

Our Bank

Phone Point –
a new service that benefits
customers and staff

State Bank ▼ Victoria

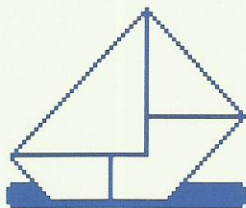
June, 1989

Retail banking restructure
gears us for the future

Pinpointing branch
development –
an innovative approach



LETTERS TO THE EDITOR



Blackburn North gets a vote as the friendliest

I am writing to commend yourself and all your staff on providing the friendliest banking service of any bank/branch that I have visited.

As a nurse, I appreciate that you, like myself, are there to deliver a service, but the way in which your employees go about this is very refreshing. They are cheerful and always courteous and helpful. I feel that it would therefore be refreshing for yourselves to be thanked.

Recently, I had a most traumatic experience. Two weeks before departing overseas, I lost several bank accounts and my Visa card. The girls at your Bank were extremely helpful and in fact very comforting and helped put things back on the right track. I had previously thought highly of the friendly service but this was just wonderful.

I'm sure most people would agree that behind a friendly and efficient working team there is a manager/employer/leader who shares those qualities. From what your own girls have told me, this is the case.

I thank you all.

Mary Anne Robertson
Maitland Street
Geelong West



Compliments to Heather from a bewildered new customer

Having recently joined the State Banking System at the St Vincent's branch, I was still somewhat bewildered as to how it operated!

I had cause to call at your Bank and question the operational procedures of my account with one of your tellers, Heather.

I would like to compliment you on the courtesy and efficiency demonstrated by this young lady. Through her good work, it may remain my money, but it will remain with you for a long time to come.

Trevor Penhalluriack



Praise from our colleagues in South Australia

Thanks for the copy of the latest State Bank Victoria staff magazine.

The article (Striving for quality service) was well displayed, and the use of the upturned pyramid of people was certainly effective. I hope it has stimulated some discussion and I would be keen to hear of progress made.

I also found it interesting to read about your new corporate wardrobe and took the liberty of passing this on to our own manager of this area. I believe he has had contact

with Y'vonne Akerley, again to share common ideas, and pitfalls.

I think you should be congratulated on a magazine which is bright, succinct, and yet successfully combines corporate news with social notes and magazine articles.

Liz Blieschke
Manager,
Communications Support
SB of South Australia



Jeanette, we couldn't have said it better

I wonder if you would consider putting a small article in Our Bank magazine about Mr Frank Gillespie.

Sadly, Mr Gillespie passed away last Thursday, May 25, at Beleura Hospital, Mornington, a week after major surgery.

Mr Gillespie joined the Bank after matriculating from Wesley College and served in the Bank for 42 years. Although he retired 10 years ago, he was often recognised in various branches by staff who had worked with him over the years.

He was a true gentleman, and his caring ways and Christian attitudes made an impression on many, many people.

He worked in various suburban branches till he opened the first bank in Melton in 1961.

From there, he held managerial positions at Bacchus Marsh, East Preston and Box Hill South, till his retirement.

He had lived with his wife, Betty, in the Rosebud area for

the past 10 years.

His wife, three children and two grand-children will remember him with joy and fondness.

Mr Gillespie still enjoyed reading your magazine throughout his retirement.

Jeanette Gillespie
(daughter)
Rosebud



Netballers take note

I love to read Our Bank magazine each month.

I would like to share my netballing experiences with other bankers.

Bernadette Jones
Box Hill Central



Finally, a letter from the editor

Please send all future letters and contributions to:

095A
Communication
Department
Level 13
RACV Building
123 Queen Street
(03) 604 9033

Thanks!

VIEWPOINT

Farewell...

This is the last issue of Our Bank.
From next month, communication department will start a new staff newspaper.

During the last five years, we've tried to produce an entertaining and informative magazine with some of the lighter, social news as well as news about what is going on in State Bank Victoria.

We would like to thank everyone who has helped us in the production of Our Bank for their contributions and co-operation.

I have no doubt you will give the same co-operation and help to communication department and support the new staff publication.

Clive Walters
Senior Manager Corporate Communications

When someone has to care

We have all seen them – hanging around parks, sitting on the steps of railway stations, lounging against shop windows and sleeping on benches, under bridges, in deserted buildings, doorways and trains.

We probably wonder what they do all day but we don't let them occupy too much thought.

We have probably wondered where they go at night and what happens to them after we, in our world, have passed them by.

But worrying about street kids and homeless kids is not high on the priority list of a hectic lifestyle in a pressurised society with bills to pay and trains to catch and meals to prepare, so why spend too much time worrying about the causes, let alone the ramifications?

They voluntarily choose that lifestyle, so why not leave them alone? Who cares?

The Salvation Army cares for the homeless kids because often, no one else does.

The Salvos are chasing \$7 million in Victoria in their Red Shield Appeal this year with the theme: Help for the Homeless.

Often the kids, some not even in their teens, leave home because of trouble at home.

But in some areas of Melbourne they can find anonymity because there are many, just like them, walking the streets and sleeping in doorways.

Many of the kids take drugs – uppers to start them in the morning and downers to put them down at night, a seemingly hopeless treadmill of drugs, prostitution and unemployment.

But the cases are not hopeless.

In the past year, in Victoria, the Salvos have supplied more than 62,000 meals and more than 29,000 food vouchers and provided nearly 27,000 beds.

The truth with our society is that although we want social problems such as homeless youths, drug addiction and prostitution eradicated; or, failing that, moved to someone else's suburb, we really don't want to get into the back streets ourselves to pick up an aggressive drunk from the gutter, to get a junkie to professional help, to find a bed and meal for an unemployed teenager.

We want someone else to do the work.

That is where the Salvos come in, and that is why our Bank helped with the launch of their Red Shield Appeal.

OUR COVER

Catherine Reynolds test drives Phone Point, our new personal telephone banking service.

Thanks to David Jones, Bourke Street, for their co-operation in supplying the furnishings and Country Road attire for our cover.

Also, thanks to Gary Gould, managing director of Telefax Australia for the telephone.

Photo by John Brash, Fotograffiti.

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OUR BANK

State Bank Victoria monthly staff magazine.

MANAGING EDITOR:	Clive Walters
EDITOR:	Adam Hankin
LAYOUT EDITOR:	Catherine Reynolds
PRODUCTION:	Beth Couch
CONCEPT DESIGN:	Clive Walters
PHOTOGRAPHY:	John Brash, Fotograffiti Andrew Chapman

Corporate communications
Marketing department
Level 17 385 Bourke Street Melbourne
Victoria 3000
Telephone: (03) 604 7827 604 7042
Facsimile: (03) 602 5262

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Banking is just a call

With steaming cup of cocoa in hand, I slowly sink into the cosy confines of my favourite chair, revelling in a moment of pure relaxation after a busy day at work.

Suddenly, I'm shaken out of my dreamy mood by the distressing thought that I have forgotten to transfer funds from my SBS account to pay my Visa card. A glance at my telephone quickly dispels my anxiety, and I reach over, pick up the receiver and dial local number 321 2121.

My call is swiftly answered.

"Welcome to State Bank Victoria Phone Point," a voice with a charming twang responds.

"Enter your customer identification"

I quickly press the appropriate numbers.

"Enter your password."

I do.

"For account balance, press 1#, for account details and requests, press 2#, to transfer funds or pay a bill, press 3#, for SBV services and information, press 4#, to change your personal options, press 5#."

I select 3#.

"To transfer funds, press 1#."

I press 1#.

"To transfer funds from your State Banking System, press 1#."

I press 1#.

"To transfer funds to your Visa card, press 5#."

I press 5#.

"Please enter the amount."

I press the digits representing \$50.

"To transfer immediately, press 1#."

I press 1#, thinking what service!

"You are transferring \$50 from your State Banking System to your Visa card."

"To confirm, press 1#, to cancel, press 2#."

I press 1#.

"Please enter your next transaction authorisation number and press #."

I enter my number and press #.

"Your transaction has been processed."

I offer an appreciative, but unacknowledged, thank you to my automated friend, breathe a sigh of relief, hang up and take a satisfying sip of cocoa.



Catherine Reynolds takes Phone Point on a test run and finds benefits for customers, and staff alike.

Within a month or so, our customers will be able to bank by telephone using our newest remote banking service, Phone Point.

Phone Point is the latest in convenience banking, allowing customers to carry out simple transactions over the phone and freeing branches from many repetitive time-consuming chores.

For the cost of a phone call, customers using a touch-tone telephone can do their banking from home or anywhere else in Australia and even from overseas.

Initially, they will be able to transfer funds between accounts, pay bills, inquire about account balances and transactions, order statements and cheque books.

Information services will be added as special features, providing information on bank services, ATM locations by post code and foreign exchange rates.

Customers will apply for the new service at branches and the application forms will be processed by Electronic Delivery Systems.

After customer details are keyed into the computer system, a customer identification number, user guide explaining the system and how to use it, and a list of participating bill payment merchants are then mailed out, followed by transaction authorisation numbers a few days later.

"We supply customers with identification and when they use the system for the first time they will enter their own password," says Daryl Sullivan, Manager Remote Banking and Information Services.

"Another security step behind that will be the transaction authorisation number.

"For any financial transaction or change of password, and for confirming a new password, they'll have to use a number from an allotment of 40 computer-generated numbers."

As a natural extension of the Bank's range of electronic delivery systems, Phone Point will enable customers easy

with Phone Point

access to a variety of banking services.

"Phone Point features similar benefits to Office Point, but is aimed at the individual user who can gain access to the system by telephone," says Mark Scanlon, Senior Manager Electronic Delivery Systems.

"That's why we see it as a natural extension."

Phone Point uses the latest computer-generated voice response technology to guide customers in a humanoid voice through each transaction.

"We decided on the computerised voice because it's more flexible than using a recorded human voice," says Mark.

"Technological improvements have made the voice almost human-like, anyway."

For customers with rotary dial phones, a miniature inquiry terminal (MIT) is available at a nominal fee and can be ordered when they apply for the service.

This device resembles a touch-tone dial which clamps onto the telephone mouthpiece and transmits the same tones as a touch-tone phone.

Phone Point is not only an easy and convenient way for customers to use our Bank's services, but also will help to free staff from repetitive and time-consuming tasks, allowing extra time to spend with customers, thereby improving service quality.

"We wanted to remove basic transactions from our teller staff to allow them more time to act in a public relations role," says Mark.

Not only will staff have more opportunities to add a personal touch to customer service, reducing mundane tasks will help make each day more pleasant and productive.

"In most cases the branch won't have to be involved in Phone Point transactions."

"For example, if a customer wants to receive an account statement, it's as simple as pushing a button – the on-line system will receive the order and generate it for posting," says Daryl.

"Phone Point should not only help reduce telephone account inquiries to branches but we also expect a decrease in the number of people coming in with similar inquiries," says Mark.

"This will increase productivity and ultimately lead to increased profitability."

Greater accessibility, along with ease of use, makes our products and services more attractive and more competitive.

The Commonwealth and Westpac also have telephone banking.

However, Phone Point will offer a greater range of features.

"We will have a bill paying service, which is not offered by Westpac."

"The Commonwealth has a bill paying service, but we are going to offer future dated payments and periodical payments."

"No other bank offers this service," says Daryl.

Some 20,000 users are expected to be using Phone Point within 12 months after launch.

"It will be like having a branch with 20,000 customers," says Mark.

Security and service features

A help desk in Electronic Delivery Systems department will provide immediate service for customers and staff with queries or problems, while a 24-hour help desk in ISD will offer after-hours assistance.

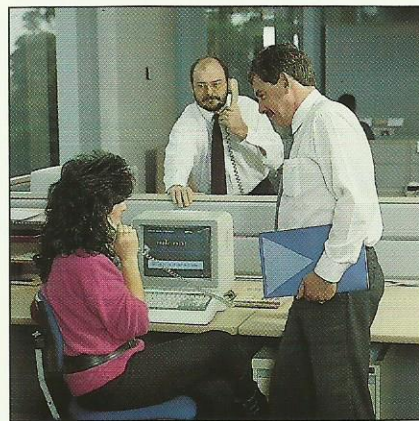
A special security feature of Phone Point, similar to ATMs, freezes out a caller after three unsuccessful attempts to enter a customer identification and password.

The system assumes the caller is not the owner of the account and stops access to the system.

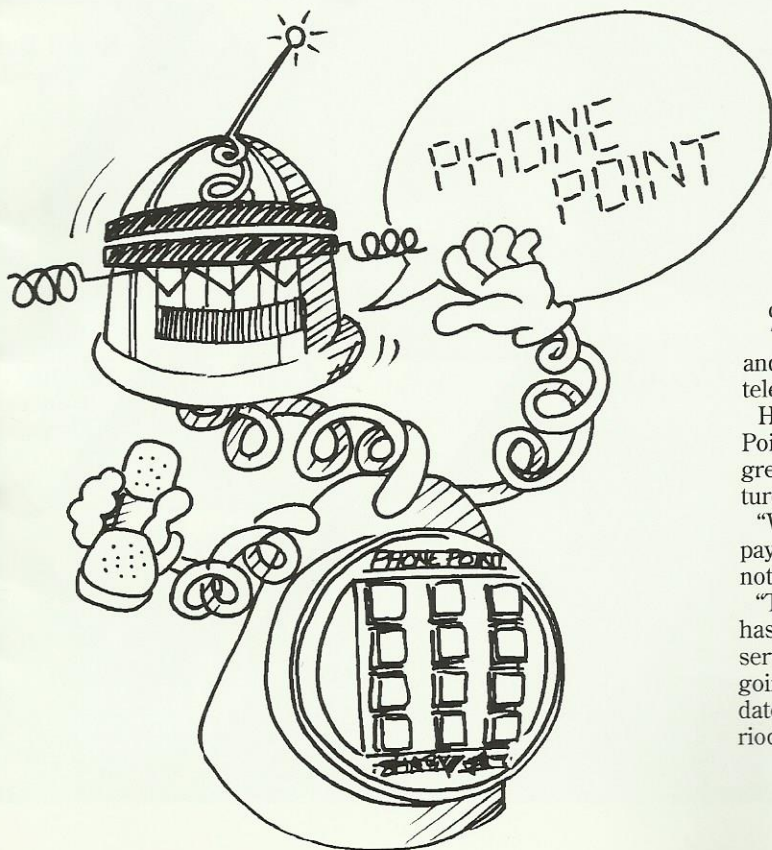
If this is the case, the person must go through a process of identification.

If a customer is frozen out they'll be told to ring the help desk during business hours or the 24-hour help desk and identify themselves using a confidential word they supplied when they joined the service.

Once they're satisfactorily identified as the right person, they'll be 'unfrozen' and allowed to reset their password.



At the Phone Point help desk: Mary Nikou, Mark Scanlon and Daryl Sullivan



Retail banking division is restructured

The Bank's retail banking division has been restructured into four main departments headed by general managers to help the Bank meet the challenges of the retail banking market in the 1990s.

The reorganisation, planned by Bob Escudier, CGM Retail and approved by the Board on May 11, is aimed at a sharper focus on customer needs and relationships, with more clearly defined lines of responsibility for the development of products and services, policies, procedures, staffing and systems.

"The restructure is not intended to be radical, but rather to recognise where we are at present and to take account of the further challenges ahead of us as we move forward to a new decade," says Bob Escudier.

"Retail banking is the core of the Bank's operations and will remain so.

"However, there is little doubt we will be presented with new threats and opportunities as customers become more discerning in their needs, technology presents an increasing array of options and competitors across the financial services spectrum change their strategies."

Two 'line' departments, personal banking and business banking, are supported by retail planning and divisional services.

Personal banking

This department, under the leadership of Peter Shepard, will be mainly responsible for personal customers.

"Its focus is primarily on branches, our regional network, how we deal with our customers and the quality of service we're delivering," says Bob.

"The driving force is customer relationships.

The GM Personal banking will be supported by a chief manager personal credit, chief manager personal banking, east and west regions and a senior manager network support.

Business banking

A general manager has yet to be named for this department which will

deal with Victoria's small to medium range businesses.

"There're thousands of these types of businesses in Victoria, of which we have a reasonable share but mainly at the small end.

"We'll be aiming at getting a larger slice of the middle market, so this effort will be centred on the regional office.

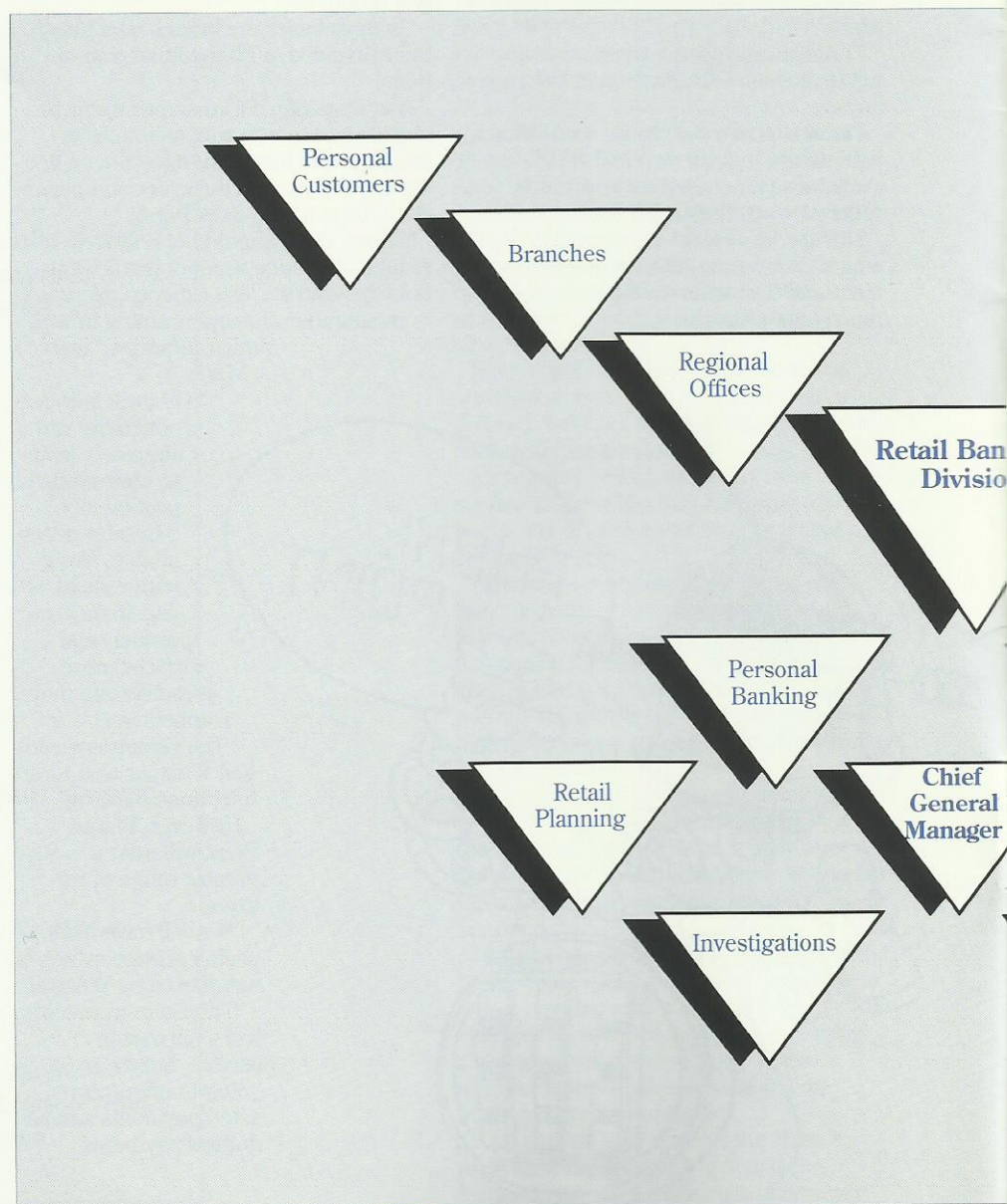
"While branches will still provide basic services to business customers, credit assessment and the relationship management of these customers will be mainly handled by a team of specialists

based at regional offices and the Key Business Branches."

The GM Business banking will be supported by chief managers of business banking in east and west regions and a senior manager business banking policy.

Retail planning

GM Retail planning is Ray Shelton and his department is split under two assistant general managers in charge of market



for the competition of a new decade

and services planning and retail resources planning.

Former chief manager marketing, Terry Atkinson, heads the first, while Neil Taylor, previously CM management accounting, is head of the latter.

"The primary focus of market and services planning will be retail market planning, that is understanding our customers better, their needs and market segmentation.

"Having understood that, they will devise, plan and package products and services."

This section is divided into retail market planning under a senior manager and products and services planning headed by a chief manager.

Neil Taylor's department has three separate functions – retail personnel planning, network planning and system/procedures planning headed by chief managers.

Future planning

The first will plan the division's personnel requirements for the future,

assess job skill levels and liaise closely with personnel department to ensure the right mix of people and jobs.

Network planning will ensure delivery systems, the ATM network, the branch network and technological changes such as phone and home banking are coordinated to provide the best possible service for customers.

Systems and procedures planning has been set up 'with the clear intention of doing things smarter'.

"This section will be reviewing our systems, procedures, forms design, account opening procedures, and our relationship with ISD so that we can articulate service department requirements in a lot more coherent fashion."

Divisional services

Under Noel Wood, formerly AGM retail planning, this department will



focus on retail operations, cards, insurance, centralised loans, valuer's support, divisional administration and budget coordination.

"Too often operational and processing areas are considered as an after-thought and yet it is in these very areas that a large number of our customer complaints can arise.

"By raising the profile of these functions under a general manager, it is expected we will enhance and improve our service."

Executive support

This area will provide expertise for functions and projects not readily identifiable with the four main departments and will in its initial tasks complete the divisional restructure.

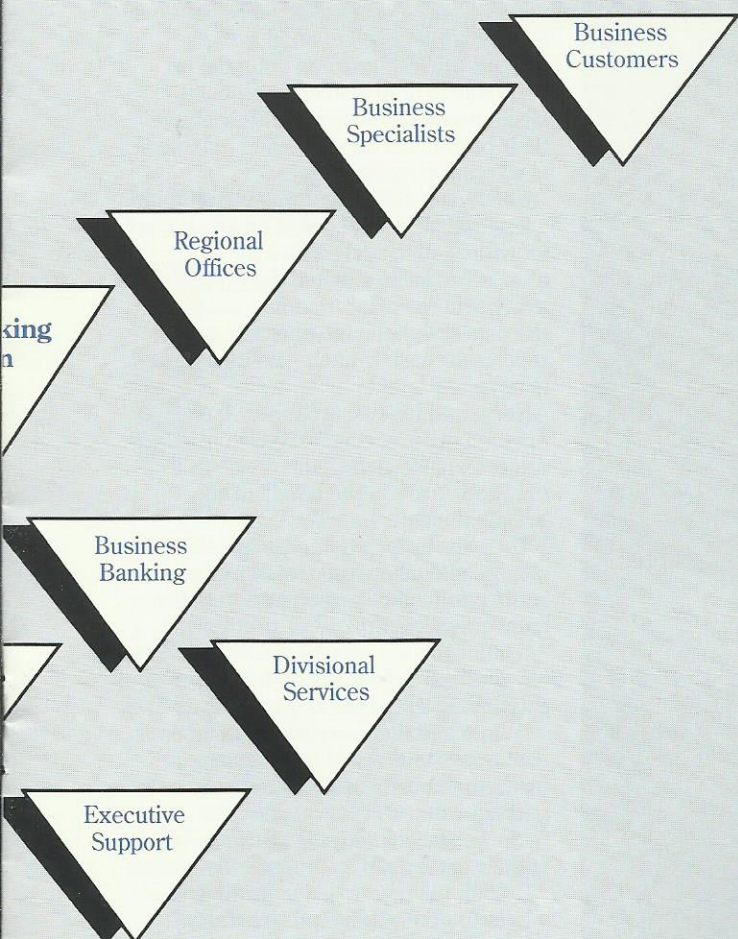
Ian Gilbert will initially move into that role.

Value relationships

The chief general manager, Bob Escudier, acknowledges that banking in the late 80s has become more exacting.

"Consumers are, quite rightly, looking for value in their relationship with service providers, not only in terms of monetary returns and outlay but also by way of absolute integrity and professionalism.

"This restructure will allow us to better support these requirements."



Building a big picture for developing branch business

Norm Morris revolutionises our approach to planning and measuring branch success



"You can't really be sure how well your company is doing until you know how well it could be doing."

Based on this marketing truism, senior marketing researcher, Norm Morris, set out three years ago to build a 'big picture' of local business potential for branches to help managers pinpoint target markets, more accurately gauge their branch performance and maximise marketing effectiveness.

He knew at the time it was going to be a long haul. After all, building an individual statistical picture for more than 500 branches meant drawing on many sources of information, analysing the data and then collating customised reports for each branch – no mean feat in anyone's book!

Norm and his research team have finished the first stage of this continuing project and Branch Catchment Residential Profiles are in the hands of all branch managers.

They are expected to dramatically change annual operational objective setting and make branch performance measures fairer.

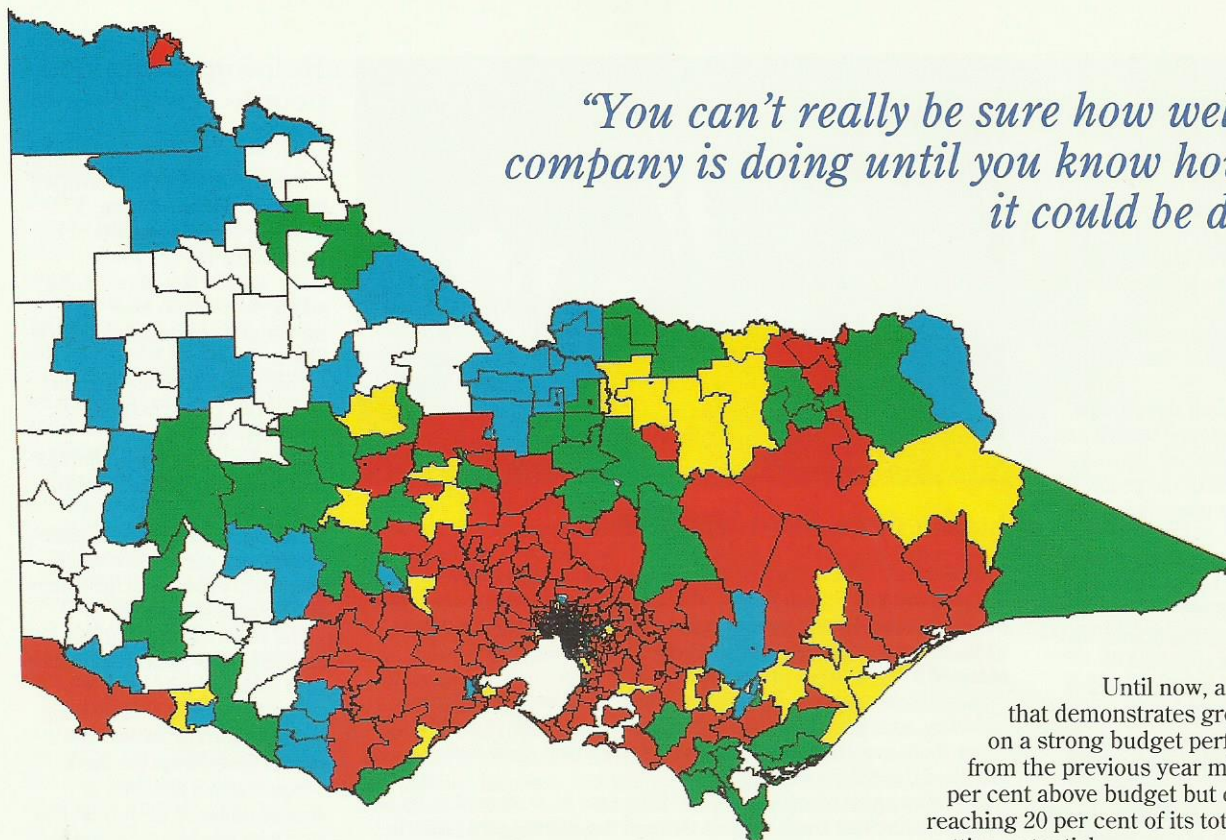
"Under the old system, we didn't always have a clear idea of branch catchment boundaries," says Norm.

"While a branch may be very busy with customers they really aren't aware of how much business they could be getting.

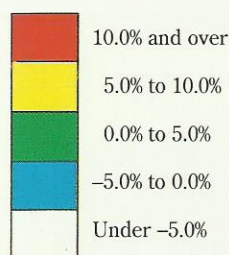
"So we started with the question, what is their potential?"

Branch managers had some idea where to go for their commercial business, and had established certain territories so duplication between adjacent branches didn't occur. But there was no accurate way to measure business-getting in terms of personal banking.

"You can't really be sure how well your company is doing until you know how well it could be doing."



Population Growth by SBV branch (1981 to 1986)



"Our first step was to establish boundaries where territories wouldn't overlap and every area in Victoria was accounted for," says Norm.

Regional managers were asked to define what they thought the boundaries were for each of their branches.

In the past, branches were reviewed one at a time, or in small groups, without taking adjoining areas into consideration. For the first time, all branch catchment areas have been mapped out simultaneously.

"After getting input from the regions, branch boundaries were adjusted using information from the 1986 Australian Bureau of Statistics (ABS) census," says Norm.

Each boundary was mapped on census collectors' districts covering about 250

households – the smallest area the ABS supplies information on.

"Conforming our branch boundaries to census collectors' districts provides massive amounts of data available officially from the ABS. This helps identify specific customer needs."

In addition, annual updates covering the five-years between each census will be prepared to update information on income and population growth.

The next step was to individually establish the potential for each branch. One way of accomplishing this was through market surveys. The main survey conducted each year is the Personal Tracking Study.

"A market research company interviews 3,000 randomly selected Victorian households to establish customer profiles and to expand our research in a broader sense," says Norm.

In the past, branch managers have had to prepare an annual Operational Plan without having any accurate way to determine the growth in their area.

Growth rates are now provided instead of expecting each branch manager to gather the information independently which, in the past, has caused confusion over boundaries and data inconsistencies.

In order to determine performance goals, a branch's actual results will be compared with its potential.

Until now, a branch that demonstrates growth based on a strong budget performance from the previous year might be 10 per cent above budget but only reaching 20 per cent of its total business-getting potential.

On the other hand, another branch can be five per cent below budget but reaching 70 per cent of its potential.

"This fact isn't given full consideration when budgets are set.

"It mightn't be possible for a branch under budget to gain much more business because it has almost reached its potential, whereas the branch which is above budget might happen to be in a large growth area and not exploiting its full potential," says Norm.

Census information shows who lives in a given area, but do these people really make up a complete picture of that particular branch's potential?

An area profile could include people who come in from another area to shop and work, or people who stay at home during the day. Other people are leaving the area to work.

"I'm in the process of creating a plan, or model in our terms, which will help us estimate population flows.

"Our model will take into account that some people in an area might go somewhere else to take care of their banking needs, preferring to bank near work, while others are entering the area to work or shop and need a handy bank.

"This sort of thing blurs the boundaries and we aim to quantify the situation," says Norm.

New look for Camperdown

CGM retail banking Bob Escudier has officially opened our renovated Camperdown branch.

The branch, in Manifold Street, has been renovated and almost doubled in size.

Bob says Camperdown is an important area for State Bank Victoria.

"We recognised there was a need to upgrade the branch and I am pleased that we can now meet the needs of the people of the district for many years," he says.

The branch opened in 1905 on land acquired by the Bank in 1904 for \$1425.25.

By June 1906, the branch had 1647 accounts open and the amount of depositors' balances totalled \$103,512.

The first manager was Charles William Frederick White (1905-07).

People at the function included Camperdown's Mayor John Sinnott and town clerk Graham Shiell, Hampden Shire President Kevin O'Donnell, south-west's rm Gavin Davy, chief manager-chief architect properties John McCorriston, cm western regions Kevin Bowles and gm personnel John Williams.

Our Bank backs Olympic bid

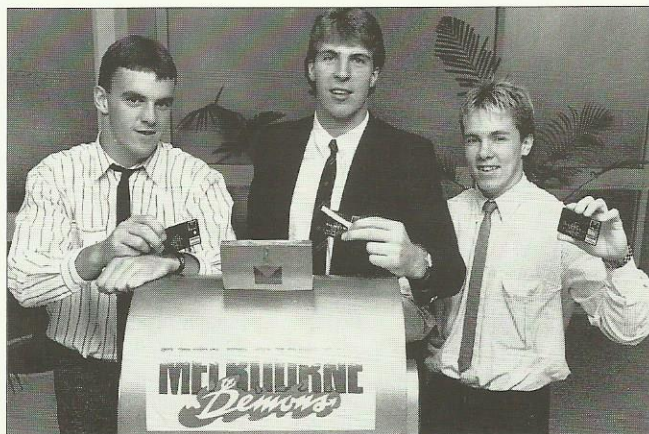
State Bank Victoria is one of the corporate sponsors backing Melbourne's bid for the 1996 Olympic Games.

As a member of the Olympic One Hundred Club, our Bank is one of 100 companies which are contributing \$100,000.

The Bank will display the Olympic's logo on its stationery.

US business expert visits Melbourne

Our Bank sponsored the visit to Melbourne of US business consultant Virginia Kamsky who delivered the 10th Copland memorial address for the Committee for Economic Development of Australia.



Lucky draw for a Demons fan

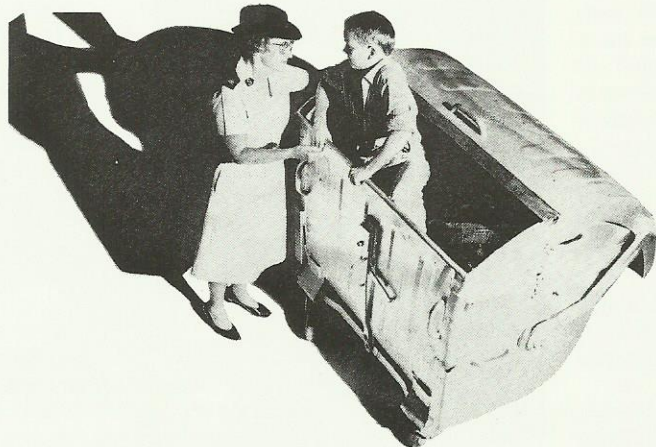
Melbourne ruckman Jim Stynes, assisted by State Bankers Scott Turner (left) and Steven Febey, who also play for the Demons, show the Melbourne Affinity card after Jim drew, in card services department, the winning name of Melbourne club members who had obtained a Melbourne Affinity card.

The winner was Steve Kunstler who won a trip for two to Sydney including accommodation to see Melbourne play Sydney on May 28.

Our Bank and Melbourne and Essendon football clubs have launched the Affinity card.

Melbourne general manager Tony King says he is pleased to be associated with State Bank Victoria through the Affinity card project.

"Club members who obtain a card will be clearly identified with the club and the club will also benefit financially from every card issued," he says.



Red Shield Appeal gets official launch

Premier John Cain launched the Salvation Army Red Shield Appeal with a \$35,000 Government cheque at State Bank Centre.

The Salvation Army hopes to raise nearly \$7 million in its appeal in Victoria this year, compared with \$6.4 million last year.

Nationally, it hopes to raise more than \$23 million.

Its appeal theme is Help for the Homeless.

The presentation, at the corporate luncheon, was part of State Bank Victoria's contribution to the corporate appeal.

Mr Cain says the Salvation Army has earned a unique respect in the community.

Red Shield Appeal executive committee chairman Charles Trethowan thanked the Bank for its support.

Helping young people reach the top

State Bank Victoria is involved in sponsoring the Young Achiever Awards as parts of its programme toward youth.

The awards aim to recognise young people who have significantly contributed in their fields.

This year marks the introduction of the Young Achiever Awards to Victoria.

They began in West Australia four years ago and are now run in five states.

The categories are arts, sports, community service, technology and science, career achievement and rural development.

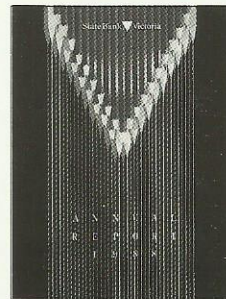
The Bank will give a \$5000 State Banking System account to each category winner.

The winner will receive a trip around Australia for two and a further \$5000 from the Bank.

Nominations are open to anyone under 26 on July 28 this year who has been resident in Victoria at least two years.

Nominations close on July 28 and the presentation ceremony is on August 23.

Annual report gets AIM award



Our 1988 annual report has won another prestigious national award for the fourth time in a row.

The report, written by senior manager corporate communications Clive Walters, with concept and design by Yanis Audrins and production by Graphic Outline, has received a silver award from the Australian Institute of Management.

The Bank's reports have been awarded a silver medal in 1987, a gold in 1986 and bronze in 1985.

NEWS BEHIND THE COUNTERS

Losers will be winners in Kings Gardens competition

At Kings Gardens, South Melbourne, they are starting to shed it.

Some have already managed to take off a little bit and others might even get it all off.

They started in March and by the end of June everyone will be able to see how far they've gone.

The reason 96 State Bankers are doing it is to try to win the Kings Gardens Inter-departmental Weight Loss Competition.

The competition – with the winning department taking the Losers' Cup – is the idea of nurse Anne Meiklejohn.

The only rule for people entering the competition was that at the time of weigh-in on March 1 and 2, they had to be carrying too much weight.

The departments involved are card services, internal audit, insurance, ISD, loan administration and retail planning.

The final weigh-ins are on June 26, 27 and 28.

The cup will be presented to the winning losers on June 30 by medical officer, Dr Phil Soffer, and Anne.

"Ideally they will continue to lose weight after the competition if they are still overweight," says Anne.

"If they lose it too fast, they may be losing weight ineffectively. Then there will be a tendency to put it back on.

Besides their weight, the competitors also have their pulse and blood pressure checked and Anne says the competition has had the added advantage of finding some people with possible problems in these areas.

So far, the women are keener than the men to lose weight.

Of the losers, more than 75 per cent are women.

But one man, who put on 3 kilograms at the start of the competition, has since lost 6.5 kilograms.

"Well done," says Anne.



The Preston challenge: if you still use those things, get rid of 'em!

Preston branch has challenged all State Bankers who still use those things to get rid of them in this enlightened day.

The gauntlet has been thrown down by manager George Morrison, a former user of them.

Using them, even in view of others, used to be socially acceptable.

In fact we used to be able to use them and perform the act in lifts, on trams and trains and buses, sometimes with others, sometimes by ourselves.

Now it seems such activity is reaching the stage where people who take part and use them do so as consenting adults in the privacy of their own home – perhaps with the drapes drawn and the children asleep.

The activity is smoking and whether smokers like to admit it or not, their activity is not as popular as it once was and their rights to puff are being punished.

George says the decision not to

allow smoking among the 19 people in his branch was not an order by him.

"It just happened with a decision by the people here," he says.

"It was done voluntarily.

"We have a smoker here but the decision is not to smoke in the branch.

"If any of them want to smoke before work and after work, that's their business and no concern of anyone else."

George says there are former smokers among the staff, including himself.

A two-packets-a-day smoker "for years," George stopped on his 40th birthday, six years ago.

"I feel terrific for not smoking," he says.

"So we're challenging all the other branches."

•The National Heart Foundation of Australia says medical science has found no safe level of smoking.

Ballarat hosts historic photo display during Begonia Festival celebrations



Ballarat branch dates back 133 years to Victoria's gold rush days so during Ballarat's recent Begonia Festival, the branch, with the support of south-central regional centre, was used for a historic photographic display.

The display included rare, early photographs of the Bank in Ballarat.

The Bank's first Ballarat branch opened in 1856, two years after the Eureka Stockade and five years after gold was discovered.

The current building was finished in 1872 and although modified since then, little has changed externally after 117 years' continuous service to the public.

Performing as a chook and a blowfly pays off for Heather on HHIS RF

How many people can claim to have performed as a chook and a blowfly in front of a huge audience – and been paid for it?

Nineteen-year-old Heather Shaw can.

Heather, of Ferntree Gully branch, appeared on Red Faces during a recent show of Hey Hey It's Saturday and walked away with \$500 after beating two other acts.

The win put Heather into the finals later this year.

Her act comprised a chook laying an egg and a dying blowfly.

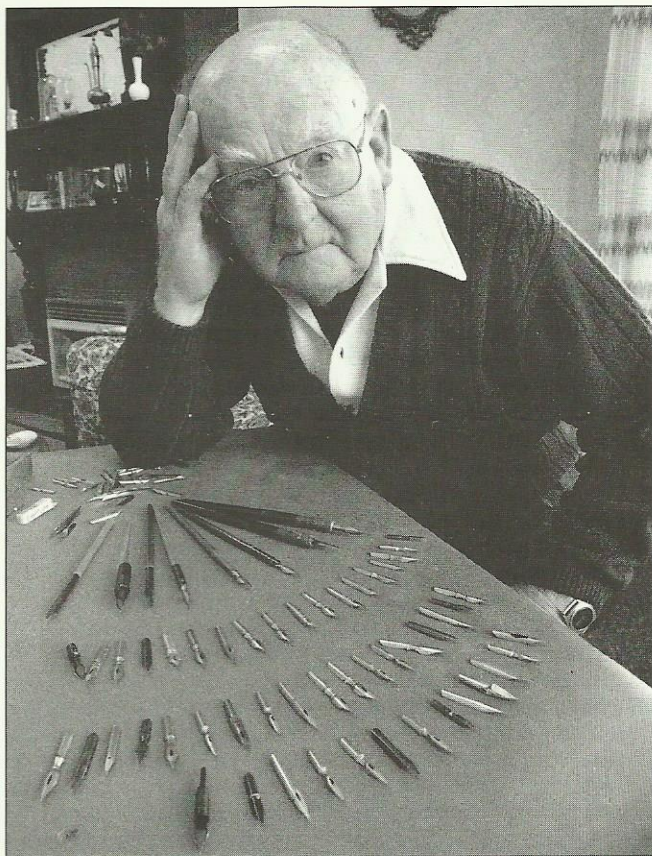
"I really didn't practise," she says.

Heather scored 13 points to win the money – 6 from Graeme Blundell, 4 from Tina Burstall and 3 from the hard-to-please Red Symons.

Heather is thinking about her act for the finals – she's not sure if the chook and blowfly will make it.

NEWS BEHIND THE COUNTERS

Congratulations on first edition of True Blue, a monthly staff magazine, produced by the Communications Department, and succeeding "Our Bank".



Fred and his nibs go way back!

Former State Banker Fred Flower started working for the Bank in 1926 and retired in 1972.

In that time he collected quite a few Bank-issued nibs and pen holders, more or less as a hobby.

Now 78, Fred, who lives in Williamstown, looks back on his career and the days of nibs and ink.

"Ball point pens were absolutely illegal in the Bank," he says.

"They were banned because they would come through on the

other side of the ledger.

"When I first joined the Bank there were only three nibs you could use.

"Some of the nibs were excellent. But some of them were absolutely useless."

Fred started working for the Bank at Leongatha – which had a staff of four – for \$104 a year and retired as manager at Footscray North.

His son, Les, is manager product services in card services department.



Recent Retirements

- Barry A. Robinson, of Abbotsford, joined 1950
- Lindsay G. Whitfort, of Shepparton, joined 1949
- Graeme L. Cathcart, of Bendigo, joined 1949
- Donald G. Griffin, of Mitcham, joined 1947
- William A.L. Hill, of Preston, joined 1950
- Peter J. Carboon, of Blackburn, joined 1950
- Gerrit Veldwyk, of premises, joined 1970
- Richard G. Skene, of Ferntree Gully Mt. Gate, joined 1950

Heidelberg 30-year service awards



Heidelberg senior regional manager John McPherson has presented 30-year service awards to five of our managers.

With John (second from left) are Colin Wilson (relieving manager); Gary Caligari (Lalor manager); Wendy Hamilton (administration manager Heidelberg region); Bob Reynolds (Heidelberg regional manager) and Clive Lang (Fairfield North manager).

Balancing the scales of equal opportunity



Preston North and Kew North branches recently balanced the scales of equal opportunity when Judy Phillips, of Greensborough branch, became acting manager of Preston North when manager Brian Lawrence was on leave.

For a month, Preston North was an all-female branch run by (from left) Cathy Audley, Judy Phillips, Elizabeth Pase, Olga Barbour and Margaret Taylor.

Simultaneously, Kew North was given equal billing as an all-male branch run by (from left) Shane Riordan, Colin Knights, acting manager Colin Wilson, Tom Marwede, Ross Tripodi and Andrew Aylward.



Top Scout award

Congratulations to Lorraine Kelly of corporate banking who received Scouting's most prestigious award, the Baden Powell award.

Lorraine, 25, a member of Killibinbin Rover Crew, has been with Scouting for 14 years.

NEWS BEHIND THE COUNTERS

State Banker wins 10th annual Toyota Bay Run in 29:15

Eamon O'Callaghan, of credit management, has won the 10th annual Toyota Bay Run.

Eamon, 22, won the 10-kilometre Sandringham-St Kilda run, which attracted a field of 3000, in a time of 29:15.

"I was with a bunch of about 15 other runners from the start," says Eamon, who joined our Bank this year after gaining his commerce degree at Melbourne University.

"After a while it had thinned to about 10.

"I decided I had to do something so I sprinted for about 50 metres to try to break them up.

"I was fortunate that it worked and a few others couldn't keep up the pace.

"It could have been a fatal move."

Eamon, who runs with Doncaster, was a champion schoolboy cross-country runner and competed in the 1985 Australia Games.

The run was organised by Brighton Rotary.

An impressive third place for our Bank at 11th interbank fun run



State Bank Victoria has taken third place in the 11th annual interbank fun run at Yarra Bend National Park, Fairfield.

The 8.5-kilometre run had 140 runners from six banks, 28 of them State Bankers.

Chris Viney, of reserve staff, was the first State Banker across the line in a time of 29:48.

Michelle Zelig, of internal audit, was the first woman to finish the run.

John Cross: one of our quiet achievers



John Cross, say those who work with him, is one of our Bank's unsung heroes.

John, 41, is the motor vehicle support officer with properties' service centre in Leicester Street, Carlton, and works with fleet manager Craig Ellis and four motor mechanics.

Among his responsibilities, John gets State Bank Victoria's three caravans, an 11-metre van and two smaller ones, around the state for field days and displays.

Once he gets the vans to where they are wanted, he sets them up.

The caravans are parked at Thomastown branch and Clayton complex and after driving the truck with the caravan from anywhere from Wonthaggi to Warrnambool to Warracknabeal, John then sets up the caravan.

That takes five hours.

The 11-metre caravan has two 4-metre annexes.

In the past 12 months, the truck has travelled 30,000 kilometres.

"I really enjoy my work," says John.

"The people I work with are terrific."

In one week, John might have to take the caravan to Wangaratta, Bairnsdale and Shepparton.

And as it happened, in one week, it was 40 degrees in the Wimmera and 10-kilometres out of Warrnambool, about 7 centimetres of rain fell.

"There's no lack of variety and you certainly don't get bored," he says.

Before joining our Bank last October, John worked for Gordon Brothers Industries, the City of Heidelberg and James L. Williams.

He also served in the armoured corps in the CMF – the forerunner to the Army Reserve.

Memories from Hong Kong for our North-West region colleagues and their friends

Four of our colleagues from north-west region, and two of their friends, have returned after a trip to Hong Kong.

Tom Crouch, Loretta Ryan and Ian Boyd-Law, of north-west regional centre, and Mark Huxtable, of Swan Hill branch, Ruth Fordham and Tony Beyen, also went to Canton, China.

Loretta reports: "A good time was had by all and we've all come home with a few bargains

after learning to barter with the locals.

"The streets seem to come alive in the evening with many shops and markets trading to 10 pm.

"After shopping daily, we found many small night spots to fill in time until the early hours.

"If you've got the travel bug and some extra cash, we can highly recommend this trip to anyone."



NEWS BEHIND THE COUNTERS

Four State Bankers hit the football big time with high hopes for success

■ Scott Turner is a State Banker looking forward to playing as many senior games as possible this VFL season.

After joining Melbourne last year, he played his first senior game, against Sydney, in the Panasonic Cup in February.

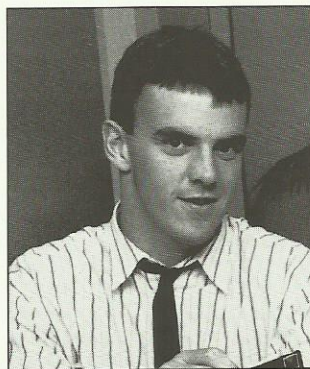
"I'm just enjoying the season," says Scott, 18, of card services.

"I'm happy to get a game and I want to become a regular player in the seniors this year.

"I wouldn't mind what position I played."

At 193 centimetres and 90 kilograms, Scott, originally from Ararat, spent last year's pre-season with Collingwood but later went to Melbourne and played two under-19 games and six games in the reserves for the Demons last year.

He joined State Bank Victoria last July.



Scott Turner

■ Warrnambool branch is proud of the football ability of two of its members – Paul Cornelissen and Rodney Anderson

Paul, who plays for Warrnambool in the Hampden Football League, was voted best on the ground in an inter-league game and on the same weekend, Rodney played his first senior game for South Warrnambool.

Paul, who has been with our Bank for 10 years, played on the back flank for Hampden league against Bellarine league in the Victorian Country Football League championships which Hampden won by 34 points.

"I was happy with my performance and happier we won," he says.

Paul, 27, has played for Warrnambool for three years and hopes the club can win its fourth successive premiership this year.

Rodney, 19, made South Warrnambool's senior team and played as a ruck rover against Port Fairy in his first senior game.

"I'd played in the under-18s and a couple of reserves games," says Rodney who has been with the Bank since January 1987.

"It was terrific to get into the seniors and I'm happy to stay with South."

Our bowlers win Combined Banks' Pennant for third year in a row

State Bank Victoria's bowlers have done it again.

For the third successive year, our Bank has won the Combined Banks' Pennant.

"We're hoping to win four or five or six in a row," says club secretary and Dallas manager Bruce Wallace.

The victory came when the Bank's No. 2 side defeated Westpac 43-41 in the final at Brighton.

Last year, our Bank's No. 2 side won the pennant with a victory against the Commonwealth Bank and in 1987, the No. 1 side defeated the Commonwealth Bank to win the final.

Bruce reports that before the final, the No. 2 side had defeated Westpac by 10 shots in the last game to finish second on the ladder, one ahead of our Bank's No. 1 side.

The bowlers were hoping

that No. 1 and No. 2 sides would meet in the final.

"We did not hit the front in the final until the last end so there was a lot of nail biting among the spectators as well as the players," says Bruce.

Playing for our Bank were Peter Willis, Bruce Wallace, Peter Brown, Barry McGregor, Graham Emmett, Ross Palmer, Brian Baker and Keith Wayth.

Chief manager personnel administration George Crockett accepted the premiership cup on behalf of the Bank before presenting it to club president Michael McMahon.

Bruce says the bowls club plays pennant games against other banks and about eight social games.

"We certainly welcome any players whether they're experienced or even interested in trying out the game as there're plenty of vacancies to play."



Curiosity Corner

Every golfer's dream....

Bob Grieve, 46, manager at Malvern North, has achieved the dream of every golfer – a hole in one.

"It was the first and will probably be the last," says Bob. "It took me 35 years to get that one."

Bob achieved the hole in one with a 6 iron on the par 3, 146-metre hole at Riversdale Golf Club, Mount Waverley, on a Saturday morning.

"It was just one of those things," says Bob.

"It happened so quickly. The others shouted 'It's in the hole,' and I said 'It couldn't be!'"

We understand, Len!

Chief executive Bill Moyle, responding to an introduction by La Trobe Uni branch manager Len Trezise at a branch function, said he had been interested that Len had referred to the Bank executives at the function as the "dignitaries from head office" and then said: "I could tell it's not the word he usually uses."

NEWS BEHIND THE COUNTERS

Psychos put the bite on Piranhas

During a tense half-hour battle, our Bank's Properties Piranhas kicked up a sweeping current of impressive moves against State Bank Centre's SACS Psychos.

But, when the splashing and thrashing subsided at game's end, the Psychos came out on top, winning the grand final water volley ball championship.

The Psychos took the cup with a 17-13 victory.

Eight SBC and Bank teams competed in the series.

The new series, with 16 teams, started on June 13 and the grand final is on November 22.

The teams have six players each with unlimited interchange.

The games are played in the pool at the Fitness Centre on level 1 of SBC and spectators are welcome to join in the fun.

