



SB Statesman

STATE BANK STAFF MAGAZINE
February, 1982 — No. 107

A BOOK TO CHANGE OUR FUTURES?

The role of the Bank — and its staff — could be profoundly affected by a massive, 838-page book titled AUSTRALIAN FINANCIAL SYSTEM . . . FINAL REPORT of the Committee of Inquiry.

This long-awaited volume, the 'CAMPBELL REPORT', contains more than one hundred recommendations. The following are of particular significance to this Bank:

- All controls over bank deposit and lending interest rates should be removed.
- Serious consideration should be given to closing any government-owned banks which could not prove their economic viability, operational efficiency and ability to compete on equal terms with private sector counterparts.



- A SPECIAL COMMITTEE has for weeks been studying sections of the Campbell Report which could have direct, practical impact on us, and has issued an interim assessment to management. The committee comprises (left to right): Ron Thompson (Chief Economist), Steve Mason (Chief Accountant), Jack Pretty (Chief Manager, Branch Banking) chairman . . . Trevor Craddock (Chief Manager, Marketing), Rod Birrell (Acting Special Projects Officer, Branch Banking) secretary . . . Brian Kincade (Chief Manager, Lending), Absent: Max Carr (Secretary).

BOOK TO CHANGE OUR SCHOOL BANK

A new coupon-book School Bank system, launched in 41 Victorian schools last year, will be extended to more than 300 additional schools in the next few months.

"To date, the scheme has achieved more than 95% acceptance by students, parents and teachers," reports Bernie Dickens of Branch Banking Department, project manager for the new system.

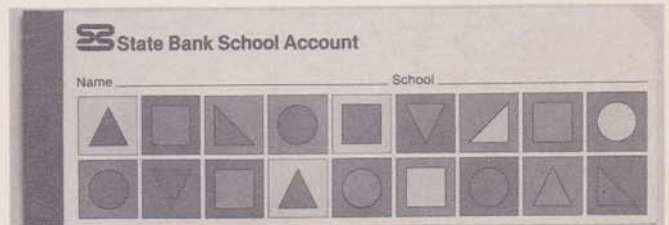
"We aim, by the end of 1983, to have coupon books operating in some 2,500 primary and secondary schools."

How The Scheme Works

The new system makes school bank saving easier, and more attractive to young people.

It works very simply: Each participating student is given a coupon savings book and a plastic wallet. A book contains 30 coupons, which represent either 50 cent, \$1.00 or \$2.00 deposits, as selected by the student or parent.

On School Bank Day the book and deposit can be placed in the plastic wallet and forwarded through the school to the branch.



- The new School Bank coupons savings book (pictured here in black and white) has a colourful cover design.

Coupons for the deposit lodged are removed from the book at the Bank, the butts are stamped and the book is returned to the school. When a coupon book is completed the total balance (plus interest) is credited to the student's passbook account at the local branch. A new coupon book is then issued.

Early in 1981, we ran the new system on a trial basis at a cross-section of schools. Then we commissioned extensive surveys of students, teachers and parents to ascertain reactions. We found that more than 90% of students surveyed preferred the new system to the old. Moreover, we found that the new system resulted in more students banking more regularly.

It seems that children who have a book of savings coupons see it as a challenge — something to be completed. Also, students and parents appreciate a degree of convenience in making deposits of fixed amounts.

- In schools which switched over to the new scheme last year, deposits increased in value by more than 85%.

Statesman

Managing Editor
TREVOR S. CRADDOCK

Editor
BILL PATEY

Associate Editors
TOM SEDUNARY
JEANNE GROEN

FRONT COVER:

In training at Middle Park for the Combined Banks Swimming Carnival on February 26: (from left) Carol Hallowell (Altona North); Geoff Owen (Caulfield West) and Ann O'Leary (Bankcard).

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

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

the Branches and State Secrets.

Column paragraphs published earn \$5 for contributors.

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

First of the New For '82

Several hundred school-leavers will be joining us in coming months. The first of our 1982 recruits arrived late last year, and are now well established in their jobs. Most are located in branches near their homes. These newcomers are pictured below with some basic personal details:



Andrew Ross, 17 (Geelong East branch) lives at Clifton Springs and attended Queenscliff High School. He is interested in football and most other sports.



Tony Certoma, 18, of Chief Accountant's Dept., lives at Avondale Heights and attended the local High School. His interests are football, cricket, swimming, golf, music and 'meeting people'.



Sandra Proctor, 16, (Dandenong branch) lives at Clyde, and attended Cranbourne High School. Interests include gymnastics, swimming and table tennis.



Janine Penhall, 16, of General Manager's Dept, lives at Thornbury and attended Northcote Technical School. Her interests: netball, swimming, roller-skating, reading and sewing.



Leanne Closter, 18, of Laverton branch, lives at Werribee, where she attended the local High School. Her sparetime activities are netball, water-skiing, 'socialising' and sewing.



Terry Hogan, 18, of Personal Loans Dept., lives at Glen Waverley, attended Glen Waverley High School, and is interested in golf, football, photography and 'meeting people'.



Andrew Pryor, 18 (Hampton Central branch) lives at Black Rock and was educated at Sandringham Technical School. His sporting interests are football, cricket and golf.



Geoff Fox, 17, (Mill Park branch) lives at Bundoora and attended Thornbury High School. His interests: football, cricket, tennis, music, reading.



Margaret Rizzo, 17, (Keilor East branch) lives at Keilor Downs, and attended two schools: Mercy College and Geoghegan College. Interests: netball and music.



Maree Hickey, 17, (31 Bourke Street branch) lives at Glen Waverley and attended Avila College. Her interests include: tennis, yoga, writing, flute-playing and meeting people.



Kerry Shortis, 16, (Kingsbury branch) lives at Kingsbury and was educated at St. Monica's College. Her interests are netball, going out, watching football.



Deider Wilkinson, 16, (Altona North branch) lives at Altona North and attended the local High School. Her interests are netball and playing the organ.



Alan Paruit, 17, (Oak Park branch) lives at Broadmeadows and attended Geoghegan College. Interests: tennis, basketball, football, working on cars, aquariums, reading and going out.



Ida Gammaldi, 16, (Mortgage Loans Dept) lives at East Bentleigh and was educated at Our Lady Of The Sacred Heart College. Her interests include music, reading and cooking.



Jodi Raffaele, 17, (Carlton North branch) lives at Kensington and attended Flemington High School. Her interests include squash, netball, swimming, music and going out.



Andrea Dennis, 18, (Blackburn South branch) lives at East Burwood, and was educated at Korowa Church of England Girls' grammar School. Her interests: netball (playing and umpiring) tennis, going out, meeting people.



Alison Firth, 16, (Karingal branch) lives at Frankston and attended Karingal High School. Her interests are hockey, cricket, piano, squash, tennis and swimming.



Alison Woodard, 18, of Chief Accountant's Dept., lives at Mount Waverley and was educated at Avila College. Her interests: tennis, knitting, cooking, reading and 'meeting people'.

New Accounting 'Brain' For Foreign Dealings

A new computer in International Department will make the Bank's foreign currency operations more efficient and accurate.

The computer (I.B.M. System 34) which should be fully operational in the near future, handles about 700 transactions on an average day, and twice that number under peak pressure.

It can:

- Calculate foreign currency conversions.
- Maintain accounts for all branches and overseas correspondents.
- Automatically type daily schedules at the rate of 580 lines per minute and
- Produce print-outs on request.
- Balance accounts, and report unreconciled items.
- Display, on a bank of eight screens, information on any account.

In due course, the new computer will handle all accounting for the Bank's overseas drafts, mail and telegraphic transfers, sales of travellers' cheques, negotiation of foreign currency cheques, foreign exchange dealings, forward exchange contracts and hedge market deals.

This development will enhance the Bank's new image of modernity and versatility.



• International Department staffers Natalie Urbonavicius (rear) and Maree Singleton operating a display unit and printers linked to the new computer (left rear).

FOOTBALLERS AND SUPPORTERS WANTED



The Bank Football Club — Your Club — invites Staff and their friends to join as players or supporters.

The Club's home, at Oval 4 Albert Park, is acknowledged as one of the best grounds in the Victorian Amateur Football Association competition. The standard of competition in "D" Grade is keen, and our new Sports Club Rooms will soon provide changing and social facilities unrivalled in the entire Albert Park sporting complex. Prospective players can attend training — at 5 p.m. on Mondays and Wednesdays until the cricket season ends, and then on Tuesdays and Thursdays. New supporters are invited to inspect the club rooms, and investigate the range of benefits the Social Club has to offer.

For further information, contact either Dave Jenkins on 232 7355, Viv Francis on 657 1211 or the Social Secretary on 602 7856.



The Day We Gave Away Money

It was a history-making day when we handed out free samples of our product: CASH. To help publicise automatic teller machines, we invited members of the public to make trial withdrawals from the EASY BANK unit at State Bank Centre. Most people drew 'play' money, but about one in three received genuine \$10 notes from the slot. Hence the large lunchtime crowd, which almost hid the A.T.M. from view.

CHRISTMAS TABLEAU:

Head Office girls (from left) Sharon McColl (Bankcard), Jacalene Meiers (Marketing) and Carmen Chiera (Bankcard) posed in front of a paper sculpture depiction of The Three Kings — displayed as a Christmas decoration in the Commissioners' dining room, and later in the State Bank Centre public lobby.



New London Office

Our London Office late last year changed its address for the fourth time since 1960 — finally leaving The Strand in a move to nearby Aldwych.

The new premises, known as Melbourne House comprise spacious ground floor and basement accommodation. In the Banking chamber, facilities include eight enquiry counter positions, six teller stations, two customer mail windows and seven migrant interview areas.

Our London address now is:
**Melbourne House,
 48 Aldwych,
 London, WC2B, 4RA.**

- Above right: New London Office on the corner of Aldwych and Melbourne Place.
- Lower right: London manager John Kennedy took this photo of the bright back office area.



PUZZLE CORNER

1. **FOURSCORE:** Write seven 4's so that they add up to 100.
2. **WISE-UP:** Change Silly to Smart in seven moves, altering one letter and making a new word each time, but not rearranging letters.

Answers: Page 15.

SMART KEY RING FOR JUST \$1.65

Here's an attractive bargain you could give to business contacts, friends or family members — or use yourself. It's a gold-finish key ring and chain, tagged with a gold-finish Bank symbol on a black background with gold surround. This exclusive item has a quality look, and would normally retail at about \$3.50.

BANK PRICE to staff and annuitants: **\$1.65** (in cello pack).

TO ORDER: Simply send order, with cheque payable to State Bank, to Marketing Dept., State Bank Centre.



State Secrets by the Teller



WHICH head office girl changes her hair color so often that she's known as Lady Dye?

★

GIRL writing for new passbook gave her reason as "due to the tightness of my jeans, I have managed to crush the present one to breaking point".

★

HEAR about our great new idea to help the small businessman? Lower counters!

★

NEW recruit answered aptitude test question "What is the capital of Bolivia?" with "Newton John".

★

MIGRANT family from the Basque district of Spain were leaving State Bank Centre lobby when they became briefly trapped in the revolving doors. A branch officer was heard to comment to a mate "Look we've put all our Basques in the one exit".

★

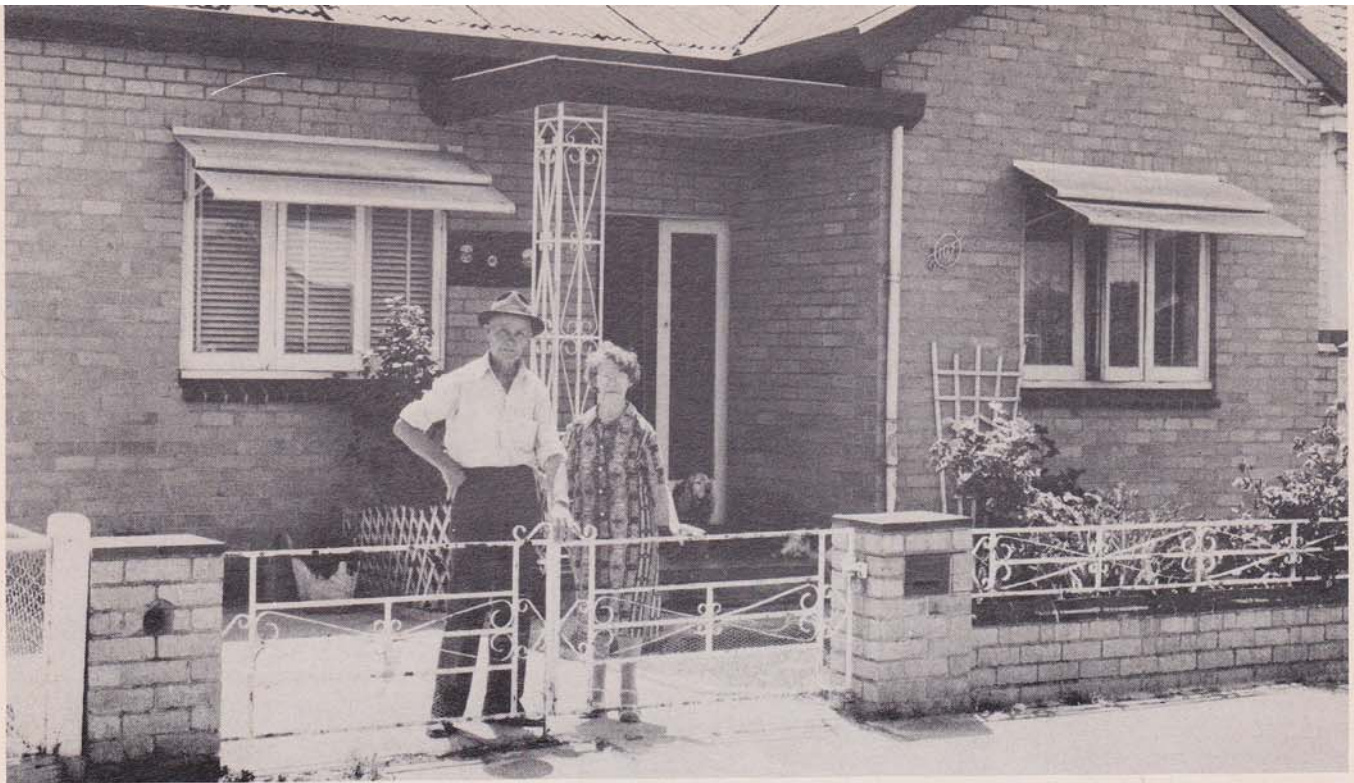
TELLER Leanne Collins, opening a new account for a foreign student at Monash University branch, asked for some form of identification. Student peeled off his shirt and pointed: "See! Mole on left shoulder."

★

HEIDELBERG WEST staff never considered themselves to be in an affluent area . . . until last month when they scored deposits of \$1.5 million in two days, from two depositors. Manager Bill Larsen may have to buy a top hat for customer-greeting purposes.

★

YOUNG man reported loss of Bankcard, together with his jeans and an Esky, at midnight after a function at Hamilton Town Hall. Must have been quite a night!



• Mr. and Mrs. Moore, recent winners of \$500,000 pictured outside their 57-year-old Footscray home — which the Bank helped them to save during their financial difficulties in the 1930's Depression.

Home "Saved" During Depression

Grateful Granny Deposits \$500,000 Win In "State"

A 77-year-old Footscray grandmother Mrs. Myrtle Moore, won the first Instant Tatts prize of \$500,000 in December. Straight away, Mrs. Moore lodged the cheque with her local State Bank — as an act of gratitude because we helped "save" her home during the 1930's Depression.

Here is the story in the words of JOHN DICKSON, manager of our Footscray, Barkly Street, branch:

"Talk of what life was like during the Depression years of the 1930's would mean very little to the vast majority of the Bank's staff today: unemployment on a vast scale, long soup queues, sustenance ("susso") payments, cuts in salary for those lucky enough to have jobs.

"But life in the Depression obviously made a deep impression on Mrs. Moore, whose husband was out of work for some time during those years. And the Bank's attitude to its many hundreds of housing loan borrowers who were unable to keep up their loan repayments made an even deeper impression on her.



• JOHN DICKSON, manager, Footscray (Barkly Street) who supplied this report for STATESMAN.

"Handing over to me the cheque for \$500,000 she had received an hour earlier, she told me the bank had been very good to her husband and herself during the Depression. When the Moores fell behind in their housing loan payments (and many borrowers were just walking out of their homes because of the hopelessness of the situation) the Bank encouraged them to hang on, and just pay a few shillings each month to keep their loan going. They didn't lose their home — (the one in which they have lived for 57 years) and Mrs. Moore remains a loyal and grateful customer.

"This story had an added interest for me, as my first appointment in the Bank was to the Secretary's Department (now the Current Loans Department) part of which was the Arrears Section. Reading the bulky housing loan files, and the countless letters to and from borrowers in arrears, the interview notes, and the arrangements made to overcome arrears, was a fascinating and sobering experience. Little did I realise there would be a sequel forty years later.

This I know however: — Many elderly people can, and do, thank the Bank for the home they own today, and for the compassion shown to them in those difficult times."

Footnote: A subsequent \$500,000 Instant Tatts winner deposited the cheque with our Bank for the reason that: "I appreciated the restrained manner in which the State Bank representative approached me. There was no high pressure selling".

Branch of the month: **WATSONIA**



WATSONIA STAFF LINE-UP from left (with spare time interests in brackets): Gary Caligari, assistant manager (home renovations); Warwick Ball, manager (church activities); Domenic Nicolazzo (fishing, golf, football); Bruce Fyfe (tennis, football); Paul Mitchell — rear (basketball, golf, water-skiing); Patricia O'Hehir (horse-riding, netball); Peter Langman (bushwalking, orienteering); Sue Riley (squash, swimming, snow-skiing); Jenny Brinkkotter (water-skiing, swimming); Jim Kenny, A3, (golf, squash); Kim Tozer (swimming, sun-baking); Suzanne Orr — front (horse-riding, travel); Darryl Ford, A3 (tennis, playing drums); Sandra Peasnell — front (gardening, home decorating); Susan McIntosh — middle (swimming, volleyball); Carol Carrington — rear (tennis); Carol Belworthy, A2 — front (chess, reading); Deborah Ellis — rear (travel); Beverley Hackett (tennis, badminton); Marion Lawrence (horse-riding, swimming, cookery); Ryan Vanderwert (cricket, squash). **ABSENT:** Bruce McPhee (swimming, tennis).

“PROFESSIONAL BANKERS”

Out in peaceful Watsonia the (Bank) natives are restless; they are hungry for business! Manager Warwick Ball and his staff of 22 have “adopted” the branch as their “own business” and, according to Warwick, they tackle their daily tasks as “professionals in a big, viable concern”. Warwick says that this approach has helped build and sustain staff pride and enthusiasm, and has resulted in satisfying business gains.

Here are some aspects of banking the Watsonia way:

- all new customers to the branch are interviewed by the manager or other senior officer, and given the opportunity to discuss their current and possible future banking needs
- customers crediting large cheques to savings accounts are given details about investment accounts
- business customers have their own teller on full-time duty to process credits and attend to their needs. (Sometimes up to three “business only” tellers are on duty.)
- staff at all levels are allocated services to cross-sell to customers with whom they have contact.

Warwick now claims that his branch has:

- more overdraft customers than any branch in the service (... in fact one-third more)
- the most used State Bank night safe
- one of the best records of personal lending (nearly 900 loans in the past three years).

- above-average increases in depositors' balances.

Warwick places a high priority on in-branch training and fostering happy staff relations. “We all pitch in and help one another, and often find time for a bit of fun,” he says.

Job rotation is carefully planned and executed in the “tellers' circle” and “back office circle”, with interchange between the two groups.

As a kind of community service, the staff operate a weekly mini-bank at Watsonia Special School to give the mentally disabled children a first-hand banking experience.

Praised Publicly

A recent report in the “Sunday Press” newspaper slammed service standards in retail and service establishments. The following week a reader's letter said:

“One would have to agree that service of most kinds has sadly and seriously declined over the past 10 to 15 years. However there are some happy exceptions. I am a small, run-of-the-mill client of the Watsonia branch of the State Bank, and on my weekly visit there I find the staff, without exception, pleasant, obliging, helpful and efficient.”



Around the Branches

by Tom Sedunary

Darling:

Howzat!

Manager Ray Webster recently notched up his 300th game with the Box Hill South Cricket Club. His association with the Club spans 26 years, and during that time Ray has scored 25 centuries in a total of 13,000 runs, and has taken 350 catches.

He has been club president for three years, secretary for sixteen and treasurer for one. Ray has missed only two games throughout his cricket career.



Ray shapes up for his 300th game.

State Bank Centre:

Mr. Claus Calls

A City Council promotional Santa called in to spread some pre-Christmas cheer at our Loans Section, and posed with staffers (left to right) Paul O'Leary, Jill Watt, Mandy Carmody, Don Lang (Manager), Wally Mazurek, Peter Anderson and Robert Rowe.



Tongala:

Ned Revived

Bushranger Ned Kelly made a peaceful appearance in the branch banking chamber — in the form of a papier mache model.

"Ned" was part of a display of arts and crafts by local primary schoolchildren.

Manager David Fraser said the display created local interest and provided worthwhile business contacts with the schools.

• Clerks Judy Dixon (left) and Mandy McGregor pose with a model of Ned Kelly.



Mornington:

Sketches Were A 'Draw'

Manager Brian Jones reports that a recent display of 20 sketches of colonial architecture attracted strong customer interest.

The pen, pencil and watercolor pictures depicted in fine detail a range of urban and rural homes.

The artist, Mr. Duncan Forrester, is currently illustrating a history of Mornington.



• Manager Brian Jones (left) pictured with artist Duncan Forrester. (Photo: The Town Crier)



Highton: Santa Caged!

Stephen Nichols, 19, donned a Santa suit for Christmas Eve teller duty, and dispensed lollies and good cheer in addition to volumes of cash. Accountant Rod Coogan, who arranged the Santa stunt, says that Stephen was a great hit with customers, and that he managed a tidy balance at the end of a very busy day.

• Santa teller Stephen Nichols gives a pencil and ruler to a young depositor.

Balaclava:

Titter's Turkey Time



When staff held their pre-Christmas party at the Bentleigh Club, Helen Barnes supervised accountant Pat Titter's carving of a turkey — which was quickly gobbled by the revellers.



• Wheelchair customer has no problems with the new sliding door. (Photo: Maryborough Advertiser.)



• Sharon Tredrea makes her acceptance speech at the Leader Associated Newspapers "Sports Star 1981" presentation. (Photo: Leader Associated Newspapers).

Kew East: Sharon Leads Oz Lady Cricketers

Accountant Sharon Tredrea has added more distinctions to her notable record in Australian women's cricket. In recent weeks she:

- captained the Victorian team which won the Australian championship in Melbourne.
- hit 108 not out to score more runs than the entire Queensland team in a championship semi-final. (Sharon also took 4 wickets for 14 runs in the same match.)
- was named "Sports Star in 1981" by Leader Associated Newspapers
- won the captancy of the Australian team to contest world championships in New Zealand.

Sharon made her international debut in the first women's cricket world championship in 1973, and has toured with every Australian side since.

Maryborough: Door For Disabled

Public disapproval of heavy doors on the year-old branch premises has resulted in easier access for the elderly and disabled.

The Bank replaced the stepped entrance and manual doors with a ramp and an automatic sliding door, at a cost of some \$6000.

"Now we are the only bank in Maryborough accessible to wheelchair users," says manager Bob Dawson.



On the Way Up

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



BERNARD BRENNAN
William Street



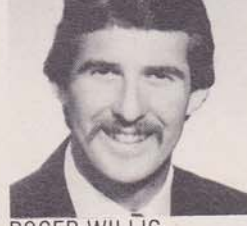
ROBERT NELSON
Marketing



NICK OKLOBDIJA
Branch Banking Dept.



GAVIN LAIDLAW
Personnel



ROGER WILLIS
Brighton North



ELIZABETH ALLEN
Premises Dept.



RICHARD HALLAM
Cobden



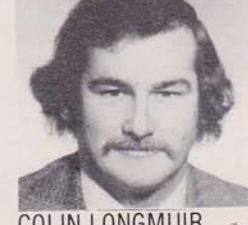
ROBIN COLLINS
Printing & Stationery



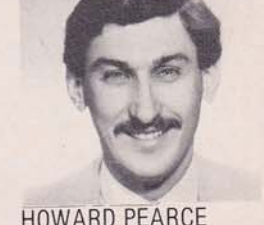
PETER HUNT
Internal Audit Dept.



PETER SCHMIDT
Warragul



COLIN LONGMUIR
Hughesdale



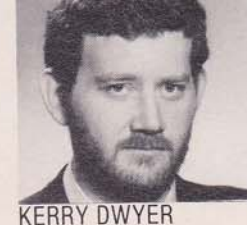
HOWARD PEARCE
Current Loans Dept.



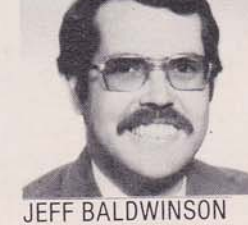
MICK LANE
Swanston Street



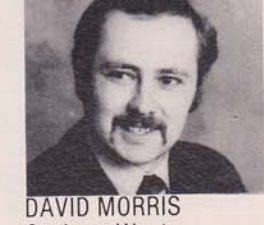
GRAEME WILSON
Toorak



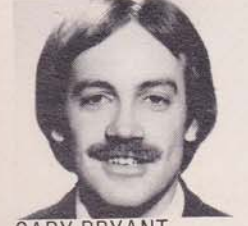
KERRY DWYER
Internal Audit Dept



JEFF BALDWINSON
International Dept.



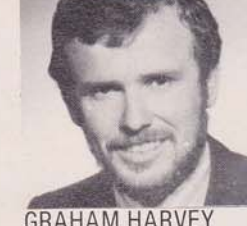
DAVID MORRIS
Geelong West



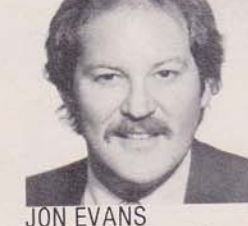
GARY BRYANT
Personal Loans Dept



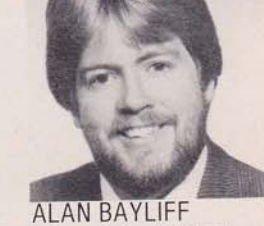
ANDREW BEREZDECKY
Lending Section



GRAHAM HARVEY
Premises Dept.



JON EVANS
Personal Loans Dept.



ALAN BAYLIFF
Internal Audit Dept.



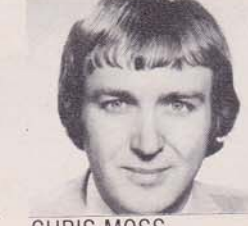
MARY SPILIOPOULOS
Internal Audit Dept.



PETER BARNETT
Chief Accountant's Dept.



ROBERT MORRIS
Chief Accountant's Dept.



CHRIS MOSS
Brighton East,
Hawthorn Road



ROSS WRIGHT
Branch Mechanisation Dept.

On the Way Up (Cont.)

Sorry, We Goofed! Walsh Works On

Last issue we inadvertently listed Mortlake accountant Vincent Walsh, 27, as one of our retired officers in the "Gone Fishin" column. Vincent assures us, however, that despite the attractions of an early finish he is very much on active service.



MICHAEL SMITH
Patterson



GARY UPFIELD
Holmesglen



PAUL COMMERFORD
Emerald



GARRY HALL
Brunswick East



DARRYL RONCHI
Hamilton

Student Stage Subsidy

To encourage theatre-going by Victorian secondary school students the Bank is co-sponsoring, with the Ministry For The Arts, a new Theatre Passport scheme. Free passports will be distributed during coming weeks to almost 250,000 children attending secondary, technical and registered private schools. They will entitle holders to buy theatre tickets for \$3.50 and opera tickets for \$4 at the following theatres throughout 1982:

Athenaeum and Russell Street Theatres (Melbourne Theatre Company); Playbox, Exhibition Street; Australian Dance Theatre, Barkly Street, St. Kilda and Victoria State Opera, Nicholson Street, Fitzroy.

It is hoped that the scheme will later extend to other performing arts groups.



Victorian Ministry for the Arts

and the



STATE BANK

present your

Theatre Passport

82

HOW TO USE YOUR PASSPORT

Simply show your Passport at the theatre box office when purchasing your ticket, or you can book by phone and show your Passport when you pick up your tickets at the theatre. If you are going to see the Australian Dance Theatre or the Victorian State Opera you can book at any Bass agency in the metropolitan area.

Tickets will cost you \$3.50, or \$4 if you are going to see the Victorian State Opera.

This Passport belongs to:

Name: _____

Address: _____

Phone: _____

Tickets booked by phone must be picked up half an hour before the performance.

KEEN DEMAND FOR NEW UNIFORMS

More than 600 staff girls have requested order cards for the new subsidised-price Bank uniforms since they were announced in December STATESMAN.

Late last month, Staff Training section was processing orders for 143 dresses, 54 blouses, 53 blazers and 47 skirts.

Our uniforms were given a publicity burst on January 7 when they were featured in the SUN newspaper's widely read column 'A Place In The Sun'. The article, illustrated with a photo of the uniforms, opened with the paragraph: "You have to admire the expert way the State Bank presents itself to the public." The Herald published another photo of the new uniforms on January 27.

A complete outfit, comprising polyester/silk dress, summer/winter blazer, long-sleeve blouse and lined skirt, costs only \$54.50. A single summer uniform costs only \$12.25, compared with normal retail pricing of about \$40 for similar garments.

PRICE LISTS/ORDER FORMS are available on request from Staff Training section, 186 Bourke St., City. Phone: 663-2611.

AMAZING COINCIDENCE

A Mountain Gate teller recently handled a transaction for a customer who presented a Burwood East branch passbook.

The teller inadvertently keyed into the terminal the Mountain Gate code numbers (instead of Burwood East) followed by the correct account number and balance.

The computer promptly sent back a passbook entry confirming the transaction.

Later, it was discovered that a Mountain Gate customer had not only an identical account number to the Burwood East customer, but also an IDENTICAL BALANCE on the day of the wrongly-entered transaction.

The odds for such a coincidence? Only a computer could calculate them.

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

KNOW YOUR BANK: Printing and Stationery Dept.



• Printing and Stationery Department manager John Hicks (front row, second from right) with most of his clerical and technical staff.

OUR VERY OWN “NORMANS”

Who do you turn to when you've lost the branch money box key, you need some sealing wax, or when someone has pinched the branch flag? Right! The staff of Printing and Stationery Department, Carnegie. They can supply a whole range of fascinating bits and pieces — from mail bag tags to magnifying glasses — to help Bank staff out of tight spots.

But, of course, the main job of P & S is in providing the Bank's stationery needs. Broadly, P & S's main functions are to print or order, store, pack and supply around 2000 separate stationery items required by 542 branches, some 30 head office departments and 460 agencies.

P & S is divided into four main sections: Administration, Printing, Stationery Store, and Cheque and Passbook Control. The Department has a clerical staff strength equivalent to, say, a Grade B branch, and a team of tradesmen including printers, storemen, machine operators, and cleaners . . . an all-up complement of 54.

COMPUTER CHECKS “CONSUMPTION”

In addition to the four delivery vehicles familiar to most metropolitan branch staff, P & S has a range of specialised equipment. At the heart of the Department's operation is a mini-computer which:

- monitors stock levels, advises when re-orders are to be made
- maintains creditors' and debtors' files
- determines the value of individual branches' monthly stationery requisitions.
- calculates branches' annual stationery consumption and compares it with Grade averages. (A typical Grade 1 branch, for example, uses about \$2000 worth of stationery each year.)

Other equipment includes: an electronic typesetting system for continuous updating of the Staff Instructions; four sophisticated printing presses to produce more than 12 million forms annually; a highly automated paper guillotine; and elaborate camera, darkroom and compositing equipment to make artwork for print jobs. Replacement value of these machines is estimated at \$250,000.

KNOW YOUR BANK (Cont.)

CHEQUES PRINTED "OUTSIDE"

High-usage forms, such as deposit slips, passbooks and cheque forms are printed by outside contractors, while the P & S presses produce lower-usage forms and some of the specialised requirements of various departments.

Bulk stationery (which currently includes generous supplies of Toilet Rolls — Form 6250) is stored in a large warehouse. A metal mesh security cage safeguards items like Term Deposit receipt forms, blank passports and Statecards. There, two storemen work behind locked doors despatching cheque books, for example, at a rate of 10,000 per day.

SELF-HELP FOR BRANCHES

P & S manager John Hicks says that branches can help to improve efficiency in filling stationery orders by:

- punctual placing of monthly requisitions
- ordering items in strict numerical sequence. (Consider the storeman moving down Row X for say a dozen F1833's, then a batch of F1839's, and who then has to backtrack for a gross of F1770's!)
- minimising interim requisitions. ("Interims" should be regarded as an absolute emergency measure," says John. "It is generally preferable for branches to borrow from neighbouring branches.")

THE "OUT" BASKET

Last financial year, Printing and Stationery Department despatched:

- 51 million deposit and withdrawal slips
- 63,000 ball point pens (which means that each staffer used an average nine pens)
- rubber stamps valued at more than \$40,000
- 233 door mats
- 1375 ashtrays.

These items (and many, many more) were packed in a total of 62,701 cardboard cartons and tied with countless kilometres of "tiger" rope.



• Printer Ralph Williams inspects a sheet of loan forms hot from his press.



• Collating newly-printed staff instruction sheets are (from left) Susan Mutch, Gayle Edwards and Julie Criticos.



• Packing stationery cartons bound for branches are (left clockwise) Rex Alexander, Alex Grant and Phil DeLosa.



• Pat Cox removes a tray of rubber stamps from Printing and Stationery's large stock.



Meet our new Managers



R.A. HALL: Branch Development, Branch Banking
For the past three years, Rex has been breathing new life into a 1928 National Chevrolet, by patiently restoring the car to its original condition. Rex is currently coach of the Victorian Junior Football League at Northvale, and is leader of the Mulgrave Y.M.C.A. He and his wife Deanna and their three children enjoy interstate travelling and caravanning.



R.K. BACON: Violet Town
Ross's involvement with the Box Hill South Cricket Club spans twenty years. During that time he has been treasurer and a player. He has also been vice-president of the Wantirna South Tennis Club for the past five years. Ross hopes to pursue his sporting interests locally once he settles in. He is married with three children.



J.V. TAYLOR: Stationery Department
Bachelor James holds a private pilot's licence and is qualified to fly anywhere in Australia by day or night. He has been a member of the Royal Victorian Aero Club for three years, and is currently studying for an Instrument Flight Rules Certificate.



F.R. NIXON: Willaura
Rob's wife Lois and their three children are all looking forward to sampling a country lifestyle. Rob is an official time-keeper for various competitions held at the Belgrave Swimming Club. He has also had some involvement with Jaycee activities. When time permits, he enjoys social games of squash and golf.



N.F. MOREY: State Bank Centre
During the winter months, Neville coaches junior footballers at Dingley and, for the past two seasons, he has led an undefeated team through premierships. Neville's other spare time interests include competitive tennis, gardening and keeping "physically fit". He is married with three children aged three, nine and 12.



K.I. ANDREWS: Safe Deposit, State Bank Centre
During the early Sixties, Ivan played football for Warburton. Nowadays, as a supporter, he focuses his attention on Geelong throughout the football season. Ivan enjoys social games of tennis, squash and table tennis. He and his wife Lynette (Mitcham staffer) have two children aged eight and 10 years.



A.R. TRUSCOTT: A/M Lending, Personal Loans
Most of Alan's spare time is occupied with family activities and household maintenance. Alan is a past player and committee member of the Bank's football club. Nowadays he enjoys an occasional game of golf. He is married to former Chief Accountant's Department staffer Jill (nee Harrison).



A.B. POWER: General Law, Legal Department
Tony is studying part-time at Gordon Institute of Technology to obtain his Certificate of Business Studies in Accounting. His main sporting involvement is pennant squash, and he enjoys playing in various club tournaments in Corio. Tony is also occupied with his son's interest in little league football. His wife Anne, and a 10-year old daughter make up the rest of the Power household.



W.P. KERR: Research Officer
Wayne plays pennant squash for Mill Park, and for the past year he has been involved with the club's fund raising committee. At present, Wayne is studying at Preston Institute of Technology to obtain his Bachelor of Business degree in Accounting. He is married with three children aged, one, three and four.



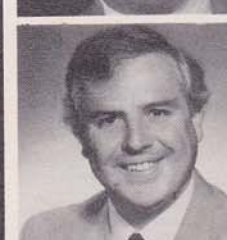
P.W. BURCKETT: Printing, Printing & Stationery
For the past seven years, Peg has served most of her promotional appointments in head office Premises Department. She is a member of Soroptimists International of Brighton, a service club similar to Rotary. When time permits, Peg enjoys listening to music and is a keen swimmer.



G.P. ELLERTON: Staff College
Pat devotes much of his spare time to furthering his three children's involvement with athletics, cricket and football. Pat is secretary of the St. John's Springvale North Little Athletics Club, and has played tennis at the Sacred Heart Club of Oakleigh for the past 10 years. He is married to former Huntingdale staffer Gail (nee Francis).



J. MAY: Sea Lake
Jim has spent much of his working life in north-west Victoria. While stationed at Swan Hill in recent years, he served as treasurer for various organisations caring for intellectually handicapped and disabled people. His recreational interests include competitive cricket and social games of golf. Jim is married with six children.



P.G. ANSTEE: Assistant Manager, St. James
Peter, who joined the Bank in 1959, has been a committeeman for the A.B.E.U. State Bank Division for 13 years. He is at present on the union's federal executive and a member of the Bank's Provident Fund management committee. His off-duty recreations are fishing, gardening, social tennis and golf. Peter is married with two children.



SENIORS SEE CENTRE: Almost 200 retired officers were photographed in the tower lobby of State Bank Centre before being taken on a tour of the complex on December 7. Earlier, the annuitants attended their annual Christmas party in the Lower Town Hall, and were addressed by our General Manager, Mr. Harry Torrens. At the Centre, they were given a detailed briefing on the project by Project Manager, Jack Horsley. Then Max Carr, secretary to the Commissioners, escorted them on a tour of various levels of the Bank-occupied section of the building.

George, 82, Saw His Bank Mates Through

Eighty-two year old Bank annuitant George Baines recently saved the day during an Inter Bank bowling competition at Brighton. After team members discovered they were one player short, super-veteran George came to their rescue.

George, who practices five times a week, at Brighton, is a pennant player for the Club's number six side. He showed his local knowledge to advantage by helping staffers, George Pollard (Provident Fund), Lionel Lawrence (Glen Waverley), Bill Ponsford (Capt. Hawthorn) to win their match.

Gone Fishin'

Recent and approaching retirements

RON DELAHUNTY (Central branch)
BRIAN WILLIAMS (Emergency Staff)
AUSTIN LOWE (Emergency Staff)
LLOYD MEALY (Insurance Department)
GEOFFREY ATKINS (London Office)
JOHN McKERNAN (St. Vincent's Hospital)

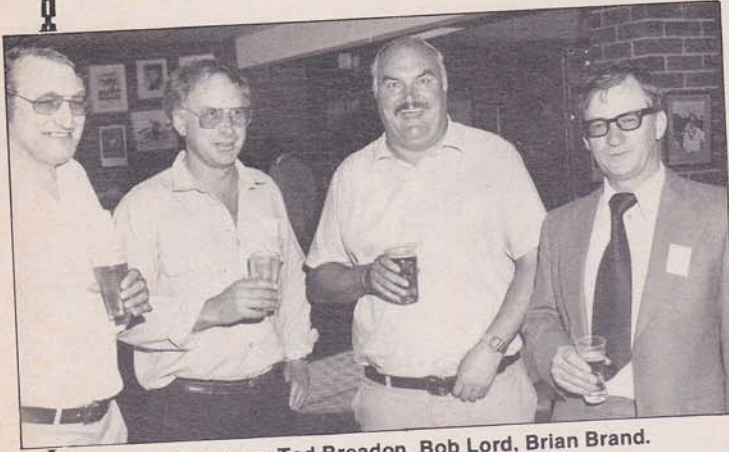


PUZZLE ANSWERS

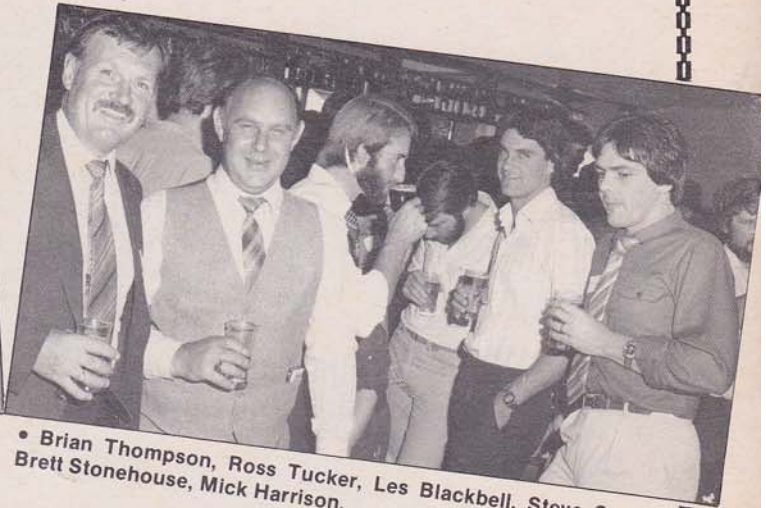
1. **FOURSCORE: 44+44+4+4+4**
2. **WISE-UP: SILLS, SELLS, SEALS, SEARS. STARS, START, SMART.**

SPLASHBACK!

It was a wet, wild and woolly night at Richmond Football Social Club on December 16 when past and present members of the Relieving Staff enjoyed their Christmas party. Pictured on this page are just a few of the convivial groups. (In all cases, read names left to right.)



• John Ferguson, Ted Breadon, Bob Lord, Brian Brand.



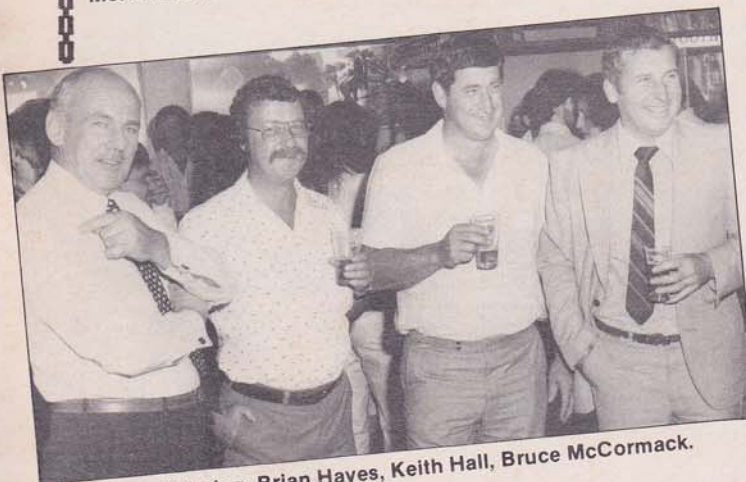
• Brian Thompson, Ross Tucker, Les Blackbell, Steve Sandri, Brett Stonehouse, Mick Harrison.



• Ian Siede, John Harris, Ken Sceney, Geoff Thompson, John McNamara, Tom Tozer, Neil Smith.



• Jenny Hall, Shirley Anthony, Cheryl Watters, Sheree Donnelly, Julie Herdman, Karene Werdier.



• Bill Irving, Brian Hayes, Keith Hall, Bruce McCormack.



• Andrew Hives, Tim Stewart, Norm Broussard, Ken Whitelaw, Murray Guy.