

Statesman

STATE BANK STAFF MAGAZINE
December, 1982 — No. 112 III





General Manager's Christmas Message

Once again we draw towards the close of another year and I welcome the opportunity to wish all officers and their families a Merry Christmas and a Happy New Year.

In reflecting on the events of the past year, I am conscious that the maintenance of growth in deposits and lending and the successful introduction of a number of new services, which now enable the Bank to offer to the public a complete range of banking services, has required the co-operative efforts of all officers. I thank all for their efforts in this regard.

In the year ahead we look to expand further in the area of commercial business as well as consolidating our position in more traditional areas. I am sure that this aim will be achieved if officers service our customers in the same cheerful and efficient way as in the past year.

The Chairman and Commissioners join me in extending traditional season's greetings to all members of staff.

We Pull A Swiftly!

FASTER FOREIGN TRANSACTIONS FOR BRANCHES

Branch customers can be offered speedier service on international transactions, now that the Bank is part of the worldwide SWIFT telecommunications network. We can make global contacts in less than half a minute.

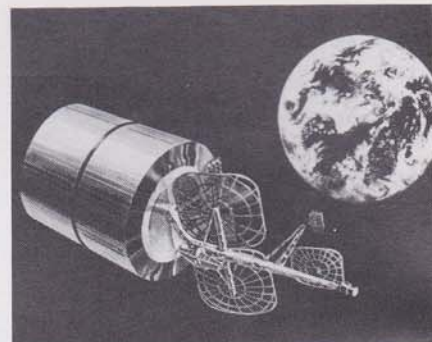
Ours was the first bank in Australia to make 'live' connection with SWIFT (Society for Worldwide Interbank Telecommunications) when tests began in Australia on September 27.

Since November 29 we have been actively 'on line' with some 981 banks in 46 countries.

The SWIFT system, launched in 1977 and headquartered in Belgium, handles all kinds of transactions . . . money transfers, exchange confirmations, collections and documentary credits etc., with reliability, speed and privacy.

Messages from our branches and departments for SWIFT transmission are keyed into a terminal in the International Department, State Bank Centre.

- From here the messages are sent via Telecom line to a special computer centre in Sydney known as a Regional Processor.
- This Processor station beams the messages via satellite 'INTELSAT 4A', to the U.S. Operating Centre in Culpeper, Virginia, which sends them onto either of two other Operating Centres in Brussels and Amsterdam. From here, they go to other Regional Processors and finally to receiving banks in their destination countries.



• Artist's impression of INTELSAT 4A, the 17-foot-long communications satellite, orbiting 21,600 miles above the earth, and relaying our international messages to Virginia, USA.

• For example:

A message from the State Bank addressed to a bank in the U.K. would be beamed initially from Sydney to the U.S. From here it would be sent to Amsterdam, then on to the U.K. Regional Processor and the receiving bank.

The time taken for a Melbourne message to reach its destination bank overseas — or for a foreign SWIFT message to reach State Bank Centre — is less than 30 seconds.



• The Melbourne end of our SWIFT linkup, in the International Department at State Bank Centre. SWIFT co-ordinator Nick Sette checks a message with terminal operator Helen Pisani.

Statesman

Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editor
TOM SEDUNARY

FRONT COVER:

This is a sample of the panoramic Melbourne views which will be enjoyed by tenants of the upper tower levels at State Bank Centre. Pictured at a south-east-facing window is Lisa Mackney of our International Department.

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STATESMAN is produced at two monthly intervals by the Public Relations section of the State Bank of Victoria.

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

the Branches and State Secrets.

Column paragraphs published earn \$5 for contributors.

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

New 'Phone Film Launched

Staff Stars Are Born?

Some 30 staffers were actors in a State Bank video movie which 'premiered' recently at our Staff Training Centre, City.

Titled 'First Impressions', the \$5,000 movie aims at improving the impressions we give to customers in something like 240,000 daily telephone contacts.

Staff Training's John Sedunary devised and scripted the film around four basic situations depicting right and wrong ways to: Answer promptly . . . Identify yourself . . . Listen-make notes . . . Keep it simple.

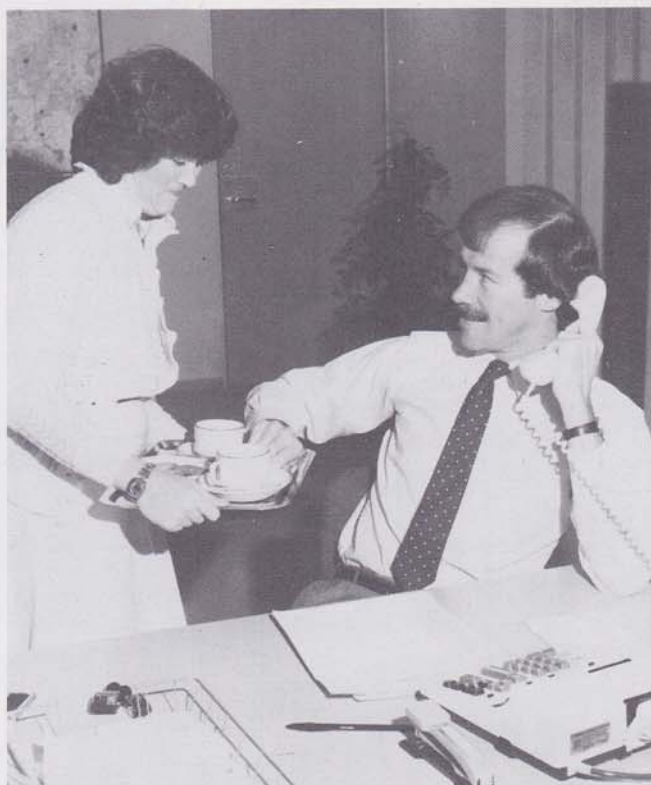
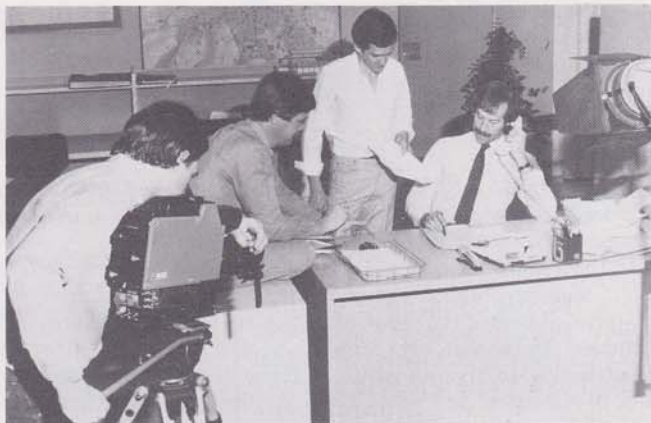
Scenes are set in typical branch and head office situations, and more than 2,000 staff members will see the film as part of courses conducted over the next 12 months.

Staff Training engaged Avcom Productions for filming, and to give professional guidance to the cast. Experienced radio-man Rick Stone recorded the 'voice over' commentary.

At the launching of 'First Impressions', Staff Training manager Max Langham commended staff acting performances. "Perhaps we should have struck a showbiz type award, and called it the 'Logo'," he said.

• Above right: Avcom Productions cameraman Phil Wingate and producer Chris Strange (seated on desk) prepare to film a segment of 'First Impressions', while Staff Training's John Sedunary (standing) and John Gunn (General Manager's Department) discuss the script.

• Right: In a 'frame' from 'First Impressions', Fred (John Gunn) is distracted from his phone call by morning tea served by Susie (Judy Willmott, Internal Audit Department).



New Commissioner is Top Administrator

Mr Neil Smith, 62, who was appointed to our Board of Commissioners for 7 years from September 21 to replace Sir John Anderson (retired) is one of Victoria's most experienced and senior administrators in both public and private sectors.

From an early background in accountancy Mr Smith moved (following AIF war service) into senior Victorian public service positions, then to Ansett

Transport Industries where he rose to Executive Director, and in 1968 to the Gas & Fuel Corporation, where he has been Chairman since 1970.

Mr Smith was Deputy Chairman of Commissioners, City of Melbourne, and has been President, Royal Automobile Club of Victoria, since 1980.

He is married with three children, lives at Burwood, and his recreations are tennis and racing.

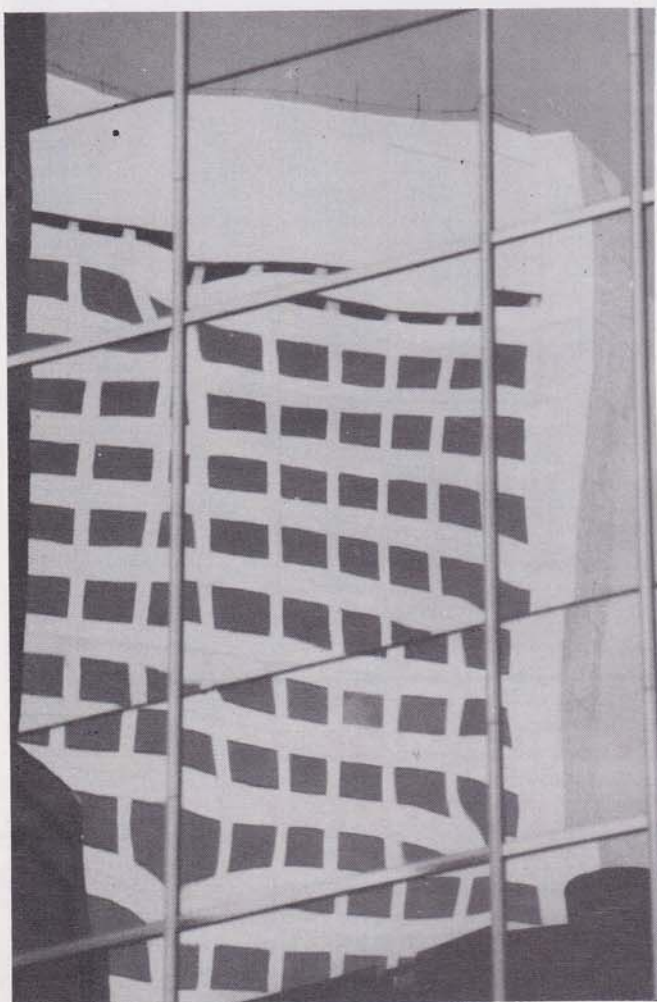
Meet Our Own: **HAUPTGESCHAFTSFUHRER ABSATZWESEN . . .**

That's German for Chief Manager, Marketing, and that's how Trevor Craddock was introduced to German delegates attending last month's International Payment Systems seminar in Barcelona, Spain.

To the Spanish delegates, Trevor was described as Gerente Jefe de Comercializacion (Chief Manager, Marketing), and to the French he was Directeur en Chef, Marketing.

Trevor addressed the seminar on 'the State Bank's Automatic Teller Machines in Australia'. In German, that came out as 'Die ATM-Dienstleistungen der australischen (Staatsbank)'. In Spanish, it was 'Servicio de maquinas papadoras automaticas del State Bank of Australia'. In French it was 'Le Service des guichets automatiques de la State Bank of Australia'.

• Herr (Senor) (Monsieur) Trevor Craddock.



EARTHQUAKE? This dramatic photo of State Bank Centre shows what the tower *might* look like in the middle of an earthquake. (The candid camera shot was taken of the Centre's distorted reflection in the windows of the building opposite in Elizabeth Street).

Staff Profiles: **GARFIELD**



• **GARFIELD SPORTS TRIO:** Manager Peter Taylor (right), Michael Bonham (centre) and Graeme Dyer.

THREE GOOD SPORTS

Our three staffers at Garfield branch are very much 'team' men, both on and off the job. Their sports range from football, cricket and squash to tennis, golf and skiing.

MANAGER PETER (PEDRO) TAYLOR has been an Aussie Rules umpire for 17 years, officiating at more than 100 games. He started as a VFL Reserves field umpire in 1965, became a Reserves goal umpire in 1971 and progressed to senior games in 1977. Peter is on the Umpires' Executive Committee, and was a 'goalie' for the 1981 Night Grand Final. He trains three times a week (one night at the MCG) and is one of the goal umpires who officiate at VFL Sydney matches.

MICHAEL (MICK) BONHAM is reported to be the idol of many Garfield ladies — from teenyboppers to pensioners — because of his football feats (he came from under-age competition to become a regular senior player) his tennis prowess and his helpful attitude across the branch counter.

GRAEME (DINGO) DYER has off-duty interests ranging from water and snow skiing to local fire brigade activities, and old-car wrecking.

50-WORD FABLES

Test your ability to be brief, which is the first requirement of good writing. Using only 50 words (exactly) write a complete story with a definite beginning, middle and end . . . on any subject.

An English entrant in a similar competition gave this interesting example.
The Last Time We Had Peanut Butter

"My dad opened the jar of peanut butter and began spreading his toast . . . Simon was violently sick, Andrew committed suicide, I ran under a bus, grandma was hit by a meteorite, baby Tom ate his rattle and mother jumped through the window, but my dad carried on spreading his toast."

Best entries will be published in STATESMAN, and will earn \$5 fees for contributors.

Footnote: No correspondence will be entered into by the judges (because they can't write).

Police alert for hotel bandit pair

Vague descriptions of two armed bandits believed to be responsible for several hotel robberies in Eltham, Lower Plenty and Doncaster, are hindering police in their investigations.

Insp. Stan Anderson of Heidelberg CIB said he believed the same men were responsible for about nine robberies at hotels in the past 18 months.

"But the fact that they have worn balaclavas in each raid has made it difficult to get descriptions."

Armed and dangerous

"But their modus operandi has been similar in each robbery."

The latest robbery was at the Shoppingtown Hotel in Doncaster last

Tuesday night when the bandits netted \$7000.

The bandits hit the Eltham Hotel on December 21 last year and April 28 this year, and the Lower Plenty Hotel on May 19 last year.

They had also raided the Doncaster Inn.

"In most cases they have been armed with hand guns — a revolver and a pistol — but one was armed with a shotgun in the raid at Eltham this year," Insp. Anderson said.

The bandits usually hit



Mr Bryan O'Connell was recently appointed new manager of the State Bank's Doncaster East branch.

He replaces Lloyd Jones who has taken over as manager of the Lower Templestowe branch.

Mr O'Connell has

State Secrets by the Teller



MANAGER in a hurried visit to a city bargain bookshop, bought what looked like a spicy novel titled "MAKING IT WITH MADEMOISELLE". He found later that it was full of dress-making patterns.

ACCOUNTANT was walking along city street wearing one of those portable cassette players with headphones, and nodding his head up and down. A mate who met him pointed to the recorder and asked "ROCK? TOP 40?" Accountant replied "NO, WIFE. INSTRUCTIONS!"

WHICH country branch accountant mistakenly turned up for work on his first day of leave, then shouted the staff (including his relief) cream cakes for morning tea before he went home?

BRANCH manager, in a report to Housing Loans Department, listed a customer's loan-qualifying deposit of \$7,900 as 'PROCEEDS FROM SALE OF HAND'. We've heard of people willing to 'give an arm and a leg' for things they want. Maybe the hand was a first instalment?

YOUNG bank girl, who looks Australian-born but isn't, was waiting for an order in a Carnegie fish shop when she overheard two youths chatting behind the counter. They were discussing in Greek, her physical attractions, in a very coarse manner. Before departing from the shop she thanked the pair, in perfect Greek, leaving them red-faced and speechless.

COUNTRY branch manager phoned a local technical school and asked to speak to the Principal. The office girl said "Sorry, he is at present involved in interface with a VDU". It later transpired that the Principal had been watching tennis on the telly.

WATER-SAVING TIP: Don't waste water by bathing your baby every day. Send it out to be dry-cleaned!

PUZZLE CORNER

1. MEATY: Change PORK to LAMB in eight moves, altering only one letter to form a new word each time, but not re-arranging letters.
2. CROSSROADS: A motorist on a highway is approaching a crossroad. He can either turn right or left into it, or continue straight on up the highway. If he turns either right or left he will run out of petrol before reaching a service station. He does not have enough petrol to go back to the last service station he passed. He cannot see a service station ahead on the highway. Which one of the following statements (and only one) is correct?

(a) He might run out of petrol. (b) He will run out of petrol. (c) He should not have taken this highway route. (d) He is lost. (e) He should turn right at the crossroads. (f) He should turn left at the crossroads.

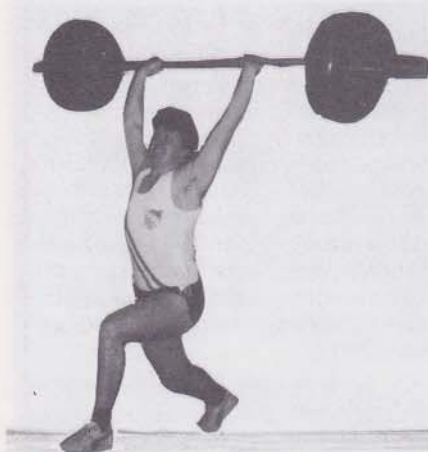
Answers Page 15



Pert Young Lady Of The Land!

Jennine Smart of Maryborough branch was a State Final contestant in the 1982 Miss Victoria Quest ... after being judged "MISS YOUNG FARMERS" representative for the Ballarat-Bendigo-Echuca-Horsham region.

Sponsored by Avoca Young Farmers Club, Jennine helped raise hundreds of dollars for spastic society charities.



Greg Carries A Lot of Weight!

Greg McNaughton, of Abbotsford North branch, was third placegetter in the 1982 Australian Youth Weightlifting Championships, held at Newcastle. His two best lifts were 85 and 110 kilograms.

Real Names of Celebrities

What's in a name? asked Shakespeare.

A great deal, apparently, in the opinion of well-known public figures, especially those in show business.



• RICHARD JENKINS and JULIA WELLS
(in 'Camelot')



• REGGIE DWIGHT

Here are some names we know, and the real names they conceal:

Alan Alda	Alphonso D'Abruzzo
Elton John	Reggie Dwight
Brigitte Bardot	Camille Javal
Elvis Costello	Declan McManus
Cliff Richard	Harold Webb
Julie Andrews	Julia Wells
Richard Burton	Richard Jenkins
Michael Caine	Maurice Micklewhite
Michael Crawford	Michael Dumble-Smith
Angie Dickinson	Angeline Brown
Kirk Douglas	Issur Danielovich
James Garner	James Baumgartner
Ty Hardin	Orton Hungerford
Rock Hudson	Roy Fitzgerald
Penelope Keith	Penelope Timson
Billy J. Kramer	William Ashton
Michael Landon	Eugene Orowitz
Danny La Rue	Daniel Carroll
Sophia Loren	Sofia Scicolone
Karl Malden	Mladen Sekulovich
Dean Martin	Dino Crocetti
Leo Sayer	Gerard Sayer
Nina Simon	Eunice Wayman
Dusty Springfield	Mary O'Brien
Tina Turner	Annie Bullock
Dionne Warwick	Marie Warrick
Raquel Welch	Raquel Tejada
Stevie Wonder	Stephen Judkins
Doris Day	Doris Kappelhoff
Fred Astaire	Frederick Austerlitz

Know Your Bank

PROVIDENT FUND

As members of the Bank's Provident Fund we are property owners . . . we have a shopping centre in Shepparton, a motel in Waverley and an office block in Preston.

They are just a few of the enterprises in which those fortnightly deductions from our pay have been invested to earn funds for our retirement payments.

Careful investment in property is one way in which the Fund Management Committee is endeavouring to build longterm profitability. By mid-1983 the Fund will own property worth around \$16 million.

Bolstered by the Bank's two-for-one contributions, big investments are also made in semi-government securities and public company debentures. Additionally, in recent years, considerable sums have been channelled into first mortgage loans to companies for investment, development and business purposes. In the year ended June 30, 1982, the Fund lent \$15 million in individual advances ranging from \$250,000 to \$2 million.

Established in the 1920s, our Provident Fund is one of Victoria's oldest superannuation schemes. With more than 7,000 members, some 780 annuitants and assets totalling \$141.6 million, the Fund is also one of the largest.

While Graeme Walker, Fund Manager, and his staff of five are responsible for day-to-day running, the Fund is administered by the Commissioners on the advice of the management committee headed by Professor Donald Cochrane, Chairman of Commissioners. General Manager, Mr Harry Torrens and Deputy General Manager (Finance) Mr Jack Ryan are Commissioner-appointed members. Two other members, Jim Gregory (manager, Fawkner, Major Road) and Peter Anstee (assistant manager, St James Building) were elected for five-year terms by Bank staff.

The committee meets fortnightly to discuss and advise on all matters affecting



Meet the staff who operate our multi-million dollar Provident Fund: standing (from left to right) Les Blackbell (A3) Graeme Walker (Provident Fund Officer) Brian Wood (assistant Provident Fund Officer) Brien Hansen. Front: Kathy Ledney, Barbara Colbourn.

INVESTING FOR OUR OLD AGE

the Fund. A consultant actuary reports on the whole operation every three years.

Our Provident Fund is a 'defined (or promised) benefit' scheme, with benefits based on members' salaries in the two years preceding retirement.

"So consider the difficulty of making provision, on 1982 contribution levels, for payments in the year 2000 and beyond," says Graeme.

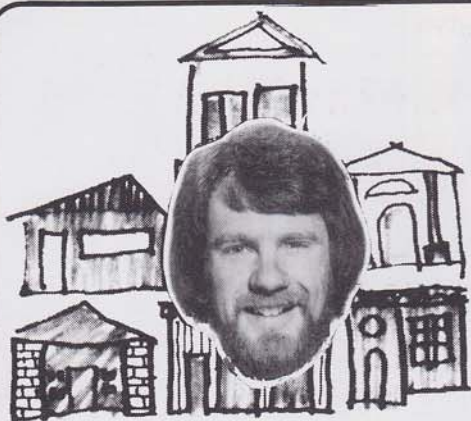
"We have to assume that salaries and inflation will increase to certain levels, and plan investment strategy to provide the best yield possible within the bounds of prudence", says Graeme, who, like his assistant Brian Wood, is an economics graduate.

The Provident Fund staff operate, in addition to their investment and accounting work, an advisory bureau for retired officers, and families of deceased members.

"We provide guidance on matters such as tax deductions, health fund cover, pensions, even house repairs", says Graeme.

Serving staff often contact the Provident Fund office for statements of their contributions, or for help with pre-retirement planning.

"So while we are conducting a multi-million dollar business, we remain close to the people we serve, both before and after they retire", says Graeme.



Around the Branches

by Tom Sedunary

Mornington:

Golden Customers

Manager Brian Jones and staff delighted longtime customers Horrie and Jessie Reynolds by turning on morning tea to celebrate the couple's 50th wedding anniversary. Staff presented a cake and flowers. Mr and Mrs Reynolds bought their first home in 1932 with the help of a State Bank loan. Repayments worked out at around \$1.20 per week!



• Teller Leslie Dixon and manager Brian Jones congratulate golden wedding celebrators Horrie and Jessie Reynolds. (Photo: Standard Newspapers).

Woodend:

Kiddy Art

A recent branch-run art competition drew 119 entries from three local primary schools, and the colourful display attracted much community interest. Manager Kevin Lloyd provided \$20 passbook prizes for section winners judged by a local artist, and the Kyneton Guardian newspaper gave pictorial coverage to the two-week exhibition.

Accountant Robert Harwood presents a \$20 passbook to a junior prize-winner.



Foster:

Teamwork — Six Days a Week!

All the male staffers on deck recently at the branch happened to be members of the same local cricket club. Pictured standing, from left to right are: relieving teller Geoff Sparks (A-Grade player), newly appointed Meeniyen accountant John Forster (B-Grade captain), manager Bill Bell and clerk Mark Rerden (B-Grade players). Front: accountant John Gilbert (A-Grade).

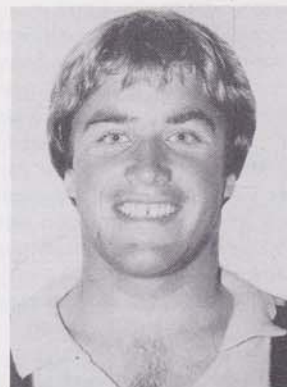
The female staff wanted to be included in any photo appearing in Statesman, but the fellas thought that in this case it just would not have been 'cricket'.

Warracknabeal:

Fine Footy Form

Junior clerk Tony Huebner, 17, gave an outstanding football performance in 1982. He completed his first season with Warracknabeal seniors, competing in the strong Wimmera League competition, and even won the club's "Best and Fairest" trophy. Naturally, he also received the Best First Year Player award. Tony's goal tally for the season was 40 . . . mostly kicked while he was positioned in the Centre.

Local 'footy watchers' are tipping that Essendon recruiters will be keeping Tony in their sights from now on.



Malvern East,
Wattletree Road:

To L.A. The Hard Way

Teller Christine Scheid is hoping that a daily 32 kilometre bike ride from her Croydon home to work at East Malvern will help get her to Los Angeles. Twenty-year-old Christine is Victoria's champion amateur female cyclist, in training for the 1984 American Olympics.

Christine Scheid sets off from her Croydon home to ride 32 kilometres to work.



Broadford:

Second 'Brownlow'

Accountant Neil Haslett, 29, has won Lancefield Football Club's best and fairest award for the second time. He first won it in 1971 as a relatively inexperienced 18-year-old, but has since notched up more than 250 senior games and played in nearly every position on the field. Although Neil has now reached 'veteran' status, he certainly has not lost pace. He played the 1982 season as a centreman, a position reserved for fast movers.



Accountant Neil Haslett proudly displays his footy trophy.

Merbein:

Big 'Shindig' At The North-West Frontier

More than 80 guests attended the October opening by the Mildura shire president of \$170,000 extensions to the branch... which is the most remote from Melbourne.

Cr Ron Vine praised new teller facilities, the enlarged banking chamber and modern staff amenities provided by the ground floor addition to the 54-year-old, two-storey, residential bank.

Mr Harry Torrens, General Manager, and Mr Jack Pretty, Chief Manager, Branch Banking, flew from Melbourne for the function.

That same day, the branch went on-line to our Spencer Street, City computers.

Branch manager Jack Maloney entertained guests who included three members of parliament, valued customers, potential clients and various business contacts.

Jack and his staff had occupied temporary premises during the eight-month reconstruction project.



Sorrento:

Colonial Capers

To help celebrate Centenary of Settlement in downtown Sorrento, the staff dressed up in old time costumes for a day in early October. Pictured, back row (from left to right): Andrew King (teller) Jeff Cornish (teller) Alan Axford (manager) Ian Dennett (relieving accountant). Front row (left to right): Kathy Walker (teller) Carol Bethune (accountant) Julie Mulda (senior clerk).



On the Way Up

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



JOHN BLUNDELL
Relieving Staff



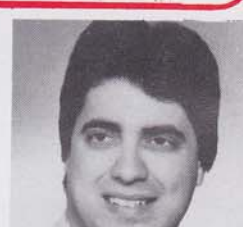
MARIE KENT
Insurance Dept



WARREN HOBSON
Heyfield



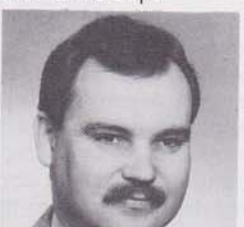
IRENE FITNESS
Castlemaine



JOHN FIESCHI
Gladstone Park



FRANCIS BROWN
Marketing Dept



JEFF ORCHARD
Current Loans Dept



DEBI FERGUSON
Traralgon



CHERYL CONWAY
Housing Loans Dept



COLIN POCKOCK
Maryborough



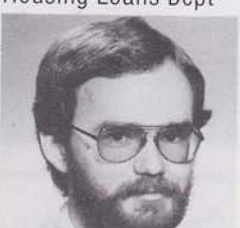
ELLEN ARNELL
Correspondence



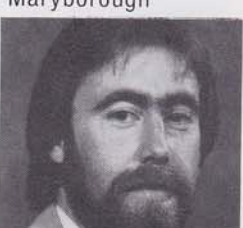
SUSAN RIO
Relieving Staff



ELLEN DAVIS
Bankcard Dept



RUSSELL PARKER
Murrumbena



GEOFF LEWELLIN
Yea



PETER ANDERSON
Carlton



JON FORSTER
Meeniyan



VINCENT ALLEN
Brighton East



BRUCE WHALLEY
Coburg West



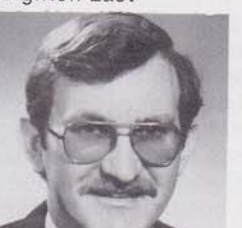
IAN COLEMAN
Geelong



ANNE GARLICK
Frankston, Heatherhill Rd



BRIAN HAWLEY
Central Clearing
Section, E.D.P. Dept



MIKE SCOTT
(Edithvale)



JIM LINDSAY
(Yarraville)



GARY STEPHENSON
(E.D.P. Department)



• **TOPS AT TWILIGHT:** Here is the Ballarat branch netball team which won the 1982 Twilight Summer Competition (C Grade grand final). **BACK ROW** (left to right): Jenny Trengove, Elaine Tilley, Leanne Blenkiron, Trish Polinelli. **FRONT ROW:** Sue Brant, Jill Commons, Michele Saunders, Judith Smith.

Chris Is Here From Canada



State Bank Centre is currently hosting its second Canadian exchange student for 1982. Commerce graduate Chris Yetman, from Halifax, Nova Scotia, joined us in September following an earlier visit from Nicole Faucher (see April Statesman). Chris will divide his time between our Research, Corporate Finance and Marketing Departments, to study aspects of Australian banking, and to undertake projects assigned by the departmental heads. Chris will return to Canada in February. Other exchange students visiting the Bank in recent years have come from Finland, Denmark and Sweden.



Birthday Party

North Melbourne staffers moved into the customer area and turned on a different kind of service, when celebrating their centenary on September 9. Pictured in colonial dress while serving morning tea to long-time depositors are (from left) Rosa Guiliano, Anne Goodear and Lauren Desira.

Come On, Steve!

Stephen Sandri, 26, of Personnel Department, plays district cricket for Essendon, and recently helped to shatter all his club's partnership score records.

Opening the batting against Ringwood on November 13, Steve and his partner knocked up 271 runs in just 244 minutes. Steve's score of 129 included 14 fours.

The joint effort was described by an AGE writer as "the most memorable achievement in District Cricket since Bill Lawry made 280 Not Out to drag Northcote to the 1965/66 premiership!"

Steve crossed to Essendon from Williamstown after a stint at Footscray.

His game on November 13 was his third in the seniors this



• **Triumphant Steve Sandri** after contributing to a record cricket partnership score. (AGE photo). season, and his previous highest score was 62.

Bank Computer Talks Back!



• **Button attachments on phones** enable Ecuador bank customers to talk to computers from their homes.

Some South American bank customers are using an astonishing talking computer service.

News of the innovation (and the photo shown here) was picked up by Chief Manager, Marketing Trevor Craddock, when he participated in last month's International Payments Systems symposium in Spain.

Depositors of branches of the Bank del Pacifico in Ecuador can attach a small, 10-button keyboard to their home phone mouthpieces. They can then "key-in" various number combinations to contact the bank's computer... instructing it to supply cheque books, branch cheques or statements, transfer money between accounts, or pay phone and power bills.

The computer has a recorded vocabulary of 180 words, which it uses to compose spoken replies to the callers. For example: "YOUR... NEW... CHEQUE... BOOK... WILL... BE... SUPPLIED".

So far, 1,500 customers have availed themselves of the talk-back facility.



Meet our new Managers



G. R. SHAW: Skipton

Gary has worked in Melbourne since an initial bush posting to Romsey more than 20 years ago. So he welcomes the opportunity to return to the country, and to introduce his wife Dorothy and their three children to life in a small town. Gary has played A-Grade cricket for several years, and he is keen to don flannels in Skipton.



R. P. FULTON: Seddon

Most of us look for peace and quiet in our spare time, but not Rod. He is a 'big shot' in an Army Reserve artillery unit. (He signed up around the time that he 'enlisted' in the Bank, and has achieved the rank of Warrant Officer, Class Two). Rod spends one week-end per month at Puckapunyal, and goes on an annual three week camp, for field firing exercises.



G. S. SHERWOOD: Asst. Mgr. Waverley Gardens

Graham remembers back 15 years when he could look over the back fence of his Keysborough home and see across empty paddocks to where the Waverley Gardens Centre is now situated. Not only has the scenery changed, but Graham has acquired a family: a daughter, 12, and a son, 10. Graham has had longterm associations with various community groups in the area.



L. V. PATEN: Special Loans, Housing Loans Dept

Les joined the bank in Orbost, far removed from his head office workplace of recent years. After considerable service in various sections of our Current and Housing Loans Department, he has become something of an expert in the home lending field. Les is now looking forward to the challenge of dealing with loan applications which are out of the mainstream of normal lending conditions.



S. A. J. AZZOPARDI: Assistant Manager, Forest Hill

Sam's three children — sons aged nine and seven, and a daughter, 5 — are helping to cultivate Dad's interest in model railways. They're assisting with construction of a track layout, and are encouraging him to join a club. The kids think that's fair trade for Sam's active involvement in their football, tennis, swimming and gymnastics.



M. T. WHITTY: Inglewood

Mick is most enthusiastic about his move to Inglewood, but it meant quite a wrench from previous community ties at Flinders. He played cricket, golf and carpet bowls with local clubs, and was a member of the rural fire brigade and a trustee of the cemetery. Mick and his wife Andrea (Quirk), a former State Bank relieving staffer, have daughters aged one and three.



P. N. GREENING: Boort

Although Peter is a 'city boy', he is very familiar with Boort and environs. Over the past 10 years he, wife Alison and their three children have made regular visits to a local farm owned by friends. Peter and his family have keen sporting interests (footy, cricket, netball, golf, Little Athletics), and they look forward to joining clubs in their new town.



A. A. WAUGH: Relieving Staff

After progressing through three accountant grades in 10 years at Yarra Junction branch, Austin will now broaden his horizons as a relieving manager. (Actually, he spent three years as a reliever earlier in his career, so the lifestyle won't be entirely new). Austin is a keen angler. He holds official positions with the Dunlop Bayswater Club and the Australia Sportfishing Association.



K. J. REDDROP: Asst. Mgr. Watsonia

Ken's first managerial posting is on his home ground. He has lived in the Greensborough area for more than 13 years and has been relieving accountant there. His off-duty activities include competitive tennis and basketball. Ken is married, with three children aged from 14 to 11.



A. M. SUTTON: Asst. Mgr. Lending Section, General Manager's Dept

Annabel graduated as a Bachelor of Business (Accountancy) after six years of part-time study. She is now an Associate of the Australian Society of Accountants, and a registered tax agent. Her husband Neil is an accountant at Swinburne Tech. Annabel plays competitive tennis with the Willison Park club and enjoys social games of golf.



A. G. JANES: Credit Manager, Bankcard Dept

Tony's promotion means a return to a department which he helped to set up in 1973. He served there until 1977, when he was appointed administrative officer at our staff college. In 1978, he took up a posting at London Office. Since returning late last year, he and wife Jan, and their four daughters, have been busy catching up with friends and re-decorating their Mulgrave home.



R. K. PETERS: Relieving Staff

Ray, who had spent the past six years as a relieving accountant, will now be domiciled at Morwell for 'trips' around the Latrobe Valley. He hopes to join a local cricket club and continue with his other sparetime activities of wine-making and propagating native plants. Ray is married with two children aged nine and five.

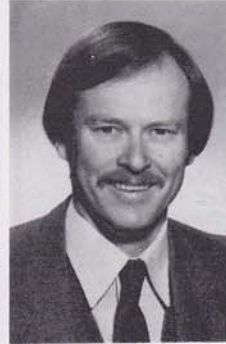
Meet our new Managers (Cont.)



R. W. TAYLOR:
Malvern East Station
Ray's sporting pre-occupation is golf. His handicap is currently 12, and most Sundays see him participating in competitions at the Australasian Club. He is married with three daughters.



B. W. WALLACE:
Relieving Staff
Caravanning is a major Wallace family activity, and Bruce, wife Jennifer and their three children have spent up to 30 weekends a year away on excursions around Victoria. The Wallaces are members of the Knox Caravan Club.



G. R. CASSON:
Staff Recruiting, Personnel Department
Graham plays sub-district cricket with the Dandenong club, of which he is a life member. He also plays competitive tennis and is a social golfer. Graham and his family had a three-week holiday in California and Hawaii.

Bank's Fast Aid For Storm Victims

THE CRISIS OF 'MELWAY 37'

Our Insurance Department staffers worked long and hard to organise help for more than 2000 home-owners whose properties were hit by violent storms in Melbourne's outer eastern suburbs on November 15.

Wind, rain and hail caused havoc, particularly in the Croydon/Mooroolbark area covered by Melway map 37. Tornado-force gusts smashed fences and windows, ripped tiles from roofs, uprooted hundreds of trees — even hurled complete carports into neighbouring properties.

Rain driven through shattered windows and roofs damaged carpets, wallpaper, and other household fixtures covered by the Bank's insurance.

Soon after the storm struck, all phones in Insurance Department, State Bank Centre, began shrilling. They kept that up for two and a half days. The 16 phones were inadequate to cope with the hundreds of 'storm and tempest' claims, so 7 extras were commissioned from Branch Banking and Internal Audit. The full Insurance office staff was boosted by reinforcements from Current Loans, International, Branch Banking and Personnel departments — making a total of almost 40 people handling the busiest burst of claim activity anyone could remember.

The main switchboard at State Bank Centre was disrupted for three days by the deluge of incoming calls, comprising 976 'glass' claims and more than 2200 claims for other damage.



• The roof of a Mooroolbark home was smashed by a falling tree during the gale. (SUN photo.)

People phoning in reports of damage were directed to their nearest roof contractors or glazing firms. The glaziers had fourteen radio-controlled emergency trucks criss-crossing the storm area. First priority of the emergency teams was to make properties watertight... next, they had to replace glass.

After repairs and replacements came the long and complicated job of assessing storm-caused damage, and compensation for effects of wind and water on house contents. A team of Bank loss assessors set up a headquarters in Mooroolbark branch, and used the courier system to pass reports to and from Insurance Department in the City. The assessors are still at work.

It took until November 24 for our Insurance Department staff, working

overtime, to catch up with all the routine work which had been shelved during the 'Crisis of Melway 37'.

Our Branches Hit

More than 20 of our branches in the storm area were damaged, and three were forced to close: Gladstone Park and Chirnside Park for two days, Mooroolbark for one day. At Gladstone Park, the ceiling collapsed into the teller area, luckily without causing injury to staff. The Bank's total damage bill for these three branches alone exceeded \$55,000.

Footnote: The earth tremor which rattled Melbourne on November 21 did not damage any Bank-insured properties.

Return to Barer?

Too hot to handle...

LONDON, Mon., AAP. — Magistrates in Stafford have refused to accept payment of a parking fine by a cheque written on a belly-dancer's belly.

William Watson, chief clerk of the court, said: "Paying by cheque means the cheque becomes my property until it is cashed."

With a sidelong glance at the undulating cheque written in ink on the stomach of local belly dancer Sandra Audley, 36, he added: "There's no means of collecting this money."

Ex-Coach Geoff Picks 'Best and Fairest'



Geoff Cameron, manager, Yarrawonga branch and former coach of the State Bank Football Club was married in October to Kathleen Collins (a Reserve Bank Staffer). His best man was our Social Secretary Peter Wynd.



Top umpires with their State Bank Whistle Awards...

FRONT: Senior umpires Glenn James (left) and Rowan Sawers.

REAR: Craig Langham (left) and Peter Lawlor. Craig is the son of our Services Division Head Printer Doug Langham, and the nephew of Max Langham, our Staff Training Manager.

Whistles Gave Final Umpires A Kick!

The 1982 VFL Grand Final field umpires were honoured by the Bank when they were presented with 'whistle' award trophies.

The Bank awarded golden whistles (encased in perspex blocks) to Glenn James and Rowan Sawers, who umpired the 1982 Carlton/Richmond premiership at the MCG.

Glenn and Rowan also each received a 7-day holiday for two at Wanderers' Paradise, Queensland, plus \$300 in Thomas Cook Travellers Cheques.

The umpires of the Under 19 Grand Final, Craig Langham and Peter Lawlor, each received a silver whistle from the Bank plus a weekend trip to Surfers Paradise and \$200 in Thomas Cook Travellers Cheques.

HOLE-IN-ONE CLUB

Here's the latest member for the Bank's growing "Hole-In-One Club" of golfers: KEN ARNEY, accountant at Mentone branch, scored on the 17th (par 3) hole at Woodlands on August 1. His tee shot went straight into the hole on the second bounce.

(Ken is the twelfth staffer to report to STATESMAN their holes-in-one, some dating back to the 1940's.)

An Honor For Sam

An unusual honor was recently bestowed on our annuitant Sam Pettiford, now living in South Australia. Sam was made an Honorary Life Member of the Sports and Social Club of the Savings Bank of South Australia. This award was conferred in recognition of Sam's many years of involvement in activities sponsored by the social clubs of our Bank and the SB of SA. In particular, the life membership recognised Sam's role as a host for visiting South Australian State Bankers visiting Melbourne.

• Sam Pettiford can be contacted through his friend Mr Alf Marlow, at 2/17 Dunbar Terrace, Glenelg East, South Australia, 5045.

Our Big M Battlers

Middle-aged 'marathoners' again dominated the Bank's representation in the 1982 BIG M run of 42.2 kilometres from Frankston to Melbourne on October 16.

John Parker (57) manager of Sunshine branch, completed the course in 3 hrs, 39 mins, 54 secs . . . about a minute slower than his 1981 performance.

Steve Mason (58) Chief Accountant, clocked in at 4½ hours, a 25 minute improvement on the previous year.

Scott Walters (52) Deputy Chief Manager, Branch Banking, managed 3 hrs, 6 mins, which was some 35 mins faster than his 1981 run.

FOOTNOTE: The 1982 winner's time was 2 hrs, 11 mins, 8 secs.

Cricketers On Staff

How many State Bank staffers, past and present, have been district or sub-district cricketers? The question came to STATESMAN from annuitant Chris Ryan. Here's a listing compiled with the expert assistance of cricket buff Steve Mason, Chief Accountant:

DISTRICT PLAYERS AND THEIR TEAMS: Bill Ponsford senior (St. Kilda, Victoria and Australia), Joe Reed (Hawthorn-East Melbourne), Frank Lawn (Northcote), Cliff Cox (Carlton), Geoff Eustace (Pahran), Tony Culph (Footscray), "Mitta" Ainslie (St. Kilda), Adrian Cody (Fitzroy), Ray Wake (Carlton), Bob Fewster (Carlton), Bill Ponsford junior (Melbourne), Alan Donohue (Richmond), Alan Salmon (Hawthorn-East Melbourne), George Pollard (Northcote), Ken Daggett (Essendon), Steve Sandri (Essendon), Kevin Lanigan (Pahran), Warren Patterson (Footscray)

SUB-DISTRICT PLAYERS AND TEAMS: Chris Ryan (Kew), Neil Dickenson (Camberwell), Bert Howse (Preston), Gordon McGrath (Preston), Roy Downie (Caulfield), Gordon Marshall (Caulfield), Lionel Lawrence (Camberwell), Ron Clarke (Hawthorn-East Melbourne), Stuart Chisholm (Camberwell), "Gunner" Watmuff (Brighton), Barry Coxhell (Ormond), Bob Bennett (Yarraville), Harry Torrens (Preston), Jack Watmuff (Brighton), Clem Emmett (Brighton), Cec Evans (Caulfield), Barney Williams (Elsternwick), Vance Chambers (Camberwell).

Any others?

Any Advance on 103?

OUR OLDEST DEPOSITOR



• Mr Walter Robins, 103, our oldest depositor? (Herald photo).

Who is our oldest depositor?

Walter Robins of East Malvern, a customer of Darling branch must be a contender for the title. He turned 103 on September 28.

Mr Robins was born in Longwood, a small town in central Victoria during the Kelly Gang era. He remembers seeking Kate Kelly a few times . . . "a young woman with lovely long hair".

A decorator by trade, Mr Robins worked from the age of 14 until he retired at 84. He and his wife reared eight children at Rochester. He now has 11 grandchildren and 14 great grandchildren. He still does gardening and tree pruning, and after a medical checkup last June, his doctor declared him 'fit and healthy'.

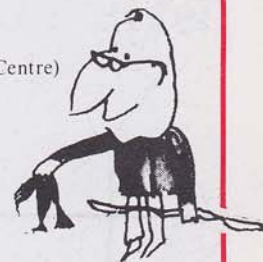
Mr Robins attributes his longevity to several factors—

- A nourishing bowl of porridge which he has eaten every morning since he was 7.
- No smoking or drinking.
- Only two sweethearts in his lifetime.

Gone Fishin'

Recent or approaching retirements

HARRY POCOCK (Branch Banking)
LEN EXELL (Joinery Works)
ALLAN ('TRIG') TREGAR (State Bank Centre)
NORM HARTUP (Geelong, Malop St)
TOM MARTIN (Branch Banking)
MICK McKIMM (Valuers Department)
TED WILSON (Emergency Staff)
WALLY SEARLE (Western)
ALF TITTERTON (Southland)
LEN SHIPTON (Premises Dept)
ERROL WOOD (Branch Banking)



PUZZLE ANSWERS

1/. MEATY: PARK, LARK, LANK, LINK, LINE, LIME, LIMB, LAMB.

2/. CROSSROADS: (a) He might run out of petrol. (Just because he can't see a service station ahead doesn't mean there isn't one.)

• The puzzle in our last issue requiring the transformation of DUCK into SWAN in nine moves was solved by annuitant John ('Digger') McKernan in six moves, thus: SUCK, SOCK, SOAK, SOAP, SWAP, SWAN. Any advance on this?

CHRISTMAS BARGAIN BUYS

Several new items are available in this year's selection of bargain-priced Bank gifts . . . for business contacts, friends, relatives, or yourself. Some products (key purses, chrome cufflink sets) have been heavily discounted to clear stocks.

HOW TO ORDER

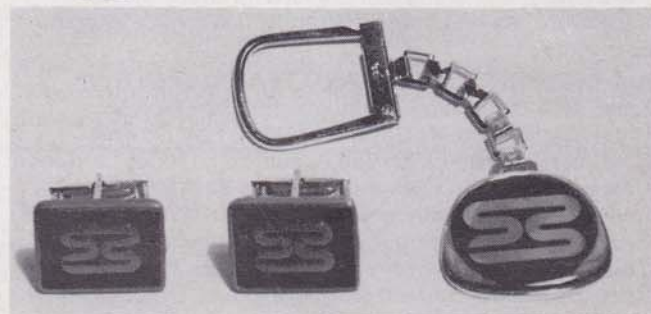
Simply send your written order (mentioning color, or type of finish where relevant) with a cheque payable to State Bank . . . to "Goodwill Gifts", Marketing Department.



• **NEW ITEMS** this year include the Traveller's Brush Set (pictured top, both closed and open) containing an emergency sewing kit (boxed 50¢) a Credit Card Wallet (with notebook) shown bottom left (\$1.00) and something for the girls . . . a handy purse-size mirror in plastic wallet (\$1.40). Also pictured: matt finish pen and Hot Dot golf ball.

Here is the current list of items:

Bottle opener-sealer	\$0.75
Chrome cufflinks — pair	\$1.50
Credit card wallet with note book	\$1.00
Desk Set	\$13.00
Felt-tipped pen (black)	\$1.00
Gold-finish cufflinks in velvet presentation box	\$6.15
Gold-finish key ring	\$1.65
Golf ball — Hot Dot 1.68" size	\$2.00 each
Key Purse (red or brown)	\$0.45
Playing Cards — 1 pack in plastic box	\$2.75
Purse Mirror (in plastic cover)	\$1.40
Silver-finish pen (matt or chrome)	\$1.50
Table lighter	\$3.00
Traveller's brush set and sewing kit	\$0.50



• **DISCOUNTED ITEMS** include the Key Purse (top) at 45¢ (was 60¢) and the chrome cufflinks at \$1.50 (were \$2.00). Also shown: Bottle Opener/Sealer, Key Ring and Table Lighter.