

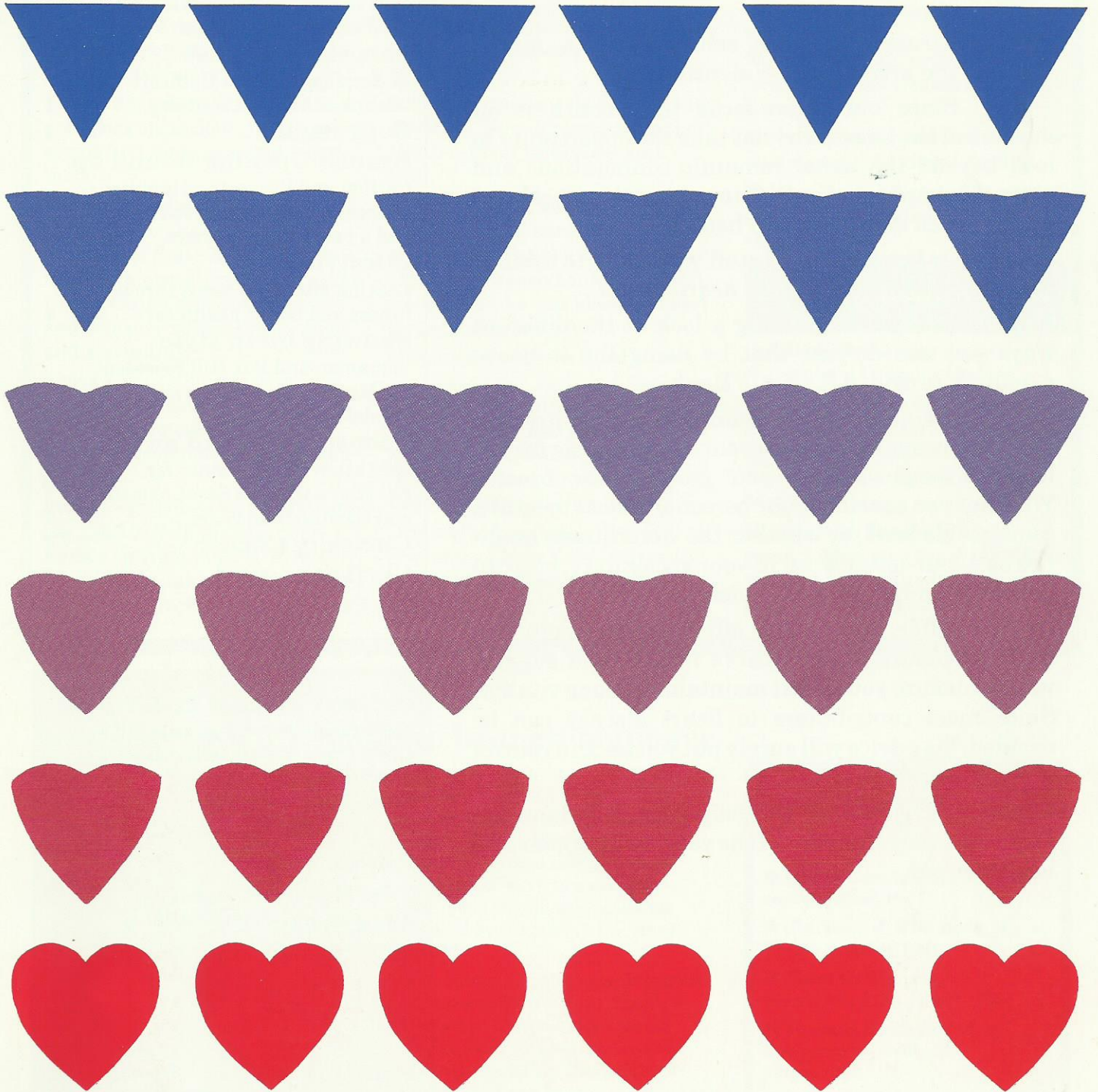
State Bank ▼ Victoria

# Our Bank

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FEBRUARY 1989

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*Happy Valentine's Day*

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## Editorial

### ....be kind to your heart

**F**ebruary, for most sentimentalists, marks the arrival of St Valentine's Day.

Since our main focus this month is on matters of the heart, why not take the opportunity to look beyond the usual romantic connotations and place the emphasis on other important heart-related aspects such as fitness and health?

So, the Our Bank editorial staff would like to think of February as *be kind to your heart month*.

In this issue we'll be taking a look at the different ways you can do just that by using the in-house resources provided for State Bankers.

Kelly Little at the State Bank Fitness Centre will show you ways to improve your heart's basic fitness level without leaving you gasping for breath. Whether you consider your personal fitness to be at a comfortable level, or whether the word fitness qualifies as a four-letter word in your vocabulary, you can benefit from her helpful advice.

Dr Phil Soffer, our medical officer, will pinpoint the basic saboteurs of our heart's health, and suggest ways to ensure your heart maintains lifelong vitality. Since most contributors to heart disease can be avoided, his advice will surely put you back in control of your heart's health.

Hopefully their advice will help your St Valentine's Day, and every other day of the year, be a happier *and* healthier one.



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## ...PEOPLE ON THE MOVE...PEOPLE ON THE MOVE...

### New York

Two senior people in our New York office, Frank Donovan and Sam Del Propost, have been promoted to executive status.

Frank, 38, previously first vice-president operations, is now a senior first vice-president operations.

In his current role, Frank is responsible for the general management of State Bank Victoria's New York operations which cover USD clearing services, lending and treasury support, personnel and accounting.

Sam's responsibilities cover our growing US lending activities and development of corporate and correspondent bank relationships.

Frank, who joined us in September 1985 to help prepare the Bank's opening in New York, started his banking career in 1972 with Crocker International

Bank, New York. In 1976, he joined ANZ to help start its New York activities. During his tenure with ANZ, he chaired the committee which oversaw the merger of the New York operations of ANZ and Grindlays Bank between 1984-85.

Frank, an avid sports fan, lives in Bayonne, New Jersey, across the Hudson River from New York City.

Sam, 37, senior vice-president lending, joined our Bank in 1986 after being with the New York office of a French bank Credit du Nord where he was vice-president corporate banking.

He joined Credit du Nord after it opened in New York and was involved in acquiring corporate lending assets and developing corporate relationships. Before that, Sam spent 10 years with Barclays Bank in New York.

Originally from Ohio, Sam is a graduate of New York University School of Business and Public Administration.

### International

Three international department executive appointments have been announced:

■ Peter McLean, promoted to the new position of treasurer international.

■ Mark Speck, promoted to senior manager international dealing.

■ John Main, promoted to senior manager corporate foreign exchange.

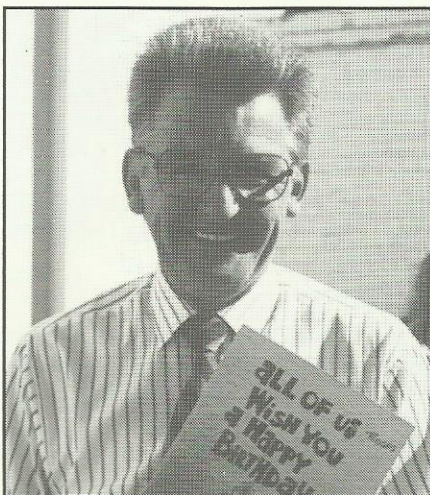
### Economics

Our Bank has a new deputy chief economist – Graham Hodges.

Before joining us, Graham was chief finance officer in the market operations section of the Federal Treasury Department in Canberra.

He was with Treasury for 12 years, including a two-year stint with the International Monetary Fund in Washington.

## Surprise 55th for Bendigo branch manager



Bendigo manager Graeme Cathcart thought his 55th birthday would be much like the ones before until he turned up for work to a surprise chicken and champagne breakfast organised by the staff in the branch carpark.

North-central region's branch marketing support officer Wendy Watkins reports that Graeme, who started with the Bank in 1949, had hurt his back playing golf the day before his birthday so it was hard to tell if his tears were of pain or joy as he hobbled out of his car while the staff sang out a rendition of "Happy Birthday Boss."

### Retirements

■ Lewis Cornish, of Frankston region, joined 1947

■ Clarence J. Richards, of Torquay, joined 1949

■ Allan G. Warren, of Moorabbin East, joined 1950

■ Thomas R. Hayward, of insurance department, joined 1950

■ Ronald K. Maloney, of Reservoir, joined 1958



## Our Bank gets a new branch ...

Lord Mayor Winsome McCaughey has officially opened our new Carlton branch.

More than 120 people attended the opening of the branch, including deputy chief executive Max Carr, chief general manager retail banking Bob Escudier, general manager regional banking Peter Shepard and chief manager properties-chief architect John McCorriston.

Headed by manager Roger Fasken, Carlton branch, previously in Elgin Street, is now in a two-storey building in Lygon Street.

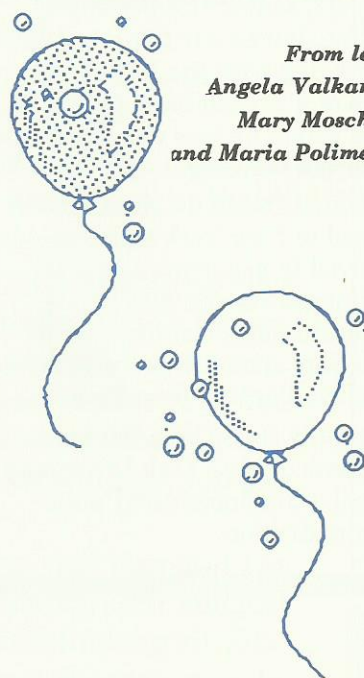
The building was opened as a branch of the Commercial Bank of Australia in October 1868. Mr Carr says there were alterations to the building in 1880, 1905 and 1953. The National Trust of Australia classified it in 1975.

Roger says of the move to the new branch: "It was a real team effort and I must thank my staff for the effort they put into it. It didn't happen overnight. The staff worked willingly."

Councillor McCaughey says Lygon Street is one of Melbourne's most important streets, a cultured area and Melbourne's most cosmopolitan area.



*Cheers Carlton!  
Marisa Lofaro  
and Maria Straniero*



*From left:  
Angela Valkana,  
Mary Moschos  
and Maria Polimeni*



## ... a forecourt

While Councillor McCaughey has opened our Carlton branch, Hamilton Mayor Kevin Barber has opened the forecourt of our Hamilton branch.

Councillor Barber says he sees the forecourt becoming a focal point for community activity in Hamilton.

The \$60,000 development has been funded by the Bank, the Arts Ministry, the Visual Arts Board, Nubrik, a bicentennial grant and a Hamilton City Council contribution.



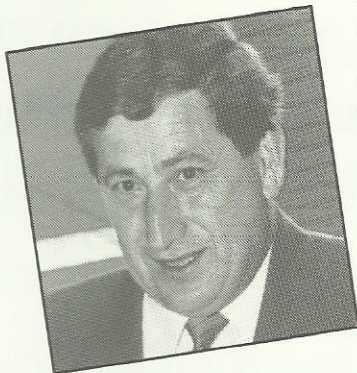
*Picture: Hamilton Spectator*



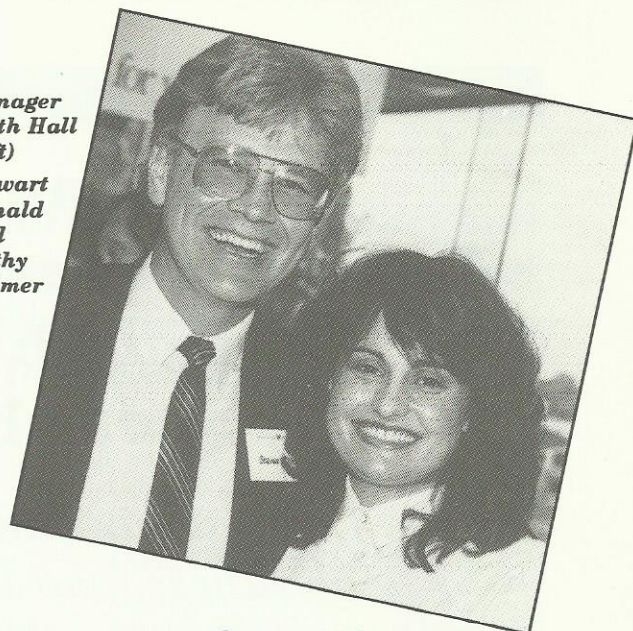
## ... a bigger branch

Our Ringwood branch has moved from Whitehorse Road to bigger and better premises.

About 180 people, including chief executive Bill Moyle, general manager regional banking Peter Shepard and Ringwood's Mayor Robin Gardini, attended the opening of the new branch at the corner of Melbourne Street and Civic Place. Manager Keith Hall has a staff of 31 including Max Mannik as customer service manager.



**Manager  
Keith Hall  
(left)  
Stewart  
Donald  
and  
Kathy  
Palmer**



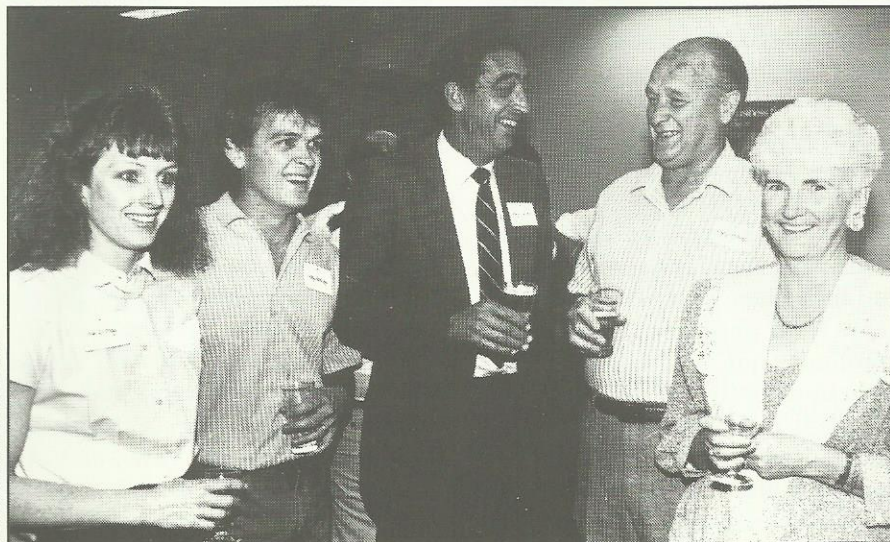
## ... another new branch and an updated one



**At the Rochester  
opening:  
Phil Holmes  
Thelma Holmberg  
Lisa Wardhaugh  
Brian Gledhill  
Gary Slattery**



**Echuca manager Daryl George with the Beehag family,  
Sue, Craig, Barry and Fran**



North-central region now boasts a new Rochester branch and updated Echuca branch.

About 85 people, including chief executive Bill Moyle, general manager regional banking Peter Shepard and chief manager eastern regions Barry Robinson attended a function to celebrate the new branch opening its doors.

Previously in Moore Street, the branch, headed by manager Peter Kent, has moved to the corner of Gillies and Moore Streets. The branch opened in February 1912 with manager Edwin Charles Wheeler and in its first year, it had 787 accounts.

At Echuca, about 80 people, including chief general manager retail banking Bob Escudier and chief manager properties-chief architect John McCorriston, attended the function for the new-look branch. The first branch opened in 1889 when the population of the area was 4200. Extensive renovations were done to the branch in 1966. North-central's branch marketing support officer Wendy Watkins says: "The interior of the branch has been updated to the new corporate decor and the manager's premises upstairs has been renovated to accommodate a new staff room, kitchen and a records room."



## You and your heart: A guide to increased cardiovascular strength through better health and fitness

*Kelly Little at our State Bank Fitness Centre gives advice on fitness, and Dr Soffer, our medical officer, shows us the way to a healthier heart*

Cardiovascular fitness refers to the heart's beating rate and its efficiency in pumping blood through the body.

You can improve your fitness through regular exercise at a comfortable pace, that is three times per week for about 20 minutes, in activities such as swimming, walking, aerobics and jogging, or by simply changing a few poor habits. For example, walking up two flights of stairs instead of taking the lift will gradually work off stubborn pounds. And, as an added bonus, you will realise a greater feeling of energy towards the end of the business day.

Cardiovascular fitness does not only relate to the number of laps you can swim, or the number of blocks you can walk each night. Research conducted in the area of employee health and fitness has shown that companies with recreation and fitness programs record a decrease in staff absenteeism and turnover, as well as a general increase in productivity and morale.

In today's working environment it is important to have a *happy* heart as well as a healthy heart. Improved cardiovascular fitness

### ***Lifestyle changes you can make on a daily basis to improve your heart's basic health:***

- ***Walk up two flights of stairs instead of taking the elevator***
- ***Limit intake of fatty foods***
  - ***Walk, don't drive short distances***
  - ***Reduce and gradually eliminate cigarette smoking***
- ***Begin a fitness programme that suits your lifestyle***

also improves one's emotional capacity. With more energy to get through the day, increased fitness helps to overcome unexpected stress hurdles some people encounter during an unusually stressful day.

Those who improve their fitness through a regular exercise routine will probably find they are more productive throughout the day and less prone to stress. Arriving home from work won't mean time to collapse but, instead, time to be an active family member. Many believe it is the job that is wearing them out when it is more likely poor fitness is the culprit. Fitness helps you keep up with your job

mentally as well as physically.

Although the thought of becoming a top athlete in two weeks may sound appealing, it is important not to overdo your fitness efforts in the initial stage. When increasing your level of exercise, it is important you do not find it painful or dissatisfying.

Before you get started, look at your own lifestyle. Do you eat fatty fried foods and cakes? Do you jump into the car to drive a few blocks rather than make an effort to walk? Do you smoke? These are some of the areas which you can improve on a daily basis.

The fitness centre offers physical assessments which result in a program designed for you according to the results of your consultation. Our programme provides you with activities that fit into your lifestyle and that match your fitness level.

Good luck in keeping your heart happy as well as healthy!

*Kelly Little*





# styles –



*No one can guarantee your protection against heart disease, but knowing, understanding and reducing the risk factors is a major step in tackling the problem.*

*More than 30,000 Australians die of heart attack each year. Many thousands of these deaths occur among people in their most productive years – men and women with responsible jobs, children still at school and mortgage payments due.*

No one can give you or your family an unconditional guarantee of protection from heart disease, but knowing, understanding and reducing the risk factors is a major step in tackling the problem.

***The major risk factors for the development of heart disease are:***

- ***high blood pressure***
- ***high blood fats***
- ***cigarette smoking – both active and passive***
- ***excess weight***
- ***lack of physical activity***

If you have a combination of these risk factors and are between the ages of 30 and 60 years, your prospects of developing heart disease and heart attack within five years may be as high as one in six. But, by eliminating some or all of these risk factors, you can

reduce your chance of a heart attack to one in 70.

Heart disease is a family affair. Families tend to share the risk, not only because of inherited factors, but also because children follow their parents' living habits. A few simple changes to your family's lifestyle will benefit everyone. Your children stand to gain the most if they are encouraged from the start to follow eating and living patterns that will help protect their hearts from premature disease in adult life.

***High blood pressure***

High blood pressure may be present even though you experience no warning signs. Have your blood pressure checked regularly, and reduce your salt intake.

***High blood fats***

Cholesterol and triglycerides greatly increase the risk of heart attack. Some simple dietary changes can reduce your whole family's blood fats to a safer level.

- eat more fruit, vegetables and fish
- limit high cholesterol foods, e.g. egg yolks, prawns and squid
- avoid deep fried and fatty take-away foods
- use wholemeal breads and pastas
- use low fat milk, cheeses, salad dressings and sauces
- discard fat and skin on chicken
- trim fat off meat
- replace some meat meals with vegetarian meals

***Cigarette smoking***

Cigarette smoking causes a greatly increased risk of heart attack. It is never too late to stop smoking. Discourage your family, friends and workmates from smoking. Remember that causing others to breathe the smoke from your cigarette forces non-smokers to smoke the equivalent of five cigarettes per day (passive smoking) and, as a consequence, this increases their risk of heart attack significantly.

***Excess weight***

If you or your children are overweight, the chances of heart disease are substantially increased. Bad food habits formed in childhood are hard to break in later life, that is why it is important your children follow a healthy eating pattern.

***Lack of physical activity***

Exercise can and should be fun. Choose a physical activity centred around the family – walking the dog, cycling, swimming, playing tennis, golf or sailing.

Your health and well being is the most important factor in providing support and love for your family. All else fades into insignificance if the family provider is unhealthy or worse – dead. As the famous graffiti on the Burnley railway line eloquently notes "Death is nature's way of telling you to slow down."

Unfortunately, by that stage it is a little late.

*Dr Phil Soffer*



## Our Bank shows off its colours at Dandenong



Yarraman's Diane Hall, Heather Sargent and manager Terry Mackay (pictured left) were part of our Bank's exhibition at the Dandenong Show.

It was the first time the Bank was represented at the two-day show.

The move was initiated by Dandenong, Dandenong Market and Dandenong McCrae Street branches.

Trevor Geitz, of Frankston regional centre, says our display at the show included a caravan, hospitality annexe and ATM.

Besides our three Dandenong branches, Yarraman, Endeavour Hills, Doveton and Hampton Park branches were also involved in organising the display.

## and Lilydale



*A show with country flair  
Kathy Palmer (left)*

*Lilydale staff (bottom left)*

*Stuart Cooper, Stewart Donald  
and John Piccione*



Our Box Hill North regional centre represented the Bank well at the annual Lilydale show. Branch marketing support officer John Piccione says more than 2500 Bank show bags were given out to people at the show at Lilydale Reserve. "We received a lot of favourable comments from people, especially about the Bank wardrobe," he says. The Bank sponsored the supreme champion beef bull award at the show.



## Frankston sponsors Fiji trip for two

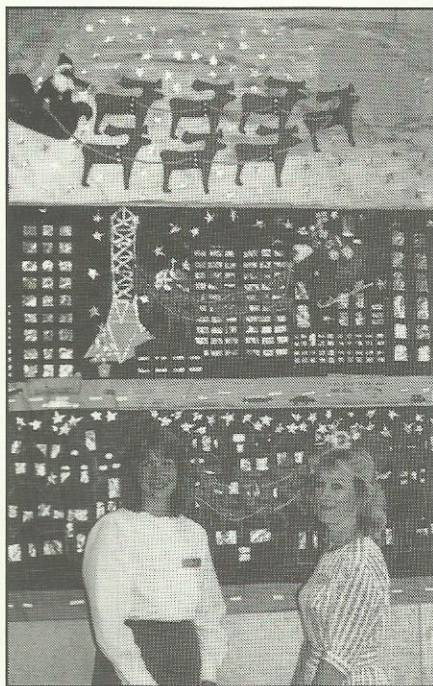


*Frankston senior regional manager Michael McMahon; Mayor Val Ogier; Thomas Cook manager Roy Cockram; regional manager Joe Moloney*

Frankston's Mayor Val Ogier draws the winner of Frankston Council's early rates payment competition – the main prize a trip for two to Fiji, sponsored by our Bank and Thomas Cook Travel.

Frankston's chief executive officer Adrian Butler says the competition has again been a big success because of the generosity of sponsors, the interest and support of residents, and the help of Frankston Chamber of Commerce and Industry.

## Creative kids put their work on display

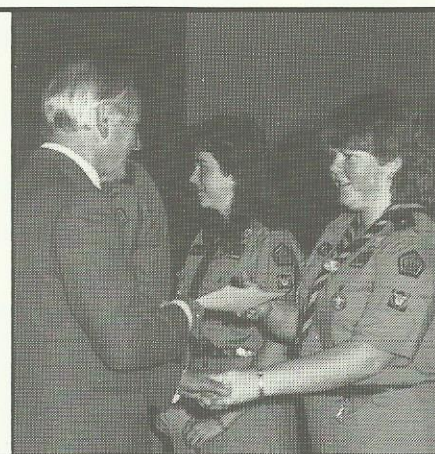


Sue Hemm and Janet McGivern of Carrum branch shown above with some of the art produced by Patterson Lakes and Carrum primary school students. The childrens' works are displayed at our Carrum branch.

*Jeanne Moore of Carlton North branch receives her Queen's Scout award from the Governor, Dr Davis McCaughey.*

*Jeanne, 18, is a member of Snowy River Venturers Unit and has been with the Scouts three years after starting with the Brownies.*

*Her father, Ron, is manager of our Orbost branch.*



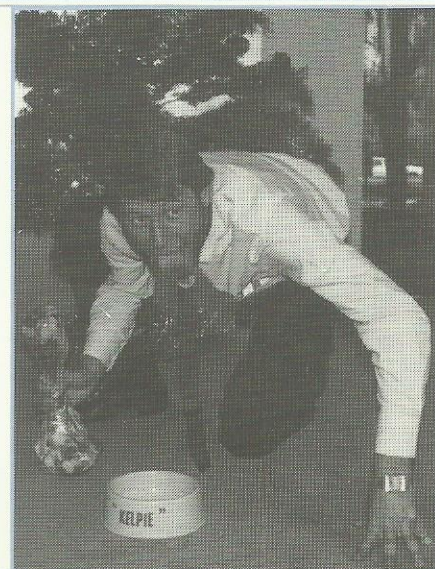
## Curiosity Corner

The gentleman in front of the Christmas tree is Neal Royce, credit manager at our Frankston regional centre.

Rumour has it his nick-name is Kelpie because he's always running around chasing bad debts and clients.

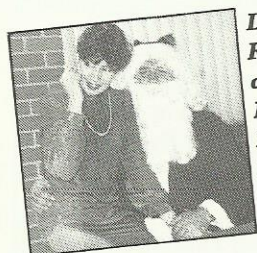
Branch marketing support officer Trevor Geitz reports: "We got him a bowl in corporate colours and the little disc around his neck is an official City of Frankston dog tag of which he is very proud. That was his Christmas present.

"We presented it to him and I had to deliver the appropriate speech and he hasn't forgiven me since."





## Only 10 months to go: meanwhile, a quick look at Christmas past



*Lisa O'Grady and  
Father Christmas,  
alias Bernie  
Dickens, at  
Box Hill  
North*



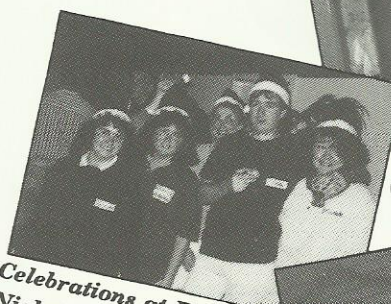
*Father Christmas (Barry Haysom) and friend*



*John Lorensini and  
Fraser Jeffrey cook up a  
Christmas treat for Box Hill  
North region*



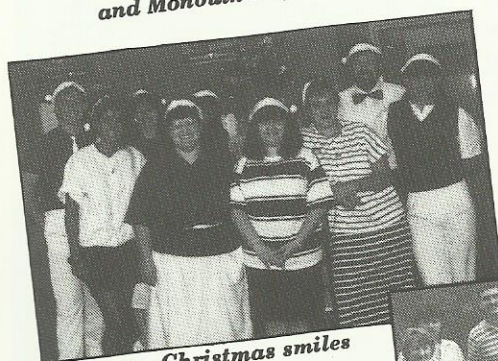
*Ho ho ho - Father Christmas  
and Monbulk staff*



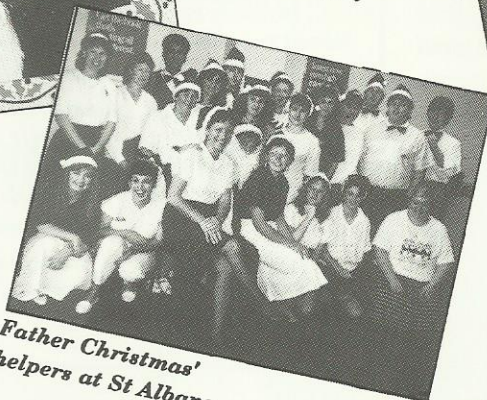
*Celebrations at Footscray  
Nicholson Street*



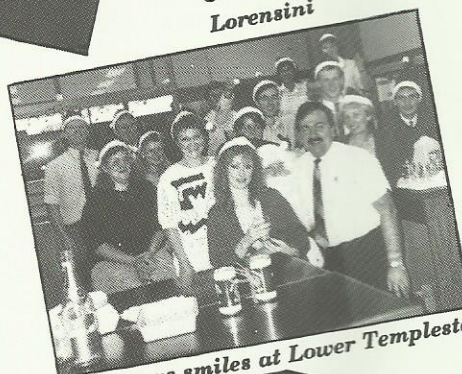
*Nerida Horne removes Father  
Christmas' hat to find John  
Lorensini*



*And more Christmas smiles  
at Braybrook*



*Father Christmas'  
helpers at St Albans*



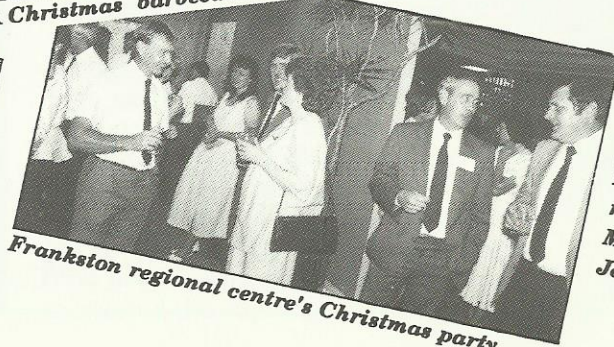
*Christmas smiles at Lower Templestowe*



*A Christmas barbecue at Eltham*



*Melton - all dressed up and  
Christmas to celebrate*



*Frankston regional centre's Christmas party*



*Parkville West's jolly gents in  
red suits - Geoff Quick,  
Michael Smithwick and  
John Drury*



A purple fish with a diamond pattern, facing left. It has a white eye and a small white mouth. The body is covered in a grid of small diamonds. The tail is also purple with a diamond pattern.

*gardeners*



***gourmet  
cooks***

entertainment  
devotees

*(Please use the handy space below for your comments)*