

Statesman

STATE BANK STAFF MAGAZINE
June, 1982 — No. 109



"Miss Courteous" 1982
(See page 2)

TOP MARKS FOR NEW SCHOOL BANK SCHEME

The new coupon-book system of school banking has been widely extended since the beginning of this year, and is now operating in more than 480 metropolitan and country schools — primary and secondary.

Bernie Dickens (Branch Banking Dept.) project manager for introduction of the scheme, said last month that branches had increased their school bank balances by up to 140% after launching the coupon books.

Here are some other comments from branch managers recently 'converted' to the coupon system:

LEN BUTTERWORTH (Bendigo): "Our branch serves 28 schools, and acceptance of the new system has been far greater than I expected. Many dormant accounts have been re-activated, and there has been a lessening of the drop-out rate by students moving from primary to secondary schools."

BASIL RICHARDSON (Croydon): "The system is going well in 12 local schools, especially in secondary schools where previously there was a tendency for school banking to diminish. Some students are completing 50c books within a few weeks. The new system eliminates the time-consuming jobs of posting, and calculating interest."

WARWICK BALL (Watsonia): "The coupon-book scheme took off well in our seven schools and has now settled down. We are having no problems with it. This year's school bank transactions could exceed the 1981 total of 30,000."



• Coupons are basis of new school bank system.

• Bernie Dickens, in charge of school bank 'conversions'.



Statesman

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FRONT COVER:

"MISS COURTEOUS: 1982". Smiling Sharon Hussey, enquiry counter clerk at Frankston (Playne Street) branch recently received the annual ROTARY award for 'providing the most courteous service in the central business district of Frankston'.

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

the Branches and State Secrets.

Column paragraphs published earn \$5 for contributors.

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



• General Manager
Mr Harry Torrens

"Competition for 'Householder' Dollars Will Become A Maze"

— G.M. tells Bankers' Institute

Competition for household disposable funds would continue to increase through the 1980s, Mr Harry Torrens, General Manager, told more than 100 members of the Bankers' Institute on April 20.

"You can be assured that the banking industry will be in a maze of competition — a situation which will demand the best of both private and public financial institutions," he said.

Mr Torrens was delivering the fourth of a series of lunchtime lectures in the Great Hall of the Melbourne Arts Centre.

He said that the household sector's shares of national income and retained earnings had improved noticeably in the past 30 years. Among responsible factors were: an increased number of multiple income families... greater individual earning capacity... and a larger 'aged' population receiving superannuation and welfare benefits.

A growing percentage of investments in the newly-expanding cash management trust market was coming from householders, he added.

Cash management trust investments, since December 1980, had accumulated nearly \$1 billion, and already represented almost .5% of the Australian finance system's total assets. Their potential market had been estimated at between \$8 billion and \$11 billion, and most of that would come from householders.

Here are some other points made by Mr Torrens:

- "In the twenty years from 1961 to 1981, average annual growth rates of some other intermediaries were: CREDIT CO-OPERATIVES (34.7%) PERMANENT BUILDING SOCIETIES (23.7%) FINANCE COMPANIES (15.2%) TRADING BANKS (12.4%) LIFE OFFICES & PENSION FUNDS (11.3%) SAVINGS BANKS (10.6%)."

*

- "In the long term, institutions free from official interest rate controls have achieved the highest annual growth rates."

*

- "It is unlikely that householders generally will again accept the negative real rates of the past. The inherent caution and conservatism of the Australian householder has turned, during a few short years, into defter financial management."

*

- "A slower rate of population growth has slowed the growth in demand for new housing or alternative accommodation."

*

- "Further subsidisation of home ownership is not necessary. It is a highly desirable social objective, but it extends current benefits to existing borrowers without substantially assisting first home seekers."

*

- "Housing finance is only one example of distortion resulting from controlled interest rates and where correction is a pressing need. Small personal overdrafts and personal loans are similarly affected, though to differing degrees, and in these areas a more

equitable distribution in quantity and price will result from a more competitive diversification of lending activities. The attainment of banking status by selected building societies, finance companies or credit unions would bring about such diversification."

*

- "History shows that ours is a mixed, rather than private enterprise economy, and that government banks, in fulfilling the roles for which they were established, have created their own niche in the financial scene. They will continue in their established roles, and meet the challenges and diversification associated with vigorous market competition."

ELECTRONIC FUNDS TRANSFERS

- "Subject to resolution of quite complex transitional problems — including a definition of legal tender, compatibility of computer installations, security, customer authorities and so on — there will be further spectacular changes through electronic funds transfer systems during the 1980s."

- "Capacity for direct debiting of accounts through point-of-sale terminals is already developing, and the introduction of videotex communications in Australia carries the possibility of transfers effected from home terminals. A writer in the Australian Financial Review recently commented that the technology is available, but awaits another Henry Ford to assemble, market and sell the product."

- "While cheques will continue as the main transaction instrument for many years to come, the development of EFT's will prove attractive to householders although, on past experience, customer acceptance might be slow even when the schemes are promoted with expensive publicity campaigns."

- "Transfer capabilities are an essential part of household deposit taking, and it is inevitable that the non-bank institutions which we expect to be such vigorous competitors in the '80s will extend and integrate their systems. It will be essential for them to be secure, efficient and cost effective, and the banking industry will have an important responsibility in monitoring and responding to new arrangements, while extending its own services through improved electronic funds transfer systems."

BETTER INFORMED DEPOSITORS

- "The personal depositor of the 1980s decade will be better informed, and will not necessarily accept lower interest from banks because of branch networks and comprehensive services; more visible price competition will be decisive, but high standards of service must be maintained. At the same time, lending within the sector will become more competitive to service the providers of funds — the established depositors. As a result, some existing intermediaries will diversify into other avenues."

- "Except for the less restricted use of the word 'Bank', the scene a few years hence will not be altogether different from the present. But the competitive climate will be considerably warmer, in lending activity as well as in deposit taking."

Doctor Warns of 'Heart' Risks

FITNESS AND FATNESS

Startling facts about the health risks facing unfit, overweight Australians were revealed recently by Dr John Tickell, medical director of the Corporate Health Evaluation Centre, Melbourne.

Dr Tickell was addressing seminars on 'EMPLOYEE FITNESS', organised by the Victorian Department of Youth, Sport and Recreation — and attended by representatives of our Bank.

Here are some of Dr Tickell's most telling points:



80 DEATHS TOMORROW:

"If you picked up THE HERALD tonight, and saw that 80 people were going to die tomorrow, you would get a shock, and would imagine there had been an outbreak of cholera or typhoid.

"But, no! The 80 Australians will die of heart attacks — not only tomorrow, but every day. Some of those people will be aged between 45 and 55, and more than half of their heart attacks could be prevented."

EXTRA MILES OF VEINS:

"Half a stone of excess body fat has at least one mile of blood vessels, and thus makes your heart work a lot harder than it should, even while you are sitting down."

VALUE OF CARADIOGRAMS:

"Cardiograms done while you are lying down provide information about THE PAST. Cardiograms done while you are working under pressure would be much more useful. Not many people are lying down all day!"

STRESS IS NECESSARY:

"Stress is good for you in the short term. It makes you produce and achieve — but you must learn to switch it off when it's not needed.

"Stress, if you can't handle it, can be the worst health risk of all."

OXYGEN COSTS \$100 AN HOUR:

"Fitness is having enough energy to get you through the day, plus a bit left over at the end of the day. Most people do not have this.

"To get enough energy you need two main things: oxygen and good food.

"You can get oxygen in an oxygen chamber at a cost of \$50 for half an hour — or you can get it by pumping your heart adequately.

"You should get your heart rate up to 70% of its maximum capacity.

"This is very simple to achieve by physical exercise — say, three 20-minute periods a week. And you don't have to do boring physical jerks. You can exercise by an activity you enjoy — like table tennis."

FOOD CAN TURN TO FAT:

"If you don't **burn up** energy within a few hours of eating food — or if you don't **convert** that energy into good body tissue, it will turn to **FAT**. Once it's fat it's harder to burn up, because the body tends to use other available foods before burning up fat."

NOT JUST EXERCISE:

"In the short term it is impossible to make a significant difference to your weight by exercise alone. You have to stop putting extra calories into your mouth."

WALK AGAINST WEIGHT:

"If you walk for half an hour every day you will burn up 100 calories. In a year this will add up to a weight loss of 10 pounds (or more than 22 kilograms) provided your 'eating' rate remains constant. Beware the 'fat stimulators': Fat, caffeine, alcohol, tobacco, sugar and salt."

KEEP YOUR HEART IN TUNE:

"Most of us are conscientious about getting regular servicing for our cars. But what about our bodies?

"The trouble is that, once our health deteriorates, it is often too late to do lasting repairs.

"85% of us are prepared to service our teeth by cleaning them every day. But what about the rest of our organs?"

"IF YOU DON'T FLUSH YOUR HEART OUT NOW AND AGAIN, AND KEEP IT IN TUNE, YOU COULD BECOME ONE OF TOMORROW'S 80 HEART FATALITIES."

Now We're 'On Line' To Mildura



• **MILDURA JOINS NETWORK:** Manager Bryan Barr-Murray watches teller Debra Williams setting up her first 'on-line' transaction.

Our on-line teller machine network recently 'branched out' as far as Mildura, 590 kilometres from Melbourne computer headquarters.

We now have on line more than 400 city, suburban and country branches. Additionally, some 114 country branches are fully or partly 'mechanised'.

Between now and September, another 25 branches will join the on-line network.

Last month, at Yallourn branch, our final 'Sensimatic' teller machine was taken out of service, after 21 years on the job.

Footnote: Our on-line network is almost 10 years old. It was launched in September 1972 at St James branch, City, where the first customer to use the system was a Mrs Gaye Sparks, and our first on-line teller was Pam Marks.



• **'21-TODAY':** Sue Twaddle with last Sensimatic terminal which was taken out of service at Yallourn branch last month.



• **OUR ON-LINE SYSTEM** started with a single terminal at St James branch, City, in September, 1972. The teller was Pam Marks.

PUZZLE CORNER

1. **LOSER WINS:** In Topsyturnyland, the horse that finishes last in a race is declared the winner. Only two horses are allowed to contest each race. You would expect these events to be slow and dull, but in fact they are fast and furious. Why does each jockey ride at top speed?

2. **ALCHEMY:** Turn GLASS into CHINA in eight moves, changing one letter and forming a new word each time, but without re-arranging order of letters.

Answers: Page 15

State Secrets by the Teller



DRIVE-IN banking was invented so that the cars could visit their real owners.

RECRUITMENT officer looking over a girl's job application form said "I see your birthday is on August 25, but what year?" Lass replied "Every year".

FOR SALE: Dictionary. Cheap. Words not in alphabetical order.

PLENTY of books and newspaper articles tell us how to manage our finances after retirement. What about one on how to manage UNTIL retirement?

BRANCH manager says that he and his wife sleep in separate rooms, have their meals apart, and take separate holidays; they're doing everything possible to hold their marriage together.

CONFUSION reigned briefly in Branch Banking Department when David Allen and Alan David joined the staff on the same day.

CITY branch teller, who has been picking race winners with a pin, recently backed a trifecta. Asked how she had selected her three place-getters, she replied, "With a fork!"

LITTLE lost boy asked messenger in State Bank Centre banking chamber: "Have you found a lady walking around in here without me?"

NEWCOMERS to the computer area might like to know how to differentiate between HARDWARE and SOFTWARE. If you kick it and it hurts, it's HARDWARE.

LETTER arrived at our Monash University from America addressed to St Savings Bank of Victoria. It prompted teller Leanne Collins to ask "Now that we have been canonized, will Circulars be referred to as Holy Orders?"

FOOTY CREW FOR '82



Here are the Bank Football Club players, trainers and committeemen who turned out for their 'jumper presentation' night at Albert Park in April. Reading from left to right: **BACK ROW:** Peter West (Hampton East) Allan Eacott (Not in Bank) Paul Jukes (Branch Banking) Steve Roberts (Warrandyte) Fred Wright (Premises Department) Mal Tyrell (Elsternwick) Kevin Jenkinson (Mortgage Loans) Grant Crameri (Tooronga) Tony Cushing, Committeeman (Chadstone Centre) **3rd ROW:** David Jenkins (Pinewood) Greg Theodos (Oakleigh) Bernie Cooney (Emergency Staff) Ron Bradley (Branch Banking) John Pallotta (Central) Tony Sheehan (Premises Department) Jeff Inglis (45 Swanston St.) Greg Arnold (Branch Mechanization) Allan Smith (45 Swanston St.) Ron Wright, Trainer (Not in Bank) Greg Watson (Securities) **2nd ROW:** Steve Bennett (Not in Bank) Tony Doyle (Ashburton) Phil Spillman (Monash University) Stuart Cloke, Captain (Oakleigh) Geoff Cameron, Coach (Glen Iris) Dale Bennett, Vice Captain (St. Kilda South) Viv Francis (Not in Bank) Phil Holmes (Doveton) John Ryan (Ringwood) Allan Pitts (Bankcard) Neville Evans (Loan Accounts) Mark Keating (Not in Bank) **FRONT ROW:** Peter Wabbis (Kew North) Michael Scott (Ashburton) Glen Snell (Not in Bank) Shaun Raymer (Not in Bank) Greg Smith (Pahran) Greg Cushing (Springvale North) Terry Hogan (Personal Loans) Danny Hayes (Hadfield) Lionel Arnetty (Not in Bank) Peter Fry (Not in Bank).

Basketballers Win Flag



Pictured are most of the members of the Bank's Women's C Grade Summer Premiership team: (left to right) Kerry Rilen, Sue Christiansen, Carol Manhire, Mike Rilen (coach) Wendy Pitts and Donna Russo. Absent from photo: Julie Webb and Mary McGregor (formerly Henderson).



CONGRATS. FOR CAPTAIN: Jack Crofts, Deputy General Manager (Operations) officiated at the Bank Football Club's 1982 Jumper Presentation social in April. He is pictured greeting the Bank's captain, Stuart Cloke, of Oakleigh branch (young brother of Richmond Captain David Cloke of Ashwood branch). Looking on is Geoff Cameron, coach, of Glen Iris branch.

COUNTRY COURSE MANAGERS 'GO BUSH'



• COUNTRY MANAGERS prepare to 'em-bus' from Baxter on a field trip.

Our Staff College at Baxter made history in March when the first Rural Managers course was run for 19 country managers.

This pilot course was the result of a combined effort by John Williams, College Principal, Tom Laffan, Senior Rural Valuer and Brian Clarke, Principal of McMillan Rural Study Centre, Warragul.

It was agreed to be a very informative 10-day course. Visiting speakers came from most areas of the rural sector including the Bureau of Agricultural Economics, the Economic Branch of the Australian Treasury, Canberra, The Rural Finance Commission, The Department of Agriculture and the McMillan Rural Study Centre.

On two occasions during the course a bus was hired, and the managers left their normal lecture room for a practical farm visit. The first farm was a stud sheep property at Moorooduc,

and on the second occasion a full afternoon was spent on a dairy farm at Pakenham.

Some of the syllabus topics discussed included: Rural Valuations, The Farmer's Expectations of a Bank Manager, Young Farmers' Finance, Rural Technology and Farm Machinery, The Rural Economy, The Politics of Farming, Farmers' Cash Flows, Marketing, Futures Dealing, Taxation and Estate Planning.

Because the course was such a success, another is being planned for later this year.

With the introduction of the Rural Managers course, the College now runs 6 different courses, as well as sundry short seminars, to cater for the various levels of career development of the classified staff.



• COLLEGE PRINCIPAL John Williams, in 'Wellies' and plastic mac, inspects 'Strawberry'.



• HEADING FOR COW PADDOCK: In foreground (left to right) are managers Geoff Vincent (Toora) Brian Gannon (Mirboo North) John Powell (Derrinallum) and Ross Hughes (Penshurst).



Around the Branches

by Tom Sedunary

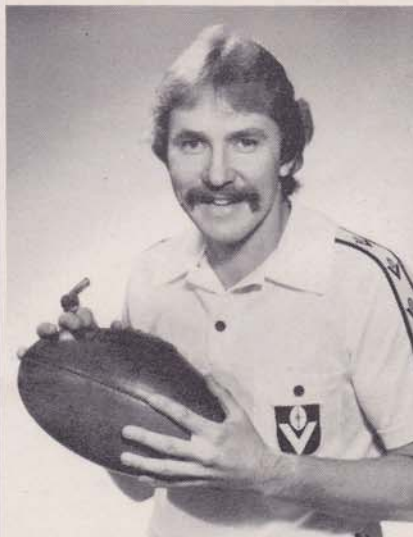
State Bank Centre: Bikies' Delight

A display of latest model motorbikes and motor scooters was recently staged in the main banking chamber of the branch, in connection with a promotion for the Bank's personal loans. The bikes, which attracted much public attention, ranged from a giant Turbo model to the 'miniest' of mini-bikes.



HIS 'N HERS: Lining up with their choice of motorbikes: Kerry Taylor (Chief Accountant's Dept.) and her husband John (Branch Banking Dept.) on the massive 'Turbo' model.

Keilor East: Waight In White



Senior clerk, Phil Waight, 26, has an ambition to umpire senior V.F.L. football and is already well on the way to his objective. So far this season, Phil has umpired four V.F.L. reserve matches. He has been on the V.F.L. senior umpires' panel for the past five years. Phil commenced umpiring 10 years ago, as a boundary umpire in Ballarat, and has since officiated in many games played in Victoria, South Australia and New South Wales.

Koo-Wee-Rup: 'Spud Queen' No. 4

Jenny Vanina, 17, was recently chosen as Queen of the 1982 Koo-Wee-Rup Potato Festival. Jenny is the fourth staffer to be crowned 'Spud Queen'. As part of her prize, she became eligible to attend the Fassifern Potato Festival, held in Queensland. The Koo-Wee-Rup festival raised \$18,000 for the local hospital's building fund.

Previous Potato Queens at the branch were Denise Mortimer 1974, Lyn Willis in 1975 and Sue Brown in 1980.



1982 Potato Queen Jenny Vanina (Westernport Sun photo).



• Tammy and Daryl Nash in the debris of their burnt-out 'dream home' (HERALD photo).

Emerald:

New Dream Home For Newlywed Tammy?

Branch clerk Tammy Nash, 19, lost her small weatherboard Emerald home and all its contents in a fire on April 26—just one month after her wedding.

Tammy and her husband Daryl, 21, were left with only the clothes they were wearing at work on the day of the fire.

But help came quickly. HERALD readers who saw the photo (above) quickly opened their hearts, cupboards and pockets.

The young couple received many gifts of clothing, food and cash (someone sent a Tattsлото ticket) and Kodak offered to print free copies of their wedding photos, from negatives which had been lent to a friend. The Bank provided immediate financial assistance through our Staff Counsellor.

Fortunately, Tammy's house was State Bank-financed and insured, and the contents were privately insured.

Tammy and her husband are living with relations at Selby. They plan to sell their land and buy another home in the Emerald area, and the Bank will arrange a loan for the new property.

All Aussies Look Alike?

It happened recently at one of our university branches; an Asian customer called in to enquire about a housing loan. The manager (wrinkled, withered and hirsute) told him to call back next day with his bank books. Next day, the man returned and, because the manager was engaged, was interviewed by the assistant-manager (youthful, robust and clear-skinned).

The following conversation then took place . . .

- "Here are the books you asked me for yesterday."
- "I wasn't speaking to you yesterday."
- "Yes you were."
- "No I wasn't."
- "Yes you were."
- "No I wasn't you were speaking to the manager."
- "Aren't you the manager?"
- "No, I'm the assistant manager."
- "Huh. You fellows all look the same to me."

Know Your Bank

Premises Department staff are providers of buildings to serve the Bank's two most important assets: staff and customers.

This busy, versatile department is responsible for the provision and maintenance of all Bank-owned properties, excepting State Bank Centre building.

'Premises' is the Bank's builder, buyer, seller, repairer, landlord and tenant of buildings and land valued at around \$150 million.

Department manager Murray Marshallsea heads a team of 26 officers who, through their adaptability, initiative and application, represent the Bank in a world of architects, contractors, engineers and real estate agents.

Mainstay of Premises' work is the construction and renovation of branch buildings. The scale of projects can vary from minor 'cosmetic' updates costing a few hundred dollars, to, say, a \$500,000 site redevelopment involving provision of temporary premises, demolition of an old building, or construction of a modern banking office with an attached shop for leasing (for possible future expansion of the branch).

Naturally, all projects large or small require careful monitoring by the Project Co-ordinators, the department's senior classified officers.

Apart from getting projects off the ground and supervising their progress, Premises Department is responsible for a wide range of associated work, including the purchase and installation of furniture and fittings, safes, strongroom grills and doors, floor coverings, security devices and illuminated signs.

Premises also organises branch cleaning contracts and security patrols; supervises the operations of our Carlton Joinery Works (which makes and repairs branch fittings); co-ordinates the activities of the Engineers' Section (which comprises electricians, plumbers and air-conditioning experts); and supplies and maintains the Bank's fleet of 150 motor vehicles.

Premises officers of manager status are always on call 'after hours' to attend to branch security emergencies such as broken windows, reported break-ins, storm damage, faulty alarms and so on.

During the current financial year Premises will spend a budgeted \$10.7 million. Major expenses will be: New branch premises and improvements (\$3,220,000) Branch maintenance and servicing (\$3,054,500) Anti-bandit screens and other security equipment (\$1,801,000) Air conditioning (\$613,000) Safes, strongroom doors and grills (\$460,000) Floor coverings, blinds etc. (\$450,000) Managers' and accountants' residences (\$424,000).

Premises Department

OUR 'BRICKS AND MORTAR' BRIGADE

These categories clearly reflect three major programmes to which Premises Department is presently committed: • Repairs and Renovation cycle (where branches automatically receive maintenance attention every five years); • Upgrading of air conditioning equipment; • Installation of bullet-resistant security screens.

Premises Department works closely with several head office departments, including: **Branch Banking** (which instructs Premises to implement major projects); **Building Department** (Clerks of Works assess and implement Repairs and Renovation projects. Some major construction jobs are designed and administered by the department's own architects) **Branch Mechanisation** (re planning for installation of computer terminals) **Insurance Department** (which provides cover for people and equipment during property transfers) **Personnel Department** (which authorises staff involvement in 'moving house') and, of course, **Chief Accountant's Department** (which pays Premises' numerous bills).

Branches! Report Your Repair Needs Promptly

Murray Marshallsea says Premises Department relies heavily on branch staff to inform them when maintenance problems arise.

"Our five-year repair and renovation programme is effective, up to a point, but we need to know when problems occur during the interim," says Murray. "A timely memo from a branch manager can often assist a minor problem, such as a rotting window frame, before it becomes an expensive and disruptive repair job."



PREMISES ON PARADE:

Left to Right: FRONT ROW: Robyn Magnuson, Cyril Evans, Joanne Caruana, Anita Higgins, Susan Elliott, Judy Crettenden, Liz Allen. SECOND ROW: Howard Tippet, Graeme Blunt, Greg Lea, Len Shipton, Tony Sheehan, Graham Kingdom, Murray Marshallsea (Mgr.). THIRD ROW: Chris Viney, Robert Chandler, Warren Melville, Terry Antoniou, Fred Wright, Peter James. BACK ROW: John Willder, Neil Morton, Graham Jenkin (Asst. Mgr.), Scott Howell. (ABSENT: Terry Walsh, Graham Harvey).



Geoff Atkins, retired assistant manager, London Office, pictured cutting his farewell presentation cake with longtime fellow staffer Christine Caen.

London Veteran Retires

A memorable farewell function was staged at London Office when Geoff Atkins, Assistant Manager, retired after 22 years' service there. Geoff served at four different locations under eight different managers.

An array of gifts, including a color TV set, a radio and silver goblets, represented contributions by a number of ex-London staffers as well as current staff members.

A souvenir album of signatures and photos tracing Geoff's London service years was sent from State Bank Centre as part of the farewell presentation, which was attended by more than 40 wellwishers.

TEST FOR A RADIO DJ

The following paragraph is a standard test given applicants for jobs as radio announcers. Read it clearly and without mistakes in 20 seconds and you have an above-average diction!

"I bought a batch of baking powder and baked a batch of biscuits. I brought a big basket of biscuits back to the bakery and baked a basket of big biscuits. Then I took the big basket of biscuits and the basket of big biscuits and mixed the big biscuits with the basket of biscuits that was next to the big basket and put a bunch of biscuits from the basket into the box. Then I took the box of mixed biscuits and a biscuit mixer and the biscuit basket and brought the basket of biscuits and the box of mixed biscuits and the biscuit mixer to the bakery and opened a tin of sardines."

Security Slogan?

What will the next all-bank security poster say? We've had 'Switch On To Security' and 'Stop False Alarms'. Coming up could be: 'Keep Alert . . . Australia Needs More Lerts'.



Meet our new Managers



R. AZZOPARDI: Assistant Manager, Heidelberg West

Roger is currently manager of a Montmorency junior football team. He has also had a long-term association with the St. Francis Montmorency Tennis Club as a committee member, chairman of selectors and as an executive administrator. Roger is married to former Fitzroy staffer Rosemary (nee Corboy) and they have four children.



G. E. FLOWER: Assistant Manager, Wangaratta
Graham is looking forward, after a lifetime in the western suburbs to a new lifestyle for his family in the country. He is a committee-man and a vice president of the ABEU, and deputy staff representative on the Promotional Appeals Board. Graham's hobbies include stamp and coin collecting, and photography. His wife Marlene was formerly on the Newport branch staff.

WE WIN 'SCRATCH' TROPHY



GENERAL MANAGER MR. HARRY TORRENS presented the 'Scratch' trophy to team captain Geoff Cameron (Glen Iris branch) after the bi-annual Inter-Bank Golf day, hosted by the Bank at Riversdale on March 30. Other players pictured (left to right): Kelvin Pettigrove (Queenscliff) Dennis Roscoe (Tooronga) Kevin Ryan (St. Vincent's Hospital) Daryl Kitchen (Emergency Staff) Mark Dwyer (Caulfield North) and Bill Symons (Insurance Dept.)

Letter to the Editor

A LOVER'S LAMENT

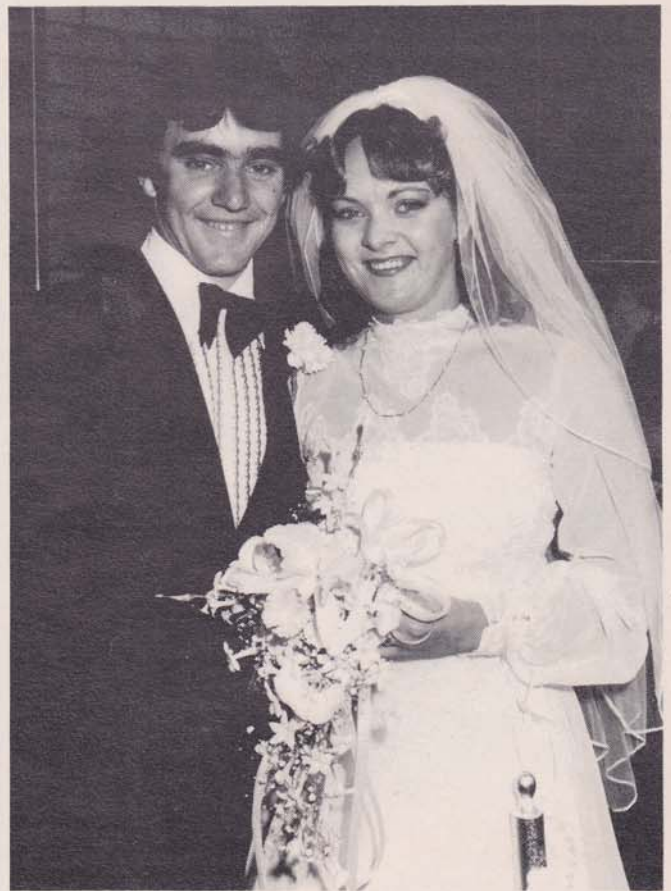
Sir, I'm a young man who has fallen madly in love with the most beautiful, wonderful, desirable girl in the world. I've asked her to marry me and she has accepted.

"She comes from a fine Toorak family and reads The National Times.

"Unfortunately I don't come from a distinguished background. My family is a mixed bag. One brother is a lawyer, another is a magazine editor ... a third is a convicted rapist. One of my sisters is a striptease artiste. Another sister is 'a lady of the night' in St Kilda.

"My mother is in Fairlea for shoplifting. My father is often locked up for being drunk and disorderly, and playing two-up.

"My question, Sir, is should I tell my fiancée that my brother is a magazine editor?"



BANK BRIDE: Leanne Banfield (formerly Mulvogue) of Ringwood West branch, headed off for a Gold Coast honeymoon after the wedding at Beaumaris.



On the Way Up

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



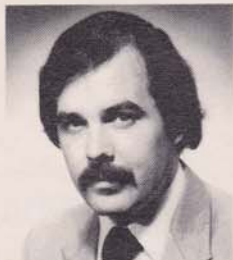
IAN CASEY
E.D.P. Department



PETER MACDONALD
E.D.P. Department



NICOLAS KANDI
Reservoir



BOB PHILLIPS
Hawthorn



WAYNE McINTYRE
Springvale North



HOWARD CAREY
Coatesville



CHARLIE WEST
Middle Brighton

Veteran Plays 400th Game

Harris Hits Headlines

Our Peter Harris, of Branch Banking Department, found himself right in the media sport spotlight last month when he played his 400th game for Alphington Amateur Football Club. He was featured in the sporting pages of the SUN and AGE, and on T.V.

Peter, 39, has played for 23 years without missing a season.

The last of his four knee cartilages was removed in 1968, and Peter has since endured the discomfort without complaining. He has broken all his fingers over the years, and now plays with them strapped.

Peter told STATESMAN: "There's not much left in my legs, and I wasn't going to play this year. But up came all the Kevin Bartlett publicity and, as I have the same hairdo, the kids saw him on the television and thought it was me.

"I told them if their Dad was half as good, he would be delighted."

Peter has played in every position with the Alphington club, served on its committee for the past 20 years and worked as secretary for the past seven seasons.

He's an institution among the amateurs, an association which may have produced far better equipped players, but no more loyal clubman.

The game of football has changed radically, he says, and he has tried to keep up. "With the flow-on game you



• Peter Harris, the Kevin Bartlett look-alike, who has played 400 amateur footy matches (SUN photo).

have to be much quicker, as you get older you have to be more cunning because the kids are faster and hit harder."

Peter will hang up his No. 10 jumper at the end of this season, to spend more time with his family. "I've had a good innings. At the moment I'm just trying to get a game each week, but I'm a selector, so I get one vote at least."

MAKE HOUSE GUESTS PAY THEIR WAY!

A State Bank Centre girl, who was invited to stay for a weekend at the home of friends, was startled a few days after returning home to receive the following 'Bill':

STATEMENT OF ACCOUNT FOR HOUSE GUEST

Transport	picking up from Heathmont Rail Station for transfer to accommodation with private facilities and swimming pool at Heathmont (incl. tip)	\$ 50.00
2 Nights Accommodation	@ \$50.00 per night	\$100.00
	plus — weekend tariff	\$ 10.00
	plus extra special tariff for last weekend in March	\$ 7.50
	plus extra extra tariff for being 2 weeks before Easter	\$ 5.00
2 dinners	haute cuisine (high class)	
	a-la-carte (take it or leave it meals)	\$ 18.50
	plus — 2 glasses of high class moselle-type wine (cask) @ 2¢ a glass	\$.04¢
	plus — service with a grudge (effort in opening fridge door)	\$ 1.98
On-the-run lunch	\$.35¢
	plus — Sunday surcharge	\$ 6.50
Breakfast	one Sunday type late serving (kitchen closed) 50 cents; for reopening, a \$9.00 charge — total	\$ 9.50
	One Monday-type breakfast — early morning rising fee	\$ 7.50
Alarm Clock usage	not including winding fee	\$ 2.50
	(winding fee depending on amount of turns of the knob @ \$1 a turn)	\$ 50.00
Entertainment	Royal Box Seat for home movies	\$250.00
	plus — special fee for keeping projectionist from much-needed beauty sleep	\$ 35.00
Additional expenses	including wear and tear on carpet and furnishings	\$ 15.00
• Unfortunately the above expenses could not be off-set by work done, due to bone-idleness of guest, therefore additional cost for reduction of anticipated contribution		
		\$ 12.50
Taxi fare	into City on morning of 29th March 1982	\$ 50.00
	plus distraction fee for screaming hysterically as car careered toward stationary trams (\$5 for each tram)	\$ 10.00
	TOTAL COST:	\$641.87

P.S. We do hope you enjoyed your stay with us, and do feel free to "free load" again.

IT'S GOING TO BE A BAD DAY WHEN ...

- your wife says "Good morning, Barry", and your name is Michael;
- you wake up with your face resting on a footpath;
- you put your bra on back to front ... and it fits;
- your car horn sticks and keeps blaring while you are driving behind a contingent of 'Hells Angels' bikies.

PUZZLE PHOTO SOLVED?

The mystery man in the centre of last issue's puzzle of Newport branch staff in the 1920's is Laurie Whitehurst . . . according to annuitant Jim Allen of Brighton. Jim recalls working with Laurie at Moonee Ponds branch in the late 1920's. The seated man is C. S. Guthrie, manager, and on the far right is H. P. Riddell.



The tall man on the left (according to Geoff Marsh of Project Manager's Dept.) is Peter Kyne (brother of former Collingwood footballer 'Phonse').

Wolves to the rescue

At least some one is taking a lighthearted view of the present economic difficulties.

A Melbourne company received this letter from a client as explanation for the delay in paying an account:

"Dear Sir, — In reply to your request to send a cheque, I wish to inform you that the present condition of my bank account makes it impossible.

"My shattered financial position is due to union laws, liquor laws, State laws, in-laws, by-laws and outlaws.

"Through these laws I am compelled to pay business tax, excise tax, sales tax, petrol tax and amusement tax, of which I have none. Even my brains are taxed.

"I can honestly tell you that, excepting for the miracle that happened, I could not enclose this money.

"The wolf has come to my door so often that it now sleeps in the kitchen. Last week it had pups. I sold them, and here is the money."

Gone Fishin'

Recent and approaching retirements:

JOHN HARRIS (Dromana)

PETER WAKEFIELD (Emergency Staff)

BRENDAN GALVIN (Manifold)

JOE WARD (Mortgage Loans)

KEITH WEST (Wodonga)

BARNEY CAMPBELL (Emergency Staff)



PUZZLE ANSWERS

1. **LOSER WINS:** Before each race, the jockeys swap mounts, so that each jockey is then flat out to make *his* horse finish second — and therefore win.

2. **ALCHEMY:** CLASS, CLAPS, SLAPS, SLIPS, SHIPS, SHINS, CHINS, CHINA.

YOU'RE GROWING OLD WHEN . . .

- Practically everything hurts, and what doesn't hurt, doesn't work.
- The gleam in your eyes is from the sun hitting your bifocals.
- You feel like the night before, and you haven't been anywhere.
- You get winded playing chess.
- Your children begin to look middle aged.
- You finally reach the top of the ladder, and find it leaning against the wrong wall.
- You join a health club, and don't go.
- You begin to outlive enthusiasm.
- You decide to procrastinate, but then never get around to it.
- You're still chasing women, but can't remember why.
- A dripping tap causes an uncontrollable bladder urge.
- You know all the answers, but nobody asks you the questions.
- You look forward with pleasure to a dull evening.
- You walk with your head held high, trying to get used to your new glasses.
- You turn out the light for economic rather than romantic reasons.
- Your knees buckle and your belt won't.
- You regret all those mistakes you made resisting temptation.
- After painting the town red, you have to take a long rest before applying a second coat.
- Dialling STD wears you out.
- You're startled the first time you are addressed as an old timer.
- The best part of your day is over when your alarm clock goes off.
- You burn the midnight oil after 9.00 p.m.
- Your pacemaker makes the garage door go up when you watch a pretty girl go by.
- You have too much room in the house, and not enough in the medicine cabinet.
- You sink your teeth into a steak, and they stay there.
- A fortune teller offers to read your face.



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 . . .

DUMB CROOKS

From the American magazine 'Shooting Times' (supplied to Statesman by Greg Sheppard of Bankcard Dept.) came the following factual reports of robberies that misfired!

★
• A too-casual bank robber in San Francisco robbed one teller and then strolled over to the new accounts desk. He was arrested while trying to open a savings account.

★
• Another bank robber, this one in Savannah, had his name and social security number on the holdup note he passed to the teller.

★
• A Chicago bandit took \$163 from a South Side woman, and left his wallet at the scene of the crime. The woman turned the wallet (containing the crook's driver's licence) over to the police. The crook's wife made a phone call to the police a few hours later. She reported that her purse (containing her husband's wallet) had been stolen. In due course, the police tracked down the suspect, found him hiding in a closet, and charged him with armed robbery.

★
• A Baltimore man was conning candy companies into "donating" chocolate bars. In the guise of a clergyman, this enterprising crook was telling the manufacturers that the bars were being given to poor children. His mistake? He started eating the ill-gotten sweets and gained so much weight that people who knew him became suspicious, and contacted the police. Now he's waiting for his turn on the scales of justice.



• 'The suspect quickly swallowed five \$100 bills!' Gibby...

★
• In Minnesota, two robbers parked a stolen pickup truck outside the bank they proceeded to successfully hold up. When they ran back outside, they discovered their stolen getaway truck was "stolen". It had been reclaimed by the original owner who spotted it and drove off. The bewildered crooks tried to make their getaway on foot. They didn't make it.



• 'The woman bandit had cut-off tree limbs tied around her!'

★
• In Illinois, a man being questioned about a robbery in a shopping centre quickly swallowed five \$100 bills that could have been used as evidence against him. Police officers obtained a search warrant to inspect the contents of his stomach, and the suspect was charged after regurgitating portions of the bills.

★
• In California, investigators arrested a suspected bank robber whose getaway car was a chauffeur-driven Cadillac limousine. Seems this classy crook had rented the highly visible, easily traceable limo, unbeknown to its driver, to "getaway in style". He also gave the limo rental service his real name and address.

★
• In Canada, two juveniles tried to make a getaway in a stolen boat as police gave chase in a motorboat that was running out of gas. As the police closed in, the thieves jettisoned some heavy items to make their boat go faster — including the auxiliary gas tank. The cops fished it from the water, used the fuel to fill their tank, and made the arrest.

★
• A 200-pound woman dressed as a tree was arrested for trying to hold up a Nashville bank at knifepoint. According to police, the woman wore a sheer dress with cutoff tree limbs tied around her. She was carrying three kitchen knives and rocks in her pockets."

★
• In New York, a safecracker was arrested when he fell asleep trying to open a safe.

★
• Cartoons by Peter Gibbs, Marketing Department