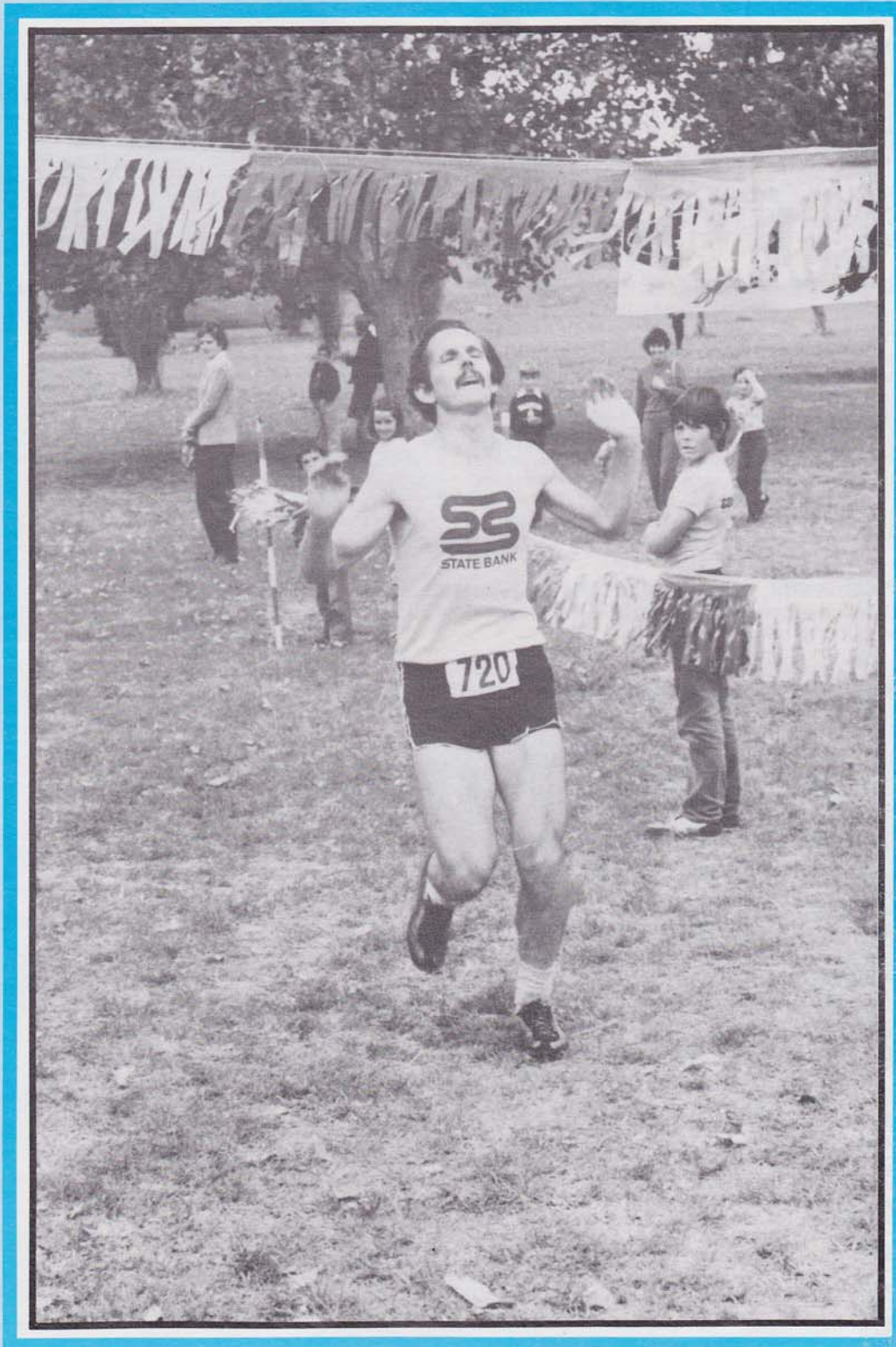


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STATE BANK
STAFF MAGAZINE
April, 1981 No. 103.

Statesman



ATM Pilot Scheme Progresses

Enter: EASY BANK

The State Bank's automated teller machines — our counter to the longer business hours of credit unions and building societies — will be known as EASY BANK.

From late April this thoroughly researched name will begin to appear on IBM "through-the-wall" machines at 21 metropolitan branches and at one Geelong location.

The branches were selected to maximise public access to the limited number of machines purchased for initial testing.

The EASY BANK units will go "on-line" to our city computer centre, while testing and perfecting of computer programmes and systems continues in preparation for eventual "switch-on" day.

EASY BANK will enable customers to:

- deposit and withdraw cash
- check balances of nominated cheque and passbook accounts
- transfer funds between accounts
- make Bankcard and loan repayments (by cash or from accounts)
- order the mailing of cheque books and statements
- obtain Bankcard cash advances.

All this can be done by inserting a specially encoded card, keying-in a personal identification number (known only to the customer), and pushing a few buttons. And EASY BANK will be "open" from 7 a.m. to 11 p.m. every day of the year.

In U.S.A., where an estimated 19,000 teller machines are in use, most transactions occur outside banking hours, with Friday nights, Saturdays and the Sunday "after church" period of 11 a.m. to 3 p.m. being the main peaks.

• Ron Scheffer, project manager of the Bank's ATM Planning Committee, withdraws cash from an EASY BANK unit on test at H.O. EDP Department.



EASY BANK: The Movie

Management recently commissioned professional movie-makers Video House to produce a 16-minute film to outline to staff the reasons for EASY BANK's introduction and to illustrate its operation from customer and staff viewpoints. Well-known T.V. actor Rod Mullinar was engaged as presenter. The film will be shown progressively to all staff in the Melbourne metropolitan area (including head office personnel), and Geelong in a series of seminars programmed to begin next month. A question-answer segment will follow screening of the film. It will be the biggest staff programme of its kind since we prepared to launch Bankcard more than seven years ago.

EASY BANK LOCATIONS:

Branches to be equipped with EASY BANK facilities are:-

- | | |
|-----------------------|--------------------------|
| • State Bank Centre | • Doncaster Shoppingtown |
| • 45 Swanston Street | • Footscray, Barkly St. |
| • Boronia, Dorset Rd. | • Frankston, Young St. |
| • Brandon Park | • Geelong, Malop St. |
| • Bulleen | • Greensborough |
| • Burwood East | • Mitcham |
| • Camberwell Junction | • Moorabbin |
| • Chadstone Centre | • Prahran Market |
| • Coburg | • Reservoir |
| • Croydon | • St. Vincent's Hospital |
| • Dandenong Market | • Sunshine |

Statesman

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FRONT COVER:

Branch Banking Department's Chris Viney was the first State Banker past the post in the recent Inter-Bank Fun Run. See report page 3.

STATESMAN is produced at two monthly intervals by the Public Relations section of the State Bank of Victoria.

STAFF COMMENTS on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, jokes, wedding photographs and contributions to Around the Branches and State Secrets. Column paragraphs published earn \$3 for contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, H.O. Marketing Department. (Phone 60 0531 Ext. 329, 312 or 444).

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BANKERS ON THE RUN

More than 50 staffers took part in last month's annual Inter-Bank Fun Run and helped to place the State Bank third of eight rival bank teams. Our best performer was Chris Viney (Branch Banking Department) who finished third overall, and completed the 8.5 kilometre course at Yarra Bend National Park in 28 minutes 16 seconds. Close behind was Peter Share (Gisborne branch) who ran fourth.

LEFT: The strain of an 8.5 km run shows on Peter Share's face as he crosses the finish line.

BELOW:

Most of the State Bank Fun Run team is pictured here. Group standing at rear (from left to right): Ted Le Gassick, Bruce Cairns, Neil Malcolm, Geoff Vigar, John Hatfield, Leo Hallinan, Jim Carr, Peter Basile, John Wyatt, John Matthews, Steve Mason, Charlie Hinsley, Paul Tzotzis, Harry Smith, Graeme Matlock, Ray Storey, Gavan Nicholls, Frank Salter, Graham Cadman, Russell Parker, Peter Wood, Chris Viney, Jan Parker, Peter Share, Ewan Nicholls. Centre Row: Nigel Thompson, Peter Wynd, Jeff Inglis, Peter Harris, Ted Gannon, Garry Pike, Jeff Franklin.

Front Row: Dennis Holloway, Ray Eddy, Con Ferraro, Peter Rietwyk, Hans Verberne, Peter Taylor, Janet Breeze, Glen Franklin, Ron Davey, Reg Oakley.





THE MANAGER IS A LADY

A customer approaches the side counter at Footscray North branch where he is greeted by the A.2 Alan Barnes or the A.3 Maria Gauci. The customer asks to see the manager and adds:

"What is his name?"

The reply: "Her name is Miss Smith" causes the customer to raise eyebrows in mild surprise.

It still happens occasionally at Footscray North, although by now most of the customers are well aware that the manager of the branch is a well-groomed, well-spoken lady. Frances Smith has been "the boss" since December 1978.

At a time when the Prime Minister of England is a lady, there really should not be any surprise that the local bank manager wears a skirt.

Just the same, it is still unusual enough to prompt us to visit Footscray North to glean customer and staff reaction to having a lady in charge.

Alan Barnes was at the branch when Frances Smith's appointment was announced. What was his initial reaction?

He admits that he did have a slight feeling of "apprehension of the unknown" until he reasoned to himself.

"The fact that the lady has been appointed shows that the Bank has confidence in her, so I don't see why anyone else shouldn't."

Two and a half years later, Alan says that from the viewpoint of the day's work and office routine, there is virtually no difference in having a female manager.

In attitude, however, Alan added that staff reaction was one of more respect for the boss. This was not to put down any of the managers he had worked with previously, but rather he was implying that one used a more gentle, more deferential tone of voice.

"We were all anxious to make her feel at home, and I can say that this is a very happy office."

How about having a lady to do one's report?

On this point Alan had strong views.

"There's no difference at all there. It doesn't matter who the reporting officer is, you have to stand up for your rights. It's *your* future that's involved."

And when the time comes for Alan to move on, he expects that people looking for an A.2 appointment will ring up with the query: "What's it like working for a lady boss?"

His answer will be: "There's no difference of any importance. Put in for the job."

The A.3 Maria Gauci has been at Footscray North for eight months. She summed up her feelings by saying:

"It is only incidental that she's a lady. She's a good boss who goes out of her way to help you." Maria is of Maltese extraction and she admitted that her father "wasn't too keen" on the idea of her having a woman as her manager, but she soon changed his attitude when Maria convinced him that she was working in a very happy office. Maria is married now and her husband thinks that the idea of a lady manager is "just great". What is the public's attitude to a lady in charge? We spoke with Mr. David Graham, principal of Footscray North School 4160, and with the school secretary Mrs. Joan Hewett.

Mr. Graham frankly admitted that when he



A2 Alan Barnes . . . "there was some apprehension of the unknown".



A3 Maria Gauci "... she goes out of her way to help you".



School principal Mr. David Graham "...she has reacted just as well as a man".



Mrs. Jenny Taylor "...men have got more sense".

heard of Frances's appointment, he had serious misgivings. He conceded that this was partly because of the excellent relationship he had enjoyed with the previous manager, John Mills, but he also feared that a lady manager might be reluctant to make decisions without consulting people "higher up".

That is not the way he has found it to be.

Mr. Graham conducts personal as well as the school accounts with the branch. Of his dealings with Frances, he says:

"She has reacted just as well as a man."

He adds whimsically: "Although, come to think of it, she doesn't ask as many questions."

Both Mr. Graham and Mrs. Hewett made reference to what they described as the obvious harmony amongst the branch staff.

Mrs. Hewett after emphasising that she was not an ardent feminist, said that she was definitely in favour of female branch managers.

"About time women started to come to the fore," she said.

Then she added hastily, "that's providing they have earned the position. I would not like to go into the bank and see either all female or all male staff."

And Frances Smith herself, how is she finding the job?

She has got a sense of humour, that lady.

One of the first things she told me was that one of the customers had given the staff a batch of duck eggs as a Christmas present.

"I used my share in making a Christmas cake," she said. "I don't think too many branch managers have done that."

To digress for a moment. We went to see the lady who had presented the duck eggs, a widow named Mrs. Jenny Taylor. She is quite a colourful character.

Does she like having a female bank manager?

"No bloody fear!"

Why not?

"Men have got more sense."

Nonetheless Mrs. Taylor has found Frances a helpful manager. When her husband Clarrie died, she called on Frances and told her:

"From now on you're Clarrie when it comes to money matters. I want to send a wedding present to Sydney. How do I do it?"

Frances suggested a bank cheque which Mrs. Taylor declared was a sanguinary good idea.

Of her present position, Frances says: "I have got further than my wildest dreams. I didn't really think the system would ever change."

The hardest part of the job when Frances first took over was, in her own words:

"Like other girls, I was never schooled in leadership. For a while I found it difficult to give orders, not like those to the manner born. I was very conscious of being an oddity and inclined to magnify my own mistakes."

"Just the same I wasn't going to underestimate myself and I do run things my own way."

And then for the fourth time we heard the same phrase.

"It seems to be working all right. This is a very happy office. As far as the customers are concerned, any prejudices there may have been at first have been overcome."

How many more Frances Smiths will there be in the future?

Probably not all that many simply because the majority of female staffers will not make a lifetime career of the bank job.

At least that is what we think. But then again in forecasting the future it is worth remembering that in the palmy days of the Roman Empire, Cicero said:

"I'd rather be guided by a good guesser than a bad prophet."

State Secrets by the Teller



BIRTHDAY greeting notice in THE SUN said, "Like the State Bank ad, now you're 18 'No Risk' and you can bank on that".

If your outgoings exceed your income, your upkeep will be your downfall.

A SMILE is a cheap way to improve your looks.

RETIREMENT: That wonderful time of life when the sun rises every morning and you don't.

THE GIRL who lost her pants while sunbaking on the roof of our Central branch (and it was mentioned in the SUN) was not a State Bank staffer, but a member of our advertising agency.

BANKCARD staffer dialled what she thought was the number of a large firm and asked for "Personnel". A very confused fish and chip shop proprietor replied that no "Mr. Personnel" worked in his shop.

BANKCARD customer must estimate inflation is really galloping. He applied for a spending limit increase of \$450 (150%) "to be in line with the current trend of inflation".

SPRINGVALE NORTH branch clerk asked lady customer wanting to open a Christmas Club account: "What denomination?" and received the reply: "I'm Roman Catholic. What's it to you?"

WHICH relieving manager tried to claim a 'Snake Savings Allowance' after his stay at a remote country branch? Seems he killed a serpent that had wriggled through the front door to "deposit venom".

EXPERIENCED teller at South Gippsland branch finished substantially "short" at end-of-day balance ... then realised he had not counted his cash.

MALE customer wrote to girl teller at Burwood East branch, complimenting her on "the most attractive eye I have seen". And she's not even a footy fan!

THE SERVICE SELLERS

How's this for an in-branch marketing exercise?

Late last year, branch staff initiated a campaign to boost December's club account enrolments from the previous year's total of 131 to 200. However, the exercise proved more successful than anticipated, with the month's enrolments soaring to 225 — a 72% increase on the 1979 figure.

The program began in November with several early morning staff training sessions where younger members were tutored on all aspects of club account operation, and the objectives of the campaign outlined. Several customer/bank officer situations were acted out to boost the confidence of counter staff. Club account posters and an additional supply of brochures were ordered from head office and displayed prominently at teller stations and enquiry counters. Christmas decorations and piped carols helped to set the atmosphere.

The campaign swung into action on December 1. For the next four weeks, brochures were slipped into all new passbook and cheque accounts. Customers cashing Christmas club cheques were encouraged to re-enrol by tellers, and then promptly attended to by side-counter staff.

A graph showing the month's progress was updated at the weekly staff training sessions which continued throughout the campaign.

According to manager Bill Amor, the exercise was a team effort and soon became a favourite talking point among the staff.

"Enthusiasm and confidence increased as we watched the graph climb towards our target." (The graph reveals that the "target" was actually reached on the 19th day).

Encouraged by the success of their first campaign, branch staff undertook a second exercise early in February, with even better results.

Objective: to increase transfers of accounts held at other branches but operated on at Melton from 40 to 60 per month.

Result: 85 new accounts — up 108%.

As Statesman went to press, a campaign to promote direct crediting of pensions and child endowment entitlements was well underway.

Melton staffers (reading from left to right):

Back Row: Trevor Brown (A3); Graeme Fowkes; Robyn Slattery.

4th Row: Jan Gielnik; Karen Murphy; Ellen Davis; Krystyna Kordus; Peter McKerlie.

3rd Row: Debbie Toms; Wendy Gardiner; Debbie Rogers; Bill Geyer (Relieving Assistant Manager).

2nd Row: Frances Lowman; Bill Amor (Manager); Frances Parkinson.

Front Row: Sue Davey; Dianne Jones.





Life in the Bush

by Ken Newton



Early April 1980 I phoned my wife, Irene, from Keilor East branch to advise her that I had been promoted to Woomelang. Her immediate reaction was "where it is and what's there?"

It didn't take her long to find out as that evening on the T.V. news and in the Herald over the next few nights there were big articles featuring the mouse plague at Woomelang.

However, even with the mice problem, we were both looking forward to the big shift from Keilor Park. The children aged 11, 12 and 13 were a little bit apprehensive at first; they didn't like leaving all their friends they had grown up with, or their sporting interests.

Woomelang is a small town in the Southern Mallee with about 200 residents and serving an area of about 400 people. Soon after we arrived we got to know most of the people as they are very friendly and go out of their way to make you feel welcome. Three weeks after we arrived the mice had all vanished and we haven't seen one since. Perhaps I'm related to the Pied Piper. The town consists of two banks, one hotel and a few shops selling the basic lines. There are no fancy clothing shops or restaurants. The take-away food available is a sandwich or hot pie—if you place your order early enough.

The way of life here is different and slower. Everyone in the town, including us now runs accounts at the different shops. Even the milk or bread you buy each day is put on your account

and you pay by cheque at the end of the month. To go down the street to buy a couple of small items could take well in excess of half an hour, not because of the traffic problems or lack of parking or the crowds of people, but you might run into a couple of people who will want to stop and have a chat. Nobody seems in any sort of hurry.

On Saturdays in winter, the whole of the town, apart from the golfers, goes along to the local football and netball games, which are played at the same ground. They make a family day of it. Then after the football, if there is no social function on, it is all back to the hotel until the publican decides it's time to close.

The whole family is very much involved in sport both summer and winter. Even my wife who used to be just a spectator now plays night tennis, and during the winter plays golf both Wednesdays and Sundays.

We have no regrets at all about the big shift. Here you have a feeling of being part of the town instead of a face in a big crowd. You get a lot of joy and satisfaction belonging to different clubs and organisations, and helping out wherever you can.



Irene Newton finds shopping a friendly business in Woomelang.

When they grow this big, gardening is a pleasure.



PUZZLE CORNER

1. ELECTRIC SHOCK:

An electrical dealer sold a \$46 transistor radio to a well-dressed stranger, who paid with a \$50 note. Having no change, the dealer went next door, where his chemist friend changed the note. Returning, the dealer gave \$4 to the customer, who left the store. Soon afterwards, the chemist hurried into the electrical shop to announce that the \$50 note was a forgery. The dealer had no option but to replace it with a genuine note. How much did the dealer lose?

2. MYSTERY TRIP:

All trains from Central Station go to Fogstone. From Fogstone, some go on to Kemp; others to Banstock and then on to Midvale; others to Greensfield and on to Deane's Marsh. The fare is \$3 to Kemp, Midvale or Deane's Marsh; elsewhere \$2.

Mrs. Snodgrass is in a hurry. She buys a \$2 ticket at Central. The first train is going to Midvale, but she does not get on. What is her destination?

Don't You Believe It

Perhaps you are familiar with the three great lies which have been around for a long time:

This is definitely my last drink.

*

Of course I'll respect you in the morning.

*

Our cheque's in the mail.

*

While now we've heard of another one:

I'm from the Government. I'm here to help you.



Around the Branches

by Pam Wallbridge

Kew East:

From Russia With Thanks

Manager Noel Evans was surprised to receive a Christmas card from Russia from a lady tourist expressing gratitude for help given in cashing travellers' cheques during her brief visit to Melbourne.

Noel recalls that when the lady called at the branch in June last year she was astonished to find that she could actually speak to "The Directeur". In Russia, she told Noel, no customer could see any bank official higher in rank than "number four" in seniority.

(The message on the back of the card was translated, and read "Dear Mr. Bank. Greetings to you and your family for Christmas and the New Year. I wish you happiness and health. I thank you for the attention and hospitality shown to me in Australia. I remember you with the greatest respect. —Raya".)

GIPPSLANDERS NEW ZEALAND BOUND

Leongatha:



Branch clerk Shirley Anthony, 19, has won a trip to New Zealand — sponsored by the A.N.Z. Bank. The trip is one of several travel awards presented each year to outstanding members of the Victorian Young Farmers. Shirley was selected from 150 contestants nominated by clubs throughout Victoria. She embarks on the 14-week tour later this month. While in New Zealand, she will investigate methods of improving and promoting Young Farmer club activities.

Korumburra:



Also off to New Zealand is 22-year-old teller Margaret Summerfield who, in March, won the title of Korumburra Karmai Queen. Margaret was "crowned" by Gloria Krope, a former Miss Australia, at a special ball held during the 12-day festival.

(Karmai is aboriginal for a species of giant earthworm peculiar to the Korumburra district). The Karmai Festival is organised annually by the town's Apex Club. Margaret will commence her three-week tour in November. (Photograph by courtesy South Gippsland Sentinel Times.)



Clerks Lynden Trahair and Beverley Quirk in costume at the Bright hospital carnival.

Bright: Fun(d)- Raisers

When the local hospital decided to hold a carnival as part of a recent fund-raising campaign, branch clerks Lynden Trahair and Beverley Quirk set out with fellow Rotoract Club members to spread the word. The girls, dressed as clowns and wearing sandwich boards, handed out balloons to Saturday morning shoppers in the town's business centre. Word soon got around, and the carnival raised \$1,200 towards the appeal. Branch manager Don Lang and teller Robyn Dean spent the afternoon counting the proceeds. The State Bankers' efforts received local newspaper coverage and considerable praise from the hospital's funds-raising committee.

Alphington:

From Money Deals To Delicious Meals



Former Alphington branch staffers, probably wouldn't object to spending time "after hours" at their old workplace. The 52-year-old building, superseded last year by a modern drive-in branch, is now a B.Y.O. restaurant called "Ivy's". The "banking chamber" now seats 70 diners and there's a private function room for 30 in what was once the residential living room.



315 Collins St.: Customer Wins KZ Cash

When radio 3KZ announcer Chris Smith went to Melbourne's Bourke Street Mall to give away \$1,000, he spotted branch customer Suzanne Kelly wearing a station promotion button, and presented her with the cash in crisp "fifties". Suzanne headed immediately for "315" to deposit her windfall. She is pictured transacting with relieving teller Robert Halsall, while Chris Smith records the action with a hand-held tape recorder.

State Bank Centre: Staff Give Ron The Message

Cheque Account Section Manager, Ron McInnes recently celebrated his 40th birthday on a high note. He was greeted by a "Flim Flam" man, a singing telegram messenger, who serenaded a tickled-pink Ron to an audience of staffers and bank customers. Ron's workmates, who organised the "happy birthday" event, later presented him with flowers and champagne.



Around the Branches (Cont.)



Kew:

Footsore Sailors

A four-man "crew", captained by clerk Adrian Rigg, recently won a "regatta" from nine rival bank teams — and there was not a drop of water in sight. The Sunday afternoon races were part of the annual Kew Festival, and took place not far from Kew junction. The bankers boarded bottomless boats and ran along the road — Flintstone style — clutching the sides of their plywood craft. The sole State Bank team withstood strong opposition from local competitor banks — including four C.T.B. teams — and were clear winners in the series of 200 metre dashes.

The "Kew Crew" minus their non-float boat (from left): Peter Bolger, Bernard Agius, Bill Lawrence and Adrian Rigg.

Kaniva:

Town Toasts "Ton"

Manager Brian Wright estimates that last month Kaniva's population (normally 1,800) temporarily quadrupled as former residents and other visitors flocked to celebrate the town's centenary of settlement.

Brian's staff helped to create a nostalgic atmosphere at the branch by dressing in old-style costume during the week-long festivities.

Highlight of the centenary was a grand parade which boasted 70 floats, a collection of vintage cars, Clydesdale horses and a range of mobile home-made curiosities.

The old-fashioned dress called for an old-fashioned pose. Manager Brian Wright is flanked by clerks Lisa Stack (left) and Dianne Latta (centre) and his wife Norni, a former Elizabeth St. and Correspondence Department staffer.



Endeavour Hills: Staff Profile

This happy group serves residents of the rapidly expanding Endeavour Hills suburb. The branch, located in a busy shopping centre, will celebrate its second birthday in May.

From left to right: Con Di Pietro, A3, plays competition tennis at Koo-Wee-Rup, and social squash. Joanne Matthews, senior clerk, is a social tennis and squash player. Alison MacPherson, teller, enjoys motorbike riding at weekends. Andrea Delves, teller, is a 1st Division player for the Victorian Women's Soccer Association. She travelled to Darwin with the State team in 1979. Russell White, manager, is a long-time scouting enthusiast. He also enjoys music and gardening. Diane Rose, senior clerk, is a member of Keysborough Netball Club's premiership team.

Horsham:

Bankers Go On Road, On Site, On Show

Fifteen Wimmera-based State Bank managers, four H.O. Marketing Dept. officers and one Bank valuer recently travelled a total of 4,600 kms to spend three days in a tent at Horsham.

The occasion was the 19th Annual Wimmera Machinery Field Days, and our managers were there, for the third consecutive year, to promote the Bank and its services to rural people.

"Field Days" are large, open-air exhibitions of farm machinery and equipment usually held over a period of three days. They allow manufacturers and dealers of all types, sizes and makes of machinery to display their products to primary producers and to demonstrate the capabilities of each. At the same time, farmers are able to view a comprehensive range of machinery at work and to compare performances before deciding to buy. Goods on display at Horsham were many and varied, and included almost everything from fertilisers and fencing wire to robust haymakers and grain harvesters. The show was well attended by regional farmers. Many travelled long distances, and some even arrived by light aircraft.

The State Bankers were on site to assist those requiring loans to purchase machinery or wishing to invest funds. Interviews were conducted in the privacy of a caravan while an adjoining marquee was used as an entertainment area where footsore farmers and their families were invited to drop in for refreshments. Five managers were present each day to answer queries and extend the Bank's hospitality.

Ron Dawson of Business Promotions reports that the Bank's representatives were able to provide on-the-spot advice on farm and personal loans, overdrafts and investments.

"Meanwhile our managers were able to acquaint themselves with the many kinds of farm machinery currently on the market," he says.

Apart from the Horsham show, the State Bank is also represented at similar field days held each year at Warragul, Elmore and Wandin.

OUR WIMMERA FIELD DAYS TEAM

Ron Moore (Edenhope), Brian Wright (Kaniva), Clive Niemann (Jeparit), Greg Schreck (Warracknabeal), Ken Skene (Murtoa), Barry Whitehead (Nhill), Kevin Skiller (Natimuk), Ken Stevens (Area Reliever), Barry Fry (Goroke), Alan Casson (Rupanyup), Trevor Sewell (Minyip), Alan Axford (Hopetoun), Jim Walker (Hamilton), Berwyn Baddeley (Sea Lake), Ivan Jordan (Horsham), Ron Dawson (Marketing), John Dimtsis (Marketing), Max McLauchlan (Marketing), Len McGill (Marketing), Franz Tursi (Valuer).



Jeparit manager Clive Niemann (left) and Edenhope manager Ron Moore look over the exhibits at this year's Wimmera Machinery Field Days.

The State Bank's "camp-site" provided an oasis for weary farmers and their families.





On the Way Up

Here are our newest classified officers, promoted in recent months to Accountant 3 status:



STAN PETTETT
Williamstown



JILL DUNSTAN
Lara



PAUL SKINNER
Legal Department



WILMA HALL
Moreland



BRIAN BELL
Northcote South



RHONDA WEST
Southland Centre



GARY NALDER
Daylesford



PAUL LELKES
Caulfield South



GRAHAM PRINCE
Relieving Staff



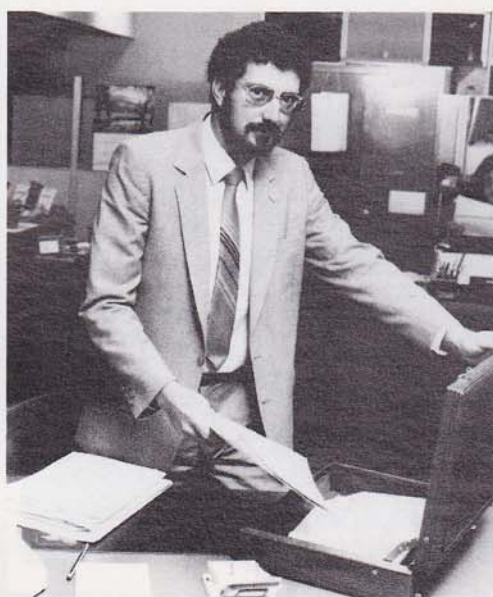
JULIE RICHARDSON
Relieving Staff



TONY ROSSITER
Newport



GERALD LANIGAN
Morwell, Church Street



School's In For Jeff

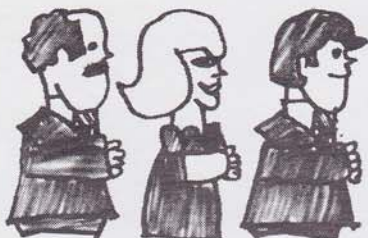
Business Promotion Officer, Jeff Thomas, will spend the next six months lecturing on a range of banking and finance topics to secondary school students. He has been temporarily seconded to the Bank Education Service (BES), an Australian Bankers' Association project funded by 11 major banks.

Jeff began his BES term with a week-long training seminar in Sydney, then moved straight into his program of lectures at schools in Melbourne's western suburbs and in the western district of country Victoria. His teacher-requested talks include explanations of Australia's banking system, credit, budgeting and the role of the Reserve Bank. They are provided to increase students' understanding of banking and related services and to enhance the industry's image.

For three years prior to his secondment, Jeff gained valuable public speaking experience from promotional work in schools and factories throughout Victoria.

• Jeff Thomas "packs his case" before leaving for the BES training seminar in Sydney.

Meet our new Managers



R. W. HUGHES, Penshurst

After 22 years of suburban lifestyle, Ross is looking forward to his first country appointment. During his spare time, Ross is a pennant player for the Nunawading Squash Club and enjoys social games of golf and tennis. He and his wife Jane spend most weekends and annual leave caravanning and camping with their two children aged 10 and 12.



C. A. LANG, Assistant Manager, Glenroy

Since joining the Bank 22 years ago, Clive has gained wide experience at several metropolitan and country branches. During his spare time, he enjoys weekly sessions of social squash, and is also currently involved with the Ringwood Heights Primary School Parents' Club. He is married with four children aged from two to nine.



I. G. M. SAUNDERS, Relieving Staff

Mike, who joined the Bank in 1960, was senior accountant at Horsham for three years prior to his latest appointment. During his spare time, Mike plays social games of tennis and golf. Mike, his wife Judy, and their four children aged from 18 months to 11 enjoy family outings, camping, swimming and fishing.



B. KEANE, Research Officer, Research Department

Brian's promotion to Research Officer involves attending to requests made by various head office departments, for research, analysis and advice on a wide range of topics. During his spare time, Brian plays basketball and squash. He is married with two children aged one and three.



S. LAUNIKONIS, General Office, Custody

Steve commenced his banking career in 1959 at St. Albans, where he later played almost 200 games of football in the Footscray District League. He also spent two seasons with Sunshine in the V.F.A. Nowadays Steve plays 'C' grade basketball with the Bank's team in Diamond Valley competition. He, and his wife Maureen (nee Price, a former staffer) and their three children enjoy long weekends at Nathalia and camping by the Murray River.

Swim Girls Make A Splash

The State Bank ladies' swimming team claimed two record-breaking wins at the annual Inter-Bank Carnival held late in February.

Carol England of Yallourn branch won the ladies' 100-metre Freestyle event by clipping .6 of a second off the previous record to complete the swim in 1.09.04.

In an outstanding performance, team-mates Ann O'Leary, Carol Hallowell, Julie Bowen and Carol England set a new record for the ladies' 4 x 50 metre Medley Relay, storming home a clear $\frac{3}{4}$ pool length ahead of their nearest rival.

The girls topped off a successful night by winning the National Bank Cup for the most points earned in ladies' events.

The State Bank Team:

At rear: Geoff Arnold (Moorabbin); David Alexander (partly obscured . . . Bentleigh); Peter Johnston (Personal Loans); Geoff Owen (Caulfield West).

Centre Row: Brian Wallace (Echuca); Ann O'Leary (Bankcard); Russell Giovanni (Lara); Julie Bowen (Black Rock); Yvonne Green (Ocean Grove); Carol England (Yallourn).

Front Row: Jane and Paul Burke (son and daughter of John, Richmond South); Karen Eddy (Bankcard); Christine Schied (Malvern East, Wattletree Road); Carol Hallowell (Williamstown); Geraldine O'Toole (Ormond).



Gone Fishin'

recent and approaching retirements

RON GRUBB (Hampton Central)
COLIN HABEL (Emergency Staff)
JACK WILLIAMSON (Emergency Staff)
IAN NICHOLSON (Rangeview)



LISA 'SHOWS' 'EM HOW

Warburton branch clerk Lisa Williams likes to "show-off", especially when she's atop her thoroughbred Arab gelding Amstel Selaqua.

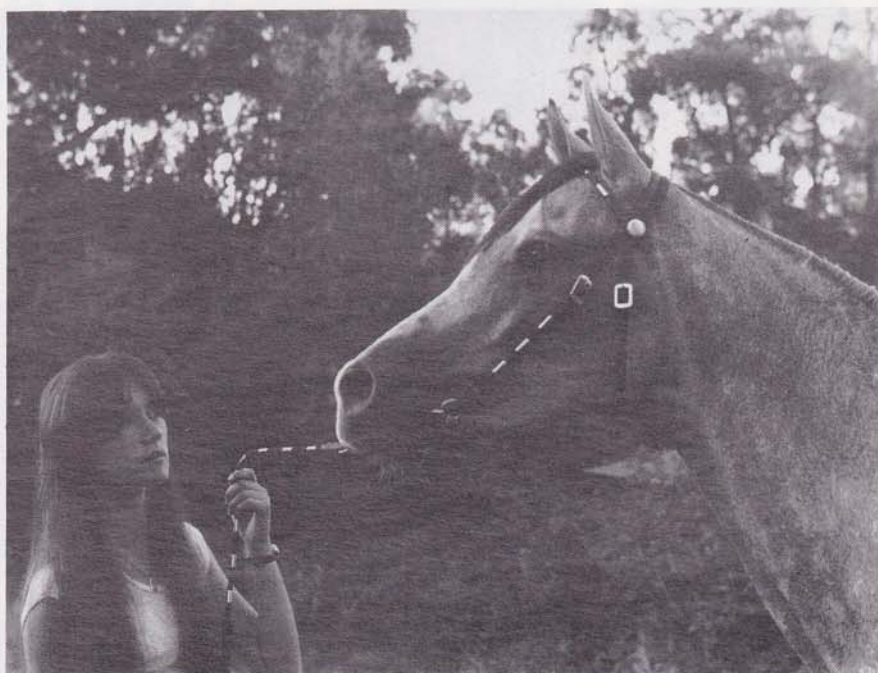
At 17, Lisa has already distinguished herself as a successful horse trainer, competing regularly at country shows around Victoria.

She works from her parents' stud-farm at Launching Place, and Amstel Selaqua is one of 16 horses she is currently training for show work and local pony club activities. "Training" includes everything from breaking-in to taking the horse through his paces for show riding, jumping and novelty events.

"Breaking-in", according to Lisa, is the most crucial stage of a horse's development. This is when he learns to trust and respect the rider. It takes a further two years' training before the horse is ready for demanding show performances.

Lisa is no novice when it comes to handling horses — she began riding eight years ago, and broke-in her first filly at age 13. She is a dedicated horsewoman, and spends up to 30 hours a week caring for her charges. But her efforts have been well rewarded: over the past six years she has won almost 250 trophies and ribbons on the show circuit.

Lisa says that two-year-old Amstel Selaqua, who made his debut in January, has been her most rewarding exhibit. Pitted against 60 of the best Arab geldings from Victoria and N.S.W., he won the



Lisa is pictured with her favourite exhibit, champion Arab gelding Amstel Selaqua.

prestigious Berwick Show Reserve Championship title.

Although training is a demanding pre-occupation, Lisa still finds time for other activities. Until recently she was lead singer in a five-member dance band which

played at socials and private engagements around Warburton.

Lisa has also had some success as a sprinter. Three years ago she won a gold medal at Melbourne's Olympic Park for a girls' under 16 100-metre event.

New Travel Grant Contact



H.O. Business Promotion Officer, Wayne Pattison, is the new contact man for obtaining staff grants on travel booked through Thomas Cook offices. The grant offers at least 3% on:

- All Australian packaged holidays — by air, sea, coach or rail.
- All overseas packaged holidays — by air, coach or rail.
- All express coach and rail travel in Australia.
- All sea cruises, including ship/jet packages.
- All international air journeys.
- Travel insurance.

For travel grant details, contact Wayne at H.O. Marketing Department, Hothlyn House, Phone: 60 0531 Ext.: 305.

NEW JOB FOR OLD HAND..SOCIAL ORGANISER

Statesman is pleased to introduce Peter Wynd, a former Bankcard Department credit officer, as the Bank's first full-time social secretary.

Peter's new job will be to co-ordinate staff sporting and social activities.

His duties will include:

- assisting the Bank's sporting clubs with the organisation of social functions, fund raising activities and recruitment of new members;
- arranging activities for other staff groups and, if required, assisting branches and departments with their own social functions;
- supervising staff recreational amenities at State Bank Centre;
- assisting with the formation of new clubs, and introducing additional recreational and sporting activities;
- producing a weekly news sheet, detailing results and social notes of all Bank clubs.

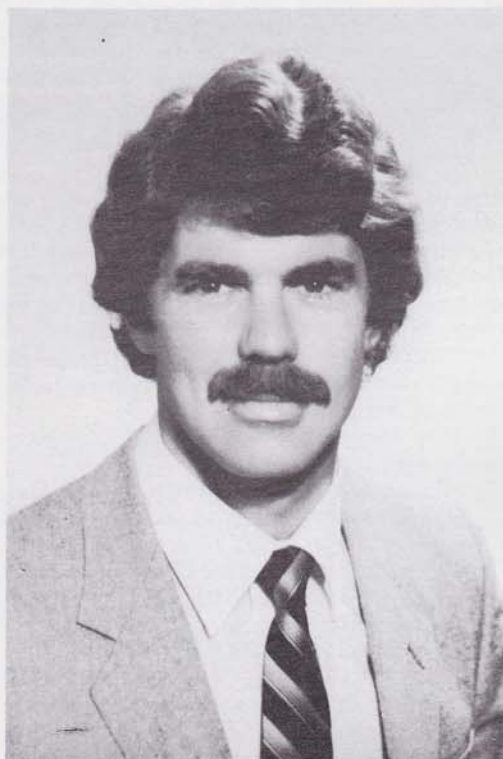
Peter is already a familiar face to many of our readers due to his long-term involvement in the sporting and social activities of State Bank staff organisations. He commenced his career in 1963, and joined the Bank's football club the same year. He won the Best and Fairest award in 1971, and was appointed a life member five years later. Peter has now notched up 234 games to be the club's most experienced player. He is also a member of the Bank's basketball club, and is a keen committeeman.

Peter says the social secretary's function is to relieve staffers of the burden of organising their own group activities.

"From now on, I will be undertaking many of the time-consuming tasks such as making bookings, and arranging publicity and catering."

Naturally the success of Peter's job depends on the co-operation of staffers wishing to take advantage of this new service.

Peter is temporarily located on the fourth floor of State Bank Centre. He can be contacted on 602 7223.



● Peter Wynd — our first full-time Social Secretary.



WANTED

News and photos about staff members... their sporting achievements and unusual interests or hobbies.

Humorous incidents from everyday life from branches and Head Office departments.

HELP PUT MORE VARIETY INTO YOUR MAGAZINE

PUZZLE ANSWERS

1. ELECTRIC SHOCK:

\$4 and a radio.

2. MYSTERY TRIP:

Mrs. Snodgrass is going to Greensfield. If she were going to Kemp, Midvale or Deane's Marsh she would have bought a \$3 ticket. If going to Banstock she would have boarded the Midvale train. If bound for Fogstone, any train would have done.



Purr-suit Of Happiness

A big cat saw a little cat chasing its tail and asked, "Why are you chasing your tail so?"

Said the kitten, "I have learned that the best thing for a cat is happiness, and that happiness is my tail. Therefore, I am chasing it and when I catch it, I shall have happiness".

Said the old cat, "My son, I too have paid attention to the problems of the universe. I too have judged that happiness is in my tail. But I have noticed that whenever I chase after it, it keeps running away from me, and when I go about my business, it just seems to come after me wherever I go".

Jointly Invest \$150 Fortnightly For \$13,500 Deposit

New 3-Year Plan For Homeseekers

Here, in response to requests from branch managers, is an updated version of last year's STATESMAN plan for a home loan program based on regular Deposit Stock investments. . .

This plan, designed for a young, working couple, provides for purchase of a \$48,500-priced home in mid-1984, to be financed by a State Bank loan of \$38,000 at 11.5% interest over 25 years.

FIRST, CONSIDER TWO KEY REQUIREMENTS for today's young Victorian couple planning longterm for a home of their own in the suburbs:

1. They should both be permanently employed on salaries between \$8,000 and \$10,500 a year.
2. They should be prepared to systematically save or invest about \$13,500 over a three-year period before making their move to buy or build a home.

This substantial sum is needed to cover three basic needs:

1. Deposit on home purchase.
2. Bank loan qualifying balance.
3. Government stamp duty, legal fees, etc.

CONSIDER A TYPICAL COUPLE — both employed as clerks with prospects of advancement. He is 21, earning \$190 per week. She is 19, earning \$150 per week. Every fortnight they take home, after tax, a total of \$580.

Of this, they are prepared to invest \$150 fortnightly for the next three years in State Bank Deposit Stock — in order to achieve their HOME TARGET.

(Their Stock investment will, of course, be withdrawable on one month's notice if needed — but the three year home plan should be based on **no withdrawals**.)

3-BEDROOM BRICK VENEER IN SUBURBAN MELBOURNE, 1984: \$48,500?

Assume that our typical couple, in early 1984, will be scanning the real estate signs and advertisements in search of a three-bedroom brick veneer home on an average-size block in a suburb of Melbourne. Such a property, depending on location, could be priced around \$48,500.

Our couple will begin their Deposit Stock investment scheme, through their State Bank branch in June 1981 . . . lodging \$150 fortnightly, at the current 10% P.A. interest rate.

By June 1984 their investment will have built to \$11,700, and they will have also received, in a separate account, interest totalling at

least \$1,822. So they will have more than \$13,500. They are now ready to buy their home, market-priced at \$48,500.

AVERAGE BALANCE OF \$10,600 IN FINAL 12 MONTHS

Their minimum average monthly balance of Deposit Stock in the prior 12 months will be about \$10,600. This would qualify them for a loan up to \$42,400, on the "four times the average balance" formula. They decide to apply for \$38,000, because they know they can afford the repayments on this amount.

The Bank's valuers inspect the \$48,500 home and, making allowance for floor coverings and light fittings, value it at \$47,500. Subsequently, the Bank offers a loan representing 80% of its valuation (the normal formula) in this case, an amount of \$38,000.

STAMP DUTY AND LEGAL CHARGES EXCEED \$2,200

Here are how the home purchase is financed:

Market price of house	\$48,500
State Bank valuation of property	\$47,500
State Bank loan offered on property	\$38,000
Deposit payable by purchasers	\$10,500

PLUS INITIAL DUTY ETC. . .

Government stamp duty and transfer registration fees, buyers' solicitor's costs, plus \$278 for Bank establishment fee and out-of-pocket expenses.	\$2,230
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TOTAL INITIAL DEBT: \$12,730

On the date that the sale is completed — usually about 60 days following signing of sale contract — the purchasers must pay deposit plus all government stamp duty and associated charges, plus legal costs — in this case an all-up total of \$12,730. . .

This amount is well covered by the \$13,500 in the Deposit Stock and interest accounts.

LOAN REPAYED AT SAME RATE AS SAVINGS PLAN — \$150 PER FORTNIGHT.

Our hypothetical homeseekers will repay their \$38,000 State Bank loan at 11.5% interest over 25 years (assuming present conditions) and their quarterly repayments will be at the rate of \$150 PER FORTNIGHT. . . THE SAME AMOUNT THEY HAVE BECOME ACCUSTOMED TO SETTING ASIDE DURING THEIR 3-YEAR SAVINGS PLAN.

EXAMPLES OF NORMAL QUARTERLY REPAYMENTS

LOAN	QUARTERLY INSTAL.	WEEKLY RATE	LOAN	QUARTERLY INSTAL.	WEEKLY RATE
\$20,000	\$ 613	\$ 47	\$36,000	\$1,103	\$ 85
\$24,000	\$ 735	\$ 57	\$40,000	\$1,225	\$ 94
\$28,000	\$ 858	\$ 66	\$44,000	\$1,348	\$104
\$32,000	\$ 980	\$ 75	\$48,000	\$1,470	\$113