

# True Blue

August 1990

STAFF NEWSPAPER

State Bank  Victoria

## INSIGHT



Paul Rizzo


Coming into a new job, let alone a new organisation, produces a busy work schedule. However, my coming into the Bank at a time when the annual accounts are being prepared and much is happening in the market place has meant my time has been constrained, preventing me from getting out to branches. I still plan to do so, and hope to be able to meet many more of you in person in the next few months.

Talking with the staff I have met, I am aware of some ill-founded rumours around the Bank. I want you to know that apart from a temporary halt to recruitment, fundamental decisions of strategy and structure are still being analysed and debated. What you are hearing are rumours; I shall communicate the major decisions to you when they are made and when it is appropriate to do so.

One thing is for certain, from a business perspective, the economy is seen to be entering a recession period. Therefore, we have to be more prudent than normal with our lending. The real gain in this environment is in cultivating our existing customer base — expanding our customer relationships.

In these uncertain times, we have a great opportunity to capitalise on our inherent strengths and our retail franchise by simply fostering our relationship with local communities and our existing customers. It was clear to me early on that one of our first priorities was to switch our focus from lending to raising low-cost funds and deposits. Our competitive edge will flow from here — having cheaper 'raw material' to turn into 'lending products'.

In terms of direction for this financial year, we are some weeks away from completing the Corporate Plan. However, it is clear that we will need to focus on better customer service, raising more retail deposits, cost reduction and collecting all fees due to the Bank. When the plan is finished, I will be able to advise you of our specific objectives, action plans and priorities.

  
Paul Rizzo  
Chief Executive Officer

## PYRAMID PROJECT SWINGS INTO ACTION ...

More than 2500 State Bankers and 129 branches swung into action on the 4-5 and 11-12 August weekends.

This unusual occurrence was in response to the Victorian Government's undertaking to return 25 per cent of Pyramid depositors' savings through State Bank Victoria branches.

All customers with up to \$100 in a Pyramid account received the amount in full.

The Government action

followed the collapse of the Farrow Corporation's building societies earlier this year.

The massive project to return funds to investors was coordinated by John Day, Ormond South's Senior Regional Manager, and managed by Chief General Manager Retail Banking Bob Escudier.

The task included action from many areas of the Bank. It involved getting branches manned, sending approximately 150,000 letters out to

Pyramid customers, having cheques printed, flown from Sydney and delivered by truck to Victoria's Western District.

It also included a media advertising campaign advising Pyramid customers of the arrangements.

In the branches, more than 17,000 transactions had been effected by 2 pm on the first Saturday. The busiest branches included Horsham, Colac and State Bank Centre.

As well, Geelong City Hall temporarily became part of State Bank Victoria. The Bank's regional centres also took part.

The State Bank Victoria Task Force headquarters was on level 6 of State Bank Centre. More than 50 people manned phones and answered enquiries from Pyramid depositors for 31 hours over the 57 hour weekend.

John says that between 9 am and 9 pm on Friday 3 August, 4000 calls were received from Pyramid depositors.

John reckons that about a million pieces of paper were handled by the Task Force by the end of the first weekend.



Rosa Commisso serves a happy customer at State Bank Centre.

"All the State Bank Victoria accounts that have been set up for Pyramid customers will stay open so that in the future if there is another percentage of funds to be paid, the accounts are there," says John.

"The reports from the first weekend are that it was orderly with no long queues. If Pyramid customers didn't want to go to a Bank branch, they could access their funds by mail."

State Bank Victoria executives were prominent.

During the first weekend Chief Executive Officer Paul Rizzo was at State Bank Centre and other branches including Camberwell, Camberwell Junction and Doncaster Central.

Central Business District's Senior Regional Manager Brian Kirk was at SBC.

Acting Chief Operating Officer John Winders, Chief General Manager Management Services Geoff James, Acting Chief General Manager Corporate and International Terry Dawkins, General Manager Personal Banking Peter Shepard and General Manager Personnel John Williams were in the Geelong area. Chief Manager East Region Barry Robinson was in Warrnambool and Chief Manager West Region Kevin Bowles in Bairnsdale.

This is the first operation of the kind to be undertaken by State Bank Victoria and reinforces our role in the community as the Victorian people's bank.

See page 7 for a pictorial display of the first Pyramid weekend in action.



Chief Manager East Region Barry Robinson helps a customer at Warrnambool.

## Bank adopts Alcohol and Drug Policy

State Bank Victoria has adopted an alcohol and drug policy to provide guidance to anyone needing help with drugs.

Medically, alcohol is classified as a drug.

The policy gives the opportunity for intervention and treatment if it is needed. It has been developed by the Bank's Occupational Health and Safety Service in consultation with the Staff Counselling Service.

It recognises that the use of alcohol and drugs can affect work performance and safety of people at work. The policy states that professional help is

available to all staff through the Staff Counselling Service and Occupational Health and Safety Service.

The policy allows for help to be given to people concerning mild to severe alcohol and drug issues. It is known that a return to full productivity is most likely after early intervention.

Any person using the professional help of the Bank or through referral to an outside doctor or counsellor can be assured that any discussions will be treated with the strictest confidentiality.

Under the Bank policy information about discussions

or professional help will not be available to management and only information about work performance will be kept on personnel records. Job security or promotional opportunities or entitlements will not be jeopardised by a person accepting help. But the first priority is with rehabilitation.

The policy says that managers and supervisors who are aware that the work performance of a staff member has dropped, or that that person has put themselves or colleagues at risk of accident or injury, should talk with the staff

member concerned and recommend professional help.

The policy also states that it is not compulsory for staff to seek help for an alcohol or drug problem but if they have been seen by their manager about a deteriorating work performance and cannot satisfactorily improve their performance, they must accept the consequences of that action. The Bank will make every effort to offer professional help before any disciplinary action is taken.

The Bank's counsellors say that work performance can deteriorate for a range of

reasons. It is not up to supervisors and managers to diagnose alcohol or drug problems. Referral can often be of benefit. Staff members can contact the staff counsellors themselves.

Managers can talk with and seek advice from Staff Counselling Service (telephone 03-629 3746) or Occupational Health and Safety (03-629 3334) about referring staff members.

See page 2 for  
FACTS ON ALCOHOL



# Never a dull moment, thanks to the Social Club

The Bank's social club puts a lot of effort into planning and organising social events for many State Bankers to get together and have fun. Here are three accounts from very enthusiastic Bankers who took part in some recent events.

## A car rally to remember

The Alzburg Motor Inn, Mansfield was the starting point for us forty State Bankers to set off on the gruelling State Bank Victoria Car Rally in mid-May.

Once all the photographs had been taken, the rally was ready to start. All the drivers

had been given a questionnaire, a distress envelope and directions.

The rally took us through some of the most beautiful and breath-taking country that I have seen. We drove up extraordinary hills and down dales. Along the course of our route, we encompassed

streams, ditches, straight roads, windy roads, picturesque places and deserted places. We answered questions such as 'Who lived at the house on the corner'.

Rallies are funny old things really because they make competent, sane people turn into aliens that lose total sense of direction and sanity.

After the long hard rally, we were treated to a magnificent feast followed by the presentation of prizes to the winners.

Everyone had a great time and we'll be looking forward to the next one.

Dennis McCourt

## A day at the races

Anzac Day saw 90 State Bankers with their families and friends attend the horse racing at Flemington. The day was hosted by the Victoria Racing Club, and was voted a huge success by everyone who went.

Not only were some of us fortunate enough to back winners, but we were also shown the Bird Cage, the saddling area and the weighing-in enclosure, some things the average racegoer doesn't get to do.

Amid the hustle and bustle of the betting ring and the aroma of delicious take-away food, fashion was very much to the fore, with many punters displaying a touch of class in their race day outfits.

The excellent dining facilities provided a cosy retreat in which to socialise between events. The day was great fun. I can't wait for the next one.

Trevor Walters  
Social Club



Participants in the State Bank Victoria Car Rally get ready to set off on their escapade.

## Bird's eye view

Some State Bank Victoria thrillseekers and adventurers huddled in front of the roaring log fire at Fergusson's Winery and freshly-brewed coffee wafted through the air.

This measure, I am sure, was taken to keep our mouths full to prevent us from complaining about the unbelievably unsocial hour. Good gracious, it was still pitch black, normal bi-peds were still partying.

After signing all the necessary paperwork to put our lives in someone else's hands, the briefing for our adventure began. Our pilot, Marlon Hodges, skilfully enthused the sleepy group. Weather updates, wind conditions, all the necessities

for a safe and enjoyable flight were examined. The decision made, today we fly.

The team worked together well and shortly the tethered balloon was ready to take us to our new adventure. We scrambled aboard, another briefing, and then we were off.

This crisp, cool morning was accompanied by a low-lying fog. As we climbed we were encased in the purest white cotton wool. The sun's rays dazzled us as we reached the top of the clouds, then we emerged into a clear blue sky. Wow! Our balloon was a boat on a sea of clouds, the various mountain peaks islands in the sun. This is the stuff dreams are made of. We popped a bottle of champagne and revelled in the warm sunshine,

thoroughly enjoying the view, beauty and serenity of the scenery and lived totally for the moment. This sight, Marlon assured us, was a rarity. Photographers snapped away and time stood still.

"Time for breakfast." Marlon's words broke the spell and we descended to reality. Eyes peered, looking for a landing site. "Watch that tree, .... don't land in the dam, .... there's a fence,". What a confident bunch.

The most dangerous part of the landing was dodging the huge cow-pats as we hopped out of our basket. The ground crew assured that this was normal. Marlon always supplied a landing location with all the essentials for adventure!



Some State Bank Victoria thrillseekers with their heads in the clouds during their early morning ballooning adventure.

Christine Mileham, IS Personnel

Continued from page 1

## Alcohol — some facts

As with any drug, the effects of alcohol depend on the amount taken at one time and the circumstances in which it is taken.

- The Alcohol and Drug Foundation says that men should not have more than four standard drinks containing alcohol a day and that women should not have more than two standard drinks a day. A standard drink is about 200 ml of beer, a nip of spirits or a glass (120 ml) of wine.
- Short-term effects appear rapidly after alcohol is taken and disappear within 24 hours. After consuming three to four standard drinks, the average person will become flushed and dizzy, lose some coordination and react slowly.
- A person who frequently

consumes large doses of alcohol risks serious health problems such as vitamin deficiencies, gastric inflammation, peripheral nerve damage, sexual problems and damage to the brain, liver, heart and blood vessels.

- Combining alcohol with other drugs including antihistamines (cold and flu remedies), cannabis, tranquillisers, barbiturates or other sleeping pills can be dangerous. The use of alcohol alone or with any of the other drugs mentioned impairs the ability to drive a car and operate machinery. Work performance, behaviour and productivity can also be affected by alcohol and drug use.
- There are many definitions of an alcoholic. A simple one is to define an alcoholic as a person

whose drinking causes a continuing and growing problem in any facet of his or her life. Stated succinctly, it is alcohol addiction.

- Alcohol addiction affects about 5 per cent of Australia's adult population (including 5 per cent of the Bank's workforce) and creates havoc in the community and industry. It is related to 50 per cent of serious crime, 50 per cent of road deaths, 70 per cent of deaths from liver disease and massive losses to industry from work absences, accidents, injuries and inefficiency.

(Information supplied by State Bank Victoria's Occupational Health and Safety Service, Staff Counselling Service and the Alcohol and Drug Foundation).

# Access

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

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

Why isn't it possible to make special instalments of principle on managers' and accountants' car loans? A special instalment of principle can substantially reduce the term of the loan

and would bring these loans into line with other similar loans the Bank offers.

Currently, car loans for staff are fixed term loans processed under the old Personal Loans method. As the Rule of 78 applies to these loans, special instalments of principal are discouraged as the interest saved is minimal.

It is proposed that shortly all new staff loans will be processed on the new loans system, which will facilitate

special instalments of principal. As the interest is calculated daily, there will be an advantage to repay the loan early.

Max Langham  
Senior Manager  
Remuneration

What effect will Moody's downgrading of Victoria's credit rating have on SBV?

Moody's downgrading related to Australian-Dollar dominated issues

only, and Victoria's credit rating (including SBV) as assessed by Moody's is still generally higher than the nationally operating banks, except Commonwealth Bank.

Victoria's rating in the international market place was not subject to the recent downgrading. SBV's credit rating still places us within a relatively small group of high credit quality banks in the world.

The much publicised financial condition of the State of Victoria is likely to impact SBV. However, given our Government guarantee and strong retail deposit base, we are confident the impact will be short lived.

John Winders  
Acting Chief Operating  
Officer

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# Are you an accident about to happen?

Did you know that more accidents occur in the workplace from July to December than January to June?

Were you aware that the Bank's branch network has a lower injury frequency rate than head office departments?

Accidents do happen in the workplace and many can be prevented.

Graeme Wishart, Senior Manager of the Bank's Occupational Health and Safety Service, says: "We all have a responsibility to try to prevent other people having accidents. If losses occur, the costs to the Bank can be high in monetary terms, not to mention the personal cost to individuals."

"Many of us will know the impact on the office in which we work when one of our colleagues is unfortunate enough to lose a day or two because of injury or illness."

"Apart from the concern for the welfare of that colleague, it can be disruptive, often needing additional work to be done by other staff to arrange a replacement person or to fill the productivity gap created by the loss."

## Case Study:

Sandy Mongor, 23, of Knox City Branch, was working at Blackburn South last year when her head and the strongroom collided.

Because of the accident, Sandy had four days off work.

Her colleagues rushed her to a hospital where she was seen by a specialist.

Sandy needed about 17 stitches in her head — to stitch the muscles together and then the skin. She returned to work on a Thursday but had to go home after half a day.

Accidents can be prevented by understanding how they occur.

Take for example the staff member who suffers an electric shock from a coin-counting machine. The



A potential accident in action: opening the top drawer and working near it can mean a cracked head or a toppled filing cabinet.

accident may result from the following events:

- a coin gets jammed in the machine
- there are time constraints on the operator to complete the job
- the service technician is hours away
- an old screw-driver is within easy reach
- the machine's cover is too easy to remove
- power to the machine is not turned off
- live contacts are exposed
- the operator is unaware of the danger and touches the contacts

"Any of these events can contribute to whether the accident is going to happen," says Graeme. "And all we have to do is to eliminate those events which are hazardous."

Potential hazards in the workplace to look out for:

- steps and stairways with polished floors
- loose carpet, loose tiles, raised edges of floors
- loose wires and cables
- open drawers and cash cabinets

- running into other people
  - doors, drawers and other furniture where fingers can be jammed
  - sharp objects such as knives, staplers and screw-drivers
- "By taking time to look for hazards likely to lead to a lost-

time accident, in our own jobs and those of our colleagues, we can minimise the possibility of one of our colleagues suffering pain and anguish through injury and reduce the burden on ourselves," says Graeme.

## BANK SUPPORTS SKI ASSOC.

State Bank Victoria is continuing its support of the Victorian Ski Association activities this year.

As part of its advertising programme, the Bank was involved in the Ski Show in Melbourne in April and will be supporting telephone mountain weather services, during the winter months.

Senior Manager Advertising Trevor Salmon says the Bank will again support the Victorian interschools skiing championships this year to be held at Mt. Buller this month.



One of the colourful Bank advertising displays at the Melbourne Ski Show which was recently held at the Showgrounds for the Victorian Ski Association.

## TELLERS' TALES

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

A part-timer at Brentford Square Branch panicked when she discovered she was locked in the branch. While she was upstairs cleaning the tea room, the rest of the staff went home.

She frantically ran to the door and waved a tea towel at the manager who was still in sight. She breathed a sigh of relief as he stopped and appeared to look back. But to her dismay he had stopped to pick up something he dropped.

Just as desperation was setting in, she remembered one of the supervisors was shopping at Safeway next door. She telephoned them and an announcement was placed over the public address system in Safeway which finally led to her escape.

**Kathy Constantinou**  
Box Hill South Region

★ ★ ★ ★

When GCO Grant bent over to pick-up something that had dropped behind the shredder, he was not prepared for what was about to happen.

The hungry shredder gobbled up his tie as he leant over it. Quick thinking Grant pressed the stop button in time to salvage what was left of his tie (which wasn't much).

Anyone who has seen Whoopi Goldberg in Jumping Jack Flash will relate to this tale.

**Kathy Gross**  
303 Collins Street Branch.

★ ★ ★ ★

Which officer at Prahran Branch got the last park in the staff car park and forgot to put his handbrake on.

Witnesses could not believe their eyes when a Mazda Capella rolled out of the car park and into the middle of the street. The officer was adamant he left his car in gear, and local police are searching for the reincarnated invisible man!

**Peter Gajanovic**  
Prahran Branch

## Award Winning Banker

Chris Viney, Manager Business Resumption Planning, Services Department has achieved his Bachelor of Business (Banking and Finance) after three years' full-time study.

Chris was able to complete his study full-time after he was granted a bursary by the Bank in 1987.

In his first year of study at Chisholm Institute of Technology, Chris was top of his class, and was equal top student in his second year.

During his time at Chisholm Institute, Chris was the recipient of three awards: Commercial Banking Award, International Banking and Finance Award, and Monetary Theory and Policy Award.

Since joining the Bank in 1965, Chris has gained a wide

variety of experience in both branches and head office.



General Manager Personnel John Williams, pictured left, congratulates Chris Viney Manager Business Resumption Planning, for his outstanding academic achievements.

## Graham's heading for the top

Graham Anderson of Business Banking Department recently graduated with a Bachelor of Business (Banking and Finance) from Chisholm Institute after four and a half years of part-time study.

Graham was granted a bursary last year and so was able to complete his final year full-time.

During Graham's 23-year career with the Bank, he has worked at a number of branches and head office departments and has gained a wide variety of experience in many banking areas.

Graham is now studying for a Graduate Diploma in Accounting at Victoria College.



Graham Anderson of Business Banking Department proudly displays his Bachelor of Business Degree after his graduation.



KYABRAM

RUSHWORTH

VIOLET TOWN

TONGALA

NAGAMBIE

KYABRAM

MOOROOPTNA

ALEXANDRA

WODONGA

EUROA

YARRAWONGA

SEYMOUR

MANSFIELD

MYRTLEFORD

TATURA



## Beechworth's Festival Queen



Merinda Smith of Beechworth Branch is congratulated by Manager, Terry Whitford after her crowning as Festival Queen of the Golden Horseshoes Easter Festival.

Merinda Smith from Beechworth Branch was crowned Festival Queen of the Golden Horseshoes Easter Festival this year.

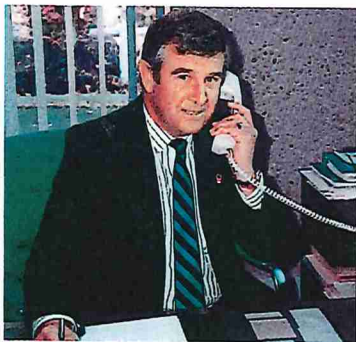
The Festival is organised and run by the Rotary Club of Beechworth. Merinda was sponsored by a local milkbar proprietor.

## Numurkah modeller



Numurkah Branch have their very own fashion model. Pictured showing his style is Jeff Shannon modelling for Mensland Numurkah at a recent fundraising function.

## Who's who and what's what at the regional office?



John Verdon, Senior Regional Manager.



Geoff Bennie, Regional Manager.



Outside the Regional Office.



Outside the Shepparton Regional Office, the sub-office of North East Regional Centre.



The Regional Office line-up. Back row from left are, Geoff Bennie, Acting Senior Regional Manager; John Walker, Barry Shears, Mick Lappin, Brendan Smith, Kerri Emonson, Brian Morrow and Rhonda Hoysted. Middle row from left are, Bernie Finnigan, Administration Manager; Steve Grady, Bruce Langford, Acting Regional Manager; Rosemary O'Grady, Wendy McDonald and Dianne Joseph. Front row from left are, Sharyn Stacpoole, Glen Stevenson and Anne Nolan.

## Seymour Sizzlers



Pictured are "C" Grade Seymour Summer Competition netball premiers ready to celebrate after their Grand Final win in December 1989. The team plays both winter and summer competitions. Standing, back row from left: Emma Story, Gayle Gowlett, Seymour Branch; Gillian Howell, Seymour Branch; Sheryl Miller, Broadford Branch; Yvonne Charczynski and Margaret Sheppard, Seymour Branch. Kneeling from left: Sandra Winell, Seymour Branch; Rhonda Dundas and Lorel Jenkins, Moorooptna Branch.

## Benalla's days at t

There was a rumour at the station, And the That the Shell Touring Car Championship, Was town!

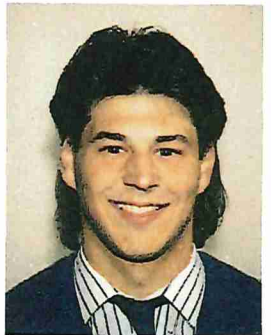
Benalla's annual Shell Ultra Touring held at Winton Raceway in April this year at Benalla Branch ready for the light 1 Armstrong's car, pictured below, was 'starting grid' in the branch window wh for three days. The 'experts' easily g branch, but taking it away was anothe

The day before the Championship started, th was blocked off as the drivers lined the stre display. Shepparton radio and television anno drivers, while local traders set up stalls outside a barbeque lunch which was enjoyed by all.



Benalla Branch getting ready for the light to turn gr Touring car championship, standing from left are, Dia Jenny Sumner, Diane Hamilton, Marguerite Tepper, Emerton, Mitchell Cullen and Andrea Hodgkin. Seated from left are, Dianne Hogg, Trish Jones, N Hoggan.

## Roger's volleyball



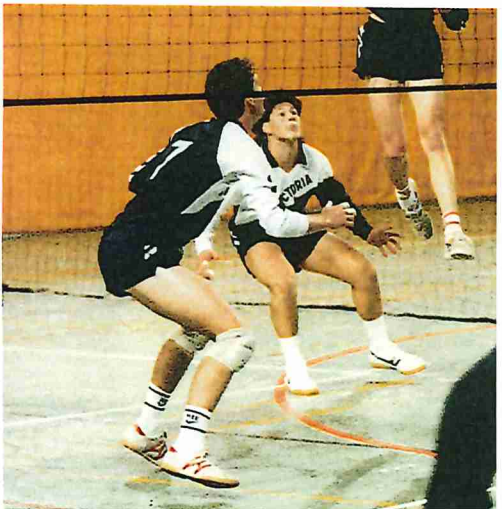
Roger Lorenzi Branch is qui volleyballer. Si sport in 1983, numerous senic has been select number of Victo

He has won m awards. In 1986, he the Year Award in

In 1989, Roger w players chosen t

camp and subsequent selection for the Junior Australian Institute of Sport in Canberra. At th

trained by Australian and American Olympic At the moment, Roger is taking a break b there is a big possibility that he will be selected next year.



Roger Lorenzi from Seymour Branch in action at the Titles. He is pictured second from the left.

TATURA

BENALLA

CORRYONG

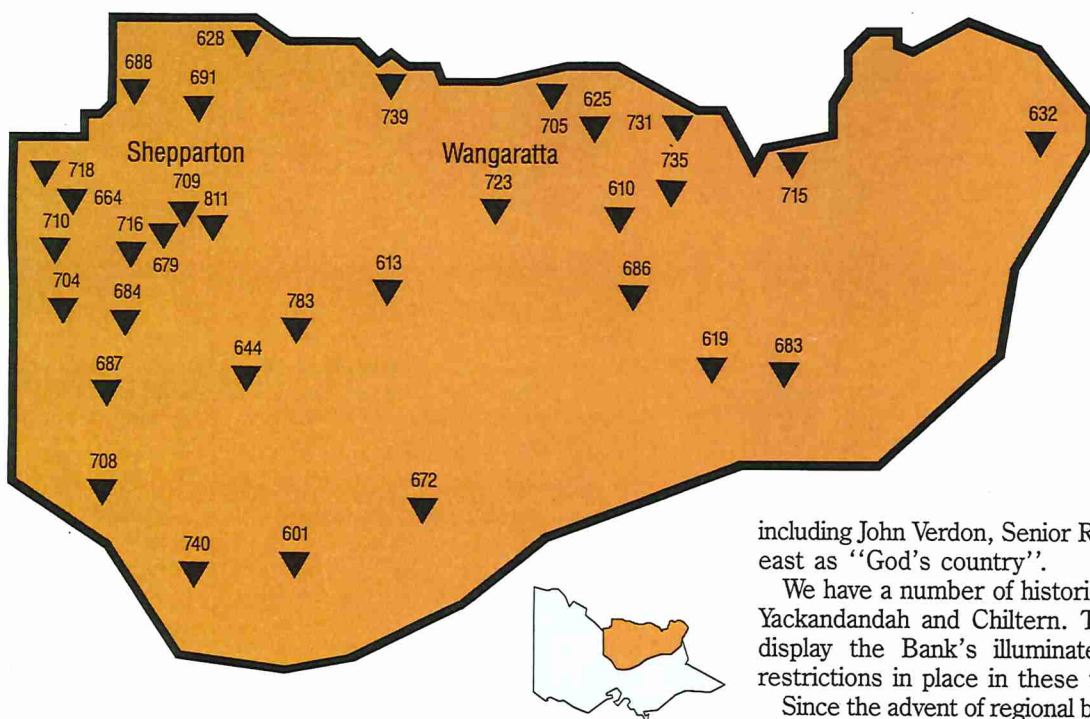
CHILTERN

BRIGHT



# OUR REGION OF THE MONTH NORTH EAST

Compiled by Sharyn Stacpoole



- |                  |                           |
|------------------|---------------------------|
| 601 Alexandra    | 710 Stanhope              |
| 610 Beechworth   | 715 Tallangatta           |
| 613 Benalla      | 716 Tatura                |
| 619 Bright       | 718 Tongala               |
| 625 Chiltern     | 723 Wangaratta            |
| 628 Cobram       | 731 Wodonga               |
| 632 Corryong     | 735 Yackandandah          |
| 644 Euroa        | 739 Yarrowonga            |
| 664 Kyabram      | 740 Yea                   |
| 672 Mansfield    | 783 Violet Town           |
| 679 Mooropna     | 811 Shepparton            |
| 683 Mount Beauty | Shepparton Shopping Plaza |
| 684 Murchison    |                           |
| 686 Myrtleford   |                           |
| 687 Nagambie     |                           |
| 688 Nathalia     |                           |
| 691 Numurkah     |                           |
| 704 Rushworth    |                           |
| 705 Rutherglen   |                           |
| 708 Seymour      |                           |
| 709 Shepparton   |                           |

including John Verdon, Senior Regional Manager, describe the north east as "God's country".

We have a number of historic towns in our region; Beechworth, Yackandandah and Chiltern. The branches in these towns don't display the Bank's illuminated logo sign because of heritage restrictions in place in these townships.

Since the advent of regional banking, some of our more prominent objectives have been excellence in customer service, staff training, branch growth and in particular, regional office support to the branch network. Our rural Consultants, Credit Manager, Lending Analyst, Securities Officer, Training Officers, Branch Analyst, and Marketing Support Officer have, and will continue to spend time out in the field giving assistance and expertise to our network.

With the good rural economy and dedicated staff, growth throughout the region has been excellent over the last three years. Assets have grown at an average of 50%, liabilities at an average of 7% and lending has, in the past, been a big growth area with rural lending growing fourfold over three years.

Some of the highlights since the inception of our region have been new branches at Beechworth and Shepparton Shopping Plaza, and extensive upgrading at Wodonga and Benalla, which has enabled a better service to be provided. A further plus for our region was setting up an office in Shepparton for use as a training centre.

Some of our key objectives for the future will be to continue the monitoring and controlling of our advances, credit management, and growth in deposits along with continued quality customer service.

With the problems of Tricontinental hopefully now behind us, we can look to the future with the positive attitude and dedication needed to continue to be a highly respected and prosperous organisation for many years to come.

Geoff Bennie, Acting Senior Regional Manager

## Wangaratta volleyballers are still tops



Down but not out, State Bank Victoria Wangaratta's B Grade Volleyball team. Pictured from left are, Steve Grady, North East Regional Office; Karen Watkins, Craig Rufford, Tania Dawes and Simon Verdon, Wangaratta Branch. Wendy Griffin also from Wangaratta Branch is pictured in front. Absent: Megan Hickey of Wangaratta Branch.

The State Bank Victoria B Grade team in Wangaratta did a great job in maintaining top spot on the ladder all year.

But, unfortunately luck didn't happen to be on their side when they reached the semi-final, where they narrowly lost to the opposition. This is the third year the team members have played together.

## Terry's home-made glider



Manager of Beechworth Branch, Terry Whitford is pictured after his inaugural flight in March this year in his home-made glider built by himself and a friend. The glider is an American design, built of wood, and named the Woodstock. It took Terry and his friend five years to build, mainly due to Terry's two moves to the bush.

## Races

had got around, to hit old Benalla

Championship saw the pit crew in green. Tony peeled onto the t was displayed e car into the try.

n street in Benalla make a colourful s interviewed the day also included



fore the Shell Ultra aughton, Tony Chay, ne Schultz, Charlie

Rhodes and Glenn

## Success

from Seymour in auspicious taking up the has captained cal teams and id played for a squads.

best and fairest the Sportsman of our.

e of two Victorian tend a training ilian Squad at the titute, Roger was rs.

e of injuries, but e Victorian Squad



National Volleyball

NUMURKAH



NUMURKAH



MOUNT BEAUTY



SHEPPARTON



SHEPPARTON SHOPPING PLAZA



YEA



NATHALIA



WANGARATTA



COBRAM



RUTHERGLEN



TALLANGATTA



STANHOPE

BEECHWORTH

MURCHISON

TALLANGATTA



## It doesn't have to be a taxing time

Tax time is here again. It's a time many of us look forward to in anticipation of receiving a tax refund. It can also be a confusing time when trying to work out what you can and cannot claim. Help is here.

Below is a guide produced by Finance & Accounting's Taxation Section to help you complete your tax return when claiming work expenses. The 'Tax Pack', which you should have already received in the mail from the Australian Taxation Office, will also guide you when completing your return. The previous tax forms have now been consolidated into a single return form to make it less confusing to complete.

If having read this article, you are still unsure as to what you may be able to claim, speak to an independent taxation professional.

### When completing your tax return:

- Don't claim deductions where the expenditure incurred has been reimbursed by the Bank
- You can only claim a deduction if you incurred the expenditure

### What you can claim

- Work — other expenses**
- State Bank Victoria Fashion Collection (other than handbags, shoes, watches, umbrellas and bows).
  - Protective clothing

- Professional, technical and trade journals and newspapers (eg. Business Review)
- Professional, business or union subscriptions
- Laundry and maintenance of protective clothing/ Fashion Collection
- Purchase of new briefcase if cost is \$100 or less
- Depreciation of briefcase if the cost is greater than \$100
- Tools of trade, replacements and repairs
- Costs associated with the preparation of your income tax return by a registered tax agent. Costs for disputing an assessment, fees paid for professional tax advice and expenses associated with a Tax Office audit
- Business telephone calls not reimbursed by the Bank

### Donations of \$2 or more you gave to:

- Approved organisations which give help in Australia
- Overseas aid funds
- Approved school building funds

### What you cannot claim

You cannot claim a deduction for expenditure incurred in any of these:

- Travelling to and from work (except in rare cases)
- Getting your job, (eg. cost of newspapers and travelling to interviews)
- Purchasing 'everyday/ordinary' clothes
- Purchasing State Bank Victoria Fashion Collection accessories (handbags, shoes, watches, umbrellas and bows)

- Entertaining Bank clients
- Purchasing capital assets such as a car or professional library. You may however, be able to claim depreciation on these assets if you use them for work purposes and have kept the necessary records
- Fringe benefits provided by the Bank, (eg. telephone rental, cars, subscriptions, etc)

### Substantiation requirements

If you're claiming more than \$300 for car, travel and other work-related expenses, you must have kept receipts and diaries, (eg. log book) to substantiate and prove your claims.

You don't have to substantiate expenses you have incurred against the following allowances.

- Reasonable overtime meal allowance.
- Certain work-related travel allowances.

Don't send your receipts or other records with your tax return. Receipts and other records must be kept, by you, for at least three and a half years.

### Don't forget to send it

You must lodge your return by 31 October 1990 unless you are lodging it through a registered tax agent.

If you have any enquiries, contact a tax adviser or the Australian Tax Office. The Bank's Taxation Section cannot advise on personal taxation matters.

## Bank Olympiads take the Corporate Cup



The State Bank Victoria Olympiads proudly show off their cup. From left are, Ross Thomson, Brad Cossar, Richard Hope, Christian Kerr, Lord Mayor Bill Deveney, Mark Clancy, John Lindsay, General Manager ISD; Brendan Slattery and Paul Cylich.

State Bank Victoria has won the Melbourne Corporate Cup in men's running, an event sponsored by the Melbourne City Council.

The State Bank Victoria Olympiads were presented with the cup by Lord Mayor Bill Deveney in a ceremony at Melbourne Town Hall on 14 June.

It was accepted on behalf of the Olympiads by General Manager ISD John Lindsay.

The Corporate Cup Series is a biannual event open to all businesses and organisations throughout Melbourne.

It is run on seven consecutive fortnights on a 3.8-kilometre track around the

Royal Botanical Gardens. Teams are scored on speed and improvement over the series.

State Bank Victoria's team whose ages range from 19 to 40 comprised Mark Clancy; Insurance; Brad Cossar, ISD; Richard Hope, ISD; Christian Kerr, ISD; Brendan Slattery, General Manager's; Ross Thomson, Legal; Paul Cylich, ISD; who is also the team's co-ordinator.

Paul says the Bank team trained hard to get their times down. Richard Hope, 19, scored the fifth fastest individual time.

The men's event had a field of 153 teams.

## Where are they now?

Jack Pretty, former Chief Manager, Branch Banking, is living on a five-acre property in Stotts Lane, Baxter, adjoining the Bank's Staff College. Jack's hobbies are golf, fishing and successfully growing proteas. Jack is happy to give advice to anyone interested in growing proteas. If you wish to contact him, call True Blue.

## WORKING INTEREST

### Silver Service



Maria Dencso of Box Hill Branch proudly accepts her 10-Year Service Award from Manager, Bill Burns.



Micheal Murphy, pictured right, of Hartwell Branch happily receives his 10-Year Service Award from Relieving Manager Ange Siouclis.



Melanie Rennie of Emerald Branch shows her 10-Year Service Award to Reg Harrison, Relieving Manager.



Relieving Supervisor, Richard Burns, pictured right is congratulated by Eddie Anderson, Customer Manager of Camberwell Junction Branch on receiving his 10-Year Service Award.



A proud moment for Adele Robinson, seated, as she shows her 10-Year Service Award to fellow staff members at Box Hill South Branch. Pictured from left: Susan Morris, Liz Robinson, Nicky Heintzberger, Wendy Spencer and Manager, Alan Price.



Manager of State Bank Centre Branch, Keith Wickins, pictured left, presents Silvie Lopriore with her 10-Year Service Award. Brian Kirk, Senior Regional Manager, Central Business District Region presents Karen Booth with her 10-Year Award.



Ross Bacon, Manager of Violet Town Branch received his 30-Year Service Award recently from North East Region's Acting Senior Regional Manager, Ian Siede. Ross shared his proud moment with his family, son Matthew, daughter Andrea and his wife Barbara.

### A very happy 60th



Ken and Vera Lindsay cut a cake in celebration of their 60th Diamond wedding anniversary during celebrations to mark their magnificent achievement. Ken and Vera were married on 5 April 1930 at Shenton Methodist Church in East Geelong. Ken retired as Manager, Central Branch in 1967. Ken and Vera's son, John Lindsay is General Manager, Information Systems Department.

## Exploring mid-life

The second in a series of four-week Lunch 'n' Learn workshops will run from 23 August to 13 September.

The workshops will focus on mid-life, and are a follow-on from the informative and successful lecture delivered by Dr Peter O'Connor last year.

But why focus on mid-life?

Research into adult development is relatively young. For almost one hundred years, we have had numerous resources charting the pathways of childhood and adolescent development, but it has been only in the last thirty to forty years that books and journals on the psychology of the adult life cycle have appeared on library shelves.

Unlike childhood and adolescence where stages of growth and development follow more uniform lines, the movements that integrate adult life reveal greater diversity and uniqueness. While some adults follow what has been called the normative and expectable life cycle, many adult lives are not so neatly patterned. Later marriages, early deaths, unexpected career shifts, and unanticipated divorces result in some people knitting together a wholly different pattern.

Mary d'Apice, author of Noon to Nightfall, a book on mid-life has stated: "While the first half of life is concerned with themes of 'growing up', the second half addresses the agenda of 'growing down'. It is a time to engage in healthy introspection: to take stock, to reevaluate, and to challenge long held assumptions and beliefs. To know something of the changes occurring during the second half of life empowers us to work toward wholeness and integrity."

It is now well acknowledged that mid-life is the experience of being at the crossroads, of reviewing life so far, and of making authentic choices for the future.

It is a time when self, relationships, family, work and life patterns can all be put under the spotlight. Carl Jung, a Swiss psychiatrist, whose work has highlighted the importance of such a time has declared that many people embark on the second half of past mid-life "wholly unprepared".

The introductory talk will take place at the Bank's Theatre at State Bank Centre on 23 August from 12.30 to 1.15pm. Themes initiated in this introduction will then be explored in group discussion on 30 August and on 6 and 13 September.

If you would like further information and/or would like to enrol, please phone the co-ordinator of the programme, Vivien Williams, Staff Chaplain, on 678 7488 or 642 1366.



## PYRAMID WEEKEND IN ACTION



Geelong Branch staff get ready to start the first day.

Members of the Task Force in action during the first weekend.

Geelong City Hall temporarily became part of State Bank Victoria.

Deputy Coordinator Dave Pearson explains a point at Task Force headquarters.

Customers receive service at Geelong Branch.

At Werribee, Cheryl Young and Liz Bottomley show good customer service with a smile.

State Bankers helping a Pyramid customer enquiry at Werribee are, from left, Tracey Jansen, Tracie Hart, Ken Osterfield and Helen Flack.

At Geelong West Branch, customers receive help with their accounts.

The calls keep coming in for members of the Task Force.

Matt Ball shows True Blue just some of the mail received from Pyramid depositors at Task Force headquarters.

Leone Douthat and Winsome Owens get into action at Geelong East.

Task Force Coordinator John Day takes another phone call.

State Bank Victoria staff are all smiles at Winchelsea Branch as they help Pyramid customers.

State Bankers at Warrnambool Branch busy helping Pyramid customers.

Kylie Brereton and Kathy Constantinou discuss a Pyramid enquiry at Box Hill South Regional Centre.

## State Bankers do well in run

Forty-five State Bank Victoria athletes challenged representatives from the other banks in the 11th Annual Inter-bank Fun Run at Yarra Bend National Park, Fairfield, in May.

The State Bank Victoria team finished fourth in the aggregate Chubb Cup with Chris Viney from Services Department being the only award winner, as he was the first State Bank Victoria runner across the line, and the first competitor in the 'over 40' category.

In all, 196 runners massed at the starting line, eager and confident of conquering the picturesque course.

Conditions were perfect with the sun shining and a

slight breeze helping runners up the gradual incline in the back straight.

The starting line sprint soon settled down to a rhythmic jog at varying paces and styles. Some changed their pace with a surge or sprint to gain an advantage while others reverted to a shuffle or walk to regain their breath.

Times for the two-lap 8.5-kilometre course varied between 28 minutes 37 seconds and 59 minutes 54 seconds. The key factors gained from the carnival were that everyone who started the race finished and enjoyed the day.

The morning finished with runners and spectators sharing a snack and refreshments.

State Bank Victoria competitors were: Dianne Aitken, Shane Aitken, Rodney Birrell, John Chibnall, Colin Gilson, Bradley Cossar, Paul Dodd, Shirley Dwyer, Peter Dwyer, Max Hastilow, Neil Hayes, Brian Keane, Joan Keane, Melissa Keane, Terry Lambden, Melissa Lambden, Ronald Leggett, Peter Menz, John McGuire, Steven Mitchell, Robert Morris, Stephen Morris, Allan Moule, John Nolan, Elizabeth Padgham, Geoff Peters, Karen Pringle, Christine Ross, Ian Struthers, John Tilley, Geoffrey Toone, Herman Van Der Weert, Chris Viney, Frank Wollensack, Peter Wynd, Ron Gniel, John Coghlan, Dale Doonen.



Fit looking State Bankers line up for a photo after finishing fourth in the 11th Annual Inter-bank Fun Run.

## Dandenong Capital Centre

Dandenong McCrae Street Branch was recently relocated to new premises at Capital Centre, corner of Walker and McCrae Streets, Dandenong.

Three and a half times the size of the old branch, the new premises will not only provide a more comfortable environment for staff, but will enable the branch to increase and enhance the services it can provide to customers.

As a designated growth corridor, Dandenong will continue to offer opportunities for businesses to grow well into the 90s.

Close to the new Branch, construction will soon start on a 20,000 square metre, three storey, 43 shop overpass linking the Myer building with the Capital Centre. This development will pass over Walker Street.

**Bryan Twyford**  
Dandenong Capital Centre Branch



Settling into their new Dandenong Capital Centre Branch, are back row from left: Bryan Twyford, Manager; Richard Lawson, Peter Ryland, Angela Miller, Dianne Gething, Cindy Zigic, Peter Howard, Violet Waszczuk, Terry Wilton. Middle row from left: Helen Robinson, Murray Sheehan, Diana Hagens, Ida Toughladian, Karen Bourne, Gwen Rolls, Christine Coelho, Lyn Kingett, Pat Hosemans, Neil Drury, Ray Daniell. Front row from left: Debbie Murray, Murray Batist, Susan Impey, Pam Humble and Travis Moore.

## Rob fulfills the dream twice



Rob Saker, Senior Manager Head Office Support, Properties, has fulfilled every golfer's dream twice.

Playing at Werribee Park Golf Club, Rob hit his first hole-in-one with a 4 iron at a distance of 163 metres on the third hole.

And if that wasn't good enough, two months later, Rob hit his second hole-in-one with a 3 wood at a distance of 189 metres on the 17th hole.

To cap it all off, the club awarded Rob with the Player Of The Month medal.



# So you fancy yourself as a footballer

For any young footballer who fancies himself as Australian Football League material, a few sobering facts are worth considering.

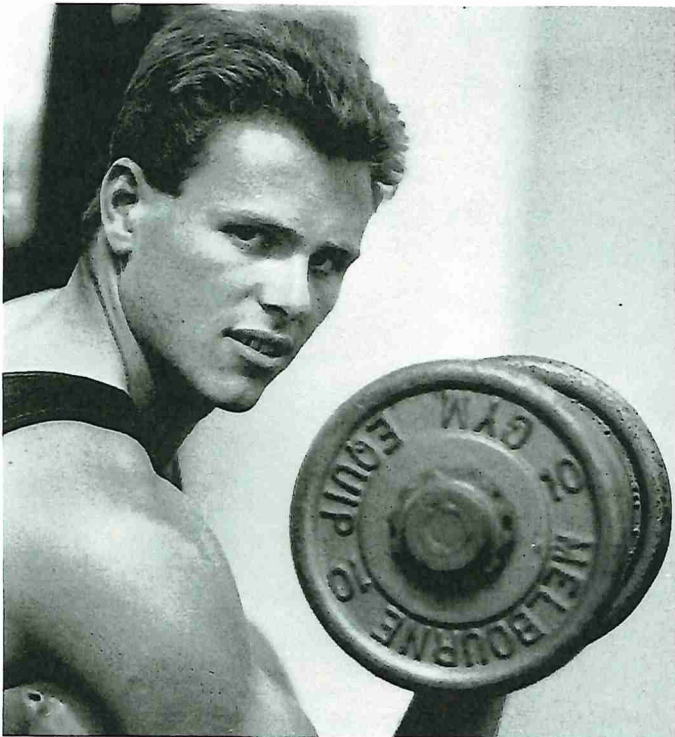
You may be a Victorian and have to play with Sydney or Brisbane or even West Coast, or you could be from Darwin and play with Footscray, a long way from home.

Your time as a senior footballer is not infinite, your social life is restricted (to say the least) and your diet has to be watched all the time.

And then there is the training, hours and hours of it, slogging kilometre after slogging kilometre, in all weather, from stifling pre-season heat to biting mid-winter winds on a muddy, rain-soaked oval just to be picked for a game.

Brad Fox, 20, of Corporate Banking, has a good idea of the commitment and restrictions needed to get there. He was recruited by Essendon in the draft at the end of the 1988 season but stayed with Perth last year after starting with Perth at 16. He played with Essendon during the night series this year which the Bombers won.

Now he is hoping to become a regular player with the senior team. His commitment to the club is seven days a week but not just during the football season. The only time off from



Corporate Banking's Brad Fox "working out" during an Essendon training session.

Picture: courtesy the Sun News - Pictorial

team training is about four to six weeks, but individual training goes on.

The AFL season runs from March to September but before that there is the night series which starts in February.

Training for the next season starts around November.

During the season, the Essendon players have to be on the training track by 5.15 pm every training day. Brad has to be at the club about 30 minutes before, to change and get strapped and ready. That

means starting work at State Bank Centre between 7.40 and 8.15 am to be able to get away on time.

If a player cannot get onto the training track on Monday and has not seen a club doctor the previous day, he is fined \$300.

Training is nearly every day, with Wednesday the 'lightest' training session when Brad gets home about 6.30 pm.

Brad, whose favourite players are Hawthorn's Dermott Brereton and Sydney's Wayne Henwood,

reckons that during a game, a player will run 10-18 kilometres. In pre-season training (much of it sprinting) a player will clock up 15 kilometres a night. In winter training, it is anywhere between 8 - 15 kilometres a training session.

Then there is weight training two to three times a week, swimming and even boxing to help players' reflexes, confidence and teach them to concentrate when tired. It is not surprising then that an increasing proportion of football injuries are termed "stress" through overuse.

"Saturday night is our night out," says Brad. "You can switch off a bit but it's usually with the guys from the club. The players often go to the Down Under Rock Cafe (Brad's sponsor) after games.

"Being from interstate I really noticed being away from home, especially the first three or four months." Brad, with a degree in financial management and economics from Curtin University, was being ribbed earlier this year by Billy Duckworth and some other players about being so heavy at 94 kgs (14.5 stone). So he went on a strict diet of fruit and salad and did more weight training but it did nothing for him. But at the end of June when he went back to Perth for a week and "ate like a horse" he lost 2 kgs.

• Brad, naturally, thinks Essendon will win this year's AFL premiership. Against whom? Probably Collingwood.

## PRODUCT SPOTLIGHT

Enter now in this month's Product Spotlight competition to win a box of chocolates. Just write your answers on the back of an envelope together with your name and where you work. Send your entry into Communication Department, marked 'August Product Spotlight Competition' by Friday 24 August. The first 10 correct entries drawn will win.

### Travel

When you plan a trip either in Australia or overseas, one of your most important considerations will be organising your finances. After all it wouldn't be much of a holiday if you ran out of money. Because you are working for a bank you're probably more aware of these pitfalls than most. Many SBV customers will look to you for advice when making their financial arrangements before travelling. Here are some facts to remind customers of before they set off.

### Customers travelling in Victoria & interstate

Customers travelling interstate have more than 1754 ATMs to choose from. They can withdraw \$400 per day by using any SBV card at SBV and other banks' ATMs. These other banks include: NAB, ANZ, Bank of Queensland, Rural and Industries Bank (in Western Australia) Tasmania Bank, State Bank Tasmania, State Bank New South Wales and State Bank of South Australia.

Customers won't need to carry as much cash if they intend using the Electronic Funds Transfer Point of Sale (EFTPOS). SBV customers now have access to more than 11,400 EFTPOS outlets throughout Australia. It's a good idea to suggest to customers to take a VISA card also, in case of an emergency.

For customers who prefer to just use their passbook interstate, don't forget to register their signature with a bank and branch at a convenient location.

### Customers travelling overseas

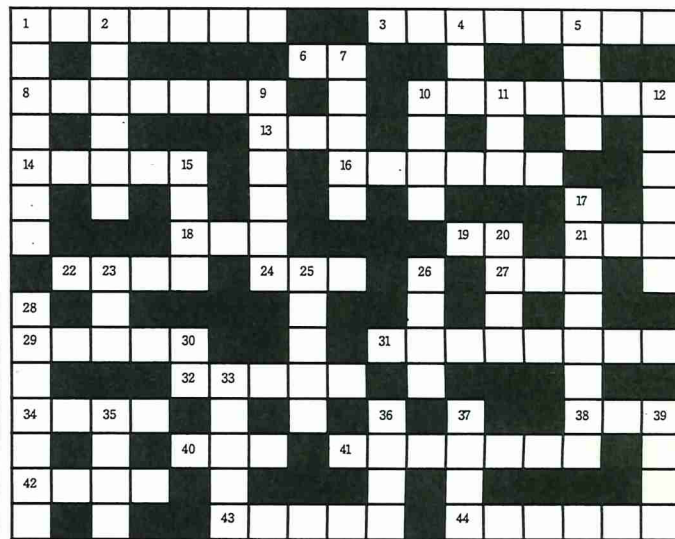
SBV customers travelling overseas should take with them a combination of travellers cheques, foreign currency cash or a Visa card.

Visa is now in use in more than 160 countries worldwide. In fact, the added advantage of Visa ATM access, offers customers the convenience of purchasing goods and services up to the value of their authorised credit limit, at any time while they travel, without having to carry additional cash.

For those travelling to England and who intend to stay for some time, SBV can open an account with the Royal Bank of Scotland and have their funds transferred across before they arrive. Such an account would enable customers to transact at any one of the Royal Bank of Scotland's 900 branches and to gain access to credit funds through a large ATM network.

### Questions

1. What form do you use to open an account with the Royal Bank of Scotland? (Form name and stationery number).
2. Name three pamphlets which can be handed to customers travelling overseas.
3. What form do you use to register a customer's signature at an interstate bank and branch? (Form name and stationery number).



### ACROSS

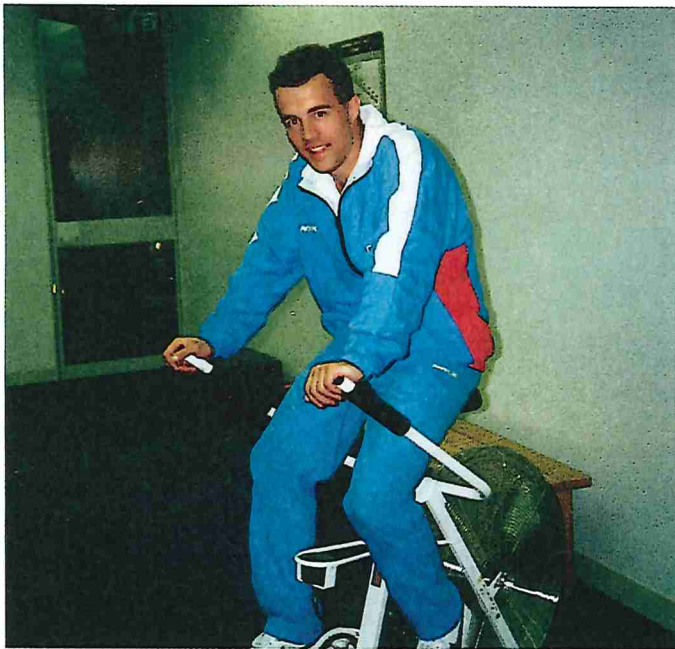
- 1 \_\_\_\_\_ Collection (Clothing).
- 3 Pertaining to groups of branches.
- 6 South West SRM is \_\_\_\_\_ (nits).
- 8 Bank's money handlers.
- 10 Service area.
- 13 \_\_\_\_\_ POS.
- 14 Gains.
- 16 Part of Bank furnishings.
- 18 John Winders' title is the Acting \_\_\_\_\_ (abbrev).
- 19 Personal Computer.
- 21 Retail computer network (abbrev).
- 22 Financial organization.
- 24 A day off (abbrev).
- 27 Temporarily replace position.
- 29 New CEO.
- 31 To take money out.
- 32 Security device.
- 34 Work station.
- 38 001 Branch.
- 40 Device for transmitting written information (colloq).
- 41 To put money in.
- 42 Small change.
- 43 South Central SRM, Barry \_\_\_\_\_.
- 44 Working area.

### DOWN

- 1 Centre for physical activity, \_\_\_\_\_ Centre.
- 2 Pay.
- 4 General Classification Officer.
- 5 Paper of monetary value.
- 7 To list and total cheques.
- 9 Of higher status.
- 10 Something used which is almost essential in modern day banking.
- 11 Utilize.
- 12 Withdraw from Bank's service due to age.
- 15 Ill.
- 17 The cost of borrowed money.
- 20 Handled regularly by banks.
- 23 SBV competitor.
- 25 Daily book.
- 26 Tertiary Branch.
- 28 You can obtain a rundown on any \_\_\_\_\_ in the P & S Manual.
- 30 General Suspense is an \_\_\_\_\_ (abbrev).
- 33 Personal \_\_\_\_\_ (consumer finance for individuals).
- 35 Salary record, pay \_\_\_\_\_.
- 36 Head Office work unit (abbrev).
- 37 Bank's signature/embell.
- 39 Carry item: Brief \_\_\_\_\_.

## Stuart's made the league

It is well and truly that time of year when avid football fans take their footy scarves and beanies out of moth-balls, get their barracking voices to the right pitch, fill the Thermos and think of new names to call the umpires. But spare a thought for Stuart Cooper of Box Hill North Region who recently began umpiring for the Australian Football League (AFL). True Blue asked Stuart how he came to be in the elite squad of AFL umpires....



Stuart Cooper of the Box Hill North Region in training mode for his role as an AFL umpire.

pretation of all the rules.

The AFL approached me to commence pre-season training at the end of November with the aim of making the squad.

Training involved running, bike riding and gym work to improve strength. I trained six nights a week to pass the

strenuous fitness test scheduled for December and January which culminated in a four kilometre time trial.

Training is now two nights a week as well as umpiring a match on either Saturday or Sunday.

My ultimate goal is to umpire an AFL Grand Final."

## First Participants to complete CBDS Programme

The first Career Bankers' Development Scheme (CBDS) participants to successfully complete the programme did so in July. The participants, Eda Ruscheva, David Clements and Katrina Flinn have now been promoted into corporate managerial positions. The programme took the participants just under two years to complete.



The first CBDS participants to complete the programme are from left: Katrina Flinn, David Clements and Eda Ruscheva.

## Little Ripper

August's Little Ripper goes to Christine Mileham, of IS Personnel, for her fantastic report on hot air ballooning.



## Competition winners

The 10 winners in July's Product Spotlight are: Tess Toklis, Auburn South; Andrea Gleeson, Ormond North Relieving Staff; Karen Glencross, RMIT; Katy Lynch, Lilydale; Ward Irwin, Casterton; Lisa Hunt, 440 Collins Street; Kathrine Davies, Deer Park; P. Rees, Central; Lynne Jackson, Bendigo; Peter Parry, Conveyancing.