



Statesman

STATE BANK STAFF MAGAZINE

August, 1982 — No. 110



We Have Most Customers

— And Best Known Ads

Our Bank has almost as many customers as our two nearest competitors combined — and our TV advertisements are twice as well known as any other Bank's recent commercials.

These were among the findings of a recent survey conducted by a major Melbourne research firm.

The survey showed that we are the **main** bank used by 33% of those interviewed.

More than 40% of the people in the survey could recall recent State Bank TV advertisements. Of these, more than 80% remembered our commercial showing two men climbing ladders.

Commenting on the findings, Trevor Craddock, Chief Manager, Marketing said:

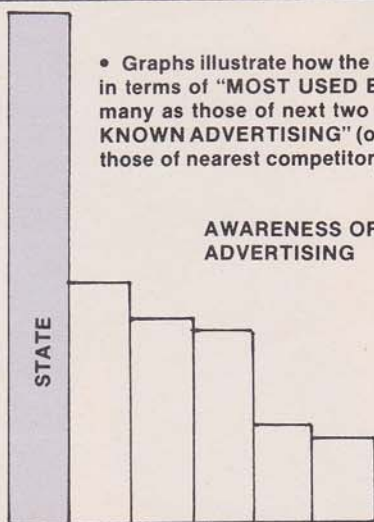
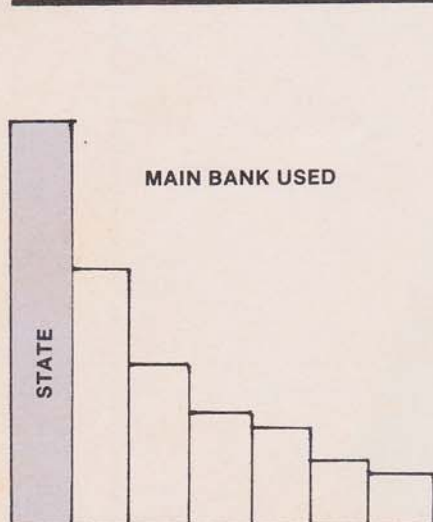
"It's a credit to our staff that we are holding our own as the most popular bank in Victoria, and pleasing that our commercials are the best-remembered of all bank advertisements on TV."

"However, we cannot be complacent. Having the biggest share of the market is satisfying, but it also makes us the biggest target for our competitors — banks, building societies and so on. Competition is becoming fiercer, and a lot of effort will be put into wooing our customers.

"It is not enough to get across to large numbers of Victorians that we are the best bank, unless we can deliver that promise in daily dealings across our branch counters."



• This photograph showing comedian Jack Perry and 'No Risk' man Stewart Faichney was taken from one of the bank's TV advertisements. Our commercials have been the 'most remembered' bank ads on TV, according to a recent survey.



• Graphs illustrate how the Bank is ahead of its direct competitors in terms of "MOST USED BANK" (our customers total almost as many as those of next two nearest banks combined) and "BEST KNOWN ADVERTISING" (our commercials twice as well known as those of nearest competitor).

Statesman

Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editor
TOM SEDUNARY

FRONT COVER:

A PIRATE WITH GLASSES?
Snapped at a recent staff Fancy Dress Disco in our Albert Park pavilion was Kevin Coillet of 315 Collins Street branch. The box under Kevin's arm contained not lunch, but the disco takings.

PRINTED BY
QUADRICOLOR INDUSTRIES LIMITED
MELBOURNE, (VIC) 560 2222

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).



Cafeteria Manageress Retires After 35 Years **SO LONG, SYLV!**

• **GENERAL MANAGER, Mr Harry Torrens served a meal to retiring cafeteria manageress Mrs Sylvia Affleck a few days before she left the service. Looking on were cook Elsie Dickenson (left) and Maryanne Ciatto.**

One of the Bank's best known and loved characters, Mrs Sylvia Affleck, retired last month after 35 years of service in the staff cafeteria — where she started as a cashier and progressed to Manageress.

'Sylv', as she has been known to thousands of State Bankers, had a hand (not literally) in more than 3½ million meals served in our main cafeteria — at the old head office site, the temporary premises in Hothlyn House, Collins Street, and the new location in State Bank Centre.

Joining the Bank in 1947, Sylv went directly into the cafeteria. After two years on the cash register and serving counters, she was promoted to Cook — a position she held for almost a quarter of a century before taking over as Manageress in 1973.

The weeks before Sylv's retirement were crowded with farewell functions, staged by wellwishers from various sections of the Bank's serving and retired staff.

Before leaving the Bank, Sylv told STATESMAN: "I've been lucky to have had such a wonderful team of helpers. People like Maryanne ('Grannie') Davidson and Gladys Webster have been with me for 15 years, and I have worked with Anita Stead for 12 years.

"The cafeteria has had a lot of loyal and regular customers, and we've had very few complaints.

"Most popular item on our menu has always been potato chips. I reckon I have seen half a ton of them go across the counters every week for the past 35 years, and that adds up to more than 870 tons of spuds.

"The most ordered meals are schnitzel-and-chips, pie-and-chips and fish-and-chips."

Sylv's plans for retirement: "First, to unwind. That could take some time. Then I plan to lose two stone, by being out of the situation where I can pick at food."

Off to College

Geoff James, Deputy Chief Manager, EDP and John Wilson, District Manager, will attend the 1982 Bankers' Administrative Staff College (BASC) from September 13 to October 22. The live-in course will this year be held at the ANZ residential training centre in Queen's Rd, Melbourne. Also attending, as Administrative Officer, will be Geoff Peters, an accountant on the emergency staff. He has already been involved, as secretary of the BASC administrative committee, in arranging this year's course.

Mr Lionel Cooper, Chief Manager, Personnel, is Chairman of the committee, which comprises executives from the major Australian banks.

Our General Manager, Mr Harry Torrens, is on the BASC Council of Permanent Trustees.



• John Wilson



• Geoff James



• Geoff Peters

Faster, Fairer Service . . .
Less Pressure, More Privacy

SINGLE QUEUES POPULAR IN BUSY BRANCHES

More than 80 of our busiest branches throughout Victoria now have single queuing, and the new system has won almost unanimous approval of customers and staff. Another 50 or so suitable branches will be converted during coming months to first-come-first-served banking.

STATESMAN recently conducted a telephone survey to obtain comments of staffers in single-queue branches. We found that:

- Tellers prefer the system because it reduces pressure on them, gives them a 'breather' between transactions, and makes closing easier.
- Customers prefer single queuing because they are served faster and more privately, in their order of arrival.

Here is a sampling of the branch replies received:

COLLINS STREET EAST: One of the best ideas the Bank has ever introduced.

MANIFOLD: Pension day here is hectic. The queue is out the door. We believe the system is a valuable innovation.

WENDOUREE VILLAGE: Operates extremely successfully.

CORIO VILLAGE: Teller is able to spend a few seconds cross-selling to the customers before they leave. The tellers are no longer under pressure.

DANDENONG, MACRAE STREET: The system is extremely helpful and has proved very successful. However, due to the height of the female tellers in this branch, if one (or two) are placed down the end of the branch when time comes for them to call out "NEXT PLEASE" the customers cannot see them. Even if we place them nearer the beginning of the queue we still find it proves somewhat of a problem.

FERNTREE GULLY: Advantages to both the customers and staff. The customer receives privacy while conducting banking.

PRAHRAN: No hassles have occurred because of the new system. A lot of pressure is taken off the tellers.

GLENROY: Since its inception this system has proved to be immensely popular.

KEYSBOROUGH: More privacy for the customer. Tellers have a break between transactions, which is terrific.

ST ALBANS: Staff love it, and so do the customers. Takes a lot of pressure off the tellers.



• Here's how our new one-at-a-time service system is working at Middle Brighton branch. More than 80 busy branches now have single queuing.

HEATHMONT: It's easier for tellers to manage the queue. Long narrow office a bit messy . . . have seen a customer stick his face in the door and leave. He probably thinks it's too busy and that he will come back later, which shouldn't happen because the queue diminishes so quickly.

DONCASTER CENTRAL: Level of complaint is very low. The new system avoids having customers queueing for long periods. Privacy for customers. Tellers can cross-sell.

KNOX CITY: Less pressure on the new tellers. So much more orderly. Closing down for toilet, lunch and tea is much easier. (Big advantage). Darn good idea. Only one customer at a time. Much happier atmosphere for the customers and the staff.

CLAYTON: Tellers are not subjected to any pressure. They can go to lunch, the toilet or morning tea without upsetting anyone.

SOUTH YARRA: This system has eliminated teller pressure. The customers enjoy the system also, once they become acquainted with it.

PRAHRAN MARKET: We have had some teething trouble, but that was only to be expected. Tellers are no longer subjected to pressure.

WONTHAGGI: Since most of our customers are over the age of 55, they found it extremely annoying at first. Old habits die hard. But tellers enjoy having one person in front of them instead of 20.

BENTLEIGH EAST: Keeps the customers in an organised line. Tellers are no longer subjected to pressure.

ABBOTTSFORD NORTH: The customers no longer have people breathing down their necks.

WARRNAMBOOL: There is no queue pressure, and the tellers are able to relax. Some customers would prefer to choose a particular teller . . . others say at first that the long single queue is off-putting, but then they realise how quickly it moves.

SHEPPARTON: Alleviates pressure. Able to work much better. Some customers say they don't like being treated like a herd of cattle.

Death of Brian Kincade



• The late Brian Kincade.

Brian Kincade, who suffered a fatal attack of meningitis on July 27, is mourned by staff at all levels of the Bank. He died in hospital one day before his 56th birthday.

In 40 years of service, Brian progressed from various branch positions to managerial appointments in our Insurance, Mortgage Loans and Personal Loans departments. He became Manager, Personal Loans in 1977 and Chief Manager, Lending in July last year.

Brian's dedicated involvement with the Bank's

division of the ABOA (now ABEU) spanned 15 years. He became a committee member in 1961 and was voted President in 1963 — a position he held with distinction for a record 13 years.

In a tribute, our General Manager, Mr Harry Torrens said: "Brian was one who cared for his fellow man. This was evidenced by his long involvement in Union affairs and his later service as an executive of the Bank. His untimely death has come as a deep personal blow to all who have known him over the years. We extend our heartfelt condolences to Brian's widow and family"



DYE BOMB RUINS HAUL

TWO MORE BANDITS OUT OF CIRCULATION

TWO teenagers who robbed a bank could not use the proceeds because the cash had been stained with green dye, a Supreme Court judge said yesterday.

Mr Justice Anderson said the youths had used a shotgun, sawn off amateurishly, to rob the Keilor branch of the State Bank on October 27 last year.

Before the court were Gary Kevin Moore, 18, of Mickleham Rd., Westmeadows, and Mark Woodhouse, 19, of Hastings Court, Broadmeadows, who both pleaded guilty to armed robbery and a separate charge of stealing a car in connection with the robbery.

The judge said Moore and Woodhouse held up the bank with the shotgun, albeit unloaded, and entered unmasked.

They escaped with \$4532, which had been rendered useless by green dye.

Both fled to Queensland and were later arrested in Melbourne.

Mr Justice Anderson sentenced each to five years' jail on the armed

2 green bandits get 5 years

ed robbery charge, with a concurrent one year sentence for the car stealing charge.

The judge set a non-parole period of three years, and disqualified both from holding a driver's licence for two years.

Simon Paul Hanaford, 19, of Hastings Court, Broadmeadows, was remanded in custody awaiting sentence after pleading guilty to a charge of assisting in the escape of Moore and Woodhouse from the armed robbery.

He also pleaded guilty before Mr Justice Gobbo of stealing a motor car with intent to use it in connection with an indictable offence.

MIGHTY MIDGET REFERENCE BOOKLET REISSUED

It's out! The latest edition of one of Victoria's biggest circulating books — **FACTS AND FIGURES**.

Millions of copies of this mighty midget miscellany of multifarious information have been distributed (free) since it first appeared as "THE STATE SAVINGS BANK REFERENCE BOOK" back in the 1930s, or even earlier.

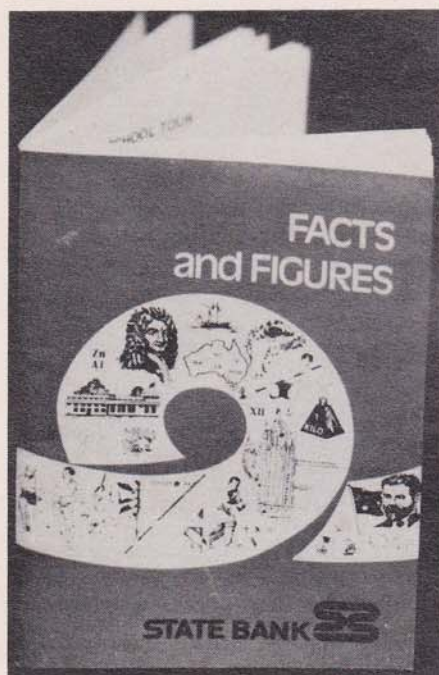
Can any serving or retired officer enlighten us about its precise origins?

For two generations, Facts and Figures has helped with homework, settled bar bets and served as a handy family reference on such questions as:

- who won the VFL premiership in 1897?
- what is the boiling point of mercury?
- who won the 1886 England-Australia Test Series?
- what is the driest place on earth?
- what won the Melbourne Cup in 1872?
- who invented false teeth, and when?
- what is the area of Lake Superior?

A FACT TO REMEMBER: Supplies of Facts and Figures are available *not* from Marketing Department but from Printing and Stationery.

- Facts and Figures new edition.



Branch Celebrates Centenary in Style **'MULGA BILL'** **RETURNS** **TO EAGLEHAWK**

'Mulga Bill', created by bush balladeer Banjo ('Snowy River') Paterson in the late 1800s, was brought to life last month for the 100th anniversary celebrations of our Eaglehawk branch.

Jack Perry, well known as Zig of the Zig and Zag clown team, and as a comedy character in recent State Bank TV commercials, performed as Mulga Bill from Eaglehawk. He was the star of the centenary.

July 13 was open day at the branch, with historical displays and souvenir giveaways for the public. Manager Graeme Cathcart hosted a morning tea party for longtime depositors, and the oldest account holder, Miss Dolly Hutchinson, 79, cut a centenary cake.

Mulga Bill, with his penny farthing bicycle, paraded through the main street, accompanied by branch staffers in colorful colonial garb. Later, he 'christened' the new public drinking fountain — donated by the Bank to the Borough — outside the branch.

Following a civic reception at the Town Hall, a social function was staged at the branch. Mulga Bill entertained more than 100 guests with songs and jokes before official speeches were made by Mayor Jack Taylor and our General Manager Mr Harry Torrens.

Highlight of the centenary occasion was a free Oldtime Dance staged by the Bank in Eaglehawk Town Hall. Some 300 local residents, of all ages, kicked up their heels to the music of the Wedderburn Oldtimers bush band, in dances which included Pride of Erin, Gay Gordons, progressive barn dance and polka mazurkas.

Jack (Mulga) Perry helped compere the dance, and presented prizes to local primary schoolchildren who had taken part in a Mulga Bill poster competition.

Press, radio and TV coverage created wide and favorable awareness of our centenary celebrations throughout the Bendigo-Eaglehawk region.



• 'Mulga Bill' sets out on a penny-farthing bike ride through Eaglehawk, with the help of branch manager Graeme Cathcart and clerk Sue Allen.



• A drinking fountain, donated to Eaglehawk by the Bank, was 'christened' by Mulga Bill in the presence of (from left) our General Manager, Mr Harry Torrens, the Mayor of Eaglehawk, Cr Jack Taylor and branch manager Graeme Cathcart.



• 'Mulga Bill' sets out on a street parade through Eaglehawk, accompanied by branch staffers (from left) Garry McQueen, Sue Allen, Trevor Johns, Sandra Moresi, Brendan Keane, Heather Bull, Pam Cathcart (wife of manager) Graeme Cathcart.



THE LOCAL HOP: Local residents of all ages turned out for the free oldtime dance night staged by the Bank at Eaglehawk Town Hall as part of our branch centenary celebrations.

State Secrets by the Teller



"THE MANAGER cannot see you," a branch accountant told a new customer. "He's got a strained back." "Look, mate," said the customer, "I didn't come here to wrestle with him I just want to talk to him."

LADY customer asked a branch teller "How much did my husband withdraw a few minutes ago?" Teller said he was unable to give that information. Lady then asked "Aren't you the paying teller?" "Yes" our man replied, "but I'm not the telling payer!"

H.O. Accountant took girl to city restaurant and flinched when he saw the high prices on the menu — so he asked his girl "And what is my plump little doll going to order tonight?"

BRANCH clerk who was booked for parking on the footpath gave the excuse "I was passing a stationary bus on the left, and ran out of petrol."

CONVERSATION overheard in State Bank Centre lift: "My dog never eats meat," "That's odd, why not?", "I don't give him any."

INSURANCE claim for household damage gave the following explanation: "We will have to replace the toilet seat, and the TV antenna was blown down by high winds."

OVERHEARD in lift: "I want a man who has both feet planted firmly on the ground." "That's OK, but how is he ever going to get his trousers off?"

ACCOUNTANT at a South Gippsland branch asked postage clerk to mail off his regular cheque to the Australian Natives Association. Clerk, unaware of ANA's health fund function, asked "Are you sponsoring an Abo?"

Show Girl

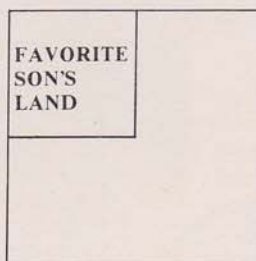
Jenny Wilson of Boort branch was recently chosen as Boort Show Girl and thus became a finalist in the SUN SHOW GIRL contest to be decided at next month's Royal Melbourne Show. Jenny lives on a local farm where her parents breed champion cattle.



PUZZLE CORNER

1. **METAMORPHOSIS:** Turn DUCK into SWAN in nine moves, altering one letter and creating a new word each time, but without re-arranging the order of letters.

2. **WILL AND A WAY:**



A father wants to divide a square block of land among his five sons. He decides to give his favourite son a quarter of the land, as shown above. How can he divide the remaining land into four plots of equal size and shape?

• Answers on Page 15.



Around the Branches

by Tom Sedunary



Sale:

Night Netballers

Eight staff girls (including four Catherine's) formed a netball team early this year. They won their first match in the Sale Twilight Netball competition by 26 to Nil, and went on to play in the C Grade finals.

The girls will start their new-season games next month. Pictured (left to right) BACK ROW: Cathy Bray, Trudy Sanders, Pam McGrath, Kathy Supplitt. FRONT: Cathy Allen, Liz Dennis, Kate Bohmer, Jenny Trew.

Sebastopol:

Caring For Kids Abroad

Accountant Russell Blair's concern for the welfare of children in developing countries has spread to staff in eight State Bank branches and departments.

Through monthly contributions to World Vision of Australia, each group has adopted a child to pay for necessities such as food, clothing and education.

"Just \$18 per month dramatically improves the lot of kids in south east Asia, India, Indonesia, Central or South America," says Russell. "When split among all staff, the individual cost of sponsorships is very low."

Staff groups interested in joining the sponsorship can contact Russell or World Vision (phone 699 8522).



• Russell Blair.



• Amelyn Clements, 7, in El Salvador is one of the children sponsored by Bank staff through the World Vision programme.

South Yarra:

Right To The Door

This embarrassing parking problem occurred when a relieving officer drove toward the rear entrance of the branch. A tow truck crew reportedly took 90 minutes to get the car back on level ground — 60 minutes of work and 30 minutes of laughter.



REAR OF
SOUTH YARRA
BRANCH
DOOR

Footscray North:

Two Lady Bosses

For more than two years the branch has had the unique characteristic in banking circles of being run by a female manager and accountant.

Manager Frances Smith and Maria Gauchi have found overwhelming customer acceptance in a traditionally male-dominated profession.

Says Frances: "Only one customer refused to see me when he learned that the manager was a woman. He told the female teller that he wouldn't go to a woman doctor, either."



• Accountant, Maria Gauchi (left) and Manager, Frances Smith were photographed by male colleague Stuart Miller, our Footscray West branch manager.



Templestowe:

Miss V. Entrant

Senior Clerk Christine Lawson is an entrant in this year's Miss Victoria Quest in aid of the Spastic Society. Christine is being sponsored by the Fountain View Restaurant in Box Hill. Her fund-raising efforts have so far included tin shakes, raffles and a jazz night at the restaurant.



Frankston:

Our Wiz on Wheels

Kim Myers, 18, has become a familiar face and figure on the local Roller City roller-skating rink. For the past two years, Kim has been planning and perfecting her routines for Victorian championship events. Meanwhile, she has become a proficient teacher of youngsters.

Kim has represented Victoria in roller skating four times. She has achieved placings in Victorian figure skating championships, and has also won freestyle and dancing titles.



Lalor Plaza:

President Meets Premier

Manager Tom Crothers (right), in his capacity as president of the Shire of Diamond Valley, welcomed Victoria's premier Mr John Cain to the municipality during a recent civic reception. Addressing some 200 community representatives, Tom talked of his council's positive attitude towards co-operation with government.

(Photo: Leader Associated Newspapers).

Around the Branches (Cont.)

Relieving Staff:

National Netballer

Relieving teller Chris Harris, 21, one of Australia's



• Netball star Chris Harris.

best netball players, recently made a trip to remember.

Last month she flew to New Zealand with our national netball team to compete in a series of tests against the Kiwis. It is the fourth consecutive year that Chris has made the Australian team.

In 1980 she took leave of absence from the Bank to attend Canberra's Australian Sports Institute and gain specialist netball coaching. During that year, Chris won selection for an Australian team which participated in an international tournament in Hawaii.

Next year Chris hopes to compete with the official Australian team in world championships to be played in Singapore.

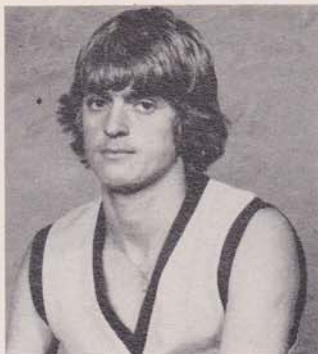
Warburton:

Rising Footy Star

Clerk Gordon Sumner proved to be one of football's brightest young prospects when named in an All-Australian Under-17 team.

Gordon, who recently turned 17, played on the wing in the Victorian side.

However, because Aussie rules is not yet an international sport, Gordon will not yet get to wear his All-Australian guernsey in a match.



Earlier this season, Gordon was cleared by Warburton to play with Collingwood's Under-19 team, and has since made one appearance with the Magpie reserves.



Swan Hill:

Best B'Baller

Branch girl Jenny Bice proudly displays her women's basketball 'Best and Fairest' trophy after her team ('Speewa') won the grand final of the local A grade competition.



• Dianne Thomas displays her massive Motorcross trophy (Photo by courtesy of Leader Associated Newspapers.)

Whittlesea:

Rough Rider

Branch girl Dianne Thomas is one of Australia's top Junior Motorcross motorcyclists. Recently, in Queensland, she was placed third in the 1982 national titles, in competition against male and female riders. Dianne's dad is a Whittlesea motorbike dealer.



• Pictured (from left) Susan Elliott, Judy Charlie, Russ McGibbon, customer, John Thompson and David Hoskin.

Geelong, Malop St:

Boost For Our 6-Months 'Baby'

Branch staff took to the streets to celebrate the first six months of their Easy Bank operation. They distributed pamphlets, and staged demonstrations of the machine in morning, afternoon and evening sessions.



Know Your Bank: O & M Dept.

Our 'Form' Guides

When it comes to systems, our Organisation and Methods Department looks a 'good thing on the fifth' (Level) at State Bank Centre.

Since its inception in 1976, this jockey-sized department has closely studied three kinds of Bank 'form':

- FORM (or performance) of job functions — not people — in various departments;
- FORMS used by our customers and ourselves;
- FORM (or arrangement) of new customer services.

O & M activities and recommendations have:

- improved the productivity and efficiency of more than 500 State Bank Centre jobs by streamlining procedures;
- influenced the introduction and operation of new services;
- reviewed and amended nearly 3,500 separate forms used throughout the Bank, and classified them in a central register.

Acting O & M manager Michael Negri says that the Bank's rapid development in recent years had enlarged many office systems to absorb new or expanded services.

"These procedures must be monitored to avoid unnecessary red tape," says Michael. "Periodic reviews are needed, because nowadays customers expect better service, and staff demand higher levels of job satisfaction."

The main area of O & M activity is the review of administrative departments. Michael stresses that it's jobs, not people, which are assessed.

• Meet our 'form guides', the staff of Organisation and Methods Department. Front (from left to right): Mercia Eva, Jacquie Pratt, Donna Storer. Rear (left to right): Michael Negri (Acting Manager) Ian Sparrow, Linda Johnston, Bill Den Hartog, Russell Hastings, John Collins, Michael Gavin, Graham Watson (Acting Assistant Manager) Don Beale, John Hood.

Review teams map out on graphs how the tasks of each job are achieved. This standard industry technique helps to pinpoint inefficiencies such as overlapping procedures, excessive checking, unnecessary record-keeping, ineffective filing. O & M completes its reviews by drawing up recommendations for improvements, and discussing their implementation with departmental managers. If major recommendations are rejected, the appropriate deputy general manager joins in for a three-way discussion.

All of this sounds simple enough, but reviews generally take several months, sometimes a year, to complete.

To date the following departments have undergone O & M reviews: Personal Loans, Securities, Personnel, Mortgage Loans, Premises, Legal, Current Loans, Correspondence, Building.

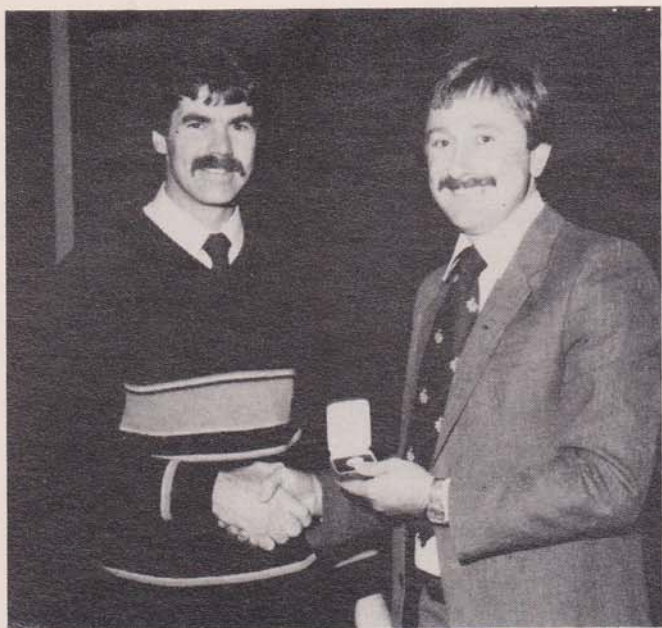
Michael Negri says that O & M's involvement in form review and design has brought positive steps towards controlling the paper explosion associated with the Bank's growth.

"By indexing forms according to their functions, we have been able to see where, say, one new form can do the work of several old ones," says Michael.

New forms must be cleared by O & M before they are printed.

O & M's concern for efficiency is not just directed to other departments.

"We regularly review and modify our own methods of performing our work," says Michael, whose hand-picked staff members receive instruction from 'outside' experts as well as from senior colleagues.



FOR SERVICES TO BASKETBALL

Social Secretary Peter Wynd (left) became a life governor of the Bank's Basketball club when president Frank Salter (Bankcard) presented him with a special medal at the Club's annual meeting. Peter has always been a 'working' member, whether as secretary, treasurer or committeeman. He has played more than 500 games since 1968.

(Other Life Governors of the club are: Don Basham (Aspendale), Ron Wilson (Seymour), Mary McGregor (formerly Personnel Dept), Geoff Gourley (Wodonga) and Reg Saunders (Yackandandah).)

How To Separate Ship From Gorts

Retired officer, while on a bus tour of Scotland, saw a flock of sheep-sized animals with large black spots, and asked a Scottish lady next to him what they were:

She replied: "Gorts harve shirt farrt teals thart starnd oop arnd ship harve lang farrt teals thart harnng doon".

He realised that they were goats.

STATIC EXERCISE

Many people who are engaged in sedentary occupations do not realise that kilojoules can be burned by the hundreds by engaging in strenuous exercises that do not require physical effort.

Here are a few of these activities, and the number of kilojoules an hour they consume . . . "Beating around the bush, 75; Jumping to conclusions, 100; passing the buck, 25; dragging your heels, 100; pushing your luck, 250; wading through paperwork, 300; throwing your weight around, 300; making mountains out of molehills, 500".



Been Fishin': There may not be many fish in sight, but these members of the State Bank Angling Club certainly enjoyed their recent trip to Eppalock. It was one of the club's regular weekend excursions. Pictured from left to right are Paul Bennets (Glen Waverley), Mick Morgan (Balwyn), Ken Whitelaw (Kew) and Bill Sims (Relieving Staff). Says Ken: "Despite the all-male line-up in the photo, it was no 'lost weekend'. Our ladies were with us, and they enjoyed the camping trip as much as we did."

The club, which meets every six weeks in East Melbourne, welcomes enquiries from interested staff (Ring Paul Duckworth at Kew North on 861 5192).

Our Past And Present VFL Staffers

Here is a list of League Footballers (mostly toplineers) who have worked for the State Bank over the last 20 years:

RICHMOND: Neville Crowe (Ruckman), David Cloke (Centre Half Forward), Bill Brown (Winger and Rover), Eric Moore (Forward).

CARLTON: Graham Donaldson (Centre Half Forward and Ruck), Rod Ashman (Rover), Scott Howell (Forward, Back, Ruck), John Gill (Forward).

COLLINGWOOD: Brian Gray (Winger), John Greening (Centre and Forward), Bert Chapman (Rover and Centre).

MELBOURNE: Ian Ridley (Rover), Tony Bull (Rover), Maurie Lehmann (Utility).

FOOTSCRAY: John Schultz (Ruck), Charlie Evans (Back Pocket), Robert Taylor (Winger).

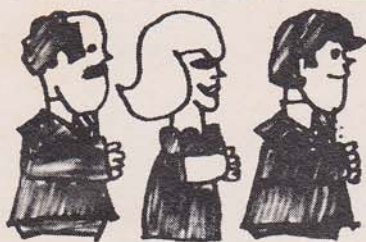
GEELONG: Ken Newland (Half Forward), Larry Donahue (Full Forward), Les Borrack (Centre).

SOUTH MELBOURNE: Bob Kingston (Ruck), Bob Strachan (Half Back).

HAWTHORN: Lance Wilkinson (Winger).

FITZROY: Colin Bond (Full Back).

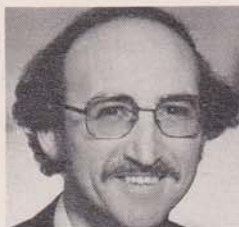
ST. KILDA: John Paterson (Full Back).



Meet our new Managers



T. D. ATKINSON: Research Officer, Research Department
Terry joined the Bank in 1978 after completing a degree in Economics. He is now a part-time tutor in Economic History at Latrobe University, and a member of a committee which approves the introduction of new HSC subjects into secondary schools. Terry and wife Lynette recently moved into a new home on two acres of land near Diamond Creek.



N. R. EBERY: Relieving Staff

Noel's family commitments to wife Carol and daughters aged six, seven and nine keep him well occupied outside office hours. However he manages to play pennant squash with Brandon Park and social games of tennis. In younger days, Noel played eight seasons with the Bank's football club, and was treasurer for two years.



D. W. F. DAVIS: Asst Mgr, Melbourne University

Des is an 'old boy' of Melbourne Uni branch. He worked there as a teller in the early sixties when it was a sub-branch of old "Lizzy Street". Since those days Des has become heavily involved in yachting, and is now treasurer of the Royal Melbourne Yacht Squadron. He is married with a seven-year-old daughter.



G. PARSONS: Asst Mgr, Footscray, Barkly St

Geoff is well-known to many staffers through a previous posting in Personnel Dept. Back in the branch network for a few years, he now looks forward to his role as 21/C at the busy Footscray office. During spare time Geoff enjoys photography and gardening, and he likes to browse in antique shops.



J. E. JENNINGS: Asst Mgr, Bendigo

Promotion means that John, or "J.J." (as he is known widely in the Bank) will move from one part of the office to another! He was previously senior accountant at the branch. J.J. has a keen interest in junior cricket, and recently completed the first stage of a coaching course. He also enjoys golf, but doesn't boast about his handicap.



E. BREITZKE: General Office, Insurance Dept

Ed's latest appointment broadens head office experience gained over the past 12 years in Mortgage Loans, Personnel, and Current Loans Departments. Ed is a dedicated supporter of the West Brunswick Amateur Football Club and plays regular social games of squash. He enjoys listening to classical music, dining out and adding to his wine stocks.



M. W. RYAN: Relieving Staff

Michael's new job will take him back to the various branches in the Ballarat district where he has worked since joining the Bank in 1958. He is on the management committee of Ballarat Squash Club, and is a daily jogger. Michael's family activities with wife Brenda and three children include regular visits to their Ocean Grove beach house.



P. J. HARRIS: Special Projects, Personal Loans Dept

Staff will recall recent publicity in the Melbourne media and STATESMAN about Peter playing his 400th game in 23 seasons with Alphington Amateur Football Club. But his sporting history doesn't end there. He played 200 matches with the Bank's basketball club, and coached the netball team for several years. Peter is also a former president of Reservoir Cricket Club.



P. M. DE KRETSE: Research Dept

In 1976 Marjaana left Finland to visit Australia as part of a university exchange student scheme. She gained several months' work experience in the Bank's head office before returning to her homeland. Two years later Marjaana migrated to Australia, joined the Bank and has since held various specialist positions. Her spare time interests include music, reading and, not surprisingly, skiing.



W. D. CAMPBELL: Repaid Loans, Personal Loans Dept

When David listed for STATESMAN his spare time interests, he modestly mentioned "music and photography". However he is well known in Melbourne jazz circles as an accomplished pianist who has worked with many top-name artists. David is also a taker and producer of professional quality black and white photographs. He is married with daughters aged eight and three, and a five-year-old son.



F. A. LOGAN: Minyip

Having lived in Melbourne, provincial Ballarat and Bendigo, Frank and his wife Anne are looking forward to the lifestyle of a small bush community where they can bring up their son, 6, and daughter, 2 in peaceful surroundings. Frank has played pennant golf for several years, and hopes to sign up quickly with the local club.



WANTED

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

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

HELP PUT MORE VARIETY INTO YOUR MAGAZINE...



On the Way Up

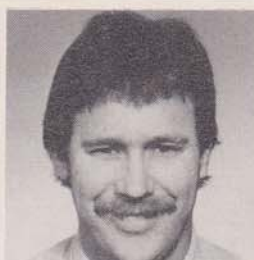
Here are our newest classified officers, promoted in recent months to Accountant 3 status:



JEFF GILBERT
E.D.P. Department



FAYE WHELAN
Relieving Staff



MICHAEL LAPPIN
Relieving Staff



PETER JOHNSON
Central Clearing, E.D.P.



MICHAEL HARRISON
Moorleigh



PAUL HICKEY
E.D.P. Department



DENNIS IRVIN
Relieving Staff



JAN WHITEHEAD
Moe



STEPHEN McLENNAN
37 Queen St



COLIN BUTLER
Cowes

Invite An Overseas Student To Tea!

Would your household be prepared to befriend an overseas student, who might be lonely, or needing help in understanding the Australian lifestyle?

The Melbourne Council for Overseas Students is concerned with the welfare of overseas students from developing countries who are studying in Victoria, and is seeking host families to join their Host Family Scheme.

The Scheme seeks to put students in touch with families who can provide friendship on a casual basis and help the students adjust to their new environment. This is often the first time a student has been parted from his or her family and frequently it is the first experience of a foreign country. Life in Australia is usually very different from that to which the student is accustomed. He may find it difficult to meet Australians and to adjust to a new lifestyle. Many Australians find it hard to settle in a new city or a new school or university campus, but if one has to cope with a new currency, a confusing transport system and all the other things Australians take for granted it can be very hard indeed. The Host Family Scheme helps students overcome feelings of loneliness and isolation as well as gaining an insight into the Australian way of life. The intention is that the host family should get together with their student in whatever way is most convenient and congenial for both; often this takes the form of inviting him or her to their home for an occasional meal. Host families say that they enjoy the encounter with someone from another culture.

To register as a Host Family, simply contact Mrs Joyce Davies, at the Melbourne Council for Overseas Students, 7th Floor, Block 2, Commonwealth Centre, Spring/Latrobe Sts. Melbourne. Phone 662 1722.



It may not be the Opera House organ, but it's "all stops out" at St Matthews, Glenroy where Alan has been organist for more than 30 years.

'Pipe Dream' Came True

Strathmore Manager Alan Downs recently achieved a longtime ambition when he played the Grand Organ in Sydney's Opera House.

His lucky break came during annual leave when he called to see the organ's builder, Ron Sharp, a personal friend. Ron quickly arranged for Alan to try out the world's largest mechanical organ, which is valued at around \$1.5 million.

During the impromptu recital, Opera House tour groups paused to listen to Alan's Handel and Bach.

"I started out with some quiet pieces, then gave it heaps," says Alan proudly.



55 Years Ago ...

Annuitant Bill Gardiner, 74, is sure that this Christmas, 1927 picture of the Advances Department will bring back many memories to retired colleagues. Bill himself spent 37 years in Advances, which later became Mortgage Loans Department. (Bill retired in 1971 as Property Officer). Pictured, back row (left to right): Chris Ryan, Bill Laurence, Bill Hall, Theo Walker, Ken Elder, Vin Daniel, Vic Grainger, Doug Peart, Herb Tullock, Colin Milne, Bill Gardiner, Albie Coxhell, Frank Dentry, Paddy Robin, Reg Daniel, C. Hancock, Bert Tassell, Bill Ritchie, Lyttleton McFarlane, Keith Pearson, Keith McDonald. Front: Gordon Dickenson, Roy Abbott, Harry Martin, Roy Nettle, Burke Williams, Les Goddard, Harold Virtue, May Morton, Les Andrews, Bert Hillier (Chief Clerk), Stan Waddingham, Dave Brockett, Jack Drummond, Harry Morton, Phoebe Snowball, Alan Hose, Dick Lee (Valuer), Lew Stewart, Ted Purcell. Sitting: Bill King.

ARTISTIC TOM FORGED FOUNTAIN

Since retiring in 1972, Tom Boland, now 71, has devoted his time to artistic expression through sculpture, painting, sketching and wood-carving. Now his talents are publicly and permanently enshrined in a fountain adorning Footscray's Nicholson Street Mall. Tom was commissioned to cast the bronze sculpture of a dolphin after winning an Australia-wide design competition in 1979. The finished work was unveiled in the Mall this year. His inspiration came from childhood memories of dolphins in the nearby Maribyrnong River, and his sculpture is a statement on pollution.

"If it wasn't for the pollution we have made, we'd still see dolphins in the Maribyrnong," he says.

Over the years Tom's creative flair has reflected different eras of his life. He has been: expert craftsman of precision archery equipment eagerly sought by retailers, such as Myers... war-time maker of scale models of ships for RAAF pilot education... dance-band musician playing banjo, fiddle, guitar, sax and flute... designer and builder of his Newport home and its furniture... instructor in wood-carving at the Trades Hall... sculptor of Melbourne Football Club's demon mascot.

All of Tom's considerable skills were developed without formal training.



• Tom Boland, the artist, at work.
(Age photo)

'Mystery Man' Turns Up



Laurie Whitehurst, the 'mystery man' in the puzzle photo of our previous two issues, has made a personal appearance at STATESMAN'S office to confirm his own identity and to correctly name the 'tall man on the left' — the late Ted Buckley (not Peter Kyne as previously thought). This identification was also confirmed by annuitants Keith 'Okka' O'Brien, 69, and Joe Dowling, 69. So, the correct line-up in this 1929 shot of the Newport branch staff is (from left): Ted Buckley, Laurie Whitehurst, C. S. Guthrie (seated) and H. P. Riddell. Now, who remembers the dog's name?

Gone Fishin'

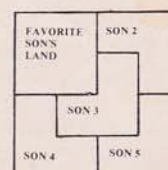
Recent or approaching retirements
SYLVIA AFFLECK (Cafeteria)
DUNCAN CAPORN (Building Dept)
RAY CHRISTIANSEN (Frankston)
GORDON MILLER (Mooroolbark)
NORM ANGEL (Ascot Vale)
CEC RIXON (Emergency Staff)
HORRIE HEATHCOTE (Relieving Staff)
ROGER HANSLOW (McKinnon)



PUZZLE ANSWERS

1/. METAMORPHOSIS: DOCK, ROCK, RACK, SACK, SOCK, SOAK, SOAP, SWAP, SWAN.

2/. WILL AND A WAY.



Changes Are On The Cards!

Managers and accountants, users of personalised Bank visiting cards, recently sent samples to Marketing Department for visual and verbal updating.

Design of the cards is being standardised, to ensure that the wording conveys all essential information (name, title, address and phone numbers) in the fewest necessary words.

Some of the cards sent in for a re-vamp looked cluttered and confusing, like this:



They contained clashing typefaces, with irregular spacing and layout. Some included unnecessary details (like the prefix Mr, building level numbers, home addresses). Others omitted important information like names of departments and direct phone numbers.

All visiting cards will henceforth be printed (in black and gold only) in the following basic format:



IT'S HARD TO HOLD BACK TECHNOLOGY

On the site of a dam building project in India, a man was heard criticising the engineer in charge, saying "Can't you see the immorality of using a bulldozer on this project, when there could be 100 men doing the job with shovels?"

The engineer replied "You have a point. But we could go further. Why not employ 1,000 men using teaspoons?"



We commend to all staffers the 'yellow peril' newsletter of social chit-chat, sport results and bargain offers known as STAFFLINE.

This lively bulletin is produced by Social Secretary Peter Wynd and his assistant Jillian Eddy from their office on level 13 at State Bank Centre.

Staffline, because it circulates weekly, is better able than two-monthly Statesman to cover some areas of staff interest, so it's a valuable supplementary publication.

In recent months, while recording sporting results and promoting social functions, Staffline has generated bargain-price sales to staff of:

- More than 5,000 audio and video cassettes, 750 Melway street directories, 160 handbags and utility bags, 300 cardigans and 50 sets of saucepans.

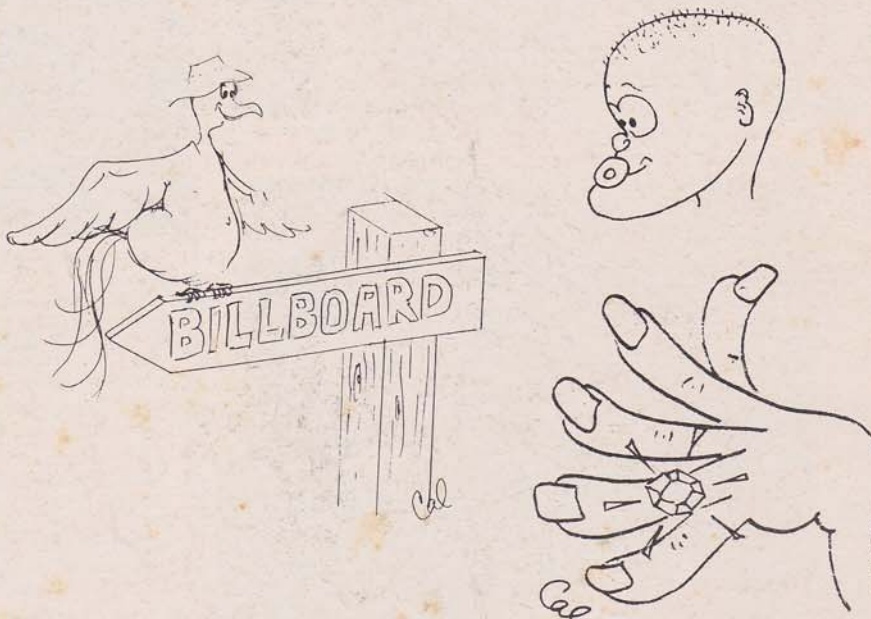
Cutprice (35% off) film processing orders have been running at around 170 per week.

Heavy bookings have been made for shows like 'Man From Snowy River' and 'Barnum', and for weekend snow trips.

Are you taking advantage of all these exclusive offers?

SAVE — AND SOCIALISE — THROUGH STAFFLINE!

(Any staffers who do not see Staffline weekly should inform the Social Secretary — phone 602 7356).



• Offbeat sketches by staff artist 'Cal' are used to illustrate regular features in STAFFLINE.

Ask A Simple Question

There were three candidates for a job — a physicist, a lawyer and an economist.

The interviewing panel decided to ask only one question: What does two and two make?

The physicist answered promptly "Four". The lawyer replied: "Based on past precedent and on what is generally accepted, I think the answer can be taken to be four." The economist answered: "It all depends. Tell me what answer you were expecting."