

STATE BANK STAFF MAGAZINE  
DECEMBER, 1981 — No. 106

# Statesman



**SPECIAL 24 PAGE  
CHRISTMAS COLOR ISSUE**





General Manager, Mr. Harry Torrens.

## General Manager's Christmas Message

Another year has passed and we are again approaching the festive season. I trust that all officers and their families will have a Merry Christmas and a Happy New Year.

At this time it is customary to reflect on the events of the past year. In this regard, it is not necessarily the milestones passed which are the measure of our success. The manner in which we go about our daily tasks is equally important. The satisfactions that we give and derive also are rewarding.

Ours is a service industry, and our future is dependent on the acceptance by the community of the facilities the Bank offers and the ways in which we provide them. That we have been able to maintain our position in the market place is evidence of the contribution which all members of staff have made during the year.

The Chairman and Commissioners join with me in expressing Season's Greetings to all.

## Smart Frock for \$12.25

## New Uniforms 'Slashed' By Bank

Attractive, Bank-subsidised summer and winter uniforms are now available to female staffers.

The old green uniforms, first introduced in 1973, have been discontinued.

The new styles shown (right) are the work of a professional designer who worked in close liaison with Bank staff. All garments, including the blazer, are handwashable, eliminating expensive dry cleaning bills. Fabrics are crease-resistant, durable and comfortable to wear. The Bank has agreed to pay half the cost of each uniform, so they are economical too.

**Cost to staff for one skirt, blazer, blouse and summer dress would total \$54.50. A single summer uniform costs only \$12.25.**

Both uniforms have been designed to be worn as complete outfits, without additional jumpers, cardigans, or skivvies. Materials are in the Bank's colours of black and gold, and no variations are proposed. Blazer, blouse and dress feature embroidered State Bank logos in contrasting colour.

Uniforms may be ordered through Head Office Personnel Department. Order forms will be forwarded to all branches shortly. Girls working in or near the City may call for personal fittings at the manufacturer's workroom (location shown on order form).



Here is the available range of garments:

### SUMMER UNIFORM

Light-weight polyester/silk dress with fine black trim around neckline, sleeves and sash. Dress is gathered at the waist, and features inverted pleat in skirt front. Fabric is particularly suited to Victoria's high summer temperatures. Subsidised price: \$12.25.

### WINTER UNIFORM

**Fully-lined 55% wool/45% polyester blazer** which can be worn with both winter and summer uniforms. Subsidised price: \$19.25.

**Long sleeved blouse** is of same fabric as summer dress. Colour has been especially blended to complement winter skirt. Features black trim around neck and tie. Subsidised price: \$10.75.

**Winter skirt** with inverted pleat at front in the same fabric as blazer. Gold taffelene lining adds extra warmth, and assists skirt to maintain its shape. Subsidised price: \$12.25.

## Statesman

Managing Editor  
**TREVOR S. CRADDOCK**

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**BILL PATEY**

Associate Editors  
**TOM SEDUNARY**  
**JEANNE GROEN**

### FRONT COVER:

Modelling our new uniforms:  
Avy Karvelis of General Manager's Department and Lisa Roffey of Business Development section.

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**STAFF COMMENTS** on the magazine are invited. The editorial team welcomes suggestions for articles and pictures, jokes, wedding photographs and contributions to Around

the Branches and State Secrets.

Column paragraphs published earn \$5 for contributors.

All correspondence and contributions should be addressed to The Editor, Statesman, H.O. Marketing Department. (Phone 602 7845, 602 7846 or 602 7841).



# Premier Opens State Bank Centre

"It's nice to be home again on this site," Professor Donald Cochrane told 200 guests at the official opening of State Bank Centre on August 20.

Professor Cochrane pointed out that for half of the Bank's 140-year history its head office had stood on the corner of Elizabeth and Bourke Streets.

He said, "In 1975 we vacated this site as a rather elderly savings bank. We have returned very much more mature, and handsomely endowed as State Bank of Victoria — with full banking powers granted by the State Government. Now we are able to compete in all forms of banking."

Professor Cochrane thanked the builder (Costain) and all associated consultants and sub-contractors for "a very good job indeed" . . . the architects Eggleston, Macdonald and Secomb for producing "an extremely elegant, imposing and comfortable building" . . . and artist Leonard French for "a very impressive mural" in the main banking chamber.

Declaring the Centre open, Premier Lindsay Thompson said:

"This is indeed a building out of the ordinary, making a real contribution to the Melbourne landscape. It is functional and aesthetically attractive, and its sleek exterior typifies the look of Victoria in the 1980's."

Mr. Thompson added: "The State Bank has played an important part in the history of Victoria and has provided outstanding service in many ways.

"Three areas of notable achievement have been:

- A million young Victorians have learned the savings habit through the Bank's school bank scheme.
- More than 1½ million Victorians have been housed through State Bank home loans since 1910.
- In recent years the Bank has given substantial financial assistance to the State's small business firms."



• The Premier, Mr. Lindsay Thompson, unveils a special plaque commemorating the opening of State Bank Centre.



• Pictured in front of a contemporary Australian painting in the General Manager's Department during the Centre opening function (from left) Mr. Harry Torrens, General Manager, Mr. Rod Macdonald, State Bank Centre architect, and Professor Donald Cochrane, Chairman of Commissioners.

## 28 Years On Board

### MR HOBAN RETIRES



Mr. Reg Hoban, of Kilmore, who retired in August as a Commissioner of the Bank, served for a near-record 28 years on the Board.

Mr. Hoban joined our Commissioners in 1953, not long before the Victorian savings bank industry was transformed by the entry of private banks. He remained on the Board through the quarter century 1956-1981 which was probably the most significant period in the Bank's history to date. That period saw the number of our branches more than double (from 267 to 541) and the introduction of: mechanisation and computers, cheque accounts, personal loans, Christmas Club, term deposits, overdrafts, Bankcard, our new symbol and name, our new head office complex, and our entry into merchant banking. Mr. Hoban was four times Chairman of the Board during these decades of development.

In 1977 he was awarded the Order of the British Empire 'for services to banking and the community'.

## Youngest-Ever Commissioner

### SOLICITOR JOINS BOARD



Mr. Ian Renard, a Melbourne solicitor, was appointed a Commissioner of the Bank on October 14, for a seven-year term. He replaced Mr. R. G. Hoban who retired in August.

Mr. Renard, 35, is the youngest man to serve on our Board since the first Commissioners took office in 1853 (11 years after the Bank was founded).

He is a Bachelor of Arts and Master of Laws, and is a partner in the legal firm of Arthur Robinson and Company, where he specialises in company law.

In 1977-78 he was an advisor to the Prime Minister in Canberra.

Mr. Renard is a director of several companies including the Hutchinson Group (Australia) Pty. Ltd., book publishers.

Mr. Renard's fellow State Bank Commissioners are: Professor Donald Cochrane (Chairman), Mr. J. Arnold Hancock (Deputy Chairman), Sir John Anderson, Mr. I. K. Morton, Mr. I. G. Baker (Director of Finance, Victoria) and Mr. D. Ross, a former General Manager.



## STAFF MAKE A MOVIE

"Lights! Camera! Action!" That was the cry at our Bourke Street Staff Training Centre recently as the 17-strong staff turned film crew and made a movie.

They produced a 15-minute teller training aid, titled "A Question Of Balance — or Faulty Tellers", using video equipment on loan from Sony Australia.

Assistant Staff Training Manager Peter Jenke estimates that over the next three years more than 1,300 tellers will see the film. It broadly treats several job aspects including procedures, security, customer relations and personal appearance.

This light-hearted film with serious messages centres on "Joe", a very sloppy teller, whose working day is punctuated by the appearances of an angel. This apparition, acting as a kind of conscience, helps Joe to snap out of his lethargy.

The motivational film was devised, scripted and directed by Staff Training's John Sedunary, 25, who enlisted workmates as actors and production technicians. Participating staff had combined teller experience of 30 years.

Scenes were shot on a specially assembled set, and 'on location' at 186 Bourke Street branch.



• Cameraman Ross Chapman gets an angle on teller Joe (Phil Morley) and angel (Zane Brown).



• Staff Training 'film crew' — *Back Row* (left to right) Alan Carter, Ross Chapman, Michael Mahoney, Peter Jenke, Phil Morley, Zane Brown. *Centre:* Sue Jackson, Tony Calder, Joe Cicala, John Sedunary, Gail Johns, Phyllis Pisani. *Front:* Jenny Attard, Jenny Jones, Jenny Tomlinson, Kerri Curtis, Bev Dunkerton.

## State Secrets by the Teller



WHICH State Bank Centre staffer, missing for three hours, was found in a revolving door? He was searching for a door knob?

SAME fellow was given a set of cufflinks on Father's Day, and walked town for two hours trying to get his wrists pierced.

WARNING to those considering early retirement: Your job is marginally better than watching daytime television.

WHICH workaholic manager was finally persuaded to take a holiday? He went to Surfers Paradise, walked to the beach, held the nearest seashell to his ear and asked "ANY MESSAGES"?

BUSINESS firm offered a \$500 prize for the employee coming up with the best suggestion for saving money. The winning suggestion was: "Cut the prize to \$100".

MIDDLE-AGED lady customer, when presented with a 1982 calendar by Warburton manager Bob Morter, had a quick look at it and snorted, "Damn, my birthday is on it again!"

HEAD office manager thinks the romance has gone out of his marriage since his wife sent him a 25th wedding anniversary card, addressed to OCCUPANT.

WHICH brings to mind a new definition of marriage: Nature's way of preventing people from fighting with strangers.

HIGHLY strung branch clerk complains that his last quarterly phone call bill was \$142 — and that was just for DIAL-A-PRAYER.

WHEN staffer asked for a salary review his boss said "Because of the fluctuational predisposition of your position's productive capacity, as juxtaposed to the prevailing industry standards, it would be momentarily injudicious to advocate an increment." "I DON'T GET IT," said the staffer. "THAT'S RIGHT," said the boss.



# EASY BANK LAUNCHED

Easy Bank, the State Bank's automated teller service, was officially launched to the public on November 23, following a brief period of 'staff only' usage.

From that day branches began to accept customer applications prompted by radio and press advertising.

The Bank joins three other banks using ATM's to partly counter longer business hours of building societies and credit unions.

Here is the lead up to full scale Easy Bank operation:—

September 29: Twelve staff cardholders conduct first 'live' transactions at State Bank Centre.

October 10: Easy Bank units progressively switched on at 22 locations. Hours restricted to 7am–5.30pm business days. Staff at ATM branches issued with Easy Bank cards.

October 26: All staff members invited to apply for Easy Bank cards.

November 9: Easy Bank hours extend fully to operate from 7am to 11pm, seven days a week.

November 17: Staff applications for Easy Bank cards exceed 2,000.

November 23: Easy Bank goes public.



• Burnley branch teller, Jenny Farquhar, was present when the Bank's ad. men Jack Perry (left) and Stewart Faichney conducted a pre-launch promotion of Easy Bank among Friday night shoppers at Doncaster Shoppingtown.

## SOUTH CAROLINA (AUG. 1981):

A would-be bandit drove up to an automated teller machine, slipped it a note demanding all its money, and waited. When the machine didn't respond, he shot it full of holes.



## Swan Hill:

### Staffer Hooks Colossal Cod

Accountant Doug Everett recently landed the largest Murray Cod seen in the Swan Hill district for many years.

His fantastic fish measured 1.4 metres and tipped the scales at 33.5 kilograms, (for those still unmetricated, that's 4'6" and 74 pounds!)

Doug caught his cod with a 'springer' — a long, supple sapling with a strong cord and a very large hook. For bait he used a 15 cm barty grub, similar to a witchetty grub. Doug says that suitable bartys are almost as elusive as the fish they attract. He often travels several hundred kilometres on grub-gathering expeditions lasting two or three days.

Doug says news of his catch spread quickly around town, and enthusiastic fishermen called at the branch to look at photos of the 'big one' that didn't get away.

Doug Everett tells sons Troy (left) and Corey how he landed the big cod.







## Around the Branches

by Tom Sedunary

## Warrnambool: Miss Oz Entrant



Teller Marcia Pronk, 21, is doing her bit in the Year Of The Disabled by raising funds through participation in the Miss Australia Quest. Marcia, who is being sponsored by the Warrnambool Committee for Spastic Children, enjoys horse-riding, squash and netball in her spare time. (Photo: Warrnambool Standard).



• TEN-PIN TUSSLERS: (From left) BALLARAT — Sandra Smith, Judy Crosbie, Peter Sporn, Wes Smith, Wayne Fry, Elaine Tiley. WENDOUREE — Tony Lamond, Ken Coverdale, Cheryl Perrett, Janine Davidson, Jillian Crowe.

## Ballarat, Camp St. and Wendouree

### 10-Pin Strikers Fight It Out

Workers from both offices have formed separate 'unions' and regularly go 'on strike' as they battle for power at the local 10-pin bowling alley. And the situation has been encouraged by the branch bosses! The 'Federated Wendouree Wingers', current champions of a weekly finance houses competition, face a strong challenge from the 'Amalgamated Camp Street Comrades'. The 'Comrades' are seeking rights to the

competition's perpetual trophy, and hope to present their claim before a full bench of spectators in forthcoming finals. Spokesmen for the opposing groups reject rumours of a possible coalition to fight the imperialist teams representing rival banks and building societies.

## Malvern North: Scout's Honor!

Scout Rover, John Parr, senior clerk, was recently presented with the prestigious Baden-Powell Award for outstanding service in Rover scouting.

John has been active in the scout movement for the past 18 years.



## Lalor Plaza:

### Now He Manages The Shire, Too!

Manager Tom Crothers, a Bundoora resident, has become president of the rapidly-developing Shire of Diamond Valley. He will represent some 30,000 ratepayers just three years after being first elected to Council. In that time Tom has been a vigorous campaigner for greater community involvement in Council affairs. Tom is the Shire's delegate on the management committees of Bundoora Park and Heidelberg Regional Library, and an active member of the Northern Metropolitan Transport Group, which assesses future transport needs of 14 local municipalities.

- Diamond Valley's new shire president, Cr. Tom Crothers, at home with his family (clockwise from lower left): daughters Nerida, 8, Leanne, 9, Karen, 12, and wife Janet. (Photo: Leader Associated Newspapers).



## Port Melbourne:

### 'Mask Parade'

Customers entering the branch in September were momentarily startled when confronted with a striking display of papier-mache masks — the handiwork of local primary school students.

"We had several visits from classes of neighbouring schools, and public interest was tremendous," says manager Sid Fyfe. "Some callers thought they could see resemblances between the masks and some of the staff . . . Come to think of it, so could I!"

- Manager Sid Fyfe and relieving teller Kathy Virgona examine one of the papier-mache masks.

## Stawell:

### Pupils Paint Posters

Sixteen young students from Stawell High School painted pictures for a special display in the branch in Gold Reef Mall. The paintings illustrated the lyrics of the old folk song 'The Drover's Dream', and were mounted in sequence along the entire length of the 12-metre walk-through banking chamber. Manager Mike McMahon reports that many customers sang the display's praises.

- Stawell High School teacher Sheryl Lugg and some of her students complete the hanging of posters. (Photo: Stawell Times-News).





## Around the Branches (Cont.)



### Wandin North:

#### From Boots To Bat!

Footy season had barely finished when teller Neil Mitchell, 24, mothballed his boots and Wandin North jumper, and resurrected his cricket creams to shape up for a new season with District Club Ringwood.

Batsman Neil began training in August for his fifth year with Ringwood, and he is aiming to substantially boost his tally of 40 games in Victoria's premier competition.

At the end of last season Neil was selected for the Melbourne Cavaliers team, which played exhibition games in Sri Lanka. A year earlier he had travelled to Singapore with the Cavaliers.



• Glenda Dosser (left) and Carol McFadzean were all smiles after winning their badminton championships.

### Benalla:

#### Good At Badminton

Branch girls Glenda Dosser, 22, and Carol McFadzean, 20, have won local badminton tournaments — although virtual newcomers to the sport.

Glenda won the Benalla club's B-Grade championship in only her second year of badminton, and later teamed up with first year player Carol to win the doubles championship.



### Merlynston:

#### Train Display On The Right Track

A recent display of model trains provided the staff with a good platform for customer contact. Pictures and maps tracing the history of the north-suburban rail network helped to generate interest among local people, and the Coburg Courier newspaper publicised the two-week display.

• Manager Neil Bolt and accountant Claretta Musumeci set up their railway display.

### Bairnsdale:



#### HOCKEY 'BROWNLOW':

Teller Kerry Woodward displays the Best and Fairest trophy awarded to her by Lindenow A Grade Hockey Club for the second successive year.



## Around the Branches (Cont.)

### Elmore



#### Dual Holer-In-One

Manager Ian Doak (pictured) recently achieved a rare sporting double. He scored two holes-in-one in successive rounds of golf.

He shot his first 'holer' — a 140-metre par 3 — while playing in a fund raising tournament at Bendigo.

In his next game, a fortnight later, Ian polished off a 179-metre par 3 at Heathcote in a single stroke.

Says Ian: "I felt like I'd won Tattsлото . . . The locals are talking about an entry in the Guinness Book of Records".

As STATESMAN went to press Ian had not ventured on to a golf course since his second triumph.

"I'm saving myself for the Inter Bank Golf Day", he says.



### Portarlinton:

#### Miss Vic. Entrant

Karen McDonald, 19, was an entrant in this year's Miss Victoria Quest in aid of the Victorian Spastic Society. Karen was sponsored by the Victorian Young Farmers Association, which raised more than \$25,000. Karen's own fund raising efforts included cake stalls, a wheelbarrow push and various raffles.

### Warrnambool:

#### Basketball Star At 19



In less than five years since taking up basketball, clerk Kim Hunter, 19, has:

- played regularly in a top local team
- represented Warrnambool in Under 18 and Under 20 teams
- represented Victoria in N.S.W. in open age championships — and in Queensland as a member of a junior country team.

Kim's other active spare-time pursuits include squash, running and tennis.

### Strathmore:

#### Win For Warbler

Jeannine Cully, 17, has been singing at weddings and festivals since she was 12. This year, teamed with a girlfriend who plays guitar, she won a talent quest run by the Essendon Amateur Theatre Company.

- Jeannine Cully with her singing trophy.





## Around the Branches (Cont.)



• Leigh Nicholls.

### Highton:

#### Under-19 Footy Grand Finalists

By a strange coincidence, two of the branch staffers with very similar names played for Geelong in the Under-19 1981 Grand Final at the M.C.G. They were Stephen Nichols, 18 and Leigh Nicholls, 17. Geelong was defeated by Melbourne by 31 points, but Stephen was named among the best players.

• Stephen Nichols.



### Kaniva:

#### 'Sun' Show Girl

Branch clerk Lisa Stack, 19, was judged 'Miss Kaniva' in October — on the basis of her appearance and personality — and became eligible to compete in regional finals of 'The Sun' Country Show Girl Quest.



### South Melbourne:

#### Motorsport Miss

Clerk Anne Grayson, 26, has developed a sparetime activity in the largely-male world of motorsport. Anne is a weekend official of the Light Car Club, which conducts most motor-racing meetings at Sandown circuit. As a paddock marshal, she is responsible for correct and punctual assembly of cars on the track prior to races. Additionally, she keeps pit crews posted on breakdowns and crashes, and records practice lap times for drivers.

• Anne Grayson gets a friendly hug from champion driver Kevin Bartlett at Sandown. Behind them is Anne's caravan 'office'.



### Caulfield West:

#### Butler's 'Zoo'

Senior clerk Colin Butler, 26, probably has more 'pets' than Noah boasted in his well-stocked ark.

On his father's 5 acre Berwick property Colin keeps a colorful menagerie of several hundred caged birds, a dozen varieties of poultry and an assortment of livestock including black sheep, deer and donkeys.

Colin lists finches, parrots, canaries, doves, quails, pheasants, peacocks, bantams and full-sized fowl among his feathered friends.

At this year's Royal Melbourne Show Colin's bird and poultry exhibits won several coveted awards.

Eventually Colin hopes to develop a donkey stud and increase his deer herd for commercial purposes.

• Colin Butler displays his 'Captain Chook', a silver-laced Wyandotte, on a dais of show ribbons.



## Gone Puntin' Maurie Cavanough Quits

Maurie Cavanough, the Bank's advertising manager and a well-known racing author and radio panellist, retired at the age of 60 on August 21.

He was farewelled at head office by a large group of past and present workmates, and his wife Pat was a special guest at the party.

Maurie spent 22 of his 42 Bank years in Marketing Department. For six years from 1964 he was assistant editor of 'Progress' (forerunner of STATESMAN) and for the final 11 years of his service he was Advertising Manager.

Chief Manager, Marketing, Trevor Craddock, on behalf of all attending the farewell, presented Maurie with an appropriate farewell gift — a pair of binoculars.



• Trevor Craddock, Chief Manager, Marketing (left) presented Maurie Cavanough with farewell gifts at his retirement function. Maurie's wife Pat was a special guest.

## PUZZLE CORNER

1. STIFF TASK: Change SOFT to HARD in six moves, altering one letter and making a new word each time, but without rearranging letters.
2. SIMPLE: RAILROAD CROSSING — LOOK OUT FOR CARS. Can you spell it without any R's?
3. UP THE POLE. You are an army captain with a squad of one sergeant and four men at your command. You want a 20 ft. flagpole erected in a 6 ft. hole. You have two ropes — one 10 ft. long, the other 22 ft. — and a candle. How do you get the flagpole erected?

ANSWERS: Page 23.

## Old Fiddler

When the 83 year old man decided to marry a 22 year old girl, his doctor warned him it could prove fatal. But a year later the old boy returned. "We want to have kids," he said. "We've tried hard, but no luck." "I'm not surprised, at your age," said the doctor. "Why don't you get a boarder, if you know what I mean."

Three months later, the old boy was back.

"That was good advice, doc," he said. "My wife's pregnant." The doctor smiled. "Is the boarder happy about it?" he asked.

"Oh yes," said the old chap, "she's pregnant too."



• Jon Evans (right) discusses some finer points with Dick Johnson, who recently deposed Peter Brock as Australian Touring Car Champion.

## Our Own Motor Sport Scribe

Motor sport enthusiast Jon Evans, 28, of Mortgage Loans Dept., has become Melbourne correspondent for the monthly Sydney magazine 'Motoring Reporter'.

His job is to report on major races at the Calder and Sandown circuits. Jon's jottings summarise race results and tactics, and give a rundown on the mechanical merits and maladies of competing cars. With just a flash of his press pass he is able to make regular pitstops to interview leading drivers and crews for newsworthy snippets.

Jon's writing ambition is to become Australian correspondent for the prestigious British motoring journal 'Autosport', of which he has consecutive weekly issues since 1969. His extensive collection of motor magazines presently numbers around 1000 copies, following the recent sale of several hundred mags which Jon felt he could "probably do without". In addition he has many hard-back books on the sport.

Although an avid follower of local motor racing (he has missed only two Sandown meetings since the track opened in 1964) Jon says his main interest is in the international Formula 1 scene. In 1976 he flew to Longbeach, California specially to see the U.S.A. Grand Prix. Eventually he hopes to make similar trips to Austria and Germany.

Despite Jon's keen involvement in motor sport he has no desire to drive.

"I would much rather watch . . . and write," he says.



## City Section Swamped by Travellers

### A Plea to Branches from 'Overseas'

"Don't send your customers 'Overseas' without phoning us first."

That's the plea to branches by Ray MacKenzie, officer-in-charge of the Overseas Section of State Bank Centre branch. Ray and his colleagues have been swamped by customers — many directed there by other branches — since the closure in May of the customer service counter in the former H.O. Overseas Department.

"Our role in foreign currency and travellers' cheque dealings is really much the same as that of other branches, only we are bigger," says Ray.

"We can usually issue travellers' cheques without notice, but foreign currency often presents problems. The Bank's supply of foreign currency depends on what it purchases from customers, so you can never be sure about availability of currencies — especially the minor ones," Rays says.

"That's why it's important that branches check with us first before sending in their customers."

Ray points out that healthy stocks of travellers' cheques need not be exclusive to State Bank Centre branch.

"Any branch can requisition from International Department a range of travellers' cheques in anticipation of customer needs," he says. "Many branches — especially those with travel agents



• State Bank Centre's 'Overseas' staff: Back row (left to right): Michael Smith, Julian Moylan, Lou Zammit, Angelo Serritelli, Julie Djemal. Front Row: Debbie Wilson (seated), Ray MacKenzie, Lyn Bartholomeusz, Reno Novello (seated).

nearby — could gain a marketing edge over their competitors by stocking several types of cheques and promoting the service locally."

### Manager Meets Manangatang Man-Eater!

Manangatang branch manager Colin Kelly promoted the Bank's 'No Risk' slogan in an unusual stunt, while raising funds for his local Lions Club.

He entered the lion's cage at Perry's visiting circus, and spent several minutes confronting the resident man-eater.

Prior to Colin's appearance in the lion's den, the following item appeared in a local school newsletter:

#### LION VERSUS LION

"You've seen the State Bank bloke on T.V. paddle his canoe up a creek (often without a paddle), nearly jump out of an aeroplane, risk his life rounding up cattle, try his hand at hang gliding and go scuba diving.

"These feats of courage however pale to insignificance compared to what the local State Bank bloke will do tonight. He will, unarmed, enter the cage of a roaring, man-eating, lion. Is the local Lion scared of his animal counterpart? You bet he's not! After all he has already paddled his canoe across Lulla Lake, once spotted a plane in the sky, has often eaten beef, has made paper darts and has gone swimming in the Manangatang Pool straight after school has been let out.

"Col lives and eats danger. He thrives on pressure. It's the lion who should be sweating it out, not Col. After all Col is a Safari Veteran. He has lost count of the number of times he has successfully made it through the dangers of watching 'Wild Kingdom' on T.V. Tarzan movies don't even make him flinch. To make tonight's feat more hazardous Col will cover his clothing in 'Whiskas' just to give the big cat an appetite.



"If you want to see man's triumph over beast, or raw courage demonstrated, or solve the mystery of the stack of 'Kimbies' in Col's office, come to the circus tonight. It will be worth your while. NO RISK."



## OUR NEW INVESTMENT ACCOUNT DOUBLES MONEY IN 6 YEARS

An enterprising country branch accountant has pointed out that the Bank's new Investment Account, as it operates at present, will more than double an investment in six years.

Graeme Andrew (A3, Warragul branch) writes as a matter of "interest" to all staff:

"Consider an investment of \$1000 in our Investment Account paying 12% p.a. interest quarterly (assuming no change in the interest rate and no withdrawals) . . .

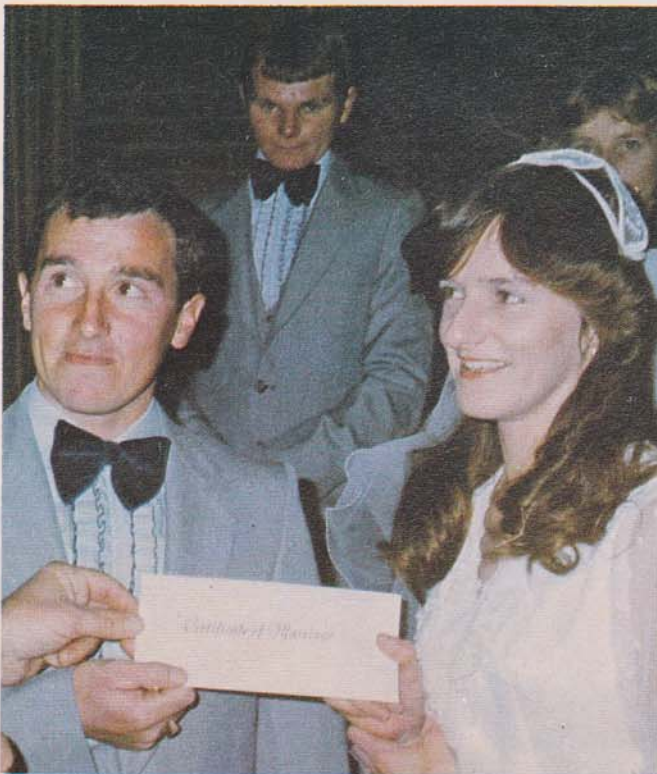
After the first year the balance would be	\$1125.51
After the second year the balance would be	\$1266.77
After the third year the balance would be	\$1425.76
After the fourth year the balance would be	\$1604.71
After the fifth year the balance would be	\$1806.11
After the sixth year the balance would be	\$2032.79

"It can be readily seen that the investment would more than double in six years."

Graeme continues:

"A \$1,000 account opened for a new baby would grow to \$8,400 at age 18.

"If left to accumulate for 100 years, the balance of the account would be approximately \$136 million!"



• **BANK BRIDE:** Margaret Loats of Head Office Staff Cafeteria became Mrs. Peter Johnson at the Angels of God Church, Broadmeadows, on August 1.



• Chris McIntyre (centre) and David Abela (right) show Ray Lawrence his prize-winning photo.

## Tip Won Trip

State Bank Centre branch accountant Ray Lawrence has discovered that it sometimes pays to be a face in the crowd.

He won a trip for two to Sydney when his photo, taken secretly for a Telecom promotion, was identified by Chris McIntyre (Personal Loans Dept.) and David Abela (Personnel Dept.).

David and Chris, during a lunch time stroll, noticed the display of randomly-taken photos in the Elizabeth Street Telecom sales centre.

"Although neither of us really knew Ray, we recognised him from the customer service counter in State Bank Centre," explained Chris.

Said Ray later: "I couldn't remember anyone taking my photo, so I thought the boys were pulling my leg when they told me. Eventually they convinced me to take a look and, sure enough, there was my picture. All I had to do was claim my prize."

Ray showed his gratitude to Chris and David with a generous 'shout' at the pub.

## 'Keys' Locked Up For 11 Years

### NO MINIMUM TERM FOR GOADED HOLD-UP MAN

A drug addict was recently sentenced to 11-years' gaol for car thefts and four bank holdups, including two on our branches (Glen Iris Upper, 27/10/80 and Riversdale, 1/2/80).

The case was unusual in that the Melbourne Supreme Court Judge (Mr. Justice Gobbo) directed that there be NO MINIMUM SENTENCE.

The bandit, Norman Thomas Keys, 25 of no fixed address, will serve the full 11 years.







## Meet our new Managers



**C. E. F. EVANS:** Gladstone Park

Charlie is a former League and Association footballer. He played for Footscray, South Melbourne and Williamstown, and was a cricketer with the "Footscray Colts". Nowadays, Charlie has no competitive sporting interests. Both he and his wife, Margaret spend most of their spare time involved in their two daughters' netball activities.



**M. T. DAY:** Jeparit

Most of Trevor's spare time is occupied with tennis. He plays in various competitions for Endeavour Hills Tennis Club, and so far this year has been runner-up in the men's singles. He and his partner won the men's doubles championship. The team were also the Southern District men's premiers. Trevor is married with three sons.



**G. J. MORRISON:** Avoca

Over a number of years, Graeme played and umpired amateur football. Nowadays, his varied spare time interests include competitive table tennis and social games of tennis which he hopes to pursue competitively. Graeme's other recreations include country and western music and bonzai gardening. He is married with three young sons.



**I. G. JENNER:** Assistant Manager, Mitcham

For the past two years, Ian has been on committees for the Whites Lane Tennis Club in Glen Waverley. For recreation, Ian enjoys social and competitive games of tennis, and the occasional round of golf. When time permits he and his wife Lorrette and their two children visit their property at Toora.



**G. A. DAVY:** Lismore

Gavin says he's delighted to be returning to an area well known to him, having spent five years at Kerang earlier in his career. During his spare time, Gavin enjoys small game and clay target shooting. Prior to his latest appointment he was financial administrator for several clubs in Maryborough, a school council committeeman, and a member of Lions. Gavin is married with three children.



**R. WYND:** Assistant Manager, Titles Office

Ron participates actively in theatrical drama. He is involved with two groups, currently working with The Waverley Festival of Arts and the Mulgrave Jaycees Drama Festival. Although theatre administration and acting keeps Ron busy, he also enjoys reading, gardening, and keeping the house up to scratch. At the moment he is renovating the kitchen for his wife, Zora.



**F. J. EVANS:** Assistant Manager, Moonee Ponds

Bachelor Frank joined the Bank in 1961, and has since served mainly in the northern suburbs. He was senior accountant at Sunshine West prior to his latest posting. During spare time, Frank participates actively in competitive lawn bowls, squash and golf, and he is currently treasurer of the Kyneton Golf Bowling Club.



**K. R. CASTANELLI:** Supervisor, 45 Swanston Street

Until recently, Ken was a member of his local school education board. Currently he is serving as a school committee treasurer. Ken's recreational interests include golf, social games of squash, and jogging. He is married with three daughters aged seven, nine and eleven.



**G. H. ELSO:** Assistant Manager, Traralgon

After retiring from senior football after 23 years as a player, Graham took on umpiring for the Bass Valley-Wonthaggi District League. He hopes to continue umpiring in the Latrobe Valley. As an active 'Salvo', Graham was president of the 1981 Wonthaggi Red Shield Appeal. He enjoys all kinds of fishing, as well as 'fun runs' and squash. Other interests include gardening, amateur boxing, and reading Early Gippsland history.

## Him Jim! (Not John)



In last issue's Meet Our New Managers we introduced well-known staffer Jim Fidge (Relieving Staff), but wrongly named him John. This mistake, however, would not have fooled the many STATESMAN readers who follow Jim's football commentaries on radio 3LO and in the Geelong Advertiser. Jim is vice-president of the Victorian Amateur Football Association, and a Geelong City Councillor.





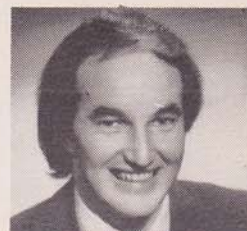


## On the Way Up

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



IAN BURCH  
Relieving Staff



DENNIS STEPHENSON  
Services Division



MONICA ZAMMIT  
R.M.I.T.



DEBRA LOWTHER  
Correspondence Dept.



JOHN LEGGE  
Ballarat, Sturt St.



DARRYL FORD  
Watsonia



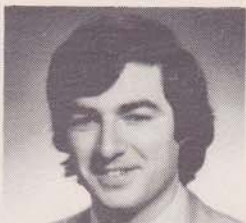
PETER SOLOHUB  
Waverley Gardens



WAYNE FRY  
Creswick



BILL YOUNG  
Apollo Bay



COLIN CLEMENTS  
Insurance Dept.



GARY SIMMONS  
Oak Park



WENDY HUTTON  
Myrtleford



DOROTHY TURNER  
Bourke Street East



VINCENT WALSH  
Mortlake



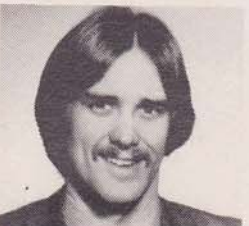
LYNETTE HUMPHRIS  
State Bank Centre



TONY COLEIRO  
Traralgon



GAVAN KEIR  
Tatura



REX DEANS  
State Bank Centre

### WHISTLE AWARDS FOR TOP VFL UMPIRES

Golden Whistle trophies were presented by the Bank to the 1981 VFL Grand Final field umpires — Ian Robinson and Mike Dye.

The whistles, encased in perspex blocks with silver inscriptions, are awarded annually to umpires chosen for League premierships.

This year, in addition, the honored "umps" each won (by courtesy of TAA) a return trip for two at Wanderer's Paradise, Queensland, and (by courtesy Thomas Cook Travel) \$300 worth of travellers' cheques.



**PREMIERSHIP umpires** (from left) Ian Robinson and Mike Dye receive Golden Whistle trophies from Bank staffer/footballers

who played in Carlton's back pocket in the 1981 Grand Final, and David Cloke (Marketing Dept.) Richmond's star centre half-forward.

**WANTED:  
BRANCH NEWS  
Phone:  
602 7846**



# ANT'S UNCLE IS OUR KEN

Head office messenger Ken Smith was recently re-united with his famous nephew Stuart Goddard — Adam, of “Adam And The Ants”.

The English pop group entertained thousands of “Ant” worshippers at Australian capital city venues during a whirlwind tour in September.

Ken and his wife Helen battled through hordes of hysterical fans to greet Adam in the foyer of the Southern Cross hotel, City, just before the “Ants” appeared at Festival Hall.

Because of the Ants’ tight schedule, Ken and his family weren’t able to show the band any of Melbourne’s tourist attractions.

If the group tours Australia again, Ken hopes to arrange a family outing. (Perhaps the Dandenongs for a picnic!)



• Ken Smith escorts his famous nephew from the Southern Cross hotel.

## Branch of the month: MITCHAM

### “Ordinary People”

Here is a group of staffers who modestly say that they are “absolutely ordinary”.

Says manager Brian Clarke: “We are just your typical, well-adjusted bunch of bankers . . . no League footballers, no champion parachutists, no lady wrestlers.”

Brian simply describes his staff as a “happy and successful team”.

“They provide the public with efficient, cheery service because they know their jobs and they are always ready to hop in and help one another.

“The result? Satisfying business gains, few internal problems and relatively short working hours.”

With a staff like that, who needs lady wrestlers?



### PROGRESS AT MITCHAM

Branch Profile: Mitcham branch, one of 26 metropolitan Grade C offices, was established on 13th March 1930 in two-storied residential premises constructed for less than \$8,000. In 1979 the original building was demolished and replaced with spacious air-conditioned premises costing nearly \$300,000. The carpeted banking chamber has eight teller stations and customer interview rooms. Modern staff amenities are situated on the first floor.

*Staff line-up (with sparetime interests in brackets)*

- Back row (left to right): Ted Dole A3 (home improvements), Rod Manning (cricket), Peter Newell (football), Ian Jenner Assistant Manager (competitive tennis), Greg Best (football, cricket), Brian Clarke, manager (member MCG, therefore follows football and cricket; church and family activities).
- GIRLS (left to right): Annette Bolton (handicrafts), Kerry Campbell (camping, travel, motor-cycling), Donna Guillerme (netball), Gail Mills (establishing new home), Anne Foster (knitting, sewing), Sue Gietman (gardening), Jeannette Saracino (ballroom dancing), Bronwyn Clark (handicrafts), Julie Caton (netball), Lyn Andrews A2 (bonsai gardening), Dorothy Turner (choral singing).





• Pictured in possibly Australia's only 'shearing shed' equipped with security camera and portrait of the Queen (from left): Dianne Hanrahan, Peter Shepard (manager), Sharon Sidebottom, Joan Cook, Dianne McMillan, Paul O'Brien, Wendy Miller and Graeme King. Absent: Jan Anderson.



**JOINT ACCOUNT:** Head office staffers John Taylor (Branch Banking Dept.) and Kerry Brown (Chief Accountant's Dept.) were wed at St. Albans Church of England in Coburg West on 5th September.

## DYE BOMB BEATS BANDITS

An ill wind  
blows no  
good notes

An ill wind, it seems,  
blows nobody any good.

A Greenvale man thought for an exciting moment yesterday that he had proved the old saying wrong.

While travelling along Somerton Rd. late yesterday afternoon he saw a number of bank notes being blown across a paddock by Melbourne's variable winds.

He quickly gathered them up and found a hefty wad of notes in a plastic bag.

The notes, which came to more than \$4000, were covered in green dye.

The man handed the money in at Epping police station and it was later sent to the armed robbery squad.

Detectives said today they believed the cash was from yesterday's hold-up at the Keilor branch of the State Bank.

Two men, one with a sawn-off pump-action shotgun, fled from the bank yesterday morning with \$4682 in a green garbage bag.

— Melbourne Herald  
27/10/81

## SHEPARD'S FLOCK IN FLEECE FEST

In late October Euroa branch manager Peter Shepard and his staff really threw themselves into the spirit of the town's annual Wool Week, and filed this report for STATESMAN:

"As a prelude to the week's activities, business houses were requested to enter a competition for the best window display, using the theme of the wool industry. We entered the contest with great enthusiasm and created the 'Seven Quid Estate' (the name was borrowed from the Seven Creeks Estate, a famous local property).

The branch became a facsimile of a shearing shed on 'Seven Quid Estate', by installing shearing equipment, shearing stand, wool bales, fleeces, spinning wheels and artifacts of bygone days.

The focal point of the display was a lamb which became the source of much attention from customers and school children. The lamb also prompted many curious telephone calls from other branches asking: 'Have you really got a sheep in there?'

We dressed appropriately as shearers, with 'Wool Week' T-Shirts — and crossed our fingers that the District Manager would not pay an untimely visit!

The branch now had the atmosphere of a shearing shed, and after a couple of days also had that authentic smell... thanks to the lamb. Teller stations were labelled

Pen 1, Pen 2, Pen 3, and manager, Peter Shepard, called his office 'Shepard's Quarters'.

Highlights of the week were the three shearing demonstrations held in the branch. The first for the week, and surely first for the State Bank, was by young teller Dianne 'Gun' Hanrahan. Later in the week, two members of the visiting New Zealand team each shored a sheep. One of the New Zealanders demonstrated the use of hand shears on the pet sheep of former staffer Ruth Beckham (nee Parsons).

Throughout the week great interest in the display was shown by customers and by townspeople who all expressed gratitude that the Branch had entered into the spirit of Wool Week.

The branch's activities were publicised in the local press, over radio stations 2CO, 3SR and by television station GMV 6. Even the 'Toorak Times' took up the story. Needless to say, the branch won the organisers' trophy for the best display.

We also participated in other activities during the week. All staff worked for the Show committee on the Saturday, controlling the cash flow from the gates, entry money, prize money, etc. Peter Shepard and accountant Paul O'Brien were involved in the Golden Shears shearing championship as scorers for all events."





## Holding viewers' attention through advertising is an uphill battle.

Recently, we launched the State Bank Investment Account. Now, while it's an excellent product, a detailed explanation is not exactly gripping entertainment on television. The challenge was to hold the viewer's attention visually while clearly and simply explaining the product's benefits.

We had already established our two characters: super-steady-no-risk Stewart Faichney, whom based on Market Research, is readily identified by 80% of people as the State Bank man, and mumbling, take-a-risk, never-get-it-right Jack Perry.

For the Investment Account, we decided to have the two characters climb ladders. Stewart at a steady pace, symbolising the steady growth of his investment, and Jack racing up his ladder flat out . . . only to stumble, slip and

## ADVERTISING STAKES (AND LADDERS) "RISKY"

by Geoff Dalziel\*



continually fall back to where he started. Stewart reaches his goal at the top of his ladder, while Jack's ladder loses its footing and crashes to the ground.



Sounds simple. And if you've seen the ad on telly, it certainly looks simple. But it wasn't. You see, in the 30 seconds it took Stewart to explain the Investment Account, he could easily climb 30 feet. There was no way a camera could follow him and keep him centre of frame.

So, if the camera had to remain still, and both Stewart and Jack remain climbing in front of the camera, we would have to make the ladders move. And that's what we did.

Two 45 foot ladders were constructed and mounted on a set of pulleys attached to the 100 foot high ceiling of a warehouse in Altona.

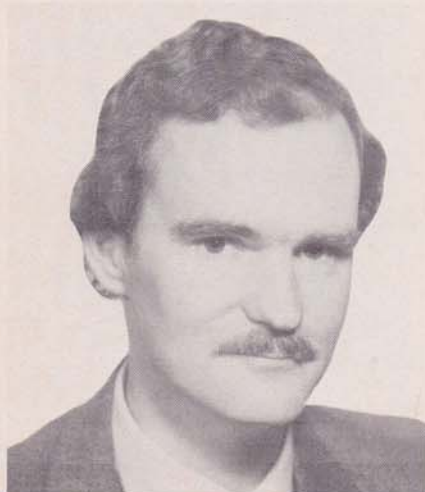
Filming began at 6 p.m. and didn't finish until 5 a.m. next morning. When the director called action, the ladders dropped down from the ceiling and the guys started to climb. Stewart had to get his speed just right, so he would remain directly in front of the camera.

Well, to get it right, they had to do it 32 times. Which wasn't so hard on Stewart. But Jack had to climb twice as fast, slip, and then unsuspectingly crash through half-sawn rungs, falling at least five feet on each take. No risk? Hardly!

And when you realise that they were performing these gymnastics on a platform 30 feet above the ground (there had to be room for the ladders to disappear under them), you begin to understand the ridiculous lengths we have to go to just hold somebody's attention for 30 seconds.

But then, that's what advertising is all about.

\* Geoff Dalziel is managing director of Hayes, Cowcher-Dailey Pty. Ltd., the Bank's advertising agency.



## In Marketing Thrusts . . . AMOS 'LL BE (H)ANDY

Recently appointed to Marketing Department is Roderick Amos, who joins the Bank as Marketing Services Manager.

In the face of increased competition in the financial services business, Rod will add technical expertise in fields such as consumer research, product development and promotion.

His career in marketing has taken him through two advertising agencies and, for the past nine years, the CBA Bank where he held the positions of Assistant Advertising Manager, Australian Bankcard Marketing Manager and National Adver-

tising Manager. He is also a Fellow of the Advertising Institute of Australia.

Rod points out that he is not altogether a stranger to the State Bank however, since he first courted his wife when she lived at Hartwell branch while her now-retired father, Alan Doyle, was manager.

At home he divides his time "somewhat erratically", between bringing up two daughters and restoring a seventy-five-year-old house and a 1930 Lagonda motor car — "all ten year projects", he says.



## MANAGERS MAKE IT IN MARATHON

Three senior State Bank staffers competed in — and completed — the recent 42 kilometre Big M Marathon.

Chief Accountant, Steve Mason, 57, Scott Walters, 51, Deputy Chief Manager Branch Banking, and Sunshine branch manager Jack Parker, 56, turned in performances which would have flattered men half their ages.

Jack crossed the finish line outside Melbourne Town Hall just three hours and 38 minutes after leaving Frankston, and Scott finished a few minutes later. Steve, who for days prior to the event was unable to walk because of a foot injury, reached the Town Hall within an hour of Scott. (Steve confesses that his severely blistered foot made the going heavy in the final stages after passing St. Kilda. "They moved the Shrine four times before I reached it," he says).

It was the first Marathon for former cricketers Scott and Steve, but the third for ex-cycling star Jack. All three took up regular running less than two years ago to build on the fitness they had achieved through their previous sporting activities.

Both Steve and Scott currently run a total of nearly 100 kilometres each week, despite different training routines. Jack covers around 60 kilometres weekly and caps it off with hours of track work on his bicycle.

- "Great, Scott!", says Steve Mason (left) as he congratulates Scott Walters on his Big M time. (Jack Parker was on annual leave when our photo was taken).
- Steve Mason crosses the Big M Marathon finish line outside Melbourne Town Hall.



## New 'Semi' Market Takes Off

In little more than eight weeks' operation the Bank's secondary market for semi-government securities had processed transactions worth more than \$1 million.

Managed by Peter Fuhrmann, the market had handled some 1600 phone enquiries from branches which lead to purchases of debentures and inscribed stock valued at \$530,000, and sales worth \$432,000.

The balance was stock-piled for future sales.

Most frequent transactions were in MMBW paper, with other activity in SEC, Gas and Fuel, Melbourne Underground Rail Loop Authority and Port of Melbourne Authority securities.

In some cases sellers received more than original purchase value because of an accrued interest element in the Bank's purchase price.

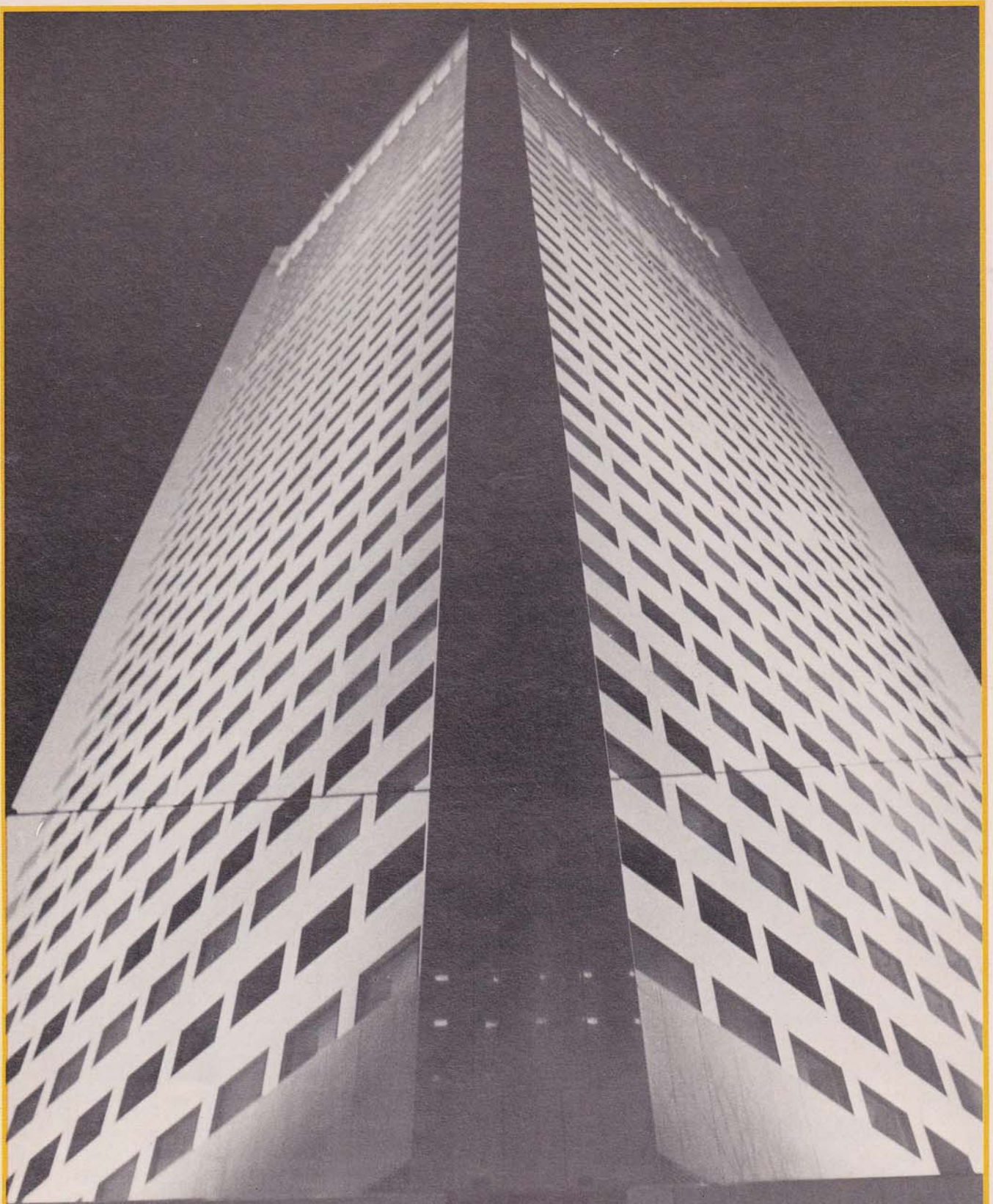
Branches can assist with the smooth running of the secondary market by observing a few simple pointers:

- Include the secondary market quote number on all documentation. Prefix *P* for purchases, and *S* for sales to customers.
- Use an 'Order To Deal' form when purchasing debentures. In the case of inscribed stock a transfer form on the particular authority is required.
- Don't forget to imprint the branch date stamp when witnessing customers' signatures.



• Semi-government secondary market manager Peter Fuhrmann (right) is pictured with assistant John Martino.





- ANT'S EYE VIEW of State Bank Centre tower during a night test of floodlighting on two of its faces. (Photo by courtesy of Melbourne Times).





## KIDS ROB YOUTH-WORKER

A lifetime of work for youth recently had a strange "reward" for annuitant Mack Davidson, 69, when children broke into his Mornington home and stole his 52-year-old coin collection.

Mack, who is senior vice-president of Mornington Lifesaving Club, life governor of Horsham Youth Club and a stalwart of the scouting movement, says that the value of the collection he began when a junior clerk at Wonthaggi branch was mainly sentimental.

"I was away for a few days when they broke in and went through every drawer in the place," says Mack.

"Before leaving they cleaned up some lollies, cakes and biscuits we had, and watched television."

Despite the loss of his collection, Mack holds no grudges.

"Of course I'd like to get my old coins back, and have the kids taught a lesson, but I wouldn't want charges laid," he says.

Meanwhile Mack will continue in his efforts to help provide a \$26,000 clubhouse for the Lifesaving Club which he hopes will become a social centre for local youth.

- Mack Davidson shows all that remains of his collection of coins gathered over more than 50 years (Photo: Standard Newspapers).

## Back In The "Boss" Chair

85-year-old annuitant Jim Kennedy, who retired in 1961 after 48 years' service, returns to his old branch at Geelong West every fortnight.

Sometimes, after cashing his pension cheque, Jim is invited into his old office, for a nostalgic "flashback" seated at the managerial desk.



## Port Fairy Flashback

Annuitant Tommy Mardling, 79, of Brighton, was an honored guest at the recent 100th birthday celebrations of Port Fairy Post Office.

Tommy was born in 1902 — in the post office building where his father was postmaster for many years. He joined the staff of our Port Fairy branch at the age of 14, while still wearing short pants.

During the August 21 Centenary celebrations a Cobb & Co. coach re-created its original mail run from Port Fairy to Kororoit.

Tommy posed beside the coach with our Port Fairy branch girl Leanne Beattie who, with other staffers, wore period costume for the occasion.





• Mrs. Lyn McMillan, wife of our Beeac agent, divides her time between saddles and savings.

## Incredible Shrinking Branch Became . . .

### “Doll’s House” Agency

At peaceful Beeac, north of Colac, we opened a branch in 1962.

Unfortunately, the town proved to be a bit TOO peaceful, business-wise, so in 1971 we reduced the office to sub-branch status.

Then, in 1975, it was decided to shrink the sub-branch to an agency. The building was sold to a local saddler, Mr. Ian McMillan — who subsequently became our Beeac Agent.

Mr. McMillan converted the premises into a saddle shop, and set aside part of it for a tiny, self-contained “bank”, complete with its own roof and bank-style counter fittings.

Mrs. Lyn McMillan now operates the “doll’s house” agency, and it’s doing good business.

Our Agency Examiner for the district, Alan Timmins, told STATESMAN: “Beeac is one of the most active and attractive agencies in the network!”

## Skating Whizkid

Percy Chaperon, 18, of Dromana branch recently worked for 20 hours to raise \$30 for Cancer research.

He took part in a local “skate-a-thon” and made about 4,000 circuits of a skating rink to achieve his target.

Percy started roller-skating a year ago, and has become an expert. He spends 10 hours a week practising speed roller skating — forward and reverse — and is also an expert ice-skater and ice hockey player.

Astrologically, Percy is a Virgo, which should make him especially attractive to any Taurus or Capricorn girls. But they might have to put their skates on to catch him!

## Bankers At Bay!

Fifteen likely lads from 45 Swanston Street branch recently showed initiative and team spirit when they organised some weekend fun and fishing.

They hired a cabin cruiser at Mordialloc and took off on a leisurely cruise, under the guidance of a skipper, to try for some “withdrawals” from sunny Port Phillip Bay.

Six hours later, they returned to “Mordy” — a little weary and sodden, and slightly unsteady on their feet — but triumphantly displaying about 100 flathead, ranging in size from 3 to 18 inches!

Bottom line: the lads are now really “hooked” on fishing.



• The fishing 45'ers: BACK ROW: (Left to right): John Blundell, Jeffrey Bowes, Skipper (non-Bank) John Curtin. MIDDLE: Geoffrey Weidemann, David Wearne, Peter Pearce, Keith Broughton, Graeme Brannan, Steven Borg, Rocco Trinchera. FRONT: Fred Robinson, Peter Wollard, Anthony Barca, Don De Ieso. (Photo taken by Norman Gardy).





## PUTTING IT POLITELY . . .

### When They Say . . .

"She is rather sweet."

"They're an ideal couple."

"He did his best."

"I've never tasted food like this before."

"It's the first time I've cooked this dish."

"Just what I've always wanted."

"What an interesting woman."

"Her beauty makes time stand still."

"She certainly is an unusual dresser."

"He's a high-spirited child."

"He's full of fun."

"He's so devoted to his mother."

### They Mean . . .

"She's a bit dim."

"Lucky they met, because nobody else would have had them."

"He stuffed it up properly."

"I hope I never do again."

"The recipe hasn't worked."

"What the hell is it?"

"She's as plain as a robber's dog."

"Her face would stop a clock."

"Her colour sense is zilch."

"He's a spoilt brat."

"He'll try to pull the cat's tail."

"He's a drip."

## OUGH!

Pity the newcomer to the English language, when trying to pronounce OUGH as it occurs in six different words:

### WORD

PLOUGH

THOROUGH

OUGHT

THROUGH

ROUGH

TROUGH

### OUGH pronounced

(OW)

(UH)

(AW)

(OO)

(UFF)

(OFF)

Imagine the frustration of a migrant student having to read aloud:

"A *thorough* man, making a *rough* *trough* when *ploughing*, *ought* to keep struggling *through*."

## PUZZLE ANSWERS

1. STIFF TASK: SOFT, SORT, PORT, PART, CART, CARD, HARD.
2. SIMPLE: IT
3. UP THE POLE: You say: "Sergeant, get that flagpole up!"



## COMPETITOR WINS OUR CONTEST

ANNUAL 50 & OVER TOURNAMENT for Gippsland golfers, sponsored by our Traralgon, Morwell (Church St.) and Churchill branches, was won this year by a local Commonwealth bank manager (pictured with cup). Trophies were presented by Scott Walters, Deputy Chief Manager Branch Banking, (second from right) and the award function was hosted by Tony Fullerton (extreme right) manager of Morwell (Church Street) branch.

## FIRST FLIGHT — TO LONDON!



Neil Henderson, 35, will later this month make his first-ever plane flight when he travels to London office to take up a three-year appointment as senior accountant.

Neil, presently stationed at Ballarat, Sturt Street branch won the London post from a field of more than 80 applicants.

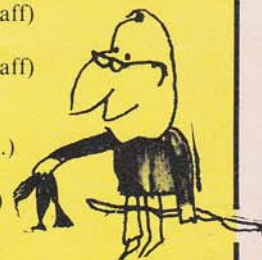
"I couldn't believe it when they told me I'd got the job . . . and my feet still haven't hit the ground," he says.

"The appointment will provide tremendous opportunities to broaden my banking experience to travel with my wife and three children, and, perhaps experience our first white Christmas", says Neil.

## Gone Fishin'

### Recent or approaching retirements

BRYAN LEONARD (Clerk of Works)  
BOB MAXWELL (Emergency Staff)  
GEOFF ALLEN (Blackburn)  
ERIC ANDREWS (Emergency Staff)  
JACK HASLAM (Frankston)  
LANDY RODDA (Heathmont)  
TED HANLON (315 Collins St.)  
TED GANNON (Eltham)  
JACK MILLS (Sandringham)  
VINCENT WALSH (Mortlake)  
JIM HUTCHESON (Box Hill)





## Bank Bargain Buys



*It's the Bank's goodwill bargain season again... time to order exclusive cut-price gifts for business contacts, friends, relatives... or yourself.*

*Choose from 15 items ranging in price from 50 cents (beaker set) to \$13.00 (Desk set).*

### HOW TO ORDER:

Simply send your list (mentioning, where applicable, your preferred colour, tie design, garment size, or type of packaging) with a cheque payable to State Bank to: "Goodwill Gifts"; Marketing Department.

*Here is the current list of items:*

**NOTEBOOK WALLET** (75 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.

**GOLF BALLS** (\$3.50 or \$4.50 per pack of three) Specify Hot Dot (\$4.50) Cut Proof (\$3.50) or Hot Dot — Big Balls (American) (\$4.75).

**KEY PURSE** (60 cents). Brown, red or black leather-look with gold Bank emblem.

**OPENER/SEALER** (60 cents). Colour and chrome finish with Bank emblem, 12 cms. long. Opens bottles and cans, and has slide-on sealer for opened bottles. Also in presentation case: 80 cents.

**GOLD-FINISH PEN** (\$1.00). Ballpoint, longlife, with Bank emblem, in gold presentation box.

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

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

**FILING CASE** (\$3.50). Leather-look, will fit inside briefcase. Has do-it-yourself compartment labels.

**BANK TIE** (\$3.50). Silky finish with gold emblem in scattered or all over pattern,

on backgrounds of either black, navy or sky blue (specify pattern and colour). Great value.

**BEAKER SET** (50 cents). Four yellow plastic cups with cap. Bank emblem.

**TABLE LIGHTER** (\$2.75). Black cylindrical gas-fire lighter, approx. 10 cms. high, with Bank emblems. Contains replaceable 'Cricket' lighter.

**CUFFLINKS** (\$2 to \$6.15). Chrome Bank emblem on black. \$2 in cellophane pack \$2.50 in plastic box. Gold-finish emblem in velvet gift box \$6.15.

**'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).

**DESK SET** (\$13.00). Black with silver Bank symbol on bottom right-hand corner. 26 cms. x 10 cms. Pen in slot. Compartments for paper clips, rubber bands, etc. Gift-boxed.