

# True Blue

December 1990

STAFF NEWSPAPER

State Bank Victoria

## INSIGHT



Paul Rizzo

This has been a most unusual year.

When I joined the Bank earlier this year, I had high expectations of the ability of State Bank Victoria staff. Since then, in this most extraordinary year, I have not been disappointed.

I realise and appreciate how potentially disruptive, upsetting and unsettling some of the events of 1990 have been for you.

But through it all, including rumours and false alarms, the excellent service of the Bank through its staff has continued, and you have remained loyal and productive.

At this time of year, we look back at what has been and forward to what will be.

Probably this time last year, no one at State Bank Victoria thought we would pass through the events of 1990.

But we did — and your attitude has been exemplary. Thank you for your efforts.

On behalf of the Chairman and Board of Directors, the Acting Chief Operating Officer and executives of State Bank Victoria, I wish you a merry Christmas.

Paul Rizzo  
Chief Executive Officer

## Merry Christmas to all

We sincerely wish all readers of True Blue a very merry Christmas. Thanks to all our correspondents and all who contributed to True Blue for their help throughout the year.

True Blue  
editorial team  
Carin, Adam  
and Catherine

## Christmas messages of cheer and goodwill to you from...



Waffa Seif  
South Yarra Branch

"To all SBV souls — we've had a tough year this year but we seem to have pulled through. We must remember to keep our heads up and remember all the great moments we've had in the Bank, like our PWEs, the Annual Ball and most of all our courses and the friendships we've formed. Have a merry Christmas and all the best in the new year."



Kevin Blain  
Belmont Branch

"Christmas is an exciting time for me as my family is spread over Victoria and only gets together at Christmas. I hope all staff and their families have a merry Christmas and a happy new year."



"Christmas to me means family get-togethers and the excitement on my children's faces when they look under the Christmas tree on Christmas morning. There is a special feeling of goodwill and cheerfulness among customers and colleagues alike."

Grace Pirro  
Coburg Branch



Dail Lynch  
Trafalgar Branch

"Merry Christmas to all. Eat, drink and have a ball. Enjoy your break and for your sake, I hope Santa calls."



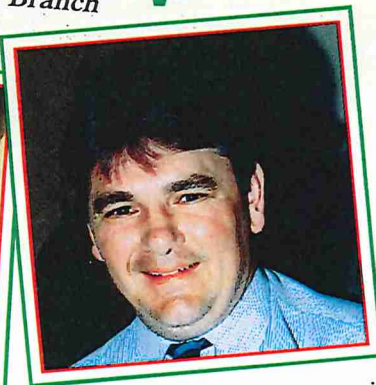
"May we all find hope and strength from the message of Christmas, so that we can look forward to the challenges of the future with optimism and a sense of excitement."

Brian Gannon  
Shepparton Branch



Suzana Reholz  
Network Support

"As 1990 is coming to an end and Christmas is only around the corner, I would like to take this opportunity to wish everyone a safe Christmas and a happy new year."



Graeme Schurmann  
Clunes Branch

"Christmas day for me is spending time with my wife and two children. After all presents have been explored, the family journey to Hamilton to be with relatives and to enjoy a traditional Christmas dinner. I wish all fellow State Bankers and their families a most safe and happy Christmas."



Jill Pope  
Ivanhoe East Branch

"Christmas is for the kids and spending a relaxing time with family and friends. Wishing everyone at SBV a safe and happy festive season."



David O'Callaghan  
Jordanville Branch

"Have a safe and relaxing Christmas break and I hope 1991 is a rewarding year for everyone."



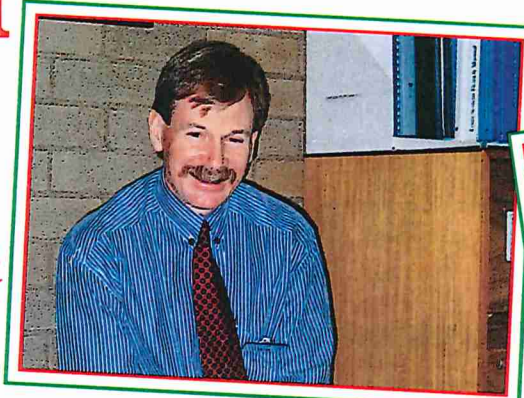
Steve Jackson  
Ormond Branch

"I wish everyone a safe and happy Christmas. Be positive, keep smiling and keep doing what I think we do best; giving good service."



David Beech Jones  
Human Resources  
Department

"My parents live in north-west Tasmania and my brothers and their families in Sydney and Melbourne. Christmas is the one time each year that we all get together in Tasmania. So this time of year means family reunion to me. I hope Christmas has the same meaning for all SBV staff."



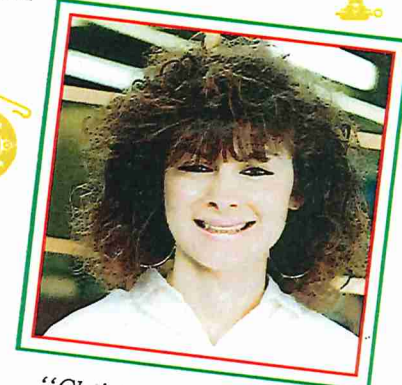
David Franzke  
Cotham Branch

"I would like to take the opportunity to wish all our staff and their families a very merry Christmas and a healthy and prosperous new year. We should all take time out over the Christmas period to reflect over the past year and look forward to the coming year, including our pending merger with the Commonwealth Bank, with renewed optimism and enthusiasm."



Paul Mitchell  
Retail Planning

"Christmas is a terrific time to be with young kids, especially Christmas morning when we awake to the strains of 'He's been, he's been!' I wish all my fellow bankers a most joyous Christmas and new year."



Netsa Horsey  
Hastings Branch

"Christmas is the time for giving, sharing and watching the faces of children glowing with excitement as they open their presents. I wish all staff a safe and happy Christmas."





# 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.

**Q** Will the Bank's smoking policy apply to Bank-owned cars, whether pool cars or individually assigned cars?

**A** The Bank's smoking policy is based on the need to minimise the exposure of staff to passive smoking and to encourage

staff who smoke to reduce their habit or quit. The policy also aims to reduce the risk of fire and minimise the need for regular cleaning of property and fittings damaged by cigarette smoke. Therefore it is appropriate to ban smoking in all pool cars and individually assigned vehicles which are used by staff for business purposes, effective immediately.

Bank-owned vehicles which form part of an officer's remuneration are excluded since the cost of maintaining these vehicles is included in the value of each officer's remuneration package.

**Alan Russell**  
Acting Chief Manager  
Properties Department

## Little Ripper

December's Little Ripper Award goes to Wendy Watkins of North Central Region for putting together the great story of Bendigo Branch's Customer Service Award Programme.



## ODD SPOT

It seems a customer of Northcote Central Branch was quite taken by the branch's new "corporate" wall clock. Staff noticed one day that the clock had been stolen — right off the wall!

**Leah Woodward**  
Heidelberg Region

## YOUR NEXT TRUE BLUE

There will be no edition of True Blue in January. Your first 1991 edition will be with you in February.

## Oh how we danced

More than 300 people attended State Bank Victoria's Ball at Prahran Town Hall on 26 September.

Those who danced the night away included Acting Chief Operating Officer John Winders; Chief General Manager Retail Banking Bob Escudier; General Manager Personal Banking Peter Shepard; Chief Manager Administration Human Resources George Crockett and Senior Manager Remuneration Max Langham.



George Crockett and Max Langham show their style at the Bank Ball.

## Miss Golden Wattle

For a number of years Maryborough Branch has supported the annual community festival by sponsoring the Miss Golden Wattle Quest.

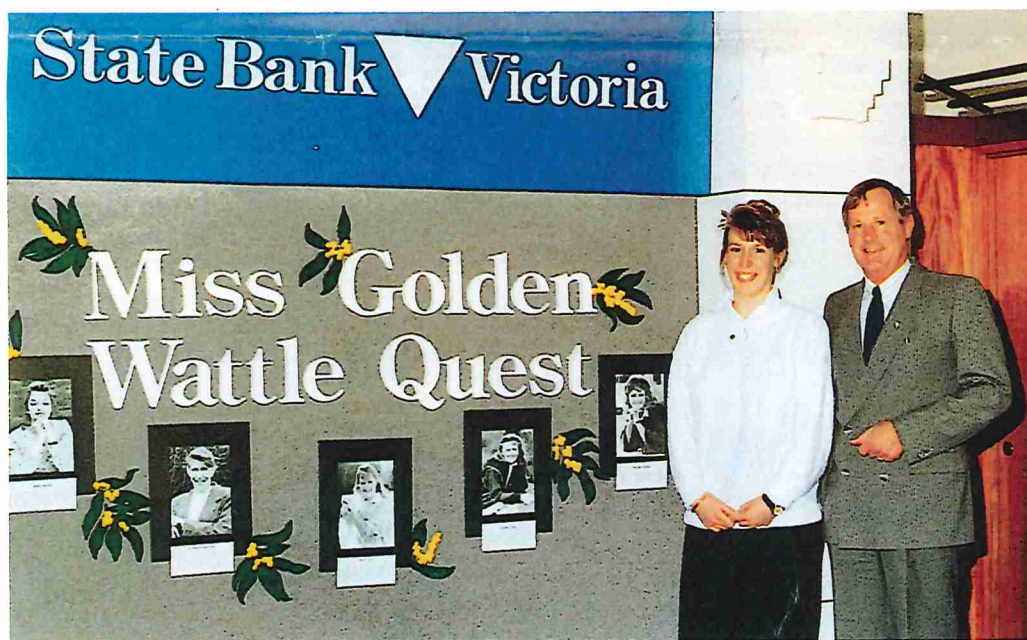
Michelle Crossley, staff member at Maryborough

Branch, was one of the five entrants in the Quest. The presentation night was the first official event of the two-week festival. Michelle was escorted by fellow staff member, Christopher McSwain. Christopher was

the perfect escort as he has an excellent reputation as a dancer.

The judges crowned fellow entrant Theresa Ford the 1990 State Bank Victoria Miss Golden Wattle.

**Wendy Watkins**  
North Central Region



Michelle Crossley and Max Hine, Manager of Maryborough Branch, with the SBV display of photos of the 1990 State Bank Victoria Miss Golden Wattle Quest entrants.

## A time to air the cupboards

While moving around different areas of the Bank, we noticed, recently, that a couple of normally outward-focused areas were taking stock: re-arranging and sorting out files and equipment... cleaning out the cupboards. There was a sense of marking time, of becoming familiar again with resources at hand, of looking in, rather than focusing outwards. Waiting time. Anticipating something new.

In one way or another, significant life events enable a cleaning out of the cupboards — perhaps without our realising it. They offer us a chance to take stock and put under scrutiny our strengths, weaknesses and our capacity to change, adapt, be creative, experience our feelings, learn, develop patience. Christmas is one of those significant events. The Christian community even sets aside a "waiting

time" called Advent: four weeks to prepare for new life. We look to celebrate the birth of one who entered our world in the Bethlehem stable 2000 years ago: the person, Jesus, in whom was enfleshed God's love and belief in human community. Not one who remained a child, but who, like us, learned to hold in tension and balance the times when it is appropriate to move on, and the times to review, take stock and wait. In such a way, then, his actions and responses could flow from the deepest source, and self-understanding of his call to bring life to others. And his life was so lived that it broke through all bounds of time, with Christians believing that Jesus, the Christ, lives now — in us.

In remembering Jesus' birth we need to prepare and wait. This is not always a comfortable place. The cupboards of our own lives need an airing so that we

recognise and are grateful for our human gifts and touch base with our responsibility within the whole human family and created universe. Such preparing for Christmas would then influence our gift-giving, and lead us to give from our own 'cupboards', or resources and hopes. Our gifts would be a statement of who we are in relation to others, a true giving of ourselves. God's self-giving love, expressed in the child and ours are part of the same: gifts given in time, but which go far beyond. Signs of love which, like the ripple effect, have wide impact. The invitation to us this Christmas is that we in our giving and receiving become caught up in the desire of all people that peace and love fill the whole earth. We wait and assess... and then give and receive... with hope.

**Vivien Williams**  
and **Cait McMahon**  
Staff chaplains

## Retired Officers' Club election

The Bank's Retired Officers' Club elected the following office bearers for 1990-91 at its annual meeting on 3 September. President: Wal Searle Vice-Presidents: Frances Smith and Don Woodward Secretary: Keith Rodwell

Treasurer: Bob Pocock Committee: Wal Anderson, Bob Bennett, Digger McKernan, Alf Reside, Jean Moxham, Steve Mason (editor of the club's newsletter), Jim Greed, Bill Taylor.

The two new members are Jim Greed, formerly Chief

Manager Cards Department; and Bill Taylor, formerly Chief Valuer.

Meeting dates for next year are 4 March, 3 June and 2 September. Meetings start at 2 pm in State Bank Centre's theatre.

## Merry Luncheon for Retired Officers

The annual Christmas luncheon for members of the Retired Officers' Club was held on 4 and 5 December at Level 41 of State Bank Centre.



Members of the Retired Officers' Club enjoy their annual Christmas celebration.

## True Blue Correspondents

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Box Hill South	Kathy Constantinou	895 8257
Ormond North	Sandi Costa	577 8409
Ormond South	Leone Murphy	577 8457
Frankston	Jeff Hyde	784 1225

### South Central

South West

North West

North Central

North East

Gippsland

State Bank Centre

Head Office

General Manager's

Corporate & International

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# Ho ho ho — it's party time again

More than 1400 children attended the Bank's children's Christmas party at Albert Park on 25 November.

Attractions included Lawrence the Magician, pony rides, the

Ninja Turtle Shuttle, the Stilt Man, train rides and merry-go-rounds and, of course, Father Christmas.

The social club, which organised the day, ordered 4000 ice creams and 4000 drinks for the party.



The Stilt Man arrives.



Getting into the swing of the Christmas party.



Lawrence the Magician shows his tricks.



The man with the presents — Father Christmas gives a Christmas smile.



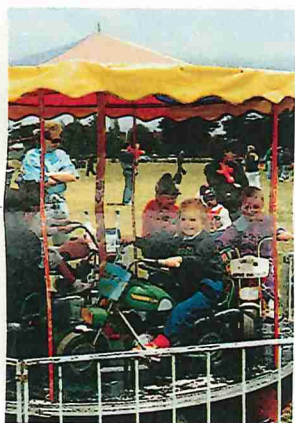
Whizzing around, up and down.



There was plenty to jump around for!



Follow me Dad. Mathew Hawke, 2, shows his father, Roger, of Footscray Barkly Street Branch, the style needed to win a race.



There were activities for all ages.



The Ninja Turtle Shuttle prepares to blast off.

## TELLERS' TALES

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

Remember we told you of the relieving manager (Heidelberg Region) who had to shed his clothes to retrieve his golf club out of a pond.

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

**Leah Woodward**  
Heidelberg Region

★ ★ ★ ★

Kingsbury Branch Manager Bill Ward is always playing tricks on his staff, so one Tuesday afternoon the staff decided to get him back.

At 3.30pm they all changed their watches and the branch wall clock to 3.55pm while Bill was interviewing a customer. After the customer left, Bill looked at the clock on the wall and realised it was time to lock the door.

After tidying the brochures while waiting to let the last customer out, he happened to glance back into the office only to discover that the staff had finally got one back — it was only 3.45pm!

**Leah Woodward**  
Heidelberg Region

★ ★ ★ ★

A part-time staff member from Merlynston Branch had trouble getting back into the swing of things at work after a two-week holiday. While trying to correct a discrepancy in a customer's book, other staff members were amused to see her trying to add up the totals of her sum on the front of the telephone instead of the calculator!

**Tracey McGee**  
Parkville North Region

## Service with a Smile



Peter Halden being presented with the first Customer Service Award by Bendigo Branch Manager, Doug Jeffery.

Many staff members who have worked at a branch with a large number of staff will not deny that it is sometimes hard to receive genuine recognition from your supervisors or fellow staff members. It is easy to just blend in with the team and continue the day-to-day duties.

When Michael Hockley was relieving the Customer Service Manager at Bendigo Branch, he came up with the idea of a Customer Service Award programme which was supported by the other office supervisors.

A Customer Service Workshop was conducted at one of the weekly training sessions, with the emphasis placed on attentive and efficient service, rather than speed.

The award is presented on a monthly basis, the recipient being nominated by the supervisors of the branch. The recipient is judged as one who has shown great improvement in their customer service and continually extends the basic principles of good customer service:

- Delivering courtesy, respect and attentive service
- Listening and identifying customer needs
- Providing a fast and efficient service with accuracy
- Keeping the customer informed
- Always giving correct information — referring to a supervisor if required
- Continually using a friendly greeting and smile.

All principles must be maintained when dealing with customers over the telephone and face-to-face.

The Award has been well received by all staff members of Bendigo Branch with each striving to receive the certificate presented each month.

**Wendy Watkins**  
North Central Region

# Merry Christmas

FELIZ NAVIDAD

Gelukkig Kerstmis

聖誕快樂

Joyeux Noël

Suba Naththalak Wewa

BUON NATALIE

Καλά Χριστούγεννα και ευτυχισμένος ο καινούργιος χρόνος

Joyeux Noël

Buon Natalie

Selamat Hari Natal

Chúc Mừng Giáng Sinh

Merry Christmas

Gelukkig Kerstmis

Buon Natalie

Joyeux Noël

Merry Christmas

Suba Naththalak Wewa

Streken Borik

FELIZ NAVIDAD

Chúc Mừng Giáng Sinh

Merry Christmas

Καλά Χριστούγεννα και ευτυχισμένος ο καινούργιος χρόνος

Joyeux Noël

×リー クリスマス

Streken Borik

Christmas Di Ki Shub Kaamayen



COLLINS STREET  
EAST BRANCH440 COLLINS STREET  
BRANCH45 SWANSTON STREET  
BRANCH45 SWANSTON STREET  
BRANCH

R.M.I.T. BRANCH

QUEEN STREET  
BRANCHWILLIAM STREET  
BRANCH

CENTRAL BRANCH

VICTORIA STREET  
BRANCHWORLD TRADE  
CENTRE BRANCH

## Keith the collectable

State Bank Centre Branch Executive Manager Keith Wickins, a member of the Royal Doulton International Collectors' Club, has collected Toby Jugs for many years. This stems from a childhood fascination in the popular collectable.

John Doulton produced his first character jugs in the 1820s the Nelson Jugs having been inspired by his attendance at the funeral of Lord Nelson in 1806. Tobies are a variation of character jugs "topers" as they were known, are toasting mugs.

As with all collectables, the search is always on and finds have been made through the highways and byways of this nation. Over recent years, some have been imported, resulting from an interest in Kirkham jugs.



Keith displays some of his jugs.

## Keeping it safe



The Public Safe Deposit team are, from left, David Gillies, Margaret Cornwall, Ashley Fenning, Tina Burnal, Annette Djuric and Robert Bogg.

Public Safe Deposit Section at State Bank Centre provides for the safe-keeping of valuables unable to be kept in the normal branch safe deposit section, such as gold and jewellery.

This facility is divided into three areas:

- wall safe area which provides confidential security
- plate room area which provides safe storage of larger items such as paintings
- safe deposit section similar to a normal branch facility.

## Bank increasing market



Johnson Lowe, a client of CBD Region, at his shop in Victoria Street, North Melbourne.

State Bank Victoria has been increasing its share of the Asian market since deregulation of the banking industry in 1984.

State Bank Victoria has sponsored quite a number of activities related to Melbourne's Chinese community, such as the Miss Chinese Community Quest 1989-90. For the past two years, State Bank Victoria also held a Chinese New Year Cocktail Party to celebrate Chinese New Year where hundreds of potential Chinese business people attended level 41 of State Bank Centre.

Central Branch has evolved as the Bank's key branch for Asian clients. Its location and availability of Chinese-speaking staff have made Central Branch attractive to Asian clients. To further strengthen the Bank's services to the Asian community, Simon Chan was appointed Chinese Servicing Manager in 1988. The excellent results achieved have proved that the potential for business in the Asian community is enormous and that the Bank has much to offer.

# OUR REGION CENTRAL BUSI

Complied by Barbara Howe



From left, are, CBD Regional Manager Personal Banking Barry Roberts; Senior Regional Manager Brian Kirk; Regional Manager Business Banking Geoff Chapman.

Central Business District Regional Office was set up on 1 July 1989, from branches out of the Parkville South Region. The CBD Region, as one would expect, is situated right in the heart of Melbourne on level 1, State Bank Centre building.

Geographically, the region covers the entire City of Melbourne, its boundaries are the Yarra (including the World Trade Centre), Spring Street, Victoria Street and Spencer Street. There are 18 branches, including the flagship branch of the Bank, State Bank Centre Branch, and 623 staff. The staff come from all areas of Victoria with a good portion travelling from Geelong each day.

Our customer base is very wide and diverse with the vast majority resident in suburban Melbourne. We have the doctors and dentists at the upper end of Collins Street, the solicitors, barristers, accountants in William and Queen Streets, large property developers, numerous government and semi-government departments in Treasury Place, Flinders Street, the Chinese community in Little Bourke Street, the Greek community in Lonsdale Street, Victoria Market situated at the corner of Elizabeth and Victoria Streets and numerous retailing shops of all sizes and descriptions. Throughout the city, there is an abundance of restaurants-cafes which are mainly related to the various ethnic cultures, — Greek, Italian, Lebanese, French and Chinese, — park lands, world class hotels, theatres, festivals (of which the Bank sponsors and supports many); and some tourist attractions also entice a large number of people to visit the city.

So you can see, the average day at a branch in this region can be and is on many occasions a little more colourful than the ordinary working day.

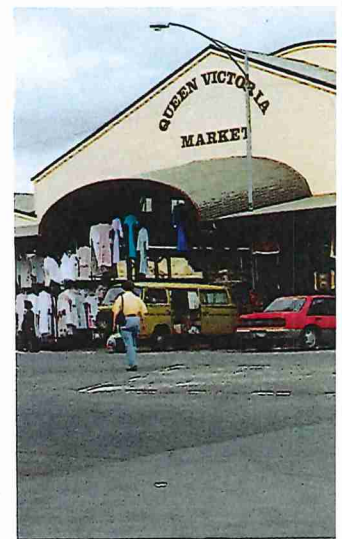
I would like to take this opportunity to thank all staff for their support during a difficult past year and wish you and your families a very merry Christmas and a bright and prosperous new year.

*Brian Kirk, Senior Regional Manager*

## Landmarks in our region



Melbourne's City Mall.



Queen Victoria Market.



World Congress Centre.





# OF THE MONTH BUSINESS DISTRICT



## Howzat, Geoff!



Geoff Parker.

Geoff Parker, of Collins Street Branch, has quickly earned a name for himself in sport.

He started playing cricket for Richmond in 1984-85.

Geoff, who joined the Bank in April 1986, worked with the State Bank of South Australia from March 1988 to March 1989 while at the Cricket Academy of the Australian Institute of Sport. Between March and October this year he was playing in the Lancashire League in England.

He first played for Victoria in 1985-86 and has played about 12 first-class games and 10 one-day games.

A right-hand batsman, Geoff captained the Australian youth team during the 1988 Youth World Cup and has also toured India, Sri Lanka and New Zealand.

As well, Geoff has played football for Essendon. Last year, he played three senior games and has also played in six night games with the Bombers.



State Bank Centre cashiers are, from left, Irene Meletsis, Lisa Galante, Angela Tuppen, Leanne Hughes, Julie Lyon, Lyn Humphris, Paul Brock and Margaret Byass.



The CBD Administration team. Back row from left: Melanie Wright, Brian Kirk, Senior Regional Manager; David Muir, Mark Salmon, Paul Barron, Colin Ainsworth. Front row: Barbara Howe, Tania Ashkar, Barry Roberts, Regional Manager Personal Banking; Mary Evmorfias, Damien Clarke, David Dixon, Anjula Goundar.



The CBD Lending staff. Back row from left: Peter Johnson, David Moore, Andrea Heath, Robert Allars, Peter Murray, Geoff Chapman, Regional Manager Business Banking; Rohan Teagle, Graeme Watkins, Rodger Toussaint. Front row: Steve Tserkezidis, Sarah Morton, Heather Smith, Andrew Wigginton, Dianne Wilson.

## The truth about Special Credits



Special Credits staff members are, from left, Marcia Heriot, Helen Buckley, Dianne Dodson, Christopher Thomas, Doreen Lynch, Manager; Samantha Olagama, Jeff Wilson, Clinton Taylor, Karina Boyle, Helen Kambouridis and Michelle Boyd.

Special Credits is a section of State Bank Centre Branch located on level 6 of 343 Little Collins Street.

Contrary to popular belief, Special Credits does not process magnetic tapes and does not print the pre-post schedules. But it does handle the returned items arising from the Government department benefits that are credited to all branches.

Special Credits is also responsible for making sure the Bank is reimbursed for the value of all the Government department benefits. The amounts of these credits run into millions of dollars.

Special Credits is responsible for what would normally be to other branches "back office processing." There are two units: the early shift from 8 am to 4 pm and the late shift starting at 10 am.

The early shift unit does the morning credit and debit tapes. These tapes have between 500 and 1000 transactions a day. The items have to be marked off, sorted, relisted and then keyed through the NCR.

The late shift unit handles any transactions that head office departments want to process to accounts within the network, such as SuperSafe redemptions, resignation and holiday pay for staff members, Legal Department costs and fees for branches. The late shift unit also handles the section's batching of cheques to Central Clearing Section.

Outside companies and organisations deliver directly to Special Credits their salaries and other credits to be processed to State Bank Victoria branches. The daily number of these transactions varies between 1500 and 2000.

## Neil keeps on playing



Neil Bradbury — a lifetime dedicated to basketball.

CBD Region Relieving Manager Neil Bradbury has put more than 35 years' effort into basketball.

He started playing in 1954 with Melbourne YMCA in the Victorian junior championships. Neil joined the Bank in 1960, started playing with the Bank's basketball team in 1963 and played 330 games including player-coach of the Bank's A-grade men's team in the Business Houses Competition at Albert Park stadium. He was the first coach of the Bank's women's team in the same competition.

"When I retired as a player, I was talked into refereeing and for the past 21 years I have continued to referee," he says.

"During this period, I was graded as an Australian Badge referee and appointed to the National Basketball League, South Eastern Basketball League, National Women's League, Victorian basketball championships and other international matches."

Neil's wife, Anne, is also a basketball player, referee and coach.

The highlights of her basketball career include being appointed coach of the Victorian women's under-18 team from 1986 to 1990, winning four championships in a row and this year being runners-up.

Neil's positions include Vice-President of the Victorian Basketball Association; Vice-President and life member of the Victorian Basketball Referees' Association; State Director of the National Basketball League Youth Referee Programme and Referees' Adviser to the Melbourne East Basketball Association.

Neil and Anne have two children, Sarah, 9, and Marcus, 6.



TITLES BRANCH



WESTERN BRANCH



TREASURY PLACE BRANCH



186 BOURKE STREET BRANCH



LONSDALE STREET BRANCH



PEEL STREET MARKET BRANCH



ST JAMES BUILDING BRANCH



303 COLLINS STREET BRANCH



303 COLLINS STREET BRANCH





## Letters of appreciation

### The Manager Mount Waverley Branch

This correspondence is to advise you that I was extremely impressed by two of your staff members.

Last week, I re-opened an account with State Bank Victoria Mount Waverley Branch and was impressed with both their professionalism and helpfulness. I have had accounts both in Gippsland and South Australia over the past 15 years but this is the first time I have felt like a valid customer.

Please pass onto them my thanks. I believe their names are Mr Peter Cook and Teller (?) Mandy.

Thanking you again. Please keep up the high standard of customer service.

*Peter Shearer  
Mount Waverley*

### The Manager Central Branch

I am writing to let you know about the level of outstanding customer service that I have received over the last few weeks from one of your employees, Danielle Field.

I have recently bought a house and Danielle has been most prompt, helpful and diligent in helping me through a temporary liquidity problem. She was efficient, explored all alternatives and her attention to detail and follow-up was tremendous.

Danielle's positive customer service focus reflects well on your organisation and I hope others working with her learn from her example. Please convey to her my appreciation and gratitude for a job well done.

*Catriona Anderson  
Glen Iris*

Dear Sir

I would like to commend the services rendered to me by your International Department, specifically Mr Michael Henderson, on the account of my delayed telegraphic transfer.

Mr Henderson and one of his staff, Ms Shani, have been most helpful in the investigation of the case which prompted the Philippine National Bank to release the monies to my beneficiary in the urgency I required.

I further commend Mr Henderson for the friendly and assuring manner he conducted his services. He has shown a perfect example of customer relations that State Bank tries to instill in its staff.

*Judith Diestro*

## Banking on Education Week

Coburg Branch hosted Coburg Primary School's Education Week from 3 to 7 September.

Seven display boards were put in the customer area of the branch displaying students' poetry, writing and drawings for the public to see.

Various classes of the school attended the branch and played musical instruments and sang for customers and staff.

Education Week displays were also at Abbotsford North Branch where Victoria Park Language Centre, Abbotsford, displayed works.

*Tracey McGee  
Parkville North Region*



Coburg's Mary Magnacca shares a moment with Coburg Primary School students Russell Stewart and Hanna Barwick.

## Detectives in training

A girl approached Teller Yvonne Cooper asking to cash a cheque for \$300 drawn on an account held at Mitcham Branch. When Yvonne checked the signature she became suspicious as it differed from the one registered. Yvonne referred it to Customer Service Manager Jeff Beaumont who immediately phoned the customer for confirmation. The customer told him that her handbag had been stolen earlier in the day. Jeff asked the girl into his office with

another staff member, Lisa Lavery who then rang the police. The girl claimed she was cashing the cheque for the customer's grandson but changed her story after further questioning. Before the police arrived, the girl escaped but was promptly apprehended by Jeff and brought back to the office. After much excitement, the police arrived and charged the girl with theft.

*Kathy Constantinou  
Box Hill South Region*



Mitcham Branch's Detectives are Lisa Lavery, left, and Yvonne Cooper.

## Cup eve celebrations at South Yarra

South Yarra Branch staff were sure bets when they dressed up in their Melbourne Cup outfits and organised a pre-cup celebration breakfast before starting work.

*Sandi Costa, Ormond North Region*



Looking swish in their Melbourne Cup outfits are from left: Graham Schmidt, Manager; Helen Gulliver, Waffa Seif, Karmela Stefanac.

## The Cup of Caulfield East



The Foster's Caulfield Cup which was again on display at Caulfield East Branch during the lead up to the big race day in October.

*Sandi Costa  
Ormond North Region*

## Berwick beefs it up



Berwick Branch Manager Ron Binks is pictured with an organiser of the Murray Forsyth Beef Female Classic sashing one of the champion simmental cows.

Berwick Branch was again a major sponsor of the recent Murray Forsyth Beef Female Classic held at the Berwick Showgrounds.

This popular event for cattle breeders has been running for seven years and even attracts interstate entries.

*Jeff Hyde  
Frankston Region*

## Carl changes his stripes



The locals rub salt into Carl Weaver's wounds by toasting Collingwood's success. From left: Bill Pollock, Carl Weaver, Trish Hellicar and John Cook.

Carl Weaver, Manager of Meeniyan Branch left his branch on Friday night before the Grand Final with the interior all decked out in Essendon colours. After their defeat on Saturday, a few of the locals decided to decorate the front windows of the branch with streamers and posters, just to remind Carl who had won. Carl was driving past the branch on Sunday when he came across the decorations which he quickly removed. Carl arrived at work on Monday to be met again by an array of streamers and posters.

Three of the locals decided to pay Carl a visit and even supplied champagne. But the locals weren't satisfied until they made Carl wear his Essendon jumper for the whole day. All the red balloons in the branch were popped and only the black ones remained which symbolised that Carl was in mourning.

*Sharleen Barry, Gippsland Region*

## Elmore Field Days



The Elmore Field Days team from left: Carmel Ervin, Regional Training Officer; Wes Ridd, Rural Consultant; Michael Hockley, Manager Bendigo Hargreaves Street; Wendy Watkins, Regional Marketing Officer; Peter Jacobs, Rural Consultant.

An Akubra salesman would not have made any money at the Elmore Field Days, for every man and his dog had a hat on!

It was three days of glorious sunshine for the field days conducted in early October which attracted 50,000 people. There was a record number of site holders with the Bank included.

The large Bank caravan was delivered by John Cross of Properties Department. John managed to find the only puddle of water for miles around and "bogged" the truck in it! Much to the delight of the local farmers, a tractor was required to rescue the Bank's vehicle. No damage to the truck — only to John's pride.

The three days proved to be more hectic than expected, considering the economic climate. Few negative comments were received and it was promising to have so many rural clients still considering the Bank as their rural financial institution.

*Wendy Watkins,  
North Central Region*



# MORE FLAGS COULD SOON BE FLYING

State Bank Victoria's football team won the D-grade Victorian Amateur Football Association premiership this year but it will have to keep winning if it is to match the record established by the club during its golden years.

The State Savings Bank football team was a champion combination during the 1920s. After winning the 1920 grand final, the team continued its good form by winning the 1921 premiership. A hat-trick of premierships was established in 1922.

The SSB team, which was known as the Maroons, competed in the Victorian Inter-Bank Football Association and played against representatives of the Commonwealth Bank, National Bank, Union Bank, Commercial Bank and ES and A Bank. The competition was later expanded to include combined Insurances, the public service and a team from BHP Ltd.

The State Savings Bank of Victoria Officers' Association Journal of July 1923 reported: "On account of team members having to devote all their spare time to the (end of financial year) balance, training operations had to be suspended for about six weeks."

The lack of training provided no ill effects, as come grand final day at the MCG, the SSB again won the premiership. In 1924, the premiership was won by the SSB through a walk-over, making it five premierships in a row.

No records are held to indicate the SSB's performance during 1925 and 1926. In 1927, the SSB joined the Metropolitan Amateur Football Association (now the VAFA) and had immediate success, winning the C-grade premiership. The following year, the team came second in B-grade and in 1929 competed in A-grade for the first time.

Since the 1920s, the club has been competitive but up to 1986 had won premierships only twice, in 1961 and 1972. But with two more premierships, 1987 and 1990, in the past four seasons, the golden years may have returned.

Tom Hotchin, Archives



The 1921 State Savings Bank football team at East Melbourne oval.

## WORKING INTEREST

### Silver Service



Roslyn James, pictured left, and Cynthia Bland admire the flowers Cynthia received when presented with her 10-year service award.

Cynthia Bland of Prahran Branch was recently presented with her 10-year service award by Ormond North's Regional Manager, Kevin Wells. Cynthia was also presented with a beautiful bowl of flowers from the branch.

Sandi Costa  
Ormond North Region



A function was held recently at Ormond South Region to present a number of staff members with their 10-year service award. The awards were presented by John Day, Senior Regional Manager and Robert Hood, Regional Manager. Pictured from left, are, Michaela Megroz, Sandra Meyer, John Day, Heather Howard, Suzanne Smallwood, Ann McAloon, Mandy Row, Robert Hood.



Sandy McSweeney of Traralgon Branch, pictured left, and Robyn Fabris of Gippsland Regional Centre proudly show their 10-year service award after their presentation.



This is it! Colin Longmuir, Manager of Lang Lang Branch shows his 20-year service award to two of his staff members, Kim Hardy, pictured left, and Joanne Bailey.



Janet Jackson of Mirboo North Branch receives her 10-year service award from Lindsay Green, Gippsland Regional Manager.



Sue Squires, of CBD region, is pictured receiving her 10-year service award from Brian Kirk, Senior Regional Manager and Sue's manager, Lisa Ryan.



Twenty years' service is a big milestone for anyone to achieve. Lyn Humphris from State Bank Centre is congratulated by her manager Keith Wickins, pictured left and Brian Kirk, Senior Regional Manager, CBD region.



Parkville West's Senior Regional Manager, Kevin Lloyd and Regional Manager John Murrie were on hand to present Ivan Russell of Werribee Branch, pictured second from left, and Terry Shea of St Albans West Branch with their 20-year service award.

### Star Struck!

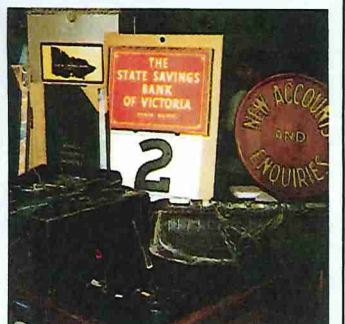


Sandy Cogan of Emerald Branch is pictured with the Tom Cruise look-a-like winner.

Sandy Cogan of Emerald Branch recently felt star struck after winning the Woman's Day Nicole Kidman Look-A-Like Competition for Victoria. Sandy was talked into entering the competition by her fellow participants in a teller training course. Since winning, Sandy and the Tom Cruise look-a-like winner have appeared on Hey Hey It's Saturday, had their photo displayed on the Today show, as well as attending the premiere of Days of Thunder. Their prize included a two-day trip to Sydney where they were met by a limousine and taken to the Regent Hotel to meet the winners from other states.

Kathy Constantinou  
Box Hill South Region

### Chadstone Centre turns back the clock



Sixties fever hit Chadstone Shopping Centre recently. Every retailer was invited to organise a display to mark the opening of the centre 30 years ago. The Bank's Archives supplied Chadstone Centre Branch with 60s memorabilia which drew a lot of public interest.

Sandi Costa  
Ormond North Region

## Retirements

Alfred G. Faull, Gippsland Region, joined 1946 • Keith H. James, Box Hill South Region, joined 1948 • Brian M. Davidson, Wonthaggi, joined 1949 • Walter D.M. Douglas, Box Hill North Region, joined 1950 • John W. Fitzpatrick, Reserve Staff, joined 1950 • Grahame E. Wilkie, RMIT, joined 1950 • Kevin A. Bowles, Retail Division, joined 1950 • John A. Vellenoweth, Ballarat East, joined 1950 • John M. Murray, Personal Credit, joined 1951 • Alan C. Eales, Reserve Staff, joined 1951 • Anthony G. Martin, Reserve Staff, joined 1951 • Peter F. Hall, Anglesea, joined 1951 • Ronald J. Willder, Properties, joined 1951 • Stuart L. Miller, Norlane, joined 1951 • Gordon O. Jones, Sebastopol, joined 1951 • Michael Negri, Internal Audit, joined 1951 • Euan T. Ritchie, Balwyn, joined 1952 • Barry J. Robinson, Retail Division, joined 1952 • Kevin V. Campion, Frankston Heatherhill Rd, joined 1952 • Melvyn R. Moorfield, Reserve Staff, joined 1955 • Clive F. Niemann, Birchip, joined 1957 • Kenneth L. Bennett, Reserve Staff, joined 1957 • John R. Carter, Geelong West, joined 1958 • Ivan S. Lowe, Marketing, joined 1958 • Bernard Dickens, Lower Templestowe, joined 1958 • Graham S. Sherwood, McKinnon, joined 1959 • Lance Berryman, Heidelberg Region, joined 1960 • Raymond A. McKenzie, Mooroolbark, joined 1960 • Robert N. Peters, Boroondara, joined 1962 • William R. Scott, Reserve Staff, joined 1962 • Francis R. Cleary, Yarram, joined 1963 • Desmond J. Langford, Properties, joined 1963 • Eric D. Garrett, Hawthorn North, joined 1967 •





## Peter the record breaker

Heidelberg West Branch has a record-breaking basketballer — Peter Wain.

Peter, who has been with the Bank for six years, plays for the Westside Melbourne Saints.

He has notched up his 165th game with Westside, breaking the record of 164 games held by his coach Dean Templeton.

Peter, 25, came up through the Victorian and Australian junior ranks and spent two years at the Australian Institute of Sport. He made the Australian senior team a few years ago.

Peter hopes to improve enough to be part of the Australian team at the 1992 Olympic Games in Barcelona.

**Leah Woodward**  
Heidelberg Region



Heidelberg West's Peter Wain shows his basketball skill at the branch.

## Ladies' Country Golf Week



The Bendigo District Ladies' Golf Association after their presentation of the winning trophy.

The Bendigo District Ladies' Golf Association was the successful team in the State Bank Victoria Country Teams' Championship. Each of the 15 district teams was presented with \$500 to assist their teams at the Championships held at Rosedale and Peninsula Golf Clubs.

Joyce Svanosio, captain of the winning team, sent a letter of gratitude to the Bank for its support.

**Wendy Watkins**  
North Central Region

## Joanne has her eyes on Barcelona

Basketballer Joanne Moyle who played in the Australian women's team for the world championships in Malaysia is now thinking about the 1992 Olympic Games in Barcelona.

Joanne, of St James Building Branch, plays for the Melbourne Tigers and was picked for the national team which finished sixth in the world championships in July.

The team then competed in the Goodwill Games in Seattle where it was placed fifth.

"There'll be training camps and selection trials before the team is selected for the Olympics," says Joanne, 21.

"That's my next aim. I hope to make it."

Joanne's hectic schedule includes running Mondays, team training Tuesdays, playing Wednesdays, training Thursdays, one to three games on weekends and weight training.

Joanne joined State Bank Victoria this year from State Bank of South Australia.



Joanne Moyle gets into training — next stop Barcelona.

## Food for thought

Fitzroy West Branch took part in the recent Melbourne Fringe Arts Festival Street Parade. Local traders were asked to donate a small portion of their front window for four weeks so that local school students could paint a mural. This year's theme was "The Art of Food — Food for thought."



In front of the mural is Branch Manager, Dino Basile with staff member Ras Fenerlis.

## PRODUCT SPOTLIGHT

Enter this month's Product Spotlight competition on Bills of Exchange and be in the draw to win a box of chocolates. Just write the answers to the two questions printed below on the back of an envelope, together with your name and where you work. Send your entry into Communication Department marked December Product Spotlight Competition by Friday 28 December. The first 10 correct entries will win.

With the decrease in wholesale money market interest rates over the last few months, bill finance is becoming a more cost-effective alternative for providing finance instead of the more traditional term advance or overdraft products. Bill financing is a common type of funding offered to commercial clients by all banks, as an alternative source of short to medium-term finance.

Bill facilities can be used for ■ project financing requiring progressive payments or staged drawdowns ■ medium term asset purchase ■ offsetting seasonal fluctuations and for special short term asset financing (bridging).

**Major points to remember about bill finance are:**

- Bills are a wholesale money market product, with a minimum bill facility limit of \$100,000, with no individual drawdown under this limit to be less than \$25,000.
- Bill instruments do not specify an interest rate, but are rather bought and sold at a discount. For instance, a bill may be purchased with a face value of \$100,000 for 90 days at a discount rate of 16 per cent based upon the discounted proceeds. When the bill is drawdown the discount is then calculated, which is in this case \$3,795.47. This amount is then deducted from the face value of the bill, ie, \$100,000 — \$3,795.47 which gives the borrower \$96,204.53. Thus in effect it has cost the borrower \$3,795.47 to finance his/her operation for 90 days, plus the cost of the appropriate bank charges to maintain the bill facility.
- Bill facilities can be written up for terms up to five years, although each individual bill will usually be drawn for periods of 30 days, or multiples thereof (eg, 60,90,180 days).
- Bills may be drawn in the form of a fixed rate bill facility or a floating rate bill facility. A further enhancement is for a floating bill facility to contain an option to convert the floating rate facility to a fixed rate at the next bill rollover.
- A bill facility is to be assessed on the same criteria as any other commercial lending proposal.

### Questions

1. List four advantages of a bill facility (refer Product and Services Manual).
2. Explain the difference between a floating and fixed bill rate facility.

## Competition Winners

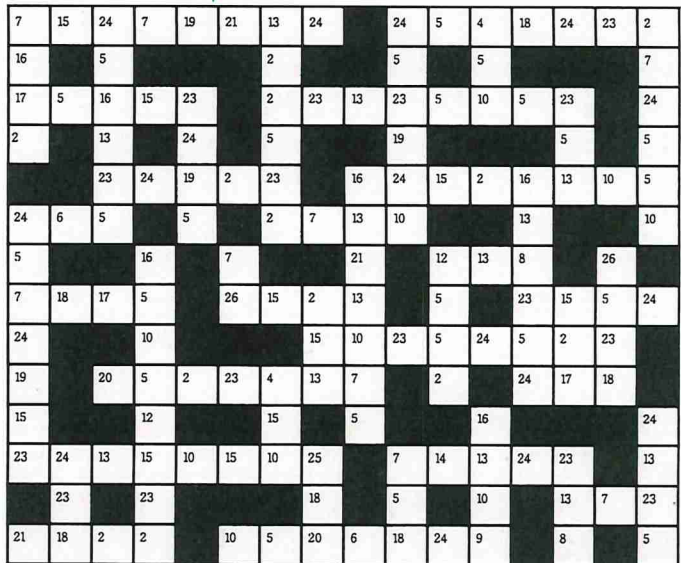
Winners of November's Product Spotlight are: Jaklin Dikkiyan, Syndal; Debbie Tune, Wangarratta; Kerry Robinson, Highton; Christine Schembri, Morwell Mid-Valley; Gerri Green, Highpoint; Sophie Boglis, Heidelberg West; Greg Woolard, Norlane; Franca Giuffrida, Keilor East; R Mittermaier, St Albans; Angela Landwehr, Cohuna.

## Word Puzzle

Here is the last puzzle for the year — it is also the solution to last month's crossword! In this crossword, the letters have been replaced by numbers. Each number represents the same letter throughout. All the words are bank-related and abbreviations have been included.

Here are two clues to start you off: 7 stands for "C" and 18 stands for "O". Fill in these and build on from there.

When you have completed the puzzle, decode the mystery message which appears in the separate box below. Good luck!



11 5 24 24 6

7 14 24 15 2 23 11 13 2

## Go Tigers!

Red Cliffs Branch proved their team spirit when they proudly showed their support of their local football team. Unfortunately the team

was narrowly defeated in the Sunraysia Football League Grand Final.

**Cheryl Pearce**  
Red Cliffs Branch



The Tigers cheerleaders (alias Red Cliffs Branch) from left: Debra Solomon, Fiona McEwan, Cheryl Pearce, Donna Brown, Diana Eisele, Lisa Knight, Linda Munn.