Olympic cycling champion the pride of Aberfeldie



Gary Neiwand and Gill Campbell

About a week before leaving
Australia to compete in the Seoul
Olympics, Aberfeldie customer
Gary Neiwand suffered a major
setback – his bicycle, worth
thousands of dollars, was stolen
from his West Essendon home.
But that did not stop him from

But that did not stop him from winning a medal and now Gary is the hero of Aberfeldie.

Not many of our branches can boast about an Olympic medal winner as a customer but Aberfeldie can.

Gary, 22, won a bronze medal in the 1000-metre sprint and now has his sights on more medals, hopefully gold, at the 1990 Auckland Commonwealth Games and the 1992 Barcelona Olympics. He had already won a gold medal

He had already won a gold medal at the 1986 Edinburgh Commonwealth Games.

Gary, who, with gold medallist Debbie Flintoff-King and bronze medal winner Peter Foster, was presented with the key to the City of Melbourne by Lord Mayor Winsome McCaughey last month says: "I was on Cloud 9 after winning the medal.

"I don't remember much about the medal presentation ceremony. It was all a bit of a haze."

Accountant John James says Gary has banked at Aberfeldie since his school days at Aberfeldie primary.

"We had a tv in here to watch the Olympics," says John.

"Gary's race was on Saturday, but everyone watched at home. We were all cheering him."

But as John says, Gary's effort in winning an Olympic bronze was even more remarkable considering his bicycle was stolen.

"Those bikes come from South Australia and he had to go with his back-up bike," says John.

"He was telling me that the tyres for the bikes are supposed to be kept in a dark room for two to three years because of the fibre structure."



Seventeen teams competed in the SBV-sponsored Victorian Golf Association Country Week.

Actorien Golf Association Coursey Week Twenty Thousand Dollars-co

The events were held at 17 courses around Melbourne.

Our Bank sponsored VGA Country Week with \$20,000, the second time we had sponsored it.

The golf teams competed in two divisions for the State Bank Victoria Shield, won by West Gippsland District Golf Association, and the State Bank Victoria Plate, won by Dalhousie District Golf Association.

PHC09191

The Bank contributed \$700 to each district and \$8100 to the VGA to assist them in competing in the event and to foster district golfing.

As well, each team will be given SBV decanters and glasses by our regions to award to the most valuable player, elected by team members.

Corangamite District Golf Association secretary-treasurer Kevin Horne says in a letter to our Bank: "On behalf of my president, members of the executive committee and the 18 member clubs of this district, I would like to convey to State Bank Victoria our sincere appreciation of its continued sponsorship of Country Week.

Deputy chief executive Max Carr with SBV's sponsorship cheque for VGA president Doug Blair and treasurer Frank Bramwell

"The Corangamite district acknowledges the contribution that State Bank Victoria is making to the ongoing scene of golf in Victoria, a sponsorship that we hope will continue in the future."

Major credit card launched with ACTU



Our Bank has arranged a financial services package for the Australian Council of Trade Unions. The key part of the new package is an SBS account and the SBV-issued ACTU Privilege Card which gives participants a range of benefits including a home buyer package with loans at prime housing rates and a discount on credit card interest rates.

The move means the ACTU is to join State Bank Victoria to provide a new range of services to members of ACTU-affiliated unions.

ACTU secretary Bill Kelty says the link with our Bank breaks new ground for the ACTU.

SBV was chosen because it can competitively supply the financial products needed.

"It is the first time that we have entered into a financial partnership on behalf of members with a major Australian bank," Mr Kelty says.

Mr Kelty says the programme starts early next year.

"Owning the family home remains one of the great ambitions of the Australian worker," he says. "The development of this package of benefits will help many more people achieve that goal more quickly and easily."

Financial advice, especially for people with big roll-over sums from superannuation funds, is another key service for members. Chief executive Bill Moyle says it will mean another potential 400,000 customers for SBV, with no extra marketing costs. The ACTU is also arranging discounted services for members and it is understood that State Insurance Office, CML, Capita and Pacific Dunlop have agreed to participate. Others are expected to participate also.

SBV widens scope with ABL treasury buy-out

SBV has bought the treasury operations of Australian Bank.

Chief executive Bill Moyle says the acquisition will widen our strengths in treasury.

The merged operations will develop under the management of chief general manager treasury John Rawlins. Mr Moyle says the move should lead to the group becoming one of Australia's leading bank treasury operations.

The package, effective from January 1, includes Australian Bank's domestic interest rate, trading, risk management and arbitrage activity as well as membership to the Sydney futures exchange. Australian Bank people involved in the activities will be offered employment with SBV.

John Rawlins says the ABL treasury operations complement SBV's treasury activities. He says SBV is strong in the short end discount trading market and has been trying to build a similar market standing in fixed interest, arbitrage and long term risk management products.

"The division's strategy is based on developing the financial engineering products as risk management is clearly going to show the greatest growth and profit potential of all treasury management products," he says.

ABL started to develop financial engineering products about five years ago and has produced a sophisticated range of products and systems.

He says that in terms of the treasury's strategic development, the acquisition will move SBV two years closer to the position of market leadership.

Bob is our new retail banking chief

Bob Escudier, 44, is our new chief general manager of the retail banking division.

Bob, previously general manager corporate banking, succeeds Richard Gledhill who resigned earlier this year.

Chief executive Bill Moyle says: "Bob's success in an outstanding field of candidates from inside and outside the Bank is a tribute to his personal qualities and skills and to the depth of his banking experience.

"I know that we all wish Bob well in his challenging new role."

Bob, who started his career with Lloyds Bank in 1960, joined us from ANZ in 1986.

"I am obviously looking forward to the challenge of being part of the retail bank as it moves into the next decade," he says.

"The world has become a place of marked and rapid change with banking in Australia, and indeed most other countries, having to adapt to meet the new environment and more importantly, the enhanced expectations of our customers.

"We cannot prevent change but we can seek to actively manage the direction and role of the Bank rather than have our position in the market place defined by others who most certainly do not have our interest at heart.

"Our results to date are a testimony to this strategy and to the efforts of all our personnel and I trust that I can in some small way assist you in continuing to personally project the dynamic and professional image of the Bank to the public."

Learning and teaching the art of communication



Terry Atkinson talks with the students

A group of public relations students from Warrnambool Institute of Advanced Education recently spent time at our Bank learning about communication at sessions arranged by communication department. They spoke with communication managers including Joanna Walter and Greg Lawes and marketing's chief manager Terry Atkinson. Joanna says: "The students were given real behind-the-scenes insight into how public relations, marketing and communication operate here at SBV. From all reports, they found it an interesting and informative day."

Beechworth people are looking good in their new branch



Wayne Jessup, Heather Neal, Helen Corcoran, Patricia Manson, Joanne Carey, Kerrie Sutton, Elizabeth Matassoni, manager Terry Whitford, Michael Lappin Staff at Beechworth are enjoying working in their new branch. The branch, which has moved from 97 to 65 Ford Street, has been officially opened by general manager regional banking chief Peter Shepard. The original branch was one of four country branches opened in 1897. Says accountant Wayne Jessup: "There was some physical effort involved in the move but it was worth it."

My, don't we look smart today – and tomorrow

Our Fashion Collection is the best in the business.

Who says?

You do.

Research has found that the Fashion Collection, introduced in 1986, is seen by State Bankers as attractive and pleasing clothing and compared with other corporate wardrobes including other banks', is regarded as "the best." About 80 State Bankers, buyers and non-buyers of the Fashion Collection, from metropolitan branches, took part in the survey.

The report, by market researcher-Brian Sweeney, says the range and design of the Collection was "very favourably regarded" and that many of the people who took part in the survey thought our Collection was better than others.

Benefits of the Fashion Collection for State Bankers included the clothes are cheaper, they save other clothes, the Collection is attractive and makes people feel equal and customers like it. Benefits for SBV included that the Collection looks professional and efficient, it "makes us look like a team," customers have no problems identifying SBV people and the clothes make the branches look tidier.

State Bankers in the survey looked at Qantas, Ansett, ANZ, NAB and Westpac catalogues.

The corporate look of NAB was "the best received" of the five.

A comment about Qantas' wardrobe was that Prue Acton, who designed SBV's Fashion Collection, "could have done better than that."

The summary of your comments says: "After seeing these categories, respondents confirmed their earlier statements that their SBV uniforms were best.

"The SBV wardrobe was thought to be more distinctive because of its colours and because of its softer lines. The image projected was thought to be smart, efficient, professional, young and the female range still managed to be pretty and feminine."

Fashion coordinator Yvonne Akerley says that many people in the survey suggested improvements for the Collection. She says women have asked for more accessories. A new scarf will be in the winter 89 update and more accessories are being looked at.

"The men have asked for their designs to be updated," says Y'vonne. "They say: "The women look great. Can we look as good?"

"We are working on this for the men, so watch out for the new designs. The standard will always be kept high."

Y'vonne says State Bankers are welcome to make suggestions about the Fashion Collection any time.

•The summer 88 update will be delivered in December.

Aboriginal students look at our Bank

Our Bank has been chosen by the Federal Government to help a group of Aboriginal students learn about the banking industry.

Twenty-three Aboriginals, from Bendigo, Ballarat, Shepparton and Geelong, spent a day at State Bank Centre.

They spoke with people in our Bank including equal opportunity manager Helen O'Donoghue, personnel general manager John Williams, staff recruiting manager Peter Woodward, training administration manager Alan Beardsley, senior advertising manager Trevor Salmon and social club secretary Rex Anderson.

The arrival of the students, mostly in year 11, at SBV followed a request to the Bank from the Federal Employment, Education and Training Department.

Helen says: "Besides banking, the students are looking at the transport, hospitality and retail industries. The Aboriginal Employment Action Advisory Committee, in the department, has a programme to help Aboriginals in employment and we were asked to help."



Helen O'Donoghue and Stephen Atkinson

Look Ma – we're on top of the world – give or take a few peaks



Och aye and hoots mon – here we are on the macsummit of Ben Nevis, Scotland's highest and most climbed macmountain, with a bonnie lass and three laddies – branch banking's Margaret Dumpleton, her husband, Rex, Parkville South regional manager Barry Roberts and Ian Stafford, who retired last year.

Margaret, Barry and Ian worked together at Upwey nine years ago and have remained friends since.

Margaret says a reason for the four-week trip to Britain was to play golf at the Old Course, St Andrews.

The Old Course is the oldest course in the world and dates back to the 15th century.

Margaret says the golf day was a big success with Ian winning on handicap – but Rex and Barry have demanded a re-match soon.

Barry is an avid mountaineer and persuaded the party to try to

climb Ben Nevis. They took three and a half hours.

Says Margaret: "We struggled up the steep winding path and could hear our hearts beating loudly in our ears.

"It was step after agonising step, onward and always upward.

"At each turn where the expected summit should have been, it would be another sheer cliff track, almost vertical, and always upward and onward.

"The people coming down offered encouragement of 'almost there,' 'it's worth the view,' and our tortured limbs struggled on.

"Finally we saw the summit. We conquered Ben Nevis. An amazing feat, 4418 feet and sheer agony."

Margaret says that Barry now has ideas on tackling the Himalayas! But she, Rex and Ian have a joint plea: "Stick to golf Barry – it's more relaxing."

Curiosity corner

Rumour has it ...

... Fred Harris, former manager of Beaumaris The Concourse, received a little more than he expected when he went to a Cheltenham restaurant.

Fred, of Ormond South region, was enjoying the company of friends and work colleagues when a young lady approached his table. She then started, to, ahem, take off some of her garments, apparently with Fred's help.

Rumour has it some of the people at the branch organised the young lady to turn up to pay back Fred for some of his practical jokes. Was Fred embarrassed? You'll have to ask him.

Farm finance campaign starts

SBV has started an advertising campaign to show our competitiveness in long-term farm finance.

The campaign, primarily focused on regional media, but also using metropolitan television, includes a new 60-second advertisement. SBV has a team of rural finance consultants headed by Barry Lethlean.

Our Bank is a State Bank Victoria staff publication Editorial staff:

Clive Walters – 6047841 Adam Hankin – 6047827

Catherine Reynolds – 6047042

Corporate communications
Marketing department

State Bank Victoria

Bowling along with the help of SBV



Glen Waverley's bowlers

Glen Waverley bowls club has had a highly successful mixed fours tournament, thanks to sponsorship from our Bank.

Pinewood manager Len East reports that more than 300 people took part in the three-day tournament.

Many of the bowlers had travelled from areas including Lakes Entrance, Yea, Fish Creek, Creswick and Lorne.

Len, who presented the winners, runners-up and third place getters with trophies, says the tournament was a "huge success."

"The winners of the day, Keith Harris and his wife, Beverley, are customers at this branch, so it was indeed very pleasing for me to present the trophies," says Len.

"They have been bowling for only about 12 months so it was a great result."

One day in September lingers till November

The VFL premiership has been won and lost and clubs are already planning for season '89, but the memories of that one day in September linger.

Many of our branches got into the football swing leading to the big

Doncaster Shoppingtown and Templestowe were among them.

How many days is it again to the start of the next season?



Templestowe

Christmas dates and other information

Attention all creators of Christmas cheer!

If you're planning to spruce up your branch with delightful Christmas decorations, please send us your photos right away so we can show off your creative talent in our next issue. Happy yuling!

Send your black and white or colour prints through the internal mail to:

Our Bank editorial team Corporate Communications, 080 Marketing

- Retired officers will hold their Christmas luncheons at State Bank Centre on December 5, 6 and 7.
- Parkville North regional centre's next Pleasant Tuesday Evening combining a Christmas party is planned for November 29

Leo and George at Melton West

What do Leo Tolstoy, Napoleon III, George Washington, George Bernard Shaw and Richard Strauss have in common? At times, not much.

What have they in common with our Melton West branch? Normally, even less. But they have been at Melton West as part of a collection of signatures, letters and documents.

The collection belongs to Federal Science, Customs and Small Business Minister Barry Jones and has been at Melton West during the Djerriwarrh Festival.

...they're away in the 'cafe steaks'



Cashier Margaret Beattie gets into the spirit of the activities in the State Bank Centre cafeteria after she and the other people in the cafeteria decked the place out for the spring racing carnival.

Thanks

Public relations manager State Bank Victoria

Dear Sir

We would like to thank you for your donation to our stall.

The show bags raised \$420. The fete was on Saturday, October 15, it was a great success.

Thank you once again.

Yours sincerely Lora Moalton Parktone Primary, Mordialloc

Pas de deux Bank sponsors ballet

The Bank has sponsored the Australian Ballet's 25th anniversary bicentennial gala programme.

The programme, at the State
Theatre, ran from October 22 to
31 and included excerpts from the
Lady and the Fool, Giselle, Swan
Lake, Romeo and Juliet, Sacred
Space and the Australian premieres of Endangered Species and
Aerial.

Roger heading for AIS

Roger Lorenzi, 18, of Seymour branch, has been asked by the Australian Volleyball Association to try for selection for the Australian under-19 volleyball squad at the Australian Institute of Sport, Canberra, in January.

- Retirements -

Peter J. Leake, of South West region, joined 1947

Raymond J. Walker, of Mount Waverley, joined 1948

John D. Davey, of Parkville North region, joined 1948

Kelvin S. Cocking, of Doncaster Shoppingtown, joined 1949

Joseph P. Cullen, of Karingal, joined 1949

Francis L. Neaves, of Lakes Entrance, joined 1950

Lawrence A. Forster, of Titles office, joined 1949

Kevin F. Guiney, of Pascoe Vale Cumberland Road, joined 1950

Frederick K. Kick, of Chelsea, joined 1950

Brian J. Laidman, of Pascoe Vale West, joined 1951