


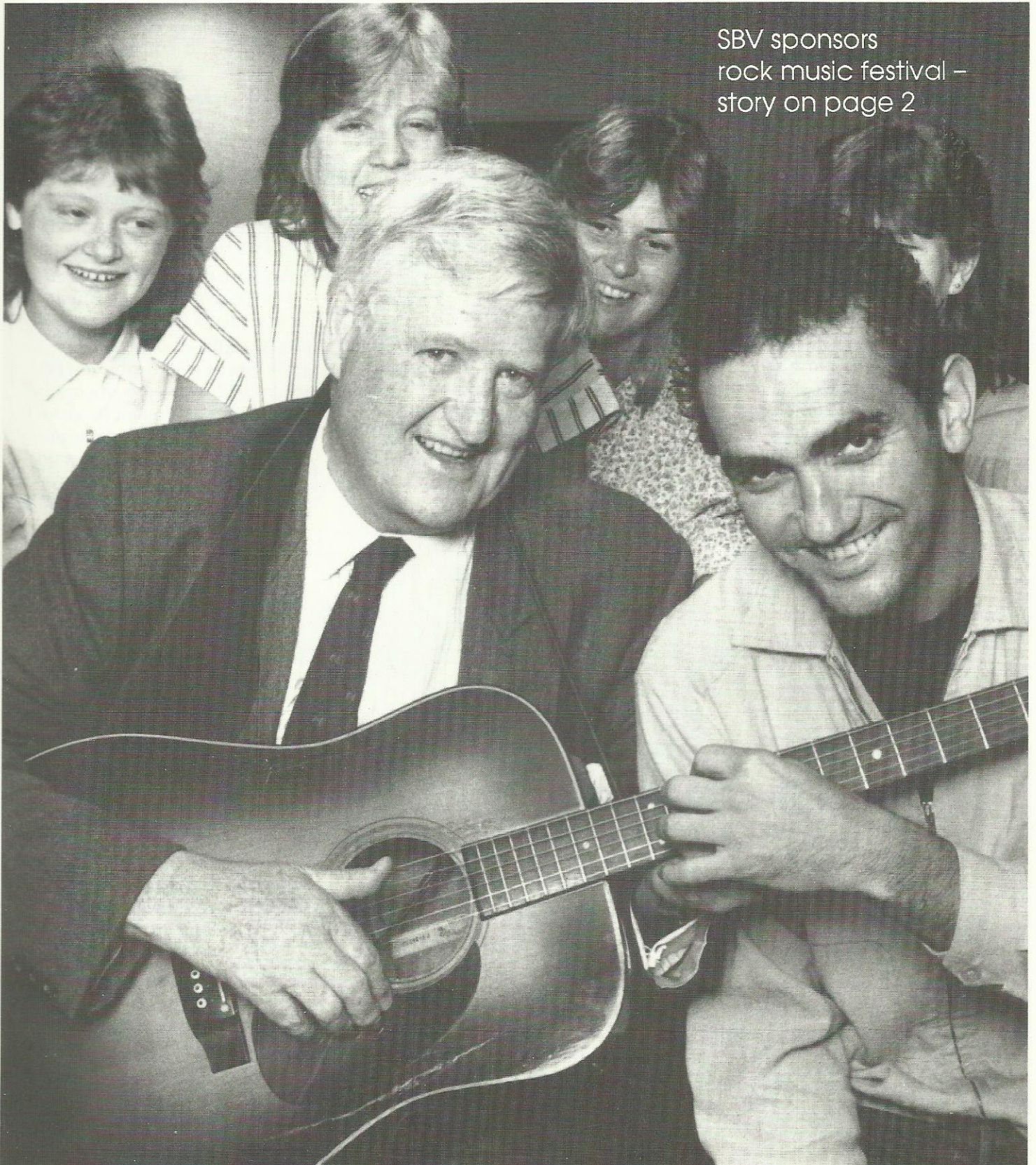
State Bank  Victoria

Our Bank

Striking the right chord

January 1988

SBV sponsors
rock music festival –
story on page 2



Bank out in front with longer leave for the 'big event'

State Bank Victoria is the first corporation in Australia to introduce up to 18 months' maternity leave.

The ability for women to extend their maternity leave beyond 12 months' came in on January 1.

An updated guide to maternity leave conditions is now available – it's called *Having a baby?*

Equal opportunity officer **Helen O'Donoghue** says at any time there are more than 270 women away on maternity leave and it's important every woman knows how to apply for leave.

"All mothers-to-be are eligible for maternity leave, regardless of marital status," she says.

"You can be employed full-time or part-time – it doesn't make any difference.

"Also, there is no qualifying period to meet if you have recently joined the Bank.

The only restriction is that you must return to work for 12 months between your first and subsequent maternity leave breaks."

Helen says women planning maternity leave have only to write to personnel department at least 10 weeks before the birth, supplying a doctor's certificate with expected date of birth.

Four weeks' notice is needed to start maternity leave and toward the end of their leave, women will receive a letter from personnel about returning to work. About 72 per cent of women come back to work – 22 per cent on part-time.

"On returning to work, they will be placed at a branch in their region where there is a suitable va-

cancy, not necessarily their previous branch," Helen says. "If they are from head office, they are likely to return to a department but not necessarily their previous department.

"Unless they have been promoted, their salary will remain the same.

"Women on maternity leave can certainly apply for promotion but they must be able to start work on the day the job becomes available.

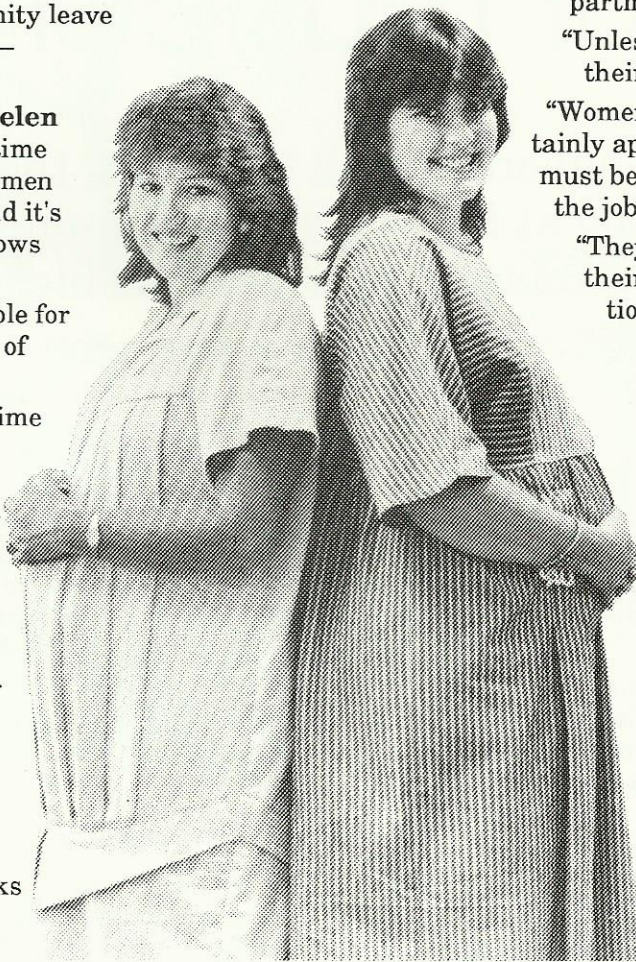
"They now have a choice regarding their superannuation contributions – that is, for full benefits, they would need to pay member and Bank contributions which is 18 per cent of their salary.

"They can choose to make part contributions to full death-disability cover, which is 1 per cent, or pay no contributions.

"Staff benefits remain the same on maternity leave, but if they take longer than 12 months' leave, they would need to equal the extra maternity leave upon returning to work, otherwise their loan would be back-dated to the applicable public rates from the time the 12 months' leave ran out."

Helen says women can return to full-time or part-time employment and they needn't worry about getting into the swing of things because there is a re-training programme.

"I'll be happy to hear from any woman who wants advice, or needs a copy of *Having a baby?* Just call me on 604 6800." ▼



Nearly time! Gael Nugent and Sue Carroll

John Farnham star attraction at our music show

Australia's rock superstar will be among the country's top artists performing at Melbourne's mega-music event next month which promises to be one of the biggest and most exciting Australia has seen.

Many of Australia's top recording artists will appear at the musical extravaganza – State Bank Victoria Melbourne Music Show.

SBV is contributing \$400,000 toward staging the \$1.5 million event, a project endorsed by the Australian Bicentennial Authority, as one of our key corporate sponsorships in Australia's bicentenary year.

State Bank Victoria Melbourne Music Show is being held at the showgrounds from February 13 to 21.

Besides Farnham, other artists taking part include Jimmy Barnes, James Reyne, Icehouse, the Angels, Hunters and Collectors, Paul Kelly and the Coloured Girls and the Hoodoo Gurus.

The musical event, which includes concerts, exhibitions and workshops, was launched at State Bank Centre branch last month by chief executive **Bill Moyle**, Victorian Rock Foundation director **Irvin Rockman** and **Michael Gudinski**, managing-director of Mushroom Records and director of State Bank Victoria Melbourne Music Show.

Paul Kelly, seen on our cover with **Bill Moyle**, **Tina Burnal**, **Annette Firman** and **Sandra Barnes** of SBC, helped launch the show with a performance in the branch.

"State Bank Victoria is pleased to be so closely associated with the show because it is the first time a major bank or financial institution has given its wholehearted support to Australian contemporary entertainment at such a level," says Mr Moyle.

VRF general manager **Ian Smith** says State Bank Victoria Melbourne Music Show will be "absolutely fantastic."

"There's never been anything like this in Australia," he says.

"It's like a Royal Melbourne Show except it's music."

Ian says more than 150 bands and musicians will be performing during the show.

"The performances in the main arena are just part of the activities," he says.

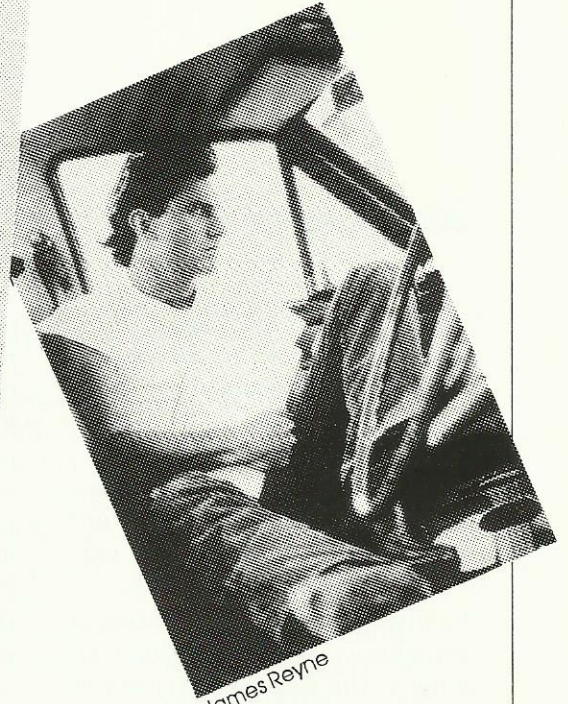
News Roundup



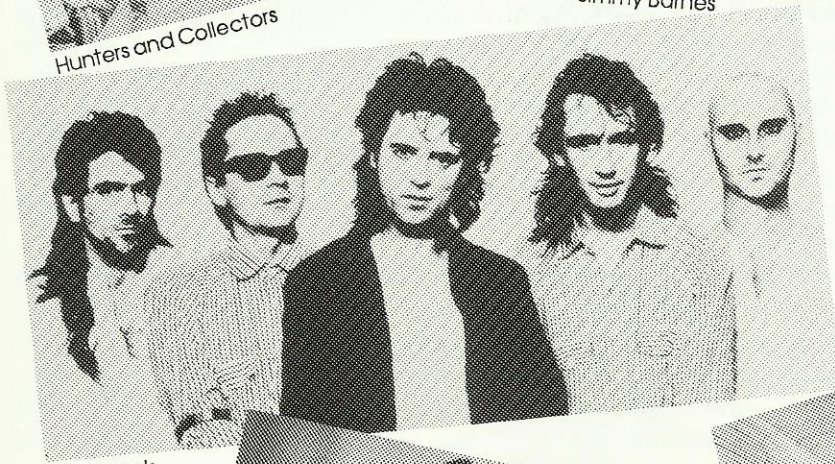
Hunters and Collectors



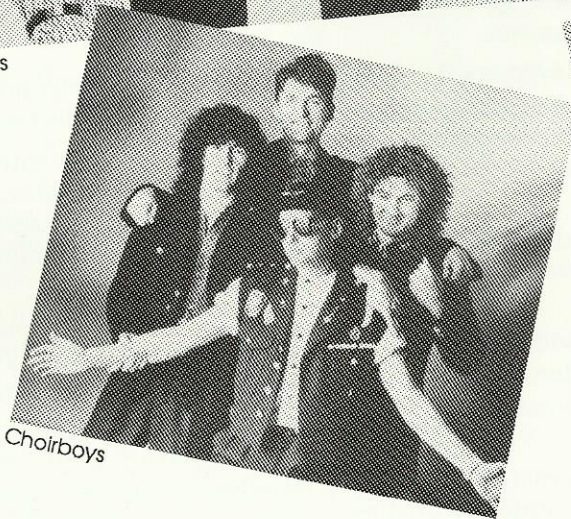
Jimmy Barnes



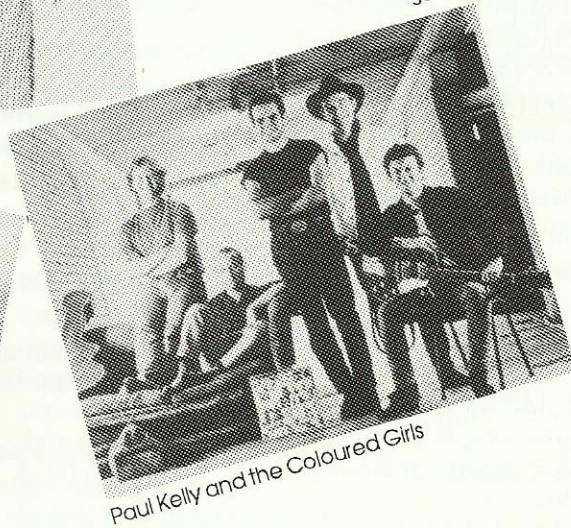
James Reyne



The Angels



Choirboys



Paul Kelly and the Coloured Girls

"There's something going on all the time.

"There are workshops and classes with musicians and teachers, videos, displays of how music is made, all the dance clubs in Melbourne are doing a disco and there's a great record fair with cut-price albums and cassettes and CDs.

"We have a hi-fi expo and a music expo and you'll be able to make a record or video.

And there's also a celebrity dunk where you can dunk your managing-director or general manager."

Ian says that artists performing during the show will include Wilbur Wilde's Blowout, Chad Morgan, Boom Crash Opera, Divinyls, Herbie Hancock, Kate Ceberano, Painters and Dockers, Cattletruck, the Moonee Valley Drifters, Bush Turkey, Spy v Spy, Wa Wa Nee, the Rock Melons, Flying Emus and Saints.

Tickets for staff

Deputy marketing chief **Peter Fitzhenry**, says a large number of special tickets will be available to State Bankers.

"These will admit you to the showgrounds for the day's activities but you'll have to pay to get into the main arena show," he says.

"Watch out for details soon on how to get your tickets." ▼

News Roundup

New communication to reward successful campaigns

A new approach to internal communication starts this month with a major initiative called participative communication.

The key element of the new approach is information campaigns offering achievement rewards and incentives to staff when they participate in campaign activity.

The introduction and operation of participative communication techniques is the responsibility of the new communication department set up in September in the chief executive's division and headed by chief manager **Susan Roberts**, previously manager of advertising and internal communication at National Mutual Life Association.

The communication department has been established to create and implement internal communication campaigns that will increase Bank profit by:

- raising staff awareness of the Bank products, in particular their high quality and competitive value
- cultivating customer service

Susan says a major benefit of the campaigns will be even better customer service through greater staff knowledge of our products.

The campaigns will take different forms. At times they will apply to branches, at other times the whole Bank.

Participants will vary from specialised staff to branches. Application of reward and incentives will range from individuals to branches and departments.

The first campaign is Operation A – designed to boost sales of our

building and contents insurance policies, Policy A and Policy C.

Operation A is in two phases. The first is a three-month selling campaign and regional inter-branch competition, ending in a celebration for two winning branches in each region.

The second is based on results of the year's campaign in all regions, with the top branch winning a weekend at a luxury hotel or resort for staff and partners.

To make the competition fair for all branches, results will be calculated on the percentage of sales related to opportunities.

Percentages will even out the disparities between branches and other variables in processing housing loan applications and insurance.

Communication department plans to have at least three campaigns a year.

The campaigns will be implemented with regional management and branch marketing support teams.

They will also be coordinated with marketing and training strategies.

Another important function of communication department is writing and publishing circulars.

Clearly-written, timely circulars are essential to information flow throughout the Bank. Good circulars also mean good customer service.

The department, on level 5 in head office, comprises five communication managers, five communication officers and an administration assistant.



Susan Roberts chief manager of communication department.

During her 11 years with National Mutual, Susan was also manager public relations, manager internal communications and manager editorial services.

An American, Susan was brought to Australia from New York by Qantas to carry out specific communication programmes. She later undertook comparable tasks at other Australian companies, including Woolworths, CRA and CAGA.

In New York, Susan held communication positions at McKinsey and Co. and Eastern Airlines.

She has a BA in English literature and is a fellow of Society of Business Communicators and a member of International Association of Business Communicators and Public Relations Institute of Australia. Susan has been a SBC board member for five years and is a past president. ▼

News Roundup

Bank tees off golf contest



John Southwell, captain of the north-east district team, shows his prowess at Kingston Heath course, Cheltenham, during the State Bank Victoria-sponsored Victorian Golf Association Country Week Championships.

SBV has got behind the swing of golf.

Community affairs manager **Ross Barnett** says SBV teed off the championships with \$20,000 sponsorship and 17 country teams have taken part at various clubs.

Ross says the VGA has used our sponsorship to help the teams travel to Melbourne and to help administration costs.

The money has also been used for a VGA Foundation set up to help promote and develop golf.

"It's been an outstanding success," says Ross.

"Each of the teams received \$700 which was given by the local region or branch. As well, there was the SBV shield for division one teams and SBV plate for division two teams."

Good news for farmers – rural long term rate drops nearly one per cent

State Bank Victoria is backing the people on the land with the reduction of its rural finance interest rate on long-term loans of up to 20 years to 14.5 per cent per annum – a drop of 0.75 per cent.

Deputy chief executive **Max Carr** says the lower rural finance interest rate is part of the Bank's commitment to providing lending and other banking services to farmers and agricultural businesses.

Benalla opens with new look in harmony with the old streetscape

Deputy chief executive **Max Carr** officially opened our renovated Benalla branch in Bridge Street on December 8.

About 90 people, including business and civic leaders and SBV executives attended the opening.

The history of our Bank's involvement in the Benalla community goes back to 1897 when the branch opened for business as a savings bank in rented premises with two staff members.

The branch, headed by manager **Peter Saville**, now has 17 people. It has been renovated three times and the latest update cost more than \$490,000.

In 1904, land was bought in Bridge Street for the branch for £341.

The building cost £1804. In 1919, more land was bought in Bridge Street for £600.

A balcony for the branch cost £87 in 1910 and sewerage in 1921 cost £165.

Electricity was connected in 1923 and a garage added in 1926.

The branch boasted 3213 accounts opened in 1898 with depositors' balances

of £109,399.

Customer balances now held at the branch are more than \$18 million and loans average \$3 million a year.

The first branch manager was **Reginald Arthur Howard** from 1897 to 1905.

The renovated branch gives an improved commercial environment for customers.

Its facade has been kept and the new corporate colours introduced.

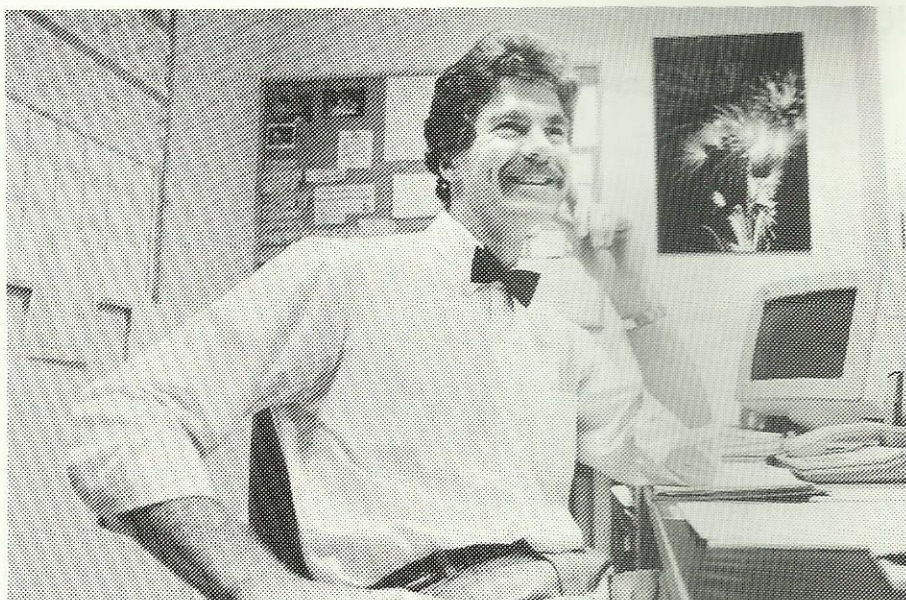
The new-look branch has been renovated in harmony with the existing streetscape and gives more space for customers and staff.

The managerial suite has interview rooms and reception area and people in the branch now have better work areas and other amenities on the first floor.

Customers also have the convenience of off-street parking at the back of the building.

Chief executive **Bill Moyle** says development of the branch shows the confidence SBV has in Benalla's future and the Bank's ability to meet the growing financial needs of the community.

Peter winds up a seven year career as 'Mr Social Club'



Peter Wynd, one of the most well-known faces around our Bank, leaves us soon to enter the motel trade with two other State Bankers.

Peter, appointed our first social club secretary in January 1981, with **Tony Borg**, internal audit and **Brett Stonehouse**, electronic banking services, will run the Bendigo Colonial Motor Inn.

Peter, Tony and Brett have always been keen on the idea of running a motel.

Peter, 41, joined SBV in 1963 as a junior clerk at Camberwell Junction branch and till 1968, he worked in Auburn South, Syndal and Mount Waverley.

He then spent six years on relieving staff which he says was "great experience" and then worked in personnel as assistant relieving staff officer and in Bank Cards for two years. His first managerial position was in 1983 as staff social club manager.

Peter is a life member of the SBV football club, having played more than 250 games and was captain of the 1972 premiership team.

He is also keen on basketball and a life member of the Bank's team, having played more than 500 games.

But in earlier days, as a cricketer, Peter's fellow players will remember that he "couldn't bat or bowl and was selected as a fieldsman".

"The seven years in the social club have gone so quickly and they have been extremely good years and

I'm looking forward to a new challenge," he says.

"I look upon this new business prospect simply as a further extension to what I have been doing for the past few years."

Rex Anderson, of Greythorn branch, and a committee member for two years, takes over from Peter on February 12.

The motel which is close to the heart of Bendigo at Golden Square on Calder Highway, opened on January 18.

It has 34 units, executive and bridal suites with spa, an indoor leisure centre including a heated pool, spa, sauna and solarium, a function room, a cocktail bar and a house restaurant.

There are about eight staff including a chef, house maids and a waitress.

"We're using Fawlty Towers videos for staff training," says Peter.

"Thanks to all those I have associated with in the past seven years for their invaluable assistance. Special thanks to Bill Moyle and the Bank for their generous patronage and the other banks social clubs for helping in the establishment of our own club and their ongoing support. To the future of the establishment of the State Bank Victoria social office, I hope that the activities and facilities reach as many staff as possible."

A farewell celebration for Peter will be held on February 10 at SBC. ▼

Honesty wins in MCC membership mix up



Sun News-Pictorial

Barry, still in the outer, meets the Wilsons

According to the latest Melbourne Cricket Club members' handbook, there is a 20-year waiting list for restricted membership to the hallowed halls of the MCC.

Members then wait another 10 years before gaining voting membership.

There are more than 73,000 on the waiting list.

People put on the MCC list at birth are adults by the time they can enter the Melbourne Cricket Ground's conservative members' area as members.

Viewing the grand final or the Tests from the Long Room is considerably more comfortable than sitting in the outer.

So spare a thought for the temptation that went through the mind of Armadale's **Barry Morgan** last month when he came across, in the branch's mail, missives from the MCC last month.

Signed by MCC secretary **John Lill**, they said: "I have much pleasure in informing you that you have been elected a voting member of the Melbourne Cricket Club."

They were addressed to **P.G. Wilson** and **P.D. Wilson** and the address was the same as the branch - 953 High Street.

Thoughts of no queueing and comfortable seats for the football and cricket for Barry, 38, and his son, **Glen**, 13, were strong in Barry's mind as he read the documents.

"I checked but there were no customers by that name," says Barry, a Richmond supporter.

They could have been State Bankers or former State Bankers, but no, Barry checked that.

"I was tempted," he says. "My oath I was. There were others with me as I read them but let's just say they were firmly in my hand. I could have just signed and we could have gone under the name of Wilson."

But honesty was strong with Barry and his integrity resulted in press publicity.

Then, a few days later, Barry had a call to go to the MCC.

There he met the intended recipients of the MCC membership - **Phillip Wilson**, 28, of Warrnambool, his brother, **Peter**, 31, of Maldon, and their father, **Colin**.

It happened that Colin, 54, who played with Melbourne in its halcyon days of **Norm Smith** and **Ron Barassi**, had put his sons' names on the MCC list when they were young.

Peter, at one stage, lived in the former manager's house at the back of Armadale branch but when he left he did not pass on a forwarding address to the MCC.

Says Barry: "They were rapt. They were really pleased. No one offered me MCC membership. But the Wilsons said they would get me a ticket to the grand final." ▼

In Brief

Strath Village Centre branch opens

Strath Village Centre branch in Strathfield, near Bendigo, became our 530th branch when it officially opened on December 1.

Headed by manager **John Jeffery**, the branch is in Strath Village shopping centre. John, 37, joined the Bank in 1968 and has worked in personal finance and business finance departments, metropolitan branches, Cobram and Rutherglen. He also managed branches of Papua New Guinea Development Bank for two years.

Horsham loan

Our Bank has granted the City of Horsham a \$900,000 loan.

The loan was negotiated through Horsham branch and manager **Greg Schreck** says it is to be repaid over five years.

The money will be used for a sewerage and capital works programme.

Peter on the move

Peter Shepard has left his post as north central's senior regional manager to take a promotion and become deputy chief manager retail lending in head office.

Peter, who joined SBV in 1956, had headed north central region in Bendigo since it opened in August 1986.

North central's new senior regional manager is **Graham Watson**, previously regional manager in Gippsland.

Branch upgrade

SBV's branch at 337 Hargreaves Street, Bendigo, has been upgraded because of the increased business it is handling. Manager **Graeme Cathcart**, who became Bendigo's manager in July 1983, says he is impressed by the community support the branch is receiving.

"I am most appreciative of the support of the people of Bendigo," he says. "We have recently had a great deal of growth in business and we intend to continue providing top service to the people of Bendigo."

Investment change

Steven Vaughan now heads investment management department. Steven, who joined SBV in 1986 after a career as a corporate economist, an economic adviser to the Australian Government and lecturing in international economics at Australian and US universities, was previously the department's senior manager global strategies.

Ho ho ho

Glenhuntly manager **Ron McInnes** received an unusual Christmas gift request last month. The gift was not unusual - its origin was.

Ron was in his office when he had a telephone call from another bank manager who said he had intercepted a letter his eight-year-old son had written to Father Christmas. Among the boy's requests for presents was one for SBV balloons with the new logo. So, with the help of Ormond North regional's branch marketing support officer **Rick Sillett**, Ron arranged for the balloons to be among the boy's presents opened on Christmas morning.

The boy's father works for ANZ.

Sorry about that

Frankston region branch marketing support officer **Trevor Geitz** has sent us a letter, received at our Doveton branch in the school bank collection. It says:

To Dear

Who ever you may be I am sorry I have not been putting any money in the Bank. I just spent it on dum things now I have relized that the money is for my (underlined) future.

From a friend
Delwyn

Snap!

Sharon Robinson has taken over from **Sharon Robinson** in personnel's industrial relations section. In a remarkable coincidence, Sharon, 25, has replaced Sharon, 23.

They are not related and did not know each other until Sharon was appointed.

'New' Sharon comes from England where she worked with Leeds Building Society.

"I really like it here, everyone's very friendly," she says.

Howzat!

Geoff Parker leaves for Adelaide in mid-March for a 12-month Australian Institute of Sport cricket scholarship. He will spend a year with 14 other young cricketers under the coaching of **Jack Potter**.

Geoff, 19, of personnel, says he would like to play Test cricket but first wants to gain the knowledge and experience from the scholarship and make State selection. Geoff's record in cricket is outstanding. His football talent is also impressive and he played his first senior game for Essendon against West Coast last season.

Geoff will work with the State Bank in Adelaide while away. ▼