

State Bank ▼ Victoria

Our Bank

The Bob and Ricky Show

May / June 1988



SBV's first offshore conference sponsorship boosts Bank's international profile

State Bank Victoria has strengthened its ties with Victoria's Greek community by sponsoring the inaugural Greek-Australian Medical and Legal Conference held in Athens in early June.

Peter Fitzhenry, Deputy Chief Manager Marketing, talks with Our Bank on the success of the conference, and explains the benefits of such sponsorships.

Our Bank: Why sponsor a conference in Greece?

Peter Fitzhenry: The bank has always had a strong Greek community connection.

The aims of the sponsorship were two-fold – to reinforce our association with the Greek community and to access a very important target market, the self employed professional.

Athens was chosen as the venue for the inaugural conference as it is the 'home' of medicine and law. The theme was, Bridging Two Cultures.

OB: Who attended the conference?

PF: Delegates and partners numbered 500, mostly Victorians. They included leading people

BRIDGING TWO CULTURES IN LAW & MEDICINE



from both professions – Supreme Court judges, barristers, AMA officials, university professors.

The Deputy Prime Minister of Greece headed up the local eminent Greek delegation.

The bank was represented by myself, Jack Sennitt, Assistant General Manager, Financial Planning, and Bill Hayes, Senior Business Development Manager.

Bill Moyle was a key-

note speaker at the conference along with former Australian Governor-General, Sir Zelman Cowen, and High Court Justice, Sir Daryl Dawson.

OB: What is so special about this sponsorship?

PF: This was the first offshore conference to be sponsored by the Bank.

It has helped to boost our standing in the international arena and exposed the Bank and its range of services to a much broader and more

influential group of professionals.

OB: What are the benefits of such a sponsorship?

PF: The conference provided invaluable personal contact. We were able to explain the services offered by the bank first hand to delegates.

The opportunity to target and reach professional advisers such as solicitors is a direct benefit.

There was remarkable interest shown in our financial planning services, leasing and business products, and investment opportunities. We were kept very busy promoting the Bank and its services.

OB: You regard it as a successful sponsorship. Will others follow?

PF: Yes, the conference was an overwhelming success for the Bank, judging by the positive feedback we received in Athens and since our return.

The next conference is planned for 1990 in Melbourne and the Bank is seriously considering continuing its sponsorship.

Helping home buyers' dreams come true

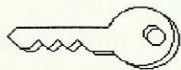
The Bank's new housing loan conditions are in effect to make it easier for Victorians to buy a home.

As part of the new approach, the Bank has abolished limits on the size of housing loans to cater for people able to afford houses at the top end of the real estate market.

"With Victoria's booming housing market and ever rising prices people are finding it more and more difficult to enter the housing system so these changes are geared to help them achieve their objective more quickly," says CEO Bill Moyle.

"However, we do not intend to exchange quality for quantity lending and the Bank will still be looking for long-term banking relationships with our customers.

"We aim to maintain SBV's position as one of Australia's largest home loan lenders with about 30 per cent of the Victorian housing loan market."



Main changes

The Bank has:

- reduced the minimum deposit to 10 % (from 15%) of the assessed value of the house or the contract purchase price
- eliminated qualification based on previous banking relationship
- replaced mortgage insurance requirements for loans over 85% of valuation with a special fee – a saving of about \$55 on an average-sized loan
- geared all housing loans to the prime rate
- raised approval limits for managers
- relaxed controls on refinancing of existing housing loans with other banks and financial institutions

SBV lends \$55 million in housing finance for La Trobe housing co-op

In addition, our Bank is providing \$55 million for housing finance to the La Trobe Co-operative Housing Group for the next financial year.

The funds will be lent by the Group to more than one thousand home-buyers from the eastern outskirts of Melbourne to the furthest reaches of Gippsland.

The money is being advanced by Business Finance and represents our continued policy to support Co-operative Housing Societies in Victoria.

Since 1985, the Bank has supplied more than \$410 million to the Victorian Co-operative Housing Society industry.

"As leader in the field of housing finance, the Bank believes it makes good business sense to contribute to the demand for housing in this way," says CEO, Bill Moyle.

"Loans to these co-operatives help those people with a deposit gap and no access to reasonably-priced loans to obtain housing loans at reasonable rates."

Mr Ray O'Neill, Managing Secretary of the La Trobe Co-operative Housing Group, said the loan approval was another very important step in the development and growth of his Group and congratulated the Bank on the substantial funding approved for home purchasers.



News Roundup

Small business presentation reaps rewards at Box Hill

More than 70 Vietnamese business people attended a State Bank Victoria presentation at Box Hill South regional office, aimed at giving up-to-date advice to the small business owner.

The presentation is the latest in a series of SBV marketing activities focused on the Vietnamese community.

Business finance's Ken Falconer covered finance packages available to the small business proprietor, while Jim Fisher discussed leasing.

Business development officer, Dung Van Tran, who has been particularly active in developing business in the community, was there to answer questions.

Branch marketing support officer, Kathy Constantinou, says the function was successful in more ways than one.

"Several contacts made on the night sound very promising for future dealings," she says.

"One guest has already referred two large clients to the Bank, giving us the opportunity to quote on large lending propositions.

"Also, other guests have contacted our Vietnamese staff regarding similar requests."

The region is confident of further business, boosted by a continuing advertising campaign in the Vietnamese press and regional marketing activities.

Awards on show at Nhill



Always ready to recognise his clients' successes is Nhill branch manager David Bott.

He congratulates local farmer Geoffrey Harding on his family's fine efforts at the recent Deniliquin Pastoral and Agricultural Society Show.

The Hardings won a number of trophies and sashes at the show, a major event in the Riverina District.

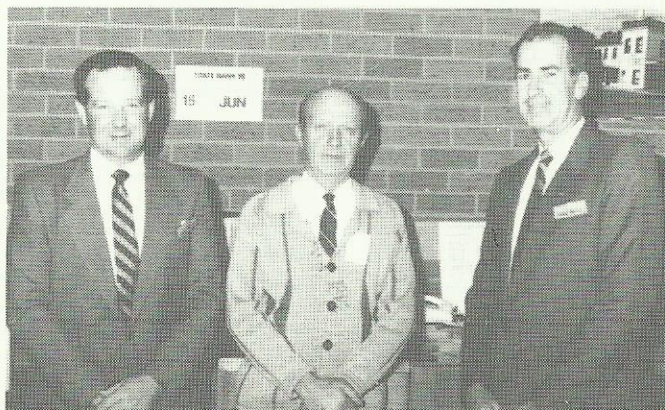
David made sure that the local community shared in the family's success. Taking pride of place in the branch office over the last month have been the awards.

Jim Munari is named agent of the year

Seymour South tailor, Jim Munari, has been named our top agent of the year after an assessment of customer banking transactions carried out at our 131 agencies.

The agency in Anzac Avenue, was established in September 1957, with Jim as agent.

Seymour manager, Doug Jeffery, says Jim, 65, has given excellent service to our Bank and customers.



Jim (centre) with RM Geoff Cameron (left) and Doug Jeffery

Stop Press

Our Chief Executive, Bill Moyle, is the first serving CEO of the Bank to become a full member of the Board.

Mr Moyle's appointment was approved by the Governor in Council on June 23, following proclamation of the new State Bank Act on June 9.

Among other changes, Board members will be known as directors, dropping the old title of 'Commissioner'.

Parkville North leads the way with record figures

Parkville North Region is leading the way in achieving record business figures for our lending products with the launch of a marketing campaign last March.

Total lending for the region for the year to April reached \$193million, \$31million above the 1988 target for the same period.

Branch marketing support officer, George Yacoub, attributes the excellent results to the concentrated marketing campaign launched in March.

In that month, branch managers visited 167 businesses in the region, promoting the Bank's lending products.

As well as personal visits, the campaign was supported by local advertising.

As a result, total lending for the month was

\$22.3 million, a 28% increase over last year's, and 16% higher than the targetted figure for March.

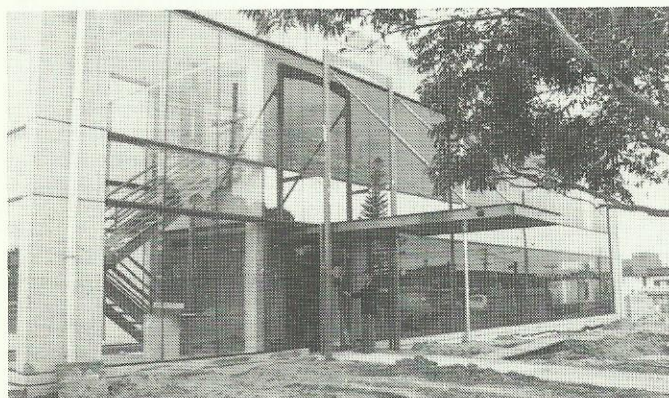
As well, 980 advances were settled during the month, compared with 751 in March last year.

"The campaign has been so successful that we intend to repeat it in March next year," George told Our Bank.

"We are gearing up for an SBS campaign in the region in September, when we will be aiming for a 150% increase in SBS business.

"The efforts of our branch people have been excellent and they are to be congratulated on their commitment and drive."

In fact, he says, team spirit is high, in and out of working hours, with a 'pleasant Tuesday evening' planned for July.



Seal of approval for our new Beechworth branch



Ovens & Murray Advertiser

Planning and Environment Minister, Tom Roper, second left, at Beechworth with site owner George Fendyk, branch manager Geoff Bennie, Bill Baxter, and senior RM John Verdon.

Our new Beechworth branch building, now under construction, has been given a State Government seal of approval.

Bernie Finnigan, branch marketing support officer, reports that State Planning and Environment Minister, Tom Roper, visited the branch site in April, and was obviously impressed with what he saw.

Mr Roper was particularly interested in the Bank's facade, especially

designed to blend with the historic streetscape of the town.

He praised the Bank's efforts in complying with local heritage controls, commenting that even the branch's signs had been selected to comply with the heritage rules.

Mr Roper was so impressed he even lent a helping hand to the construction by laying a brick, complete with trowel. The new branch building will open later this year.

Frankston centre nearly ready

Frankston regional centre on the Nepean Highway is approaching completion.

Its official opening is planned for early August but staff are hoping to move into the premises later this month.

Peter Molloy, administration manager, inspects the site.

Jim takes Queen on Royal walkabout through Geelong streets



Geelong Advertiser

Geelong manager and Mayor of Geelong, Jim Fidge, escorts Queen Elizabeth on her visit to Geelong as part of the Bicentennial activities.

Jim is enjoying an interesting year.

Following in his father's footsteps (the late Sir Roy Fidge), Jim is currently Mayor of Geelong,

after 11 years as a councillor of the city.

Andrew Jordan, branch marketing support officer, says the Queen's visit to Geelong is the highlight of Jim's mayoral duties this year.

"The Queen's walk among the people, escorted by Mayor Fidge, drew widespread public-

ity throughout Australia," Andrew reports.

Jim is actively involved in Geelong life through a number of other commitments, as a member of Geelong Racing Club, Geelong Yacht Club, several local golf clubs and as past president and corporate life member of the VAFA.

Services' honour

John Dodemaide, manager at Melton West, has been awarded the emergency services' top service honour after 20 years with Melton Fire Brigade - 14 of them as Lieutenant, the Brigade's deputy commander.

The National Medal, instituted by Queen Elizabeth in February 1975, is awarded to members of the police, fire or ambulance services after 15 years.

During his part-time career with the Brigade, John has represented the Brigade on countless occasions, contributed to the committee and helped raised fire prevention standards in the Shire of Melton.

Last year, John resigned from active service with the Municipal Fire Prevention Committee.

The National Medal was presented to John (right) at the Melton Fire Brigade annual ball by the Country Fire Authority's operations deputy chief, Harry Rothsay.



Donna's excellent service rewarded



Donna Kelleher, 19, of Warrnambool branch, receives a special service award from Warrnambool Rotary service awards chairman Peter Johns and president John Wilson. Donna, who knew nothing of the award until the presentation, received it for efficient and courteous service after being nominated by a branch customer. Says Donna who joined SBV 30 months ago: "It's nice to have someone thank you for your efforts."

Top study performers honoured at Chisholm

State Bankers Chris Viney and Ian O'Connor have both won awards for top performances in their studies to become Bachelors of Business (Banking and Finance).

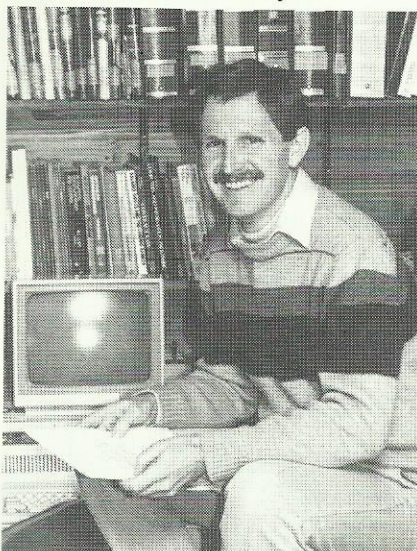
Chris and Ian are studying at Chisholm Institute as part of our bursary scheme which enables people to apply for leave for full-time study to complete tertiary qualifications.

Chris and Ian have been named, respectively, Best First Year and Best Second Year Students for 1987 at Chisholm Institute.

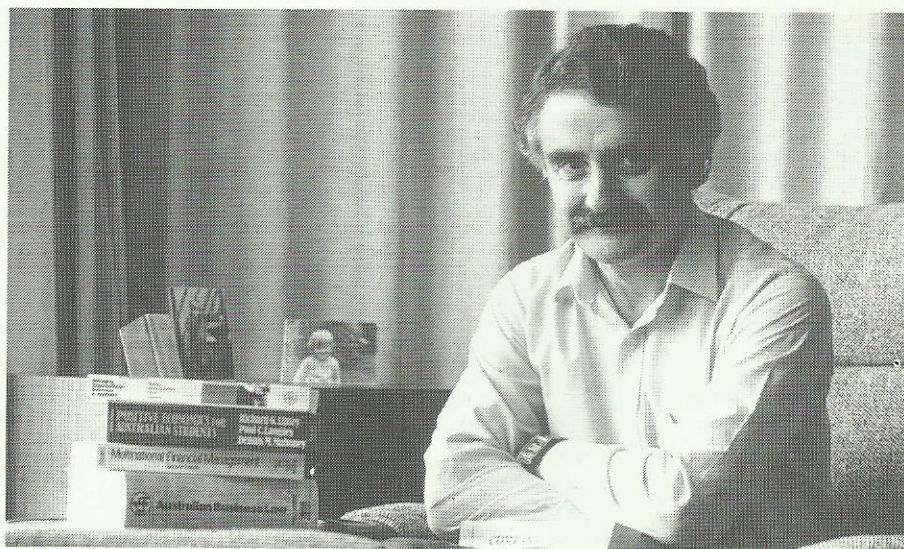
Both are enjoying the course and are enthusiastic about the study scheme and the opportunities it offers staff.

For Chris Viney, the programme means an opportunity to get a formal qualification. Unlike most of the other bursary holders, his last study days were as a school boy.

After a career spanning over 20 years, most recently as assistant manager, Branch Banking, Chris began the course last year.



Chris Viney



Ian O'Connor

"The study programme has been a marvellous opportunity for me.

"I saw that I needed a qualification if I was going to stay ahead in the industry.

"I believe I am a good example of how someone can begin studying at a later age and I believe other State Bankers who want to get ahead should look at this programme, particularly this course.

"The Bachelor of Business (Banking & Finance) is one of the best courses on offer for bankers and is held in high regard within the finance industry."

Chris admits the return to study means a commitment of working seven days a week. "However, I believe I'll beat the sceptics."

Ian O'Connor says he is an example of how the bursary scheme can work for branch staff.

Also with 20 years in the Bank, mostly at branches and more recently in Business Finance as part of the branch experience programme, Ian completes his studies this month.

He says he has enjoyed his time

on campus but is also looking forward to returning to work.

Ian plans to complete the accounting stream of his course part-time and is looking to obtaining his AASA qualification in the near future.

According to Phil Smith, manager Staff Development, interest in the bursary scheme is high.

"Applications for this year's programme were double last year's figures and we expect even more of an increase for the next intake.

"We call for applications every August.

"Selected applicants are then interviewed and awarded bursaries based on performance and results.

"This year, we awarded 15 bursaries from a field of 64 applicants.

"It's a very successful programme and one that offers all staff many opportunities."

For further information on the bursary scheme, contact Phil Smith at Staff Development.

New staff counsellor joins team



Peter Dunn, a counsellor with some 20 years' experience, has joined Monica Manton, our senior staff counsellor and staff counsellor, Alison Talbot.

Peter, who has a B.Sc and B.Ed in counselling as well as a diploma in education, is studying his final year at LaTrobe University to obtain his Masters in Education.

He taught Maths and Science at Swinburne from 1978 to 1982.

Peter, a board member of the Australian Psychological Society likes art and going to the theatre.

He enjoys all sports, in particular, aerobics, swimming and tennis. He also collects antique furniture.

Peter welcomes the opportunity to discuss any difficulties that staff members are facing at work or at home.

Staff Counselling is on level 10, 34 Queen Street. Or you can phone on (03) 62 3746.

SBV links with employers — Bill Hayes appointed to advisory service

State Bank Victoria has linked with the Victorian Employers' Federation to give the VEF specialist financial advice to its 6500 members.

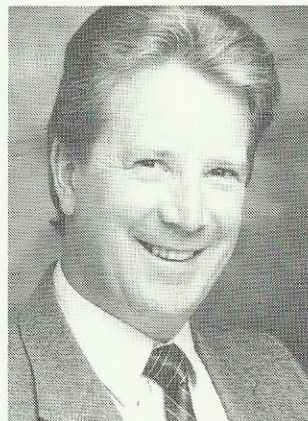
The link with the VEF, one of Victoria's major employer groups, also means the Bank will help Victorian firms in their export drives.

As part of the SBV-VEF link, business development manager Bill Hayes has been seconded to the federation for 12 months.

Chief executive Bill Moyle says the business links between the Bank and federation will benefit all VEF members.

"SBV has developed a very high level of financial skill in the business and trading areas in recent years and we believe it will be beneficial for all of the VEF's members to have access to those skills," he says.

"I am sure that in these sophisticated financial times it will be extremely useful for Victorian businessmen and women to be able to use this joint SBV-VEF venture to get sensible, hard-headed advice."



Bill Hayes: advising employers

As part of the link, SBV and the VEF publish a newsletter to help VEF members with information on banking, business, trade and exports. In the export field, the SBV-VEF Export Group will be developed to advise businesses on world markets and the most effective ways of building and keeping healthy export figures.

It will detail likely and available markets, help businesses understand the markets, advise the companies on trade finance and help with documentation.

The new service will let Victorian businesses obtain direct input from expert advisers.

SBV will be able to

advise VEF members on issues such as lending rates and fees.

Mr Moyle says SBV has a long-established reputation as Victoria's biggest and best housing finance lender.

"Today we are also just as keen to assist Victoria's business community in solving their financial concerns and in taking part in the state's developing export drive," he says.

Recent retirements

John Hare — Geelong
Jim Greed — Electronic Banking
Laurie Furie — Northland Centre
Harry Dullard — Dandenong Market
Murray Marshallsea — Branch Banking
Eric Digby — Nunawading
Geoff Gray — Burwood
Ron Brown — Grovedale
Pat Lohan — Albert Park
David Christie — Warrnambool
Laurie Quill — Gladstone Park
Jim Mason — Seaford
Fred Hazlett — Dunolly
Ron Camilleri — Lalor
Neil Dickinson — Valuers
Gloria Thomas — Ringwood

Just remember who's boss



Tomek & Eryk Photography

And now, here's Bob and Ricky!" That is the introduction Bob Lodge, Murrumbidgee's manager, and his co-star, Ricky, the ventriloquist's doll usually get when they perform.

Bob started out as a magician, learning the tricks of the trade at his father's knee, and introduced ventriloquism as an added touch to his magic show.

But, ventriloquism has progressively taken over.

"I get more enjoyment from ventriloquism because children relate to the doll and like to ask it questions.

"With magic it's more formalised and they have to pay attention and concentrate on what is going on, whereas with the doll they don't have to do that.

They can just be themselves."

A lot of entertainers find children harder to entertain and control than adult audiences but Bob finds the opposite.

He enjoys entertaining children because of their spontaneity and their unpredictability.

Participation comes more easily and naturally with children than with adults.

"If you ask for volunteers, children are up in a flash.

"Adults are less willing to cooperate.

"They prefer to sit and watch rather than taking part in a show and risking making a fool of themselves.

Feature

"Children don't mind the fact that they don't know what's in store for them and don't care how they look to others – they just want to be a part of the fun and games."

Bob was introduced to magic at the age of six by his father who was a magician.

He remembers how his father tried to teach him to make a thimble vanish.

It didn't work.

A year later, Bob tried again and succeeded.

As he performed the trick in front of a mirror he thought it looked great and his magician's career took off.

Bob started at children's parties but wanted to add something original.

He knew a couple of dolls belonging to his father had been sitting in the cupboard for years.

"In the 1930s and '40s it was accepted magicians had a doll.

"It went hand-in-hand, but today it isn't the case.

"At first, I dismissed the idea, but I was more or less forced to think about using the dolls because I was running out of ideas.

"So I sat down and wrote a 10 minute script, in a question and answer format and practised."

The day arrived when he nervously took the doll to a party.

He remembers thinking as he pulled the doll out of the case for the first time, 'what am I doing and who am I kidding'.

But, the children quickly accepted the doll as a separate character.

"The children liked the magic but when the doll came out it was the climax of the act."

Bob soon realised a script wasn't necessary.

Conversation flowed naturally because the children wanted to be involved in the act.

So the script went out the window.

"As soon as I pick up the doll, I switch to automatic and the character of the doll takes over and entertains.

"I am just there to hold it."

Bob's first 'professional' public

"Children don't mind the fact that they don't know what's in store for them and don't care how they look to others – they just want to be a part of the fun and games"

performance came at 18, nearly 25 years ago.

He entered a competition based on skill, originality, general appeal and audience reaction and won third prize.

Yet it hasn't always been smooth sailing.

When Bob was four he contracted diphtheria and the result was a paralysed left vocal chord which is still not at full strength and causes many sore throats.

To someone who uses his voice professionally it is a definite disadvantage.

However, the problem doesn't detract from the enjoyment Bob gets while performing.

When Bob joined the Magic Circle Club he recalls it being very 'James Bondish'.

Magicians are required to take an oath, pledging not to divulge the tricks of magic or pretend to tell the future for financial gain.

"This makes sense to me, otherwise people wouldn't enjoy magic anymore."

Bob often watches television magician David Copperfield and puzzles over his tricks for days later.

"I get enjoyment out of trying to work out how he did a certain trick."

Bob has read and researched a lot on the renowned escape artist Houdini, whom he admires not only as an entertainer but as a remarkable man.

"He was not just a good magician.

"It went further than that.

"He had incredible conviction and strength of character – he was a phenomenon because of his ability to subject himself to things he felt were necessary."

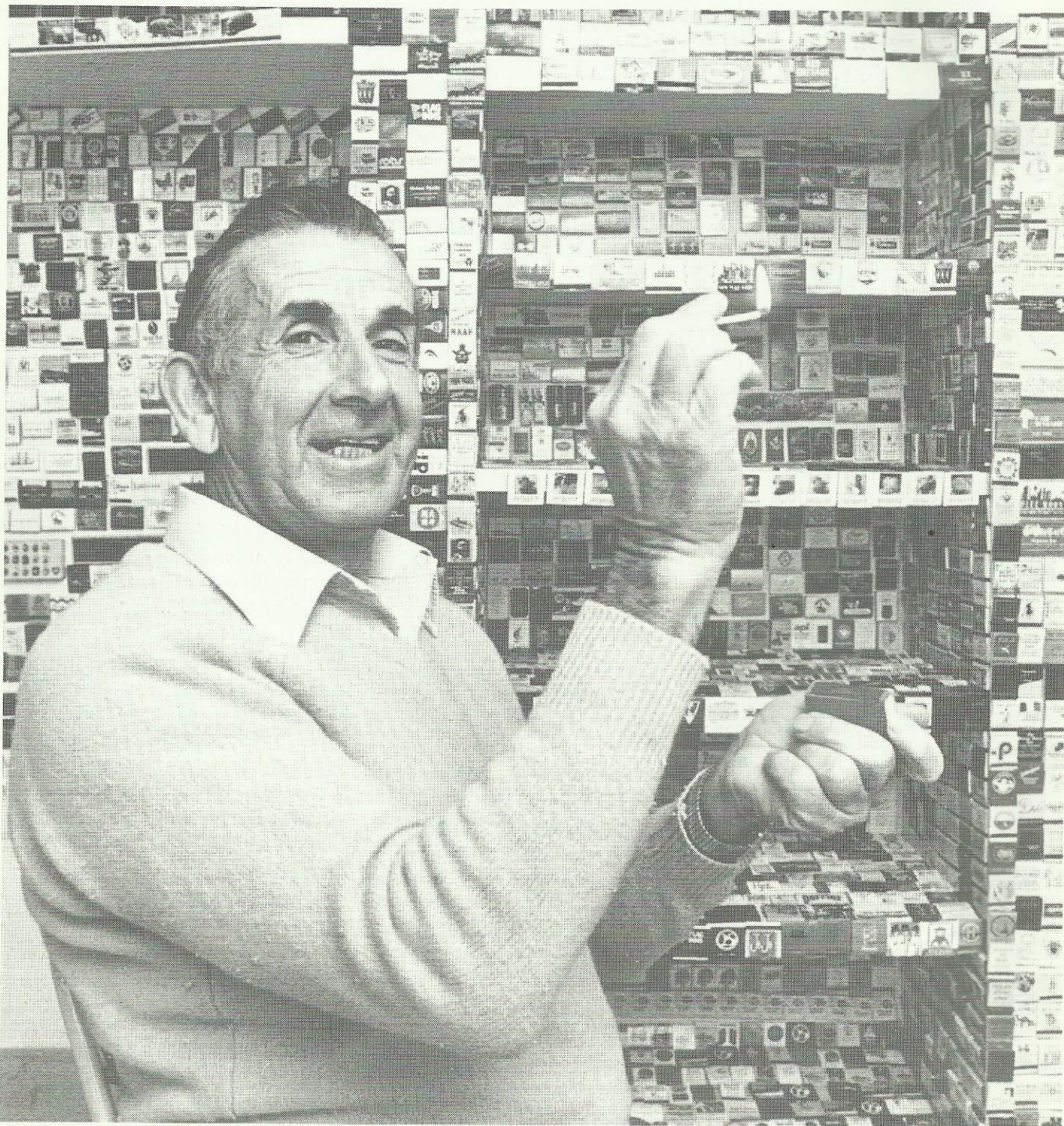
Bob has four dolls. His most popular character is the cheeky boy, Ricky.

Other characters include the effeminate and English, Alistaire, a sissy who doesn't like 'ruff stuff', and Dizzy, the clown who likes a good time and loves kids telling him jokes.

Bob is working on a new character, a typical Toorak socialite who enjoys a bit of a drink, goes for the exotic things in life, has a high-brow accent, likes to run people down and is quick on the insults.

Bob is deciding between the names, Lady Penelope or Claudia.

C'mon baby, light my fire! Got a match? —
Andrew's heard it all before



Andrew Chapman

Retired State Banker, Andrew Conomy, began collecting matchboxes only 18 months ago but in that time he has amassed a staggering 3600 matchboxes.

By now, Andrew is used to quips like, 'Got a match?' or 'C'mon baby, light my fire!'

The collection, in fact began when he was living in Adelaide, but tragically came to an end when the family moved back to Melbourne and their son offered to help by throwing out some old boxes, including one with 400 matchboxes stored in it.

This made Andrew even more determined to re-build the collection.

Andrew now has his matchboxes displayed in his study so they can be viewed individually and appreciated as a whole.

He has never had any difficulties adding to his collection, finding he can rely on friends on overseas trips to bring back a souvenir or two and strangers only too willing to help out.

Andrew's favourite is one from the cruise ship, QE2, which he gained when he asked one of the ship's officers for a sample while it was docked at Princess Pier.

So far his collection includes a wide range of matchboxes from Japan, Sweden, New Zealand, Singapore, Malaysia, Alaska and of course Australia.

Andrew estimates the collection is worth about \$1500 but won't be selling because of the sentimental value attached to each one.

"Ultimately, I would like to collect about 10,000, it's a challenge, but I certainly will try."

Art gallery or bank? Mt Eliza customers get sneak preview

Customers of Mt Eliza branch may be excused for thinking they have just entered an art gallery rather than a bank.

They have been treated to an display of art works by Yugoslav artist, Nina Gregory, worth about \$23,000.

The Ufitzi Gallery holds its account at the branch and offered to preview a few works from the artist's latest show.

Admiring Red Garter Lady valued at about \$8,000 is, Ian Skiller, assistant manager.

Ian describes the painting as 'a visual experience of pleasure'.

Des Cook, manager is a little disappointed the nude is not in his office!

The exhibition opened at Ufitzi Galleries in Johnston Street, Fitzroy, on June 26.



Ian Skiller



Nina Gregory

Nina Gregory was born in Slavonia, Croatia and on her arrival in Australia she worked as a mannequin and photographic model while she studied English and dramatic art.

Gallery director, Geraldine Phelan says Nina paints in different styles using strong social, political and satirical comment.

Nina's subtle and gentle nudes reflect the role of modern women, while her paintings of the past three federal elections featuring Bob Hawke, encompass Nina's views of politics.

They contrast in content and strength with her stunning floral art.

Her hand-crafted and original knitwear designs are also highly regarded by the critics.

This is Nina's seventeenth exhibition and her paintings are in many private collections and galleries in Australia and overseas.

A pair of Demons with a lot in common



Andrew Chapman

Steven Febey and Chris Farrel (left) have a lot in common.

Both are: 18-years-old, taller than six foot, come from sport-oriented families, left home to work for our Bank, share digs, don't smoke and hardly drink, are talented footballers and play for the same League team – Melbourne. Both are staunchly loyal to Melbourne and feel there is no other football team they would ever play for.

They want to become successful League players and help the Demons win a premiership. One thing they do not have in common is their playing positions – Steven is a wing and Chris plays centre half back.

Steven joined the Bank from Tasmania about a year ago and works in Bank Cards; while Chris joined Securities this year after leaving Shepparton.

Trevor meets former footy hero in Bank after 25 years

Way back in 1963, when Trevor Geitz was only a lad he did what any young boy likes to do.

He went to watch a football match. Collingwood featured in an exhibition match against a combined Wimmera side at Horsham City oval.

But it was not just any ordinary football match – to Trevor, it was special.

Trevor, who describes himself as a staunch 'Pie' supporter was

thrilled to get the autograph of star player, Brian Gray.

Co-incidentally, 25 years later they meet again to discover after all these years, they work for the same Bank and also in the same region.

Trevor heard of a certain Brian Gray, manager, Noble Park South.

In his marketing role for Frankston region, Trevor visited the branch and introduced himself.

He recognised Brian immediately

and on his second visit produced the autograph.

Imagine Brian's surprise and disbelief when Trevor related the story and showed him his very own signature.

Brian played for Collingwood between 1956 and 1965.

Trevor describes Brian as an excellent footballer who played in the last Collingwood premiership game in 1958 against Melbourne.