

True Blue

August 1989

STAFF NEWSPAPER

State Bank  Victoria

NEW REGIONAL STRUCTURE

Central Business District regional office was established on July 3 on level 1 of State Bank Centre.

The region was established to enable better administration of the branches in the Central Business District and more



From left: David Muir, Administration Manager; Graeme Dudley, Regional Lending Manager.

effective marketing and development of the Bank's activities.

The new region comprises 19 branches, including State Bank Centre.

The remaining Parkville South branches were allocated to other metropolitan regions.

At the same time the region was established, the Bank's largest branch, State Bank Centre, was undergoing a major restructure.

The purpose of the restructure was to focus activity at the branch on personal banking and small business requirements while the regional office concentrates on expanding the Bank's activities in the Central Business District in the commercial sector.

Kevin Bowles, Acting Senior Regional Manager, has had the job of administering the restructure of State Bank Centre and establishing the new region for incoming Senior Regional Manager Brian Kirk. Brian takes up his appointment in August after time in our New York office as senior vice-president from April 1986 to June this year.

Barbara Howe, CBD region



From left: David Dixon, Administration Section; Tania Ashkar, Assistant Branch Analyst.



From left: Barbara Howe, BMSO - CBD Region; Graeme Watkins, Lending Section; Steve Beris, Administration Section; David Muir, Administration Manager.

SBV Establishes Brisbane Branch

The opening of a wholesale banking branch in Brisbane during 1989/1990 has been under consideration for some time.

The integration of Tricontinental Corporation Ltd operations with those of SBV has given the Bank the opportunity to meet this objective.

The Brisbane office will offer Corporate Banking and Domestic Treasury facilities. Investment Management and Financial Planning Services will also be offered at an early date.

The branch will be staffed with skilled personnel, including officers transferred from SBV Melbourne and/or Sydney, existing Tricontinental staff and specially recruited staff as needed.

The branch is expected to be opened formally in late August.

Ken Martin, Corporate and International



From left: Noel Drummond, Acting Regional Manager, Business Banking; Kevin Bowles, Acting Senior Regional Manager; Barry Roberts, Regional Manager; Lorraine Staggard, Manager - Titles Office Branch.

Early Signs Point to Bank Profit but Group Loss

In a press release issued last month by CEO Bill Moyle, he referred to preliminary profitability indications. He said it appeared at this early stage that the Bank itself had recorded a significant profit for 1988/89, but below last year's record level.

On the other hand, Tricontinental, SBV's merchant bank, the activities of which are being integrated with those of the Bank's, would produce a substantial loss for the year on its own account.

This will mean that the consolidated accounts of the SBV group probably will show a net loss after tax and extraordinary items.

Two factors had a downward influence on the Bank's results.

- the Bank's deliberate decision to absorb part of the high interest rates rather than pass them on in full to borrowers such as homeowners, farmers and businesses, and
- the need to provide for the prospective bad debt in the unique

case of the Victorian Division of the National Safety Council.

Despite a couple of hard knocks taken by the bank Mr Moyle says the year did have its high points.

"The key tests of any bank are its staff and the strength of its capital base.

"We have achieved improved operating efficiency and productivity, due to better organisation, better systems and the good performance of staff under sometimes difficult conditions.

"The SBV Group will end the year with capital funds of at least \$1600 million, up about \$500 million or 48% capital during the year.

"We plan to use this added financial strength to consolidate our market position and further improve our service to customers.

The Board is of the view that group operations will return to normal profitability in the current financial year."

CHEER ON THE TIGERS

You could win one of 50 double passes to go and cheer the National Basketball League Melbourne Tigers.

Simply call Kristine McCann from Communication Department on 604 9033 and name one of the events the Bank sponsors (see the back page). The first 50 people who correctly name an event will win the tickets.

Details:

Melbourne Tigers vs Brisbane Bullets at the Glass House, Melbourne, Sunday 20 August 1989.

Starting 12.00 noon for women's NBL match and 2.30 pm for the main event.

Top Student

State Banker David Packer has topped the poll among his fellow students at Box Hill College of TAFE

David, 19, of Joinery Works, Clayton, has been awarded a certificate as best second year student in his trade - carpentry and joinery - in a ceremony at Box Hill town hall.

David, who joined the Bank four years ago, also received, from the Bank, a gold watch and plaque.



David Packer.

New Branch Opens at Rowville

State Bank Victoria's newest branch, Stud Park Shopping Centre, Rowville, is open for business.

The branch, headed by Manager Robert Pearce, opened in July and was officially opened on August 2 by Chief General Manager Retail Banking Bob Escudier.

Robert, who joined the Bank in 1969 and was at Middle Park before going to Stud Park Shopping Centre, says: "Rowville is a quickly-developing area and we are certain it will be busy."

The branch is in the new \$32 million, 17,000 square metre Stud Park Shopping Centre.

Stud Park Shopping Centre is our 527th branch and the Bank's first new branch since Strath Village Centre opened in December 1987.

Extensions to our Kyabram Branch will start soon.

The branch, in Allan Street, will be extended into the adjacent Gas and Fuel office to incorporate an interview room and office expansion.

The works, expected to be finished by the end of the year, will include automatic opening doors and a ramp for the elderly and disabled.

Manager Eric Halden says: "The changes will be of great benefit to staff and customers and will allow an improved level of customer service to be provided."

The first branch in Kyabram was opened in 1914. The current branch was built and opened in 1958.

Korumburra Branch moves to Karma Plaza, 43-49 Commercial Street. Manager John Sherlock says: "We



Our Stud Park Shopping Centre branch colleagues, from left, Manager Robert Pearce, Maria Briggs, Tracey Glazebrook, Gayle Collard, Priscilla Durand, Linda Foord, Ann Barnard-Brown, Andrea Baird, Robyn Sonsie and Susan Hume.

found the old branch, which was opened in 1902, was becoming inadequate for our needs, whereas the new branch will provide a better quality of services to both individuals and companies."

■ Chief General Manager Retail Banking Bob Escudier, officially opened our renovated Wodonga Branch in High Street.

Bob says Wodonga is an important area for State Bank Victoria.

"We recognised there was need to upgrade the branch and I am pleased that we can now meet the needs of the people of the district," he says.

The Bank opened its Wodonga branch in 1912.



At the Wodonga opening are, from left, Geoff Bennie, Regional Manager, North East Region; Barry Robinson, Chief Manager, Personal Banking, Eastern Region; Peter Deith, Customer Service Manager, Wodonga; Bob Escudier, Chief General Manager, Retail Banking; Peter Shepard, General Manager, Personal Banking; John Verdon, Senior Regional Manager; John Williams, General Manager Personnel; Gerard Schlitz, Manager, Wodonga.

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Defensive Driving -

Before you take a drive this winter...

Driving in the rain

Unlike singing in the rain, driving in the rain can turn into a life threatening situation. Rain or snow, high wind, fog or smoke, all impose driving difficulties - difficulties you can avoid if you know how they affect the control of your vehicle. You will have a better chance of weathering a storm if you follow these tips on wet weather driving from the Road Traffic Authority.

Driving at the right speed

Adjust your speed to the weather. Posted speed limits are for ideal conditions only. Stalled vehicles, vehicles with poor rear lights, slow moving vehicles and stationary objects can loom up suddenly in heavy rain or fog. Slow down. The slower you drive, the better your tyres will grip the road, the better chance other drivers will have of seeing you and the more warning you'll get if you need to stop quickly.

Tyres

The purpose of a tyre's tread is to displace water from between the tyre and the road. The water displacement efficiency depends on the tread depth. A bald tyre on a wet road is dangerous.

Try this simple test on your tyres to test their tread. Take a match and place it in the tread or groove of the tyre. If the tyre's tread won't bury the head of the match the tyre should be replaced.

Part 2 of our series on Defensive Driving gives precautionary measures you can take to beat the driving hazards associated with the winter months. Once again, you are invited to read the article, answer the competition questions on a blank sheet of paper and send your entry in to reach Communication Department within two weeks of the article being published. As in Part 1, the first three correct entries pulled out of a barrel will win free car servicing to the value of \$100. One entry per person per issue is allowed.

Brakes

Your brakes won't work as effectively after driving through water. To dry them out as quickly as possible put the car in first or second gear, (or at a moderate speed in automatic). Then place your left foot lightly on the brake (just enough to feel it work) while you maintain your speed with your right foot on the accelerator. This will heat the brake pads or linings and dry them out. Check the reaction of the brakes over the next few kilometres.

Correct braking

Squeeze your brakes gently when stopping on slippery roads to avoid locked-wheel skids.

Braking in an emergency

Correct emergency braking is to squeeze not stamp on the brakes so that lock up is avoided - or at least kept to a minimum.

Skidding

Ease off the pedal that has put you into skid (either the accelerator or the brake pedal) and steer the car in the direction you want to go. See *Braking in an emergency*, above, for the correct way to stop the car.

When driving on wet roads or in bad driving conditions, be gentle and smooth with your car. If you're harsh with your vehicle it will be harsh with you.



Competition Questions

- 1 What are some of the benefits of driving at the right speed?
- 2 How can you test the tread in your tyres?
- 3 What is the correct way to brake in an emergency situation?

COMPETITION WINNERS

True Blue received a stack of entries for our defensive driving quiz and word puzzle.

Defensive Driving

The winners in the defensive driving quiz are Tracey Wickham, Ballarat 327 Sturt Street; Barry Lake, Trafalgar; Cassandra van Gulick, Corporate and International, SBC.

The questions and the correct answers are:

- what are the five main tips you need to know to be a defensive driver?
know that drivers will do unexpected things
stay alert
stay back
start stopping sooner
stay ahead of the situation.
- on a dry road and assuming your brakes are in good order, what is the correct safety margin you should have between you and a car either in front or behind you?
at least one vehicle length for every 15 kilometres per hour of speed.
- what are the three clues that another driver is going to brake?
vehicle slows down
signals blink
brake lights on.

Word Puzzle

In the word puzzle, the winners are: Ron Nelson, Melton West; T. Ballans, Corio Village; Marylou Lyons, Ballarat; John Wright, Waurivale Shopping Centre; Jo Leong, Cardpac Support ISD; Robert Butcher, Brighton Middle; Helen Schroeter, Rosedale; Joe Muscat, Yarraville; Mary Galea, West Footscray; Cheryl Hoad, Moorleigh.

Winners in the defensive driving quiz receive a free car servicing at the garage of their choice to the value of \$100, while winners in the word puzzle receive double movie passes.

Crooks Caught

A Caulfield West customer's cheques were used to open fraudulent accounts at two major banks.

When the cheques arrived back at Caulfield West, Katherine Thomas noticed the signatures did not agree with the register card.

As there was no stop on the account, a quick-thinking Katherine phoned the customer to investigate.

The customer wasn't very cooperative or concerned about the matter. This made Katherine even more suspicious.

When the customer came into Caulfield West later on to close the account, open a new one and collect more cheques, the customer was retained in the manager's office until the police arrived.

The offender was later charged, thanks to Katherine's efforts.



From left, John Carydias, Manager; Katherine Thomas, Jackie Adams and Lisa Johnson.

THIS DOES COMPUTE

PCs are fast becoming a major part of most staff members' working day, with three new PCs being installed at branches every fortnight.

As the Bank installs more PCs throughout Head Office departments, regional offices and branches, the demand for training has grown. To meet this need, training has been centralised and a special PC training room has been set up at the Bank's Training Centre at 34 Queen Street.

PC Training Co-ordinator, Graeme Robinson, heads up a team of professional trainers including Christine Angelidis, Julie Hunt, and Helen Van Gemert.

The centre features 12 PCs and training programmes such as Introduction to Personal Computers, Lotus 123, DBase III, and Multimate (word processing). More advanced and specialist training will be provided in courses such as Office Point, Management Expenses, Advanced Lotus, and Business Finance Spread Sheet and others where there is a training need.

Courses will be held in the early evening and during the day. Attendance at evening courses is voluntary for staff keen to develop PC knowledge and skills. The aim is to reduce the need for staff to take part in external, fee paying courses.

This new centralised programme, will provide a more cost-effective approach to training.

**WATCH FOR THE
SPECIAL OFFER IN NEXT
MONTH'S DEFENSIVE
DRIVING ARTICLE**

Bernie hits a high note!

If Bernie Dickens is looking worn out at present, it's because he spent the whole of July looking after 37 talented and very energetic small boys on a non-stop tour of England and Wales.

As well as being Manager of Lower Templestowe Branch, Bernie is Manager of The Victorian Boys' Choir, a position he has held for the last 18 months.

This is the State's senior boys' choir, founded in 1936, and evidently the best - it is the only boys' choir from Australia ever to be invited to compete in the famous International Musical Eisteddfod at Llangollen in Wales, the Land of Song.

The Eisteddfod was just one of the highlights of the tour, which included appearances throughout the country, including the great

cathedrals of York, Llandaff, Salisbury, Chichester and Westminster Abbey.

Bernie's son, Cameron, was due to go on the tour but sadly his voice broke and he had to remain at home.

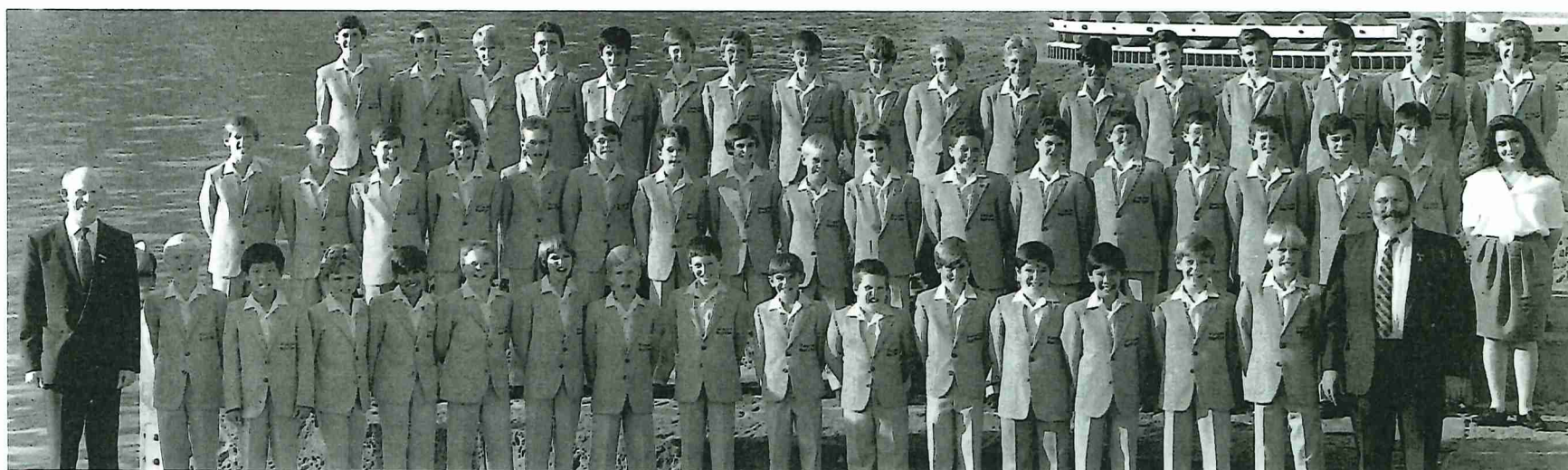
Meanwhile Dad went off on the trip of a lifetime, to his

former homeland. Bernie was born in Manchester and came to Australia as an eight-year-old.

Results of the Eisteddfod competition were not to hand at press date, but Bernie was very confident of success prior to his departure.

And after 31 years with State Bank Victoria, his judgement must be sound!

**John Piccone,
Box Hill South**



Bernie Dickens, Manager Lower Templestowe and Manager Victorian Boys' Choir, front row right.

A LOOK AT OUR OVERSEAS SECTION

The overseas section at State Bank Centre Branch is unique.

It specialises only in foreign currency transactions, including the buying and selling of up to 29 different currencies, issuing and buying of 11 different travellers cheque currencies (American Express, Visa, Thomas Cook, Banco De Roma), converting foreign cheques and organising international transfers and drafts.

Foreign currency and Royal Bank of Scotland accounts can also be opened here.

The 13 members of staff in this section specialise in offering international monetary advice to customers.

The rate board is the only one of its kind in Australia. The Bank had it specially made in Hong Kong to accommodate the Bank's customers and foreign tourists who use our services.

Lucy Reithof,
State Bank Centre Branch



The SBV Rate Board, the only one of its kind in Australia.
Photo: Nick Bellgrove, New Accounts Enquiries, State Bank Centre.

Know Your Benefits

Do you know all the benefits for which staff are eligible?

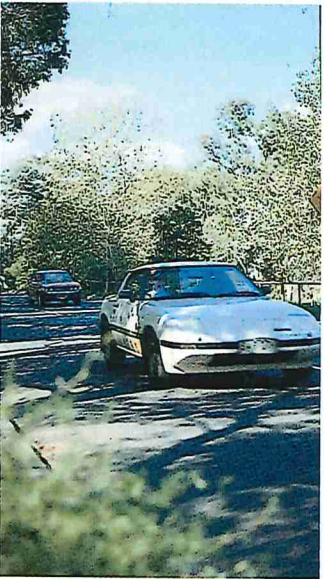
We've put together a handy reference table so that you're fully aware of benefits you're eligible for according to your grading and length of service.

The benefits contribute to your overall remuneration - or package as it is often referred. You may be pleasantly surprised to find that your 'package' can work out to be a lot more than what appears

on your salary slip each fortnight.

If you have any queries about benefits, call our Employee Benefits Officer Karen Booth, on 604 6178.

Grade	Staff Benefit	Length of Service
G1 & G2	Concessional Housing Loan	After successful completion of probationary period
	Concessional Credit Card	As above
	Under 5 years service - \$1000 Over 5 years service - \$1500 Hospital/Medical/Dental Scheme	As above As above 1 Year
G3 & G4	Concessional Housing Loan	After successful completion of probationary period
	Concessional Credit Card	As above
	Under 5 years service - \$1000 Over 5 years service - \$1500 Concessional Car Loan to a maximum of - \$8000 Hospital/Medical/Dental Scheme	As above As above As above 1 Year
L1 & L2	Concessional Housing Loan	After successful completion of probationary period
	Concessional Credit Card to a maximum of - \$2500	As above
	Concessional Car Loan to a maximum of - \$12000 Private Telephone Rental Hospital/Medical/Dental Scheme	As above Effective immediately 1 Year
L3 & above	Concessional Housing Loan	After successful completion of probationary period
	Concessional Credit Card	As above
	Levels 3 & 4 - \$3000 Levels 5, 6 & 7 - \$3500 Concessional Car Loan to a maximum of - \$17000 Reimbursement of vehicle registration & insurance Reimbursement of club subscription/s one sporting/social and/or one business club Private Telephone Rental Hospital/Medical/Dental Scheme	As above As above As above As above As above Effective immediately 1 Year



YOUR SAY

Have "your say" in True Blue through the Your Say Column. We would like to hear from more staff members on issues that are important to you. This issue's column features letters of appreciation from a number of customers. In future editions, we look forward to letters from staff members sharing their views with True Blue readers.

Dear True Blue

Branch staff in Ormond North region must certainly top the exceptional service stakes for this month, as these recent letters of appreciation from customers show.

Sandi Costa,
Ormond North

Mr John Angus
Manager, Armadale

Dear Mr Angus

I have pleasure in writing to acquaint you with the help I received from Sandra Lee - one of your staff on both Wednesday and Thursday of last week.

I feared I was in some difficulty with several accounts of an aged relative of mine, and Sandra's help was invaluable both on the phone and in the office.

The work was tedious and time-consuming in a busy office, but she was efficient, willing, pleasant and helpful throughout, and the results have been of considerable help to me. I would like to commend her to your attention.

J. Paterson

Mr Colin Kinna
Chadstone Centre

Dear Colin,

I wish to express my appreciation for the assistance which your staff and you personally have provided. SBV provided added service to make the transition of my accounts from the ANZ Bank trouble-free, from my perspective.

The application for mortgage caused me less concern than I imagined, due to your preparation and handling of the situation.

Please pass on my thanks to your staff and note that I have not at all regretted the move from my previous bank to State Bank Victoria.

Shelley Stretton

The Regional Manager
Ormond Regional Centre

Dear Sir,
Re: Camberwell South Branch

We are writing to commend the staff at the above branch and wish to place on record our appreciation.

Although our accounts are kept at the Belgrave branch, we have transacted our banking through Camberwell South Branch for the past 18 months. During that time we have been exceptionally pleased with the level of service we have achieved.

As accountants, we deal with most branches of all banks. Of those we have dealt with on a transactional level, we believe the service offered at Camberwell South is of the highest standard we have encountered, including other branches of the State Bank.

Naturally, the credit for this must in the end go to the manager and all his staff. However, we would like to bring to your attention three of the people (over the time we have dealt with them) who we consider to have been outstanding Bank staff - Max Rock, Narelle Eager and Tim Balmer.

Their help over the past 18 months has been beyond what would be expected and they carry out their duties in a very friendly and courteous manner.

We hope that this letter may be of some help to them in their careers.

MD Simmons and
Associates Pty Ltd

Mr R Warren
Manager, Gardenvale

Dear Ron,

I was very pleased to receive a letter from Mr Hal Turner, a customer of your branch, regarding the pleasant and competent service provided by you and your staff at Gardenvale.

I have enclosed for your information a copy of Mr Turner's letter and would be pleased if you could pass on my congratulations to your staff and keep up the good work.

LGC Moyle
Chief Executive Officer

The General Manager
State Bank Victoria

Dear Sir,

I changed my bank from Westpac approximately two years ago and am now writing to you to tell you how absolutely pleased I am with the decision I made.

I am now at your Gardenvale branch and have experienced nothing but pleasure from all the staff, starting with Ron Warren the Manager, Vicki Wilson the new Accountant of whom I am most impressed.

Cameron, Oliva, Sean, Elizabeth, Debbie and Stephan are always cheerful and pleasant and they practise your slogan "we always remember it's your money" and I feel it's in competent hands.

Congratulations on taking over the Australia Bank and I look forward to my Bank offering equity credit, so all my banking can be done at Gardenvale by such pleasant and competent staff.

HC Turner
Renrut Group

MARKETING UPDATE

This region sees many different aspects of marketing, through sponsorship and Branch campaigns.

The Bank sponsors the notable annual Elmore Field Days in October, the Caulfield Cup of foot racing - the Bendigo 5000, and most recently the Bendigo to Charlton Cycle Race.

The Bank is also represented at the Carisbrook Field Day where the winner of the Small Farm Entrepreneur Award is announced.

The region has achieved good results with the Opportunity Knocks campaign. Seven branches were winners in Phase One and four in Phase Two.

Wedderburn Branch was a



Wedderburn Branch staff are elated with the second win in the Opportunity Knocks campaign. From left are Robert Hodges, Gary Powell, Robert Steele, Susan Cooper. (Susan Hall - absent).

winner in both phases and was delighted to receive its second hamper cheque.

Other branches in the region

who were winners for the end of Phase Two were Eaglehawk, Hargreaves St, Bendigo and Kangaroo Flat.

Promoting Customer Service

As the Customer Action Task Force representative for North Central, I recently visited all of the branches in the region with the main aim of promoting the task force.

In the banking industry today, more and more emphasis is being placed on customer service. During my visit I received a number of ideas and suggestions from staff mainly relating to bettering the standard of service being provided to customers.

In the North Central Region customer service is one of our main priorities. Not only do the



Michael Webb, Customer Action Task Force Representative for North Central.

staff provide good customer service but as the task force representative I am constantly receiving feedback from staff as to bettering it.

Michael Webb,
Woodend

TRUE BLUE WINNERS



Reading the first issue of True Blue are Julie Robbins and Trevor Dunne, two of the staff members of Creswick who were winners of the naming competition for the paper. Trevor displays the \$100 gift vouchers they each received.

Effective Training

Savings and Statement refer training courses were conducted in the Regional Centre during July.

Training Officer, Carmel Ervin, conducted the courses which ran for four days for each course.

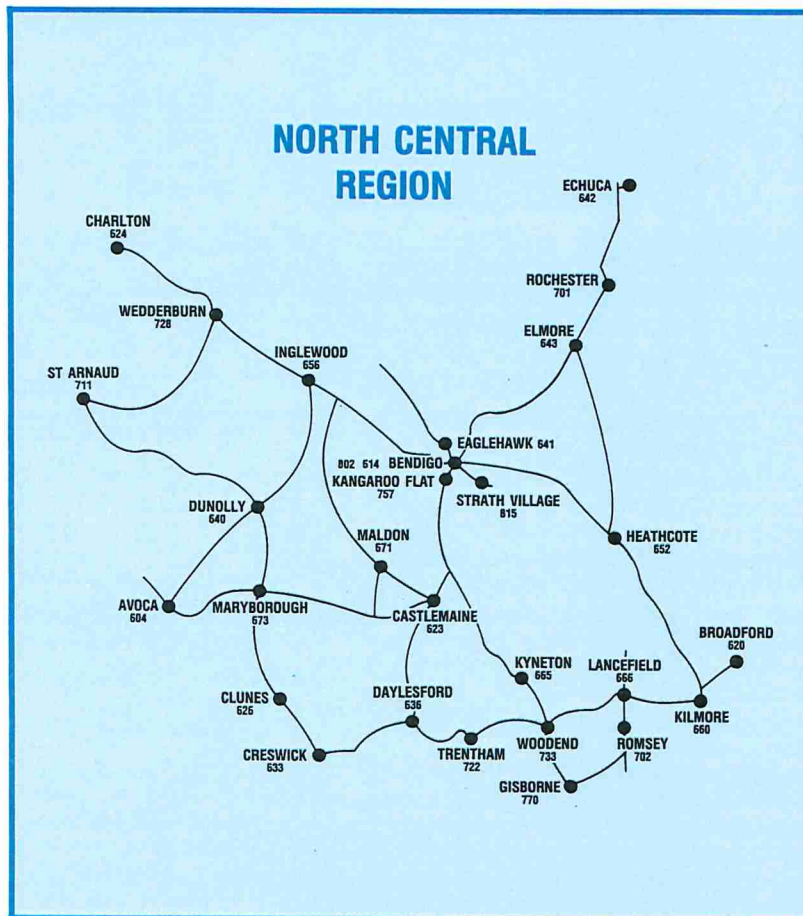
Peter Denyer, Manager Broadford, appreciated the opportunity given to staff member Sheryl Miller who attended the Savings Refer course.

Peter was most impressed with Sheryl's training and rang Carmel to congratulate her on her training technique which obviously proved to be most effective.



On the July Statement Refer Course are, back row, from left, Michelle Hoyer, St Arnaud; Elana Baird, Kilmore; Julie Chant, and Helen Linane, Clunes.

Front row, from left, Sally Hadlow, Kyneton; Lynne Jackson, Bendigo.



July Savings Refer Course participants.

Front row from left, Scott Patterson, Bendigo; Chris McSwain, Gisborne; Jacinta Sutton, Bendigo.

Back row from left, Melissa Chapman, Echuca; Sheryl Miller, Broadford; Kim Evans, Trentham.

OUR REGION C NORTH C

COMPILED: Wendy Watkins
North Central



Maldon Branch Staff, from left, Sharlene Upton, Matthew Vittiriti and John Halpin stand in front of the one display sign permitted at historic Maldon Branch.

At the sole teller position, featuring a four foot wide wooden counter, Matthew Vittiriti serves Maldon customer, Mrs F Norris.

Exciting Times in N

by Graham Watson,
Senior Regional Manager

Since its inception in 1986, North Central Region has experienced some exciting times in the transition of Regional Banking from the SSB of old.

With the regional office located in one of Victoria's most prosperous towns - Bendigo - it is ideally positioned to accommodate the 29 branches currently under its banner.

Bound by Echuca, Charlton, St Arnaud, Avoca, Creswick, Gisborne, Kilmore, Broadford and Rochester, the Regional Centre provides access to any of our branches within two hours. However, it is not unusual to travel 350 kilometres in any one day to visit branches on a routine visit.

North Central Region has displayed continued growth in all aspects of banking - ranging from commercial business in larger towns (Bendigo - [five branches], Echuca, Kilmore and Maryborough) to rural proposals in moderately rich farm areas (Rochester and Charlton) to farmlet developments in rapidly growing towns (Gisborne, Romsey and Woodend).

The region boasts substantial interest in ventures such as large mining developments, commercial shopping complexes, and large rural properties.

As well, there are paddocks, 'Murray River' and tomato Rochester/Elmore areas.

Growth in figures over the last year has seen liabilities grow by a commercial - an excellent result in times experienced in the latter part of the decade.

Not prepared to sit back and wait, we are well aware of the need to continue to remain a competitive business of banking. Customer service continues to be sought after in enormously strained times.

With the typically loyal staff and in the Regional Centre, it will be exciting, challenging and rewarding.

The unfortunate problem of the Regional Centre at present is space.

The present set up has Management, Securities, Treasury, Word Processing area and a happy family. Staff have worked hard, being prepared to welcome expansion or new space -

OF THE MONTH CENTRAL

Each month, True Blue highlights the many and varied activities of a State Bank Victoria region. In this issue, we focus on North Central.

SMALL BUT EFFECTIVE

Maldon Branch is literally the smallest branch in the North Central Region. With only one teller position, staff are always on the ball to service their customers.

The entire township of Maldon is classified by the National Trust so structural alterations to the branch are very limited. The branch still retains its original four feet wide counter and 12 foot ceilings.

The beautiful large timber double doors opening inwards leaves very little room for the customers actually to queue but creates a very cosy atmosphere.

All the locals accept the positioning of the large timber counter since it was the original bar of the hotel that used to operate in the building.

The cellar of the hotel, which was built in the gold rush era in the 1800s, still remains under the branch today.

So that the township retains its historical appearance, the Trust has implemented restrictions on placement of signs. The only signage visible is in the window.

So if you have difficulty in finding the branch next time you visit, rest assured. You're not the first!

North Central's smallest branch at Maldon, which has been classified by the National Trust.

Senior Regional Manager, Graham Watson.



North Central

steamers on the "Mighty" rivers in the well known

last 12 months has seen a 9% increase in assets by 34% strong competition as was the case of the year.

and relax, North Central is a place to strive for growth in today's "cut-throat" world. The highest value will be in what we feel could be achieved, throughout the

at the country branches, we hoped the 1989/90 year would be fruitful to all of those in

ing staff in the Bendigo area to overcome the acute shortage of work

Lending Section, Credit Management, Corporate Loans and Insurance are all working together as one large team under great difficulty of the current situation. The arrival of a new staff member that is, one hopes,

not too far down the line.

Downstairs, our Marketing Support and Analysts work together while Administration continues to expand.

North Central Regional Centre prides itself on staff support at any given time. It is not uncommon for each branch to be visited monthly by its SRM or RM.

Training, Marketing and Lending staff (both Retail and Corporate) are constantly in the field, providing support and assistance to those in need. They are a constant source of support to anyone who may seek their services.

We also have the valued support of Rural Consultants, Barry Lethlean and Peter Jacobs, whose reputations as proven and knowledgeable experts are well acknowledged throughout the whole of this region.

Another support service available in the region is one of the Bank's Financial Advisors. Gil Cunningham visits the Regional Centre weekly to conduct interviews and offer advice to the growing number of customers who require this service.

With the continued support of all staff at both branch and regional levels, we are confident North Central will continue to strive for growth in all aspects of banking in line with Bank policies and strategies.



INGLEWOOD HITS THE JACKPOT!

Like most other work mates, Inglewood Branch contributes funds to a weekly Tattsлото ticket.

But unlike most others, they actually won a major prize - a second division prize that paid \$14,610.70!!

This was to be divided among the three existing staff members of the branch. Unfortunately for

Lucky Inglewood branch staff celebrate their Tattsлото win. From left, are James Guilline, Ken Morrison, Julie Lyndon and new recruit Andrea Starr.

Andrea Starr, the new recruit, since she began work at the branch one week after the win!

The three winning staff members, Manager - Ken Morrison, James Guilline and Julie Lyndon have all found good use for the little wind fall.

For Ken, a new set of golf clubs for both his wife and himself, for James, repayment of his loan for a block of land; and for Julie, a solid investment package for a "rainy day".

The lucky threesome will be sticking to the same set of numbers as since the big win another fifth division has been collected!

AROUND THE REGION



Discussing branch business are, from left, John Jeffery, Regional Manager; Colin Pocock, Admin. Manager; and Peter McKerlie, Lending Officer, Bendigo.



Peter Jacobs, Rural Valuer and Michael Hockley, Manager, Hargreaves St, Bendigo, inspect the stock of a local client.



The training team, Greg Lyle and Carmel Ervin.



Bryan Smith left, Gavin Lippelgoes and Kathy Johnson, of the Lending Cell.



Administration Section handles the early morning relief calls. Back row are Leanne Hutchings, Colin Pocock. Front row, Andrew Pell, Dianne Allen.

SILVER FOR SERVICE

The most recent recipient of a service award in the region is Cathy Smith, of Relieving Staff.

Cathy celebrated her 10 year service award with the staff of Hargreaves Street Branch.

She was previously a staff member of this branch prior to being appointed to her L1 position. Acting Regional Manager, Ian Doak, presented Cathy her silver ingot.

Other recent service award recipients include: Stephen Young, Relieving Staff; Penny Sherwin, Broadford; and Julie Matusik, Daylesford.



Cathy Smith, front row second right, celebrates her 10 years with the Hargreaves Street Branch staff.

Back row, from left, are Michael McMahon, Michael Hockley, Ian Doak, Sonia Hutton, David Whitford, David Stephens. Front row, from left, are Megan Jones, Michelle Smith and Laurie Harding.

BES Studies



Branch Establishment Section staff, from left, Gilbert Saad, Clive Pattie and Michael Gill hard at work during a two week activity sampling study at Gisborne. These Branch studies are an integral part of a structured maintenance programme designed to ensure that data used by the Branch Establishment System is accurate and up to date.

Roger's a hawk for recycling

Roger Hawke is a State Banker who believes he has an idea to help planet earth's resources.

It is not the mass of publicity and awareness recently spewed out about the ozone layer and Greenhouse effect that has stung him into action. In fact, Roger has been trying to have something done about the problem before the latest environmental awareness came in vogue.

The problem Roger is trying to do something about is non-returnable, and therefore non-recyclable, plastic and cardboard milk containers.

"Can you imagine how many are brought in the metropolitan area alone in

just one day?" asks Roger, of Parkville West region.

"How many places sell milk in bottles?"

"The plastic and cardboard containers, besides being non-returnable, won't decompose.

"What are we supposed to do with them, bury them in the garden?"

"They're an environmental nightmare. They're a disposal nightmare."

To try to do something about the problem, Roger has started a petition and hopes to get at least 30,000 signatures and has seen conservation and environmental groups for help.

He also plans to contact State Industry, Technology and Resources Minister David White and Consumer

Affairs, Planning and Environment Minister Tom Roper as well as Alex Andrianopoulos, MP for St Albans, and Bill Landeryou, MP for Doughty Galla, to rally support.

Roger, 35, a father of two sons, Andrew 4, and 12-month-old Mathew says: "I would like my sons to have a world to live in and enjoy.

"The same world I have had the pleasure to be part of.

"But like the majority of us who believe in change, I await others to take the first step and follow, if we have the time.

"But not now. We don't have the time.

"My children are my future and with all the

present doom forecast, I believe I can no longer be a passenger.

"If I can contribute, ever so minutely, I'll try to do so."

Roger says milk in glass could perhaps be in three sizes, one, two and half-litre.

"Why can't we have empties returned to our milk purchase outlet and delivered back by the carrier, to their outlets, for recycling, as it used to be?" he says.

Roger says that any State Banker who wants to get behind the campaign can write to him at Parkville West Regional Centre.



Roger Hawke shows what he thinks of non-returnable milk containers.

New Correspondents



Jeff Hyde is the new Branch Marketing Support Officer, and True Blue correspondent for Frankston Regional Centre.

Jeff takes up his new role after 11 years of Branch experience mainly on the Mornington Peninsula.

He lists his interests as fishing, camping, gardening and travel.

After trips through Western Australia and Northern Territory, Jeff says his ambition "is to visit the remaining states of Australia."



Cristina Filtsos is the Joint Correspondent for Treasury Division

Cristina, who began in Treasury in December last year, enjoys the department which she describes as "a dynamic area with constant activity".

She lists her interests as music and reading.

Frankston Sponsors African Child

Frankston branch sponsors a needy child in Liberia, Africa, through Foster Parents Plan of Australia.

His name is Seward Turnue and he lives with his parents and his aunt and uncle. He is 13 years old.

The majority of the branch sponsors Seward at a cost of less than 40 cents a week. That is enough to feed, clothe and educate our foster son.

Why not ask around your branch to see who is interested in fostering a child? The rewards are far greater than money.

Staff at Frankston Branch



The staff of Frankston branch.

OBITUARY

Peter and Mary Kelly

Branch Auditor Peter Kelly, his wife Mary, of Coburg West Branch, and their two sons were tragically killed in a car accident in June.

Peter, 38, Mary 37, and boys Benjamin, 10, and Matthew, 8, were travelling to Queensland for a family holiday when the accident happened.

Their car collided head-on with a truck in thick fog near the Victorian-New South Wales border.

Peter and Mary both had many years service with the Bank, in the branches and at head office.

Peter joined the Bank's Legal Department in 1969. Then followed extensive branch experience, including his appointment as Accountant at Ascot Vale in 1980.

In 1987, Peter joined the the Internal Audit Department at head office, where he worked as Branch Auditor.

He was a respected and well liked member of staff who was recently promoted to level four, according to Michael Negri, Assistant General Manager, Internal Audit.

Mary had 11 years' service with the Bank before she left in 1979 to raise her family of two sons.

She rejoined the Bank last year as a part time staff member, first at Niddrie Branch and later at Coburg West.

Both Peter and Mary will be sadly missed by their colleagues. All at the Bank offer our sympathies to the families of Peter and Mary.

KNOX CITY ROCKERS

Knox City Branch turned back the clock for the end of June Rock 'n' Roll stocktaking sale at Knox City Shopping Centre.

For two days, customers were treated to the background music of the stars of yesterday, with King Elvis and many others.

Their efforts paid off. The branch won first prize for originality and creativity, from a field of all the shopping centre tenants.



Knox City Rockers, back row, from left, Craig Bevan, Kathryn Boseley, Charlene Faulkner, Sandra Cochrane, Sandra McEachern, Rosemary O'Brien, Lorraine Acfield, Peter White, Katie McNamara, Matt Strickland, Glen Moore, Felicity Watts, Kylie Dennis, Simon Roberts. Middle Group, from left, Michelle Kloboucnik, Julie Mumford, Vicki Lonsdale, Susan Hannaford, Kiley Whitehill.

LITTLE RIPPERS



Kathy Constantinou, left, of Box Hill South Region, shows off her Little Ripper Award she received from True Blue acting editor Liz Hunt at the launch of True Blue. Kathy received the award for her story about Karen Thompson and Heather Shaw appearing on the Red Faces segment of Hey, Hey, It's Saturday.

■ Nino Privitera, Senior Taxation Consultant in Finance and Accounting Department, receives the Little Ripper Award for this edition for his contribution about tax returns.

ODD SPOT

Did you know that fluorescent light fittings are the perfect breeding grounds for kittens?

Just ask Colin Kinna, Manager Chadstone.

Even centre management at Chadstone didn't believe him.

Apparently there is a hole in the roof at the shopping centre through which the cat climbs in and out. There she decided to drop a litter.

Is this case of a cat on a hot tin roof?

*Sandi Costa,
Ormond North*



GET THE MOST FROM YOUR TAX RETURN

Tax return time is with us again.

It's a time many of us look forward to a tax refund, but a time when most of us are confused.

Finance and Accounting's Taxation Section has provided a guide to some of the expenses incurred in performing your duties for the Bank for which an income tax deduction may be claimed.

State Bankers should also refer to guides published by the Taxation Office. If you are still uncertain about what you may claim, it is recommended that you seek professional advice.

Please note that deductions should not be claimed where expenditure incurred has been reimbursed by the Bank.

on these assets if you use them in your work and you kept the necessary records.

Substantiation requirements

If you want to claim more than \$300 for car and other work-related expenses, you must have kept receipts and diaries relating to kilometres travelled to substantiate or prove your claims.

This rule does not apply for expenses that can be claimed against the following allowances:

• overtime meal allowance • work-related travel • meals, drinks and incidentals while travelling overseas.

You will not have to send in your receipts or other records with your tax return.

But it is stressed that you can only claim a deduction if you incurred the expenditure. The receipts and other records must be kept for at least three-and-a-half years.

*Nino Privitera,
Finance & Accounting*

What can you claim?

Work expenses:

• State Bank Victoria Fashion Collection • protective clothing • professional, technical and trade journals • newspapers (for example, Business Review) • professional, business or union subscriptions • laundry and maintenance of Fashion Collection • laundry and maintenance of protective clothing • briefcase (depreciation if the cost is greater than \$100); or tools of trade, replacements and repairs.

Deductions against allowances:

• temporary duties • mileage (per kilometre) • meal money; or • staff college.

You will need to have kept receipts for the expenditure incurred. As well, a travel diary of the number of kilometres travelled on Bank business is needed to support deduction claims made against car allowances claimed on a cents-per-kilometre basis.

Self education expenses:

You may claim only the amount that is over \$250 for expenditure on:

• student union fees • text books • stationery • costs incurred travelling between your place of employment and where you are studying.

Gifts:

Gifts of \$2 or more you gave to:

• approved organisations which give help in Australia • overseas aid funds • approved school building funds.

What can't you claim?

You cannot claim a deduction for any expenditure incurred in:

• travelling to and from work (except in rare cases) • getting your job (for example, the costs of newspapers or travelling for job interviews) • buying 'ordinary' clothes • entertaining Bank clients • buying capital assets such as a car or professional library. But you may be able to claim depreciation

Your tax return is your responsibility.

If you have any inquiries, you should contact your tax adviser or the Australian Taxation Office. The Bank's taxation section will not give advice on personal taxation matters.

RETIREMENTS

- Ronald Scheffer, of Personnel, joined 1950.
- Jack Quinn, of Reserve Staff, joined 1949.
- William Moncrieff, of Berwick, joined 1949.
- Robin Gilroy, of CBD region, joined 1951.
- Kenneth Nicholls, of Legal, joined 1964.

GORDON ONLEY RETIRES

Gordon Onley, Manager Safe Deposit, State Centre Branch, was farewelled in June, after 37 years service, by a strong representation of managers from the Branch, and State Bank executives.

George Crockett, Chief Manager Personnel Administration, recapped the many highlights of Gordon's career, in particular, his tendency to return to branches, like Gen. McArthur's, "I shall return."

Gordon's retirement plans include travel with his wife Betty.

*Rowena Sulistiyanto,
State Bank Centre Branch*

EDS at forefront of technology

For almost 30 years, Electronic Delivery Systems has played an integral part in State Bank Victoria's move into the world of technology.

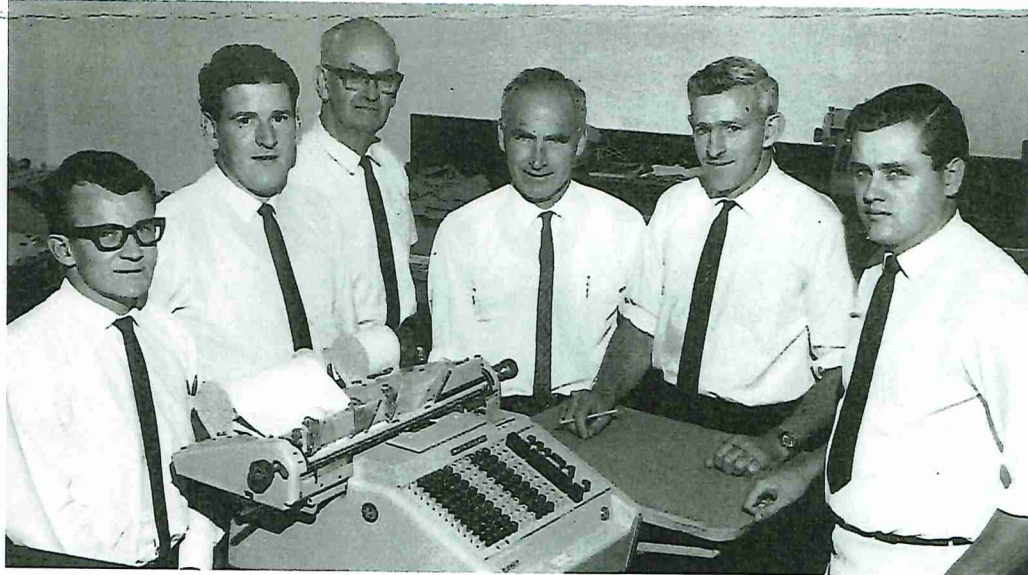
Now a new era begins for EDS, as the department undergoes a re-structure to more closely link work groups with specific functions.

In this profile of EDS, we trace the development of Branch accounting systems over the last 30 years, and the role the department has

played in supporting Branch staff with up-to-date systems and training.



An early look at bank life.



Overseeing the mechanization of Echuca branch in 1967 are, from left, Ron Davey, Mechanization team, now Manager, Rangeview; Mac Spring, Branch Accountant - Manager, Ballarat; Clem Emmett, Branch Manager, deceased; Max Bolton, Manager, Branch Mechanization retired; Alf Reside, Mechanization Team Leader - retired; Terry O'Sullivan, Branch Teller - Manager Neerim South.

Clarrie Cleans Up 30 Years' Service



Clarrie Williams shows his son David the way it should be done.

Cleaner Clarrie Williams has clocked up 30 years' service with the Bank.

Clarrie, a cleaner at Clayton complex, reached the milestone on July 7 but won't reach 40 years' service because he retires next March.

"This is the best job I've ever had," says Clarrie, 63.

"I have absolutely no regrets about my 30 years with the Bank.

"I've always been a cleaner here but I've done other jobs in the Bank."

Clarrie, who served with the army in New Guinea in World War 2, drove furniture vans for a Swanston Street business after the war before starting with the Bank at joinery works

in Carnegie in 1959.

Clarrie's time with the Bank has included display for 10 years, at Western branch and La Trobe Street.

"I used to clean the new branches as they were opening when it was the SSB," he says.

Clarrie, who was raised in Richmond and now lives in Huntingdale, says of his approaching retirement: "I keep myself pretty fit."

"I'll probably do some work in the garden. I won't be bored."

■ Clarrie's link with the Bank will not finish when he retires - his son, David, started work this year as a cleaner at Clayton.

Imagine the life of a teller in 1956. No on-line systems at the touch of a fingertip.

All banking transactions were entered in pen and ink on a check sheet, to be totalled at the end of each day.

In 1958, the Sensimatic Accounting Machine (used by tellers and branch posting staff) was introduced.

Then Victorian Premier, the Hon Sir Henry Bolte, opened a new branch at Ryrie Street, Geelong, the first to use these machines for all operations, but soon extended to major branches. Later some NCR Teller Machines were introduced.

In 1960, Mechanisation Department was formed. Two years later, an IBM 1401 computer was installed, the

first computer in a bank in Australia.

The year 1969 saw planning begin for an on-line system to be installed in the Bank.

That year, the Branch Mechanisation Department was born, with separate departments for EDP Planning and Operations.

St James Branch was the first to become fully on-line in 1972. By July 1985, all Branches throughout Victoria were on-line.

In 1981, the first ATM became operational. Today, there is a network of 270 ATMs throughout Victoria.

Our current NCR 5000 equipment was installed progressively from 1984 to 1986.

Branch Mechanisation became Electronic Banking Department in 1986, and then Electronic Delivery Systems last year.

Today, the department's staff of 80 (including long standing member John Ives, Manager Administration, with 27 years in EDS) supports the biggest on-line branch automation system in Victoria, and one of the biggest in the world.

It does this by installing on-line branch equipment, testing systems and providing training for branch staff.

The department is also responsible for PCs in branches and regional centres, ATMs, EFTPOS and remote banking products, Office Point and Phone Point.

SPONSORSHIP - What it is. Why it's done.

State Bank Victoria's sponsorship strategy has developed dramatically.

Some people - wrongly - see sponsorship as a way to obtain financial input for a project with little consideration given to benefits returned to the sponsor.

Sponsorship works with advertising to promote the Bank's profile in specific target markets.

Certain criteria must be met by the many sponsorship applications the Bank receives.

The most important is to review the proposal in terms of what business opportunities are available from the specific target industry or community segment.

In many cases, the opportunities may be long term.

Benefits should include strong signage opportunities, public relations and media appeal and opportunities for Bank representatives to take part in presentations.

The recipient of the sponsorship must be an acceptable concern in the community and be seen as a good working partner with State Bank Victoria.

Sponsorships give the Bank the opportunity to build and confirm a strong image of vital involvement in the activities of the community.

Some may see it as "buying" a profile. But it should be seen rather as an investment in continuing to build the image created by the new corporate designs for signage, staff wardrobe, premises and advertising.

Sponsorship gives the opportunity for the chief executive, deputy chief executive, chairman and other senior staff to host functions, launch activities and make presentations which create public relations opportunities in the media.

The same applies when sponsorships enable the benefits of activities to be generated directly within the regional network.

Sponsorships of regional field days, sporting and business events have proven to be of great value in this way.

Sponsorships undertaken by the Bank have been categorised under seven headings: education, housing, arts, rural, business, sport and community.

State Bank Victoria's sponsorships include:

► **Young Australia Expo.** The Bank, with Coca-Cola, is the major sponsor of the State Bank Victoria Young Australia Expo at the Exhibition Buildings in July. The Expo includes displays, seminars and demonstrations focusing on careers, education and lifestyles for those in the 16-24 age group.

► **Gippsland Field Days.** The Bank is joint sponsor with Mobil for Australia's major rural machinery equipment exhibition. It is held annually at Warragul.

► **Young Achiever Awards.** The Bank is involved in the Young Achiever Awards as part of its programme toward youth. The awards aim to recognise young people who have made significant contributions in their fields in Victoria.

► **Master Builders' Association and Housing Industry Association.** The Bank sponsors the MBA Homes of the Year Awards in October and is the major sponsor of the HIA Top Homes Awards in November.

► **The Victoria State Opera.** State Bank Victoria's sponsorship of the VSO started in 1985. This year, the Bank will sponsor the production of La Boheme featuring Kiri Te Kanawa and Joan Carden in August-September.

► **Conferences-Seminars.** The Bank sponsors business conferences and seminars, for instance: the Law Institute, the Institute of Chartered Accountants and the Society of Accountants.

► **Spoletto Festival.** State Bank Victoria is the founding and major sponsor of the festival. The Bank's involvement in September will include sponsorship of a Chelsea-style flower show, the Kirov Ballet, US singer Laurie Anderson and the lunch-time chamber music series.

► **Melbourne Tigers Basketball Club.** The Tigers compete in the National Basketball League. Their No. 1 player is Andrew Gaze.

PRODUCT SPOTLIGHT

- BE A WINNER - WITH CUSTOMERS AND COLLEAGUES

From now on each edition of True Blue will give you the opportunity to improve your product knowledge and share a box of Cadbury chocolates with friends.

The section will be called Product Spotlight and will give you a run-down on a product. If you answer the questions at the end of the article and send them to Communication Department then you and your colleagues will have the chance to win one of ten boxes of chocolates.

24 Hour Call Accounts

A 24 hour call account is an ideal product for a customer with \$50,000, or more, to invest over a short period. For example, customers who may have sold their house, received an inheritance, or won Tattsлото!

A 24 hour call facility offers customers access to their money with only 24 hours notice, a competitive money market influenced interest rate and total security.

Interest is calculated daily and paid monthly by cheque or credited to a nominated account.

Product Features	
Min Balance	\$50,000
Min Period	24 Hours
Withdrawal Notice	24 Hours
Statement	Monthly
Interest rates reflects movements in the money market for \$50,000 to \$99,999	
For amounts over \$100,000 call Treasury	

Questions

1. What is the minimum initial deposit for a 24 hour call facility?
2. When and how is interest paid?
3. How much notice do customers have to give if they want to withdraw money from a 24 hour facility?

Write your answers on the back of an envelope and send it to Communication Department by Wednesday 30 August.

Netball Challenge

The female staff from Heidelberg Regional Office confidently took on the males in a game of netball recently.

However, the guys turned the tables on the girls and won the game 20 to 11.



Looking confident after the big win are from left, Nick Peters, Greg Parsons, Chris Fredericksen, John Taylor, Tony Larkin, Michael Hooke, Mark Heatley, Graham Brandt, Frank Bethke, Peter Newman and, front, Gerard Credlin.



Still managing a smile are, from left, Diana Suraci, Janet Scott, Sue Peters with baby Andrea, Lilian Hooke, Anne Larkin, Kerrie Evans, Joanne Brandt, Lyn Davis, Lisa Bethke, Cath Credlin.

Limerick Competition



There was a young teller
named Steve
Who tried his best to achieve
A prize from True Blue
For a limerick he knew.
And he won,
would you believe!

And you too could win one of five record vouchers, each to the value of \$25.

How do I win?

Simply make up your own limerick and send it in to Communication Department by Wednesday 30 August.

Your limerick must be five lines long and just to really test you, it must include the word "TEAM".

The five best limericks will all be published in the September edition of True Blue and the authors will each receive a \$25 record voucher.

Good Luck!

COULD YOU SOLVE THIS PUZZLE AS FAST AS EINSTEIN?

				28
				30
				20
				16
19	20	30		

HOW TO SOLVE THE PUZZLE. The different types of fruit have different values. Added together they give the totals shown. Work out the missing total for the left hand column.
THIS PUZZLE WAS SUBMITTED BY JOHN QUINN, STATE BANK CENTRE BRANCH.
THE ANSWER WILL BE PROVIDED IN NEXT MONTH'S ISSUE.

TELLERS' TALES

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

Request made by customer, from another branch, at 2 pm on June 29, 1989.

"I would like to arrange a lease for some office equipment before the end of the financial year."

Rowena Sulistiyanto,
State Bank Centre Branch

"I'm not really being rude, I just talk this way," said a customer, while giving a staff member a hard time when she simply wanted to change her nominated account for loan repayments.

Kay Kelly,
State Bank Centre Branch

The colleagues of a State Banker we know had some laughs, and so did he, when he returned from lunch to find a note, on his desk, from his wife.

The banker's wife works for some lawyers and she wanted her husband to bring home some papers he had to collect from the lawyers' office.

Said her note: "Please bring home my briefs."