

# Statesman

STATE BANK STAFF MAGAZINE  
August, 1981 — No. 105





## Paper and People Return to 'Headquarters'

# NIGHTMOVES

The mammoth moveback of 19 head office departments to State Bank Centre on May 29/30 went off with only minor hitches.

More than 4,000 weighty cartons of files, documents and equipment were transferred from Hothlyn House, Century Building and 270 Flinders Street to twelve floors of the Centre tower.

Staff from all departments involved were on deck at the Centre until late on the Friday night, receiving consignments on the various levels, and supervising distribution of them in the new office areas.

Cafeteria staff, in between unpacking and assembling their own equipment, kept up a supply of hot drinks, soup and snacks for the work parties.

Security guards checked all comers through street and lift doors.

At 9 a.m. on Monday, June 1, some 900 staffers of the transplanted departments reported for duty and found everything ready for normal operations, including special telephone and telex connections.

The newcomers brought the population of State Bank Centre to 1,300 (several departments have been in residence since they shifted from adjoining Elizabeth House last November).

There are now more Bank departments under one roof than at any other time in our history.



### PICTURES (FROM TOP)

**UNLOADING IN BASEMENT:** A procession of vans disgorged more than 4,000 boxes of files, documents and sundry equipment in the basement of the State Bank Centre on the night of the big moveback. Project Manager Jack Horsley (third from left) was not asleep on his feet when this shot was taken — he blinked in the flashlight.

**SYLV'S SOUP KITCHEN:** Amid all the activity and confusion of unpacking in the new staff cafeteria at the Centre, manageress Sylvia Affleck (rear) and staff cheerfully served hot drinks and snacks to other working groups. Also pictured here, from left: Maryann Ciatto, Janie Spiteri, Elsie Dickenson.

**PRIME MOVERS:** Here is the Project Manager's team pictured in 'their finest hour' — the big moveback to State Bank Centre. From left: Project Manager Jack Horsley, Ross Bardrick, Carmela Rico, Bruce Hecker, Karen Witty, Lee Bidstrup, Sue Bailey, Stuart Greenwood, Max Brewer, Blair Farley, Jeanne Campbell, Ken Cookson, Tony Goodwin.

## Statesman

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### FRONT COVER:

**SHE'S GOT THE WHOLE WORLD IN HER HANDS:** Lynne Bartholomeusz (State Bank Centre branch) displays one of the 'globe' lockable moneyboxes which will be sold through branches from September. These colorful boxes were a sell-out when test-marketed through 40 branches at \$2 each last month.

**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 7845, 602 7846 or 602 7841).



# EXECUTIVE RE-SHUFFLE

Head Office departments have been re-arranged into three groups, following the retirement of Mr. Murray Souter and the creation of a new Services department. General Manager Mr. Harry Torrens now has three Deputies:

**MR. JACK CROFTS** is Deputy General Manager (Operations) controlling Branch Banking administration and Branches, and Personnel, Marketing, International and Branch Mechanisation Departments.

**MR. ALAN McNAUGHT** is Deputy General Manager (Administration) responsible for E.D.P., Legal, Building, Premises, Project Management and Research Departments, and the newly-created SERVICES department, comprising Printing and Stationery, Internal Audit, Organisation and Methods, Custody and Correspondence.

**MR. JACK RYAN** continues as Deputy General Manager (Finance) administering all the 'money' departments: Chief Accountants, Insurance, Current Loans, Lending (embracing Mortgage Loans, Personal and Corporate Loans and Bankcard) and Valuers' and Securities Departments.

**MR. STEVE MASON** is our new Chief Accountant, **MR. BRIAN KINCADE** is Chief Manager Lending, and **MR. GRAHAM MARKS** has taken up the new position of Chief Manager, Services.



**MR. J. M. CROFTS** joined the Bank at Richmond South branch in 1937. The next 15 years were spent in various suburban branches and AIF war service (4½ years). He moved into the H.O. Accountant's Department in 1952, progressing through several positions to officer-in-charge of Clearing Section from 1964 to 1969. He then returned to branch life for several years, on the relieving staff and as first manager at Doncaster Shoppingtown. Mr. Crofts subsequently moved to head office as Assistant Manager, Personal Loans, becoming Manager in 1971. In 1974, he was our founding Bankcard Department Manager, and in late 1975 was appointed Secretary to the Commissioners. Mr. Crofts became Assistant Chief Accountant in 1976, Chief Accountant six months later, and Deputy General Manager (Operations) last month.



**MR. A. M. McNAUGHT** joined the Bank at Ringwood branch in 1940. Following Army service he served at various suburban branches and head office departments until 1960, when he began a 20-year progression through head office positions. He moved from the Chief Inspector's Department to the new Mechanisation Section. From 1966 he served for four years as Personal Assistant to the General Manager, then transferred to the E.D.P. Department, first as Customer Services Manager, later as Manager, Operations. Mr. McNaught became Manager, Bankcard in 1975. He was founding principal of our new Staff College in 1977, was appointed Secretary to the Commissioners in 1978 and Chief Manager Lending in late 1980. He became Deputy General Manager (Administration) last month.



**MR. J. F. RYAN** joined the Bank at Elizabeth Street branch in 1941, and served in the R.A.A.F. from 1943 to 1946. He held clerical positions at Coburg and Elizabeth Street branches until 1957. After 8 years' service in the Chief Accountant's Department he was appointed London Office Manager in 1967. Following his return to Melbourne he became Business Promotions Manager in 1970. Three years later he was appointed Assistant Chief Accountant. In 1976 he was seconded to Perth as managing director of the merchant bank Westralian International Ltd., later to merge with Tricontinental Corporation. Mr. Ryan returned to Bank service in 1978 to take up the newly-created post of Chief Manager, Lending, and supervise the introduction of overdrafts for small businesses. He was appointed Deputy General Manager (Finance) late last year.



**MR. STEVE MASON** joined the Bank at Elizabeth Street branch in 1939, and served with the A.I.F. from 1942 to 1946. Following postwar service at numerous suburban branches he moved to head office Chief Inspector's Department in 1959. After four years in Branch Mechanisation he spent a year in the General Manager's Department as Minutes Officer before resuming branch managerial life for 5 years, on the relieving staff and at Treasury Place. Mr. Mason returned to head office in 1972, and became Assistant Manager of the Premises Department later that year. He was appointed Chief Officer, Chief Accountant's Department in late 1973, and a year later became Manager, Overseas Department. He was Assistant Chief Accountant from 1977 until his appointment as Chief Accountant on July 13 last.



**MR. BRIAN KINCADE** joined the Bank at Thornbury branch in 1942. Following Army service he served as a clerk at numerous suburban branches before returning to Thornbury as an Officer Grade H in 1960. Postings at three other suburban branches followed until late 1966 when Mr. Kincade moved to head office as a Manager 4 in Insurance Department. He became Supervisor, Mortgage Loans in 1969, and Assistant Manager, Personal Loans in 1973. After 18 months managing Heidelberg West and Mitcham branches from 1976 to 1977 he became Manager, Personal Loans. His appointment as Chief Manager, Lending was made last month.



**MR. GRAHAM MARKS** joined the Bank at Beechworth in 1949, and has progressed from a Manager Grade 4 to the rank of a Chief Manager in 12 years. His first head office position, following service in various country and suburban branches, was an Officer Grade H in the Chief Inspector's Department in 1963. He became an Accountant 2 in 1966, and a Manager 4 in 1969. Mr. Marks was appointed officer-in-charge of Club Accounts in 1973, and Chief Officer of the Chief Inspector's Department in 1974. He served as a District Manager from 1976 to 1978 and became manager of the Organisation and Methods Department in 1979. His new post of Chief Manager, Services was effective from August 4.



# We Get Good 'Review'

A recent issue of the weekly magazine BUSINESS REVIEW carried a feature article discussing the Bank's growing involvement in the business overdraft market.

The article, by finance journalist Ashley McKeon, was based on an interview given by Mr. Jack Ryan, our Deputy General Manager (Finance).

For those who missed it, we reprint the following excerpts:

"If you or your clients do business in Victoria and could use some finance, maybe the State Bank is worth a call. For the State Bank has quietly become the newest trading bank to operate in Australia following little-publicised changes to state banking legislation earlier this year. And the State Bank (formerly the State Savings Bank of Victoria) is ready to lend money to small and medium-sized business, an area that some of the large trading banks may not be adequately addressing.

"The man in charge of the State Bank's small-business lending activities, Jack Ryan, says: "We haven't imposed any limitations at this stage on the amount of business we can provide. Nobody's been knocked back through want of funds. Our overdraft exposure would be something between \$40 and \$50 million. That's total exposure. In small businesses at the start of the year it would have been very small, perhaps about \$10 million. Now, in small business, the exposure would be getting up towards \$20 million. We've doubled our small business exposure in six months."

"The State Bank currently has some 2000 overdraft customers. Six months ago the figure was 1500. Where are the customers coming from? Jack Ryan says: "A number of our customers have had relationships with other banks. A number of them have been customers in the savings bank area and haven't previously needed overdraft facilities. Prior to us being able to provide overdrafts there's no doubt we would have lost some. As they required overdraft facilities they needed to create a relationship with one of the trading banks. In addition we've gained all or part of the banking of customers who were formerly attached to other banks. "We've been able to do this because it's a matter of choice and service. There's not much differentiation in rates charged by banks throughout the whole system, but managers and business promotion people making contact with customers throughout the community are able to sell our services."

"While Ryan sees scope for small business, the State Bank is also helping big business in a very limited way. It has few customers on overdrafts of \$100,000 but is prepared to finance office and other property developments. "We haven't got any limit on the amount we will provide subject to security and viability. We haven't set ourselves any limit for any customer or class of customer," Ryan says.

"The State Bank is best known as a savings bank with a strong house loans orientation and it will take many years to achieve a new image. But the staff have no doubt that they are now running a fully-fledged trading operation. "We're enjoying life as a trading bank," says Ryan. "The whole bank is enjoying a very challenging period."

ACCOUNTANCY WEEK  
Edited by Ashley McKeon\*

## Victoria's State Bank champions small business

In just six months the State Bank has doubled its overdraft exposure in small business to nearly \$20 million

If you or your clients do business in Victoria and could use some finance, maybe the State Bank is worth a call. For the State Bank has quietly become the newest trading bank to operate in Australia following little-publicised changes to state banking legislation earlier this year. And the State Bank (formerly the State Savings Bank of Victoria) is ready to lend money to small and medium-sized business, an area that some of the large trading banks may not be adequately addressing.

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Jack Ryan: banking a matter of choice and service

not have been approached by any of the major companies at this stage. It's a matter of growing slowly. It matches in some ways what the trading banks did in the savings bank field. They had a gradual growth before they got their present share of the market. It's economic rather than structural. You don't see anything grab a share of the market.

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When Ryan seems to be saying business he is not suggesting that the bank is buying market share. We wouldn't be under selling, to get business. Each customer is judged on the merits. What's in it for the customer and what's in it for the bank and the rate's not unreasonable.

It is in what the other banks do. It depends on the package and the deposit that people have with banks how they will react.

The State Bank is not directly challenged by the Reserve Bank of Australia and he might be seen to have more freedom than the established trading banks. Ryan puts it this way: "The other banks have been slow to move into the overdraft market. It's a matter of choice and service. There's not much differentiation in rates charged by banks throughout the whole system, but managers and business promotion people making contact with customers throughout the community are able to sell our services."

This is a reproduction of the first page of the BUSINESS REVIEW State Bank article.

## CRICKET QUIZ

A cricket bowling average is obtained by dividing the runs scored off a particular bowler by the number of wickets taken.

Supposing that in a Test series, Dennis Lillee and Bob Willis had each taken 56 wickets for 120 runs in the first four matches.

And suppose that in the fifth match, Willis managed to take only 1 for 51, while Lillee finished with 6 for 66.

• Which bowler would win the overall bowling average for the entire series?

• Which bowler would have won if Willis had taken 2 for 51 (instead of 1 for 51) in the final match?

Answers: Page 15.



# BAAA-AA GAINS!



**BOARDROOM** table and chairs were the centre of interest at the Showground sheep pavilion when our old head office furniture was auctioned. They brought \$7,400.

## Bank Furniture Auctioned at Showgrounds Sheep Pavilion

Fading murals depicting flocks of sheep in peaceful pastures were backdrops for a lively two-day auction of the Bank's old head office furniture in late June. Because of the large number of items — almost 3,000 — the sale was held in the cavernous Sheep Pavilion at the Royal Showgrounds.

Most of the furniture was sold — mainly to dealers. Total proceeds exceeded \$83,000. More than 200 bidders bought some 600 desks, 300 filing cabinets and more than 1,000 assorted chairs, plus sundry items like credenzas, wastepaper bins and pie-warmers.

Star attractions at the auction were the 70-year-old Board room mahogany table and 14 matching chairs from the Victorian era. The table (original purchase price equivalent to about \$80) sold to a Malvern antique dealer for \$2,400. Another dealer paid \$5,000 for the chairs (which cost the Bank just over \$5 each in 1901).

**THE OLD BRIGADE:** Among the many distinguished Commissioners who sat around the old Board table in earlier days were: Sir George Turner (a former Premier of Victoria) Professor Douglas

Copland (noted economist of the 1930's and beyond), Field Marshal Sir Thomas Blamey (General Officer Commanding the 2nd A.I.F. in World War Two), Lieutenant General Sir Stanley Savige and Lieutenant General Sir Horace Robertson.



**SEAT ON THE BOARD:** Two-year-old Theo Prodromou tried out our Board table at the Showground auction (HERALD photo).

## State Secrets by the Teller



RECENT arrival from overseas, filling in a loan form, came to question **LENGTH OF RESIDENCE IN AUSTRALIA**, and wrote '130 feet, approx.'.

LADY depositor who found a \$1 note in the grounds of local cemetery paid it into Ballarat branch for transfer to the Cemetery Trust account, and told manager Kevin Kerr "It was not a monumental amount, and the situation was not grave, but I didn't like to see dead money lying about".

RETIRED officer's complaint: "The trouble with doing nothing is that you can't knock off for a rest."

HOUSING loan applicant was astonished to receive a Bank letter advising that she was entitled to borrow \$30,000, repayable over a period of 'approximately 22,400 years'.

REGULAR customer at Swanston St. branch has been nicknamed **CITY SQUARE**, because he's usually half full at lunch time.

CAR-ENTHUSIAST branch clerk and his wife advertised their first baby in a country paper like this: **ANNOUNCING OUR NEW 1981 MINI:** Designer and engineer, Rob; production supervisor, Sue; Specifications: 2-lung power, low fuel consumption, water-cooled exhaust, changeable seatcovers.

BRANCH manager wrote a novel, but all publishers rejected it. They said too many of the characters were overdrawn.

RETIRED manager says he used to talk to his plants to help them grow. Then he found they responded much better to manure.

COUNTRY branch manager reported to head office: "A local committee has been formed to consider the problem of a large heap of rubbish at the rear of the Sports Oval, and I am sitting on it."

SCOTS accountant prefers bowls to golf. He points out that it's very hard to lose a bowling ball.





## 'King Of The Cubs'

Bachelor Harvey Gude, accountant at Middle Park branch, is well prepared for fatherhood and the patter of little feet. Harvey, 34, has been a District Cub Leader for 350 cubs for the past four years. Since his own initiation as a cub, at the age of eight, he has risen through the ranks from Scout, Venturer and Rover to his present position. Harvey's role as District Leader involves supervising the activities of 16 different packs in the Camberwell North area. It's an interest that occupies most of his evenings during the week, when the cubs meet at various scout halls throughout the eastern suburbs. At each meeting, an opening ceremony is followed by a formal inspection of uniforms. Next, a program is discussed for the evening's activities. These may

range from the erecting of an indoor camp fire, to earning badges for such diverse activities as swimming, astronomy, art, Australian history and cycling. (WHATEVER HAPPENED TO KNOTS, TRACKING AND DAMPER?)

Besides supervising the cub leaders, Harvey also organises excursions. In recent months, several packs have visited the historical mining township of Coal Creek and the Puckapunyal Military Camp. There have been 'father and son', and family weekends to the bush. The cubs also hold sports meetings between different packs within the district.

When Harvey isn't tending his large 'pack' he enjoys hockey, swimming, surfing and ten-pin bowling.

## CRAZY X-WORD

1	2	3	4	5
2				
3				
4				
5				

### ACROSS

1. A blow
2. English humor magazine
3. Party drink
4. Goes with Judy
5. Carpenter's tool

### DOWN

1. Vegetables
2. Female sheep
3. Female fowls
4. Vast expanses of water
5. Often dropped (See 3)

Answer Page 15

## MANLY PAIR



MAX LANGHAM



ROD BIRRELL

Heading off for Manly, N.S.W., next month for a seven week live-in banking course: Max Langham, Personal Assistant to the General Manager, and Rod Birrell, Chief Officer, Branch Banking Department.

Max and Rod are the Bank's chosen representatives for the 28th annual course conducted by BASC — Bankers' Administrative Staff College. It will be run at the Rural Bank Training Centre from September 14 to October 23.

Also BASC-bound: Geoff Peters, an accountant at State Bank Centre branch, who will be Assistant Administrative Officer to the Course.

Our Chairman, Professor Donald Cochrane, will again be a guest lecturer.

Mr. Harry Torrens, General Manager, is on the BASC Council of Permanent Trustees. Mr. Lionel Cooper, Chief Manager, Personnel, is Deputy Chairman of the BASC Administrative Committee.



## TELLER'S NIGHTMARE

An outer-suburban branch teller had been having a bad run of overs and unders — hadn't had a slicker for two weeks — and was getting dirty looks from the boss.

Mounting stress had tired him out, and during a quiet break he laid his head on the counter and nodded off.

He began to dream about his unhappy run of 'outs' and dreamt that he was being chased around the office by the boss, who was brandishing a spike file.

The sleeping teller had just dreamed to the point where the Boss was about to plunge the spike into his back when a customer tapped him on the shoulder to wake him.

With one almighty shriek, the teller leapt back, clutched his chest, and dropped dead from heart failure.

WHAT IS WRONG WITH THIS STORY — APART FROM THE FACT THAT THERE IS NEVER ENOUGH TIME FOR OUR BRANCH TELLERS TO NOD OFF? (See Page 15.)

## Another Friendly Listener



Sister Fran Magee is now helping our industrial chaplain, Rev. Colin Johnston with his weekly rounds of the staff.

Fran and Colin offer advice on personal and work problems — in strict confidence. They are sponsored jointly by the Bank and our division of the A.B.E.U.

Fran has been with the Inter-Church Trade and Industry Mission (ITIM), the agency providing Industrial Chaplaincy, for the past 18 months. In 1979 she completed a course in vocational counselling at R.M.I.T., and in 1980 qualified for a Bachelor of Arts degree.

Her appointment will enable the Mission to extend its chaplaincy services, based at State Bank Centre, from one to two days a week.

Branch staffers wishing to take advantage of these services should ring I.T.I.M. during office hours on 63 1837 or after hours (Colin) 729 7587 (Fran) 41 0261 (ext. 321).

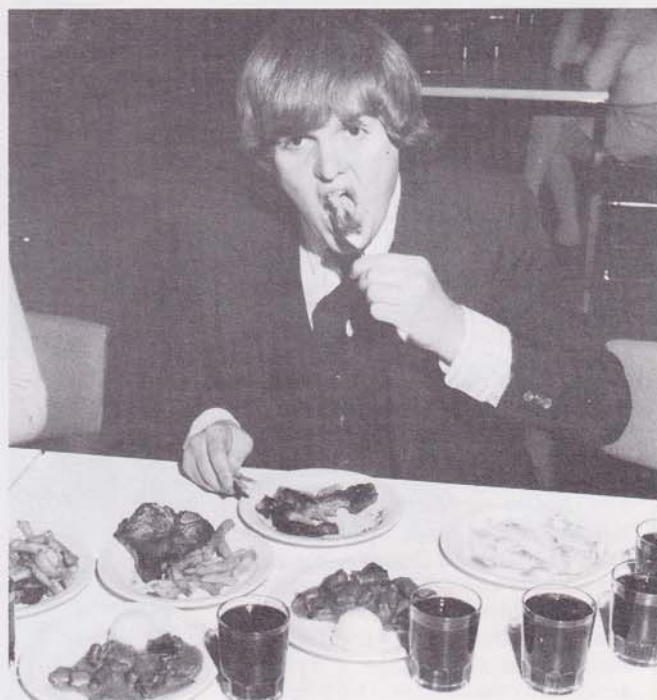
## PUZZLE CORNER

1/ COIN-MIX: A bank customer, entitled to 48 cents change from a transaction, insisted that he be paid this amount in seven coins. What coins did the teller give him?

2/ RECOVERY: Change LOSE TO FIND in four moves, altering one letter and making a new word each time (but not rearranging letters).

3/ LONGEST WAY: A little girl traced her finger across a map of the world to follow the route taken by Sir Francis Drake. She told her mother: 'It took him nearly three years to go all the way around.' Mother (just to be difficult) asked the child 'And which part of the ship travelled the greatest distance on that journey?' Do you know?

• Answers on page 15.



## Any Challenges for S.B.C. Lunch-Eating Record?

Garry Trewin, 20, settlements officer in H.O. Securities Dept., believes in the tooth, the whole tooth and nothing but the tooth, and is working towards an entry in the Guinness Book of Records (Beginners' edition).

On an average working day he polishes off four lunch main courses in the staff cafeteria at State Bank Centre.

But on July 16, in response to a challenge by workmates, he publicly lunched on:

- 3 serves of T-bone steak and chips and vegetables
- 5 serves of braised steak with chips and vegetables
- 6 glasses of Coke.

Garry, who weighs around 90 kilos (14½ stone) took 30 minutes to munch his 8-main-course lunch. Afterwards he exhibited no discomfort, apart from one short burp. His goggle-eyed mates rewarded his achievement — with a bottle of Dexsal.

Now Garry is challenging other bank staffers to out-eat him. Would-be contenders should contact STATESMAN.





## Around the Branches

by Pam Wallbridge

### Manangatang:

## Going In To Bat For Badminton

When manager Colin Kelly took up his Manangatang posting two years ago, it seemed that he and his wife Lesley would have to give up their favourite sport, badminton, as the town lacked playing facilities. However, before long they decided to start the town's first club by setting up two courts in a local hall. Public response was enthusiastic. Nowadays, the club has 48 members of all ages playing regularly each week. The members keep up-to-date ladders for both junior and senior competitions, and award trophies at the close of each season. Colin is proud of the club's success: "It has helped to bring local people together and of course has helped to acquaint me with many Manangatang residents."

### Fawkner, Bonwick Street:

## Manager On Wheels

When a local roller skating centre announced a 24-hour fund-raising marathon, branch manager Ron Boucher went to the rink for a trial session. He was thankful to find plenty of supporters on the rink. Deciding against participation in the marathon, Ron opted to donate a \$10 new account to the winner. The 51 contestants raised almost \$3,300, which was deposited at the branch. It will help finance improvements to the rink.



Ron (centre) gets a little support from several of the rink's better skaters. (Photo by courtesy Coburg Courier.)



### Drouin:

## National 'Minton Champ

Teller Kathy Lehman, 19, recently won the Australian Under-21 Badminton Singles Championship — her sixth national title in four years. Ranked No. 1 in Victorian U-21 competition for the past two seasons, she previously scored wins in national under-age singles and doubles tournaments. For her latest success, Kathy was presented with an enormous trophy to add to her already impressive collection of 50 badminton awards.



## Nagambie:

### **Young Farmer**

Teller Kathy Pianta, 20, was runner-up in the Young Farmers 1981 Shell-sponsored Travel Award to Western Australia.

Judging was based on contestants' personalities, general and agricultural knowledge, and ability to act as representatives of the Young Farmers Movement.

Kathy has been a member of the Seymour Young Farmers' Club for 3½ years.

**Kathy receives her prize — a bouquet and book — from a Shell official.**



## St. Arnaud:

### **Picture Show Man**

Manager and Rotarian Richard Douthat unearthed an antique slide projector to put on a 'magic lantern picture show' for guests at a recent Rotary Club fund-raising dinner. The projector, a pre-World War 1 model, uses a kerosene lamp to project images from hand-painted glass slides. The lantern slides entertained guests during the meal. Later, diners were treated to a 'Black and White Minstrel' show, featuring performers from a local drama group.

Earlier highlights of the evening included a 'pig procession' when the main course — a giant pig on a spit — was transported from the local baker's oven to the function where it was triumphantly paraded, complete with flaming sparklers, around the waiting diners.



**Manager Richard Douthat donned top hat and tails to present Rotary Club diners with an old-fashioned picture show.**

Richard, who spent many weeks preparing the festivities, reports that the function received front page coverage in the local newspaper. The dinner raised \$1,100 for local charities.

## Colac:

### **Rising Golf Star**

Teller Robert Wallace, 20, recently made a clean sweep of the Colac Golf Club Championships, taking the club title plus the best gross and net scores for the competition's 54 holes.

Robert, who was one of 130 competitors, grossed a consistent 77 for each of three successive rounds, to win by six shots from the defending champion. During the competition he broke his 10 handicap to finish the final round on 9.

Robert is no newcomer to competitive golf. Last year he won the Otway District Amateur Championships, and he has represented his district in Statewide under-21 competitions for the past four years.

Later this month Robert will visit Melbourne to play in a four-day country associations competition.

**Robert at putting practice before the final round of the Colac club championship.**





## First-Come-First-Served System Scores

# SINGLE QUEUES HERE TO STAY



Customers at our new Doncaster Shoppingtown premises benefit from the new single-queue system.

Our first-come-first-served queueing system has proved highly successful in seven branch trials. Now it is being consolidated and extended.

First experimental installation of single-queue fittings was at Eltham branch almost two years ago.

In recent months, portable fittings have been installed at 186 Bourke Street (City), Moreland, Bulleen, Reservoir, Footscray (Barkly Street), Niddrie, Belmont and Doncaster Shoppingtown branches.

All of these installations are now being converted to permanent fixtures.

### Seven More Approved

Management recently approved, as part of a continuing program, single-queue trials at:

Middle Brighton  
Preston  
North Melbourne  
Collins Street East

Ballarat East  
Wendouree  
Horsham

### Simple System

The system is simple: Customers arriving at a branch are directed into a single, enclosed queue lane, set apart from all tellers' windows.

As people reach the head of this queue (and it moves rapidly) they go to the first teller window which comes vacant.

Thus:

- customers are served in correct turn, in order of arrival;
- each customer has privacy while conducting transactions, because nobody is standing directly behind to see or hear what is going on;
- each teller works to a single customer.

A minority of customers *initially* resisted the new system, saying: "We don't want to be herded into lanes like sheep." However, these people invariably changed their minds after experiencing the time-saving and privacy advantages of single queueing.



Retirement Function for  
DGM (Administration)

# 'BOMBER' MURRAY TAKES OFF



• A SERIOUS MOMENT in the address by Jack Ryan, D.G.M. (Finance) on the occasion of colleague Murray Souter's farewell dinner.

'Murray Souter rose to the top through sheer work, dedication and unwavering loyalty.'

This tribute was paid on July 8 to our retiring Deputy General Manager (Administration) by Mr. Jack Ryan, DGM (Finance).

He was proposing a toast to Murray Souter, 64 at a farewell function in the Southern Cross Hotel, attended by more than 100 past and present officers.

A group of ex-RAAF cronies recalled Murray's World War Two service, his wounding on a bomber flight over Germany and his resulting decoration: a Distinguished Flying Cross for bravery.

Mr. Ryan, reviewing Murray's 47 years of service, praised his contributions to many phases of the Bank's progress, including: • conversion to decimal currency in 1966; • building of Baxter Staff College and State Bank Centre; • Fostering of better Bank-union relationships.

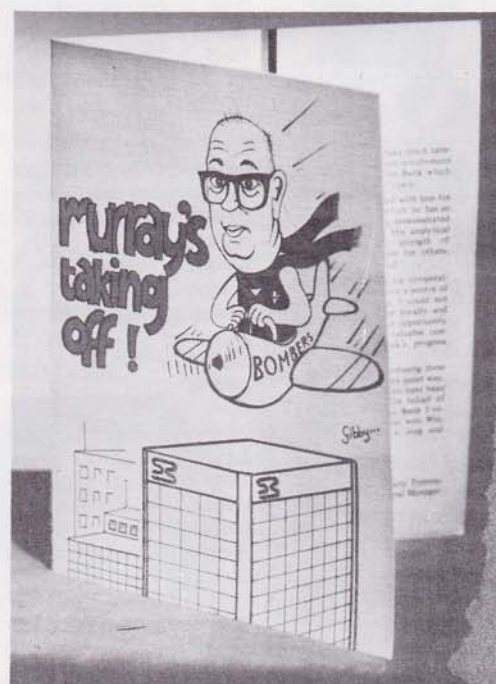
Responding, Murray Souter recalled his earliest days in the Bank as a junior clerk cleaning out inkwells at North Essendon branch near his home . . . his subsequent 27 years in the Accountant's Department . . . and his impressions of the 'Renaissance' — the rebirth of the Bank following the 1950's entry of private banks into the non-competitive savings field.

He paid tribute to many former colleagues and superiors, and concluded by saying "I never expected in my wildest dreams to rise to deputy general manager, and there were probably many others who could have filled the position, but lacked the opportunity".

General Manager Mr. Harry Torrens, on behalf of all present, presented his retiring deputy with a dinner service, and paid a personal tribute:

'Murray was never a flamboyant character, but always sturdy and true, with reliable judgment and a wonderful capacity to consider another person's feelings.'

• MURRAY SOUTER and his wife Win pictured with a display of 'nostalgia' photos from the retiring D.G.M.'s Bank career and private life.

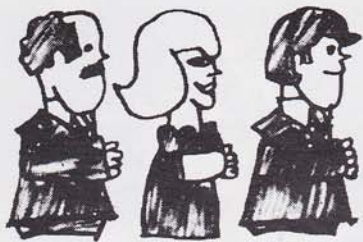


• SOUVENIR PROGRAM highlighted Murray Souter's association with Essendon, the RAAF and the Bank.



• GENERAL MANAGER Harry Torrens presented Murray Souter with a dinner service on behalf of more than 100 past and present officers who attended the farewell dinner.





## Meet our new Managers



**K.L. WYND: Manager Grade 4, Malvern East Station**

Kevin is currently chairman of the finance committee for the Doncaster East Parish School. He is married to former Canterbury staffer Mary-Ruth (nee Baker), and most of their spare time is occupied with the family's interests, particularly the children's tennis and netball. Other recreations include caravanning, swimming and table tennis.



**B.P. DOYLE: M4 Winchelsea**

Barry joined the Bank at Daylesford, in 1958, and has always preferred country-style living. Following postings in the Ballarat region he now looks forward to exploring the Otway Ranges. Barry plays competitive football and cricket, and social games of squash, tennis and golf. He is married with three youngsters aged six, 11 and 14.



**J. LONERGAN: Assistant Manager, Warrnambool**

John says that after working more than two enjoyable years at Benalla, he's pleased to be moving to the Western District. John was a member of Benalla Golf Club and treasurer of the lawn tennis club, and hopes to pursue these interests in Warrnambool. He is married with three daughters.



**G.J. McDONALD: Manager Grade 4, Natimuk**

This is Graeme's first country appointment, and he is looking forward to introducing his family to a new lifestyle. During his spare time Graeme enjoys cricket. He has been a player for the South Camberwell Cricket Club for the past 20 years, and is a former amateur footballer. Graeme is married with three children aged four, 10 and 12.



**K.D. FITZGERALD: Office Manager, Insurance Department**

Ken is a lifetime member of the Watsonia Cricket Club and is currently captain of 'B' Grade, which were runners-up last season. Ken is also an umpire for the Watsonia Baseball Club, and coaches women's softball during winter. Ken's involvement with competitive sport takes up most of his leisure hours, but he enjoys a game of golf when time permits. He is married with three children.



**A.A. WARREN: Manager Grade 4, Rosedale**

Allen commenced his banking career at Heyfield, and has spent most of his life in the district surrounding Sale, where he has become well known to many people. During his spare time, Allen enjoys farming, gardening and photography. Other interests include fishing and shooting. Allen is married with a 10-month-old daughter.



**J. E. FIDGE: Relieving Staff**

John is currently Vice-President of the Victorian Amateur Football Association. He is also a sports columnist for the Geelong Advertiser and is a football commentator for 3LO radio. Besides John's involvement in football, he is a councillor for the City of Geelong and chairman of its Traffic and Parking Committee. He is married with four daughters.



## This Coffee Shop Is On The Bank

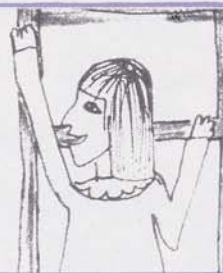
Not many people would stop off at their bank for coffee and biscuits. But that's what happens every day at Geelong (Ryrie Street) branch. The first floor, under a long-standing arrangement, is used by the Country Women's Association, which provides a 'cuppa' and biscuits for the modest charge of 20 cents. The very popular meeting place is not restricted to C.W.A. members.





# On the Way Up

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



PAUL CANAVAN  
(Albert Park)



DEBRA MIDDENDORP  
(Frankston,  
Heatherhill Road)



GARRY PINN  
(Branch Banking)



NEIL RAYNER  
(South Yarra)



JOHN SEDOTTY  
(Marketing)



GREGORY RODWELL  
(Relieving Staff)



PETER KOUTSODONTIS  
Marketing



ROSS MORRISON  
E.D.P. Department.



MICHAEL GUNN  
Footscray South



ANNETTE SMITH  
Moorleigh



JOHN CASTELOW  
Relieving Staff



ROBIN TIMONEY  
Portland



DAVID PINK  
Hampton North



SHIRLEY COOK  
Relieving Staff



ANGELO PALOMBA  
Relieving Staff



JOHN ANSALDI  
Chief Accountant's  
Department.



YVONNE CARR  
Relieving Staff

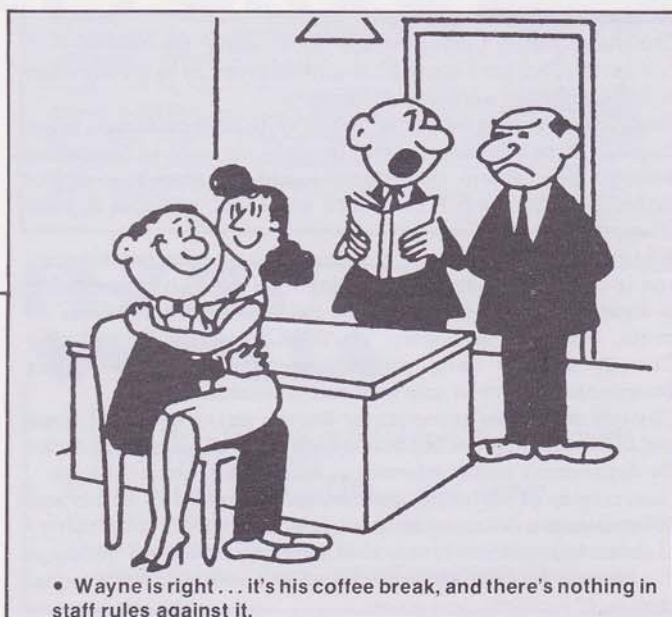


## WANTED

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

HELP PUT MORE VARIETY INTO YOUR MAGAZINE

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



• Wayne is right... it's his coffee break, and there's nothing in staff rules against it.





## KNOW YOUR BANK Custody Department



• The Custody Team: Back Row (left to right) Kevin Scambler, Ray Parsons (bond officer), Mark Hoseason. Middle Row: John Rigby (manager), Steve Launikonis (manager, general office), Tunjay Bulus, Neil McLeish (E.D.P. officer), Rosemary Seddon, Helen Glenn, Jacqueline Scorgie, Carolee Bailey, Jim Corda (general duties officer). Front Row: Jenny Bengough, Anna Conidi, Vicky Maida, Diane Ballan, Halina Michniacki, (INSET: top left): Allan Kent, (manager, safe deposit section).



### Minders of Millions!

## BOND PROTECTORS

Our head office Custody team looks after the interests of customers who have some \$250 million invested in government bonds and public authority debentures.

Each year, Custody lodges on behalf of branch customers more than 35,000 new applications for investments, such as Australian Savings Bonds, and debentures issued by semi-government authorities like the S.E.C., Board of Works, and Gas & Fuel Corporation.

Additionally, Custody staff handle almost as many redemptions and re-sales of investments. Cashing-in of ASB's is a reasonably straightforward transaction with the Reserve Bank. Sales of public authority debentures are more complicated, requiring Custody staff to liaise with stockbrokers, prepare transfer documents, and credit sale proceeds to accounts.

Custody supervises twice-yearly interest payments to all bond and debenture holders, but with a wide range of investment cycles the department makes interest payments every fortnight or so. Conversions of maturing investments to new series bonds and debentures provide considerable work. Then there are the masses of detail adjustments involved in servicing customers' holdings . . . changes to joint accounts, name and address amendments, 'deceased' accounts, and so on.

Although the Bank earns a nominal commission on customer subscriptions to bonds and debentures, earnings fall far below expenses incurred in providing the comprehensive 'custody' service.

Administration of investments is simplified considerably when customers decide against bonds and debentures in favor of inscribed stock, which offers equal security, and yields the same return as debentures.

"With inscribed stock, the Bank simply accepts customer applications and funds and re-directs them to the authorities concerned," says Custody Manager John Rigby.

"Custody looks after interest payments, but all instructions and calculations are supplied by the authorities themselves."

### SAFE DEPOSIT:

Another important but quite distinct function of Custody Department is to operate the Public Safe Deposit in State Bank Centre. This massively protected area provides — for annual hire — 2,000 wall safes for customer valuables, together with envelopes and boxes for documents, and shelf space for large items.



## On the Grapevine



## Calling Annuitants

There are now nearly 600 retired officers on STATEMAN'S mailing list.

Please send to 'Grapevine' your news, reminiscences and any other contributions likely to interest fellow annuitants.

## Charlie's New Life Began at 65!

Retired staffer Charlie McCall, 85, recently received a tribute from his local newspaper for 20 years' service to the City of Nunawading. A story of his activities since retiring from the Bank in 1961 appeared in the Gazette's series titled 'The Achievers'.

The article reported how Charlie, always closely involved in church and sporting activities, began full-time community work in 1963 when he successfully stood as a candidate for Nunawading Council. He served as a councillor for six years and, in 1967, became Mayor. Other highlights of Charlie's Council career included:

- establishment of a community chest which has since raised thousands of dollars for charity while freeing householders from repeated 'doorknock' appeals;
- formation of a local Meals on Wheels service;



Charlie McCall, among his souvenirs.

- inception of the Nunawading and District Retarded and Spastic Children's Association (NADRASCA) of which he is a trustee.

Framed certificates and mementos prominently displayed at Charlie's home bear witness to his numerous other community interests. Among them are life governorships of the RACV and the Box Hill Hospital, life memberships of two bowling clubs, involvement with a youth training centre and 50 years' membership of the Melbourne Cricket Club.

The Old Grey Mare She Ain't What She Used To Be

## When You Pass 60...

- You look for calendars with big numbers, instead of big busts.
- you're finally free to discover whether the other man's grass is greener, but you're too weak to climb the fence.
- your mind makes contracts that your body can't honor
- you sit in a rocking chair, but can't get it rocking.
- you chase women only if it's downhill.
- your back goes out more often than you do.

## Cricket Quiz

(from Page 4)

- Both bowlers would have the same average (1 for 3).
- If Willis had taken 2/51 in the final match his overall average would have been for 2.95 runs... slightly better than Lillee's.

## Crazy X-word solution

(from Page 6)

P	U	N	C	H
P	U	N	C	H
P	U	N	C	H
P	U	N	C	H
P	U	N	C	H

## Teller's Nightmare

(from Page 7)

- Nobody could know what the dead teller dreamed, so this story could not have been told.

## Gone Fishin'

Recent or approaching retirements

MURRAY SOUTER (Deputy General Manager, Administration)  
MAURIE CAVANOUGH (Marketing)  
JOHN BOLITHO (Lilydale)  
GORDON BOND (Frankston East)  
JOHN WHITE (Emergency Staff)  
BILL COUSLAND (Emergency Staff)  
VIN O'HALLORAN (Shepparton)  
ROY PATERSON (Camberwell Junction)



## PUZZLE ANSWERS

1. COIN-MIX: The seven coins adding to 48c were: one 20c, two 10c, one 5c and three 1c.
2. RECOVERY: LONE — LINE — FINE — FIND
3. LONGEST WAY: The top of the mast travelled farthest in the trip around the globe. (Just as a runner in the outside lane of a circular track travels farther than the inside lane runner.)



## TO MY DAILY DATE...

*I gaze into the distance,  
And wish that you were near,  
Time seems like an eternity  
While I am standing here.*

*Why do you keep me waiting,  
And watching for your form?  
To make sure of our meeting,  
I would brave the fiercest storm.*

*My thoughts are with you constantly,  
Each day I long to see  
Your friendly shape approaching  
And standing close to me.*

*At last I see you coming,  
Once more my world is fine,  
Waiting at the station  
For the 7.29.*

## HOW NOT TO WRITE BUSINESS LETTERS

A retired manager who received the following letter sent it to us as a horrible example of 'business English':

Dear Sir,

We advert respectfully to the telephonic attendance of the undersigned today upon Mr. .... and consonant therewith furnish to you herewith the documents enumerated in Annexure hereto marked 'A'. May we be favoured with your formal acknowledgement of reception of the nominated enclosures upon the herewith photocopy of this letter, observing that in facilitation of your provision of such acknowledgement of us we herewith submit a pre-addressed stamped envelope for your convenient utilisation.



## STAFF STARS ON STAGE

Traralgon branch accountant Peter North (standing) and Debbie Ferguson (right foreground) of Morwell, Church Street branch last month starred in a local repertory company's production of the romantic comedy 'Sailor Beware'. The performing pair also appear in a regular 'Music Hall' show (Latrobe Valley Express Photo).

## NEW BALL GAMES

Staff recreation games have been provided on Level 14 of State Bank Centre, for use from 8 a.m. to 6 p.m. on weekdays. Two new pool tables, with 20c-in-the-slot release of balls, and a table tennis table are under the control of Social Secretary Peter Wynd (Level 13).

**BRANCH AMENITIES:** Similar games may be provided at selected branches where suitable areas with separate access are available, and where normal security is not at risk.

**PICTURED:** (Left) Jeanne Groen (Marketing Department) christened one of the new staff pool tables. Kathy Heenan (International Department) and Phil Waight (Premises) teamed up for table tennis.

