s Statesman

STATE BANK STAFF MAGAZINE December 1978 - No. 90



A Little Bit Of Europe In The Heart Of Hothlyn House

Our head office cafeteria went European on October 16 when the tenth anniversary of the Migrant Promotion section of Marketing Department was celebrated in traditional style. Staff dressed up in the colourful national costumes of Greece, Italy, Yugoslavia and Turkey, and bouzouki music rippled in the background as 50 guests feasted on spit-roasted lamb, lasagna, moussaka and other ethnic dishes — liberally washed down with ouzo, retsina wine and traditional Aussie ale. The cafeteria was decked with appropriate flags, photos and posters

Migrant Promotions Manager John Dimtsis recalled the 1968 origins of the group and reviewed its expansion from the original two-man team to the present 26 men and women in 11 migrant advisory centres attached to metropolitan branches of

the Bank.

Chief Manager, Marketing, Trevor Craddock, told the guests that the Migrant Promotion section had become "a coalition of cultures — a United Nations without discord". He said that the group had arranged more than 4,500 housing loans and more than 8,000 personal loans for new arrivals to Victoria in the past decade. Additionally, it had provided thousands of interpreter and translation services for migrants, while assisting them with employment and social welfare needs. Guests who attended included the present Chief Manager, Personnel, Lionel Cooper, former Staff Superintendent Paul Costello (retired) Mortgage Loans Manager Joe Ward and Personal Loans Manager Brian Kincade, and former Business Promotions managers Jack Ryan, Eric Black and John Smith.



 TURKISH DELIGHTFUL! Tamara Kendir of Moreland branch, posed against a Turkish flag at the Migrant Promotion Party. (Photo by courtesy of The Sun).

Our Migrant Experts Now At Eleven Locations

Here is a listing of our Migrant Promotions staff, with their locations and the languages they can interpret: Head Office: John Dimtsis, Manager (Greek) Anna Michael (Greek) Coburg branch: Mehmet Hussein (Turkish, Greek) Nick Danatzis (Greek) Silvano Luchessi (Italian) Ramadan Omer (Turkish) Despina Candros (Greek) Brunswick branch: Peter Koutsodontis (Greek) Nick Efremidis (Greek) Collingwood branch: Jim Zafiropoulos (Greek) Geelong branch: Mike Parkes (Russian, Polish, Yugoslav) Ivan Saric (Yugoslav) Moreland

branch: Ersoy Arif (Turkish) Tamara Kendir (Turkish, Armenian)
Northcote branch: Spiros Rombotis (Greek) Phillip Klioumis
(Greek) Oakleigh branch: Arthur Xipolitos (Greek) John
Sedotti (Greek, Italian, French, Turkish) Prahran Market
branch: Gary Miritis (Greek) Con Soultanidis (Greek) Hellen
Moutzouris (Greek) Richmond branch: Angelo Christou
(Greek) Sunshine West branch: Pat Mifsud (Italian, Maltese)
Relievers: Basil Candros (Greek) Marie Costantini (Greek,
Italian).

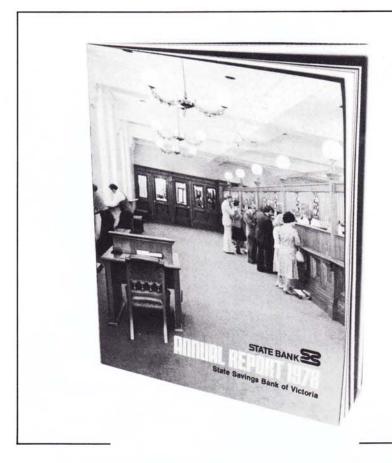
Statesman

Managing Editor TREVOR S. CRADDOCK Editor BILL PATEY Associate Editors TOM SEDUNARY PAM WALLBRIDGE Designer DARMA YEOMANS FRONT COVER: At the Migrant Promotions Anniversary Party (story this page) (from left): Lionel Cooper (Chief Personnel) Anna Manager, Michael (Head Office) Phillip (Northcote) John Klioumis Dimtsis (Head Office) Trevor (Chief Manager. Craddock Marketing) Hellen Moutzouris (Prahran Market) **STATESMAN** is produced at two-monthly intervals by the Public Relations section of the State Bank.

STAFF COMMENTS on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, nominations for Girl, Man and Smiling Teller of the

Month, wedding photographs and contributions to Around the Branches, State Secrets and Teller Talk. Column paragraphs published earn \$3 for contributors.

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



Highlights of 1977-78 Annual Report

Another Record Year For Our Home Loans

Housing always makes headlines, and the Victorian press predictably gave wide publicity to our record \$351 million home loan advances in 1977-78 as announced in the Annual Report. Newspaper finance writers made no mention of 'hidden millions' or 'contingency reserves' when discussing our Report - because we have no funds in such categories. Other banks, conforming to new disclosure requirements announced in September by the Federal Treasurer, recently disclosed transfers to contingency reserves (before profit) of amounts up to \$28.6 million. Our Gross Income figure for 1977-78 was arrived at after making provision for doubtful debts. No other contingencies were provided for.

Half Profit To Government

Our net profit was \$30.2 million, half of which was paid to the State Government, as required by the Savings Bank Act.

Our average housing loan approval for erection or purchase of a property during the financial year was \$23,357, compared with \$21,478 in 1967-77.

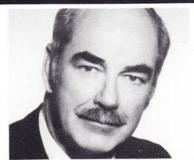
Lending was maintained at a steady rate throughout the year, averaging \$1.4 million per business day.

Current housing loans totalled \$1,440 million at June 30, and represented 46% of depositors' balances.

Interest paid to our depositors and investors totalled \$164 million, almost 12% above the previous year's figures.

Professor Cochrane Chairs Union Training Authority

Professor Donald Cochrane, C.B.E., Chairman of Commissioners, has been appointed Chairman of the Executive Board and Federal Council of the TRADE UNION TRAINING AUTHORITY (TUTA). The Board, responsible for forming TUTA policy, comprises eight members drawn from the Council. Since 1961 Professor Cochrane has been Professor of Economics and Dean of the Faculty of Economics and Politics at Monash University. He was chairman of the Committee of Inquiry into Labor Market Training, whose recommendations to the Australian Government formed the basis of the National Employment and Training Scheme (NEAT) In February of this year, Professor Cochrane was reappointed State Bank Chairman of Commissioners for three



G.M. Leads Bank Institute

Mr. Harry Torrens, General Manager, was last month elected President of the Bankers' Institute of Australasia.

He is only the third State Bank executive to hold the post since the Institute was established in 1886.

His two distinguished predecessors as president were Alex Cooch (1927-1930) then Assistant General Manager, who was General Manager of the Bank from 1929-1937, and George Emery (1899-1901) who was the Bank's chief executive officer as Inspector General from 1897-1924 and as General Manager from 1924-1929.

'Operation Marketplace' at

Baxter College

A special marketing-oriented seminar for District Managers was held at our Baxter Staff College on November 10 and 11. Organised by Jack Pretty, Chief Manager, Branch Banking, the get-together was designed to increase the DMs' understanding of their new role — which emphasises stimulation of branch business in a competitive banking situation.

The programme had a strong marketing bias.

Joe Ward and Brian Kincade, managers of Mortgage Loans and Personal Loans Departments, discussed lending as a

marketing tool.

Professor Peter Fitzroy from Monash University lectured on planned marketing, and the practical side was covered by Trevor Craddock, Chief Manager, Marketing and Peter

Fitzhenry, Manager, Business Promotions. Frank Meyers, Deputy Chief Manager, Personnel, and Murray Marshallsea, Staff Manager, Reports, conducted sessions on their special areas of knowledge . . . branch managers Mac Spring (St. Kilda Road) and 'Scotty' McPherson (Waverley Gardens) passed on practical knowhow from 'the field' . . . and two 'outsiders', a solicitor and an accountant, provided the viewpoints of potential commercial customers.

Jack Pretty envisages similar future seminars three or four times yearly, to evaluate and cater to the changing needs of the

local banking marketplace.

He also expects that there will be more movement between District Managerships and branch management, to broaden the overall experience and marketing awareness of more officers.



Jack Pretty, Chief Manager, Branch Banking.



Barrie Abroad To Study Security

As part of the Bank's continuing effort to stop armed holdups at branches, Barrie Bunning, Chief Officer, Branch Banking Department, has been sent overseas to study latest security methods. Barrie, a former security officer for the Bank, last month joined an Australian delegation of bank, police and union representatives attending a security seminar in Sweden. He then embarked on a three-week tour in Belgium, West Germany, France, U.K., and U.S.A.



Our Own Linda Lovelace!

Linda Lovelace of head office Salaries section, unlike her infamous Hollywood namesake of a few years ago, has no ambition to appear in movies — blue or any other colour.

Our Linda, who is sweet 17, hopes to become a part-time singer and musician. She plays flute and organ, and plans to take singing lessons. Meanwhile she is getting plenty of practice on Bank salary scales.



'Hamburger' With The Lot!

From Hamburg, Germany came blonde exchange student Frauke Sibbers, a young lady with beauty, brains, charm

Frauke (pronounced FROWKA) aged 26, spent two months in our head office from mid-August - studying the workings of ten departments returning to the University of Hamburg. While she was at head office, many male staffers entered into the spirit of the student exchange scheme. They studied

Our Board of Commissioners

The State Bank is not a government department, but a statutory corporation, operating under the authority of the State Savings Bank Act, and guaranteed by the Government of Victoria. Basic policy decisions are made by a Board of seven Commissioners who are appointed by the State Government for renewable seven year terms — except in the case of the Director of Finance Victoria, who remains a Commissioner for as long as he holds his Treasury post. The Chairman of the Board is appointed by the Government for renewable terms of up to seven years.



DEPUTY CHAIRMAN

Mr. Reginald Hoban, O.B.E., LL.B., a retired solicitor living at Kilmore, was a member of Kilmore Shire Council for 31 years and was thrice Shire President. He has been a State Bank Commissioner since 1953, and was Chairman in 1964 and 1973. He is president of Kilmore Turf Club and vicepresident of the Kilmore Trotting Club.



Sir John Anderson, C.M.G., has been a Commissioner since 1962, and was Chairman in 1967. He is the proprietor of a Melbourne company of importers and agents, and managing director of King Oscar Fine Foods Pty. Ltd. Since 1972 he has served as a Harbour Trust Commissioner.

During World War II he served in the A.I.F. as a commando and paratrooper in the south-east Pacific region.



Mr. Ian Morton, B. Com., joined the Board in 1971. He has been chairman of the Rural Finance and Settlement Commission of Victoria since 1963, and is a Councillor of the Royal Agricultural Society of Victoria

Mr. Morton is deputy chairman of the Council of Penleigh Essendon Grammar School. He is a keen trout fisherman and duckshooter.



Mr. J. Arnold Hancock, O.B.E., was appointed to the Board in July, 1975. Mr. Hancock, a chartered accountant, is Chairman of the firm of Hancock & Offner and a partner in McLintock Main Lafrentz and Company. He is Chairman of Bruck (Australia) Ltd., and The Bendix Corporation of Australia Pty. Ltd. He is Deputy Chairman of Commercial Union Assurance Company of Australia Ltd., a Director of ASEA Pty. Ltd. and a Member of the Melbourne Underground Rail Loop Authority.



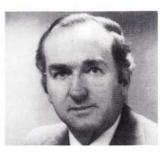
CHAIRMAN

Professor Donald Cochrane, C.B.E., Ph. D., B.Com., is one of Australia's best known economists. Since 1961, when he first joined the Bank Board, he has been Professor of Economics, and Dean of the Faculty of Economics and Politics at Monash University. He has been Chairman of the Bank since 1974, and his present term in this post continues until February 1981.

Golf is Professor Cochrane's favourite recreation, and he is a member of Green Acres and Peninsula clubs.



Mr. Donald Ross served for almost 50 years in the Bank, including 15 years in senior management positions. He retired as General Manager early in 1977, and shortly afterward was appointed to the Board of Commissioners and two State Government bodies: the Home Finance Trust and the Equal Opportunity Board. He was subsequently appointed to the Board of Thomas Cook Australia Pty. Ltd., and to the Board of Works panel to hear Town Planning objections. Mr. Ross is a member of the M.C.C. and the V.R.C. and is an enthusiastic supporter of Geelong



Mr. lan G. Baker became a Commissioner in September 1977, following his appointment as Director of Finance, Victoria. He had been Deputy Director since 1969. Mr. Baker joined the State Treasury in 1952 from the State Rivers and Water Supply Commission, and was a nominee of the Treasurer on the Local Authorities Superannuation Board from 1961 to 1977.

Football Club.

Girl&Guy of the month



POPULAR CHOICE

Typist/Girl Friday Kerri Fallon, 17, is a popular choice for Girl of the Month, especially amongst her fellow workers in Branch Banking Department at Hothlyn House — 33 of whom were responsible for her nomination. A keen sportswoman, Kerri has been a pennant player for the Fawkner Squash Club for almost four years. She plays twice a week and often receives extra coaching from her boyfriend Terry Burke, a State Grade player. The hard work paid off in July this year when she won the 'Best Player' Trophy in the Women's C Grade

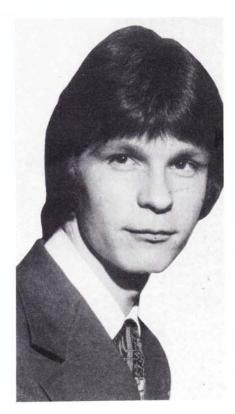
Inter-Club Competition. Kerri also enjoys sewing — she made the black and white skirt she's wearing in our picture. Her other leisure activities include 'going to the beach' and 'living it up at discos and at a variety of restaurants around Melbourne'.

When asked about future marital plans Kerri prefers to remain non-committal. However, she says her ideal husband would be 'fun-loving... and would never forget to send flowers on Valentine's Day.' Born under the sign of Capricorn, Kerry would be best suited to a Virgo or Taurean partner.

Her ambition is to 'excel in her career'. Coincidentally, her horoscope reveals that 'she would make an outstanding accountant or bank manager.'

OUR HIGH FLYING TELLER

Emerald branch teller Rod Brown, 20, likes to 'look down on the rest of the world'. A licensed pilot for the past three years, he enjoys many weekends flying high above the West Gippsland countryside in a four-seater Cessna. Rod's ambition to fly began nine years ago when, inspired by his father's stories of the Tiger Moth days, he started to save for his goal by working part-time on the family's Monbulk farm. Rod says his current 'restricted' licence entitles him to fly no more than 30 miles from Berwick, but with his sights set on a full licence in '79 he will be heading for further horizons in the future. Although flying is his number one hobby, he is also a keen motor-bike rider. He owns a 350cc Yamaha 'Dream' which he gives plenty of use on the tracks from Silvan Dam to Yarra Junction. Travel is another interest. Last August Rod visited New Zealand and, during his tour, flew over the Fox Glacier - reputed to be the world's longest. Rod's ambitions for the future are to build his own plane and to be a successful banker. Star-wise, he is a Scorpio, which means: "He is endowed with willpower, courage and generosity, and will make life-long friends". He should be happiest with subjects of Cancer and Pisces.





• Mini Mourning Leyland Australia has axed the ubiquitous Mini after a local production run of 260,000 vehicles over more than 17 years. It joins the Renault 16 and VW Beetle among recently discontinued motoring milestones (though all three are still produced overseas). The Mini, brainchild of Alec Issigonis who designed the eternal Morris Minor, burst on to the British scene in 1959 and revolutionised small car design. Leyland says the axe fell because of declining sales and because the Mini was "price sensitive" (read: not competitive) in relation to Japanese products. Sadly, the original was no longer the best. Personal ownership of an early '850' model — with its sliding front windows, willowy gear change and floor-mounted starter button — left CARTALK with fond memories of a noisy, somewhat uncomfortable car that was super economical and always a lot of fun to drive.

• Commodore: It's Unpatriotic! Sure, Holden's much heralded Commodore is probably the best car ever produced in Australia, and will certainly win the 'Car Of The Year' award. But is nothing sacred? Are we to totally lose our Australian identity in the current trend to European-style motoring? Despite a thorough search of the Commodore range, a column-mounted gearshift is nowhere to be found. Make no mistake, it's the beginning of the end of the traditional 'three on the tree' method of cog-swapping. True, Holden devotees of the chest-level changer can still find solace in certain Torana and Kingswood models, but come 1980 they too will be left groping for one of those 'four on

the floor' or T-Bar levers.

• Ford Fit For A Princess. Though it seemed rather like carting coals to Newcastle, Ford Australia had, until recently, exported its Fairmont sedans and wagons to Britain. At the height of this activity Ford despatched 300 highly optioned vehicles per annum to cater for a very small, but very lucrative, section of the market. Considering that the GXL sedan, for example, sold for much the same price as a Peugeot 604, one wonders who on earth bought them. (In Australia the Peugeot costs around \$11,000 more.) According to Mr. George Adams, Ford's export manager, the cars appealed to a wealthy minority looking for large, strong vehicles. The wagons were especially popular. Even Princess Margaret (CARTALK can exclusively report) bought

• BMW: The Real Thing. More and more these days you hear people say, with a kind of reverence: "It looks like a BMW" when commenting on a new car model. In certain current sedans such as Cortina, Mazda 626, Commodore and Honda Accord (four door version especially) the BMW influence is obvious. But style apart, what makes BMW so good? Recent test drives in a 320A (automatic) and a 520i (fuel injected manual) lead CARTALK to reply: "Everything except price." Here are some random impressions which applied to both cars: excellent driving position and vision, brilliant dashboard layout, firm but comfortable seats, first class standard of finish. On the road both cars felt extremely stable through briskly-taken corners, and impressed because of their fuss-free performance and minimal wind noise. Preferred the manual to the automatic. Prices: 320A (\$16,130) 520i (\$18,720).





LATEST T-shirt design, seen on a young city branch customer: A green marijuana leaf with the slogan LIFE, BE OUT OF IT.

HEAD office manager was offered a new accounting machine that would do half his work. He asked for two of them.

BRANCH accountant and his wife decided not to go to sleep angry with one another. They're been awake for the past 3 weeks.

WE hear that a request from Tallangatta branch for 'some head office bags' was directed to the Personnel Department.

CHEQUE deposited in a country branch by the local magistrates' office was made out to 'CLERK OF CAUGHT'.

COUNTRY branch manager was recently challenged at a public meeting to say what he had ever done to help conserve timber resources. His reply: "Well, I once shot a woodpecker."

ANNUITANT just back from European tour says that hotel charges in Switzerland are so high that you can go broke just sleeping there.

YOUNG clerk to branch manager "I'm new here. What do you do between coffee breaks?"

OVERHEARD in staff recruiting interview room "But do you have any other qualifications for a banking career apart from a genuine love of money?"

RETIRED manager says he would like to spend his days doing something 'bigger' than going to the local park to feed the birds. Our suggestion: Go to the Zoo and feed the elephants.

LYN McCusker (Marketing) became Mrs Bill Rickards (Personnel) last month. Question: If Lyn, in due course, produces personnel, will Bill take care of the marketing?



Around the Branches

by Tom Sedunary



Mr. Edgar Bannister, holder of the oldest operative account at Merbein branch, cut a special Jubilee cake in the presence of other longtime customers. Later, a piece of cake was presented to annuitant Mr. Samuel Williams, 84, the branch's original manager, who travelled from Melbourne for the celebrations.

Red Cliffs and Merbein:

50-50

More than 500 local residents joined in recent festivities to mark 50th anniversaries in the far north west. Managers Rod Bowe (Red Cliffs) and Jack Maloney (Merbein) launched their respective celebrations by turning on morning tea for longtime customers, many of whom opened accounts during the first few days of business in October, 1928.

Birthday cakes were cut and pieces were handed out, with souvenir pens, to the many visitors who called to view displays of historic local photographs. Both branches wound up celebrations by entertaining civic dignitaries, business people and representative citizens.

Melton: Two Card Trick

When two customers failed to qualify for a joint personal loan, manager Bill Amor and accountant Trevor Brown successfully tried another avenue of obtaining funds for a very special purpose. The customers were issued with separate Bankcards. Later, Bill was delighted to receive the following 'thank you' note:

'Dear Sir, My sister and I would like to thank you and especially Mr. Trevor Brown and also the staff concerned at the Bankcard Department for all the help and assistance you have given us.

You have helped to make a wish come true by enabling us to pay to bring our parents out from England for a visit to see their new grandson.

What else can we say except: Many, many thanks to all of

A. Graham and J. Mills."



Cobram staffers donned period clothes for recent Centenary celebrations. Left to right: Adrian Paton (teller) Sandra Dunn (clerk) Christine Grinter (teller) Neil McNeill (manager) Lynne Maplestone (teller) Colin Swierzbiolek (teller). Absent: R.J. McKinnon (A2) L.P. Anderson (teller).

Cobram: 100 Years Young

Branch staffers turned the clock back 100 years during the town's recent Centenary celebrations. They dressed in colourful period costumes on the first day of festivities to help capture the atmosphere of bygone days. Display boards showing historic photos of the district and residents of yesteryear were exhibited in the banking chamber during the 10-day celebrations. Manager Neil McNeill joined with other businessmen and leading citizens to plant a time-capsule in the grounds of an historic homestead situated on the outskirts of the town. Several State Bank mementos, including a photo of branch staff, a copy of the 1978 Annual Report, some sample coins and a copy of 'Facts and Figures' were among souvenirs placed in the capsule. It will be opened on Cobram's Bicentenary in 2078.



 Robert Hartney shows teller Jaqui Henry a 'typewriter' made from discarded cardboard packaging.

Eltham: Kiddy Display No Waste

A large display, staged by the Diamond Valley/Eltham Health and Welfare Centre and co-ordinated at branch level by accountant Robert Hartney, attracted many visitors to the branch during 'Children's Week' in October. Five double-sided boards showed parents how to convert household waste — especially discarded packaging items — into educational toys for young children. Exhibits included puppets fashioned from egg cartons, masks made from supermarket bags and weaving boards based on 'foam' meat trays. Artwork by pre-schoolers using home-made paint was another feature.

Ballarat: Now, a School Bank Personal Borrower!

Manager Kevin Kerr has claimed a 'first' for his branch: a personal loan settled through a school bank account. A recent school-leaver, accompanied by his father, approached Kevin for a \$1,500 personal loan to buy a car, and presented a school bank passbook as evidence of past banking. Kevin assessed that average monthly balances entitled the lad to the loan, while the father became guarantor. Kevin settled the loan through the school bank account, which he later converted to a 'local'.



(Photo by courtesy 'Shepparton News'

Nagambie:

Show Girl

Kathy Pianta, 17, of our Nagambie branch staff, was judged 'Miss Seymour 1978' in The Sun Country Show Girl Quest, and will now represent Seymour at next year's Royal Melbourne Show in The Sun Show Girl Competition.

Wanted

- News and photos about staff members . . . their sporting achievements, unusual hobbies or recreations.
- Funny incidents from everyday office life, in branches or head office departments.

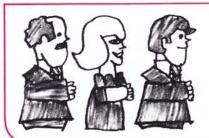


 Manager Ken Kick (left) invites Tattslotto winner Steve Clugston into his office to discuss investment possibilities.

Hampton East:

Lotto Lucky Customer

When regular customer Steve Clugston recently obtained his mortgage loan and then, a few weeks later, asked for a payout figure, the staff jokingly suggested that he must have won Tattslotto. Steve had. His share of a syndicate haul was around \$104,000. Manager Ken Kick drove Steve to Tattersalls' City Headquarters to collect his cheque, and then back to the branch to make the big credit.



Meet our new Managers



F.A. McALINDEN, Manangatang
Frank joined the Bank at Wodonga in 1957
and, except for a brief spell at Auburn
South, has served exclusively at branches
in north-eastern Victoria. During spare
time he is a cricket enthusiast and is
looking forward to the coming English
tour. Frank is married with two sons aged

nine and eleven years, and a daughter, 11.



Department
As a part-time silversmith Les devotes many hours to crafting jewellery from sterling silver and semi-precious stones. Married with a daughter, 11, and son, nine, he enjoys annual leave caravanning in the more remote areas, and fishing "anywhere there is water". (Les is a 'look-

alike' of famed Russian novelist Alexander

L.C. HANSFORD, Chief Accountant's



D.J. GARRETT, Yallourn

After 14 years of city life, David is looking forward to returning to home territory. (He grew up in nearby Newborough and joined the Bank at Yallourn in 1959). David says he and his family will be going bush on weekends to enjoy many hours trout fishing. He and his wife, Jillian, have a son, seven years, and daughter, four.



K.P. PARKER, Relieving Staff

Solzhenitsyn.)

Ken is currently coaching school cricket and softball teams, and as a former baseball player, cricketer and V.F.A. footballer, he seems ideally suited to the job. He is married to former Yarraville staffer Yvonne (Glasson) and they have three young children. The family enjoys seaside holidays.



On the Way Up

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

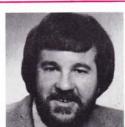




ROBERT SKILLER — Altona



DAVID LAVERCOMBE — Warburton



RAY McMULLIN — Keilor East



ALAN MARSH — Brighton North



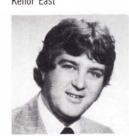
DANNY ZYTOMIERSKI — Morwell



PETER GUILD — Mount Beauty



ROBERT JURAS -



JOHN MARSHALL Caulfield North



JOHN CORNWALL -Hastings



GEOFF McCUBBIN — Footscray North

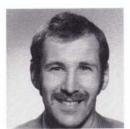
On the Way Up (Cont.)

We're Squirmin', Denis and Herman

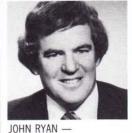
Were our faces red! Last issue we launched 'On The Way Up' but mixed up the names under the photos of new accountants Denis Hewitt and Herman Van Der Weert. So here are the photos again, correctly labelled this time.



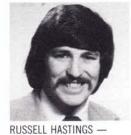
DENIS HEWITT



HERMAN VAN DER WEERT



Malvern



499 St. Kilda Road



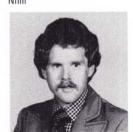
FRED STEWART — Nhill



MICHAEL DUNN — Relieving Staff



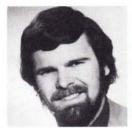
PAUL BARKER -Relieving Staff



GERRY LONERGAN Coburg South



HEATHER CLARKE — Relieving Staff



MICHAEL DE JOSSELIN — Deepdene



RICHARD LAWRENCE — St. Kilda West



GARRY ONKEN — Boroondara



DAVID JENNER -Relieving Staff



DOUG EWEN — Premises Department



DIANE WALKER — Prahran



GEOFF VIGAR -Box Hill Station



GARRY STAFFORD — Lower Plenty



TONY FOLEY — Footscray South



PAT MIFSUD — Migrant Promotions



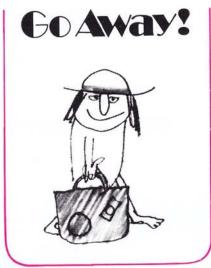
BRUCE BLAIN — Chief Accountant's Department

CORNER

Answers: on Page 15

- WEIGHTY: If a brick and a half weighs a kilogram and half less half a brick, what is the weight of a kilogram and a half plus half a brick?
- MIXUP: Rearrange these jumbled letters to form two words: MBDTELESJRLEUT.
- UPDATE: Change OLD to NEW in eight moves, altering one letter and making a new word each time, but not re-arranging letters.





Travel Note's by Hugh McMaster, manager of Thomas Cook — State Bank Travel, Boronia branch.

COME CRUISE WITH US!

State Bank staffers, their families and friends are exclusively offered 10% discount on a 14-day Easter cruise by FAIRSTAR, to the New Hebrides, Fiji and New Zealand.

Discounted prices for the fortnight range from \$706.50 to \$1,246.50 — per adult.

Only 30 places are being kept for Bank group travellers, so early booking is vital.

Passengers will be flown free from Melbourne to Sydney on April 12, to board FAIRSTAR for the outward cruise to Vila, New Hebrides. They will spend one day (April 16) at Vila, known for its primitive art and Chinese curios.

Next stop-off is Suva, for 1½ days of sightseeing and duty-free shopping. Then on to Auckland for a 14-hour stay on April 22. FAIRSTAR completes the cruise at Brisbane, from where passengers will be flown free back to Melbourne (on April 26 or later).

Shipboard attractions include swimming pool, disco, old-time tavern, live theatre, lazing in the sun. Children's recreation and minding facilities are provided.

Discounted prices range from \$706.50 per adult in 4-berth cabin without private shower/toilet, through \$869.50 for 4-berth with private facilities to \$1,246.50 for 2-berth cabin with facilities. Children's fares are under 3 years: 10% of adult rate,3-11 years, 50% of adult, 12 & over, full fare.

For free colour brochure and reservation enquiries, contact our travel offices at 389 Bourke Street (Phone 67 6481) 270 Flinders Street (63 8678) Boronia Branch (762 6655) Ballarat Branch (053-31 2155) Footscray, Barkly Street (689 5611) Clayton Branch (543 4833) or Geelong, Malop Street Branch (052-21 4566).



Top Umpires Score

Gold Whistle Awards were handed over to the 1978 VFL Grand Final field umpires — the two best in Victoria — on behalf of the Bank and Thomas Cook Travel. The presentations to Ian Robinson (left) and Bill Dellar (second from right) were made during the special 1,000th edition of World of Sport telecast, combined with HSV7's Saturday night Penthouse Club. Our Chief Manager, Marketing, Trevor Craddock (right) handed over the whistle trophies. Thomas Cook's Melbourne Manager Paul Hopkins (second from left) later presented to both 'umps' tickets for 10-day trips for two to Fiji, with \$200 spending money apiece.

Basketball Premiers

The State Bank's No. 1 basketball team recently won the B-Grade premiership in the Business Houses Competition, and graduated to A-Grade. They were undefeated throughout the season.



STANDING (left to right) Peter Wynd (Bankcard) Bruce Thomson (115 Lonsdale Street) Russell Parker, Coach (Gardiner) Graeme Finn (Staff College) Geoff Baudinette (Personnel). FRONT ROW (left to right): Robert Egan (Internal Audit) Peter Downie (non-bank) Frank Salter, Captain (Branch Mechanization)

Branch Staff of the month

COLAC



Staff Line-up (with main spare time interests in brackets).

STANDING (left to right): Murray Christie, A3 (baseball, breeding gun dogs) Bob Perry, A3 (tennis, table-tennis, Treasurer Coragulac Football Club) Jim McMaster, teller (table-tennis, President City United Cricket Club) Neville Pritchard, Senior clerk (badminton, watching footy) Allan Murrell, clerk (football, cricket, assists on parent's sheep property) Richard Kingwell, clerk (football) Robert Wallace, teller (golf, cricket, water-skiing, table-tennis) Len Butterworth, manager ("From God's own country — the Mallee". Horse racing and fishing enthusiast) Geoff Howard, teller (badminton, shooting, fishing) Colin Kelly, A1 (jogging, golf).

SEATED (left to right): Mandy Husband, clerk (horse riding, pony clubs) Mollie Moloney, A2 (has worked at Colac since joining the Bank in 1957 — gardening, pottery) Nellie McIntyre, clerk (netball, handcrafts) Cheryl Mahoney, clerk (netball, basketball, knitting) Sherrill Hallyburton, clerk (netball, tennis, sewing) Debbie Sainter, clerk (jogging, camping, travel) Yvonne Howard, teller (netball,

hockey, sewing).

HAPPIEST IN THE WEST

Branch staffers at Colac claim to be the happiest staff in the Western District. And, according to manager Len Butterworth, that's no idle claim. Their secret?

"Getting together socially helps to create a happy atmosphere and greater co-operation at work," Len explains.

Over the years the staff have become a close-knit family through their

frequent social outings, such as organised tennis, golf, barbecues and card evenings.

The girls have their own netball team and the guys a table-tennis side, 'Statesmen'. The boys finished runners-up in the Colac Table-Tennis Association earlier this year. With teller Jim McMaster writing a sporting column in Colac's newspaper, they are assured of their share of local publicity.

TO BE WED

Relieving Staff teller Debra Day, 20, and Kim Brimelow, 23, of Holmesglen branch announced their engagement recently. Debra's ring has a centre sapphire surrounded by four diamonds set on a white gold band. The couple will marry in September next year.



Teller Talk



WHICH east suburban teller had such a heavy Saturday night that she got up early next morning, ate breakfast, ironed her uniform, and started up her car to go to work — before her parents reminded her it was Sunday?

CUSTOMER reported that he had been ruined by untold wealth! He went on to explain that he had neglected to tell the tax department about it.

OUR manager, bailed up in a city street by a Krishna charity collector, told the fellow: "I've already given — in a previous life."

DEPOSITOR told me that a dog had bitten him on the ankle just outside the branch. "Did you put anything on it?" I asked. "No" was the reply. "The dog liked it plain."

DURING a lunch-room discussion, our girls were arguing about which quality is most desirable in a man: wealth, ability or appearance. One single lass in her Thirties promptly voted for 'appearance' — and added 'the sooner he appears the better.'

KIDDY withdrawing \$5 was handed a new note but rejected it, saying: "That's not my money. I put in all 20 cent coins."

SMILER OF THE MONTH



John Carter, Grovedale branch manager, nominated staffer Lyn Rogers as this month's Smiling Teller because "her cheery, happy approach to customers always shines through — even when she is presented with large bags of coins to count."

Paralysed Former Manager Stays Busy

The Courage of Tom Supplitt

Tom Supplitt, former Stratford branch manager, has just completed his eighth consecutive year as treasurer of Stratford Football Club.

That's quite a remarkable effort for a man who retired in 1976, paralysed from the neck down by multiple sclerosis (MS). When Tom arrived at Stratford in 1970 he was, as he puts it, "in the pink". Twelve months later, the first symptoms of MS had appeared, and within two years he was confined to a wheelchair, with limited use of his arms.

Tom spent a further two years running the branch from his wheelchair, but his ability to write declined steadily. He retired at the age of 45.

Tom says that MS, often known as 'Creeping paralysis', strikes many parts of the body, resulting in the hardening of the protective covering of the central nervous system. No cause has been isolated, or a cure discovered.

Through sheer determination and courage, Tom has maximised his restricted capacity for movement and limited energy reserves to continue with most of his community involvement. He audits the books for many local organisations, from the Fire Brigade to the Senior Citizens.

It's football, though, that Tom really loves. A former VFA player and excaptain, and coach of the State Bank's



Stratford Primary School students Vicki Johnson, 10, (daughter of Peter, our current Stratford manager) and Brett Stothers, 6, show some of their Readathon books to Tom Supplitt. (Picture by courtesy Gippsland Times.)

team, he channels his enthusiasm for the game into his role at the Stratford club. He corresponds by electric typewriter, operated with a stalk attached to special headgear which looks rather like a bicycle rider's helmet. Very limited use of his fingers permits only an occasional signature.

Tom says he relies on his wife Marie and their four children to help him in his work. They turn pages, write cheques, take notes.

"I call it the 'Supplitt Family Community Effort,' he says.

In return the community shows its support for Tom and there's usually a steady stream of visitors to the family home.

Stratford Primary School recently organised a 'Readathon' to help raise funds for research into MS. More than 90 kiddies took part and many called in on Tom to read and discuss their project.

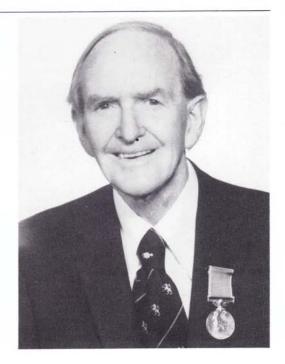
Every six months or so Tom spends about three weeks in the MS Unit at Bethlehem Hospital in Melbourne. Tom says he likes to give his family a break. During those stays many of his State Bank friends call in for a yarn, and to keep him up to date with what's happening.

"Those visits give me a terrific lift," says Tom. "It's always beaut to see my old mates."

Johnny Gets His Gong

Queen's Award to Annuitant

John McEwen, 83, who retired from the Bank in 1956 after 36 years in the Chief Accountant's Department, was awarded the British Empire Medal in the Queen's Birthday Honours List. The presentation was made at a Government House investiture last month, and the citation read 'For service in recording historical aspects of the State of Victoria, including 20 years as honorary librarian at the Melbourne Cricket Club.' John has been carrying out honorary research in the manuscript section of the State Library ever since his retirement — specialising in material connected with Dame Nellie Melba. He does much of his written work at his East Melbourne home between 1 p.m. and 3 a.m., "when it is really quiet." John has helped to answer enquiries at the M.C.G. historical library during all major football and cricket matches of the past two decades.

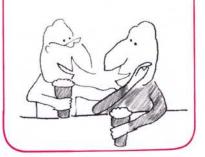


Annuitant Les Is No Sleeper!

Since retiring in 1963 as Assistant Staff Superintendent, Les Edyvean, 80, has found that working on Puffing Billy is a great way to let off steam. Watched by fellow workers, he recently took a breather to receive a cake from Mr. Maurie Barker, Emerald Tourist Railway Board's chief operations officer, to commemorate his 250th day of voluntary duty. (Photo by courtesy of Maroondah Associated Newspapers).



On the Grape~ Vine



Correspondence Girls, 1932:



Can our annuitants help to identify the unknowns in this photo of the 28 Correspondence Department girls as they appeared 46 years ago?

The following are the known names, as supplied with the photo by annuitant Gwen Downing, who spent 35 years in the Department from 1920: **Back Row:** Flo McDonald (7th from right), Kathleen Possol (4th from right), Nell Eddie (2nd from right), **Front Row:** (from left) Elsie Graden, Merle Blake, unknown, Maud Meadway, Dorothea Thacker, Gwen Downing, Elsie York, Freda Knight, Louise Agnew, Jessie Nicol.



Bank Girls Dressed for Work

This is how typical State Savings Bank typists dressed to go to work in the 1920's.

Fox furs, kid gloves, cloche hats and maxi skirts were very much in vogue. Gwen Downing, Annuitant who spent 35 years in Correspondence

Department, supplied this picture of herself (left) with workmate Violet Poulsen.



PUZZLE ANSWERS

- 1. WEIGHTY: 1-7/8 kilograms
- 2. MIXUP: JUMBLED LETTERS
- 3. UPDATE: ODD, ADD, AID, BID, BED, FED, FEW, NEW.

GOODWILL BARGAINS

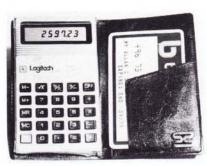
Buy Christmas or year-around bargain products for your business contacts, relatives, friends — or for yourself. Order now for pre-Christmas delivery.

Ten attractive new items are included in the list below.

Simply send your order (mentioning preferred colours, tie design, sizes or packaging where relevant) with a cheque payable to STATE BANK, to Marketing Department, Head Office.



 Caps and T-Shirts: Caps have elastic insert. Specify shirt sizes when ordering (see listing below)



The Mini Calculator is encased in a wallet smaller in dimensions than a Bank Diary. The Note/Card Wallet (above right) is shown open. When closed it resembles the smaller Bankcard Wallet (see other photo below left).





 Bank Ties are available in four variations. Stipulate design and colour when ordering. (See listing below).



New Goodwill Giveaways include the Bank Card Wallet (top left and foreground) Tape Measure (bottom left) and the Desk Set, Stayput Pen, Opener/Sealer and Table Lighter.

Note/Card Wallet (75 cents). Soft, black leather-look hip pocket wallet with Bank emblem and gold-finish metal corners. Size 10×9 cms approx. Has ten card pockets and three compartments, one with a clip for notes.

Bankcard Wallet (60 cents). Black or brown leather-look with Bank emblem and gold-finish corners. Size 11 x 7 cms approx. holds six business cards in plastic pockets, and has 28-page notebook insert, also a note compartment.

Mini Calculator (\$16). Slimline 'Logitech' in wallet, smaller than Bank diary, liquid crystal display. Many functions, including % and memory. Auto shut-off. Batteries last 2,000 hours. Wallet also holds instruction booklet, BANKCARD, etc.

Bank Tie (\$3.50). Silky finish with gold emblem in scattered or allover pattern, on backgrounds of either black, navy or sky blue (specify pattern and colour). Great value.

Table Lighter (\$2.75). Black cylindrical gas-fired lighter, approx. 10 cms high, with Bank emblems. Contains replaceable 'Cricket' lighter.

T-Shirt (\$3.50) Unisex style. Yellow body with small Bank emblem on chest, black sleeves. Sizes: Girls: 10, 12, 14, 16, 18, 20. Men: SM, M, L. OS.

Cap (60 cents). Yellow cotton cap with stiff peak, Bank emblem, fits all heads.

Opener/Sealer (60 cents). Black and chrome finish with Bank emblem. 12 cms. long. Opens bottles and cans, and has slide-on sealer for opened bottles.

Desk Set (\$6). Smart black matt-finish pen stand with ball-bearing pen slot. Left-hand section opens to reveal compartments for pins, paper clips, etc., and handy 5-year calendar cards. Pen takes standard refill. Presentation box.

'Stayput' Pen (50 cents). Black ballpoint with Bank emblem, on flexible extension cord, with stick-on holder for attachment to walls, desks, etc.

Tape Measure (\$2.50). Pocket-size (4 cms square) chrome case with Bank emblem. Retractable 1.8 metre metal rule has corresponding feet and inches markings (to 6 feet).

Gold-Finish Pen (\$1.00). Ballpoint, longlife, with Bank emblem, in gold presentation box.

Bank Cufflinks (\$2 to \$5.75) Chrome Bank emblem on black. \$2 in cello. pack. \$2.50 in plastic box. Gold-finish emblem in black velvet gift box \$5.75.

Bank Pendant (\$1.20 or \$1.50) Gold or silver finish chain with Bank emblem as pendant. \$1.20 in cello pack, \$1.50 in gift box. Lawn Bowls Cloth (40 cents). Soft white cloth with gold Bank emblem.

Key Purse (60 cents). Brown or black leather look with gold Bank emblem.

Golf Balls (\$3 or \$4 per pack of three). Specify Hot Dot (\$4) or Cutproof (\$3).

Beaker Set (50 cents). Four yellow plastic cups with cap. Bank emblem.

Filing Case (\$3.50). Leatherlook, will fit inside briefcase. Has do-ityourself compartment labels.