



# Our Bank

State Bank ▼ Victoria

May 1989

## The Look!

How we create our very own fashion statement

Quality Service  
Banking's greatest challenge

State Banker  
wins national  
rowing title

# VIEWPOINT

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If you're not serving a customer, you'd better be serving someone who is.

This idea is one of the essential elements that can transform the concept of customer service into a higher form – Service Quality.

Our Bank recognises the importance of superior customer service and we are developing programmes to achieve our goals in this area.

A Customer Service Task Force was formed in 1985 represented by people from each region and Head Office departments.

The Task Force meets monthly providing a forum where members can discuss all aspects relating to the Bank's involvement with customers, and new ways are found to improve service.

Of course, we're not the only bank that is tackling this all-important issue, so this month we take a look at how another State bank is meeting the challenge.

The contributing article written by Liz Blieschke, Manager Communications Support of State Bank of South Australia (SBSA) on page 2, tells how SBSA has turned around its concept of customer service, and how it has *initiated* Service Quality through an energetic campaign comprising training, communications, and discussion groups such as "cascade" workshops and focus groups.

We are part of a highly competitive industry and the main way we can distinguish ourselves from everyone else is through superior customer service.

By encouraging an "achievement culture" in the workplace, an organisation such as ours provides an environment which not only challenges each of us to work to our full potential but also recognises our efforts to attain the best Quality Service possible.

## OUR COVER

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Who has the latest fashions? We have, of course, in the new Fashion Collection brochure out now. With this in mind, we report on how Prue Acton and Y'vonne Akerley are working to keep our corporate wardrobe ahead of the rest.

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## OUR BANK

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## Governor appears in branch

La Trobe Uni branch now proudly displays a portrait of Governor Charles Joseph La Trobe, a gift presented by chief executive Bill Moyle.

The presentation by Mr Moyle was to recognise the efforts of branch accountant John Kegele, a winner in a Bank campaign run last year, and the corporate refurbishment of the branch.

Mr Moyle says there are strong historical links between La Trobe and our Bank.

In 1838, Captain William Lonsdale, superintendent of the Port Phillip District of New South Wales, negotiated to establish a savings bank in Melbourne.

Three years later, La Trobe, the new superintendent of the Port Phillip District, said it was "highly expedient to establish a branch of the New South Wales Savings Bank in Port Phillip."

In January 1842, the Port Phillip Savings Bank was formed and La Trobe was honoured for his pioneering initiative and work by being appointed president of the first Savings Bank Board of Trustees.

The first branch was on the upper floor of the Melbourne Fire and Marine Association building on the south-west corner of Collins and Queen Streets.

"It's fitting Governor La Trobe should return here in the form of a portrait," says Mr Moyle.

La Trobe University opened in 1967. A temporary branch of the Bank opened at the university in March that year and the office became a branch in May.

The portrait in the branch is a photograph of the original portrait of La Trobe painted by Francis Grant circa 1856.

## Red Shield appeal

The Salvation Army Red Shield Appeal has its corporate launch at State Bank Centre on May 17. Premier John Cain will be among the guests.



*La Trobe Uni branch staff with portrait of namesake*

## Growth with profit for the future – Bank executive conference told

Growth with profit is the Bank's objective for the next financial year and into the '90s, CEO Bill Moyle has told the Bank's executive conference.

Mr Moyle said the key issues to be addressed were the Bank's future strategic aims and directions, overall performance and the allocation and management of resources.

He said the major strategic aims and directions for the coming year are to:

- dominate Victoria's retail banking market
- continue developing as a full-service commercial bank
- expand financial services
- improve service quality
- increase our presence in east coast financial markets

Some 140 senior State Bankers attended the day-long conference at State Bank

Centre on April 15.

Mr Moyle told the group that much had been achieved since the Bank began its development and diversification process in 1983.

"It's been a big change for people as well as the Bank," he said.

"The challenges we faced and the results we have achieved exceeded our expectations and we have turned around a long-term decline in market share.

"We have now reached the stage in our growth where our initial aims have been met but our diversification is not over.

"Now is the time to decide the direction of the second stage of development and the speed of our growth.

"We must have the right resources to meet this growth and our planned achievements. Growth with profit is our aim."

## Bikers keep Cowes ATM full bore

Cowes Teller Point worked as hard as Wayne Gardner's bike during the first Australian motorcycle grand prix at Phillip Island.

Mark Scanlon, senior manager delivery systems, says with pre-race publicity telling fans State Bank Victoria had the only ATM on the Island, it was decided to have 'all hands on deck'.

Mark says Paul Creed and Mal Tyrrell, accompanied by an NCR technician and a guard, spent the April 7-9

weekend ensuring any problem with the ATM was fixed immediately.

"These actions resulted in the ATM being operational for 100 per cent of the time, and just as well," says Mark.

"Transactions increased more than 180 per cent and were split about 50-50 between SBV and other bank customers. Usage levels would have been higher except more than 300 potential users had plastic cards which weren't compatible with our ATM."

## Hong Kong gets branch licence

Our Hong Kong office has been granted a branch-banking licence by the Hong Kong Government.

This means that State Bank Victoria is now able to operate with the same status as other major Australian banks in Hong Kong.

SBV Asia Ltd., our Bank's wholly-owned subsidiary and registered deposit-taking company will continue to operate with the new branch, maintaining and servicing a selective lending portfolio and other specialist corporate services.

However, as with our other international offices, Hong Kong branch does not have the capacity to cater for retail banking services.

Graham Kershaw heads the branch, in Harcourt Road, as chief manager and remains managing-director of SBV Asia Ltd.

To assist our highly valued commercial customers with business ventures in Hong Kong, corporate and international can arrange an appropriate introduction to our Hong Kong branch.

## Max Carr names rowing eight at christening

Deputy chief executive Max Carr has christened a racing eight, State Bank Victoria, for Banks' Rowing Club.

Our Bank gave \$20,000 for the boat which Mr Carr christened with a bottle of champagne in front of the clubhouse at Princes Bridge.

Mr Carr says our Bank has been associated with Banks' Rowing Club since the club was established in 1865 and many State Bankers have been club members.

He says the boat is state-of-the-art in racing eight design.

After the christening, the boat was taken for a training row on the Yarra by the 1989 Australian junior rowing team.

# Striving for quality service

*Customer service is a top priority in our Bank. But what are other banks doing?*

*Liz Blieschke gives this insight into how State Bank of South Australia is tackling the job.*

*"We need to exceed our competitors in everything we do – we must become an organisation of excellence in everything: products, style, presentation, the handling of customers."*



With that mission in mind, Tim Marcus Clark, managing director of South Australia's State Bank, launched a Service Quality Development programme early in '88.

The bank's executive committee had already done some soul searching. The team had realised the importance and need for core values, and a driving mission statement during its strategic planning session in June, 1986.

The four core values were agreed as customer satisfaction, respect for the individual, performance and profit. These were introduced to staff through the staff newsletter. It was quickly realised that there needed to be more than words. What was needed were actions and a plan to translate those core values into everything the bank does, which all 3400 employees could relate to.

A further push came when chief manager, group marketing, Ron Dent, returned from a study tour of America in November 1987. His whirlwind tour of successful organisations led him to believe that a drive towards achieving high quality service and customer satisfaction would



only come through a well-managed and measured effort, with massive inputs from senior managers, major training programmes, and for the bank, developing a whole new culture and way of doing things.

## The setting seemed ripe

State Bank had grown from a merger of two prominent South Australian banks in 1984. Under the strong and entrepreneurial leadership of Tim Marcus Clark, the bank was flexing its muscle in the financial markets. Raising the quality of customer service, and in the process everything the bank does, was seen as one way to gain a competitive advantage.

However, it was seen from overseas examples that unless this new drive did not have the whole-hearted support of the bank's senior executives, who would be asked to "walk the talk", then the initiative would fail.

US service quality expert, Dr Karl Albrecht (and author of several books on service quality management), was invited to South Australia in March to set the scene for the programme, and seek the commitment of the executives.

He came for two days and stayed a week. There were doubts and healthy debate during those sessions. When he left, there was still some uncertainty among individuals that this was not just another "smile training" programme.

How could we make sure the benefits would be lasting?

A number of activities were necessary to bring the whole effort together.

External consultants were engaged to help oversee the programme and provide specialist advice in a number of areas.

The first step was a "cost of quality" exercise – undertaken by external consultants. It clearly showed the costs to the bank of existing "checking" of procedures, and the cost of not doing things right the first time, weighed against the cost of prevention of getting it right the first time. To some it was no surprise that this amounted to millions of dollars.

Several events happened simultaneously. A service quality team was gathered together to support the effort in key areas of implementation. Headed by a senior manager, SQD, the team was due to report directly to the general manager, group service.

The four areas of activity were represented by four managers, seconded from areas of the bank for an initial period of two years. This team began work in September 1988

and included a manager of process improvement; a manager of assessment and measurement; manager, communications and support; and manager, training and culture development.

Last August, the entire executive committee spent a weekend together discussing service quality and the commitment required.

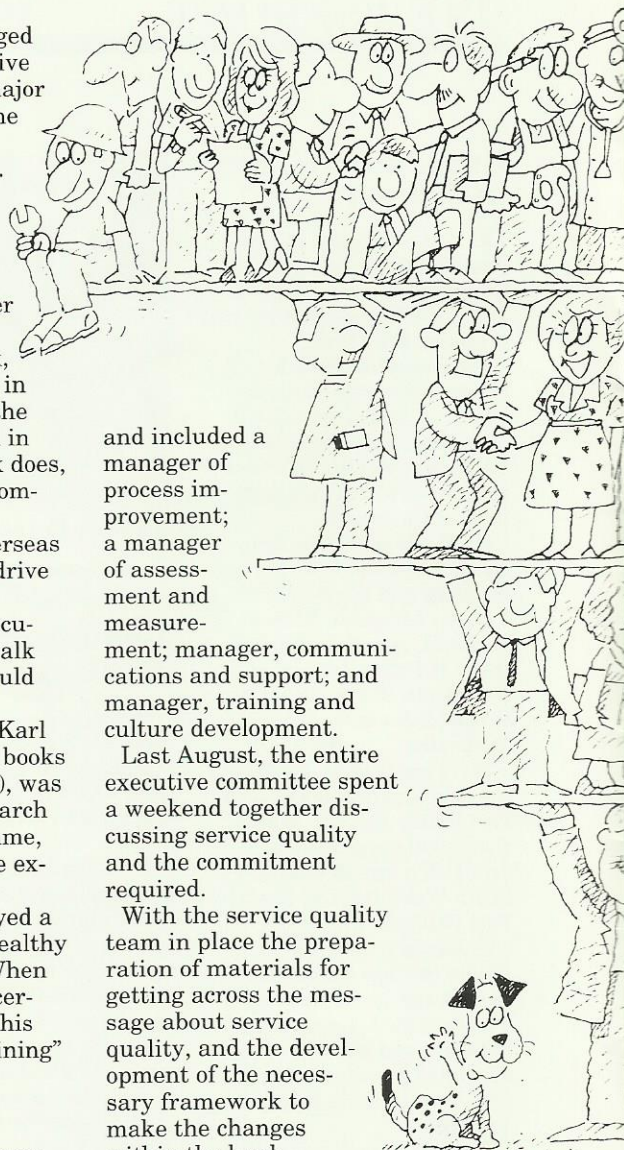
With the service quality team in place the preparation of materials for getting across the message about service quality, and the development of the necessary framework to make the changes within the bank

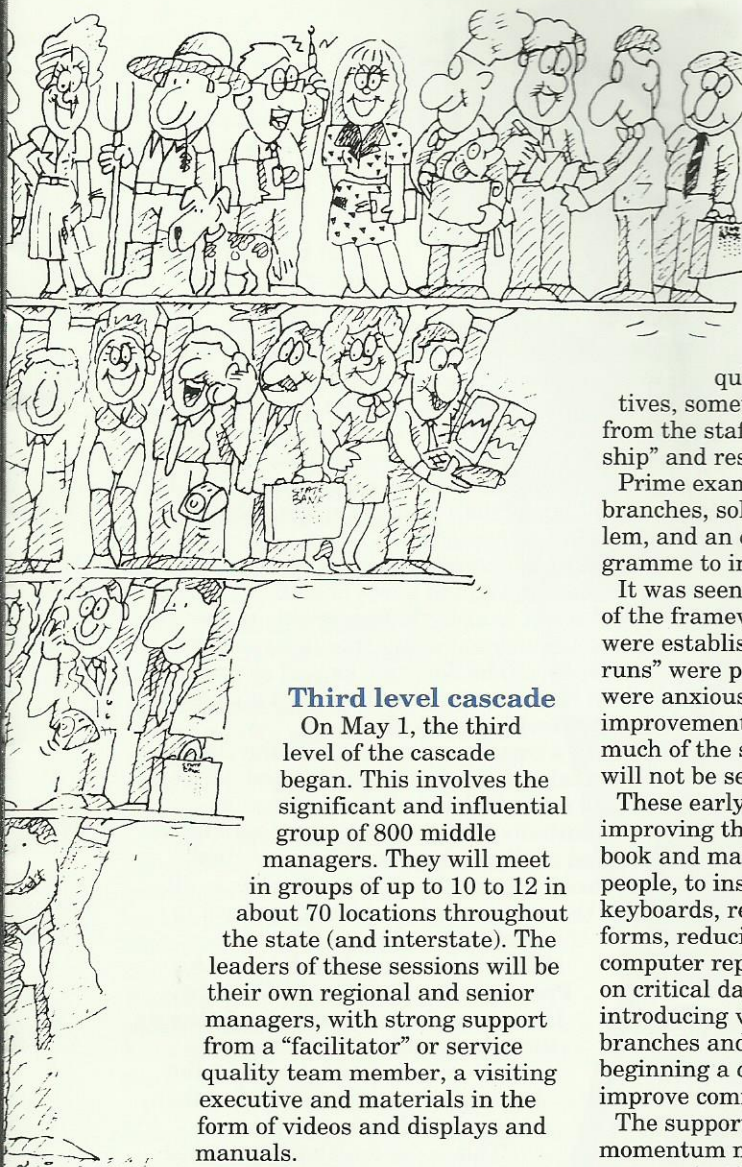
began. The first major step was a "cascade" workshop.

## What's a "cascade"?

The bank considered it was important the message about service quality and the commitment to customers must be consistent from the top down. It is likened to a waterfall, or champagne glasses stacked in a pyramid. As the champagne is poured into the top, it fills the glass, then flows over and down to the next level. Our goal is for the champagne, or the service quality message, to retain the same quality, fizz and bubble, from the top to the bottom.

Our workshops are much like that. The first level of the cascade was the executive team. The second level cascade began in November and involved those executives each taking groups of up to 10 or 12 of their senior managers through a two-day workshop session, learning all about the importance of service and customer behaviour.





### Third level cascade

On May 1, the third level of the cascade began. This involves the significant and influential group of 800 middle managers. They will meet in groups of up to 10 to 12 in about 70 locations throughout the state (and interstate). The leaders of these sessions will be their own regional and senior managers, with strong support from a "facilitator" or service quality team member, a visiting executive and materials in the form of videos and displays and manuals.

The message needs to be strong, consistent and constantly reinforced. This group will also then begin leadership training courses.

The fourth and final stage, possibly in the last quarter of this year, is still being planned. It may involve a one-day event bringing all staff together for a motivational session – or may involve another series of workshops.

We're also training quality improvement leaders – 11 people who have been chosen by their line division to work full time on service quality by forming and assisting quality improvement teams (our equivalent of the Japanese Quality Circles) in each area. These people will lead the daily effort to weave "service quality" into everything we do by working with their own managers and their own people.

### Top council

The Quality Council is at the top of this new framework. It was evident the executive committee could not oversee all of the initial quality

projects and drive it constantly, so seven of the key executives have now formed a Quality Council which meets for an hour every Monday. The first meeting was on April 11, 1989. They are now initiating a

lot of projects, but also

quickly approving initiatives, sometimes cross-functional, from the staff, which needed "ownership" and resources.

Prime examples are more staff in branches, solving the queuing problem, and an executive visibility programme to improve communications.

It was seen as important, while all of the framework and benchmarks were established, that some "early runs" were put on the board. People were anxious to see some measurable improvement immediately, although much of the success of the SQ efforts will not be seen for years.

These early runs ranged from improving the internal telephone book and making it easier to call people, to installing alphanumeric keyboards, reducing the number of forms, reducing the number of computer report lines by one million on critical days to avoid delays and introducing video recorders into all branches and departments and beginning a quarterly news video to improve communications.

The support of training and the momentum maintained through communication and "by example" are critical factors in the long-term success.

### Arguing and debating

At each "cascade" workshop, everyone from the executives down, is arguing and debating, then agreeing on a set of best management practices which are based on the core values. The executives have theirs set in a clear acrylic "tombstone" on their desk so they are constantly reminded of their 20 goals – and so are their staff and visitors – "I'll answer my phone before three rings" and "I'll spend three hours a week with my staff" and "I'll recognise a job well done promptly."

Staff have told us they appreciate more than anything being personally thanked by their boss. The executive team has been given "Well Done" cards to distribute to staff on key occasions. That message is a powerful one.

### Listening is important

What else can we learn from customers and staff?

Regularly listening to staff and

customers about their expectations forms the basis of many of State Bank's plans for service quality.

Focus groups were conducted in December throughout the city and country and staff were asked about leadership, product knowledge, communications, training and barriers to providing good service. These results are helping us to improve communications – circulars and newsletters and to devise reward schemes and take a closer look at training and staff levels.

A customer listening programme is designed to draw the same comments from customers, providing us with the basis to improve service.

The setting of standards is also a key factor. We're taking "snap shots" of various activities now. While we run the risk of pestering people, we do need to know things like how many pieces of paper a branch receives in a week, how long does it take for a loan to be approved, or on average how long does it take to be served in a branch every Thursday lunch time. With these answers we can work with staff to solve the problems, plot the progress and set some new standards.

Voluntary service quality improvement teams in each area (sometimes cross-functional) will soon be established to lead this "new wave" of the project.

While all this is happening on the inside, have the customers noticed changes? It's hard to tell and probably too soon to tell. Letters praising "service champions" who have gone the extra mile, keep coming in, but it will be some months, even a year, before we publicly beat our drum about providing the best service. Then it will be a powerful message, backed by the evidence of a million and one improvements throughout the bank. Perhaps we don't need to advertise, it will be part of everything we do around here!

*Listening to staff  
and customers  
about their  
expectations forms  
the basis of service  
quality*

*Liz Blieschke is communications support manager with State Bank of South Australia.*

# From design to delivery

*Catherine Reynolds takes a behind-the-scenes look at our fashion collection*

**T**his month you will discover exciting new styles

and designs to brighten your next summer wardrobe when you order the latest in corporate flair from another attractive and versatile edition of the Fashion Collection.

If you haven't already, there's a good chance you'll be poring over your copy of the new Fashion Collection brochure very soon to order just the right pieces to complement your corporate wardrobe. But, have you ever thought about how our fashions make their transition from drawing board to warehouse racks?

The secret of dressing an organisation with a wardrobe that is attractive, functional and suitable for everyday wear starts with the people who will wear it.

"We couldn't plan a corporate wardrobe without consulting staff," says Fashion Collection Co-ordinator Y'vonne Akerley.

"In 1985, we asked more than 200 people what they wanted, and nearly everyone said they would like a corporate wardrobe if it wasn't compulsory, it was subsidised and it was available for men and women. They also wanted flexibility, not a basic uniform.

"In fact, some people were already asking for a fashion collection similar to Westpac's."

Westpac started the current trend in corporate dressing in the banking industry, replacing the outmoded uniform with a designer-inspired fashion collection that offers individuality while complementing the corporate image.

Our Bank recognised the value of a versatile wardrobe that can easily accommodate the special needs of bankers.

"Several people in a branch can wear the wardrobe looking like they're part of a team without

having to wear exactly the same styles," says Y'vonne.

The Fashion Collection was introduced in 1986 to help project our new corporate image to customers.

Once staff needs were identified, the next step was to select a designer who could create a wardrobe to project our corporate flair. One of the reasons Prue Acton was selected was because of her award-winning wardrobe for the Australian athletes at the 1984 Olympics in Los Angeles.

Prue based her creative designs on our corporate colours and on the needs of staff.

She thought in order to fashionably project the Bank's professional image, her designs for women should be feminine as well as professional, and the men should project a polished, Wall Street banker look.

Prue's creative contribution to the Collection takes form as a basic idea and develops into a finished sample for production.

"Initially, I'm given corporate standards and feedback from staff in an original brief. I let my brain free-wheel as to all the possibilities, and then I go back to the original brief," says Prue.

One of the most successful features Prue has introduced is the Victoria's Heath, our State flower, as a distinctly Victorian emblem for women.

Another new design based on the Victoria's Heath is featured in the new women's summer range.

"This is my fourth design based on the original Victoria's Heath, plus the scarf version. I rearranged it and made it into a posy so it's larger. I knew that slightly bigger prints than the one we had been running are selling this year," says Prue.

Fabric selection is another important part of a corporate wardrobe. Fabrics must meet design requirements, and be easy to care for.

Most Collection fabrics are imported from Japan because of Japan's ability to produce the quality polyester fabrics and prints needed. This means allowing 16 to 20 weeks for delivery to Australia.

Before ordering, sales of a new design must be determined well in advance. If sales exceed what is originally

planned it could take



another four to five months for extra fabric and up to three months for the garments to be produced.

"It is difficult to know how well a new garment is going to sell," explains Y'vonne.

Once the designs are created and the fabric selected and ordered, the manufacturing process begins when Prue provides her pattern design along with a garment prototype. The prototype provides a sample for the manufacturer to determine whether the pattern is suitable for bulk manufacture.

Sportscraft was chosen to manufacture the Collection because of its experience in producing corporate wardrobes.

Sportscraft's pattern room design manager Chris Davies determines if a design will present any major problems in production.

"Prue supplies a pattern and, in most cases, it has to be adapted for production. We don't change the look, we change the make. Say, one of Prue's designs has a lot of pleats. It's okay if she's doing singles and one-off's, as her pleating would be done by hand, but our pleating has to be done by machine, so we have to change the pattern to produce it in bulk," says Chris.

Chris uses the latest technology to streamline pattern making. A French computerised grading and plotting system plots garments in waist sizes ranging from 67cm to 122cm.

Sportscraft merchandise co-ordinator Glenda Ross manages the planning and design stage.

Y'vonne liaises between manufacturer and designer to ensure all designs conform to our unique corporate standards.

Two fashion updates are planned each year. Brochures are produced showcasing each garment as attractively and accurately as possible to help you make the choice that's just right for you.

The number of orders for each update determines the quantity of garments to be made and staff are given a month to order to allow a six-month production lead time. Long lead times are common in the garment industry.

"So you order a season ahead," explains Y'vonne.

Extra items are added in each size and style to cover for incorrect orders, exchanges and damaged clothing.

"Often, styles left over from previous updates can be ordered and delivered within two to three days."

Order forms are sent to Y'vonne and Ilona Fraser in Marketing department. After checking the orders for accuracy, they are forwarded to Clayton for processing. At the same time, the manufacturing process begins.

At Clayton, Audrey Aitken takes care of inventory control and deliveries to staff.

Orders are keyed into a PC using a specially designed computer program which tracks orders and deliveries as they are processed. The computer collates the information

from the order forms and generates a 'picking slip' indicating the number of garments in each size needed to fill the order.

After delivery from the manufacturer, the new garments are unpacked, counted and sizes are checked for accuracy. They are sorted by style number and hung on racks for easy retrieval when filling orders.

The picking slip is attached to the original order form and passed on for garment selection. Orders are double checked and garments packed for delivery. This process takes between 12 and 21 days to complete.

Y'vonne says the people at Clayton make the ordering process more personalised.

"When people ring up they're speaking to Bank personnel, not someone from another organisation who doesn't know them."

Creating a corporate wardrobe may seem like an enormous task, but the job of ensuring our fashions continue to meet staff requirements involves constant monitoring of staff responses and suggestions. So, Y'vonne visits branches to get a first-hand idea of what people are saying.

"We always welcome suggestions from staff. We like to know if there's something wrong, but we also like to hear about the things they like about our fashions."

"But any suggested changes have to reflect our professional standards and complement earlier designs."

A staff survey last year showed continued satisfaction with the Fashion Collection.

"Most people rated us the best-dressed in the banking industry and I think

that's a pretty good indication we're on the right track."

Through research obtained from annual customer surveys we know that customers have noticed a distinct improvement in our corporate appearance.

"I also get a lot of phone calls from customers saying staff look fantastic in the corporate wardrobe," says Y'vonne.

In the last survey, men asked for more variety, so a specialist menswear manufacturer, the Stafford Group, has produced a new range.

"Cooler wool for summer, a bigger choice in knitwear and shirts, and three new tie styles have been added," says Y'vonne.

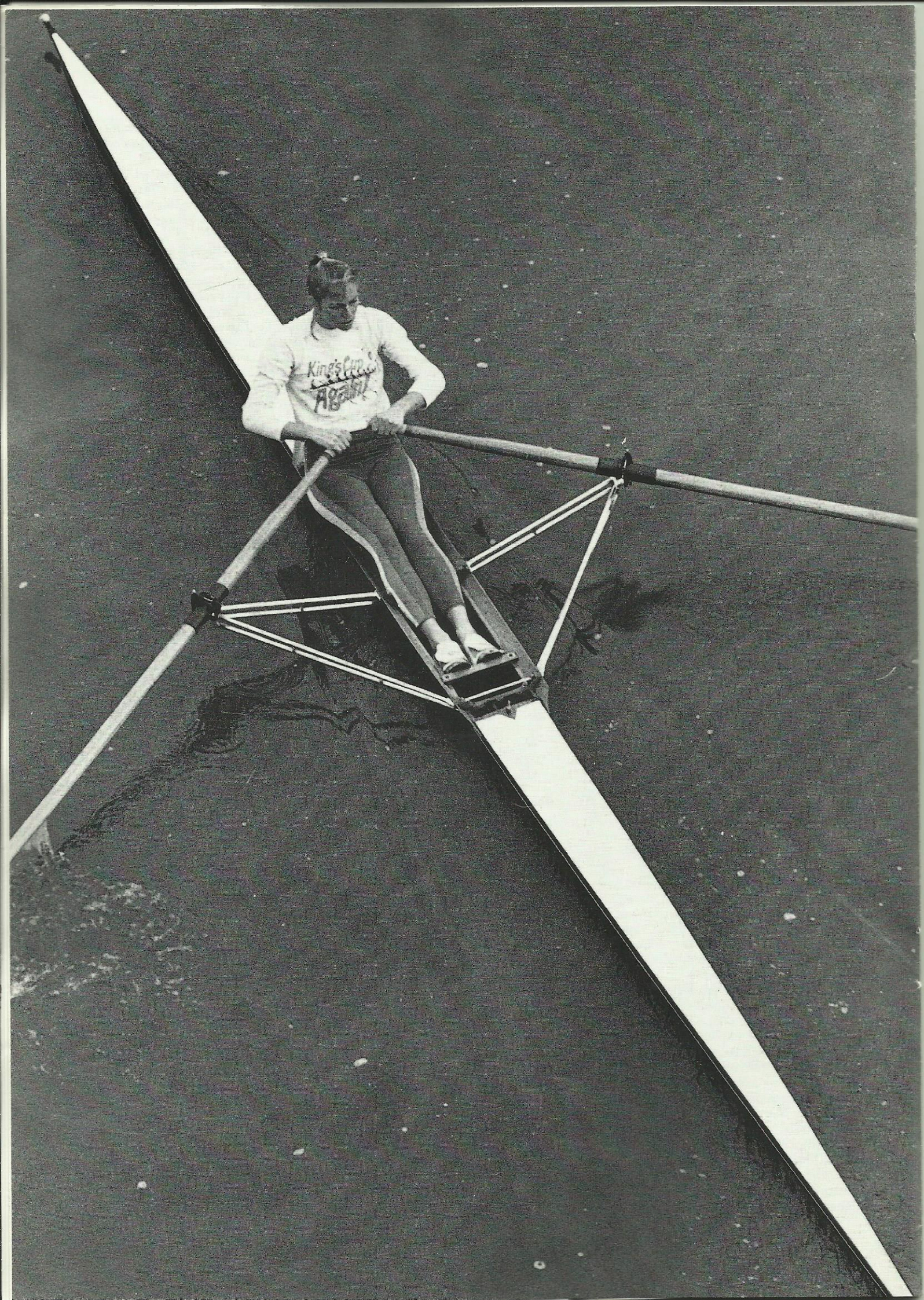
Besides being attractive and functional, our fashions are tax deductible.

"You can also claim dry cleaning and laundry expenses provided you keep your receipts."

In addition to the obvious tax advantages, you are saving money in your initial investment, and essentially extending the wear of your own clothes by not using them as frequently.

Enjoy your fashionable investment!





## Battling difficult conditions

# Karen takes rowing title

KAREN MORITZ is a national rowing champion after battling her way through choppy, wind-blown conditions to a phenomenal win in the Australian Women's Lightweight Senior B Single Sculling event in April.

After a physically intensive four-month training programme, she took the spoils at the National Titles held at Wellington Dam in Western Australia enduring the toughest conditions.

"During the race, I was getting blown around everywhere. I knew I got the medal as soon as I had crossed the finishing line and made the 2000 metres without falling in!" Karen says.

Karen, a research assistant in Marketing department, became interested in rowing four years ago at Methodist Ladies College, and she continued rowing at Monash University where she competed in inter-varsity events.

### **Second place**

After leaving university, she continued rowing competitively with the Banks' Rowing Club, and at the 1987 Australian Championships she snatched second place after a tough race for first with the Australian Institute of Sport entry in the Women's Senior B Four category.

Karen started rowing as a single sculler four months ago after her teammates dropped out of competition and her coach John Bennett realised her potential for single sculling.

Karen was able to borrow a single scull and oars. Despite the fact that her boat is 10 years old and her oars are relics of the 1973 World Games in Moscow, she began competing as a heavyweight in selection regattas at Carrum in Victoria, West Lakes near Adelaide and at Penrith in New South Wales.

"My first single sculling race was frightening because the conditions that day made it difficult to race. About 10 metres from the finishing line, I turned around to see where I was, and I was really shocked when I found myself equal with another competitor for first. Suddenly, a wave must have caught the blade of one of my oars and I just toppled over and into the water just before the finishing line. It was so embarrassing at

the time, but it was a learning experience. Since then, I just look straight ahead and concentrate."

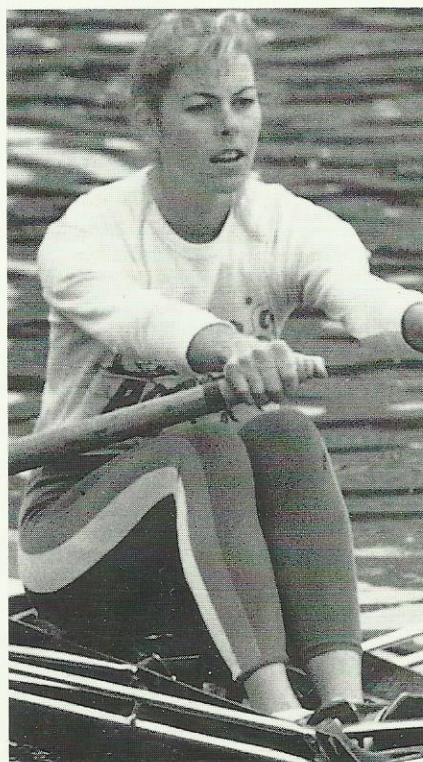
### **Natural talent**

Her natural talent for single sculling became obvious when she won the Victorian Women's Senior B Single Sculling Championship in February, and in March took second place at the same event but this time in the Senior A category.

Although Karen was successful on a state level, she decided to row lightweight when she realised she was not competitive enough as a heavyweight at national level.

Her Victorian heavyweight wins

***"Even if you don't win titles or compete, you get a feeling of accomplishment when you're dedicated to something."***



were ideal conditioning which ultimately led her to Western Australia in April where she rowed her way to a national title, and where she was selected for squad try-outs to represent Australia in the international event which will be held in New Zealand in August.

"We had been de-rigging the boats when the announcement was made. When I heard my name called I couldn't believe it. My coach said he knew about it two hours before and I was surprised he didn't tell me. Of course, he didn't want to tell me until it was officially announced. I finally realised why he had been running around with this big grin on his face!" Karen recalls.

Karen's selection to represent Australia in Senior B Double Sculls and Senior B Lightweight Single Sculls was officially confirmed on April 15.

### **Hopes for sponsor support**

Karen hopes to defray the cost of competing at an Australian Championship level by seeking sponsorship of a new single scull boat plus oars to replace her outdated equipment.

"It's not exactly the most competitive boat on the water now. It's also borrowed. A new boat would improve my performance as the competition in New Zealand will be tough, especially if the US and Canada compete."

After the international event, Karen's ultimate goal is to form a double sculling combination to represent the Australian Senior A Lightweight Double-Scull crew at the World Titles at Lake Barrington in Tasmania in November, 1990.

Despite her dedication to the sport, Karen feels her career at the Bank is just as important as her rowing.

"I couldn't concentrate on just work or just rowing. I have to split my time between them. I feel that through my rowing experience, I have developed dedication and ambition both in work and rowing. They seem to complement each other."

"It just helps your self confidence. Even if you don't win titles or compete, you get a feeling of accomplishment when you're dedicated to something."

If anyone is interested in rowing either on a competitive level or simply for leisure, call Karen on 604 6723.

# NEWS BEHIND THE COUNTERS

## Visiting banker studying our methods



*Sophie sightseeing on a beach near Lorne*

Shi Xiou Fen (Sophie) arrived in Australia last November, and has spent the last six months learning about our Bank.

She is deputy section chief and assistant economist for The People's Bank of China, and is here because of our interest in correspondent banking links with China and other developing countries.

With a population in excess of one billion people, China is already one of Australia's major trading partners, and a vital market for future development of mutual investment and trade flows.

Sophie has been learning about how we operate while gaining an insight into the Australian banking market through an intensive programme covering areas such as Branch Banking, Corporate and International, Sydney Office, South Central Regional Office and the Reserve Bank of Australia.

Sophie completes her visit at the end of this month.

## Deanne sets AIB membership milestone

Bentleigh branch's Deanne Windsor is the 20,000th member of the Australian Institute of Bankers.

Deanne was given a silver tray from AIB executive director Robert Barnes.

Deanne joined our Bank in April.

AIB membership was 10,000 in 1983.

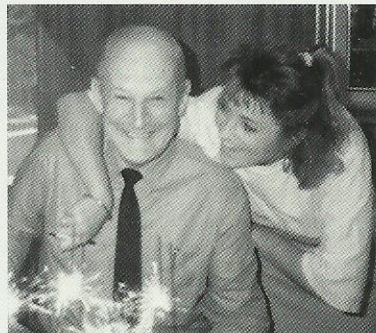
## Lawyers' meeting

State Bank Victoria has sponsored the Law Institute of Victoria State conference at Mildura.

Representatives of law associations and the judiciary attended the conference from April 21-25.

## Recent retirements

*Graham Jenkin, manager of 45 Swanston Street branch, gets a hug from fellow State Banker Carolyn Lehman on the day of his retirement after 40 years with the Bank.*



*Colleagues and friends wished David Wilks well when he retired last month. David was head office auditor internal audit.*

- **Russell C. Pollard**, of services, joined 1965
- **Barry V. Clover**, of Parkville South region, joined 1949
- **Ronald Hollaway**, of Glenroy, joined 1951
- **Rodney J. Bowe**, of north-west region, joined 1949
- **William T. Petering**, of Central, joined 1950
- **Stanley W. Scates**, of personnel, joined 1950
- **Graeme W. Johnston**, of Belmont, joined 1951
- **Peter J. Galletly**, of legal, joined 1952

## Cheese... Swan Hill gets smile award

Swan Hill branch won a smile promotion run by Swan Hill Promotion and Development Corporation Inc.

Manager Geoff Harris says four awards went to local businesses for outstanding customer service.

He says the six-week campaign was judged by Swan Hill shoppers.



## Sandra keeps her spirits up

Sandra Sullivan, injured in a light aircraft smash last January, is keeping her courageous outlook on life despite slow progress.

She says the feeling in her legs "is not normal."

"It could be a lot worse, but I don't like to think too far ahead."

Sandra, 29, of Dromana branch, broke her spine when the single-engine aircraft crashed into a paddock near Moorooduc.

Sandra is being treated at Austin Hospital.

"I don't remember a lot about the crash."

"I can tell you it doesn't hurt falling out of the sky at all but it does when you hit the ground!"

"The human mind is an amazing thing and maybe it is just too painful to remember."

## Oops! Sorry...

Picture credits in April edition went astray in production.

Page 3 picture of Sandra Sullivan and Hawthorn footballer Peter Curran was courtesy of the Sun News-Pictorial.

Page 2 picture of a light aircraft crash was courtesy of the Frankston and Peninsula Independent.

## We're looking for a few good...

*sports enthusiasts*



*gardeners*

*handy people*



*gourmet cooks*

*travel buffs*



*entertainment devotees*

Requests have been made for articles covering a variety of subjects. We want to provide a showcase for our readers with special talents or hobbies. You can submit your idea whether it may be an innovative way to solve repair jobs around the house, a great gardening technique, or the best-ever potato salad recipe.

Also, we appreciate your feedback, so please feel free to send along any comments you may have about Our Bank.

Please continue to keep us informed about coming branch activities, and should you have any story ideas or photographs you think may be of interest to all State Bankers, please drop us a line or call.

Your contribution will help Our Bank continue to feature stories that are interesting to everyone.

Please use the space below for your comments, cut it out, then send through internal mail to:

**Our Bank editorial team**  
**080 marketing department**  
**State Bank Centre**

...to share their  
special hobby or  
expertise with our  
readers.

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