

# Statesman

STATE BANK STAFF MAGAZINE

June, 1981 — No. 104







# It's All On Record



Officer-in-charge, Marty Byrne.

## Important Addition to the Branch's Records

As is patently obvious to branch staff in particular, banking, even in this age of the silicon chip, generates a huge amount of paperwork.

Much of the paper involved has to be stored, some of it permanently, some for six years. Providing storage space at branches has been a headache for as long as the oldest of us can remember.

As many of you now know, the problem is well on the way towards solution.

The Bank has purchased a large property at 23-27 Lanyon Road, Dandenong, and took possession of it at the end of March this year.

On the day we called at Records Centre, the first stage of the huge shelving programme was being carried out. The accompanying pictures give an indication of the scope of this important addition to the Bank's resources. We are indebted to Marty Byrne, officer-in-charge of the Centre, for the information conveyed by the captions to the pictures.

## Statesman

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### FRONT COVER:

This trio had a rattling good time raising funds for the Good Friday Royal Children's Hospital Appeal. In disguise are Helen McCarthy of Central Clearing Section (left), her sister Fiona of St. Albans branch and Margaret Muldouney (kneeling) also of Central Clearing. Dubbed "The Three Stooges" by fellow fundraisers, the girls collected

\$123.52 towards the appeal by patrolling a street corner in Coburg for two hours. (Photo by courtesy "The Sun".)

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

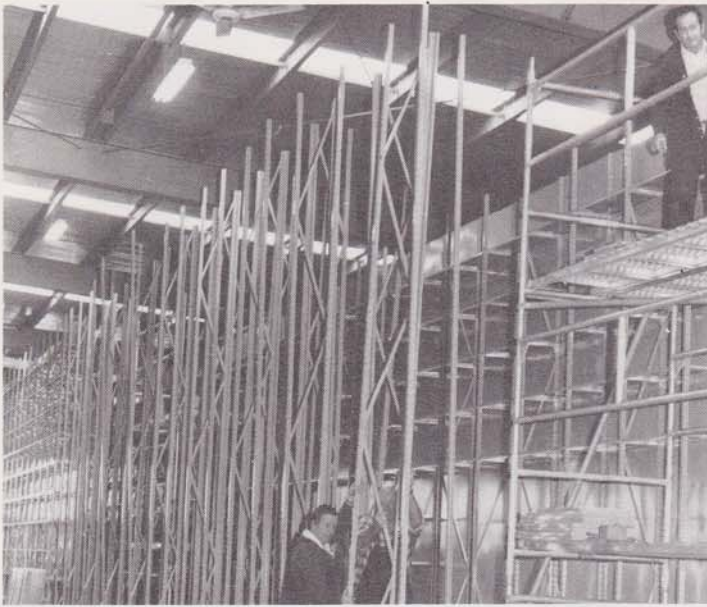
**STAFF COMMENTS** on the magazine are invited. The editorial team welcomes suggestions for articles and pictures,

jokes, wedding photographs and contributions to Around The Branches and State Secrets.

Column paragraphs published earn \$3 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).

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Workers assemble the first of 18 double-sided rows of shelving, up to 7 metres high. In total, they will provide 17,000 shelves capable of housing 136,000 cardboard record containers, with a combined weight of 900 tonnes.



The floor space area occupied by records gathered from 22 branches. Collectively they will occupy less than half of the single row of shelving pictured in the background.



The small cartridge Nikki Harrison is holding contains 12 years of Caulfield East branch ledger records. The set of drawers partly pictured contain half of all branch records up to 1975.



Debbie Buttigieg microfilming ledger cards at a rate of up to 400 a minute.



The Staff at Records Centre. The three ladies in front are: Leanne Yeomans, Debbie Buttigieg, Lynne O'Neill. Behind them are: Peter Laurence, Bob Thompson, Dennis Bennett, Nikki Harrison, Sue Lade, Marty Byrne, Debbie Hawthorne, Paul Laughton, Garry Bridle.



At Monash University, according to Manager Bill Wood and Assistant Manager Les Hansford:

## THE UNUSUAL IS NORMAL

At most branches a request from a serious young man to open an account with the name "Friends of Unnatural Llamas, (F.O.U.L.)", would be met with momentary stupefaction, followed by murmurs of "Bloody ratbags" as it was referred to the manager's office and finally guffaws as it hit the lunch room. At Monash University the account was opened without even a trace of raised eyebrows.

This, I think, illustrates the basic difference between our university branches and our standard branches; with campus banking the bizarre becomes the commonplace. A recent day at Monash produced, in addition to the F.O.U.L. gentleman, letters from France and Indonesia requesting mortgage loan information, an enquiry from a teacher in Zimbabwe regarding the possibilities of a personal loan to purchase a car across the border in South Africa, and notice of a missing draft, written by a beneficiary in Sanskrit.

There are other differences, of course. For a start, we work shifts, university branches being open from 9 a.m. to 5 p.m. for most of the year. The routine work is much the same as elsewhere. Requests for overdrafts are scarce but there are plenty of Bankcard applications and overseas remittances.

Our customers, as you would expect, are much different. We have no business people, no housewives with scampering kids, no pensioners and no language problems with new arrivals from overseas ... ours all speak perfect English. What we do have are hordes of students, many from South-east Asia, a solid core of administrative and maintenance staff and a fair sprinkling of academics.

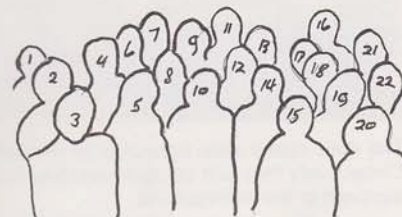
The question most commonly asked of our staff by other bankers is "How do you cope with the academics?", implying constant trouble with that rare breed. The answer is that academics are the easiest of all customers to deal with. Being intelligent and reasonable people, experts in

their particular fields, they respect our expertise in the banking field and are never obstinate or argumentative when given information that is at variance with their preconceptions.

Students too, present no problems. Contrary to the news media picture of university students being hairy radicals, in constant confrontation with police or university administrators, or staging wild demonstrations for visiting dignitaries, the students are an earnest, industrious lot, dedicated to gaining degrees rather than to obscure causes.

Have our university branches been successful. Well, how do you define success in banking? The branches are not contri-

butors to current profits; high rents and a large percentage of impoverished student depositors see to that, but the main contribution to the Bank is the constant stream of graduates' accounts being transferred to other branches. From Monash during the past financial year we transferred more than 1,000 such accounts, the transferors being potentially among the highest paid and most financially active members of the community. It is our responsibility to see that these graduates are fully acquainted with all the services the State Bank can offer as they take their places in the business world.



The Monash team: (1) Les Hansford, (2) John Martino, (3) Jim Douglas, (4) Pat Phillips, (5) Marianne Fraser, (6) Pat Hayes, (7) Charlie West, (8) Julie Neubauer, (9) Craig Harding, (10) Leanne Collins, (11) Bill Wood, (12) Mirko Oklobdziza, (13) Sue Weeding, (14) Ilme Ounapuu, (15) Jenny Kruger, (16) Peter Jeffery, (17) Jill Pickford, (18) Heather Lehne, (19) Charmaine D'mello, (20) Rhonda den Hartog, (21) Wendy Campbell, (22) Diane Hall. Absent on the day were Debra Shirvington, Bernadette Randall and Gayle Leembruggen.





Joan Freeman tests a set of scales which were used for weighing bags of sovereigns.

# TODAY'S DECISIONS ARE TOMORROW'S HISTORY

If you ever have trouble keeping up with the paperwork, spare a thought for Joan Freeman. She's still straining her eyes over files up to 140 years old. They include minute books, correspondence, legal documents and other records culled from the tons of paper generated yearly by the Bank.

It's not that she's a particularly slow reader, it's just a consequence of her job as the Bank's Archivist.

Joan didn't realise the magnitude of the task when she was given the job of collecting the Bank's Archives, so they wouldn't be lost during the Head Office move in 1975.

Neither, she thinks, did anyone else.

The business of the Archives is preserving history. Its main function is to keep records which are considered to have permanent legal, accounting, technical or historical value.

The duties of the Archivist are largely concerned with four c's — collection, custody, classification and cataloguing of records.

In practice, of course, it's a good deal more. With so many people becoming interested in history — their own family history as well as that of institutions and the State — requests for information keep flowing in.

Hardly a day goes by that a branch or department doesn't ring and say they've got something that might be important to the Archives.

The most heard comment is "You probably won't be interested in this, it's not old enough," forgetting that in another ten year's time it could be as important as a

beautifully bound register or letter book ten times its age.

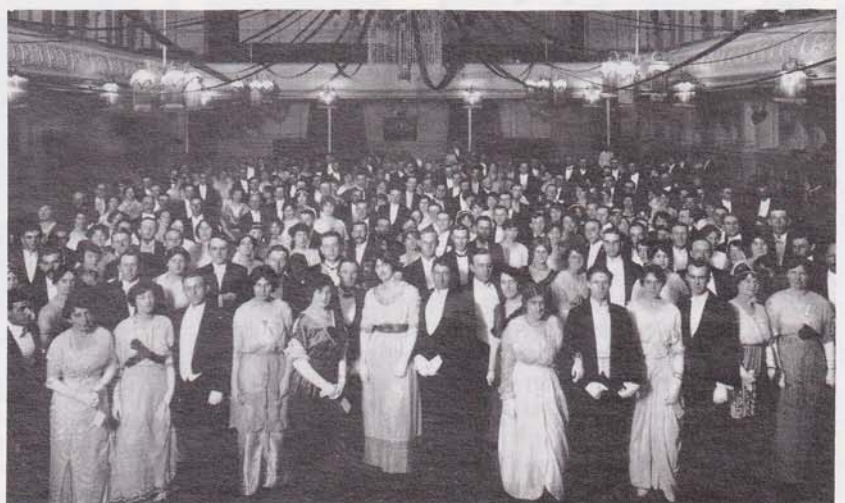
Although we're lucky to have so much of our history still preserved, there are curious gaps, including a dearth of material relating to the 1920s through to the 1940s.

Much further back, the uncomplicated banking books of the Port Phillip Savings Bank era have all been preserved — Registers, Ledgers, Minute Book — even an elementary Instruction Book. The latter, incidentally, would make any present day banker sigh enviously for the

simple life of days gone by. But there is absolutely no correspondence and no letter books.

Using the archivist's motto that records are useless unless organised, Joan is kept busy sorting and cataloguing the hundreds of boxes of records so far received. What criteria are used to judge which records to save?

"There doesn't seem to be any set rules," says Joan. "You've got to cultivate a sense of historical value based on knowing something about the history of the Bank, its policies and organisation."



Left: A 1916 Christmas Card from the Inspector-General (General Manager) to bank officers in the armed forces. Above: The first State Savings Bank Officers' Association Ball, held in 1920.





## Around the Branches

by Pam Wallbridge



Manager John Carter (right), Mrs. Hearn and Mr. Coe view the display of school bank mementos.

### Newport: They Stayed With The State

When Newport Primary School recently celebrated its 125th birthday, former students were invited to a two-day "Back to Newport" festival.

The occasion, which attracted 800 past pupils — some from as far away as Queensland and Western Australia, also marked the 60th anniversary of the introduction of our school bank to Newport Primary.

Branch staff helped to commemorate these dual milestones by staging a three-week display of school bank mementos in the banking chamber. The display was then moved to the school for the festival. Manager John Carter attended the celebrations to make presentations to two long-standing State Bank customers — retired infant teacher Mrs. Edna Hearn, and past pupil Mr. Edwin Coe. During her six years at Newport, Mrs. Hearn introduced some 400 young students to our school bank service. Mr. Coe has been a regular branch customer since securing Newport's first school bank account in 1921.

### Relieving Staff: Dressed To The Nines



Photo by courtesy "Age".

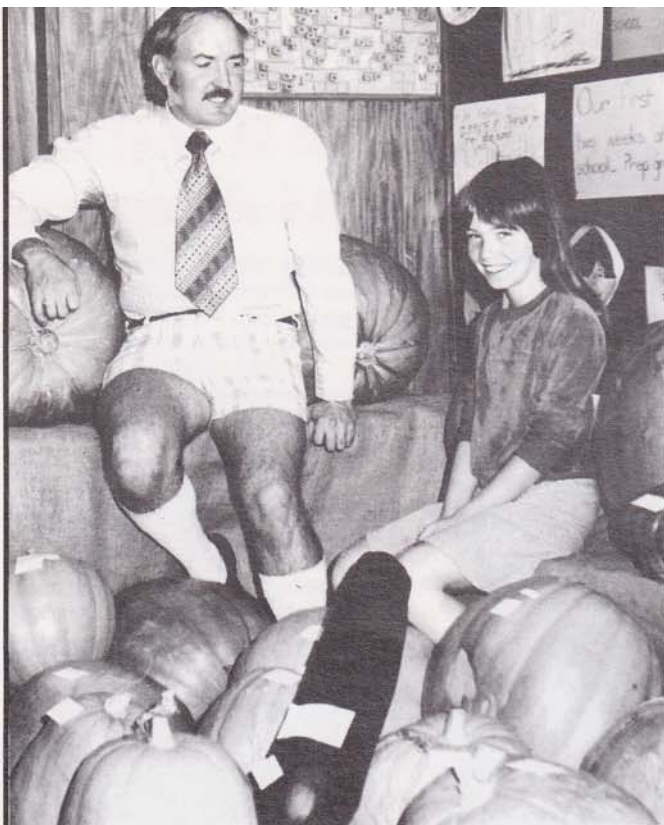
Relieving manager Geoff Cameron will no doubt turn a few heads in this little number. Geoff, a member of Riversdale Golf Club's pennant side, is sporting his club's new "colours" — maroon and blue plus-fours, yellow shirt, yellow socks, and white, blue and maroon shoes. The uniform is part of a recent drive by Riversdale members to lift the image of the club and its pennant team.



### State Bank Centre: Fitness . . . and All That Jazz

Several of the branch's lively ladies have begun jazz ballet and physical fitness classes under the guidance of former callisthenics instructress Debbie Allen. The girls hold their bi-weekly lunchtime meetings in the basement squash courts of State Bank Centre. Pictured (from left to right) are: Debbie Allen, Linda Horsey, Colleen Young, Kim Hallwell, Sandra McCarron, Patricia McCarthy, Jennie Anstee, Debbie Wilson.





Pictured amongst the pumpkins are branch manager Bill McKellar and student Nicole Arnold whose winning entry (not shown) topped the scales at 37 kilograms.

## Rutherglen: Country Pumpkins

Sixty giant pumpkins, grown by students from Rutherglen Primary School, were the subjects of a most unusual branch display.

The pumpkins were entries in a competition organised by Victorian primary schools to find the State's largest pumpkin.

The winning entry for the region, later taken to Melbourne for State judging, weighed in at 37 kilograms. Branch manager Bill McKellar and accountant Russell Pritchard transported the remaining pumpkins — 1.8 tonnes in two utility loads — to the branch for a three-week display.

## Melton: Great Day For The Irish

It's a small world!  
Or so senior clerk Ellen Davis discovered recently.

While conducting an interview with a prospective housing loan borrower, Ellen discovered that the Irish dialect of the applicant sounded very familiar.

Within minutes it was established that the two were born and raised within eight miles of each other in Newtownards, a province of Northern Ireland.



Branch teller Elizabeth Phillips admires the display with several "Merrilands artists".

## Keon Park: The Student Prints

Paintings, pastels and papier mache — all the work of students from local Merrilands Primary School — recently transformed the banking chamber into a mini art gallery. The colourful display, comprising the best art work by students from preps to Grade 6, attracted a great deal of interest from local people. The exhibits also included works in crayons, oils and felt pens.

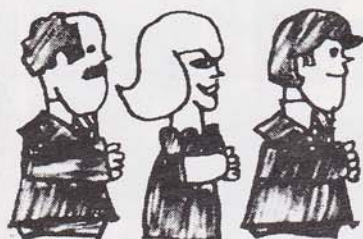


## Greensborough: A "Fine" Way To Pay

One customer recently found a way to show his aversion to parking tickets — he settled a \$15 fine from the City of Fitzroy by sending a cheque written on toilet paper. The cheque, too flimsy to be cleared through the exchanges, was sent by the City's bankers directly to Greensborough branch for payment. According to assistant manager Paul McColl, the cheque was complete with branch name, account number and 12c duty stamp. Pictured with the cheque are branch tellers Sue Hoskin and Sharon Velo.

Further discussion revealed that both women have several mutual friends with whom Ellen still corresponds.





## Meet our new Managers



**J. L. DERHAM, Kaniva**

This will be John's first country appointment, and he says both he and his wife Kerry and their three children are all looking forward to the big shift. Most of John's spare time is occupied with family interests, particularly the children's netball, soccer and roller skating. When time permits, John enjoys fishing.



**A. STOTT, Systems Officer, Planning Section, E.D.P. Department**

For the past 16 years, Alister has been actively involved with his local church. He has, on occasions, organised informal meetings and church camps, and has also been vestryman. During spare time, Alister enjoys fishing, reading and stamp collecting. He is married with three children aged two months, six and eight years.



**K. I. DAVENPORT, Assistant Manager, Werribee**

Golf is Keith's main spare time occupation. His links with the sport both as a competitive player and club administrator span seven years. He was a foundation member of the Werribee Park Golf Club, and is currently involved in planting Australian native trees and shrubs to beautify the course. Keith is married with two daughters aged 7 and 10.



**R. E. ALLDER, Settlements Officer, Mortgage Loans Department**

Bob has served at a variety of east suburban branches, since joining the Bank in 1958. Married with daughters aged 12 and 13, he enjoys spending annual leave and weekends caravanning and bushwalking in the remote areas of the Dandenongs. Bob is also actively involved with his local church.



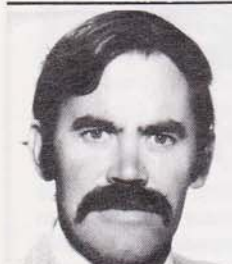
**W. SHEVLIN, Industrial Officer, Personnel Department**

Wayne's duties as Industrial Officer will include liaising between the Bank and Union representatives, keeping up-to-date with various salary awards, investigating complaints about employment conditions, and maintaining workers' compensation records. Wayne is currently studying part-time at Preston Institute of Technology to obtain his Associate Diploma of Industrial Relations degree. He is married with three children aged one, four and nine.



**B. D. COGLEY, Systems Officer, Planning Section, E.D.P. Department**

Brendan's new appointment will not take him far in terms of distance. He has been a senior analyst programmer in E.D.P. Department for two years. Brendan is studying part-time at Caulfield Institute of Technology to obtain his Bachelor of Business degree. During his spare time, he enjoys social games of squash and renovating his recently purchased bayside home. Brendan, and his wife Mandy (nee Butters, a former E.D.P. staffer) have three children aged three, seven and nine.



**G. J. KELLY, Relieving Staff**

Graeme's new appointment domiciles him at Swan Hill so it will provide ideal opportunities to combine three favorite hobbies — camping, hunting and fishing. Graeme says he's looking forward to the warmer climate and "catching a Murray Cod or two". Another interest is his two sons' involvement in cricket and football. Wife Margaret, 10-year-old daughter, and third son 15, make up the rest of the Kelly family.



**B. H. LOWE, Relieving Staff**

Until recently, Brian had spent most of his banking career in the Gippsland district. His latest appointment domiciles him at Hamilton where he has been senior accountant for the past two years. Brian is currently a member of the Hamilton Golf Club and is also a youth group leader and a Sunday school superintendent for his local church. He is married with four children aged from six to fifteen.

## PUZZLE CORNER

**1/IN YOUR CUPS:** A recipe calls for four cups of water. You have only a three-cup container and a five-cup container. How do you measure out four cups of water?

**2/SPELLING SUBTRACTION:** Starting with the SPARKLING, take away any one letter so as to leave a new word. Continue to do this until you finish with a single letter. Note: after removing a letter, you must not disturb the order of the remaining letters.

## WANTED

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

Humorous incidents from everyday life from branches and Head Office departments.

HELP PUT MORE VARIETY INTO YOUR MAGAZINE . . . . .



# EASY BANK: First Branch Installation

It was "all hands on deck" at St. Vincent's Hospital branch one dark, chilly morning last month to install our first branch-located EASY BANK automated teller machine. A team of 15 men — comprising Premises Department officers, computer experts, removalists, an architect, a builder and a crane driver — convened just before 6 a.m. to begin the complex project.

Main focus of activity was the EASY BANK safe unit, weighing more than a tonne. It was removed from a van, unpacked and hoisted on to a trolley by a truck-mounted crane. The trolley was finally pushed inside the branch. Sounds simple? Not so. This phase took several workers 1½ hours to complete.

Inside the branch assembly of other EASY BANK components was well underway, and the whole project was completed by 10 a.m. A temporary metal shield was placed over the ATM's external fascia for protection until EASY BANK switch-on day. Meanwhile installation of other EASY BANK units involved in the ATM pilot scheme should be completed by mid-July.



• 7.30 A.M.: The EASY BANK installation team prepares to roll the safe unit into the branch.



• 10 A.M.: Job completed. Premises Department project officer, Graeme Blunt (right), hands over the keys to the EASY BANK fascia cover to branch manager John McKernan.

## State Secrets by the Teller



- Butcher-customer of Blackburn North branch felt a little sheepish after absent-mindedly writing out a cheque for the sum of "eight hundred and twenty lambs". The cheque was accepted by the payee's bank and it later arrived at our branch through normal processing channels.

- Relieving staffer from Parkdale area thought that he would astound his wife by cooking tea. She arrived home from work to find a bubbling pot of parsley — which her culinary consort had mistaken for broccoli.

- Young Belmont branch teller took his enthusiasm for hot rock just a little far when he inadvertently placed the lunch-room radio on the electric griller, and later discovered the music maker melted.

- Animated Dingley branch staffer recently lost gums' grip of his dentures and watched helplessly as they flew across the counter to greet a group of customers entering the bank.

- Prospective mortgage loan borrower declared on application form under "Other Assets": "\$1,200 from final disbursement of estate of late aunt deceased in coming months".

- Latest issue of the State Bank Basketball Club periodical carries a poem rivaling in length Longfellow's "Hiawatha". Titled "Wangaratta Wafflings", the 2,500 word epic recounts action — both on and off court — of club members during a recent "lost weekend". The publication also includes a gardening column called "Compost Corner".

- Suburban branch manager recently completed one of those personal development courses and now happily claims: "I used to be indecisive, but now I'm not so sure".

- Same manager also says that he was once apathetic — but now he just doesn't care.



# The Same . . . Just Different

From Mentone to Murrayville, Bankcard Department to Building Department, some 6,700 State Bank staffers make their individual contributions to the wide range of services the Bank offers. The nature of their tasks and the circumstances under which they are performed are as varied as the colours on an artist's palette. To ask who contributes most, is like asking which leg of a tripod is most important. Here is a small cross-section.



## **JACK CREDLIN, BRANCH MANAGER:**

Jack's branch is in the hub of Dandenong, financially speaking one of Melbourne's busiest and most competitive suburbs. Apart from two other State Banks, the area boasts branches of every other major bank, offices of 18 finance companies and numerous building societies.

One of the most demanding aspects of Jack's job is meeting and maintaining contact with Dandenong's professional people, a responsibility he shares with his assistant and the managers of neighbouring State Bank branches.

**Jack pays a visit on Dandenong town clerk Mr. Colin Dickie.**

"As a general rule, my assistant manager Bruce Joynes visits the small business proprietors, and I tackle the professionals such as the town clerk and representatives of local authorities."

Maintaining an interest in long-standing customers is also high on Jack's list of priorities — no mean task in a branch with around 25,000 account holders. However, according to Jack: "Remembering a name when you greet a customer is quite often all that is necessary".



## **JENNY BOLTON, RELIEVING TELLER**

Jenny would like to have what most branch tellers take for granted — regular customers.

"Unfortunately they're all new faces to me, no matter how well established they are with the branch," she says. Which means extra precautions when accepting withdrawals — sometimes to the annoyance of a regular customer.

However Jenny enjoys the freedom of moving about the branches, and says she

**Jenny's ready for another day at another branch.**

would find it difficult to settle back to a permanent location.

"Although it's difficult to form long-lasting friendships, I enjoy meeting people."

Jenny finds life on the relieving staff has broadened her experience and increased her tolerance of others. "There are all sorts of people who have all sorts of ways of doing the same job. It's a matter of fitting in and learning from the experience."



## **BETTY FRASER, TELEPHONIST:**

If you hate answering the office phone, spare a thought for Betty Fraser who answers hers 600 times a day. She is one of three permanent telephonists "manning" the switchboard at State Bank Centre. And "switched-on" would be an apt description of Betty. For example, to expedite the processing of calls, she has memorised the numbers of some 500 head office and Centre branch extensions, and

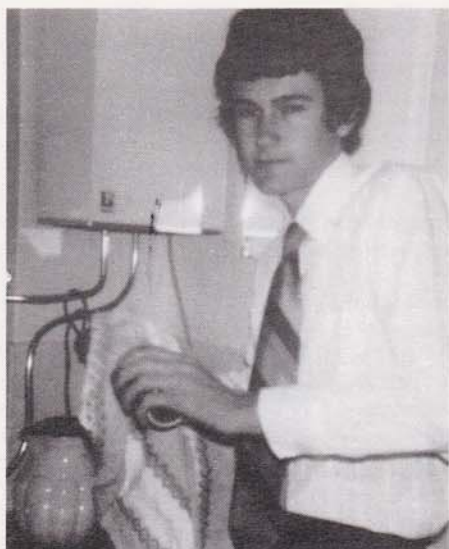
can recall, at an instant, the telephone numbers of most country branches.

After 30 years on the Bank's "board", Betty can recognise the voices of most staffers. "The retired officers, especially, appreciate it if you remember them."

Difficult callers? "There aren't many when you weigh them against the number of calls we receive," she assures us.

**Telephonists Betty Fraser (right) and Jo McGraw at the Centre's switchboard.**





### **DARYL MACLAGAN, JUNIOR CLERK:**

Slaving over a hot sink is usually the "lot" of the office junior. But it doesn't bother 17-year-old Daryl MacLagan, who joined the team at Tallangatta just three months ago. It's his first job and he's enjoying the duties and responsibilities of branch life.

"There's always the menial tasks to perform and instructions to follow, but I still find plenty of scope for using my own initiative." Daryl's other duties include sorting mail, issuing cheque and passbooks, and ledger posting. Although his branch is small, he doesn't feel tied down. "There's plenty of opportunity for advancement if you're ambitious," he says.



### **CLAUDE BUTCHER, JOINER:**

If you've ever admired the handsome blackwood counters and fittings the Bank has been installing in its new and renovated branches, you would probably be interested to learn that most of them are the handiwork of 18 staff members.

Claude Butcher, alias "Butch", and his band of merry maintenance men are highly skilled carpenters and joiners. Their workshop is located in Carlton where most of the construction work is carried out.

As leading hand, Claude is in charge of allocating the work. Three of his men are on the road most of the day taking care of small repairs such as servicing cash drawers and mending locks. Back at the shop Claude performs minor maintenance work on shop machinery.

Claude likes his work but says his colleagues make it more enjoyable. "They're a friendly bunch of blokes, and that's important to me."



### **KEVIN MARSHALL, MESSENGER:**

As one of 12 messengers directing traffic in the main banking chamber of State Bank Centre branch, Kevin Marshall finds he is frequently a target for talkative customers.

"Lending a sympathetic ear to aged and lonely folk is all part of the job," says Kevin. "Sometimes I feel I should be doing something more constructive, but these people are all customers of the Bank, and they appreciate the little extra time you spend with them."

Adding that personal touch to the often hectic world of banking is Kevin's domain. Whether it's greeting a customer at the door, locating the owner of lost property, or chatting to an elderly customer, it's all part of being a messenger at the "Centre".

### **MARGARET MARSHALL, COMPUTER PROGRAMMER:**



**Margaret looks on as operator Theresa Cully inserts an amendment into the computer.**

Margaret has relatively little physical contact with computers. Her duties, which entail making amendments to complicated computer programs, are performed at her desk one floor above all the action. Her amendments, vital to the smooth operation of our on-line system, are transferred onto a card and inserted into the machinery by a computer operator.

Margaret sees her job as satisfying and stimulating. "Branch staff in particular are dependent on computer programmers to help them provide the services our customers require. Without efficient and up-to-date programs, tellers' terminals would cease to function." Although advances in technology help to streamline branch work, they tend to increase Margaret's workload. "Every addition or improvement the Bank makes to its services affects computer programmers in some way or other."

### **KEVIN SLAVIN, DISTRICT MANAGER:**

Kevin is a head office representative who sees himself primarily as a branch man. In reality he is a go-between — a link between the Bank's administration and those out in the field.

However, Kevin's branch ties are understandable. After all, he spends four days each week assisting and supervising staff at 10 Western/Wimmera district branches, and 16 Peninsula offices.

"My job is to communicate to branches the background and reasons behind head office policies and, in turn, to convey to administration the effects these policies have on branch operation and the lives of staff."

In order to function effectively it is essential for a district manager to win and maintain the trust of all branch staff.

"I always make a conscious effort to talk things over with the younger members in particular. After all, they are the future of the Bank," he says.

"Dry" is the word Kevin uses to describe his official duties, such as pursuing files and writing reports. "It's the people who make the job worthwhile."





**MAX BLEACH,****AGENCY  
EXAMINER:**

Max and his colleagues could be described as the lonliest men in the Bank. He explains: "My average week is spent on the road, alone. The car boot is my office. It holds everything I need for a week's work — stationery, advertising material, signs for agencies, and even the tools for erecting them."

Max's duties consist primarily of assisting his agents with any Bank related problems, promoting them within their own districts, and auditing their books. He is required to interview new and prospective agents, and to keep a close watch for "double agents" (those acting for another bank or building society). On Friday — his day at head office — Max puts his recommendations to the Bank's administration, restocks the car, and plans the next week's itinerary.

**BERNADETTE  
BUCKLEY,****TELLER:**

Keeping one's work tidy and up-to-date is the secret to being an efficient teller. At least that's the recipe of McKinnon branch teller Bernadette Buckley.

Bernadette has been "on the cash" for 18 months and feels she has a responsibility to balance promptly at the end of the day so as not to be a burden to her workmates.

"A teller cannot afford to get behind. It can spell disaster at the end of the day."

Bernadette describes a teller's job as "people oriented". Each day you come face to face with many kinds of people, from the very shy to the rude and aggressive. It's essential that you learn to cope with them all."

**CHRISTINE POULTON,  
HEAD OFFICE LIBRARIAN:**

Christine has a warehouse of information at her fingertips — and like all good storekeepers, if she doesn't have it on hand, she'll endeavour to get it in. Collecting information is Christine's business, and a simple reference to her files can save other staffers hours of needless research. Much of the data in-stock has been gleaned from our own branch and departmental files, but her close association with many Australian and overseas librarians enables her to procure information on almost any subject.

"Librarians co-operate with one another by passing on information as required. In this way an enormous variety of knowledge is available to everybody," she says.

**FRED ELZINK,  
INVESTMENT OFFICER:**

Some people have trouble managing their own finances, but even the best of us would think twice before tackling the hectic wheeling and dealing of the money market.

Each day Fred Elzink is in control of millions of State Bank dollars, juggling them between high interest-bearing investments, large corporate customers and the Bank's regular depositors.

Fred says it's just like running a household budget. "It's a matter of balancing the Bank's earnings against its daily and long-term expenses, setting something aside for a rainy day, then investing the remaining funds on the money market." Simple!



# UPSTAIRS DOWNSTAIRS

Many staffers would relish the thought of a one minute walk to the office, or spending morning tea and lunch in the privacy of their own homes. For Hartwell branch manager John Foley, this has become a familiar routine.

As one of a diminishing minority of managers living on site, John is not affected by traffic snarls, train or tram timetables, strikes or the rising cost of petrol.

He and his wife Margaret and their four children have occupied the branch's four-bedroom residence for the past two years.

John managed the Bank's office at Mirboo North before the transition to city life. He says that, although the family was accustomed to a quiet street, removed from traffic, with the surrounding beauty of a rural countryside, they were all very much excited about the big shift.

"We found the Hartwell residence extremely spacious and attractive, with fixtures in the era of the 1930s. It had an excellent layout for comfortable living," says John.

Sheltered behind solid brick walls, the noise of the bustling outside world is replaced by normal family living.

When John is assigned to the duties of branch manager downstairs, the four children attend the nearby school, while Margaret is occupied with the chores of housekeeping.

Once the banking chamber is closed, finding access to the residence can be confusing for visitors. "Our back entrances are not obvious from the street, so we must provide our guests with detailed explanations before they leave home."

The surrounding neighbourhood consists mainly of retail shops, whose occupants live a similar lifestyle to that of the Foley family.

"You're still pretty isolated from one another. You don't seem to share the relationship which would normally occur in a suburban street."

Few Bank customers are aware that John lives above the branch. However those who do ring after closing time are always given the courtesy and attention that they'd receive if they were downstairs at the inquiry counter.

All things considered, John and his family have grown very attached to their "home above the branch".

**John, his wife Margaret and their four children (from left Nicholas, 7, Brendan, 11, Kathryn, 13, and Joanne, 9) enjoy a relaxing evening in their home "above the bank".**



**John Foley embarks on his one minute walk to the office.**





## On the Way Up

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



TONY BROWN  
St. Arnaud



CHRISTOPHER GILES  
Chief Accountant's  
Department



HELEN McCONCHIE  
Current Loans  
Department



BRUCE HILL  
Hampton East



BRYAN WOOLFE  
Dingley



MIMO ALOISI  
Chief Accountant's  
Department



TERRY ATKINSON  
General Manager's  
Department

## COMPUTER GAMES

A special overhead crane was used to help relocate one of the Bank's main computers during a weekend re-organisation programme last month at our E.D.P. Centre in Spencer St., City.

The Natsemi AS 3000 computer was "unplugged" after completing its daily 20-hour shift in which regular functions include producing ledger printouts for on-line branches and processing of loan and club account transactions.

The computer was plucked by the crane from a first floor window, lowered onto a fork-lift truck and driven inside an adjoining building. There a lift raised the Natsemi to its new home on the third floor, where technicians swarmed to re-connect and re-activate the computer.

E.D.P. Operations manager, Mark Wheeler, says that the potentially risky move ran smoothly, and that the complex Natsemi system was fully operational by Sunday afternoon.

Removalist men watch from the first floor window as the Natsemi computer is lowered to the ground by crane.





# BASKETBALL PREMIERS

Three Bank basketball teams recently won premierships in Business Houses competition at the Albert Park stadium. The victors (pictured) are among 16 teams, including teams from branches in Bairnsdale, Hamilton and Geelong, which comprise the State Bank Basketball Club.



• **MEN'S E-GRADE PREMIERS:** Back row (left to right): Rod Watkins, Geoff Cayzer, Frank Salter (coach), Pat Shea, Ray Ball. Front row: Mike Rilen, Dave Cogger, Mike Scott.



• **WOMEN'S C-GRADE PREMIERS:** Back row (left to right): Sharon Pitts, Denise Foley, Mike Scott (coach), Judith Lenehan, Vicki Wilson. Front row: Mary Henderson, Maree McConnell, Bernadette Thompson, Heather Calloway.



• **MEN'S F-GRADE PREMIERS:** Back row (left to right): Stuart Cloke, Julian Lenehan, Peter Julier, Stephen Cloke. Front row: Kevin Anderson, Len McGill, Alan Pitts.

## Gone Fishin'

Recent and approaching retirements:

Doug Graham (Glenroy)

Max McKernan (Premises)



## PUZZLE ANSWERS

1/ **IN YOUR CUPS:** Fill the 3-cup container and empty it into the 5-cup. Refill the 3-cup and use it to top up the 5-cup. This will leave 1 cupful in the 3-cup. Next empty the 5-cup and pour in the remaining contents of the 3-cup. Now fill the 3-cup and add it to the one cupful already in the 5-cup . . . to make 4 cupfuls.

2/ **SPELLING SUBTRACTION:** SPARKING, SPARING, SPRING, SPRIG, PRIG, PIG, PI, I.



# FOOTY CLUB SNAPSHOTS



## • TIGERS GO TO "C"

Following a successful 1980 season in the Victorian Amateur Football Association (V.A.F.A.), the State Bank's club gained promotion to C-Grade — its highest level for 17 years. Here is the 1981 training squad which club officials hope will assure the Tigers of a berth in the finals series.

**Back row (left to right):** Rod McGillen, Bill Clayton, David Jenkins, Geoff Maher, Fred Wright, Steve Roberts, Alan Whelan, Steve Ferguson, Leon Jones, Murray Guy, Chris Morcom, Geoff Rosewarne (Captain), Harold Rosewarne (Coach), Alan Brennan.

**Middle row:** Graham Scott, Neville Evans, Neil Whelan, Phil Spillman, John Ryan, Peter Wabbis, Jeff Inglis, Joe Seccas, Dali Bennett, Rod Bed, Kevin Cooney, John Pallotta.

**Front row:** Bernie Hayes, Michael Pollerd, Peter Fry, Steve Bennett, John Murray, Bernie Egan, Ron Wright, Peter Wynd, Dave Beard, Terry McMillan.



## • Raffle To Aid Blind

It's fund-raising time at Tigerland and players Neville Evans (left) and Steve Roberts were too busy even to smile at the camera as they prepare to distribute raffle books to branches. As 1981 has been designated Year of the Disabled, the footy club has dispensed with its own annual raffle to support one being conducted for the Association For The Blind. The State Bank Club will earn a small commission on ticket sales. First prize is an interstate air fare/accommodation package valued at \$900.



## • Trainer Ted Merits Praise

Tiger trainer Ted Woollard, the doyen of the towel and liniment brigade, recently won the V.A.F.A.'s prestigious "Certificate of Merit". Ted, the Bank's head messenger, won the award for "outstanding and meritorious service to the V.A.F.A." It recognised Ted's 27 years as trainer with the Bank club. On presenting the certificate a senior V.A.F.A. official praised Ted's sporting practice of tending injured opposition players in addition to his own charges.