

Statesman

STATE BANK STAFF MAGAZINE
February 1983 — No. 112



First New Faces — '83

The first 18 of this year's school leavers to be recruited are pictured here, with accompanying details of their branches and departments, home suburbs and schools attended.

To this point (early February) some 415 newcomers have been appointed. They were selected from applicants totalling 5,119.



MICHAELA SETTLE (International Dept) of Carlton, attended Bendigo High School.



MENKA LAZAREVSKA (Lalor branch) of Lalor, attended Thomastown High School.



ANNE-MARIE CARLISLE (Burwood, Through Rd branch) of Burwood, attended Emmaus College.



SUZANNE CINI (Fairfield branch) of West Heidelberg, attended Heidelberg High School.



SUZANNE CROSS (Lower Plenty branch) of Heidelberg, attended Our Lady of Mercy College.



MICHELE CROWLEY (Ascot Vale branch) of Avondale Heights, attended Keilor High School.



JANICE SEWARD (Bankcard Dept) of East Oakleigh, attended Oakleigh High School.



TRACEY SCHEID (Chief Accountant's Dept) of Glen Waverley, attended RMIT.



SHARON METCALF (Clayton branch) of Narre Warren, attended Cranbourne High School.



ROMANO DE NADAI (Dandenong Market branch) of Dandenong North, attended Monash University.



SUSAN HUCKVAIL (Building Dept) of Springvale South, attended Stotts Secretarial College — Dandenong.



FRANCA SCARDAMAGLIA (Correspondence Dept) of Keilor Downs, attended St Aloysius College.



IAN MCKEE (Clifton Hill branch) of Thomastown, attended Wendouree High School.



KAY IZZARD (Legal Dept) of Niddrie, attended St Columba's College.



MILICA PANOVSKA (Reservoir branch) of Lalor, attended Lalor North High School.



JULIE BORLAND (Beaumaris, Balcombe Rd) of Beaumaris, attended Moorabbin College.



WENDY PLEITER (Records Centre) of Hallam, attended Maranatha Christian School.



JANET NEWLAND (Doncaster Shoppingtown) of Mitcham, attended Preston TAFE College.

Statesman

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FRONT COVER: Lined up for an early-morning practice swim at Moorabbin Pool: Alan Clissold (senior manager, Chief Accountant's Dept) and Geraldine O'Toole (teller, Middle Brighton) who will be in our team to contest the Combined Banks Swimming Carnival at Richmond Baths on February 25.

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).

BIG MOVES IN EDP — FOR '83

Coming up from mid-1983: important development of our branch electronic services, including:

- expansion of the on-line teller system to cover all 527 branches in 1984;
- progressive installation of new, improved teller terminals;
- additions to our Easy Bank network, with introduction of new-type machines.

The heart of our new-generation EDP operation for the 1980's will be the recently installed ICL master computer in our Melbourne complex. It has been undergoing tests in link-ups with terminals at West Melbourne branch. The new computer has sufficient capacity to bring all remaining centralised and mechanised branches on-line, in addition to handling larger volumes of general data work, including on-line cheque processing.

The new branch teller terminals will differ in some ways from the Olivettis which have served us since 1972. They will have monitoring screens, displaying transaction details, and will be linked to small 'controller' computers in each branch. These computers will be connected to the central complex. A keyboard and screen will be provided for each teller while a passbook printer will be shared between two tellers. Installation is expected to commence in August 1983.

Now 35 Easy Banks — More To Come

There has been steady growth in Easy Bank users — and usage — since our automatic teller network was launched in November 1981 with 22 machines. In recent weeks, our Easy Bank total reached 35, with installations as far afield as Bendigo.

Some 24 new ATM's are planned for various Victorian locations in coming months. They will be installed at city, suburban and country branches — including some university branches.

The new machines will differ from existing Easy Banks in some ways. They will be capable of being linked to the in-branch computers (mentioned earlier) and will then be directly in-line to the central file of account information.

Another feature of the new Easy Banks could be easy-to-read display screens showing progressive instructions to users (instead of the adjustable 'peephole' displays).



• **MASTERMINDERS:** Messrs Alan McNaught, DGM (Administration), left, and Ross Strang, Chief Manager, EDP, who are supervising our moves into new EDP and ATM operations.



• **OLD-IN-NEW:** One of our recent Easy Bank installations was recessed into the foot-thick bluestone facade of 70-year-old Box Hill branch. Pictured: Customer Sharon Jackson, of Box Hill North.

Portrait of Our Chairman

A portrait in oils of our Chairman of Commissioners, Professor Donald Cochrane, was commissioned late last year by Monash University.

It was officially 'unveiled' on December 7 in the Economics Faculty Library which bears the Professor's name.

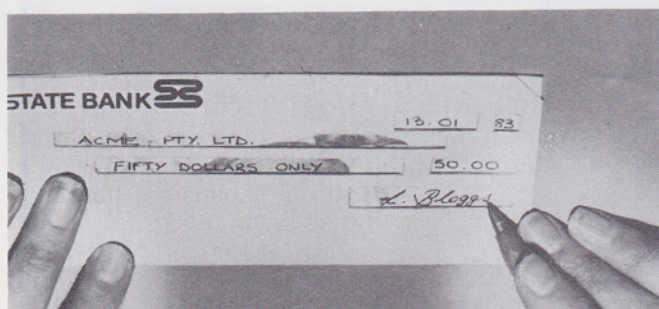
Monash officials and Bank executives attended the ceremony.

The portrait was painted by Clifton Pugh, a leading Australian artist, during a number of sittings late last year.

Professor Cochrane was Professor of Economics at Monash and Dean of the Faculty of Economics and Politics for 20 years from 1961, when he first joined the Bank Board.



• A PORTRAIT IN OILS OF PROFESSOR DONALD COCHRANE, CBE, Ph.D. B. Com. was 'unveiled' at Monash University on December 7 by the Acting Dean, Professor Richard Snape (right). Also pictured: Professor Cochrane, the Bank's General Manager Mr Harry Torrens, and leading Australian portrait painter Clifton Pugh.



• New cheque templates will aid blind customers.

Cheque-Writing By Touch!

Soon to be issued to branches: templates to assist disabled people in the writing of cheques. Slots will act as guidelines for pens.

The templates, exactly matched to our personal cheques, will be of special value for customers who are completely or partially blind.

They will also be helpful to some stroke patients and sufferers from hand tremors.

Our templates will be publicised by the Victorian Blind Members' Council, and will be distributed free of charge through our branches.

NOTICE

There is absolutely no purpose in reading this notice. It is to be completely ignored although we know that despite this warning you will read it to the very end.

Thank you.

Colac: Bundles of Boodle!



• This photo of teller Christine Sturzaker appeared on the front page of the 'Colac Herald', to illustrate an article on a record Christmas spending spree in the City.

It's Going To Be A Bad Day When . . .

- You wake up believing your water bed has burst, then realise you don't have a waterbed.
- The bird singing outside your window is a vulture.
- You want to put on the clothes you wore home from last night's party, and there aren't any.
- You put both contact lenses into the one eye.
- Your twin sister forgets that it's your birthday.
- You walk to work, and find that your dress has been caught up in the back of your pantyhose.
- You find a 60-Minutes news team in your office.
- Your boss tells you not to bother taking your coat off.
- Your income tax refund cheque bounces.
- Your birthday cake collapses under the weight of the candles.
- You turn on the TV news and they're showing emergency escape routes out of town.
- You dial 'Suicide Prevention' and they put you on 'Hold'.

IS THIS YOUR COMMITTEE?

This is a story about four people named EVERYBODY, SOMEBODY, ANYBODY and NOBODY.

There is an important job to be done and EVERYBODY was asked to do it. EVERYBODY was sure that SOMEBODY would do it. ANYBODY could have done it, but NOBODY did it.

SOMEBODY got angry about it, because it was EVERYBODY's job. EVERYBODY thought ANYBODY could do it, but NOBODY realised that EVERYBODY wouldn't do it. It ended up that EVERYBODY blamed SOMEBODY when actually NOBODY asked ANYBODY.

PUZZLE CORNER

1. TRANQUILLISE: Change WILD to CALM in six moves, altering one letter and forming a new word each time, but not re-arranging the letters.

2. SPLIT: How would you divide 30 cents equally between two fathers and two sons?

Answers page 15

State Secrets by the Teller



RETIRED manager says that no water ever passes his lips . . . only wine. Ask him what he uses to clean his teeth, and he says "usually a light moselle or a dry vermouth".

PERSONAL loan borrower seeking \$3,000 to cover repairs to his car after running into the back of a truck was asked if he had a guarantor. "Sure", he replied, "The bloke I collided with".

BRANCH clerk late for work gave the excuse "Back trouble . . . I couldn't get it off the mattress".

RECENTLY retired manager reports that his wife is always asking him to do little things around the house. Like 'stay out of it'.

NEW recruit had excellent school results, good character references and spoke two languages. Interviewing officer, greatly impressed, asked "Do you drink or smoke?". There was a pause, then, "I must admit I don't, sir, but I'm sure I could soon learn".

DROUGHT note: A northern Victorian branch reported last month that the water shortages had forced the local swimming pool to close two of its lanes.

BRANCH manager is very active in his local church. He squirms, wriggles and fidgets all through the sermons.

LITTLE girl was given \$5 by her mother for her birthday, so that she could open her first bank account. Filling out her application form, she came to FORMER BANK, and wrote PIGGY.

#5/3

The State Savings Bank of Victoria.

PENNY BANK DEPARTMENT.

NOTICE OF LOSS OF PASS BOOK.

(i) Here state
Name and Reg-
ister Number of
the School or
Name of Estab-
lishment

1 Christopher David Kelly

of Meenyan School No 3165

herely give notice that I have lost my Pass Book con-
taining particulars of my account with the State Savings
Bank of Victoria, and that I have made diligent search for it.

I therefore make application for the issue of a new Pass
Book to contain an entry showing the balance at credit
of my account, after deducting the sum of three pence as
a fine for losing the book.

Signature of Debtor.

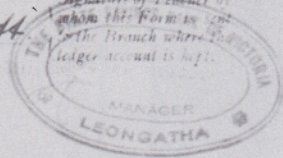
26th day of March 1956

Lesley K. Kelly

A Signature of Parent,
Relative or Guardian.

Henry C. Puddephatt

A Signature of Teacher or
other person to whom this form is sent
to the Branch where the
lost account is kept.



No 776.
15 M 10/12

Out Of Our 'Penny' Past

It turned up recently in some old files at Leongatha branch: a form that
was first introduced when our School Bank was launched in 1912.

The 'lost passbook' form in question was filled out at Leongatha in
1956.

Note that it imposed the rather steep fine of threepence (about 5c today)
for loss of the book.

Another curiosity: the name of the teacher of the signed form: HENRY
C. PUDDPHATT.

Cow with Options

A car salesman who asked about buying a milking cow
from a farmer received the following quote:

Basic cow \$100; two-tone finish \$45; four-barrel stomach
\$75; cowhide upholstery \$125; product storage and
dispensing device \$60; four taps at \$10 each; dual horns
\$15; automatic flyswatter \$35; field fertilising device \$45;
total \$540.

The farmer added that the compact model would include
all of these features as standard, and also be shod with
split-tread radials for an all-up price of \$589.95. Production
delay: about 11 months.

How You Say?

I take it you already know
Of tough and bough and cough and dough?
Others may stumble, but not you
On hiccough, thorough, slough and through.
Well done! And now you wish, perhaps,
To learn of less familiar traps.
Beware of heard, a dreadful word
That looks like beard and sounds like bird.
And dead: it's said like bed, not bead,
For goodness sake don't call it deed!
Watch out for meat and great and threat
(They rhyme with suite and straight and debt.)
A moth is not a moth in mother
Nor both in bother, nor broth in brother,
And here is not a match for there,
Nor dear and fear for bear and pear.
And then there's dose and rose and lose —
Just look them up — and goose and choose
And cork and work and card and ward
And font and front and word and sword
And do and go, then thwart and cart,
Come, come! I've hardly made a start.
A dreadful language. Man alive!
I'd learned to talk it when I was five.
And yet to write it, the more I tried,
I hadn't learned at fifty-five.

Alltime Housing 'High'

We lived up to our reputation as 'Victoria's Home Loans
Heavyweight' in December when we advanced an alltime
record total of \$53.5 million for housing. That represented
\$2.5 million lent per working day.

Previous highest monthly figure for advances was \$47.6
million in July 1981.

Less than twenty years ago, in 1966, our *annual* advances
total was around \$53.5 million.

Since launching our housing loan program in 1910, we
have granted almost \$5,000 million for purchase of some
410,000 dwellings to house more than 1½ million Victorians.

Persistence Pays Off

Nothing can take the place of persistence.

TALENT will not — nothing is more common than
unsuccessful men with talent.

GENIUS will not — unrewarded genius is almost a
proverb.

EDUCATION will not — the world is full of
educated derelicts.

Persistence alone is omnipotent.

(IPA Review)

Bachelor Brigade

More than half of our Corporate Finance Department staff at State Bank Centre are bachelors . . . Bachelors of Commerce, Economics, Business, Law. All but three of the 23 staffers hold (or are studying for) tertiary qualifications, and seven are managers.

The CF Department has certainly grown by 'degrees' since its beginning in early 1979 as a lending section headed by Mr Jack Ryan as Chief Manager, now DGM (Finance). That initial section was greatly expanded after State Bank Act amendments in late 1980 empowered the Bank to offer a full range of trading bank services. Staff was boosted by a number of graduates with skills needed to analyse lending propositions which were becoming increasingly numerous and complex.

Next, it became necessary to create a specialised Department to concentrate on the needs of new corporate clients, and to pull together lending functions which had been spread over various departments. Accordingly, in September 1982, the Corporate Finance Department was established as one of our lending departments, with Richard Woolaston as manager, under the overall control of Richard Gledhill, Chief Manager, Lending.

The CF team provides a practical support service for branch and departmental staff who deal with business clients . . . especially in the structuring, packaging and evaluation of lending proposals.

In certain circumstances, the Corporate Marketing Manager (Garry Butcher) is available to assist branch managers with the more



• **CORPORATE LENDERS:** Back row (from left to right): Ken Falconer, Andrew Berezdecky, Peter Langman, Fred Elzink, David Bragagnolo, Ian Smith. Middle row: Joe Quintana, Colin Clements, Glenn Woodward, Annabel Sutton, Garry Butcher, Robert Sinclair, Richard Woolaston (Manager). Front row: Robert Vecchi, Arnold Will, Debbie Layton, Lisa Colafella, Angela Petrucci, Sue Allen. Absent: Franca Napoleone, Andrew McDonald.

complex propositions, and make the department's own interview facilities available where appropriate.

Corporate Finance does not have 'typical' clients, as it keeps an open mind on all loan proposals. Current clients include: merchant banks, finance companies, confirming houses, hoteliers, manufacturing enterprises, construction financiers of motels, retirement villages, shopping complexes, private hospitals, etc.

How Branches Can Help Themselves

Branch lending staffs should take full advantage of seeking Corporate Finance Department assistance in evaluating proposals with minimum delay. They should first do their 'homework' by providing CF with the following client (or prospective client) background details:

- corporate structure;
- financial information on past three

years, and next year's budget;

- cash flows, etc. ability to service commitments, and capacity for repayments of facilities granted;
- security available, and any likely variations of it;
- relevant licences, approvals, leases, memorandum and articles of association, trust deeds, etc.

Corporate Finance can help branches to move the Bank forward into business lending activity. Most lending proposals are basically the same. Some may involve more zeros, but whether or not they come to fruition will always depend on the human element . . . the relationship created between Bank and client. And the branch manager is the key figure, because he or she is the one who finally recommends a proposal.

Whenever a new loan proposal creates uncertainties in the minds of branch staff officers they should not hesitate to consult the CF experts. Says manager Richard Woolaston, "We're here to help".



Around the Branches

by Tom Sedunary



Pinewood:

Santa Boosts His Club

The branch gained almost an unfair advantage in its December promotion of the Christmas Club by signing up Santa himself to enrol new members. The rotund reindeerman was installed at a table in the public chamber and helped to boost Club 'sales' by more than 35% on the previous year's figures. We're told that Santa bore more than a passing resemblance to teller Dave Jenkins.

Corio Village:

A Tinny Pair!

Garry Chamberlain (left) and Russell Lucas spent \$2 for tickets in the Molewarre Football Club raffle and won 200 cans of beer. It worked out that they paid one cent per can.



Traralgon:

Big Cat Calls

A tame black panther named TARBU caused a stir when he visited the branch as part of a publicity campaign for a customer firm (Panther Parcels). Little girls watched delightedly from the banking chamber as Tarbu, under the eye of his trainer, was patted by branch teller Shelley Johnson. The photo was taken by branch accountant Peter North.



COBURG:

Chrissy Club Bonanza

An enthusiastic campaign by Coburg branch staff in December achieved 660 Christmas Club enrolments in two weeks . . . compared with a total 176 for the same period a year earlier.

The 375% increase was gained by various strategies, including:

- Prior training sessions organised by manager Don Ross.
- Setting up of a special 'Christmas Club' table in the customer section, constantly manned by a staff member, and surrounded by eye-catching display material, including a 10% Interest poster.
- Teller referrals of 1982 Club cheque 'cashers' to the 1983 re-enrolment table.

Club deposits for the two-week period totalled \$20,000.



• Applicants for 1983 Christmas Club membership queued up at the special Coburg branch table manned by staffer Chris Gay.

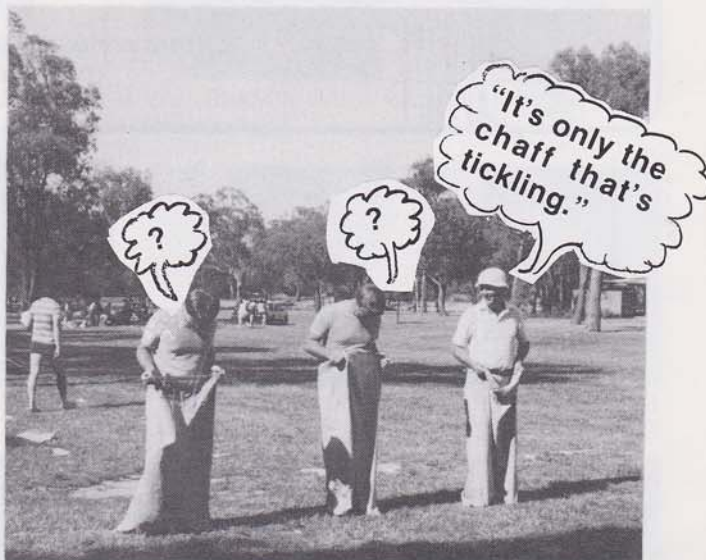


Cranbourne:

Sue's Statuette

Teller Sue Lancaster, 19, proudly displays her 'A-Grade Best and Fairest' award won in the South West Gippsland Netball Association. Sue, who plays with the Cranbourne Club, also won her team's award.

BOYS WILL BE BOYS



• These members of Personnel Department got the 'sack' during the annual picnic attended by 50 staffers at Jells Park on December 12. From left: Phil Bowden, Geoff Peters and Max Langham.

MAD MAXIMS

Two heads are more numerous than one.
A watched clock never boils.
Rain before seven, dark before midnight.
Fortune favors the lucky.
An apple a day makes 365 apples a year.
There are more things in heaven and earth than
anywhere else.

CRICKET: INS AND OUTS

Cricket is quite simple. You have 2 sides — OURS and THEIRS, one out in the field and one in. Each man in the side that's in goes out and when he's out he comes in, so that the next man goes in until he's out. Then when they've all been in and are all out the side that's been out in the field comes in and the side that's been in goes out and tries to get out the side that's coming in. Sometimes you get men still in who are not out. Then when both sides have been in and out including the fellas that have been in but not out — that's the end of the game.



On the Way Up

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



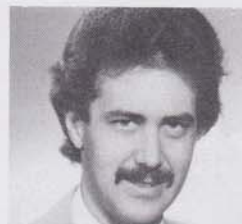
GEOFF WOOLLEY
Sunshine



DAVID LOUGHHEAD
Box Hill



GREG BEST
Yarram



GREG TAYLOR
EDP Dept



GLENN WOODWARD
Corporate Finance Dept



JOHN VAN DER LUGT
EDP Dept



TOM JENKINS
Chief Accountant's Dept



BILL DEN HARTOG
Hampton Central



LYN ROGERS
Relieving Staff



ROBYN HARRIS
EDP Dept



ROGER GILL
Custody Dept



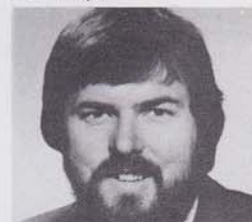
PETER DEVANNY
EDP Dept



GARRY CAMPBELL
EDP Dept



DAVID STRAUGHAIR
Caulfield North



DENNIS HOLLAWAY
Pascoe Vale West



KATHRYN DOYLE
Jordanville, Mavron St



STEPHEN FORD
Gardenvale



PAUL DUCKWORTH
Ashburton



MICHAEL WRIGHT
Frankston



KEVIN HANNAN
Current Loans



TONY EARP
Advances Dept



IAN JONES
Greensborough



SAM TRANTINO
Moreland

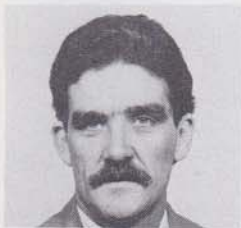


MYRTLE HARRISON
Aspendale



JEANETTE
DONALDSON
Internal Audit Dept

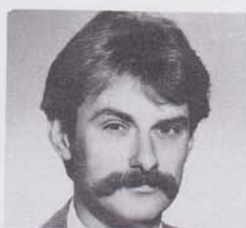
On the Way Up (Cont.)



KEN HAINING
Central Clearing
Section, EDP



PETER CANNIZZARO
Treasury Place



KRUNO ZUMENIC
Central Clearing
Section, EDP



VAL JOHNSON
Internal Audit



NEVILLE ROBERTS
Parkmore

WANTED

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

Humorous incidents from everyday life from branches and administrative departments.

HELP PUT MORE VARIETY INTO YOUR MAGAZINE

50-WORD FABLES

In our last issue we invited contributions to a 50-WORD FABLE competition — for complete stories with exactly 50 words (excluding titles).

Here are some of the stories submitted, all of which earn \$5 fees for the authors (excepting 'anon'):

A DAY IN THE BANK

We arrived early for work, and the boss let us in. Julia served the customers and Ian did the cheques. I proof read the ledger and the junior did the postages. We closed the branch for lunch. Afterwards we balanced everything up, and at three thirty we all went home.

'ANON' (Doncaster East)

THE VISITOR

A beautiful, strange girl entered. She said: "My name is Erica. I come from Planet Venus in search of a husband." Dad shot Mum and begged Erica to marry him. She refused. Brother Jim saw her out. We have not seen Jim since. We are allowed to see Dad occasionally.

Maurice Cavanough (annuitant) Beaumaris

COUNTRY DRIVING ON SUNNY DAYS

It was a pleasant sunny day. I decided to go for a drive in the country. Soon after leaving suburbia my windscreen was smashed by a passing truck. Two miles up the road one of my tyres blew out, causing my out of control car to crash. Unfortunately I died.

N. Clark (Central Clearing Section)

WASHOUT

On the first day of a cricket match it rained all day — no play. On the second day it rained — no play. On the third day it rained — no play. On the fourth day it rained — no play. On the fifth day it rained — no play. Final results:— Match Drawn.

Bill Morgan, Legal Dept.

This competition is still open. More stories please!



• Norm Hartup about to board Rolls Royce which took him to his farewell party (GEEELONG NEWS Photo).

Geelong, Malop St:

Norm Rolls Out In Style

When manager Norm Hartup retired (after 43 years in the service) his workmates organised a chauffeur-driven Rolls Royce to take him from the office to a local sports pavilion. There, Norm was feted at a farewell party attended by sixty-five past and present Bank colleagues, including Chief Manager, Branch Banking, Jack Pretty.

Meet our new Managers



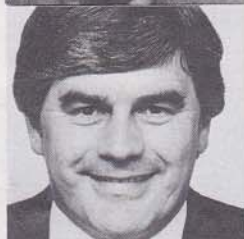
E. BENNETTI: Relieving Staff

Schoolboy cricket and football keep Ed active during his leisure time all through the year. He manages a Vermont Under-12 cricket eleven, and coaches a Forest Hill school football team. Additionally, Ed plays for the Vermont Cricket Club. He is married with two children, 10 and 17.



I. R. BUCKINGHAM: Woomelang

Ian's appointment takes him from busy RMIT branch in the City to a tiny town, almost 400 kilometres from Melbourne, in the far north-west of the State. Ian says that he and his wife Rachael are keen for their three young children to experience some real country life.



D. R. H. CLARK: Asst Mgr, Noble Park

David is a keen sportsman whose energies are currently directed to competitive table tennis with Carrum RSL and social games of squash. He retired recently from the RSL's cricket team. In 1967 David was 'best clubman' with the Bank's footy team.



M. A. ZAPADLO: Asst Mgr, St Vincent's Hospital
Promotion sees Margaret among the most exclusive of societies: female bank managers. She progressed through all her accountant gradings at State Bank Centre and is now keen to 'decentralise'. Outside office hours Margaret enjoys giving dinner parties, theatre going and skiing.

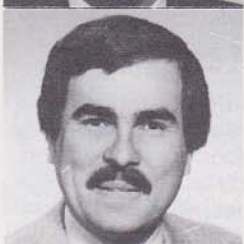


K. F. POWER: Asst Mgr, Lending, Advances Dept
In his new job Kevin will no doubt draw on negotiating and decision-making skills developed through his involvement with industrial issues as a Bank union committeeman from 1974 to 1978. Nowadays, when the heat's on, Kevin relaxes at home with his wife Dianne, and their three children.



S. F. DONALD: Relieving Staff

Stewart played football for the Yarra Glen Club for 18 years, and later coached a junior team at Forest Hill for three years, culminating in a 1982 premiership win. He and his family recently moved to a 20-acre property, with facilities for horses, at Diamond Creek. Stewart and wife Carolyn have three youngsters ranging from 6 to 11.



P. STOITSIS: Internal Audit Dept

Graduation two years ago as Bachelor of Business Studies (Accounting) helped to ensure Peter's rapid promotion through accountants' gradings to managerial status. He was stationed in the Chief Accountant's Dept prior to his latest appointment. Peter is a keen cricketer and ten-pin bowler, and he also plays competitive table tennis.



M. F. ANDERSON: Central Clearing

Murray's off-duty activities could be collectively described as 'Rock Volleys'. He plays drums in a band two nights a week, and his daytime recreation includes tennis. Murray spent much of the past decade in Personnel Department, where he was closely involved with salaries administration. He and wife Dianna have two young children.



M. J. BREWER: Branch Banking Dept

Max's experience as a branch accountant, as well as more recent work in Premises Department and the Project Manager's office have given him valuable background for his latest posting. He is looking forward to the challenging tasks associated with planning new branches and redeveloping established ones.



R. L. TAYLOR: Relieving Staff

Although it's a few seasons since Bob gave away playing football, he is still active in his old club Vermont as a member of the 'Eaglestonians' supporters' group. Bob's sport support extends to the various activities of his four children (two sons, two daughters) aged from five to eleven.



K. W. CLARKSON: Relieving Staff

Ken is a keen collector of wine, and his extensive cellar provides plenty of cheer for his and wife Pam's regular entertaining of friends. A daughter, 8, and a six-year-old son ensure that Ken's sparetime is largely devoted to swimming, cycling and ballet activities.



K. J. MILLS: State Bank Centre

Ken recently completed 10 years' service in Branch Mechanisation Dept, where he graduated through three accountants' ranks. Ken is pleased now to update his branch knowledge through his new job. His sparetime activities include social games of tennis and golf, and following the fortunes of St Kilda Football Club.



G. W. HARRIS: Murrayville

Geoff is another of our managers with a 'pioneering' spirit. He will take charge of our most remotely located branch (close to the South Australian border in deepest Mallee). Geoff and wife Kay are former country folk and are sports-minded, so they're confident of fitting-in with the close-knit community.



J. F. McNAMARA: Manager, Term Deposits, Chief Accountant's Dept

John's off-duty activities are largely centred around the involvement of his two young sons in basketball, swimming and cub outings. He is secretary of the 1st Plenty Scout Troop. Other recreations include social squash and tennis. John joined the Bank just 20 years ago.



WHERE WAS THE PHOTOGRAPHER?

Behind the tail of the Canberra bomber as it flew over Melbourne can be seen the tower of State Bank Centre. The photo was taken from a Lear Jet aircraft flying above the bomber. (RAAF photo).

Goroke:

Teller 'Demoted'

"There was excitement in the town when a trailer-load of hay being towed slowly past the branch caught fire," reports relieving manager Ken Stevens.

"The blaze was first seen by our alert teller, Gillian Aldridge, who hailed the trailer driver.

"Apart from the loss of 50 bales of hay and severe damage to the trailer, the only other casualty was 20-year-old Gillian's pride . . . when she read the following report in the local paper a few days later.

"The driver was returning with 75 bales of hay on his tandem trailer. As he stopped at an intersection he heard A LITTLE GIRL say "Excuse me, Mister, but I think you're on fire".'"

Your Jelly Bean Fate

Your character is reflected in your choice of jelly beans, according to the American Psychological Association.

Supposing you were offered a jelly bean and had to choose between red, black, yellow and orange. Which one would you pick? Below are 'readings' for males and females on popular jelly bean colors.

COLOUR OF BEAN	PICKED BY WOMAN MEANS . . .	PICKED BY MAN MEANS . . .
RED	Great personal charm in dealings with others.	In a frustrating relationship, and looking for a new one.
BLACK	Wants recognition and control . . . is socially skilful and persistent.	Great personal charm in dealings with others.
YELLOW	Success-oriented and wishes to appear charming.	Success-oriented and wishes to appear charming.
ORANGE	High need for security.	Sensuous. Anxious to safeguard position and status.

Sportscope



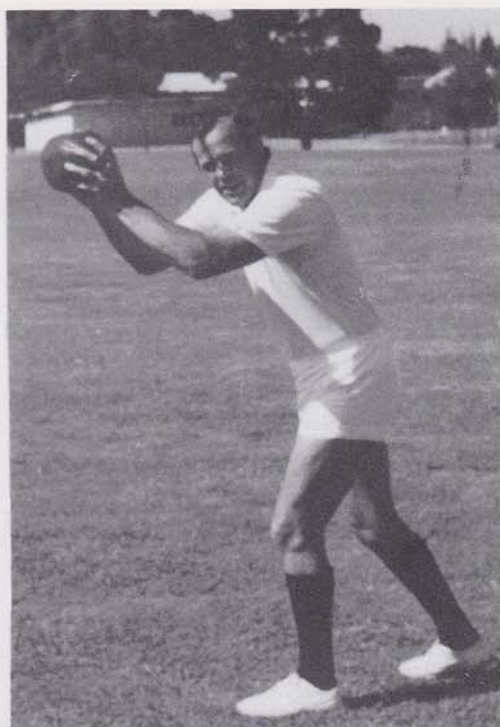
FLYAWAY PAUL

Wendouree branch staffer Paul Schnyder was caught by the camera at Melbourne's Olympic Park while breaking the Victorian Country record for 800 metres. Paul's time was 1 minute, 49.8 seconds, beating the former record by 1.4 seconds.



ALL-ROUNDER

Ian ("George") Jensen of Traralgon branch was snapped during a local game of cricket... one of four sports in which he excels. His two most recent innings batting scores were 109 not out and 77. Ian plays off a golf handicap of 14, and recently captained an undefeated table tennis team to a premiership.



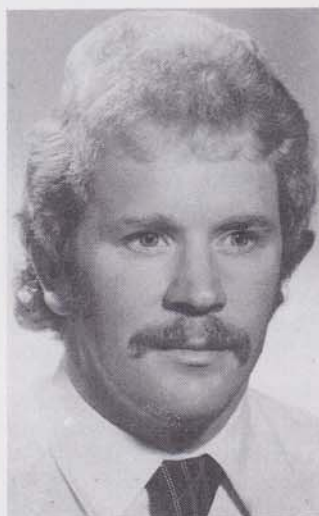
• Manager Bob Strachan in umpire's garb.

Bob's Your Umpire!

Sunraysia Football League is likely to gain the services of an expert umpire in the coming season.

Bob Strachan, who moved to Mildura as manager of the Centre Plaza branch in December, had five years' experience on country umpiring while on the panel of the Southern Umpires' Association. This group provided officials for three leagues: South West Gippsland, Nepean and Mornington Peninsula.

Earlier, Bob played football, from the age of 16, at Boort, Horsham and finally with the VFL Swans (then South Melbourne) from 1963 to 1969. Bob's Swan career covered 30 senior games and 120 reserve matches.



ANOTHER HOLE-IN-ONE

December Statesman's membership update of our Hole-In-One Club for golfers prompted another qualifier to come forward: Mark Theobald of State Bank Centre branch. Mark, our HIOC's twenty-second 'member', sank his 130-metre shot on a par-3 hole on the Beacon Hills, Ferntree Gully course.

Our (New) Oldest Depositor

We asked in our December issue whether any branch had a customer older than 103-year-old Walter Robins (Darling).

In came a report from Robert Morter, manager, Warburton, that he had two centenarians on his branch books: Mr George Saker, 104, and Mr Bill Owens, 100, both residents of the Yarra Junction Nursing Home.

Mr Saker, born in Williamstown, served in the Boer War and retired in 1943 after working as an engineer in Williamstown Naval Dockyard.

He has banked at Warburton branch for 26 years.

Until five years ago (age 99) he played competitive bowls, and he retained his driving licence until he was 101.

His only explanation of his longevity: "I keep moving about".

Mr Owens has been a State Bank customer for 87 years, and spent his working life as a commercial traveller, moving extensively around Victoria and Tasmania.

The Owens recipe for his long life: "A stubbie of beer around 11 am, and a sherry in the late afternoon to build up my appetite for tea."



• Warburton manager Robert Morter wishes a Happy Christmas to centenarian depositors George Saker (left) and Bill Owens.

You Don't Worry About Your Birthdays Until ...

- The men or women you could have married now look a great deal like the one you did.
- You can remember back to when your wife said: "You're only interested in one thing" — and now you can't remember what it was.
- You spend more time looking at the menu than at the waitress.
- All you want for your birthday is not to be reminded of it.

90-Year-Old Annuitant Reports:

More Cricketers on Staff

Ninety-year-old annuitant Bill Freeman writes from Western Australia: "With reference to your article (STATESMAN Dec. '82) listing past and present cricketers, I can add a couple more.

"Dick Maynard and I both played for Essendon in the 1920's. In those days, teams from the combined banks in Victoria and NSW used to play each other once a year over three days, in alternate States.

"I can well remember one played in Sydney. Our Captain (Victorian banks) was Bill Ponsford, and there were a couple of other interstate players in the team.

"I managed to make 45 in the first innings and 137 not out in the second — the highest score for the match — but we were still beaten.

"I have always been a bit proud that in the only match I played with Bill Ponsford (who had always been my cricket idol) I made more runs than he did."

- Since we published, in December issue, a list of 36 past and present District and Sub-District Staff cricketers, several more names have been sent in:

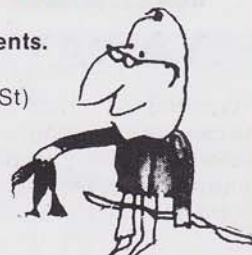
DISTRICT: Chris Farrington and Alan Carter (Waverley), Russ McGibbon (Essendon).

SUB-DISTRICT: Robin Crawley (Camberwell), Norm Schnick and Brian Donnelly (Port Melbourne).

Gone Fishin'

Recent and approaching retirements.

JACK GRIBBLE (Ballarat, Sturt St)
RAY TENNANT (Mt Eliza)
BOB DAWSON (Maryborough)
PLUM WARNER (Syndal)
WILF CASEY (Emergency Staff)
ERIC WALKER (Inglewood)



PUZZLE ANSWERS

1/. TRANQUILLISE: MILD, MILE, MALE, PALE, PALM, CALM.

2/. SPLIT: Give 10 cents each to a grandfather, his son and grandson.

• In our last issue, we changed PORK to LAMB in eight moves. Then relieving accountant Graeme Allan told us how to save two moves, thus: PORE, CORE, CARE, CAME, LAME, LAMB.

MUMS, MIRTH AND MOTORING



by Libby

Like the Irish, women drivers are the butt of a lot of humor. For example:

- "My wife has never had an accident on the road . . . she always drives on the footpath."
- Or; Traffic policeman to woman driving the wrong way up one-way street: "Madam, can't you see the arrows?" Woman driver: "Arrows? . . . I can't even see the Indians."

Great for guffaws among the boys in the hotel or at a party, stock-in-trade gags for nightclub comedians and guaranteed to bring instant belly laughs.

Do they joke about men drivers? Never! Men may reluctantly admit to some failings . . . except two . . . that they are bad lovers or bad drivers, as both are tied up with the so-called mystique of masculinity.

But the truth is that women are better drivers than men. And by better we mean SAFER, MORE COURTEOUS and MORE CARING.

Cautious perhaps and even timid at times, but then aggression is not part of their make-up.

It has been proved that women are safer and better mannered on the roads, and, as a group, women are the biggest car users.

Who drops the husband at work and then ferries the children to and from school? Who does the numerous pick-up and put-down jobs every day? Who does the supermarket run at least once a week?

WOMEN! And that adds up to a lot of mileage in a year.

But who usually selects the family car? THE MAN!

Certainly the woman may choose the paint colour or decide on the trim and kind of upholstery . . . but that is about all. What he wants is what she will drive, or else walk.

His choice may be a sporty model that has all the endearing qualities of a big truck and is just about as awkward to handle, or some glass palace on wheels that is half a highway long and nearly as wide, and is an embarrassment in the car-park scramble.

But let the mother of the house put even the tiniest scratch on his new vehicle and the cold war descends on the kitchen.

When she manages to pluck up the courage to tell him, he rushes off with a polishing cloth and frantically polishes the scratch (and the bad mood) away . . . muttering under his breath the whole time about "women drivers".

It never occurs to him that the car that charmed the money out of his pocket may be completely unsuitable for his wife's everyday motoring chores. More than likely it is selfishly masculine.

It may look marvellous in glossy brochures, but for a woman it can be a pain in the parking lot.

Ask a car salesman if he would rather deal with a man or a woman and there is no hesitation . . . "A man. Every time". Why? Because a man goes in to *buy* a car . . . a woman has to be *sold* on a car.

For women are more particular . . . choosy if you like . . . the truth is they are more *practical* . . . that's why the dear Lord chose the female of the species to bear children and to be MOTHERS!

Escape Into Bondage

I know a man who grew up in a stuffy atmosphere of Victorian piety, and who rebelled at an early age. He is now 50 years old and still rebelling.

His old family home was cluttered, so his own home is starkly simple. His parents were fanatically devout, so he is fanatically irreligious. His relatives were dogmatically conservative, so he is dogmatically radical.

This man thinks himself a 'free soul'. He thinks he has burst the bonds of his enslavement to the past. But he is wrong — for he is over-reacting to the past, and is still chained to it by his hostility. To do exactly the opposite is a form of bondage. The young man who rebels from Babbitry to Bohemianism because it is the opposite of what his father tried to cram down his throat is allowing his decisions to be made by somebody else.

To be free in the fullest sense does not mean to reject what our fathers believed; it means to discriminate, to select, to take on the difficult task of separating our principles from our passions.

Each generation, in some measure, rebels against the last. It is normal and natural and healthy. But it is necessary to know that the aim of rebellion is peace within the soul, and not perpetual revolt.

— from 'Last Things First' by Sydney Harris.