

True Blue

October 1990

STAFF NEWSPAPER

State Bank  Victoria

INSIGHT



Paul Rizzo

Over the next several weeks, as the machinery of the Due Diligence process and the passing of enabling legislation run their course, the responsibility lies with each and every one of us to run our business to the best of our ability. In this regard, I am calling upon your sense of professionalism and loyalty to show the industry that we are still an effective force within the banking field.

To this end, the Bank recently re-entered the advertising scene with a short TV campaign promoting term deposits. We are currently planning a series of small marketing campaigns which should help retain momentum in providing our services.

Further, we have taken on board a Senior Executive to coordinate the technology and information management needs of the Group. This completes the set of functions needed to provide full support to the management of SBV as a lean and professional bank in these difficult economic circumstances.

As always, the viability of this organisation depends heavily on the standard of service provided to each individual customer. In difficult times, our best potential for profitable growth lies with our existing customers — many of whom have financial arrangements outside the SBV but rely on us for their core financial services.

By increasing the depth of our relationship and widening the business we do with our existing customers, we will improve the position of SBV so that, when we merge with CBA, the joint organisation will have an even greater role in the community.

The best way to minimise uncertainty in our lives is to show real value in the conduct of our banking business and make ourselves indispensable to the successful operation of the continuing Bank.

Paul Rizzo
Chief Executive Officer

WE ARE THE CHAMPIONS



We've done it! Rover Joe Ranganui holds up the premiership cup that made the battle worthwhile.

State Bank Victoria's football team has won the premiership.

The champagne flowed, the cheering was loud and the victory lap of the players was well earned after the Bank defeated Whitefriars College in the grand final of D-grade Victorian Amateur Football Association.

The victory means that State Bank Victoria will be promoted to C-grade VAFA next year.

The Bank, coached by Craig Jackson, won the flag on 8 September with a 21-point victory: final scores were State Bank Victoria 16.14.110 to Whitefriars 12.17.89.

Centreman Ron Gniel, of

ISD, was voted best on the ground in the grand final and won the club's best and fairest award for the third time.

The Bank led by 33 points at quarter-time, 23 points at half-time and 30 points at three-quarter time.

The club's presentation night is on 26 October.



Only four quarters away from winning the premiership, State Bank Victoria's footballers run through their banner.



Up they go! Pupils at St Joseph's School Trafalgar let their 150 balloons loose at the launch of Arbour Week in late May. Each balloon carried some seeds for planting and an attached message which asked people to help carry out the school's plea "to make Gippsland more beautiful". The Bank lent its support by supplying the balloons.

All in a day's work



Peter Brown, Manager of Essendon North Branch, congratulates Linda Distefano on a job well done.

Linda Distefano, part-timer at Essendon North Branch, detected something not quite right when serving a customer from South Australia.

The customer wanted to withdraw \$300 from an interstate passbook. Linda, noticing some suspicious looking hand written entries in the passbook, quick-wittedly telephoned the home branch for balance verification.

Meanwhile the customer panicked and fled from the office, leaving Linda hanging on to the phone and the passbook containing bogus entries.

Tracey McGee, Parkville North Region

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LASTING IMPRESSIONS

When you think of customer service you probably think of attending to the banking needs of adult customers. However, judging by the number of school-bankers letters received by True Blue from branches, it is obvious that good customer service is very much appreciated by our pint-sized customers. Hopefully, the good experiences received from the Bank at this formative stage of their lives will make a lasting impression, carrying through to their adult banking lives.

Below is a collection of letters sent to us from our correspondents in branches and regions. They are a delight to read, and we're sure you'll agree there are a few budding artists out there.



BE ASSERTIVE

A free lunchtime lecture in assertive communication will be held in the Theatre State Bank Centre on Wednesday 7 November at 12.30 pm.

Assertive communication is one of a number of psychological skills which aims to make our interactions with people more rewarding. If you find it difficult to "speak your mind", or to say "no" and tend to go along with people rather than disagree, this lecture may be of interest to you.

Responsible assertive communication helps people relate to others in an open and honest manner; it is not emotional or aggressive. It allows us to be honest to ourselves and honest to others by obtaining our rights without having to resort to anger or aggression. As a result we feel more comfortable with ourselves and are seen by others as more confident and self-assured.

The lecture will be presented by Dr Selby Markham, a Psychologist/Consultant in private practice. As a former lecturer in psychology, Dr Markham is well qualified to present an entertaining and informative session.

Following the lunchtime lecture, there will be three discussion groups for staff who would like to explore these issues further, held by Norm Morris of the Bank's Occupational Health and Safety Unit. As a psychologist, Norm is well versed in techniques of assertive communication. The discussion groups will be held on 14, 21 and 28 November at 12.30 pm. If you are interested, call Norm on 629 3334 to reserve a place.

ODD SPOT

A customer of Carrum Branch goes on holidays.

She leaves the ship at Seoul, South Korea, without her passport or other identification. Returning to her ship, she is stopped by guards who do not speak English. They will not let her board the ship because she has no ID.

The only thing she can find in her bag is a business card of Ken Buckland, Manager of Carrum Branch, given to her a few months before. The customer produces this business card and to her surprise, she is escorted to the ship and treated like royalty.

Peter Shepard
General Manager
Personal Banking

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Retail Banking	Ian Jenkins	695 5780
Treasury	Cheryl Swan	678 7461
Properties	Neil Morton	678 9403
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Access

Don't just think about it, ask it...

Send your questions to True Blue, Communication Department. Make sure you include your name and branch/department, so we can contact you. Your name will not be printed.

I think it would be a good idea if the Bank offered their corporate boxes at the football to staff a couple of times a year. This could be a prize for a competition in True Blue, and also boost morale.

Peter Shepard
General Manager
Personal Banking

Why are some discussions between a customer and the manager conducted over the enquiry counter? Some customers prefer to discuss their financial needs in the privacy of the manager's office.

The corporate box facilities have been used extensively to entertain and recognise valued clients. The allocation of use has embraced the total Bank group, with many staff acting as hosts over an extended period. In addition, the corporate box at the National Tennis Centre has been used by staff for concerts in recognition of staff performance.

Service and customer confidentiality are part and parcel of the Bank's corporate policy. While acknowledging that it is not always practical to afford every customer the benefit of a private interview, managers are expected to use their professional discretion to ensure customer confidentiality is upheld.

Peter Shepard
General Manager
Personal Banking

UCAN HELP OUR BANKERS

Finding accommodation is becoming an increasingly difficult problem, especially for young people on low incomes. This problem is especially magnified for young people from the country who move to Melbourne to obtain employment, and who also have to get used to new surroundings and find their way around a city.

Cait McMahon, one of the Bank's Staff Chaplains, recognised that the Bank has many GCOs who could benefit from assistance when being transferred from the country to Melbourne. In the last 12 months, 69 general classification officers were transferred from the country to the city. Many of them were lucky enough to have family or friends in Melbourne to provide them with accommodation. There were some, however, who encountered problems in finding accommodation to suit their needs and their finances.

Cait sought assistance from the Uniting Church Accommo-



Jacinta Reynolds and Brendan Bond, both of State Bank Centre Branch have found an answer to their accommodation problems through the Bank's Staff Chaplain, Cait McMahon and UCAN.

dation Network for Young People (UCAN). The aim of this scheme is to help young people find links in their new area when moving from one part of Victoria to another. UCAN provides a means of contact between young people in need of accommodation, and

households who are prepared to provide accommodation. Families provide accommodation on a short or long term basis and are interviewed prior to taking young people in.

Jacinta Reynolds, 21 and Brendan Bond, 23 who both work at State Bank Centre

Branch, are two staff members who contacted Cait when they were transferred to Melbourne. Jacinta is from Bendigo and Brendan moved from Tongala last year. They were transferred to Melbourne as new appointees because there weren't any jobs in their home town. UCAN put Jacinta in touch with families in the area in which she chose to live and she is now living comfortably in Moonee Ponds. Brendan had difficulties with accommodation when he first came to Melbourne. It was through assisting Brendan in his search that Cait decided to implement the accommodation program within the Bank through UCAN. Brendan has also now been successful in finding suitable accommodation.

If you are living in either the city or country and are having accommodation problems, or you are interested in offering accommodation, call either the Staff Chaplain, Cait McMahon on 678 7488 or Greg Scott of the Uniting Church link on 654 2488. They will be happy to give you more information.

Parkville North sponsors The Boite

Parkville North Region recently became one of the major sponsors for The Boite organisation.

Established in 1979, The Boite is a non-profit community-based organisation which caters for the performing arts in the northern and western suburbs. It features some of the world's great artists through the following activities:

Concerts

Various concerts are planned including a 'Singers' Festival', a weekend of singing workshops and concerts at Daylesford, which begins on 11 January 1991.

Radio Programme

On radio station 3PBS-FM 106.7, a weekly programme is presented by volunteers from The Boite who advertise all coming events.

Workshops

Workshops are conducted in music and dance from many different parts of the world. The workshops cater for all age groups and families.

Cafe Nights

A cafe night is held every Saturday night at Mark Street Hall, North Fitzroy. Various musicians and artists perform, without the aid of amplifiers, preferring the natural sound of their instruments.

For further details and bookings, phone The Boite on 417 3550.

Tracey McGee
Parkville North Region



Neil Henderson, Relieving Manager Collingwood Branch, presents Roger King of the Boite with a cheque, following Parkville North's sponsorship of the organisation. Also present, on the left, is Gary Whiteside, Regional Manager of Parkville North.

Longing for next year's casino weekend



State Bankers ready for their big weekend at the Adelaide Casino.

On 8 June a coach loaded with State Bank Victoria staff and friends (along with their burning wallets and purses), set off for a fun casino weekend in Adelaide.

"The morning sun enveloped our coach as it drove through the Adelaide Hills at dawn on the Saturday. Our first day had no fixed agenda. Some group members opted to relax, others went sightseeing while the rest enjoyed a football match.

Our first casino onslaught took place on Saturday night. For those of us who gambled it was hard to remember that we were the player and not the banker. The others in the group watched all the action but decided not to risk their hard earned money.

An indication of the night's

success was that only half our group made it to breakfast on Sunday. The rest of the day was spent in the Barossa Valley sipping wines and getting to know each other.

Come the night, many returned to the casino while others went in search of good nightclubs.

Monday was departure day and our return home to Melbourne featured a stop-off at Hahndorf, an historical German town. Here we discovered a stabbie and barbecue offer at a leather shop that we couldn't refuse.

Everyone enjoyed the long-weekend adventure organised by the Social Club. Many of us are looking forward to repeating the annual trip next year."

Craig Fechner
Staff Training Centre

TELLERS' TALES

A regular feature in which we look at life from over, and behind, the counter.

A woman attended Newcomb Branch to report her ATM card stolen. Asked where it was stolen, she replied: "At a Neighbourhood Watch meeting."

★ ★ ★ ★

A customer asked at the counter in Geelong West Branch if the branch had any Dutch guilders. "No," replied the confused clerk, "but we do have a Naomi Gilders."

★ ★ ★ ★

One Wednesday afternoon, a customer approached a manager at the side counter requesting a loan of \$1500, by Friday, repayment to take place on Monday. It was explained that, due to time factors, the request could not be granted. The customer was quizzed how the loan would be repaid so quickly. The customer said the money was needed for her horse which would win on Saturday. The only regret was that she wasn't asked the name of the nag.

★ ★ ★ ★

Who is the manager who has just returned from Hamilton Island after confronting something big and hairy in the dark? One night after coming back from a stroll, as he got close to his bungalow, he saw a figure looking in the window, and being the hero, decided to scare off this voyeur. The voyeur then stood up to full height and the manager was looking face to face with an emu.

★ ★ ★ ★

Ormond South Regional Office has a woman staff member who recently tried to set a record for arrival time at work. Having re-set her alarm clock the night before, for reasons we don't know, she jumped out of bed when the alarm sounded, showered and dressed. Just to make sure she was not running late for work, she checked the clock. It was 1.45 am.

Lynette Kirkham
Ormond South Region

★ ★ ★ ★

Which branch made a recent request to Telephone Management for an answering service machine to be used when the branch is busy over lunch time and unable to answer the phone?

★ ★ ★ ★

Remember in December's issue of True Blue we told you of the relieving manager (Heidelberg Region) who had to shed his clothes to retrieve his golf club out of a pond?

Well the same manager was spotted climbing a tree at Whittlesea Golf Course to recover yet another stray club. It seems that the clubs have a tendency to fly out of his hand as he takes a shot. A tube of Kwik Grip is on its way Garry.

Leah Woodward
Heidelberg Region

★ ★ ★ ★

I was amused the other day after receiving a phone call from an ANZ staff member wanting an answer on a special clearance. They wanted to speak to 'Fate'. Not having someone called Fate on our staff, I examined our stationery and immediately realised the ANZ staffie's dilemma. Our special clearance stickers definitely state "phone fate immediately", and she did!

Toni Gaitanis
Northcote Central Branch

What's in the November Edition?

A very special Annual Report to Staff will appear in a lift-out section of the next edition. Look for it.

...News in brief...News in brief...News is brief...News in brief

SBV helping to make Australia green

In support of the Federal Government's tree planting programme to plant 1,000,000 trees, all branches of SBV are selling Tree Certificates which feature a reprint of Clifton Pugh's painting the 'Blue Kingfisher'. The cost of the Certificate is \$5 and the proceeds will go to the Greening Australia programme to help make Australia greener.

The Great Victorian Bike Ride is on again

After last year's very successful Great Victorian Bike Ride, the Bank is again sponsoring this popular event. The riders head off from Bairnsdale on Saturday 1 December and finish in Melbourne on Sunday 9 December. The ride is organised by Bicycle Australia and if you're interested in taking part, call either Linda Wilson or Ross Barnett in Marketing Department on 678 7842.



From left are, Regional Manager Bruce Robertson, Senior Regional Manager Barry Smart.

Within the boundaries of South Central Region, there are many features which include:

- The historic beauty of Ballarat
- The magnificent coastline from Queenscliff to Apollo Bay
- The rapidly growing community of Bacchus Marsh
- The rural centre of Colac
- Victoria's second largest city, Geelong, situated on Corio Bay.

Because of the unique geographical location and population distribution in South Central, we have four separate areas (units) each with its own characteristics.

Coastal Unit — which covers the area from Drysdale on the Bellarine Peninsula to Lorne on the Great Ocean Road. This area includes the popular coastal resorts of Portarlington, Queenscliff, Ocean Grove, Torquay and Anglesea.

Colac Unit — covering the rural communities of Colac, Winchelsea, Lismore and Derrinallum and the nearby fishing and tourist resort of Apollo Bay.

Ballarat Unit — which includes six branches in Ballarat and extends to Skipton, Beaufort, Ballan and Bacchus Marsh.

Geelong Unit — comprising the twelve branches in the greater Geelong area, extending from Lara and Corio Village in the North to Belmont and Warrnvale in the West.

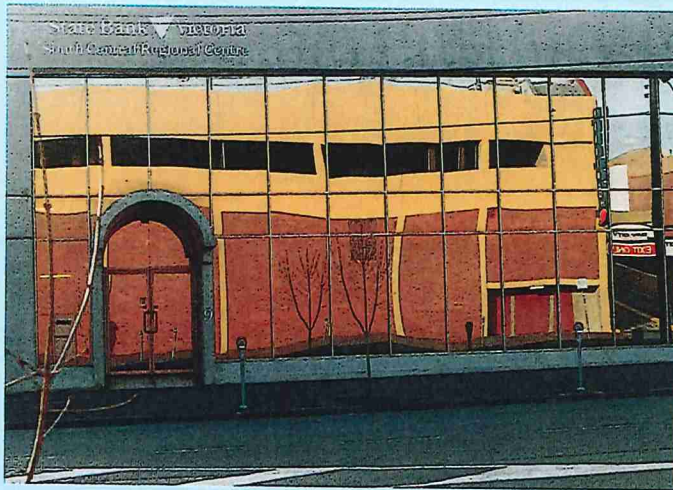
With the two largest Victorian Provincial cities (Geelong and Ballarat) in the same region we have a pseudo metropolitan flavour, however we are very much a *country* region.

We have seen many changes take place in the four years in which the region has been operating. However, one thing that has remained constant has been the excellent co-operation we have received from the staff in South Central Region.

The major function of a Regional Office is to provide support and guidance to the branches and staff under its control.

This objective has been paramount in our decision-making at the Regional Office, and to have our efforts rewarded by branch staff, giving us their total loyalty, is most gratifying.

Without exception the event which has had the biggest impact in this Region was the recent collapse of the Farrow Group of Building Societies.



South Central Regional Office, reflecting Bay City Plaza.

Being in the heart of Pyramid country, the effect was most dramatic for all concerned. The logistical nightmare which faced SBV in putting into place the mechanisms required to provide Farrow clients with their first 25 per cent payout, is almost unimaginable.

However, with the extraordinary efforts of the Level 6 Task Force in head office and the tremendous co-operation of all regions and staff, I believe the "impossible" was achieved. All staff in this Region can be justifiably proud of their efforts in this exercise.

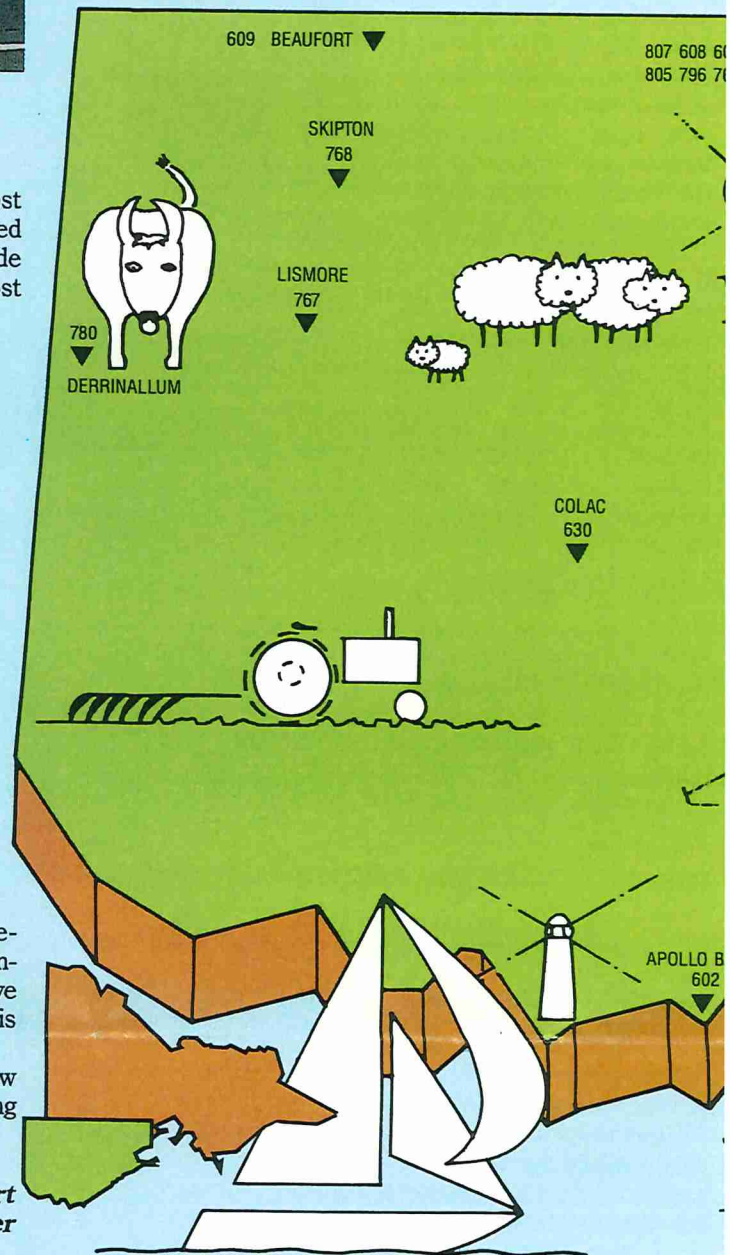
Socially, this year has been very successful with regular PWEs being held in Ballarat and Geelong, and the children's Christmas party receiving excellent support. Together with other events these have helped bond together the SBV staff from the various towns and cities in the Region.

In a purely business sense, the past year's results have been extremely gratifying, particularly in such a difficult economic climate. Liability growth being the best since the introduction of regionalisation, new lending and income exceeding targets and expenses being well contained, are all results which reflect favourably on the abilities of the region's staff.

Regional Centre staff, in Administration, Training, Lending, Business Development and Credit Management sections, are to be complimented for their performances during the past 12 months. The support they have provided to the Regional Managers and branch staff is greatly appreciated.

We look forward to the future with some anticipation. I know that staff in South Central Region will play their part in ensuring we give it our best shot.

Barry Smart
Senior Regional Manager



PAPER WARFARE



There is a touch of irony in the above picture. It has been taken through the window of the Regional Office Conference room, and shows the headquarters of the Farrow Corporation. The paper work on the tables in the foreground, is a small example of the enormous workload created by the collapse of the Farrow Group.

Ballan

Further to July's retail deposit initiatives, not only did Ballan Branch feature prominently in the recent term deposit campaign with a successful nine per cent increase for the month, they have rounded off the financial year with an overall 50.4 per cent increase in their total liability balances.

I feel the staff can be justly proud of this achievement gained in such difficult times.

No, we didn't have a customer win Tattsлото. But we do provide friendly caring service to our customers at all times.

Gary Shaw, Manager, Ballan Branch

Colac — Rural Heart

Colac Branch is situated in the centre of the Region's rural activities. The recently extended and renovated office provides staff and SBV customers with extremely comfortable and professional banking facilities.



Colac Branch State Bankers gather for a photo. Back row from left are, David Banham, Terry McMahon, David Martin, Adrian Garner. Middle row from left are, Janelle Halloran, Christine Maxwell, Sheree Wade, Melissa Doolan, Sharyn Hallyburton, Linda Gamble, Geraldine Moloney, Marie Stocker. Front row from left are, Laureen Mulgrew, Jim McMaster, Julian Lenehan, Don Smith, Manager; Murray Christie, Heather Bull, Fiona Mutton.



Staff from Ballan Branch, justifiably proud of their 1989/1990 financial results. From left are, Sharon Mullane, Marianne Golding, Maria Azzopardi, Kristy Jose, Gary Shaw, Manager.

Hustle & Bustle at Geelong

Geelong Branch, in the hub of Geelong's CBD, is well positioned to take full advantage of the nearby Bay City Plaza and Market Square Shopping Centres.



Geelong Branch, back row from left are, Ken Smith, Terry Thorp, Glen Keast, Craig Pavay, Sean Young, Philip Wines. Second back row from left are, Judith Smith, Ross Gibbs, Cathy Mullen. Third row from left are, John Wright, Gina Popovic, Lisa Golightly, Joanne Mills, Ly Humphries, Heather Lyons. Middle row from left are, Naomi Mann, Kaye Cathcart, Fred Atkins, Joanne Atkinson, Justin Lovejoy, Sharon Hall. Front row from left are, Dayana Bicanic, Joanne Green, Kathy Cecil, Stephen Retallick.

A knockout at Ballarat Sturt Street

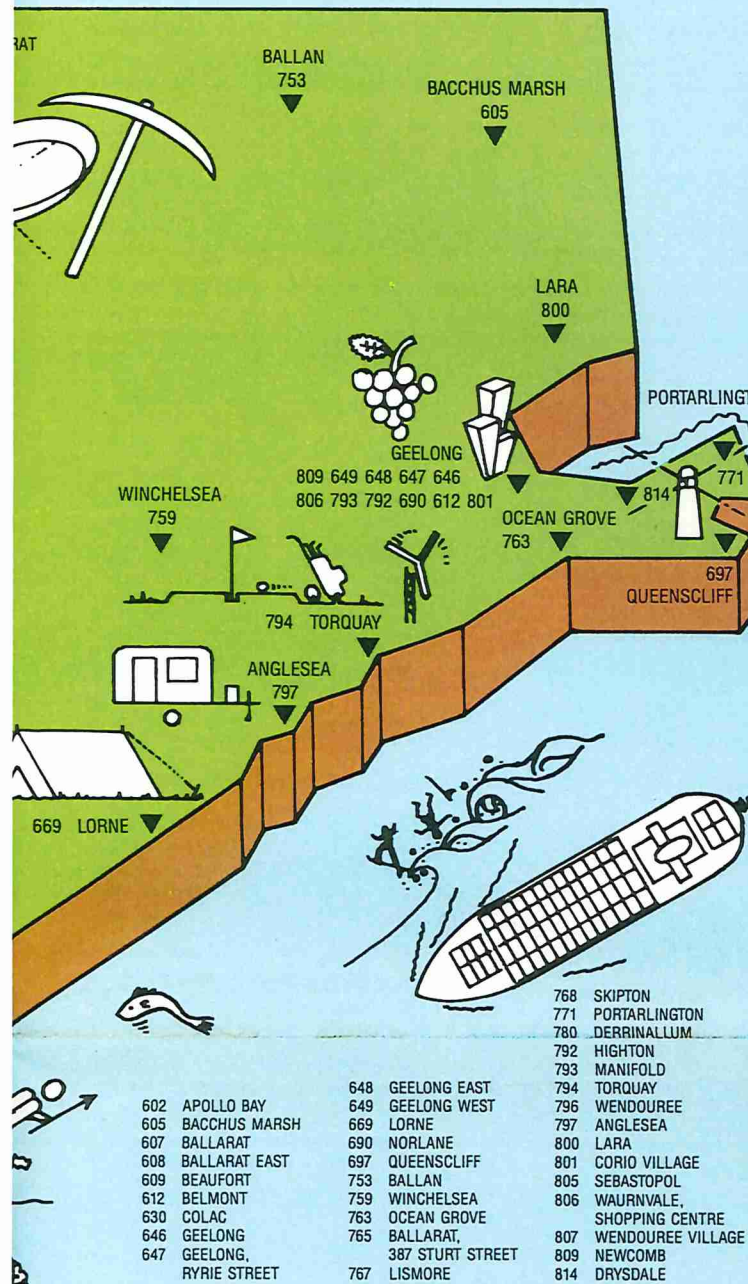
Ballarat Sturt Street Branch recently won the 3B Christmas Appeal Knockout Cup in an indoor cricket competition.

The competition was organised to raise money for the charities.

There were 24 teams in the competition.

Ballarat's Knockout Cup winners from left are, Cameron Davies, Sally Pascoe, Michael J. Ryan and Deanne Gent. In the front is Donna Harris.

OF THE MONTH ENTRAL



The Volbert Shield

Each year two elite teams of cricketers vie for one of cricket's greatest accolades — The Volbert Shield. The Perpetual Shield was donated by Richard Webster, and has been the focus for competition since 1933.

It symbolises an historical tradition of cricket matches played between opposing teams from the Ballarat and Geelong areas. The name VOLBERT is an acronym derived from the names of two breweries that operated in the 1930s — VOLum in Geelong and Ballarat BERTie. The shield is currently on display at Geelong, Malop Street Branch.

The tally of wins currently stands at Geelong 22 and Ballarat 16.

This year's conflict is to be fought out in Ballarat on 18th November.



No dog's life at Sebastopol

The little dog pictured decided he would take advantage of the staff at Sebastopol.

He wandered in and quickly found his way to the lunchroom where he was served a meal of Pal and milk and waited on by Jackie Buttler.

As Jackie had no place to keep him overnight, he spent a well-behaved night at my place and spent the next day in our branch backyard awaiting collection by his owner.

As we had no success in finding his owner, Jackie found him a new family where last reports were that he had settled in quite nicely.

There were a few sad faces when he left and the staff are wondering if the plans for our renovations could



Sebastopol Branch's Paul Schnyder, with a little help from the branch's lost dog, gets down to work.

Picture: the Ballarat Courier.

include a kennel for future visitors.

Bob Wallace
Sebastopol

Wendouree Village



Back row from left are, Gavin Myers, Anne James, Louise Waldron, Jennifer Le Marshall, Gaila McGuffie. Middle row from left are, Leann Capon. Front row from left are, Leanne Kuypers, Michele Hanrahan, Susan Hazler.

Ballarat Sturt Street



Back row from left are, Michael J. Ryan, Paul Cummins, David Hayes, Michael W. Ryan, Cameron Davies. Middle row from left are, Colin Prato, Sally Pascoe, Marianne Golding, Trish Watt, Deanne Gent, John Chaffey, Donna Harris. Front row, Tracey Dark.

Staff at the Regional Centre

In 1986 we started operations with a staff of 9; during 1990 this number has grown to 26.

Regional Office Staff. Back row from left are, Ross Robins, Colin Robley. Second back row from left are, Brian Dougherty, Tim Farrell, Peter O'Riley, David Hoskin, Gary Harrison. Third back row from left are, Jennifer Clissold, Anne Smith, Tania Siketa, Peter Mortimer, Rocco Trinchera. Second front row from left are, Karen O'Neil, Adrian Irwin, Jenny Redfern, Ross Price, Leesa Ogle. Front row from left are, Peter McGregor, Cheree Morrissy, Bev Delaney, Ian Harmer.

A SPECIAL THANKS

On behalf of South Central Region I express our sincere gratitude to the many people who assisted us during the Farrow Pay-out.

Special mention needs to be made of the following:

- Staff from other regions who provided us with such wonderful assistance. You are welcome back at any time.
- The excellent co-operation and understanding of metro & suburban region Administration Managers.
- Bank Executives who provided more than just "show the flag" support during the two weekends.
- Regional Managers from country and metro regions who also provided excellent support.
- The Geelong City Hall cast of thousands.
- The Level 6 Task Force who took on the "impossible" and won.

Thank you all.

Barry Smart

Apollo Bay



Back row from left are, Berwyn Baddeley, Tiffany Brewster, Heath McLaren. Front row from left are, Lisa O'Meara, Melissa Donnelly.

Beaufort



Back row from left are, Shane Cole, Duncan Miller, Julie Lofts. Front row from left are, Sally Crick, Terry Dickson.

Lismore



From left are, Shelley Webster, Wayne Harris, Manager.

Historic Ballarat

Ballarat Branch was established in 1856, and has occupied its present site since 1872.

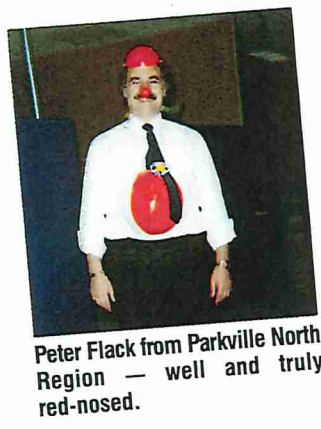
Although modified in 1899, and again in 1977, the original external facade remains relatively intact.



Ballarat Branch Staff. Back row from left are, Jane Armstrong, Teresa Koleczko, Karen Hodder, David Schorback, Nola Matheson, Karen Taylor, Carol Bell, Craig Fraser, Mark Monck, Lynne Jones, Jim O'Keefe. Middle row from left are, Melissa King, Michelle Carter, Toni King, Bev Grant, Lynette Sutherland, Andrew Panther, Vin Armstrong, Donna O'Meara, Sharon Waller, Dean Heinrich, Cory Allan. Front row from left are, Jamie Govan, Graeme Barnes, Mac Spring, John East, Tony Lamond, Ray Malviste, Geoff Keogh.

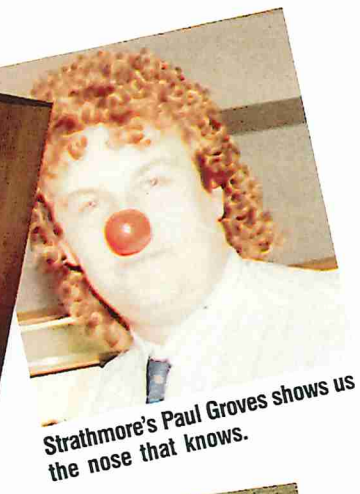


Red Nose extravaganza!!!



Peter Flack from Parkville North Region — well and truly red-nosed.

Ferntree Gully, Mountain Gate Branch held a Red Nose Day with a difference. Because staff couldn't bear to wear red noses, their Teddy Bears wore the noses for them. Front row from left are, Janette Giles, Michelle Sayers, Kim Faulkner, Kylie Dennis, Anne Thompson, Graham Bull. Back row from left are, Noelene Stewart, Kim Hickey, Joan Impey, Kathy Fisher, Arwen Johnstone, David Newman, Gerard Doove.



Strathmore's Paul Groves shows us the nose that knows.



Enjoying the fun of Red Nose Day at Strathmore are, from left, Peter Brideson, Manager; Alan Pell, Tracey Lakin, Dianne Geyer, Mary Jenkins, Paul Groves, Sean Hannan, Maria Allen.



Staff at Glenroy show off their red noses. Back row from left are, Geoff Fothergill, Ria Papamanos, Wendy Sheehy, Jacqui Barter, Leisa Pyke. Front row from left are, Juliana Luu, Andy Marangos, Manager; Sheryl Sully, Latitia Rowe, Andrea Munro, Rita Sciberras.



Lost: Handbag searches for owner

I would like to extend my thanks to the Bairnsdale Branch staff and the Correspondence staff at head office for their help recently. We'd gone down to Bairnsdale for the weekend and were caught by the rising flood waters. We headed back to Melbourne as soon as the roads were opened but unfortunately left my handbag behind (including purse, credit cards, cheque books, driver's licence, Bank identity card etc. and my engagement and wedding rings!). What was I to do? My husband was most unreasonable — he refused to backtrack the mere 150 kilometres to retrieve it. However, my mother in Bairnsdale had everything under control. She had gone into the Bairnsdale Branch to ask if they could include my handbag in their overnight courier bag to head office, which they very kindly consented to do. Unfortunately my mother addressed it to the wrong department. Would my handbag spend the next week floating around the building? I made sure that I was in early the next day and explained the situation to the staff in Correspondence. After sorting was completed, they rang me to say that they hadn't been able to pick it out. They then took the time to help me go through the destination mail bags, and there it was. That's what I call a team effort. Thanks everyone concerned.

Marylou Boffa
Information Systems
Department

Eat your way to a healthier you

Summer is on the way — now's the perfect time to prepare for making the most of the good weather, fine beaches and outdoor lifestyle. How are you going to feel in your swimsuit or bathers? Maybe now is the time to also be thinking about your food intake. Although we certainly become more aware as we get older, problems such as obesity, high blood pressure and high cholesterol can start to develop at a young age. Poor diet can play a large part, as everything eaten has an influence on our health. The National Heart Foundation of Australia has six recommendations for eating:

- Eat a variety of foods
- Eat fewer fats and dietary cholesterol
- Eat less salt
- Eat more high-fibre foods
- Eat less sugar
- Maintain normal weight

The Foundation says the amount of fat in the average Australian diet should be reduced by 25 per cent, particularly the amount of

saturated (animal) fat and cholesterol. How? By, among other actions, choosing lean meat and poultry and trimming excess fat, using more fish and vegetarian dishes based on dried beans, peas or lentils, and using low-fat dairy products instead of full-cream milk.

Checking your diet:

Fat

How often do you eat foods fried or baked in fat; fatty meats such as bacon sausages and fatty steaks; rich desserts, pies, pastries and cakes; high-fat cheese, icecream and cream; butter or margarine on vegetables; oily salad dressings, mayonnaise, rich sauces and gravies?

Less fat

The Federal Community Services and Health Department says our bodies need some fat but recent studies indicate that fat contributes more than 40 per cent to the food energy in the Australian diet. An upper limit of only 35 per cent is recommended. When buying food, choose

leaner cuts of meat, try the low-fat milks, try low-fat cottage cheese, buy yoghurt to replace sour cream. Remember that pastries, cream cakes and other rich bakery goods and chocolates are high in fat. When preparing food, cut the fat from meat before cooking, grill, steam, dry-bake or stew meat, fish and poultry — avoid frying foods. When eating, thinly spread butter or margarine, do not add butter or margarine to vegetables at the table, have fresh fruit for dessert, cut down on rich salad dressings.

Sugar

How often do you drink soft drinks, cordials, sweetened juice drinks; eat confectionery, sweets; add sugar to tea, coffee; choose sugary desserts and snacks; use jam, honey on bread or toast?

Less sugar

Australia has one of the highest sugar consumptions in the world — an average of 1 kg of sugar per week per person. Large amounts of

sugar in the diet can create problems because sugary foods often displace more nutritious foods which are needed to provide vitamins and minerals. High sugar intake also contributes to dental problems and overweight.

When buying food, limit foods high in sugar, choose fresh fruits or fruits canned in fruit juice, not syrup.

When preparing food, use less sugar in home-prepared foods and use spices such as cinnamon, nutmeg and ginger to enhance the flavour of foods.

When eating, add less sugar to foods such as tea, coffee and breakfast cereals, cut back on soft drinks and cordials, choose fewer foods rich in sugar such as cakes, select fresh fruit in place of rich desserts, use less of all sugars.

Salt

How often do you add salt in cooking; eat cured or processed meats such as ham, bacon, sausages, luncheon meats; use commercially-

prepared meals, main dishes or canned soups and vegetables; eat salted nuts, pretzels, potato chips; eat cheese; add soya sauce to steak or other meat dishes; use salt at meals?

Less salt

Salt is the major source of sodium in our diet. A small amount is essential but Australians eat much more sodium than they need. We should try to reduce our salt intake.

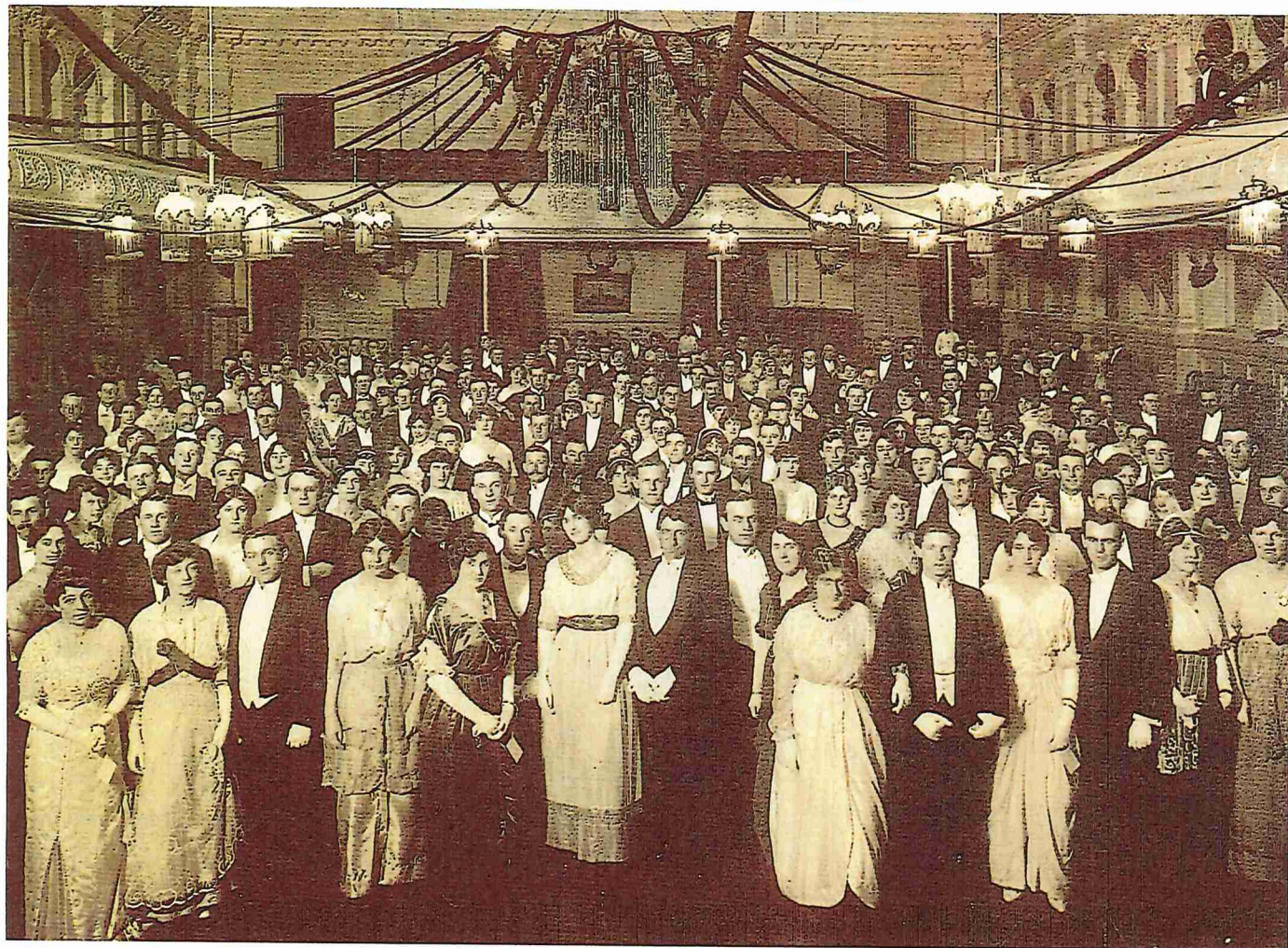
When buying food, select low or reduced salt products, particularly in bread, butter or margarine, choose fresh vegetables, limit purchases of foods to which large amounts of salt have been added. When preparing food, do not use salt in cooking, limit the use of other sodium sources, experiment with spices and herbs as seasonings. When eating, do not add salt at the table and limit commercial condiments such as tomato sauce.

The table below gives a quick guide to fat, sugar and salt levels in some food.



HIGH FAT	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓						✓			✓
HIGH SUGAR				✓	✓	✓						✓	✓				✓	✓	NATURAL		
HIGH SALT	✓	✓	✓				✓											✓			
LOW FAT									✓	✓				✓	✓	✓			✓	✓	
LOW SUGAR														✓						✓	
LOW SALT									✓	✓				✓	✓	✓			✓	✓	
	BACON	SAUSAGES	MEAT PIE	ICE CREAM	CHOCOLATE	DANISH PASTRY	HAMBURGER/ CHEESE/ EGG	FRIED STEAK WITH FAT	APPLE	ORANGE	FRIED CHOPS WITH FAT	DONUT	CORDIAL	GRILLED FISH	COTTAGE CHEESE	LOW FAT YOGURT	SOFT DRINK	TOMATO SAUCE	FRESH FRUIT SALAD	CUP OF COFFEE	CREAM

Tripping the light fantastic in 1920



Party-goers at the Bank's first Ball, held on 28 September 1920.

By all accounts the first staff ball held on 28 September 1920 and arranged by a special dance committee of the State Savings Bank of Victoria Officers' Association was an "unqualified success." Publications of the day reported the ball to be "another evidence of harmonious relations existing among the staff."

About 400 guests gathered at the St Kilda Town Hall. The Australasian (9 October 1920) reports that the ballroom was "richly decorated with art draperies in golden yellow colouring, and branches of Cloth of Gold roses, arranged in baskets and attached to the balconies" for the occasion. "It looked a picture as the dancers moved about." Provision was made for those who did not want to dance to play cards in an anteroom.

The photograph on the left, taken at the ball shows the crowd in evening dress. The article in the Australasian gave brief descriptions of some of the women's gowns. For example, Mrs George Emery,

wife of the Inspector General, wore a gown of "black satin charmeuse, brightened by jet and beaded embroidery", and Miss Myrtle Bullen, a member of the social committee, wore "deep pink chiffon satin, with a pointed tunic georgette."

There have been numerous staff balls since then. A second ball for the Bank's staff and friends was held in 1921. The evening did not conclude until 2 am. A 'char-a-banc' (motor coach) and tram were especially hired to take the ball-goers back into the city to catch trains to the suburbs.

Back copies of Bank publications such as Savings Weekly, Progress and Statesman, indicate that the combined bank balls (held for all banks and their staff) held in the 1960s and 1970s were very popular occasions. A prominent aspect of the events in those times was the so-called beauty contest culminating in the selection of 'Miss Combined Banks.'

Bernadette Golding, Archives

WORKING INTEREST

I'm dreaming of an Irish Christmas



'Tis the folk of State Bank Victoria's Warracknabeal Branch, celebrating Christmas in July. From left are, Craig Powell, Mick Gunn, Fran Neville, Leigh-Anne Clark, Rod McQueen, Kim Polglase, Peter Hanks, Manager.

Warracknabeal Branch staff got into the yuletide swing of things when they dressed up for the Irish Christmas run by the Warracknabeal Promotions Committee in July.

Activities for the week included potato peeling competitions, a Paddy's market and craft exhibition, Christmas dinner, leprechaun tossing, a ping pong drop from a cherry picker and an outside broadcast from radio station 3WM.

Businesses joined in the fun by decorating their premises with Christmas and Irish decorations. The promotions committee deemed the week a great success.

Peter Hanks, Warracknabeal

Welcome back Doug

Staff of Craigieburn Branch recently held a welcome back party for Manager Doug Hennebery and a farewell one for Relieving Manager Graeme Phelan.

Doug had been off work for three months with a broken leg caused by falling off his son's motorbike.

The staff hired a wheelchair, decorated the branch and wheelchair with balloons and streamers and organised a cake for the occasion.

Leah Woodward, Heidelberg Region



Craigieburn staff welcome back Manager Doug Hennebery. Back row from left: Mary Quintana, Margaret Woolcock, Warren Grambav, Doug Hennebery, Mary Lang, Luc Decesaris, Les Shore. Front row from left: Tania Cecchini, Lisa Rigoni, Sue Cox.

Service Awards



John Henshaw of South Yarra Branch proudly accepts his 30-Year Service Award from Terry Preston, Senior Regional Manager Ormond North Region.



Kevin Quinn of Balaclava Branch is presented with his 10-year Service Award by Ormond North's Senior Regional Manager, Terry Preston.

Retirements

Russell Matthews, Reserve Staff, joined 1949 • John A.D. Walters, Heidelberg Region, joined 1949 • Donald B. Barrett, State Bank Centre, joined 1950 • Peter R.A. Windsor, Reserve Staff, joined 1950 • James Ball, Reserve Staff, joined 1950 • Laurence J. O'Brien, Glenroy Wheat-sheaf Road, joined 1950 • Kevin H. Knight, Reserve Staff, joined 1951 • David R. Thompson, Reserve Staff, joined 1951 • William G. Waldron, Somerville, joined 1951 • Peter J. Bates, Reserve Staff, joined 1951 • Keith E. Wayth, Queenscliff, joined 1951 • Brian L. Ganster, Lilydale, joined 1951 • David G.M. Wilks, Reserve Staff, joined 1951 • Trevor A. Chisholm, Bulleen, joined 1951 • Roger C. Fasken, Reserve Staff, joined 1951 • Maxwell J. Pearson, Heidelberg West, joined 1951 • Paul Palmos, Frankston Region, joined 1951 • Bernard G. Smith, Reserve Staff, joined 1951 • Geoffrey C. Prentice, South Central Region, joined 1952 • John G. Lay, Reserve Staff, joined 1952 • Alan L.L. Dare, Reserve Staff, joined 1952 • Colin R. Amor, State Bank Centre, joined 1952 • Standish R. Hartrick, joined 1952 • John W. McCoriston, Properties joined 1963 • William J. Pitcher, Gippsland Regional Centre, joined 1965

You must have been a beautiful baby

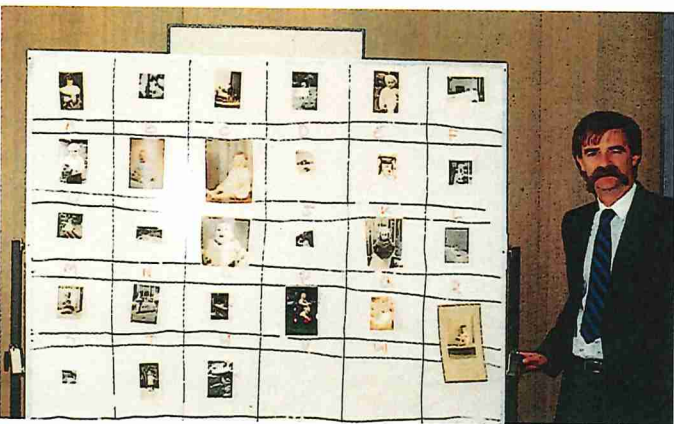
Training Officer Wayne Byrne recently organised a fun competition for the staff at Heidelberg Regional Centre.

Staff brought along a picture of themselves up to the age of four.

Prizes were awarded to the person who picked the highest number of correct babies and an extra prize was given to the cutest baby.

How well does Senior Regional Manager John McPherson know his staff? He correctly picked only one baby, himself.

Leah Woodward, Heidelberg Region



Wayne Byrne shows off his baby photo competition.

THANKS SBV

To the Manager
State Bank Camberwell

Dear Sir/Madam,

I am writing to express my thanks to your staff during the Farrow Group part-payment weekend.

When I attended your branch on Sunday 12 August, I was delighted to be greeted at the door and assisted promptly and courteously. Having nearly had a home purchase fall through due to the collapse, it was nice to have some recognition of the trauma that we have been through, by staff who were giving up their weekend.

Thanks again,

Ian Pausacker

Premiership to Network Support

Network Support defeated State Bank Centre Branch to win the State Bank Victoria lightning premiership at Albert Park recently.

Six teams took part in the premiership — Network Support, Internal Audit, SBC Branch, Personal Credit, Retail Planning and ISD — which was organised by the Bank's football club.

Final scores were Network Support 12 goals, 6 behinds, to SBC Branch 3 behinds.

Network Support received the Peter Wynd perpetual trophy for its victory. Peter, now Customer Service Manager at Central Branch, played 265 football games, 700 basketball games and 20 cricket games for the Bank.

Ruckman Rob Cross, of SBC Branch, was named best player in the series.

ISD won the premiership last year. Other winners have been Branch Banking 1988, ISD 1986-87 and SBC Branch 1985.



The victorious Network Support footballers are all smiles after their premiership. Back row from left: David Brown, Victor Boffa, Darren Stapleton, Chris Hemingway, Rod Watkins, Glenn Goldsmith, Shane Rudd, Barry Pendleton, Alan Letson, Ian Durrant, Jamie Hunt and Mark Hansen. Front row from left: Chris Rigopoulos, Bruce Weatherley, Phil Chaplin, Wayne Glazebrook and Greg McNaughton.

Anthony's set to hit the "big time"

Anthony Redford from Stawell Branch recently completed a successful campaign with the Victorian Country Football League (VCFL) under-19 squad, competing in a hectic round-robin carnival at AFL Park Waverley.

Anthony was part of a 23 man squad which competed against the Victorian Amateurs, the VFA and a Victorian metropolitan team. The squad was successful in winning all three games to claim the championship title for the third consecutive year.

Anthony says that winning the championship is his first big step towards gaining selection into the AFL, which he hopes to do in the near future.



Anthony Redford of Stawell Branch relaxes after being part of the winning squad in the VCFL football round-robin at AFL Park.

Competition Winners

The 10 winners in September's Product Spotlight are: Stuart Levy, Morwell Mid-Valley; Andrea Gleeson, Ormond North Region; Steven Scott, Bayswater; Christine Lockwood, Preston North; Andrew Quinn, State Bank Centre; June Dunn, Whittlesea; Karen Sutton, Preston East; Julie Watts, Essendon North; Jackie Ruigrok, Croydon; Barry Slater, Maryborough.

PRODUCT SPOTLIGHT

Enter this month's Spotlight competition on cross-selling and be in the draw to win a double movie pass. Just write the answers to the three questions printed below on the back of an envelope together with your name and where you work. Send it in to Communication Department marked "October Product Spotlight Competition" by Friday 26 October. The first 10 correct entries drawn will win.

Most customers (and potential customers) look for a high interest at-call account for their savings dollars. What accounts does State Bank Victoria have available in this area?

For those who would like a comprehensive and high return account on their savings, our High Yield Call Account (HYCA) is the answer. With interest rates being structured to reflect professional money market rates (calculated daily and paid monthly) and funds being available at call, it is an ideal account to promote to investors or those with extra cash who want to invest their money without tying it up. Remember that the minimum initial deposit is \$5000, with all subsequent transactions being at least \$1000.

While there are no hard and fast rules, generally speaking, older customers often prefer a passbook-based account. Therefore they may be interested in the State Investment Account (SIA). Like HYCA, SIA funds are available at call and interest is calculated daily, however interest is credited to the account on a quarterly basis rather than monthly.

With the minimum deposit and withdrawal being \$50 on a SIA, it is also the perfect savings investment account for young lower income earners, or someone wanting to save for a special purpose, like a house, car or trip. As relatively few State Banking System account holders have an SIA they are also the perfect target market to cross-sell to.

Questions

1. What fees are associated with the HYCA?
2. What date is interest paid on SIA?
3. What was the previous transaction limit on SIA?

Solution to September True Blue Word Puzzle

Plaza	All C's	Regional
☐ 398 Lalor Plaza	☐ 134 Canterbury	☐ 101 Abbotsford
☐ 409 Werribee Plaza	☐ 141 Chelsea	☐ 156 Eltham
☐ 414 Keilor Downs Plaza	☐ 623 Castlemaine	☐ 326 Lalor
☒ 727 Warrnambool	☐ 633 Creswick	☐ 407 Broadmeadows
☐ 813 Mildura Plaza	☒ 746 Melton	☒ 593 Frankston Region
Tertiary	Hills	Trees
☐ 022 RMIT	☒ 199 Mount Waverley	☒ 223 Ripponlea
☒ 188 Malvern	☐ 239 Surrey Hills	☐ 246 Wattle Park
☐ 245 Monash Uni	☐ 395 Endeavour Hills	☐ 280 Ferntree Gully
☐ 357 La Trobe Uni	☐ 401 Wheelers Hill	☐ 343 Forest Hill
☐ 388 Melbourne Uni	☐ 755 Pyramid Hill	☐ 410 Doncaster, The Pines
Colours	All Ormond North	Water related
☐ 118 Black Rock	☐ 106 Armadale	☐ 286 Bayswater
☐ 171 Greensborough	☐ 192 Middle Park	☐ 291 Riversdale
☒ 698 Rainbow	☒ 238 Sunshine	☐ 379 Diamond Creek
☐ 699 Red Cliffs	☐ 244 Tooronga	☐ 707 Sea Lake
☐ 783 Violet Town	☐ 304 Chadstone Centre	☒ 794 Torquay
Animals	Consecutive numbers	Silent Letters
☒ 169 Glen Iris	☐ 234 St Kilda	☐ 215 Prahran
☐ 274 Doveton	☐ 345 Melton West	☐ 282 Thomastown
☐ 641 Eaglehawk	☒ 384 Epping	☐ 390 Knox City
☐ 714 Swan Hill	☐ 678 Moe	☒ 705 Rutherglen
☐ 764 Cowes	☐ 789 Whittlesea	☐ 708 Seymour

Crushers down the Rebels

Kirk's Crushers dumped the Finance Rebels in the State Bank Victoria Fitness Centre water volleyball grand final on 8 August.

The Crushers (CBD Regional Centre) defeated the Rebels (Finance and Accounting Department) 25-24 in a thrilling game. At half-time, the Crushers, led by Graeme Watkins, and the Rebels, led by Glenn Hulston, were locked 9-9.

Scores were close in the second half. With a minute to go, the Rebels led 24-22 and with 30 seconds to go scores were equal.

Last year, the Toronto Dominion Tigers beat the Rebels 34-31 to win the grand final.

The water volleyball competition comprised 12 teams, seven of them from State Bank Victoria.



The water volleyball grand final in action at the SBC Fitness Centre.



Referee Kelly Little congratulates Graeme Watkins, left; captain of the Crushers, and Glenn Hulston, captain of the Rebels; after the Crushers won the 1990 water volleyball grand final.