benefits is that customers gain confidence because they're not on the banker's territory." Noel went to the Chamber in March and, his term ends in August.

Region opens in Geelong

About 200 people attended when deputy chief executive **Max Carr** opened south-central regional centre in Yarra Street, Geelong, on May 6, taking the regional management programme another step. South-central region covers 35 branches, including Camperdown, Portarlington, Queenscliff, Apollo Bay, Beaufort, Ballarat, Bacchus Marsh and Portland. **John Smith** and **Barry Smart** head the management team.

Mildura move
Twelve days later, chief executive **Bill Moyle**, just back from the opening of Hong Kong office and executive conference in

New York, took a trip to Mildura to open **Kevin Skiller's** new branch at 60 Lang-tree Avenue.

Other regional openings

North-east regional office in Wangaratta is opening on June 17.

While north-west regional centre, Swan Hill, is expected to be officially opened on July 15. Staff will move into the centre in Beveridge Street on July 22.

Up North, and far out East

Our man in Hong Kong, **Graham Kershaw**, is hard at work establishing the business presence of our new regional office which opened on April 30. This office covers the Asia-Western Pacific region as part of our expanding coverage of key international financial markets. At the same time, SBV Asia Ltd., a registered deposit-taking company and wholly-owned subsidiary, opened for business. Bill Moyle is chairman of SBV Asia Ltd. and Graham, who is chief manager of Hong Kong, is managing director. Other senior personnel are **Gavin Forte**, senior manager, and **Stephen Braid**, manager treasury.

New branch opening soon

Kings Gardens, South Melbourne, opens for business on July 1. The staff will be headed by **Pat Ellerton**.

Meanwhile, Bairnsdale branch is moving in August to a prime site in Main Street and new \$300,000 premises because of excellent growth in business.

Behind the name

Valma Zerbe is proud to bank at our new Doncaster branch, The Pines, which is on a site once owned by the Zerbe family.

"My husband's father, **Heinrich Zerbe**, bought the land in the 1920s for £3 an acre," says Valma.

The Zerbos had been in the orchard business for more than 100 years, so it was no surprise Heinrich used most of the land for growing fruit.

"Heinrich planted a row of pines from Reynolds Road to Blackburn Road, which my husband, **Rupert**, helped to plant when he was a little boy," says Valma.

"It was these trees that gave the place its name. Rupert and Valma were guests of honour at the opening of the shopping centre last October. ▼

Our New Image Launched



Sue Astorino's hair and make-up are checked by **Jose Perez** moments before she takes part in the media launch of our Bank's new look and logo. Sue, of general managers' department, was one of five State Bankers to model the clothing Collection at the launch which was attended by more than 200 people. Chief executive **Bill Moyle**, told the gathering the way State Bank presented itself publicly was important. "Our name and new look are the hallmarks of our success and, like any major corporation,

we consider them valuable assets. "Our old look was dating and getting out of touch with the new bank we are creating, a bank progressively diversifying and developing its whole-sale banking in domestic and international markets," he said. "The new corporate identity aims to firmly establish in the public's mind this diversification and growth as one of Australia's top five banks. "We are no longer a bank just for personal banking, but a develop-

rural, corporate and international banking."

Guests at the launch were **Ian Johns**, head of our subsidiary, Tricontinental, and

company secretary **Bruce Ziebell**; designer **Brian Sadgrove**, who was responsible for designing the new logo; and fashion designer **Prue Acton**.▼



Y'vonne Akerley, Mark Higgins, Prue Acton, Steve Morrison, Lisa Stewart and Sue Astorino.

Great start to insurance test – Breitzke

State Bank Insurance Services are being sold across the counter in our 34 Gippsland region branches as a fore-runner to the Victoria-wide introduction of the service. Selected branch staff were given training in selling the new product range at the regional centre in Traralgon before the project started

on May 25. Regional training courses, with State Insurance Office and State Bank lecturers, are planned for Swan Hill in late June; Bendigo, Hamilton, Geelong and Wangaratta in July; Ormond, Parkville, Box Hill, Heidelberg and Frankston in August. **Eb Breitzke**, who is

managing the project for insurance department, says he is delighted with initial progress. "Two branches were so eager and organised they sold some insurance before the scheme got underway!" says Eb. "I have been delighted and overwhelmed with the enthusiastic

response of the people chosen for the lectures and the positive approach of the branches involved. "They're keen and if Gippsland is any indication, it'll be a fantastic success." The package includes building and contents and mortgage protection insurance underwritten by SIO. ▼



A new era in branch support has started

Personnel is handing over administration of branch relieving staff to regions to simplify the operation, minimise delays in supplying replacements, improve service in branches and benefit staff involved. The change, which is part of the regional decentralisation programme, began in February with Parkville West and should be finished by the end of the month. Under the new system, regional administration managers will each control a team of about 30 relief staff who live in the area and can be sent to branches in the region.

The benefits

This will help relievers by giving them:

- greater contact with a smaller number of branches
- more opportunities to get to know the job
- greater customer contact, consequently, better customer service
- less travel

In addition, relief staff will benefit under the new appraisal system because they will be

reporting to one regional manager and their appraiser will be familiar with all aspects of their work. In the past, control of our 320 relief staff has been the daily job of three people in personnel. The names of relievers appeared on a giant board and were swapped about daily to meet the needs of branches. The board's days are now numbered.

A huge job

Ray Hetherton and his assistant, **Lynne Longmuir**, have orchestrated the changeover.

This included writing to all staff and branches to tell them about the change and visits to regional offices to instruct people on establishing the new system.

Max Watts, senior staff manager in personnel, says it has been a huge job but the results are worth it.

"We have been improving branch relief operations for some time," Max says.

"Before 1978, there were some 800 names on the board, all controlled by head office!"

Bank offers trainee scheme

Our Bank is training up to 100 young people a year under a government-sponsored trainee scheme aimed at helping school leavers who have not completed Year 12 enter the workforce.

During their year-long traineeship, they will get on-the-job branch experience and 13 weeks of training at our Queen Street staff training centre.

State Bank is the first bank in Victoria to join the scheme, which is a federal and state government initiative to provide a constructive transition from school to work for people between 16 and 18.

It started with the manufacturing industry and now covers finance and insurance.

The combination of on- and off-the-job training is designed to give a range of skills and knowledge needed to work in the banking industry.

"We felt it would be an ideal opportunity to recruit school leavers who have not attained Year 12 standard and provide them with an opportunity to qualify

for a career, rather than just a job," says John Williams, chief manager personnel.

"Our trainees will receive TAFE approved training, mainly at inner city branches.

"These branches have a variety of customers seeking a wide range of banking products and services, which will help trainees develop skills in communication and confidence in dealing with people."

At the end of their training, people will receive a certificate from the Industrial Commission of Victoria, which is highly regarded by employers.

Women's role

Women are invited to the next meeting of the State Bank Networking for Women Group to be held next October in the cafeteria at State Bank Centre.

The discussion group was formed last September after the launch of the affirmative action for women programme in June.

The group's committee comprises **Helen O'Donoghue** (chair), **Judy Crettenden**, **Sandra Hinchey** and **Natalie Skinner**. ▼

A Special Day in May for Two

One turns 100, the other 21

Cyril Fethers, our oldest retired officer, turned 100 on May 21 and was presented with a gold nugget by **Scott Walters**, DGM Personnel and Administration, at a party in his honour. Cyril, a remarkably spry 100-year-old, retired 35 years ago. He joined head office branch in Market Street, in July 1912, when he was 25; was transferred to Fitzroy, then Prahran and became manager at Mornington in 1915. He retired in 1952.

"I've been out of the Bank almost as long as I was with it," he quipped.

"Banking was certainly different when I was with the Bank." At 27, he fought with the AIF (Australian Imperial Forces) in World War 1, mostly in France, and was awarded the Military Cross.

After World War 1, Cyril rejoined the Bank at Nagambie in 1920, then worked at Seymour, Ormond, Colac, Hamilton, Elsternwick and Prahran.

Age has certainly not dulled his memory! He not only remembers all of State Bank's general managers but also believes our Chief Executive is not the first Bill Moyle to work for the Bank.

"I remember a manager in 1912 whose name was Bill Moyle," he says.

Cyril attributes his longevity to 'diet and constitution, a bit of both'.

Those who joined Cyril's celebrations

were **Graeme Walker**, senior manager provident fund; **Peter Fitzhenry**, deputy chief manager marketing; **Jack Knight**, secretary of the Retired Officers' Club; **Tom Martin**, the club treasurer and **Fred Veitch**, club vice-president; and **Ken Barr**, who used to work with Cyril.

"Thank you for this day. I shall always treasure this gift," Cyril said on receiving the half ounce Hand of Faith nugget.



Nice One, Cyril!



Nicole and friends

When **Nicole Elliott** arrived at work at Forest Hill's Brentford Square branch on her 21st birthday on May 21 she couldn't believe her eyes.



Led by manager **Noel George**, her colleagues had arrived early to see her reaction to their branch decorations for her 21st.

Nicole, standing outside the door, could see blue and white ribbons and balloons and realised what her colleagues had done.

"That's wonderful. That's fantastic. That's great," she laughed.

Nicole was presented with gifts and cards from colleagues and customers and, of course, a cake with 21 candles.

"Thank you all very much," she said.

"When I saw you all inside I thought you'd organised a stripper!" ▼

Branch Celebrates New Look



Manager **Bill Waldron** (right) and accountant **Don Hodge** relax in their refurbished Somerville branch after a chicken and champagne breakfast celebration for their bigger, new look branch. The original branch was built about 25 years ago; 16 years ago it moved to its current site at Eramosa Road.

The refurbishing took about three months. "The Bank moved to its present location in 1971 but business has improved so much we had to expand the premises," says Bill. One of the customers to enjoy the hospitality of the branch was **Evelyn Sage**, of Somerville, who opened an account in 1962.

Peter is looking at a bright footy future

Peter O'Connell is a footballer fans could see more of in the future. Peter, 19, of Sebastopol branch, played for Ballarat league against South-East Suburban league in the curtain-raiser to the Essendon-Sydney night game earlier this season. The game at VFL Park, which the Ballarat

league won by 88 points, decided the State titleholder. Peter is in his first senior season for East Ballarat in the 10-team Ballarat league and plays on the forward flank and in the centre. He captained YCW last year and played six games for Carlton under-19s.

Dave Polson starts a new lifestyle

Staff at Brandon Park branch made sure their manager's retirement got off to a good start with a retirement party for him on March 24.

Sue Bentley reports that what was supposed to be a relatively quiet night turned out to be a big night with about 60 people turning up to farewell manager **David Polson**.

They gave David a set of crystal claret glasses and, importantly, some of his favourite nectar, claret, to fill them.

Sue says the night went really well and wound up about 11 pm.

"We forgot to tell the cleaner not to come that night but, he didn't seem to mind, and stayed anyway – socialising!" says Sue.

Enjoying retirement

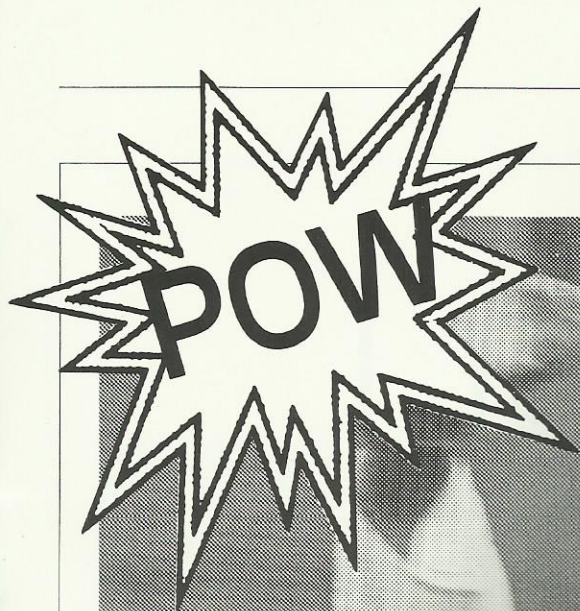
A group of retired State Bankers, their families and friends, making a party of 34, recently enjoyed a 12-day tour around Tasmania, including a trip to Strahan on Macquarie Harbour.

Retired State Banker **John "Digger" McKernan** has been arranging holidays for groups of retired officers since April 1984, when a party of 29 toured New Zealand.

In October 1985, a party of 31 spent almost five weeks touring the western half of the United States and the Canadian Rockies. ▼



Digger's happy group



Susan Gayton took up the Korean martial art of taekwondo only 18 months ago and won the women's Victorian blue belt lightweight championship in Melbourne last month. She trains seven days a week, watches her diet and pits her 50 kilograms against her instructors. Susan, 19, of St Albans branch, trains for four hours at weekends and up to 90 minutes a day during the week. "It's mainly sparring," she says.

"On weekends, we go for a run and sprints as a warm-up. "The diet is just normal food, no junk food and plenty of fruit and vegetables." For the titles, there are two two-minute rounds with a 30-second break. "I was numb after the last title," she says. "I was so exhausted and my husband **Frank** kept calling out 'Only 30 seconds to go, only 30 seconds to go.' "It felt like 30 minutes. In a bout, your nerves make you go on." ▼

Minder !

State Banker **Brian Gray** recently took a top team of young Australian athletes to compete with 24 countries in a major international athletics competition in California. About 7000 competitors took part in the four-day meet, considered one of the leading annual amateur contests in the world. Brian, manager at Moorleigh, was coordinating coach of 11 rising stars in school athletics, supervising their training for the Mount San Antonio College Athletics meeting at Walnut, Los Angeles.

He was invited to go on the trip by Tony Benson, head coach of Australia's branch of International Sports Exchange Group, a non-profit organisation dedicated to promoting competition between young athletes.

The invitation was the culmination of 15 years' involvement in athletics coaching and administration.

"Years ago, I used to be a bit of an athlete myself," Brian says modestly, having played for Collingwood for 10 years and being in its last premiership team in 1958.

"I started coaching when my children joined Little Athletics.

"Team members were selected on their performances in state and national all-schools championships. The high school team, with members aged between 14 and 20, competed for two of the four days.

"The other two days were for university and Olympic-standard athletes, among them

14 gold medalists including runner **Carl Lewis** and **Evelyn Ashford**.

"My team did very well, many achieving personal-best times and winning medals. Meeting top quality athletes from so many other countries was very rewarding.

"They had never competed in a meeting like this so they gained new insight into the quality of overseas performers.

For me, the greatest advantage was being able to exchange training ideas and methods with the Americans."

But it was not all hard work. Brian and the team also enjoyed sightseeing in Hawaii, Disneyland and Universal Studios.

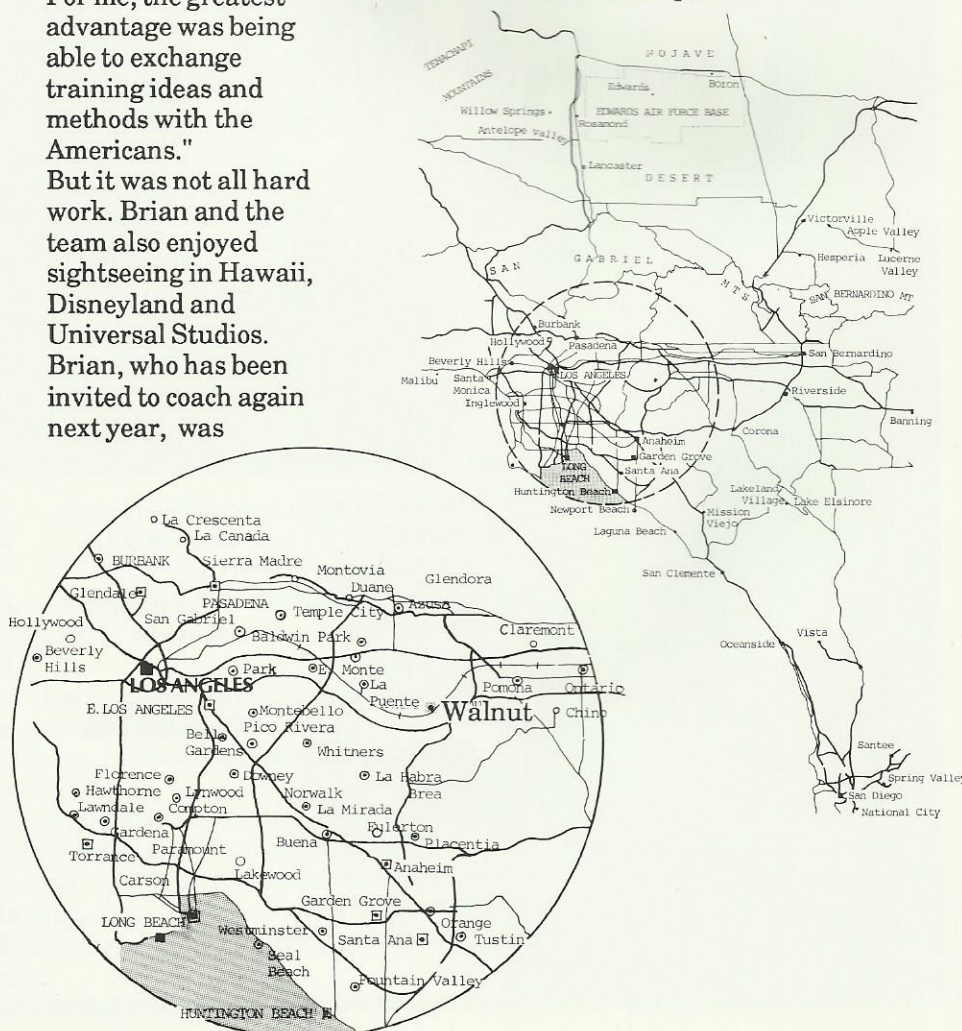
Brian, who has been invited to coach again next year, was

impressed with the courtesy of the Americans and their regard for Australians.

"Last time I was overseas, nobody had heard of Australia," he says.

"This time, wherever I went in the stadium, I was asked to 'stay around or say something.'

"Our Australian uniforms, tracksuits and hats, based on the Australian flag, acted as a sort of passport. **Paul Hogan** has certainly done a lot for our international profile." ▼



People



Andrew Chapman

Your Page

Have your say!

This space is dedicated to you.

We would like you to fill this page with your feedback.

Write to us with any questions you want answered.

If you have any comments, printable ones of course, we will publish them. Personal identities will be protected but we will identify branch or department to give your letter authenticity.

To get the ball rolling in this issue, we are printing a letter of praise to Y'vonne Akerley, our hardworking wardrobe coordinator, who has had an awesome task in managing the supply of two sets of the Collection and is now working on the third. Unfortunately, the person forgot to sign the letter!

To the Editor
Our Bank

This is just a short letter to thank fashion coordinator **Y'vonne Akerley** for the great job she has done with the Wardrobe.

Until I read May Our Bank, I did not realise the time and logistics involved.

The result is a great wardrobe, better than anything any of the other banks or building societies have; a wardrobe we can all be proud of.

Thank you Y'vonne and everyone else involved in bringing State Bankers a terrific wardrobe.



The Editor
Our Bank
080 Marketing Department

Name:
Branch: