

Statesman



STATE BANK STAFF MAGAZINE
April 1983 No. 113



WE GO 'WANG'

— for faster production
of 'words'

'Wang' word processors will be installed throughout State Bank Centre's administrative departments, to speed and streamline the Bank's vast output of typewritten material.

The upgrading and expansion of our word-processing systems is part of the Bank's programme to improve efficiency through use of the latest available electronic equipment.

The first installation of American-developed Wang processors is going ahead in Correspondence, Corporate and Legal departments. Later this year, most other administrative

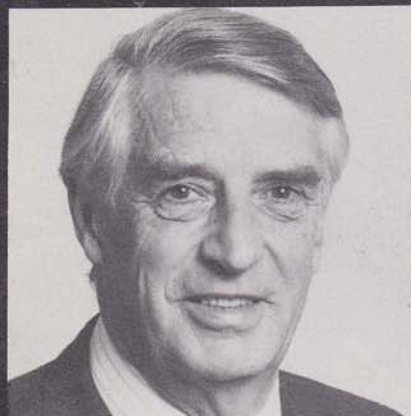


• WANG AT WORK: Correspondence Department operators Lynn Chegwidan (left) and Carol Nicholson testing new Wang word processors last month.

departments will have a Wang keyboard/display screen/printer installation — and their conventional typewriters will be phased out.

One of the notable advantages of a Wang keyboard is its ability to make

instant corrections to wrongly-keyed characters. It can also remove an entire word from a line, and bring other words back to fill the gap. Or, it can shift an entire paragraph to a new position.



Death of Our Chairman

Professor Donald Cochrane CBE, our Chairman of Commissioners, died on March 31 after a long illness. He was 66.

He was a Commissioner for 22 years, serving as Chairman in 1966, 1971 and continuously since 1974. From 1969 he was chairman of the Provident Fund Management Committee. In the merchant banking field he was Chairman of Westralian Holdings Ltd and Deputy Chairman of Tricontinental Holdings Ltd, in which the Bank is a shareholder.

Professor Cochrane, one of Australia's leading economists, was Professor of Economics and Dean of the Faculty of Economics and Politics at Monash University from 1961 until retiring last year. Subsequently, Monash awarded him its first ever honorary degree of Doctor of Economics.

He served on many government Inquiries, was instrumental in establishment of the NEAT training scheme, and in 1978 was appointed chairman of TUTA, the Trade Union Training Authority.

During his long and distinguished chairmanship of the Bank, Professor Cochrane presided over some of the most significant developments in our history — including gaining full banking service powers and changing our name, entry into merchant banking, Bankcard, establishment of our

residential staff college, provision of travel services and the erection of State Bank Centre.

He will also be remembered for initiating and building the Bank's notable collection of paintings by contemporary Australian artists.

The Board and Executive joined staff in extending heartfelt condolences to Professor Cochrane's widow, the pianist Margaret Schofield, and his son and daughter.

Statesman

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FRONT COVER: Geraldine Riley, of Altona branch, in training for the 26-mile 1983 Herald-SIO Marathon. Geraldine has run in several Melbourne marathons, including the BIG M classic. She trains daily from 5 am (HERALD photo).

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 \$5 for contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, H. O. Marketing Department. (Phone 602 7846 or 602 7841).

New Teller Terminals And Screens Coming

New, improved teller terminals with visual display screens will be installed in branches from late this year.

Last month, the Bank signed a contract with the American NCR company for purchase of:

- Teller keyboards and screens;
- Benchtop printers for passbook, document and journal entries;
- Mini-computer 'branch controllers' for storing account data and linking the new terminals to our central computer complex;
- Keyboards and display screens for branch back-office processing work.

Bulk deliveries of the new equipment are due in September. Branch installations will then be started, at the rate of about 40 per month. Existing Olivetti and Burroughs machines will be progressively phased out of service.

By the end of 1984, all of the Bank's branches throughout Victoria will be 'on line' to the master complex in Melbourne, and will be equipped with the new NCR hardware: terminals, screens, printers and branch controllers.

The NCR teller terminals will be a big improvement on all past and present machines because they are:

- especially designed for maximum operator convenience and comfort of use;
- equipped with compact display screens to provide more detailed information, in words instead of code letters ... to enable errors to be detected and corrected as they occur ... and to provide rapid answers on account queries.

A branch pilot installation of the equipment will be tested in July or August. Meanwhile, branches are being surveyed to establish how the new units can be accommodated, and where wiring and powerpoints will be located.

Max Carr, Secretary to the Commissioners, and Ron Fisher, Manager, Branch Computer Systems, are on a tour to the US and Canada to study latest developments in banking data processing.

• **TOP: TELLER STATION OF TOMORROW** — Diana Chong (EDP Dept.) pictured with prototypes of our new branch teller terminal keyboard, visual display unit and printer. Installations of this NCR equipment are likely to start in October.

• **CENTRE: BRANCH CONTROLLER COMPUTERS** — The small unit being handled here by Greg Taylor (EDP Dept.) is a mini-computer that will be used in conjunction with NCR teller terminals in most of our branches. The larger cabinet below houses a controller that will be used in larger branches (7 or more teller stations).

• **BOTTOM: BACK OFFICE PROCESSING** — will be handled in future by this NCR keyboard and display unit, linked to the in-branch controller computer. Pictured: Brendan Cogley (EDP Dept.).





THE BIG STORE

(A Marks Production)

Many of the Bank's 'services' sections are being brought together, from all over Melbourne, into a large warehouse at Clayton. This new State Bank Services Complex is under the control of Graham Marks, Chief Manager, Services, at State Bank Centre.

The vast building, on a 1.3 hectare site, was bought by the Bank late last year. It measures approximately 123 metres long, by 78 metres wide, by 9 metres high.

In recent months, the warehouse has been subdivided into various work and storage areas, and equipped with an extensive power supply system.

Late last month, the entire Joinery Works moved from its old Carlton premises into the new Clayton complex.

The Engineers section (from Latrobe Street, City) and Display Section (from Services Division at Carnegie), were relocated soon after.

In coming months, Clayton accommodation will also be provided for:

- Part of the Clearing Section Operations (Spencer Street);
- Printing & Stationery Department (Carnegie);
- Premises Department furniture store (Carnegie).

Eventually, 120 people will be working at the complex, and they will have their own cafeteria, recreation and amenities areas.

The joinery and engineering workshops have been completely updated. All obsolete equipment and machinery has been replaced.

A two-storey building will be erected inside the main warehouse. It will accommodate the Bank's printing operations on the ground floor and provide additional office space on the second level.

In storage areas, access to high shelving, up to 7 metres above floor level, will be obtained using three types of forklifts, including "cherry pickers".

Stock items most often in demand will be stored nearest to receiving and despatch areas, to minimise movement of machines and people.

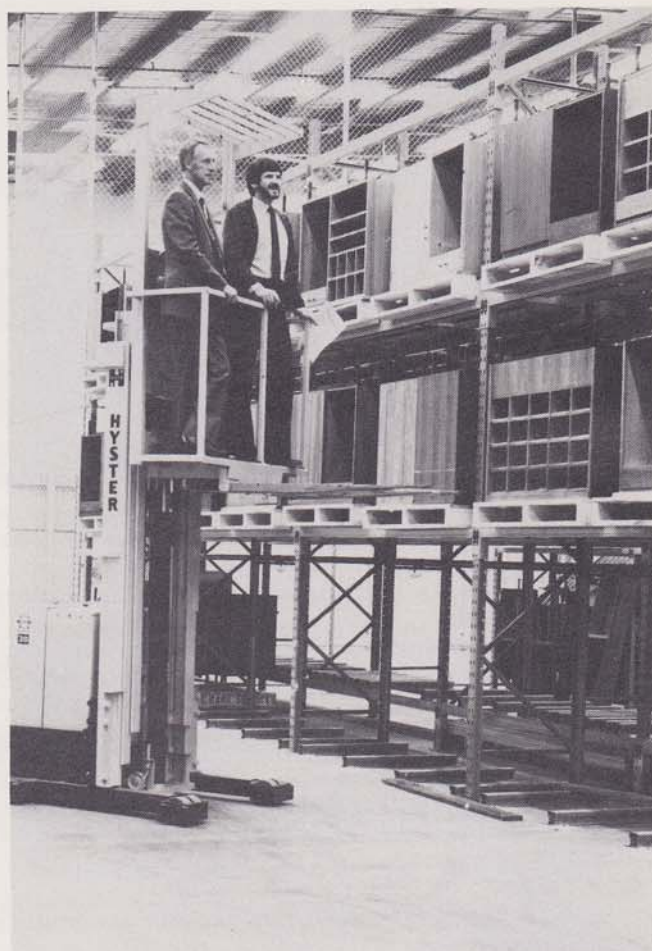
Project Manager for the Clayton complex is Martin Byrne of Services Department, State Bank Centre. He is being assisted by Warren Gangell, Nikki Harrison and Christine Phillips.

PUZZLE CORNER

1. MIXED-UP KID: How can a man be born in March, have a birthday in May, be born before his father, and marry his mother?

2. MIXED DRINKS: Change SODA to PORT in five moves, altering one letter and forming a new word each time but not re-arranging letters.

• *Answers on page 14*



• **ABOVE: RIDING THE CHERRY PICKER** — Graham Marks, Chief Manager Services, and Martin Byrne, Project Manager of our new services Complex, make a forklift inspection of high-level storage racks in the Clayton 'big store'.

• **BELOW: ONE SECTION** of the new Clayton Service Complex, showing (foreground) some of the new machinery that will be installed in the Joinery section, for manufacture and branch fittings.



50 WORD FABLES

Our 50-word competition continues. We pay \$5 for complete stories (with beginning, middle and end) comprising exactly 50 words (excluding title). Here are this month's winners:

World Basketball Title

We trail the 76'ers by two points. There is only eight seconds left. It has got to be a three pointer. Magic Johnson signals me, this is it: my chance for a world championship. Julius Erving is guarding me. It is a long range jump shot. ... Suddenly I wake up.
(Anthony Trigger, Dunkeld).

Untitled

We the unknown
Have performed the impossible,
For the unknowing,
The unseeing,
And the ungrateful,
To achieve the ultimate.

However,
On a bad day,
We the identified,
Fail to perform (the impossible),
For those who know we don't,
And see us not doing it,
Making them more ungrateful,
THAT'S LIFE.
(Julie Maloney, Bulleen)

It Ain't What You Do, It's Where and When That You Do It!

Fred A'Steppe and Ginger Bodgers, a young Melbourne couple, practised long and hard for the 1983 World Tap Dancing Championship.

Sadly, just before leaving for the contest, they were arrested. The Board of Works had been told that for months, at all hours, a tap had been on at Fred's.
(Dick Brooks, Senior District Manager.)

The Picnic

Put the picnic basket in the car, brushed the flies away. Drove to the park, brushed the flies away. Found a nice quiet place for lunch, brushed the flies away. Started lunch, brushed the flies away. After every mouthful, brushed the flies away. You've guessed it, we forgot the Aeroguard.
(M. Mulraney, Kaniva)



• Yvonne Akerley.

School's Back for 'Yak'

Vivacious Yvonne Akerley, affectionately known as Yak to her Business Development colleagues, will spend much of 1983 on secondment to the Bank Education Service, an Australian Bankers' Association project funded by the major banks.

Yvonne will lecture to secondary school students on a wide range of banking and finance-related topics. For four years prior to secondment, Yvonne gained valuable public speaking experience from promotional work in schools and factories throughout Victoria.

State Secrets by the Teller



JOGGING hint for the unhappily married man: Persuade your wife to run 2 kilometres in the morning and 3 kilometres at night. After a week she'll be 35 kilometres away from you.

VERY FAT manager boasted to mate that he had lost three kilograms in weight. Mate replied: "That's like a \$20 discount on a Rolls Royce".

WE wouldn't like to suggest that one of our corporate customers is into 'Bottom of the Harbor' tax schemes. But his accountant goes to work wearing a snorkel and flippers.

ANNUITANT in his seventies is proud of the fact that he still doesn't need glasses. Drinks straight from the bottle.

LIVING in the fast lane is great — until you run out of petrol.

BRANCH clerk recalls his childhood when he was covered with pimples. The other kids used to tie him down and try to join up the dots.

HEAD office manager and his wife broke the news to their 3-year-old that a second baby was on the way, and they would have to move to a larger house. "That won't work", the kiddie answered, "He'd only follow us".

DISTRICT manager asked his young son why he never saved spare coins in his moneybox. Lad replied: "It turns kids into misers, and parents into bank robbers".

SON of country branch manager caused Dad acute embarrassment when the District Manager was invited home to dinner. Said junior, after dessert: "Now can you show us your trick? Dad says you drink like a fish".



Top Golfer Wins Cup

John Lindsay, Senior Manager, Systems and Programming in our EDP Department, is Victoria's leading amateur golfer and only scratch player.

He realised a 20-year ambition on Labour Day when he won the prestigious 72-hole Riversdale Cup by 2 strokes, with a total score of 290.

John has been competing at Riversdale every year since 1963, and has twice finished second in the Cup.

His greatest golfing achievements have been three victories in the Victorian Amateur Championship, including the 1983 title won last month.

John says "I'm too busy with work commitments to make golf more than a weekend pastime. Having to practise too much would take all the fun out of the game."

• **Riversdale Cup Winner John Lindsay (EDP Dept.) with his caddy, daughter Michele, 12. (SUN photo.)**



CRICKET GRAND FINALISTS

Here's the State Bank's A-Grade cricket squad which, in March, contested the Club's first grand final for 15 years. Though narrowly beaten by Brighton East in their Victorian Junior Cricket Association match our team drew much

satisfaction from a most successful season. Pictured, standing (from left): Glen Coates (non-Bank), Kevin Jenkinson (Housing Loans Dept.), Peter Henderson (Branch Mech. Dept.), Mal Tyrrell (Elsternwick), David Krans (Vice-Captain, Secretary; non-Bank), Noel Jessup (State Bank Centre), Murray Guy, (Relieving Staff), Kam Atkins (non-Bank), Julian Moylan (Vice-President). Front row: Alan Smith (45 Swanston Street), David Morgan (Captain/Coach; non-Bank), Robert Johnston (non-Bank), Dale Bennett (St Kilda South), Stephen Bennett (non-Bank).



Branch Banking Bride

Branch Banking's Kerri Fallon and new husband Terry Burke smiled for our camera as they left St. Theresa's, Essendon. Several of Kerri's workmates attended the wedding.

Cn You Rd Ths Ads?

How many of the following abbreviations used in classified housing advertisements can you translate (before checking the answers on Page 15)?

A.C.	G.I.	S.C.Htr
A.L.C.	G.Cpr	T.C.Tl
A.W.S.O.	G.H.W.S.	T'out
B.R.V.	G'man	Tld. Rf
B.I.	Holl Blds	Tlts
B.I.Cs	O.N.O.	U.M.R.
B.I.R.	Posn	Ven. Blds
C.Tl	Pres	Vnl. Tls
C.Tr	Pte Blt	W.I.P.
Det	Rec	W.I.W.O.
Exp Bms	Rend	Wr. I.
Fml	R.C.	
Frn. Drs	Rot. Cl. Hst	
F/Tld	Sl. Dr	

Practical Pranks

New recruits joining our branches in recent months have been subjected to some of the traditional practical jokes of the banking business.

They have been sent to opposition banks to collect such items as 'verbal agreement forms' and 'scales for balancing daily figures'.

At Euroa branch recently, a young junior was sent to the local ANZ and National Australia bank branches for a 'long weight'. He was given a sealed letter to deliver.

The lad was kept waiting for some time in the opposition banks before being sent back to his branch with the following letter from the National Australia manager:

"Dear Sir,

RE: LONG WAIT

ANZ forwarded your correspondence regarding the above subject.

After thorough appraisal of the long waiting person we have come to the conclusion that he will make a great Bank Officer as he appeared to thoroughly enjoy his long wait in our Office.

We feel a work output problem could arise if he is continually employed as a "long wait" type. In future we would expect your Officers to conduct their long wait in a standing position."

Footnote: We hear that a new junior in a State Bank Centre department was sent to the basement engineer's section with a bucket and a sponge, for 'some compressed air to start up the tube system'.

DOLT EDUCATION

There are currently more than 1200 adult education courses available from various organisations. But many subject areas are still being neglected. To remedy this situation, here are some STATESMAN suggestions for new courses:

PRACTICAL SKILLS

- Build a brick caravan;
- New uses for dandruff;
- Swamp-draining for fun and profit.

MUSIC PRACTICAL

- Nose flute (Grade 2)

SOCIOLOGY

- French Pornography (Class limit 450);
- Guilt without Sex.

HISTORY

- Famous birthmarks and their owners.

OVER 60's

- Converting wheelchairs into dune buggys.

MEDITATION

- Navel gazing for beginners.

GARDENING

- Conversion of floral clocks to digital.

• Any Other Suggestions?

More Staff Cricketers

Further to our continuing list of past and present staffers who have played District or Sub-District cricket:

- Michael Gavin (Croydon Sub-District)
- Herb Collins (Coburg Sub-District)



Around the Branches

by Tom Sedunary

Breakaway 'State' Aids Appeal

Sale:

Manager Ian Slater reports that the neighbouring "State" of Rainbow Creek has called a temporary halt to hostilities with Victoria to help victims of the 'Ash Wednesday' bushfires.

Cowwarr farmer Tom Barnes, who in 1979 proclaimed his 25 acre farm a separate State, appointed himself governor and declared war on Victoria, has issued \$1 pre-stamped envelopes as a sobering 'souvenir' of the fires.

Sales of the envelopes by local Apex and Lions Clubs are raising valuable funds for the Bushfire Appeal.

Ian says that Mr Barnes, a longtime customer of the branch, 'separated' from Victoria after a protracted dispute with the State Rivers and Water Supply Commission. The 'water war' is depicted as out-of-balance scales on the official Rainbow Creek letterhead.

Top 'Tiny' Town

Murchison:

The branch helped celebrate the town's recent winning of the title 'Victoria's Premier Small Town' by installing a colorful photographic display. The award, made by the Premier, Mr Cain, was represented by a shield held here by our manager Colin Bond (left) and teller Sam Calleri. Colin says that the display, which depicted local scenes and community groups, drew praise from customers and visitors to the branch. Retired State Bank manager Gordon McGrath, now a Murchison resident, was chairman of the committee which produced the town's submission for the Premier Town competition.



Happy In The Service

South Melbourne:

Recent recruit Frances Harrison wrote to Statesman to praise the friendly welcome extended to her (and other newcomers) at Staff Training Centre and at branch level: "On behalf of my colleagues, I would like to express appreciation of my seniors' welcoming me in the nice manner they did. My colleagues are the thirty-eight students who went to Staff Training in the first week of February. At the branch, the first day was great, although most of my seniors thought I was waiting for the branch to open as I didn't knock. They were friendly and warm, which was what an instructor had emphasised, so that everyone worked happily together. "I hope all my fellow recruits have found as much job satisfaction as I have. Once again, I'd like to say 'thanks' to the great bunch of people I work with."

Aussie Bowler Checks In

Malvern North:

Manager Georgy McNulty, a life member of Heathmont Cricket Club, was pleased to chat about his favourite sport with Victorian bowler Rod McCurdy who called at the branch in March. Rod this season snared 45 Sheffield Shield wickets, and has been selected for an Australian team to play in Zimbabwe. He sought George's assistance with travellers' cheques.

• George McNulty hands over travellers' cheques to cricketer Rod McCurdy.



All At Sea

Footscray, Barkly St:

Staff of the Thomas Cook-State Bank travel bureau were all at sea recently, in a good cause. They were promoting Sitmar Cruises to the UK.

The promotion — and nautical dress — continued for a week. It attracted customers, and brought some ribbing from the Bank's branch staff.

Pictured: Bureau manager 'Captain' George Kapiniaris (right) with crew members Rod Bate and Sally Henderson (FOOTSCRAY MAIL photo).



On The House!

Yarra Glen:

Pop! A champagne cork soars ceilingward, through streamers suspended from counter security bars. Torrents of chilled bubbles froth into long-stemmed crystal glasses. Another day begins at the branch!

At least, that's how one day began in March when customer Helen Williams made the final payment on her mortgage loan, and turned on a 'splash' for the staff. Helen decked out the office with streamers and asked staff to drink a toast as she handed over her cheque. Manager John Moore says that the troops are now pressuring him to offer Helen a series of short term 'further's'!



FINAL REPAYMENT: Amid streamers, Yarra Glen accountant Andrew Richardson accepts final housing payment from Helen Williams.



District Cricket Debut

Wheelers Hill:

Peter Chambers, who has just turned 21, made an impressive District cricket debut with Richmond this year. In his first match he took 4 wickets for 24 against Fitzroy.

Peter graduated from Mulgrave Cricket Club first eleven, where he topped the bowling averages in 1981 and 1982 seasons, and was voted Club Champion last year.



On the Way Up

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



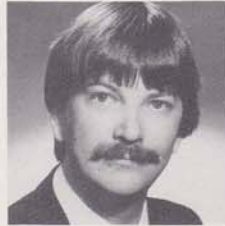
BARRY SLATER
(Rainbow)



WAYNE WILLS
(Kew)



ROBERT SINCLAIR
(Corporate Finance)



DAVID SCHMIDT
(Central)



PASQUALE SACCO
(Wangaratta)



ROBERT RAYNER
(Ouyen)



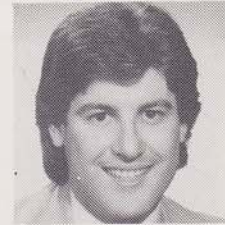
SAM CIANCI
(Premises Dept.)



PETER BOXER
(St. Albans)



WAYNE CRAWFORD
(R.M.I.T.)



MICK ARIF
Glenroy, Wheatsheaf Rd.



PALE BLUE GARTERS were the 'something blue' worn by Karen Gibb (Balwyn North branch) on the day she became Mrs Neil Harris at Doncaster Holy Trinity Church. This photo was taken at Bienvenu reception centre, Burwood.

What's Up?

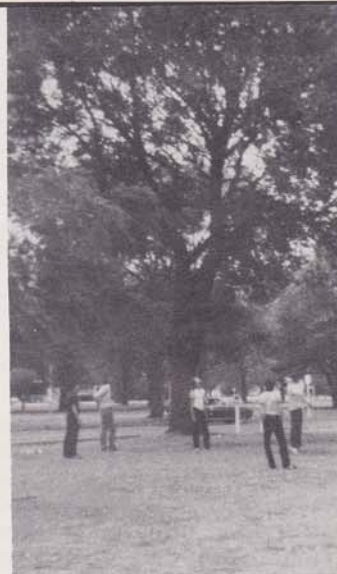
This group of branch staffers are not gazing heaven-ward as part of a religious rite. They are looking for a football, snagged high in a tree near Albert Park Lake.

The group, from Western branch, State Bank Centre, and 315 Collins Street, had earlier organised their own Sunday car rally — from Batman Avenue to Footscray, Williamstown and Albert Park.

Then followed a game of cricket (girls versus guys) a barbecue lunch, and the incident of the lost football.

Among those taking part in the rally were John Holton and Geoff English (Western branch) Kate Higham (State Bank Centre) and Moira Lacy (315 Collins Street).

Our report of the outing was supplied by Laura Lacy and Lorraine Harris of Western branch.



What Do You Say To a Naked Lady?

A branch manager's wife was expecting some visitors for morning tea at her suburban home recently.

She popped some scones in the oven.

An hour later, when about to step naked into the shower, she remembered the scones.

Not waiting even to grab a towel, she dashed to the kitchen stove. Her hand was on the oven handle when she heard a knock on the back door. Then she really panicked, because she thought the caller was the local grocer, who, if there was no reply, would open the door and leave the groceries on the kitchen table.

She darted into the nearest hiding place, a big broom cupboard opening off the kitchen.

The back door clicked open. But then the quaking housewife heard footsteps coming across the kitchen toward the broom cupboard.

The cupboard door opened and there stood an astonished Gas & Fuel man. He had come to read the meter, which was in the broom cupboard.

The housewife blushed deeply and then explained "I'm so sorry. I was expecting the grocer!"

We don't know what the gas man replied.



Dispenser Chats In Scottish

A speaking cash dispenser, designed and manufactured in Scotland by the NCR company, will go on trial at branches of the National Westminster Bank in the UK later this year.

The 'speech synthesis unit' is said to be programmable to speak not only in various languages, but also local dialects.

NCR Australia was unable to say whether a STRINE-speaking model will be produced.

State Bank Joins World Service

'BANKLINK' INFO SCHEME FOR BUSINESS CLIENTS

A desk-top banking information service will be offered to our larger business customers from late this year.

The facility, developed in America some years ago, has more than 70 participating banks, world-wide, and is new to Australia. A similar system is being introduced by the Commonwealth Bank and the National Australia Bank.

To use the service, a customer will simply:

- Dial a particular number on his desk phone;
- Plug the phone receiver into a device known as an acoustic coupler;
- Operate a simple keyboard to register questions or instructions by code numbers.

His request will be flashed via space satellite to a General Electric computer in America — the central collection point for information fed in continuously by Banklink member banks around the world (our Bank included).

The computer will reply within seconds, by typing a

message on the customer's office teleprinter or his desk-top terminal.

Multiple Balances Supplied

Basic uses of the system will be to obtain details of balances for groups of accounts, whether operated in Australia or overseas . . . and to transfer funds between accounts.

All data currently available on State Bank cheque account statements will be accessible by Banklink.

A wide variety of other banking services will be available to users. Money market and foreign exchange rates will be quoted at the press of a few buttons. Clients will be able to make investments via Banklink.

The system will be heavily safeguarded against access by unauthorised people, and all information sought from, and supplied by, the Bank will be completely confidential.



Meet our new Managers



J. D. BURKE: Relieving Staff

For the past 12 years John has been a member of Whitehorse Canoe Club, so it's not surprising that camping and canoeing are favourite recreational activities for the Burke household.

John is married to former Elizabeth Street staffer Robyn Bohn and they have two children aged 12 and 10.



D. L. JAMIESON: Relieving Staff

For 20 years David has been treasurer of Brighton East Cricket Club, of which he is a life member and vice-captain of the second eleven. Tennis, fishing and water skiing are David's other sporting interests. Formerly of Beaumaris, Balcombe Rd., David is looking forward to the challenge of Relieving Staff.



C. R. KINNA: Relieving Staff

Family activities and home maintenance occupy most of Colin's spare time, although he manages to squeeze in an occasional game of squash, a little fishing and some water skiing. Colin progressed through his accountant's positions at various suburban branches, so the travelling involved with Relieving Staff won't be new to him.



P. C. DENYER: Lismore

Peter's breakaway to the bush follows accountant's postings in head office, city, suburban and Geelong branches. Peter originally came from Maryborough and his wife Gloria hails from the Western District, so the Denyers' transition to country life should be a smooth one. They have sons aged five and seven.



C. R. EWEN: Relieving Staff

Ralph, who is married with three children, is looking forward to the novelty of relieving staff after a 12½ year sojourn at Sunbury. Ralph's spare time activities include driving sports cars, and competitive squash. He is also involved in the administration of junior football.



P. J. O'SHEA: Relieving Staff

Peter's carpentry skills have made him an invaluable asset to the local school when it comes to maintenance projects. He boasts one of the most comprehensive tool sheds in his neighbourhood. Peter's other interests include playing golf with the Patterson River Country Club where he is a member.



J. A. PRIDEAUX: Relieving Staff

Jim's career began at Camberwell South in 1957, and he progressed through accountant's gradings at south suburban branches, with his A1 posting at Moorabbin East. Outside office hours he enjoys social squash, gardening and home renovations. Jim, his wife Elizabeth and their two children often spend weekends camping in country Victoria.



P. M. DERMODY: Relieving Staff

Basketball is Peter's longtime sporting preoccupation. He has played the game for 27 years (including 12 years with Bank teams), and he now also coaches juniors and is an accredited referee. Football is another interest, and Peter is more than a little partisan towards Richmond. His four children (aged five to 15) are also sports-minded.



O. W. HAMILTON: Housing Loans Dept

Most of Wendy's spare time is currently devoted to establishing a new home on a three acre property at Kinglake. Professionally, Wendy is keen to gain expertise in the administrative side of lending after extensive experience at metropolitan branches whilst on the relieving staff.



D. J. TROTTMAN: Settlements, Advances Dept

Doug is musical director of the Victorian State Youth Band which toured New Zealand in January. He is also musical director of Kew Citizens' band and former director of Footscray-Yarraville Citizens' Band, winner of a world championship in Canada a few years ago.



B. R. THOMPSON: Clunes

Previously resident in Ballarat, Barry will undoubtedly feel at home in his new town, as many former Ballarat acquaintances have opted for country life in Clunes. He also expects to become involved in community affairs and take up either golf or bowls.

Barry is married with three young children.



W. F. WOODS: Relieving Staff

Wally's main sporting interest is football. He has coached junior teams ranging from under nines to under sixteens for Dingley Football Club since 1976. Wally was also trainer for Melbourne High School's under fifteen team last year. He is married with two teenage children.

Back Room Plotters

Some of the Bank's management policy decisions are made against a background of special information supplied by our Research Department at State Bank Centre.

The 12-member department, headed by Chief Economist Ron Thompson, spends much of its time collecting, collating and analysing masses of incoming facts and figures concerning:

- trends in the Australian economy;
- Victorian financial institutions and their 'market shares';
- the interest rate fluctuations of major lenders and borrowers;
- the Victorian housing market.

The research team handles specific projects involving the Bank's branch development program. For instance:

NEW BRANCH POSSIBILITIES:

Before management considers opening a new branch (say, in a new suburban shopping centre) Research Department makes a study of various factors: . . . the 'catchment area', which is the surrounding district likely to provide new customers . . . the likely popularity of the shopping centre as a whole . . . the possible 'customer poaching' effect which a new branch could have on other State Bank branches in the region . . . the amount and strength of other bank competition in the area.

BRANCH MOVES, EXTENSIONS:

Sometimes, the business centre of a suburb or town moves a few blocks — leaving our long-established branch in a comparative 'backwater'.



RESEARCH TEAM. BACK ROW (left to right): Terry Atkinson, Bernard Cooney, Ian Thompson, Michael Hills, Brian Wood. **FRONT ROW (left to right):** Ron Thompson (Manager) Christine Poulton, Maria Bauer, Angie Tan, Marjanna de Kretser. Absent from photo: Adelina di Conza, Gail Edwards, Leanne Turner.

Our Research people then investigate the practicality and cost of moving the branch to the newly-active area.

A branch might show signs of outgrowing its premises and fittings. Should it be extended, or rebuilt? Or might the branch's growth trend halt, or go into reverse? Research staffers examine the possibilities and make a recommendation.

Other research projects undertaken in a typical year might include:

- profitability of cheque accounts as compared with statement type accounts;
- comparisons of ATM performance in various locations;
- study of building society growth in Victoria

Over and above specific studies, the Research Department's continuing role is to 'keep tabs' on the Australian economy — and our Bank's position in it.

LIBRARY'S RAPID GROWTH

Our central reference library, located in Research Department on level 6 of State Bank Centre, is only about three years old.

Until 1979, about 800 reference books were scattered around various administrative departments, but were not accessible to all who might need to refer to them.

Then newly-appointed Librarian Christine Poulton began collecting and cataloguing all these books — and adding to them. The library now comprises more than 3000 volumes on all aspects of banking, accounting, management and related subjects.

Additionally, Christine maintains files of about 500 different periodicals — mainly monthlies — from Australia and overseas. From these, titles of pertinent articles are extracted and listed in quarterly 'Awareness Summaries' which are circulated among departments. Copies of particular articles are then supplied on request.

BEST-READ BANK BOOK OF 82-83?

Our Library bought 25 copies of last year's massive (838-page) Campbell Report on the Australian financial system. All but two copies are still circulating, reports Christine.

AWARD FOR GUIDE LEADER

Anne Mortimer, 24, a computer programmer in EDP Dept, has won a top civic award for community service.

She was chosen by the Shire of Bellarine for its annual Young Citizen Award, sponsored by the National Australia Day Committee.

Anne was cited for her contributions to the Guide movement, and local sporting organisations.

She has been a Guide Leader for seven years and, in recent times, a Victorian trainer of guide leaders, involving week-end camps in Melbourne and country centres.

Anne has also helped to establish tennis and netball clubs in Drysdale.

She joined the Bank three



Anne Mortimer with her 'Young Citizen Award' certificate and medallion.

years ago after completing her Bachelor of Science degree at Deakin University.

Gone Fishin'

Recent and approaching retirements

LIONEL COOPER (Personnel)

IVAN JORDAN (Horsham)

JOHN DICKSON (Emergency Staff)

RAY WILSON (Valuers Dept.)

ORION WENHRYNOWYCZ (Architect)



PUZZLE ANSWERS

1. **MIXED-UP KID:** This unusual fellow was born in May, in a town called March. His father was present at the birth, so our man was born before (in front of) his father. The father died soon afterwards. Our man grew up and became a parson. His mother decided to remarry, and he performed the ceremony.

2. **MIXED DRINKS:** CODA, CODE, CORE, PORE, PORT
In our last issue we changed WILD to CALM in six moves. Then both Graeme Walsh (Relieving Staff) and Barry Webster (Advances) managed to do it in four changes, thus: WILL, WALL, CALL, CALM.

New Image For Bank Basketballers



• Basketball Club president Frank Salter (left) and Thomas Cook Travellers' Cheques marketing manager Richard Scott (right) inspect T-shirts modelled by basketballers Jillian Eddy (Social Secretary's Office) and Trevor Murphy (International).

More than 120 State Bank basketballers will get bright, new T-shirts following a sponsorship deal with Thomas Cook Travellers' Cheques Pty Ltd.

The company recently presented a \$500 cheque to Basketball Club officials to help upgrade players' on-court appearance.

The new T-shirts feature Thomas Cook and State Bank logos on the front, and a brand new Club logo on the back.

The Club currently fields 16 teams in basketball competitions played at Albert Park, Greensborough, Nunawading, Frankston and Bairnsdale.



• Dick Clements (left) and George Morrison called to see Cockatoo CFA chief (and fire victim) Shane Gale at his temporary home — a timber and tin 'lean-to'.

Bankers Helped Fire Victims

More than 40 Cockatoo families, victims of the tragic Ash Wednesday bushfires, welcomed financial advice and practical assistance from Marketing Department business development managers George Morrison and Dick Clements.

George and Dick went to the burnt-out town to help fire victims replace destroyed bankbooks, Bankcards, loan papers and other personal records. Many couples sought loans to rebuild their homes.

"We talked to people in tents, tin sheds, caravans or just out in the open, and offered assistance where we could," said George. "The Bank's relaxation of loan qualifications was of immeasurable help to many homeless people."

Dick's and George's advice was also eagerly sought by schools, various community groups and welfare agencies.

• **Donations to the Bushfire Relief Fund through branches of the Bank have exceeded \$1.5 million.**

Vintage Country Cricketers



Those pictured are (left to right) **BACK ROW:** Dave McLaren, Bill Prowse, Len Montgomery, Ivan Milne, Keith Guthrie, Ken Maxwell. **FRONT:** (Not Known) Don McKinnon, George Tozer, Norman Dunn, Jack Gribble and (Not Known). Can anyone identify the 'youngsters' at either end of the front row?

From annuitant Claude Gelder in Benalla came this historic photo of a Ballarat branch cricket team which played an annual match against a Geelong branch team around 1936-37.

Claude was a member of the team, as was Colin Dodd, but neither appear in the photo.

2-MAN SUBURBAN BRANCH



In 1930, Ringwood branch was seven years old and had a staff of two: Manager William Cock and clerk Claude Gelder. Access to the staff toilet was from the street, through the gate adjoining the lefthand side of the bank building. (Photo supplied by annuitant Claude Gelder of Benalla). Mr Cock, now 93, lives at Blackburn North.

Memories of the 1920s

Annuitant Jack Buchanan, 69, who retired in 1974, has recalled for Statesman some memories of his childhood in north-eastern Victoria prior to the Depression of the 1930s:

"In 1919 my Dad, who had just returned from the war, took up an appointment with the State Rivers at the very start of the Hume Weir construction project. I was 6 at the time and started my schooling at Bonegilla, walking 3 miles each way.

"In the early days, the settlement resembled a frontier town, with its brawling and drinking. The Blazing Stump Hotel (about 8 miles away) did a roaring trade every day.

"There was an abundance of wild life, hares, rabbits, ducks and quail, and the river with its cod and redfin. I learned very early in my life to respect the prolific and dangerous tiger snake and its habits. I remember clearly the day I despatched six on their way. It was the norm to drape them over the fence, and it is easy to imagine on hot summer days what the odor was like.

"Our home had two very large water tanks for drinking, and a wonderful Coolgardie safe which kept the milk, butter and drinks chilled.

"Later on, a school was built at the weir (by now called Mitta Junction) and I was the only boy pupil who wore boots — the rest going barefooted.

"In 1929 at the age of 15, after 3 years of boarding at the Albury Grammar School, I was given the chance of a career in banking. Jobs in those pre-Depression days were easy to obtain, and my parents had the choice of placing me in the Bank, the State Rivers, Education Department, or journalism. I often wonder now if they made the right decision, particularly from a monetary angle, but that would be another story. On £75 per annum I commenced duties at Wodonga under the astute guidance of manager L. A. Harper, and his successor A. W. Finlayson.

"The branch staff comprised two, and the manager was required to act as teller while partaking of his midday meal.

"At one stage, I had permission from the bank to live in Albury, thereby starting the day with breakfast in NSW, lunch in Victoria, and then home for dinner at night in NSW."

Housing Advt Abbreviations

(from Page 7)

The answers, reading down the columns, are:

air-conditioned	galvanised iron	slow combustion
alcove	gas copper	heater
all weather sleepout	gas hot water service	terra cotta tile
brick veneer	gentleman	throughout
built-in	holland blinds	tiled roof
built-in cupboards	or near offer	toilets
built-in robe	position	under main roof
cement tile	presented	venetian blinds
cement trough	privately built	vinyl tiles
detached	recess	walk-in pantry
exposed beams	rendered	walk-in-walk-out
formal	reverse cycle	wrought iron
french doors	rotary clothes hoist	
fully tiled	sliding door	

Sportscope



Peter Hanrahan.

SUPERBAT!

When talk turned to cricket in Lilydale back in February, the locals didn't just discuss Chappell or Hookes. They raved about twenty-year-old branch teller Peter Hanrahan who scored a record-setting 180 runs for the local team in the Ringwood District Cricket Association. Peter's innings was the Association's highest score for 10 seasons, and bettered his previous personal best by some 60 runs. The 'Lilydale and Yarra Valley Express' newspaper described Peter as "Lilydale's exciting young opening batsman".

HOLER-IN-ONE

Beaufort branch's David Compton is the newest member of our Hole-In-One Club. He triumphed on a par 3 hole at his local course. Total distance: 145 metres. Our 'club' now boasts 23 members. Any more qualifiers?



FLYING FASTER

Wendouree

Last issue we told you about 'Flyaway Paul' Schnyder's breaking of the Victorian Country record for the 800 metres dash.

Soon afterwards, he bettered his own record by 1.0 seconds at the Pan-Am International held at Olympic Park. Paul's new record is 1 min. 48.7 secs.

Footnote: Just four years ago, after sustaining serious injuries in a car accident, Paul was told by doctors that he would never run again.



FRANKSTON, Heatherhill Rd TOPS IN T.T.

Manager Lance Grey was quick to test the tables at Mornington's new table tennis centre. Lance is president of Mornington Peninsula Table Tennis Association. He recently resumed competition table tennis after a break of several years.

Ex-'370' Staffers Form Golf Club

Eight former Brandon Park branch staffers, and four other staff members, have formed their own social golf 'club' for regular family days at various public courses.

Tournaments are played, on average, every two months and contestants vie for temporary possession of a home-made trophy. The day concludes with a family picnic or barbecue.

Ex-Brandon Park members of the five-year-old club are: Noel Berryman (Wheeler's Hill), Ian Jenner (Mitcham), Ken Arney (Mentone), David Garrett (Chadstone), David Jenner (Relieving Staff), Ken Morrison (Portland), Alan McGuinness (Bentleigh East), Geoff Paterson (Relieving Staff). The four 'ring-ins' are: Barry Gust (Yarraman), Ken Kick (Noble Park South), Bob Addison (Relieving Staff), Peter O'Shea (Mentone East).

Tournament organiser Ken Arney (left) and trophy maker Alan McGuinness exchange good wishes prior to a recent play off.

