# Statesman 5

STATE BANK STAFF MAGAZINE August, 1976 — No.76



### Statesman

Managing Editor TREVOR S. CRADDOCK

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FRONT COVER: Strolling on the Yarra jogging track is our Girl of the Month, Desley Tremayne, of Monash branch. Desley rates two appearances in this issue because of her beauty and vivacity. There's more about her on page 12.

STATESMAN is produced at twomonthly intervals by the Public Relations section of the State Bank. Staff comments on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, nominations for Girl, Man and Smiling Teller of the Month, wedding photographs and contributions to Around the Branches, State Secrets and Teller Talk. Column paragraphs published earn \$2 for contributors.

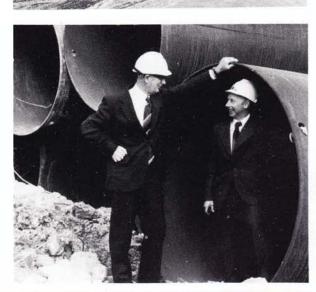
All correspondence and contributions should be addressed to The Editor, Statesman, Box 267D, Melbourne. (Phone 60 0531, ext. 312 or 444.)

# BIG HOLE No. 1 The Spot For a Centre...

Our State Bank Centre site at the corner of Bourke and Elizabeth Streets, City, reached a depth of 60 feet in June. Photo shows Mr. Murray Souter (Deputy GM, Administration) and Mr. Jack Horsley (Project Manager), inspecting the excavation with the GPO clock in the background. Site offices are being constructed along the Bourke St. frontage. 'Sidewalk Superintendent' viewing points will be provided around the perimeter of the project, and regular progress report pamphlets will be distributed among 'Site-Seers'.



Messrs. Souter and Horsley got down to basics on the State Bank Centre project when they examined steel cylinders which will be liners for concrete foundation cores. The cores will be sunk from the bottom of the existing excavation and will extend some 120 feet below footpath level. Boring of holes for the cores began in late June.

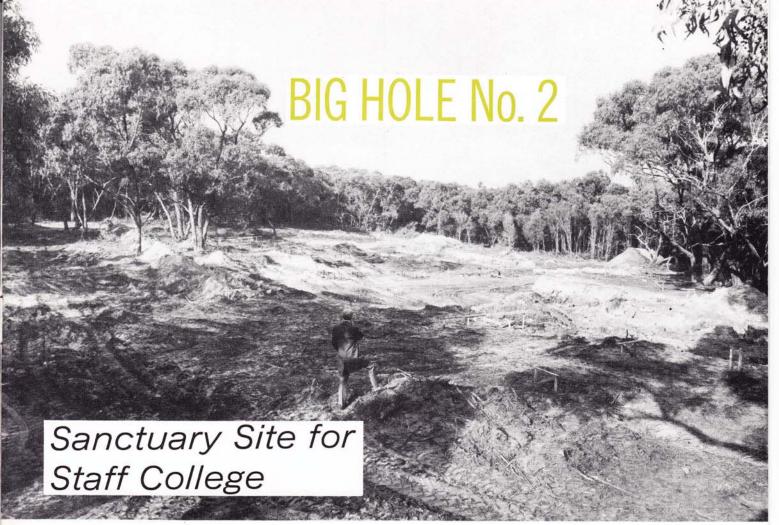




First in Victoria?

### **BANK MANAGERESS**

Joan Brady of Elizabeth Street branch is the first female manager in our history. At the time of her appointment early last month she was also believed to be Victoria's first female manager engaged in actual banking duties. Joan, who joined us as a wartime 'temporary' in 1942, has worked for the past 27 years at 'Lizzy Street'. Now, as a Grade 4 Manager, she has taken charge of that branch's eleven manager's clerks.



Fragrant eucalypts, wattles and ferns surround the secluded site of our Residential Staff College at Baxter, south of Frankston. Work began in mid-June on the \$1.4 million project, in an excavation measuring about 100 yards by 50 yards. The remainder of the 21-acre area is filled with natural vegetation—and it will stay that way.

Ecology and conservation are high-

priority issues with all people involved in the project, including the Bank's executives and architects, the outside architects (Jackson and Walker) and the builders (Merchant Constructions Pty. Ltd.)

Constructions Pty. Ltd.).
Wildlife will be disturbed as little as possible—and even increased. The entire area has been enclosed by a high chainwire fence to help convert the bushland into a sanctuary

for birds, kangaroos and other natural fauna. There will be bush walks for bankers attending the College. A footbridge will cross a creek behind the buildings and lead into a narrow walking track which will continue to a natural dam in the far corner of the property. If all goes well, the State Bank Residential Staff College will welcome its first course members next April or May.

### Nelson's Victory

### NEW No.1 BRANCH MANAGER



Nelson Warden was recently appointed manager of Elizabeth Street, our No. 1 branch, replacing Jack Rush, who has retired. Nelson was Personal Loans Department manager for the previous two years, following four years as a District Inspector.

'Lizzy Street' is his first branch managership since he left Moorabbin East in 1969.

### To London, by Carr

## NEW MAN FOR THE U.K.



Max Carr becomes our new London Office manager for the next three years, replacing Stuart Turnbull. Max was manager of Internal Audit Department from its formation in 1973. From 1964 he was deeply involved in the Bank's mechanisation and EDP planning programs. He studied computers in USA, UK and Europe in 1966, and became Senior EDP Planning Officer in 1969.

### One bank per million Australians

# SAVINGS BANKS BECOMING THE NATION'S LANDLORDS

General Manager, Don Ross.

The following are excerpts from an article written for Savings Banks International magazine by Mr. Don Ross, our General Manager:

In the past twenty years a small group of savings banks has become Australia's major financier of private dwellings and public works.

Thirteen banks serve a population of thirteen million — through more than 5,500 branches in six states of the continent.

They have amassed total assets exceeding \$15,000 million—more than half of which is invested in housing or public development loans. In early 1976 their housing investment was in excess of \$5,500 million.

These banks, in the 1975 financial year, supplied almost 60% of the approximately \$3,000 million approved by major Australian home finance lenders. Next largest source was a group of some 175 permanent building societies whose collective contribution was about 24%.

Savings banking began in Australia more than one hundred and fifty years ago. It has developed into a system characterized by three broad divisions; the Commonwealth Savings Bank, the State and Trustee Savings Banks and the Private Savings Banks (subsidiaries of the private trading banks). Unlike the American system of unitary banking the Australian system consists of a limited number of banks each with a broad and extensive network of branches.

Four Backed By Governments

The 'Commonwealth' and 'State' Savings banks are government-guaranteed independent corporations. Together with two other government-backed banks and two 'trustee' savings banks (community service institutions) they compete with seven private banks which are conducted essentially to earn profits for shareholders.

Three of Australia's savings banks were, in December 1973, among the world's 'Top 20' savings banks, rated by total balances. They were:

- The Commonwealth Savings Bank
- The Bank of New South Wales Savings Bank
- The State Savings Bank of Victoria

The whole of the banking system is firmly controlled by the Reserve Bank of Australia under the Banking Act of 1959. The private savings banks and the federal government-sponsored Commonwealth Savings Bank come under its direct control.

Due to Australia's Constitutional division of powers, the State government-sponsored savings banks have come within the ambit of the Act by mutual agreement.

Because of the general use of savings bank accounts in Australia for transactions as well as savings purposes, the deposits held are very large and are a highly significant proportion of the money supply.

The three main investment areas of savings bank funds, and approximate percentages of funds invested are.

- HOUSING loans for private dwellings
   34%
- PUBLIC AUTHORITY loans for services and development 26%
- AUSTRALIAN GOVERNMENT Securities 22%

### SAVINGS BANKS RANKED BY DEPOSITORS' BALANCES AS AT END OF JANUARY 1976

Type of Bank	Year of Origin		Balances at 31.1.76	Share of Total Savings Bank Deposits
			\$m.	%
Govt. Backed	1912	Commonwealth Savings Bank of Australia	5,143.2	36.61
Govt. Backed	1842	State Savings Banks of Victoria	2,439.2	17.36
Private	1956	Bank of New South Wales Savings Bank Limited	1,926.6	13.71
Private	1956	Australia and New Zealand Savings Bank Limited	1,306.9	9.30
Private	1962	The National Bank Savings Bank Limited	808.6	5.75
Govt. Backed	1848	The Savings Bank of South Australia	763.2	5.43
Private	1956	C.B.C. Savings Bank Limited	606.4	4.32
Private	1962	The Commercial Savings Bank of Australia Limited	534.8	3.81
Govt. Backed	1956	The R. and I. Bank of W.A. (S.B. Division)	189.5	1.35
Private	1962	The Bank of Adelaide Savings Bank Limited	121.6	0.87
Trustee	1845	The Savings Bank of Tasmania	103.5	0.74
Trustee	1835	Launceston Bank for Savings	103.5	0.74
Private	1972	Bank of New Zealand Savings Bank Limited	1.8	0.01
			14,048.8	100.00

MERCHANT
BANKING...OUR
NEW ROLE

# State Bank activities have been further diversified by our recent

### move into the field of merchant banking.

Professor Donald Cochrane, Chairman of Commissioners, announced that the Bank had purchased a 20.6% shareholding in Westralian Holdings Ltd., major merchant bankers operating from Perth, Sydney and Melbourne.

ing from Perth, Sydney and Melbourne. Westralian International Ltd., formed in Perth in 1969, operates as a merchant bank providing a full range of financial services in such areas as corporate finance, development of natural resources, short term finance and money market dealings, and consortium and international loan raisings.

The initial shareholders were -



 Professor Donald Cochrane: State Bank Chairman of Commissioners, and now a director of Westralian Holdings Ltd.

### **Australian Interests**

Additional interests	
Rural and Industries Bank of Western Australia	18.3 per cent
Mutual Life and Citizens Assurance Company	18.3 per cent

### **Overseas Interests**

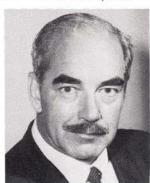
Crown Agents for Overseas Governments and	
Administrations (United Kingdom)	34.9 per cent.
Credit Lyonnais (France)	20.0 per cent.
Alexanders Discount Company Ltd. (United Kingdo	m) 4.2 per cent.
Wallace Brothers Sassoon Bank (United Kingdom)	

In 1973, Pierce Nicholas Pty. Ltd. of Melbourne purchased an interest and, as a result of the Bank's entry, the Australian equity in the Company is now 61.8 per cent., shared equally by the Rural and Industries Bank of Western Australia, Pierce Nicholas Pty. Ltd. and the State Bank. The other shareholders are the large French Bank, Credit Lyonnais (23.7 per cent.) and Crown Agents (14.5 per cent).

### SIGNIFICANT MOVE

A finance writer in the Melbourne SUN described the move as 'probably the most significant in the State Bank's history, making yet another development from its original dual role . . . of providing a safe haven for individual savings, and a source of loan funds for home building.' Professor Cochrane, who has joined the Board of Westralian Holdings Ltd. with our Deputy General Manager, Finance, Mr. H. E. Torrens as his

alternate director, said:



"We are very pleased to accept this opportunity of extending our activities through participation in Westralian Holdings Ltd.

This move is in line with current banking practice, and we have a particular affinity with the other banks concerned, all of which are government sponsored.

government sponsored.
We are confident that involvement in this merchant banking operation will enable us to play an even more important role in the development of Victoria."

 Mr. H. E. Torrens: Deputy General Manager, Finance, is Professor Cochrane's alternate director on the Westralian Holdings Ltd. board.

# TATE ECRETS by the teller

DISPLAY of goodwill gifts at head office cafeteria includes group of items marked 'PERFUMED LADIES' PENS, 60 cents. Several males seeing them have been overheard to say: 'To hell with the pens, how much are the perfumed ladies?'

\*

MANAGER began to doubt new branch clerk's intellectual capacity when he gave her a pencil — and she asked if there were any instructions to go with it.

\*

SAME manager tells this girl to type 26 copies of every memo. Then he files one under each letter of the alphabet, so he can be sure of finding them later.

\*

THOUGHT OF THE MONTH: The average man has three wishes: To outsmart racehorses, women and fish.

\*

WHICH prompts the thought: Why do more men than women take up fishing? Because women have more important things to lie about.

\*

LADY, in letter to her branch manager, said 'to ensure complete secrecy I have written my instructions under the stamp on the envelope.' Manager steamed off the stamp, and sure enough, there were the instructions.

\*

TWO Scots bankers were playing golf when one of them had a stroke. The other bloke made him count it.

\*

BRANCH manager reported to head office that a lady from a local charitable organisation had approached him for a donation. He said 'The lady placed before me all the views of her body.'

\*

MANAGER Don Howat at National Mutual Centre branch received a request from a BANKCARD holder for a larger credit limit. Reason was given in the latest economic jargon: 'I AM CONFRONTED WITH A SHORT-TERM CASH FLOW PROBLEM.' (In other words, broke.)

# Meet Our New 'Think Tankers'

Why do we use certain working methods in the Bank?
Because they are the BEST, in terms of the Bank's present objectives? Or simply because they are THERE — inherited from past administrations?

Management is taking a fresh look at the way we do things. It has set up within head office Research Department an Organisation & Methods Section — which has the following objectives:

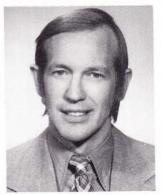
- to clarify the basic functions of our departments and branches.
- to set reasonable standards of performance for these functions.
- to streamline and improve working methods in order to make better use of our human and mechanical resources.
- OVERALL: TO MAKE THE WORK OF OUR OFFICERS



BOB DOUGLAS

LESS REPETITIVE WHILE IMPROVING THE BANK'S EFFICIENCY AND THE STANDARDS OF ITS SERVICE TO THE PUBLIC.

Managers Bob Douglas, Ian Smith and Mike Hills, head-



IAN SMITH

quartered at Hothlyn House, are our initial O & M team. They have recently had special training in sections of Victorian and Australian public service Boards.

The 'think-tankers' have an



MIKE HILLS

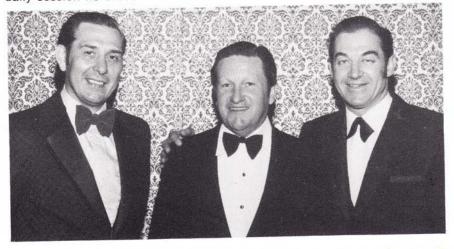
advisory role only.
Part of their job is to be purely creative — to originate new and better ways of doing the Bank's work.

Their first assignments are centred on our Building and Premises departments.

### BIG BREAK FOR BRUCE

Bruce Stevans, Assistant Manager of Central Branch, refereed the recent \$10,000 World Professional Billiards Championship at Geelong. Visiting British titleholder Rex Williams defeated Australian challenger Eddie Charlton in the series.

Our Bruce, a former Victorian Amateur Billiards Champion, spent 24 hours, spread over six days, refereeing the championship matches. After each daily session he broadcast results and comments through radio 3GL.



# Mannie Drew Tatts Winner



'Mannie' Sandalis, messenger at 45 Swanston Street branch, has attended Tattersalls draws — as part of his Bank duties — for a long time, and has become well-known to the officials. So Mannie was chosen recently to pull out the winning number — and now he can tell everyone he drew first prize in Tatts, without collecting a cent!

4

Bruce Stevans (centre) with Eddie Charlton (right) and Rex Williams.

# WHAT IS A BANKER?

A grand old man of English banking, James William Gilbart, gave this definition of the qualities of a good banker. He need not be a poet or philosopher — an orator or statesman. He need not

possess any one remarkable quality by which he may be distinguished from the rest of mankind. It is only necessary that he should possess a large portion of that practical quality which is called common

sense.'
Of the perfect manager, Gilbart said:
'He must not only be cautious and secretive about customers' affairs but also prompt, decisive and firm.'

# STATE BANKER NEIL WAS 'SOW-WHAT' STAND-IN



Neil Williams, printing supervisor at our Services Division in Carnegie, recently achieved two distinctions. He was elected president of a newly-constituted Royal Horticultural Society of Victoria and (as pictured here on telly) he helped fill-in for TV/press garden expert KEVIN HEINZE in presenting 'SOW WHAT' on ABV-2 during Kevin's 6-week overseas trip. Neil who lives at Glen Waverley (and has a prize-winning garden of his own) hopes that the new Society will get everyone in Victoria interested in some aspect of horticulture. As a

Neil who lives at Glen Waverley (and has a prize-winning garden of his own) hopes that the new Society will get everyone in Victoria interested in some aspect of horticulture. As a life member of the 900-strong Waverley Garden Club, Neil last year received the John Pascoe Fawkner Silver Medal, awarded by the RHS of England for outstanding service to horticulture.



(A gardening question from STATESMAN:

'If a SOW WHAT program dealt exclusively with radishes, spring onions and cucumbers, would it be listed as a REPEAT?')



Puzzle Corner

- CATCH: If 10 cats catch 10 rats in 10 minutes, how many cats will be needed to catch 200 rats in 200 minutes.
- 2. SPOT HIM: Three employees of a domino factory are named Quayley, Spong and Sprott. Their jobs (not necessarily respectively) are Blackener, Painter and Packer. Quayley who earns more than the painter is married to Spong's sister. The Packer, who was an only child, is the highest paid. He can beat Sprott at Ludo. Who is the Packer?

Answers: Page 15.

# Man HEMONTH

Meet a dashing rover and back pocket from the State Bank Football Club: Phil Brennan, 20, a teller at Kew East branch.

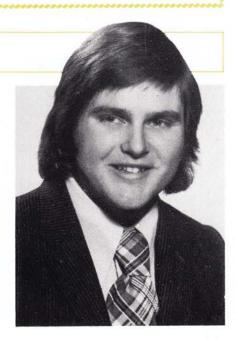
Phil, who is in his third season with the Tigers, is one of nine playerelected committee members. One of his main tasks is to keep statistics of matches, such as games played by team members, and the goals they score.

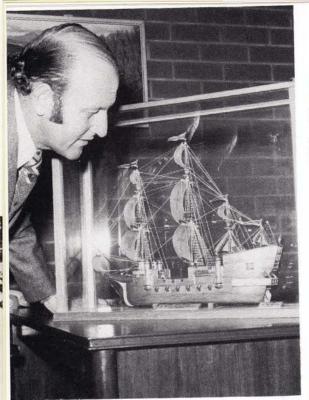
Phil is also on the club's social committee, and helps with fund-raising efforts to cover running costs.

"This year the Bank gave the club a great boost by donating jumpers featuring the SB symbol," he says. "The players are very pleased with our new look."

Besides footy, Phil is a car-rallying enthusiast. He is a control official with the Light Car Club of Australia, the main body administering the sport. During events, Phil uses sophisticated timing equipment to clock-in cars at check points along the way. He did two 'controls' in last year's Alpine Rally — the top event in the rallying calendar — and he hopes to make the team of officials for this year's run.

Astrologically speaking, Phil is a Piscean, which means "he is not often a failure for he has many talents and a subtle intelligence." Likely soul-mates would be subjects of Scorpio or Cancer.





### Watsonia

# Getting Ship-Shaped

Ever wondered how people manage to persevere with diffi-

cult and time-consuming hobbies?
"It's easy — if you're really interested in your subject" says branch boss Max Ward, whose painstaking pastime of model galleon-making spans some 30 years.

He constructs his complex models after drawing plans from illustrations in history books. His pride and joy is a replica of Sir Walter Raleigh's 'Ark Royal'. Max carved the solid hull from balsa, modified wooden knitting needles to use as masts, and fashioned the sails from stiffened parchment. It took five months, working most nights and weekends, to complete the project.

 Manager Max Ward examines his hand craft — a model of the 'Ark Royal' - flag- ship of his fleet.

(Photo by courtesy of Leader Associated Newspapers.)



### 45 Swanston Street

### Call To Arms

Twenty branch staffers bled for another bank when they answered a call from the Red Cross to help ease liquidity problems at the Blood Bank. Among the donors was teller Julian Moylan, 28, who was born an RH or 'blue' baby, and was saved by a transfusion when three days old. He has now decided to become a regular blood bank depositor. Other staff members wishing to join Julian should phone the Blood Bank on 63 5661.



 Former blue-baby Julian Moylan helps to keep the Blood Bank

(Photo by courtesy of 'The Herald' Melbourne.)

### Footscray, Barkly Street

Manager Harry Pocock, recently browsing through some old account registers, discovered family associations with the branch going back almost 90 years.

"My grandmother was one of the branch's first customer," says Harry. "She opened account No. 39, when the branch commenced business on July 2, 1887, as the Footscray office of the Melbourne Savings Bank.'

Two years later, his father, an uncle and an aunt all opened accounts at the branch. His late father was then aged 13.

While examining the registers, Harry couldn't help notice the impressive handwriting style of bank officers of the time. "It was almost copperplate", he reports. 

# Family Tree IN OFFICE



Manager Harry Pocock.

### zroy, St. George's Rd.

To prepare for a recent visit to the branch, 25 local primary school children were asked by their teacher to draw something typical of banking. Manager Peter White says that more than half the drawings depicted robberies.



Local newspaper, Kilmore 'Free Press', reports that the branch was the only building in the town to fly the flag during the Queen's Birthday weekend in June.

# Sedunary

### Brunswick West

# Still kicking at 50

Footballing manager Frank Alexander, 50, recently resumed playing with Royal Park club after a serious ankle injury had sidelined him since the beginning of last season. And the locals say it was the greatest comeback since Lazarus. Centre half back Frank was voted best afield in his second match, proving he can still keep up with the young 'uns. Frank has won several club trophies since joining Royal Park 14 years ago. In 1966 — at the age of 40 — he was runner-up in the Essendon District League best and fairest

However, Frank's sporting interests aren't confined to football. In summer he plays cricket with South-West Brunswick.

Bootnote: STATESMAN'S records show that in 1958, when Frank was leaving his home town St. Arnaud, the local newspaper printed glowing tributes to the town's 'best footballer ever'. Headlines included 'ALEXANDER THE GREAT' . . . 'STANDING ROOM ONLY. • Frank prepares

training run.



### Braybrook

# Best at badminton



Teller Moira Berry, 18, was all smiles after sharing a Victorian doubles victory in the Junior Australian Badminton Championships played recently at Newcastle, NSW. It was quite an achievement for Moira, playing in her first match with the State squad.

(Photo by courtesy of Cumberland Newspapers.)

### Benalla

### OTTA LOTTO LOOT!

Manager Les Bain had the pleasure recently of handing over a cheque for more than half a million dollars to customer Mr. Ian Woods. The \$530,715 payout was the proceeds of a nearrecord Tattslotto win which the Bank collected on behalf of Mr. Woods.

It was the second largest 'Lotto' prize ever collected by the Bank.

Manager Les Bain



### Albert Park

# Nothing but praise'

This cheering letter was received from a former depositor now living in Queensland:

Dear Sir,
As I have now moved to Queensland, it is no longer practical to maintain my cheque account with your bank. I would be grateful if you would supply my mother, Mrs. Chambers, with details of the amount remaining in the account so that I may draw my last cheque to close it. May I say that, having dealt with two other banks since my arrival in Queensland, I have nothing but praise for the efficiency of the State Bank and the on-line system. For savings facility purposes, it leaves the others for dead.

Yours faithfully, Mrs. Janet Chalmers.

AROUND MORE BRANCHES . . . see next page

# AROUND THE BRANCHES (Continued)

Red Cliffs

# BUT-NO-FISH!

Accountant Ray Walker and some fellow banker-anglers recently spent a relaxing afternoon fishing the Murray at Nangiloc near Red Cliffs. Judging by their photo, the fish had it easy too! Pictured from left to right are: Allan Smith (teller, Relieving Staff), Geoff Burke (senior clerk, Red Cliffs), Ray Walker (A3, Red Cliffs), Paul Livingston (teller, Red Cliffs) and relieving manager, Bob 'Tiny' Ellis, who is spinning a plausible yarn about a rather small 'one that got away'?





(Photo by courtesy of Hamilton Spectator.)

 Manager Jack Lyle shares a joke with Bankcard promotion girl Glen-Marie North.

### Personal Advance

Prior to Bankcard's recent launch in the Western District, manager Jack Lyle hosted a promotional visit to Hamilton by Glen-Marie North of Charge Card Services Ltd.

Jack introduced Glen-Marie to local bankers and traders, and took her to lunch with the manager of the town's radio station. Next day, the station broadcast a 45-minute talk on Bankcard.

### Shepparton

### MASTER GUN-FIRER

Bandits beware! Senior clerk John Neumann, 27, is one of Australia's top riflemen. He recently won selection in an Australian team following a first class performance in national small bore championships. The team took part in the 'Dewar Match', an international target competition.





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You can help us to make Statesman more branchoriented by giving us news and photo tips about your branch and its staff.

Items on branch happenings (funny incidents, displays, etc.) and the spare-time interests, activities and achievements of staff members will be welcomed. Send your contributions (brief notes will suffice) to Tom Sedunary, Associate Editor, STATESMAN, Box 267D, GPO, Melbourne—

or telephone 60 0531, ext 444.



FRANCE: The credit card is marking time

At present there are approximately 1.5 million credit cards in France, of which 1.3 million are "Cartes Bleues" offered by 89 banks. The Carte Bleue turnover increased by 32% in 1975, but in spite of this there is still some reticence. Besides big travellers who use it a lot, clients are afraid of spending too much, and above all do not want to change their habit of payment by cheque.

USA: Pittsburgh savings bank notes success of

pay-by-phone

After 8 months of operation the Pay-by-Phone service initiated on April 1. 1975 by Dollar Savings Bank, Pittsburgh, substantially reduced the number of cheques that would otherwise have been sent through the clearing house systems. Even though the Pay-by-Phone department issues cheques to merchants, the batching of payments is helping customers of Dollar Savings Bank to move towards a "fewer cheques" society.

The number of cheques sent out by the Pay-by-Phone department is beginning to stabilize while the number of payments to each Pay-by-Phone merchant continues to grow. Consequently, the percentage of cheques eliminated as a result of Pay-by-Phone increases each month. Officials of Dollar Savings Bank told PSN that the number of monthly payments to 400 participating merchants is growing at an average of 1,500 payments per month.

GREECE: Women, women everywhere

A bank whose staff consists solely of women, from the manager to the caretaker, and including all the employees, has opened in Athens. It is a branch of the General Bank of Greece. A similar bank opened last year in New York.

FRANCE: Banking by correspondence

The Banque de Paris et des Pays-Bas devised a system to sell its banking services by correspondence to a category of well-to-do people who are advised at home about the management of their income and their assets. So far it has 2,500 clients. The average age is 45. Managerial staff makes up 50% of this group, and the average income is approximately FR. 120,000. These are not people who live far away or who are physically unable to get around, but people who choose this method on purpose to save time. The aim of "Telebanque" is to facilitate personal business at home without having to go out of their way. At the same time the bank saves the high cost of opening new counters. In addition to having a personal chequing account with quarterly statements, a quarterly apportionment of expenses by large categories, and the possibility of withdrawing cash in any post office with letter-cheques, clients can ask for a financial analysis of their situation and their assets and, of course, can request advice.

### STATESMAN CLASSIFIEDS

WIDOW offers comfortable home to working men. Flat, and share bath.

FOR SALE. Double Bed. Owner a broad.

WHISKY. \$5 per bottle. Don't miss this staggering offer.

WHAT can you offer for a really well-trained wire-haired female? Hometrained.



LITTLE man bustled up to my window the other day and asked me if I believed in free speech. After a brief pause I told him — 'Yes, certainly I do.' Then he said: 'Well in that case were work mind if I use the bank's you won't mind if I use the bank's phone.

WHO was the teller who arrived for work on the first day of her annual leave? Ask Arthur Hannah, accountant at Broadmeadows branch.

SAYING to a customer 'Would you sign this cheque?' is not nearly so effective as saying 'Would you please sign this cheque?' It's hard for anyone to take offence at anything you say if it includes the word 'Please' — unless of course your tone of voice is sar-

NEVER make the same mistake twice. Make a fresh one.

HOW to handle difficult depositors: 1. Listen to their stories. 2. Listen to their full stories. 3. Listen to their full stories before you start your reply.

ALWAYS be sincere to your customers - whether you mean it or not.

IF there were more self-starters, not so many bosses would have to be cranks.

ELDERLY lady, studying her cheque account statement, announced trium-phantly: 'Well, it balances. I'm overdrawn exactly what I'm short."

REMEMBER occasionally to remind customers of some of our 'other' services. It's surprising how many people don't know about our travellers' cheques . . . and our safe deposit facilities . . . even our cheque ac-

BRIGHT young socialite confided that her favorite books are chequebooks. 'Once I've started one I just can't put it down until it's finished,' she gushed.

REGULAR customer who always looks, fit came hobbling up to the counter on crutches yesterday. 'Whatever happened to you' I asked. He explained: 'Well I'm a tree surgeon, and last week I fell 15 feet out of a patient.'



When 19-year-old Desley Tremayne was at school her favorite subject was drama and she took part in several plays, including a production of Macbeth.

So when she joined the Bank in 1974 at Monash Uni. branch, she was a 'natural' to enrol at a drama school to develop her acting talents.

Classes to date have mainly comprised speech and stage-movement exercises — with an emphasis on television techniques. Desley hopes these skills will enable her to gain regular parts in local TV shows.

Last year she took the first step towards this goal by entering the commercial section of Safeway New Faces. She won her heat with a record score of 93 points, and came a close second in the series final.

Desley's other spare time activities include going to movies and parties with fellow 'Monash' staffers. She lists music and dancing among her favorite 'things', and 'being in crowds' as her 'pet hate', Desley doesn't have a 'steady' at present, but says she would most likely be attracted to someone with "a great sense of fun".

Her Arian horoscope reveals . . . "her ambitions reach for the stars, and she will never go through life unnoticed. She is a clever conversationalist, and good at entertaining. Her good taste shows in the way she dresses." Leo and Sagittarian-born people should prove compatible.



In our last issue we offered bargainpriced State Bank tie tacks. Now we can supply special ties to go with them. Choose from three versions, all featuring an all-over pattern based on the new Bank symbol, on either sky-blue, navy-blue or black background. These smart ties are medium-wide and are made from crush-resistant polyester with a silky finish. Price: \$3.50 each. Send cheques payable to State Bank, to H.O. Marketing Dept., specifying background color required.

# ITERARY COMEBACK

Central Clearing Dept. manager Ken Gellatly, recently received a parcel containing a copy of the November, 1975 issue of Reader's Digest, and a letter which read:

Dear Sir/Madam,

I am returning this Digest I appropriated from the ground floor of your building earlier in the year, so that others may enjoy reading the story I so desperately needed to finish. May I recommend to all those who are interested, to read: 'Please Don't Hurt My Baby'. But don't forget to look over your shoulders if 'ya goin' ta nick it'. Anonymous.

Ken says it cost the sender 60 cents in postage to return the book.

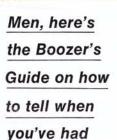


### Think Victory!

This little poem is displayed boldly on the wall of the State Bank Sports Pavilion, Albert Park reserve:

Full many a game is lost Before ever a goal is kicked, And many a duffer fails Before ever a team is picked. Think big, and success will come Think small, and you'll fall behind. Think that you can, and you will . . . It's all in the state of mind. Sports battles don't always go To the stronger or better man. And sooner or later the one who wins Is the fellow who thinks he can.

# **MANAGERS**



one too many:



B. J. LAIDMAN Peel St. Market

Bachelor Brian has been overseas twice in the past year or so. He visited New Zealand and toured S.E. Asia with fel-low staffers John Ferguson



J. E. VERDON Agency Examiner, Branch Banking Dept.

John is a real family man. He and wife Lynette have five children, including seven-year-old and toured S.E. Asia with fellow staffers John Ferguson (Relieving Staff) and Reg Price (Keon Park). The trio plans to the list of the lis visit the USA early next year. days, we are kept pretty busy in 17 seasons with Stratford Brian's spare time interests taking the kids to Little Aths. Football Club. He and wife include surf-fishing and read- and their other activities, but Norma have three young chil-- travel books, naturally. we wouldn't change a thing."



P. C. JOHNSON Stratford

Stratford is Peter's home town. He joined the Bank there in 1956, and lived locally until moving to Sale three years ago.

# How to tell if you've had one over the .05!

pervades your soul.

has developed a distinct resemblance to Raquel gently escorts you to the door. Welch. Were your wife around at this point she would recognise the symptoms and remove you from the premises with the curt command, "You've had enough." She isn't, so you proceed to .

STAGE 3 at which you become a political expert. Speaking with a fluency you never knew you possessed, you discuss with anyone willing to listen, the unemployment problem, the impact of fluoridation, or the political implications of the Petro-Dollar. Colleagues who have imbibed roughly the same amount as yourself nod sagely and tell you 'you've got something there.'

STAGE 4 is easily recognisable. It's accompanied by a wild desire to burst into song. This stage may be accelerated if there happens to be music in the pub. Complications can ensue, however, if the pianist turns out to be playing 'Fernando' while you're singing 'Moon River'.

If the pub is a well-run establishment, you may, at this point, be invited to take your custom elsewhere. Which leads directly to . . .

STAGE 1. Usually hits you about 5.15 pm (assuming STAGE 5, and by this time no blankety-blank baryou've gone straight home from office to pub). You man is going to push you around. Throwing caution suddenly find all your worries have disappeared. A to the winds, you inform the entire company you're feeling of goodwill towards all men (and women) as good as any of them, that the barman's a Fascist, and that Carlton can beat South six days a week and STAGE 2. You begin chatting up the barmaid, who twice on Sunday. The barman, a South supporter,

> STAGE 6. You find yourself wandering along the street laughing. Trouble is, you're not quite sure what you're laughing at. Alternatively, you may be overwhelmed by the sadness of life, and find tears coursing down your cheeks.

> STAGE 7. The tragedy is drawing remorselessly to close. It has been known at this stage for a reveller to find himself at a party and realise he has never set eyes on anyone in the room before.

> STAGE 8. You may find yourself hanging round a telegraph pole in an unfamiliar part of town. The power's gone from your legs. You're shivering uncontrollably. The street is going round in circles. If you reach this stage, you are one over the eight, and it may well be that the local constabulary will shortly take a fatherly interest in you.

Then you've only two things to worry about: How much you'll be fined.

And what the wife will say when you get home!

# Uniform Cold Cure

The girls at Ballarat East branch have come up with a warm and attractive outfit to help keep out winter chills. Their 'uniform' consists of brown slacks and contrasting bottle-green tops. Manager Don McKinnon added the finishing touch by supplying our silver 'symbol' pendants. "The girls look really smart and they have received many compliments from customers," says Don. Pictured from left to right are Karenne McLean (poster), Alison Hoare (typist), Heather Anderson (poster), Margaret Rodgers (refer clerk).





# Miss Banks Finalists

Here are the girls who were on the short list to represent the State Bank at the 1976 Combined Banks Ball. The nomination went to Heather Dawes (Internal Audit Dept.) pictured top left. Other girl finalists were (top row, left to right) June Ridler and Robynne Oglevy (Correspondence Dept.) and (front row, left to right) Barbara Osborn and Sue Hewish (Relieving Tellers).

# **BRANCH STAFF OF THE MONTH**





The following retirements have been reported to STATESMAN since our last edition:
JACK RUSH (Elizabeth St.)
RAE RASMUSSEN (Frankston)
BILL O'SULLIVAN (Colac)
BERT EDGOOSE (PH Hospital)
BILL MORRIS (Myrtleford)
GRAHAM HUTCHINSON (Shepparton)
FREDERICK WATTS (Building Dept.)

# Puzzle Answers

1. CATCHER: 10 cats.

SPOT HIM: Quayley is the Packer. Spong is not an only child, and therefore cannot be the Packer. Quayley is therefore married to the sister of either the Painter or the Blackener, so he cannot be either one of those men.

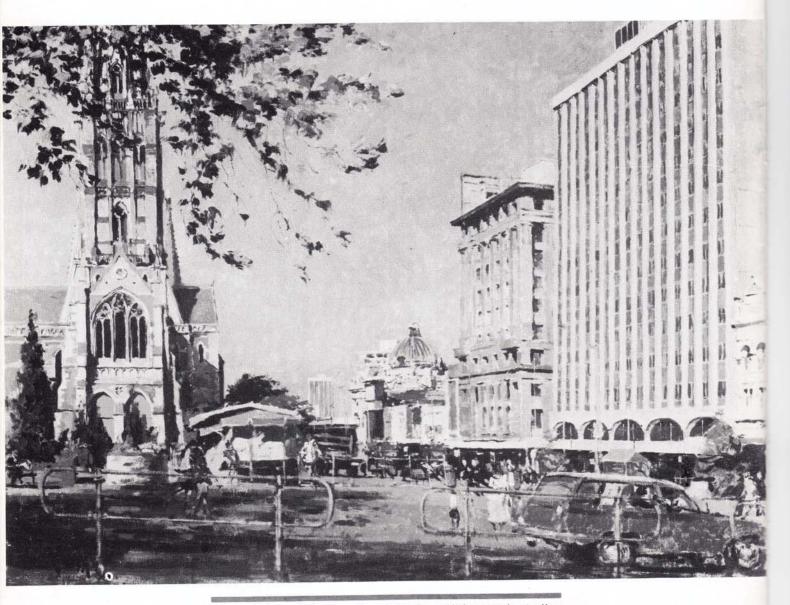
# Here's a Lively Group!

The staff of Aspendale branch recently suggested that STATESMAN should introduce 'branch staff of the month' photos. What a good idea! Naturally we decided to feature Aspendale first, and here's the lively line-up of present staffers — with their interests and activities shown in brackets: BACK ROW (left to right): Norm Smart, teller (Bulldogs and Boxing fan); Peter Hibbert, A3 (Cricket and Football); John Matthews, Manager (Youth work and Gardening); Peter Taylor, A2 (Cricket, Football and The Local). FRONT (left to right): Judy Love, posting clerk (Netball and Studying); David John, teller (Pistol shooting and Gold Panning); Heather Walton, posting clerk (Basketball and Reading); Kay Bromfield, teller (The Dons and The Brownies). All are unmarried except John Matthews and Peter Hibbert.

Manager Matthews reports: 'The Aspendale staff are happy in their work, and with one another — and this spirit of friendship and goodwill is passed on to depositors, many of whom have praised the courtesy and consideration shown to them.

'In the same spirit the branch staff extends very best wishes to officers throughout the service. We hope that by inaugurating this series of staff photographs we have helped widen and strengthen the bonds of fellowship among State Bank people everywhere.'

# We Go 'Bush' For City Square Painting



This painting of the City Square by the well-known Australian artist Charles Bush was commissioned by our General Manager Mr. Don Ross — specifically for the Bank's 1977 calendar illustration.

The painting shows, apart from the Square, our 45 Swanston Street branch and other buildings spanning several different periods of architecture. A similar painting by Charles Bush, depicting the old head office building, appeared on our 1964 calendar. The originals of both paintings will hang side by side in State Bank Centre, our future headquarters.

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