

# Statesman

STATE BANK STAFF MAGAZINE

August, 1983 — No. 115





## New Chairman and Deputy

Mr J. Arnold Hancock, OBE, has been appointed our Chairman of Commissioners for the coming three years. He replaces the late Professor Cochrane, who died on March 31.

Mr Hancock recently retired as chairman of the chartered accountancy firm of Hungerford Hancock and Offner, and is a director of a number of companies. He has been a Commissioner of the Bank since 1975, and was Deputy Chairman from 1981.

### New Deputy

Mr Neil Smith, who joined the Board of Commissioners late last year, is our new Deputy Chairman. He is Chairman



• Mr Hancock



• Mr Smith

of the Gas and Fuel Corporation, and President of the RACV and a Commissioner of TAA.

• A seventh Commissioner, to replace Professor Cochrane, was yet to be appointed by the State Government when STATESMAN went to press.

## New Senior Executives

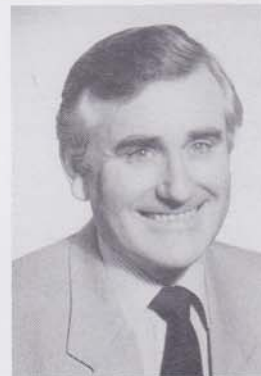
An executive re-shuffle is coming up as a result of the recent retirement of Mr Alan McNaught, Deputy General Manager (Administration) and the approaching retirement of General Manager Mr Harry Torrens, who will commence retirement leave from October 31.

In accordance with State Government policy, new appointments to these two positions will be made after they have been publicly advertised throughout Australia. Mr Max Carr is acting DGM (Administration) for the time being. Meanwhile, Scott Walters has taken over as Chief Manager, Branch Banking, from Jack Pretty (retired July 15) and Jack Roach is now Chief Manager, Marketing, replacing Trevor Craddock (retired July 22).

• Scott was previously Deputy Chief Manager, Branch Banking, and Jack was Manager, State Bank Centre Branch.



• Scott Walters



• Jack Roach

## London Take-Over

John Dunstan next month becomes our London Office manager for three years, replacing John Kennedy.

John, 36, has been personal assistant to the general manager for the past two years. He joined the Bank in 1964, and in 1970 gained a bursary for full-time study at Monash University. On completion of his Bachelor of Economics degree he was posted to Research Department where he gained promotion to manager status in 1974.

Ensuing appointments included Budget Officer, Chief Accountant's Department, Administrative Officer, General Manager's Department, and Economist, Research Department.

John and his wife Gail have four children aged from two to eight years.



## Statesman

Editor  
**BILL PATEY**

Associate Editor  
**TOM SEDUNARY**

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**FRONT COVER:** Cyclist Wayne Dellar of Aberfeldie branch is in rigorous training for the 1984 Olympic Games in Los Angeles (Herald photo). See story on Page 16.

**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, HO Marketing Department. (Phone 602 7846 or 602 7841.)





**FAREWELL SMILES:** General Manager Harry Torrens (second from left) pictured with retiring executive 'heavyweights' (from left) Alan McNaught, Jack Pretty and Trevor Craddock.

## FAREWELL TO BIG THREE

Nostalgia was the keynote of speeches at last month's farewell function for retiring senior executives Alan McNaught (DGM, Administration) Jack Pretty (Chief Manager, Branch Banking) and Trevor Craddock (Chief Manager, Marketing).

All three recalled their beginnings in the Bank, and paid warm tribute to the support and companionship they had received from their colleagues throughout decades of service.

General Manager Harry Torrens (himself due to retire late this year) proposed a toast to the retirees, and said of them: **ALAN McNAUGHT:** "A talented man of many abilities. His quick succession of varied senior positions illustrated his great versatility. He was a major pioneer of the Bank's mechanisation and EDP programs."

**JACK PRETTY:** "Big of stature, and big in his contribution to the Bank. A dynamic man with long experience in branch banking, he expended much time and effort helping managers and accountants attending the Staff College to adapt to a new banking environment."

**TREVOR CRADDOCK:** "The Bank is greatly indebted for the support he has given and the results he has achieved. He

was responsible for a series of innovative ideas, including the Christmas Club, which was still with us."

### REPLYING:

**Alan McNaught** said he had always had interesting jobs throughout his 43½ year career, and his most satisfying role had been as founding Principal of Baxter Staff College.

**Jack Pretty** praised General Manager Harry Torrens for his vision, and his team of district managers for their selfless dedication to their jobs and their willingness to achieve 'the impossible'.

**Trevor Craddock** spoke of his luck in having had a very interesting career, in being backed by exceptional staff, and in being able to retire while still feeling young and capable of tackling new professional challenges.

• More than 140 serving and retired officers from as far afield as Warrnambool attended the farewell dinner at Leonda Restaurant, Hawthorn. They contributed the cost of presentations to the three retiring executives. These gifts took the form of original Australian landscape paintings.



### Paper Traffic Controllers

Spencer Street, City, houses not only Victoria's central clearing station for trains but also our Bank's Central Clearing Section for mail, cheques and internal communications.

Under the supervision of John Roberts, our CCS crew work three shifts around the clock to meet a strict timetable of arrivals and departures of vast numbers of cheques, vouchers and other pieces of branch-related paper.

Each day, our Central Clearers open and process more than 800 bags of branch mail delivered by some 40 vans. (All but a handful of country branches are on daily courier runs, while most suburban branches have two collections each day.)

Debits and credits are listed on adding machines, and totals are reconciled with those submitted by branches. Cheques drawn on other banks are amassed and prepared for nightly exchanges at Melbourne's Clearing House. One part of the operation involves printing (in computer language) the values of some 90,000 individual cheques daily. Figures are encoded on the cheques by special machines.

At daily exchanges, the encoded cheques are exchanged for State Bank cheques received by other banks.

The difference in total value between the 'other bank' and 'State Bank' cheques is reported next morning to our Chief Accountant's Department. If we hold surplus funds, they are invested. If we are deficient, our Reserve Bank account is debited.



**YOUR BRANCH IS HERE:** Central Clearing staffers sort mail and departmental material into numbered pigeon-holes for despatch to branches by courier. Pictured (from left) Carol Roberts, Ian Gard, Victor Tolskov and Mary Santiago.

CCS staff amalgamate the State Bank cheques with those received during the day from branches. The cheques are then fed through a computer which sorts them into branch order, and produces a tape from which EDP Operations can post entries to customer accounts overnight.

The cheques themselves are bundled up and returned to branches via the CCS despatch area, where

each branch is represented by a pigeon-hole in arcades of metal racks. CCS staff also sort and bag thousands of branch items and mail from administrative departments in time for 6 am despatch.

\*\*\*

Another task of CCS is to produce computer tapes to account for all Christmas, Calendar Club and Mortgage Loan coupons received by branches.

### HOW BRANCHES CAN HELP

**Branch staff can help to minimise delays and mixups at CCS by:**

- Correct batching of remittance and verification of totals (to Form 683) *before* despatch to CCS
- removing of staples, pins and other fasteners from cheques prior to batching
- including as much work as possible on the first courier pick-up (where branches have two collections).





## New Secret Weapons To Beat Bandits

The Bank is investigating new devices to reduce the number of armed holdups at our branches.

Details cannot be made public because success of the devices and systems will depend upon secrecy.

Scott Walters, now Chief Manager Branch Banking, recently attended an international bank security conference in Geneva, Switzerland.

Every type of current and proposed security safeguard was discussed at length during the conference. Scott later reported 'The branch security systems operated by this Bank are at least the equal of any others in the western world'.

He said that foreign delegates were greatly impressed by our system of sending branch alarm systems directly through the EDP control centre to police headquarters — by their standards a unique arrangement.

## State Secrets by the Teller



RECENT annuitant reports that the first big shock about retirement is when you realise that there are no days off.

\*\*\*

SPECIAL Gourmet Offer advertised on menu board of the outback Murrayville Hotel: SEVEN COURSE MEAL FOR ONLY \$4.99 . . . SIX STUBBIES AND A PIE. Our informant: relieving manager Bryan Twyford.

\*\*\*

BRANCH accountant struck a problem which took some chewing over. A prospective customer wanted to open an account with a pension cheque. When asked for identification the applicant removed his false teeth, which were engraved with his name.

\*\*\*

ONE of our depositors is so rich that he recently had his gums recapped. He has four Rolls-Royces . . . one for each direction . . . and his garbage is gift-wrapped.

\*\*\*

SIGN on gate of country paddock: "Entry free — Bull will charge later".

\*\*\*

BRANCH accountant reckons he has Melbourne's steadiest part-time job: changing the petrol price signs at service stations.

\*\*\*

SIGN in amusement parlor: DO NOT THUMP MACHINES. FIND AN ATTENDANT.

\*\*\*

YOUTH presented a cheque, payable to his father, to a branch teller, requesting cash. For identification he pointed to his dad's handwritten note on the back of the cheque: "Please pay my son who is 5' 7", with suntan, fair short hair, and a chipped front tooth".

LILYDALE

## "Mr Civic"

Recently-appointed branch boss Brian Ganster, who has lived at Yarra Junction for 10 years, takes community involvement somewhat further than just residency. He currently has the following roles with local bodies:

- Chairman of the Upper Yarra Valley and Dandenong Ranges Authority
- President of the Shire of Upper Yarra
- Chairman of Upper Yarra Sewerage Authority
- Commissioner of Woori Yallock-Launching Place Waterworks Trust

Additionally, Brian has been a Justice of the Peace since 1979, and while manager of our Yarra Junction branch he was treasurer of the local Traders' Association and Karingal Retirement Village.







## Keeping Australia Beautiful

Litter bins have been installed at some Easy Bank locations, to discourage customers from dropping transaction cards in the street. Pictured doing the right thing at St Vincent's Hospital branch Easy Bank: Maria Uilo.

## Strathmore

### MONEY TALKS!

The staff were recently treated to the following philosophic musing of a customer:

*"No man can tell whether he is rich or poor by turning to his ledger.*

*It is the heart that makes the man rich.*

*He is rich according to what he is.*

*Not according to what he has."*

Those words of comfort were inscribed on the back of a withdrawal form for \$100!

## THREE FOR 30th BASC



John Lindsay



Alan Beardsley



Rod Birrell

Three of our managers will attend the 30th annual Bankers' Administrative Staff College (BASC) in Sydney from August 8 to September 16.

John Lindsay (senior manager, systems and programming, EDP Department) and Alan Beardsley (office manager, Personnel Department) will participate in the course to be held at the University of New South Wales, while Rod Birrell (district manager, Branch Banking Department) will be assistant principal. Rod was a BASC course member in 1981.

Our general manager, Mr Harry Torrens, is on the BASC Council of Permanent Trustees.

## Ex-Bank Boss Got The Hump

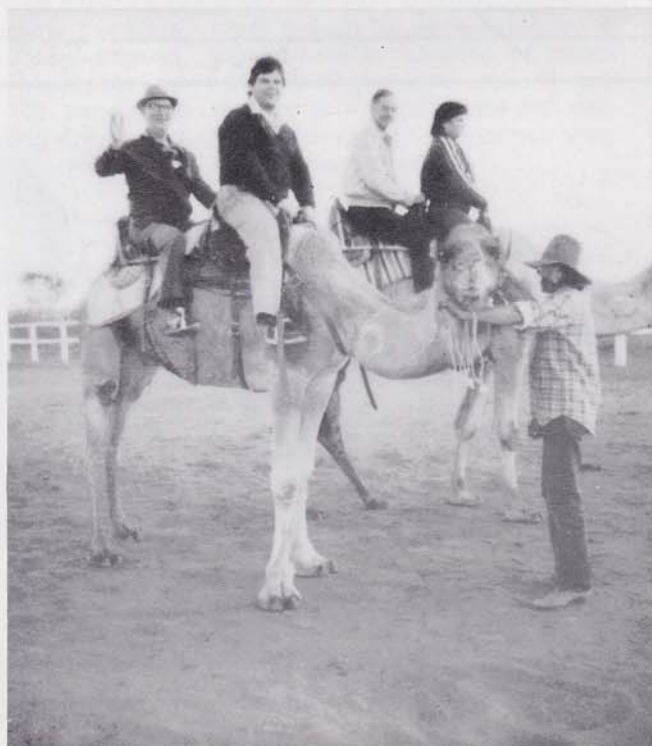
Retired executive Murray Souter, former Deputy General Manager (Administration) took a back seat to a city branch accountant in June. Murray was perched precariously on the rear hump of 'MERINDI MICK' at a camel farm near Alice Springs. On the front hump was Tony Coleiro of 45 Swanston Street branch.

Murray and his wife Win happened to meet Tony on a 22-day 'Nomad Safari' bus tour of central and northern Australia.

'MERINDI MICK' is reputed to be the fastest camel in Australia . . . capable of galloping at 42 mph over short distances. He was not about to sprint when this photo was taken.

### CAMEL CAPERS CONTINUED

Annuitant Ray Graf of Ringwood, who has passed the 70 mark, recently took part in the first commercial camel safari of 600 kilometres across the Simpson Desert to Birdsville. Ray says the walk was a warm-up for a trek across China later this year.





# Our Second Award for Reporting to Staff

Our 1982 Staff Annual Report (The State of The State) received a Bronze Seal in the recent competition run by Enterprise Australia. We were similarly honored in the 1981 contest.

This year we were the only Bank among the 17 award-winning institutions.

The competition attracted 65 entries from all over Australia.



Mr Alan McNaught, then Deputy General Manager, Administration, accepted the award on behalf of the Bank, at a special function staged in Melbourne's Southern Cross Hotel.

(Our 1983 Staff Annual Report is due for distribution in October).

**Bronze Seal Certificate received by the Bank.**

PLUS:

## AWARD FOR TV SPOT

Our TV commercial for Easy Bank ('State Bank . . . Easy Bank') featuring latest technology, a sultry girl and a disco jingle, has been honored in America.

The commercial has been included in the Bank Marketing Association's BEST OF TV film awards for 1983, and will be made available to BMA member organisations throughout the world.

We will receive a framed certificate 'For creative excellence in the use of bank television advertising.'



## WE GO ON SHOW!

The Bank had an attractive stand at the MATPAK packaging show in the Royal Exhibition Buildings, where our new business banking services were promoted by Angela Petrucci of Corporate Finance Department.

## COMMITTEES

Committees of twenty deliberate plenty.  
Committees of ten act now and then.  
But most jobs are done  
By committees of one.

## A DREAM OF GENIE

A WINO returning to a public park after collecting his pension cheque spotted a half empty bottle of plonk. Picking it up he drained it in a gulp, and was surprised to see a magic genie appear.

"You may have three wishes for releasing me," the genie said.

Being slightly sceptical, the wino replied: "I'll have another bottle of wine to start with."

This was immediately granted and, becoming a bit excited, the wino next asked for a shave and a new suit, which were also immediately granted.

"Now for your last wish, but I warn you — think carefully," the genie said.

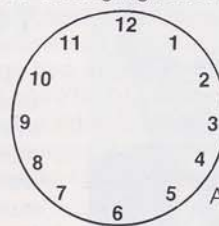
Appreciating the importance, the wino finally said, "I'd like an independent income and never have to work in my life."

There was a flash of light and he was a wino again.

## PUZZLE CORNER

1. **SEX CHANGE:** Change BRIDE to GROOM in fifteen moves, altering one letter and forming a new word each time, but not re-arranging letters.

2. **TIME SPLIT:**  
Draw two straight lines through the clockface to divide it into three unequal sections, each containing four numbers. In each section the numbers must add up to the same total.



ANSWERS:  
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## Around the Branches

by Tom Sedunary



GEELONG, Ryrie St

### 50 YEAR FLASHBACK

Manager Graham McGee admires one of a series of photographs of early Geelong recently displayed at the branch. This 1930 view of Moorabool Street shows (lower left) the former Geelong branch where Graham's career began in 1947. The Geelong Advertiser publicised the display, and supplied our photo.



Doveton

### TOOTER'S RETURN

Trumpet-playing manager Russell White recently made a nostalgic return to the Malvern Brass Band after an absence of some 20 years. He first joined the MBB in 1957 and played during its heyday as Australia's champion band. In the early 1960's he sought a more lively musical outlet, and switched to dance bands. He has since played at most of Melbourne's well-known reception houses. However the dramatically changed direction of popular brass music has finally lured him back to the MBB. Says Russell: "I'm thriving on the modernised format. It's certainly not the old 'oom-pa-pa!'"



Relieving Staff

### 'A FOOTY FLUSH'

Relieving manager Ian McKenzie shows 600 reasons for remembering his 'trip' to Kyabram branch in June. During his stay he entered the Shepparton News footy tipping competition, and collected \$600 in prizemoney. The haul represented a six-week jackpot and, to win, Ian successfully predicted all local league and VFL winners. (photo: Shepparton News).

#### STOP PRESS:

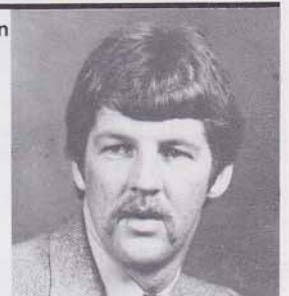
Five weeks after his first haul, top tipster McKenzie was one of three people to predict all VFL and GVFL winners and share a \$500 jackpot.

Colin Gleeson

Portland

### B'Ball Coach Goes National

Branch clerk Colin Gleeson, 22, who coaches Warrnambool's senior women's basketball team, will next month take charge of the Victorian Country under-16 team in national championships in Perth. Colin was appointed to the post on the strength of coaching successes in his four years at Warrnambool. His team has won two first division country championships, and has been runner-up once.







Vera Seljak

## Geelong

### Staffer's Trip To Slovenia

Outstanding linguistic skills recently won for clerk Vera Seljak, 18, a travel scholarship to Yugoslavia. Vera last year distinguished herself in the Slovenian language at HSC level, and was subsequently invited to attend a two-week university seminar in Ljubljana, capital of the Yugoslav state of Slovenia. Vera studied her parents' language through the Saturday School of Modern Languages, and travelled to Melbourne for her weekly classes. Following the July seminar, Vera enjoyed a fortnight of sight-seeing and visiting relatives.



Kaniva manager John Derham mans local trade fair stall. (The balloons were black and yellow.)

## Kew

### STAR GOLFER

Suburban newspaper giant Leader Associated Newspapers recently named branch teller Peter O'Connor as its eastern suburbs 'Sports Star of the Week', following an outstanding season of pennant golf. Twenty-year-old Peter, who captains the Chirnside Park Club's minor side, won all of his games to help his team win the pennant. He was the only player in the Victorian Golfing Association to complete the season undefeated in either minor or senior divisions. Peter plays off a handicap of nine.

Peter O'Connor prepares his golf gear for a pennant round ('Leader' photo)



## Kaniva

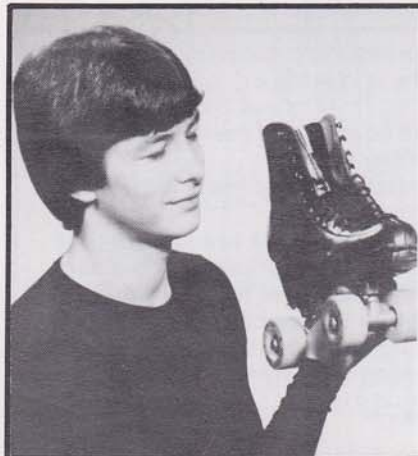
### STATE FAIR

Mallee root polishing, bikini modelling and a men's scone baking contest were among attractions at a local Trade Fair in Kaniva.

Our branch staff 'starred' in the 2-day show, which attracted more than 1,000 paying customers.

Manager John Derham chaired the fair organising committee, wrote two prominent articles for the Kaniva Times and Nhill Free Press, and came second in the scone 'cook-off'.

A State Bank stall at the fair, promoting personal loans, was run by branch girls Lisa Stack and Marlene Mulraney, with some attendances by manager John.



## South Yarra

### WIZ ON WHEELS

Branch clerk Leigh Fisher, 20, hopes to go a long way on these skates. Later this month he will fly to Adelaide to compete in National Roller Skate Championships, and take part in trials for next year's World Championships in Japan. Leigh has skated competitively at Frankston Roller City for two-and-a-half years, and specialises in complicated figure routines which require highly developed levels of balance and control. He currently holds a Victorian figures title and last year was runner-up in an Australian Championship. To prepare for his Adelaide events Leigh has been training up to 35 hours per week, rising every morning at 5, and practising nightly after work.





## Meet our new Managers



**R. K. FORESHEW:** Systems Support, E.D.P. Dept.  
Many staff already know Russell through contact with him in Personnel Dept. Many also know his wife Nancy (Taylor) a former Marketing Dept. staffer. A two-year-old daughter completes the Foreshew family. Russell's spare-time pursuits include social golf, reading, and maintaining two cars.



**D. V. MEYERS:** Network Installation, EDP Department  
By day David is embroiled in the complexities of computer installations in branches, but at night he relaxes amid rural tranquility in his new home at Upwey. Fishing and gardening are other equilibrium restorers. David and his wife Christine have a son, 6, and daughters aged nine and 19 months.



**G. R. MALCOLM:** Edenhope  
Ross is keen for his family to experience life in the bush to broaden a 'suburbs-only' background. His wife Val (nee Cotterall) is a former staffer, so no doubt the Malcolms will be eagerly sought by country committees. Ross and Val have children aged one, three and five.



**J. H. NANKERVIS:** Assistant Manager, Bayswater  
Jeff satisfies travel desires by visiting a different Australian holiday spot each annual leave, and recently explored the attractions of South Australia's Barossa Valley. Jeff is keenly interested in the football careers of sons Bruce and Craig (who plays with Sandringham in the VFA). Daughter Gayle, 20, is a child-care nurse.



**J. T. BULLEN:** Assistant Manager, Titles Office  
John is in his second year as education board-member of the McKillop College, Werribee (attended by two sons), and takes an active role in various committees associated with his church. For relaxation he plays a wide variety of music styles on banjo, accordion and organ.



**R. J. McINTYRE:** Repaid Loans, Advances Dept.  
Formerly senior accountant in the arrears section of Advances Department, Bob is pleased to broaden his lending experience. His previous classified positions were in Branch Returns and at Footscray North branch (not far from where he joined the Bank in 1964). Bob is married with four young children, and enjoys fishing and carpentry.



**B. D. LIERSCH:** Assistant Manager, Glenroy  
Promotion means a return to an old workplace for Brian. Six years ago he was the branch's A2. He has served mainly at north-west suburban branches, and lives at Gladstone Park — a handy springboard for weekend trips to his 20 acre property at Denver, near Daylesford. Brian and his wife Pam have three budding football stars aged six, eight and ten.



**E. R. BOLITHO:** Assistant Manager, Oakleigh  
Eric has recently become a competitor in two types of tennis: table and court. The former he plays in the Mornington Peninsula Association, and the latter with Frankston East in a doubles team. Other recreational activities include playing pool, cycling and bay fishing (in his fibreglass runabout).

## TEST FOR TRAINEE TELLERS

The Sydney Morning Herald recently reprinted the following excerpts from a training program titled 'DEPOSITS, LODGEMENTS AND ASSOCIATED MATTERS'. The questions were allegedly given to trainee tellers of an Australian bank (not ours).

### FILL IN MISSING WORDS

**Question 1:** One of your main duties as a teller will be to accept deposits from the bank's customers. In this program you will learn how to correctly accept these deposits and any other lodgements which, from time to

time, are made to accounts. If a customer calls to pay \$40 into his account, he is making a . . . . .

**Question 2:** When a customer makes a deposit to his account at your branch he will hand the teller the cash and/or cheque(s) together with a . . . . .

**Question 3:** Cash in a deposit may consist of . . . . . or coin or a combination of both.

**Question 4:** We will now give you a few hints on the actual counting of notes. The first point, and a very important one, is to dampen your fingers with your teller's sponge before you commence counting. This makes it much easier for you to count notes. With this in mind, make it a habit of checking your teller's sponge every morning to see that it is . . . . . enough to last the whole day.



## Branch Boosts P/L's by 270%

# Well done, Wonthaggi!

An all-out effort by Wonthaggi branch staff achieved a 270 per cent increase in personal loans granted in May '83, compared with May '82.

First, Manager Lionel Scott assembled his 13 staff members for a meeting to discuss how best to combine a branch campaign with the Bank's forthcoming personal loan advertising on TV.

Next, an attractive display was set up in the banking chamber.

An advertising area was set up by A3 Doug Morison, with help from refer clerk Sue Clement. Local car dealers and an estate agent provided posters and brochures.

All in-branch advertising was on the 'AVAILABLE WITH A STATE BANK LOAN' theme.

A videotape of the Bank's new Personal Loan commercials ('Stop Doodling Around' series) obtained through Marketing Dept., was played in the banking chamber.

The rest was done by staff 'selling'.

By the end of May the promotion was credited with:

- 37 Personal loans (compared with 10 in May '82);
- 16 new Bankcards and five increased limits;
- A new business overdraft;
- Three housing loans.

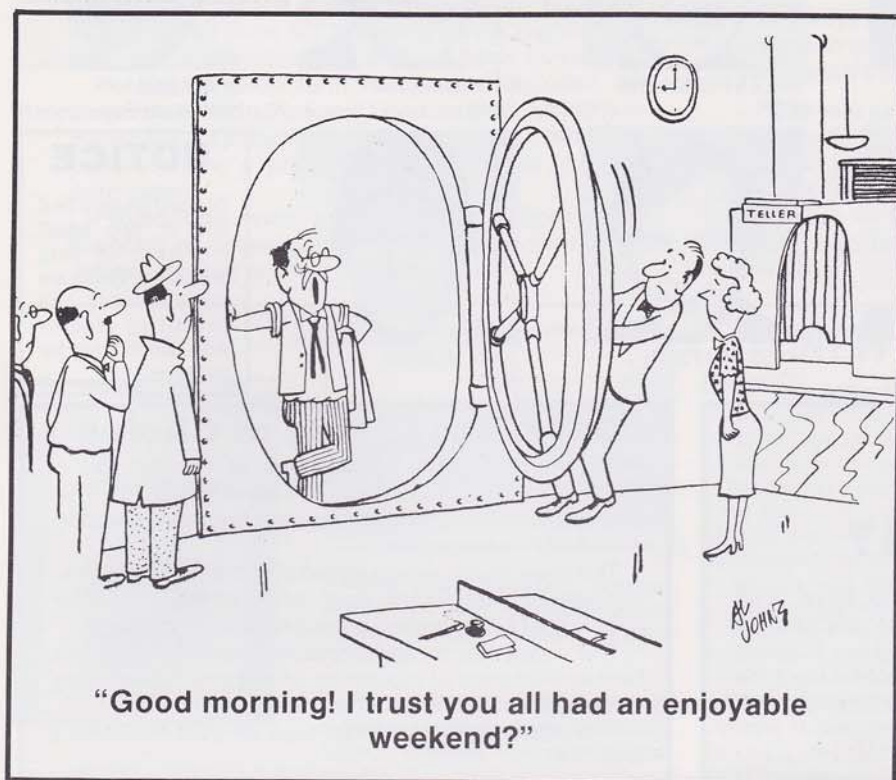
"A very satisfying result for all concerned," reported manager Lionel Scott.



## WORLD-BEATING NETBALLER

Chris Harris of the relieving staff is a top netballer, and in June was a member of the Australian team which won the world championship in Singapore. The team of ten 'golden girls' represented one million netball players across Australia. It defeated New Zealand (47-42) to win the global title.

Chris took a year's leave of absence from the Bank in 1981 to attend the Australian Institute of Sport in Canberra (a college for potential champions). She has since represented Victoria and Australia several times in top netball competition.







# On the Way Up

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



TREVOR BLAKE  
(Sorrento)



MICHAEL TYLER  
(Trafalgar)



ROBERT CHANDLER  
(EDP)



ROBYN EMONSON  
(Bulleen)



DAWN LINNELL  
(Carlton North)



LIONEL LESEBERG  
(EDP)



JOHN DIXON  
(Blackburn)



DORIS REYNOLDS  
(State Bank Centre)



COLIN IVORY  
(Montmorency)



PETER JAMES  
(EDP)



SUE ROCHE  
(Mitcham)



GWEN SEARLE  
(Morwell East)



VINCENT DI MAURO  
(EDP)



BRUCE BAXTER  
(EDP)



PHIL KEAN  
(Advances Department)



DAVID MORRIS  
(Yarra Junction)



ALAN ROBERTS  
(45 Swanston St)



ROSS CHAPMAN  
(Churchill)



JOHN MCSHAE  
(EDP)

## NOTICE

You will usually find one or two small mistakes in this magazine. These are included for the benefit of readers who like looking for mistakes.

Echuca

## WHAT ODDS?

One of our lady customers should have little trouble remembering the number of her new savings account. The branch recently transferred her account 161799 from Ballarat, Sturt St branch, and issued the next available Echuca passbook. Its number? 161799.

## Bank Has Plenty of Choice

ATHENS: The Agricultural Bank of Greece has a problem. It announced examinations for the engagement of 873 new employees, but was swamped with 57,671 applications.

The Bank says it will go ahead with the examinations, despite an estimated cost of \$290,000 and the problem of finding enough examination centres.

The response to the announcement is taken as further evidence of mounting unemployment among Greek youth.

The Agricultural Bank last took on staff nine years ago.





## MILLION DOLLAR CHEER

No wonder the staff at Coburg are crowing!

Theirs is the first-ever suburban branch to make a profit of one million dollars.

Manager Don Ross, assistant Bill Geyer and their team of 23 posted a preliminary profit figure of \$1,079,000 to June 30, following a year highlighted by successful promotions of State Bank services.

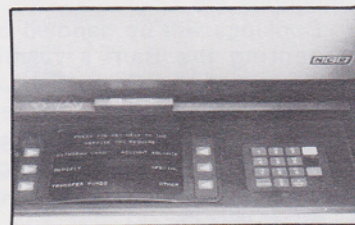
Results of short-term campaigns included increases of 53% in Personal Loan settlements, 58% in Bankcard applications, 81% in direct credits of pensions, and a whopping 375% in Club Account enrolments.

Promotions were supported by a continuing program of cross-selling, a technique given high priority by Don and his Coburg crew.

"The results didn't just happen," says Don. "The staff set objectives, and worked like mad. I can't praise them highly enough for enthusiasm and teamwork."

Don says that office organisation and a systematic approach to in-branch marketing are key factors in the branch's profitability.

"The four accountants head individual sections of responsibility, and meet with the 'management' each week to report progress and problems" says Don, "In this way we monitor all aspects of the branch operation — to help us retain existing customers while capitalising on opportunities for new business."



**Above:** HORIZONTAL display screen and control buttons permit greater privacy for users of NCR machines.

**Left:** NEW-STYLE Easy Bank machine at Melbourne University branch, showing horizontal control panel.

## NEW-TYPE EASY BANKS

Ten new-style Easy Bank automatic teller machines will be operating at city and suburban branches by the end of this month. An additional 14 will be installed later this year. We are the first bank in Victoria to introduce 'second generation' ATMs.

The 24 machines will supplement our existing network of 35 IBM Easy Banks in city, suburbs and country locations. They will provide the same services as the IBMs, and will have some added advantages, notably:

- easy-to-read horizontal display screens showing progressive instructions to users (instead of adjustable 'peephole' displays). These screens and adjacent buttons will ensure more privacy.
- facilities for linking up with in-branch computers (at a later date) to improve efficiency.

The first ten NCR machines will be at Melbourne, Monash and Latrobe Universities, State Bank Centre, 315 Collins Street, 75 Collins Street, Moonee Ponds, 241 Queen Street, Doncaster Centre and Chirnside Park.





## NEW STAFF CLUBHOUSE OPENS SOON

The Bank's new sports club pavilion at Oval 4 near Albert Park Lake could be completed and operating by next month.

The original single-storey building has been more than doubled in size, to improve its facilities and expand its area for staff social functions.

Features of the new upper level include a lounge and recreation area with large windows overlooking the sporting oval ... also a balcony, kitchen and bar.

All of the rebuilding costs are being paid by the Bank. The new clubhouse will be a venue for such occasions as disco nights, presentation socials, sportsmen's nights, after-match get togethers, branch socials, Christmas parties, retirement functions, etc ...

Bookings will be handled by a committee representing the Bank's various sporting clubs. Secretary will be Peter Wynd (State Bank Centre) who is the Bank's Social Secretary.

### Portland

## \$50 For A Name

The branch perhaps merits a special award for a novel activity which generated public interest and publicity: a hall-naming competition. Manager Bill Moore and staff helped a local primary school to solicit name suggestions for a new gymnasium, canteen and hall complex. As an inducement, Bill offered a \$50 passbook account to the successful

suggester (as judged by school officials), and he reports that many entries were lodged at the Bank. The competition and branch involvement were given prominent coverage in the local newspaper.

The hall was named ADMELLA after a ship which sailed between Adelaide and Melbourne in the 1800's.





## OLDEST ANNUITANT HONORED

Cyril Fethers, 96 (second from left) was a special guest at the June meeting of the Retired Officers' Club, held in State Bank Centre's theatrette. Also pictured (from left) Denton Scholes (hon. Secretary), Arnold Atkinson (President), Jack Hampshire (hon. Treasurer), and Bob Fletcher (hon. Asst. Secretary). Cyril started playing lawn bowls about 75 years ago, and still plays at his local Malvern club. He is our oldest annuitant.

## THE OLD SOFT SELL!



### THRIFT

A perennial plant with rose coloured flowers. It multiplies quickly, and is easily divisible. As a maritime plant, it contains iodine and soda; but as a mountain or garden plant exchanges these two substances for potash.

CULTIVATE THRIFT IN THE GARDEN!  
PRACTISE THRIFT IN THE HOME!

Economic thrift will save your money, preserve your health, strengthen your determination and make you happier. Never despise small savings, for the smallest amounts systematically saved will eventually become big. Lovable, welcome sums in the years to come.

**THE STATE SAVINGS BANK  
OF VICTORIA**

*Plant Thrift—Gather Success.*

Here (above) is an example of the Bank's advertising of 35 years ago.

This 'THRIFT' ad. appeared in an Australian magazine titled JINDY-WOROBAK in 1948.



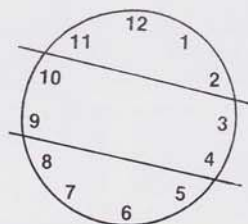
## O'Day Calls It A Day

Vern O'Day (right) who recently retired as Managing Law Clerk in Legal Department was presented with a farewell card drawn by Herald Cartoonist, George Haddon, and signed by 50 colleagues who attended a send-off at the home of Vern's successor Peter Galletly (pictured here with Vern).

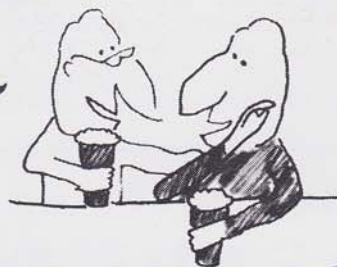
## PUZZLE ANSWERS

1. SEX CHANGE: PRIDE, PRIME, GRIME, GRIPE, GRIPS, GRINS, GRIND, GRAND, BRAND, BLAND, BLOND, BLOOD, BROOD, BROOM, GROOM.

2. TIME SPLIT:



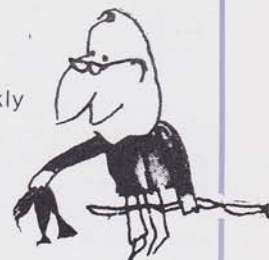
## On the Grape- vine



## Gone Fishin'

### Recent or approaching retirements

JACK COOMBE (Gladstone Park)  
REG OAKLEY (45 Swanston Street)  
MAX BOLTON (Branch  
Mechanisation)  
JACK TINKLER (Waverley Gardens)  
GEOFF MARSH (Project Office)  
REG WHITING (Niddrie)  
DICK COUNSEL (Eltham)  
JACK PARKER (Sunshine)  
ROD ANTHONY (Footscray, Barkly  
St)  
JACK CREDLIN (Dandenong)  
KEVIN FLEW (Emergency Staff)





## 55 YEARS AGO...

Excerpt from  
'The State Savings Bank Bulletin' of 1928:

The Annual Ball of the State Savings Bank of Victoria Officers' Association, perhaps the most important event socially for the year, was held on Wednesday evening last, 15th August, in the Malvern City Hall. A special effort made by the Committee and the Hon. Secretary (Miss Gwen Downing) to make this year's ball the most successful yet held; and, judging by results of the expressed opinions of many present, they achieved their objective.

Hoffman's No. 1 Orchestra supplied the music, which was all that could be desired. Especially good perhaps was the music for the Merry Chain, an item on the programme which has always proved exceedingly popular. An onlooker viewing this dance from the stage remarked that it was a beautiful sight to see all the girls in their lovely dresses marching in one direction, while the men in their black and white suits marched in the other. Balloons and caps were distributed during the evening and helped to add to the general enjoyment.

Amongst those present were the General Manager and Mrs Emery, who, when they were not watching the dancers, played cards with Mr and Mrs Ridgeway, Mr H. K. H. Lampe (President of the Association) and Mrs Lampe, Mr A. Rose (Secretary), Mr S. Casey (Treasurer), and Messrs McCullough and Hoy (Committeemen of the Association).

GLENROY

## A Crafty Show



The branch was host in June to demonstrations of china painting by customer Vi MacKenzie, whose Tullamarine business is booming from the patronage of local hobbyists. Vi is pictured here demonstrating her craft to manager Jim Hall, who reports that eager visitors queued for the daily demos.

The photo, taken by branch accountant Albert Achterberg, was published in the Broadmeadows Observer newspaper.

## How Not To Make A Speech

- "I would like to thank . . ."

Well, no one is stopping you, dummy! Of course you would like to, and you're just about to repeat yourself and do it. Just say "I thank . . ." or, if you must, "Now I thank . . ."

- ". . . and his good lady wife"

Can you prove she's good? . . . or a lady? . . . or for that matter, his wife? If you can, you know her too damn well. Just say ". . . and his wife, Stephanie", or, if they are not necessarily married and you want to be fancy: ". . . and his partner in life, Stephanie."

\* At least give her the courtesy of using her name.

- NEVER say "It gives me great pleasure . . ." unless you are giving a five word speech on sex.

ABERFELDIE

## DESPERATE DELLAR

Cyclist Wayne Dellar (see front cover photo) admits to being "pretty desperate" to race in the 1984 Olympic Games at Los Angeles. The 26-year-old senior clerk is one of Victoria's best amateur road riders, and hopes to make Australia's team of four to contest the 100 km time trials. Although recently listed outside a team of 12 riders invited to be assessed at Canberra's National Sports Institute, Wayne paid his own fare to the A.C.T. to join the tests. His gamble paid off because he finished second, and proved his suitability for team trialling. Now Wayne hopes to impress selectors with his on-road form, and he is currently covering around 800 km weekly in his rigorous training program.

## Stop Press MORE APPOINTMENTS

Following on the executive re-shuffle (see Page 2) three new appointments were announced by the Commissioners late last month:

MURRAY MARSHALLSEA became Deputy Chief Manager, Branch Banking. He was formerly Manager, Premises Department.

WARWICK BALL now Manager of State Bank Centre Branch, was formerly Manager of Advances Department.

ALF RESIDE became Manager of Branch Mechanisation Department, after acting in this capacity for almost three years.



• WARWICK BALL



• MURRAY MARSHALLSEA



• ALF RESIDE